2026-2030 CONSOLIDATED PLAN

2026 ANNUAL PLAN

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Executive Summary

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

1. Introduction

In 1994, the U.S. Department of Housing and Urban Development (HUD) established regulations that unified the planning, application, reporting, and citizen participation processes for the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons with AIDS (HOPWA) programs. This consolidated approach—known as the Consolidated Plan for Housing and Community Development—was developed to more effectively advance HUD's three primary goals: providing decent housing, creating a suitable living environment, and expanding economic opportunities.

According to HUD, the Consolidated Plan serves as a collaborative framework through which a community establishes a unified vision for housing and community development activities. The process allows entitlement communities to coordinate and align federal resources into comprehensive neighborhood and community development strategies. It also facilitates meaningful citizen engagement within a streamlined planning structure, reducing duplication of effort while promoting transparency and strategic decision-making.

As the lead agency responsible for the Consolidated Plan, the City of Little Rock follows HUD's guidelines to ensure robust citizen and community participation at all stages of the planning and implementation process. The City also oversees all related public participation requirements associated with the Consolidated Plan and its component programs.

This 5-Year Consolidated Plan has been prepared to meet HUD's statutory and regulatory requirements and serves as the guiding document for the City's use of CDBG, HOME, and HOPWA resources. The plan is organized into the following five sections: The Process, Needs Assessment, Market Analysis, Strategic Plan, and Annual Action Plan.

Together, these sections provide a comprehensive analysis of community needs, available resources, and the City's coordinated strategy for implementing federal housing and community development programs.

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

The primary goals of the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Housing Opportunities for Persons with AIDS (HOPWA) programs are to expand access to decent housing, provide a suitable living environment, and create economic opportunities for low- and moderate-income residents. The City of Little Rock advances these goals by maximizing and strategically coordinating all available federal, state, and local resources to support housing and community development activities.

Providing decent housing focuses on ensuring access to safe, affordable, and appropriate housing options for residents with the greatest need. Key activities include:

- Assisting individuals and families experiencing homelessness, or at risk of homelessness, in securing stable housing.
- Preserving and rehabilitating the community's existing affordable housing stock.
- Increasing the supply of permanent housing options that are affordable to low- and moderate-income households and free from discrimination.
- Expanding the availability of supportive housing for individuals who require services to maintain independence and stability.

Providing a suitable living environment is working to enhance neighborhood conditions and expand access to services that support residents' overall quality of life. Activities include:

- Improving the safety, livability, and physical conditions of neighborhoods.
- Increasing access to high-quality public facilities, community amenities, and essential services.
- Reducing isolation of low-income households by promoting mixed-income neighborhoods and equitable access to opportunities.

Expanding economic opportunities involves supporting activities that help low- and moderate-income residents increase their financial security and economic mobility, such as:

- Supporting job creation and workforce development opportunities targeted to low- and moderate-income individuals.
- Providing down payment and closing cost assistance to promote homeownership among low- and moderate-income households.
- Advancing long-term economic and social viability through entrepreneurship support, neighborhood revitalization, and local economic development.
- Empowering low-income residents to achieve self-sufficiency through financial capability programs and supportive services.

3. Evaluation of past performance

Little Rock's evaluation of its past performance has been completed in a thorough Consolidated Annual Performance and Evaluation Report (CAPER). These documents state the objectives and outcomes identified in each year's Annual Action Plan and include an evaluation of past performance through measurable goals and objectives compared to actual performance. These documents can be found on the City's website at:

https://littlerock.gov/government/city-departments/housing-and-neighborhood/community-development/

The City of Little Rock has accomplished a number of outcomes established in the 2021-2025 Consolidated Plan. At the date of this draft, the City has completed the following activities:

- 351 homeowner rehabilitation projects
- Seven (7) new home construction using HOME funds
- Two (2) Save-A-Home acquisition and rehabilitation projects with HOME funds
- Provided down payment assistance to 87 households
- Provided HOME-ARP TBRA to 90 households
- Constructed 50 wheelchair ramps
- Served over 41,000 persons with health and dental care
- Served over 100 persons with other public services
- Provided for 1,226 elderly persons with meals on wheels
- Funded housing options for 541 individuals with HIV/AIDS with HOPWA funds
- Provided for housing development for 9 CHDO projects

4. Summary of citizen participation process and consultation process

A comprehensive public outreach strategy was implemented to support the development of this 5-Year Consolidated Plan. The City of Little Rock utilized multiple engagement methods to ensure that residents, community organizations, service providers, and other stakeholders had meaningful opportunities to contribute to the planning process.

The consultation process included outreach to City departments and staff, Housing and Public Services agencies and organizations, as well as elected and appointed officials. In addition, the City held two public hearings and three community-wide public input meetings prior to releasing the draft Consolidated Plan. These meetings were designed to collect broad community feedback on housing needs, neighborhood conditions, service gaps, and community development priorities.

To expand outreach beyond in-person events, the City administered **a** Housing and Community Development Surve**y**, which provided residents and stakeholders an additional method to identify needs and offer recommendations for the use of federal funds.

Following these engagement activities, the draft Consolidated Plan will be released for 30-day public comment period. A formal public hearing will be held to allow residents and stakeholders the opportunity to comment on the proposed strategies, priorities, and planned activities before final adoption.

These combined outreach efforts reflect the City's commitment to transparent, inclusive planning and ensure compliance with HUD's citizen participation requirements.

5. Summary of public comments

Public comments are included in the appendices.

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

Throughout the citizen participation process, the community was invited and encouraged to participate. Two public hearings were held on March 12, 2026, and June 2, 2026. There were not any comments or views not accepted.

7. Summary

The City of Little Rock values the impact of CDBG, HOME, and HOPWA programs in improving quality of life for low- and moderate-income residents. The City remains committed to effective program administration and broad community engagement to ensure these resources are used strategically and inclusively.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	LITTLE ROCK	
CDBG Administrator	LITTLE ROCK	Community Development Division
HOPWA Administrator	LITTLE ROCK	Community Development Division
HOME Administrator	LITTLE ROCK	Community Development Division
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Little Rock's, Department of Housing and Neighborhood Programs (HNP), Community Development Division (CD), is the lead agency and administrator in the development and oversight of the Consolidated Plan and the Annual Action Plan. The City is responsible for administrating Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons with AIDS (HOPWA).

In developing the Plan, the City followed a detailed citizen participation plan. This included input from residents, non-profit organizations, and other public and private entities that provide assisted housing, health services, social service housing and supportive service providers to special needs population.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Little Rock recognizes that strong partnerships with public agencies, private organizations, and the community are essential for delivering effective services. These partners contribute valuable expertise throughout both the development and implementation of the City's plans. The creation of the 2021–2025 Consolidated Plan continued this collaborative approach, by engaging a wide range of outside agencies and service providers.

During the planning process, the City consulted extensively with community members, City departments, public and private organizations, and service providers. This process included public meetings and focused discussions with developers, City officials, and various stakeholders. Their input helped identify community needs and guided the goals and strategies included in the Plan.

The City's Consolidated Planning Committee plays a central role by assessing community needs, evaluating funding proposals, and monitoring progress toward community goals. Committee members include private citizens and representatives from the public, private, and nonprofit sectors who provide assisted housing, health services, social services, and fair housing services. This includes organizations serving children, older adults, individuals with disabilities, people with HIV/AIDS and their families, and individuals experiencing homelessness, as well as representatives from public housing and metropolitan planning agencies.

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

The City of Little Rock coordinates community development and housing efforts through ongoing consultation with elected and appointed officials, City departments, and a broad range of public, private, nonprofit, and institutional partners. This coordination supports the effective delivery of services and ensures alignment with identified community needs.

Through participation in the Continuum of Care (CoC) process, the City maintains active partnerships with mental health providers, homeless service and shelter providers, and governmental entities responsible for serving individuals and families experiencing homelessness. Collaboration is facilitated through committee and board participation, regular communication, and joint strategic planning activities. These efforts help ensure that resources are efficiently coordinated, service gaps are addressed, and programs are aligned with HUD requirements and local priorities.

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

The City of Little Rock serves as the Lead Agency for the Central Arkansas Continuum of Care (CoC), formally known as the Central Arkansas Team Care for the Homeless (CATCH). The CoC's service area includes Lonoke, Prairie, Pulaski, and Saline counties. CATCH was established to support a coordinated and comprehensive planning process among homeless service providers, with a focus on housing, homelessness, and the needs of special populations. The CoC currently includes 105 members to date representing 32 public agencies and nonprofit entities. Membership meets on a quarterly basis to ensure coordinated efforts, review system needs, and identify shared challenges. The CATCH Board of Directors convenes twelve (12) times annually to guide governance and strategic decision making. The CoC and the City's Homeless Services Division sponsors 4 unsheltered events per year.

As Lead Agency, the City is responsible for facilitating a fair and transparent application process, issuing notices of funding availability, conducting objective review and ranking of project applications, and ensuring timely submission of the annual CoC Program (Super NOFA) application. City staff participate in both general membership meetings and CATCH Board meetings to engage in strategic planning, identify resources for specific sub populations, and support system coordination. Additionally, the City works in partnership with CATCH to plan and implement the annual Point in Time (PIT) Count of individuals and families experiencing homelessness, conducted each year in late January.

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

The City of Little Rock is not a direct recipient of Emergency Solutions Grant (ESG) funds. These funds are administered by the Arkansas Development Finance Authority (ADFA), which serves as the State ESG Grantee. Members of the Continuum of Care (CoC), along with representatives from the three entitlement jurisdictions within Pulaski County, participate in ADFA hosted workshops and public hearings on homelessness strategies and the annual ESG allocation plan. In making funding decisions, ADFA takes into consideration the operations and priorities of the CoC, with an emphasis on maximizing the impact of ESG investments. The CoC and ESG recipients collaborate to enhance data collection efforts and to support training and implementation activities related to the Coordinated Entry System.

The Continuum evaluates Annual Progress Reports submitted by ESG funded agencies and reviews accomplishments, performance outcomes, and anticipated results. As the Collaborative Applicant for the Central Arkansas Continuum, the City of Little Rock applied for and received a CoC Planning Grant, which funds a staff position responsible for supporting performance evaluation and system coordination activities. The CoC Governance Charter outlines the responsibilities for oversight and management of the Homeless Management Information System (HMIS) on a continuum wide basis.

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 DEPARTMENT OF HEALTH
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Health Agency Other government - State Grantee Department Major Employer
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency provided input for Consolidated Plan, annual goals and priorities. Staff attended Arkansas HIV Planning Group (AHPG) meetings to strategize ways to improve the quality of life for those affected by HIV/AIDS. ADH provides Lead-Based training to staff.
2	**Agency/Group/Organization**	ARKANSAS DEPARTMENT OF HUMAN SERVICES
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Child Welfare Agency Other government - State Grantee Department Major Employer
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the development of Consolidated Plan, attend the public meetings, provide input for goals and priorities.

3	**Agency/Group/Organization**	ARKANSAS DEVELOPMENT FINANCE AUTHORITY
	Agency/Group/Organization Type	Housing Services-homeless Other government - State Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the development of Consolidated Plan, attend the public meetings, and provide input for goals and priorities.
4	**Agency/Group/Organization**	ARKANSAS ECONOMIC DEVELOPMENT COMMISSION
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - State Grantee Department Major Employer
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency provided staff with information regarding their economic development program and information about broadband internet.
5	**Agency/Group/Organization**	ARKANSAS FAIR HOUSING COMMISSION
	Agency/Group/Organization Type	Service-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff attended the Annual Fair Housing Conference and received valuable training.
6	**Agency/Group/Organization**	BCD-BETTER COMMUNITY DEVELOPMENT, INC.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization met with staff on housing opportunities for CHDOs. The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provide input for goals and priorities.
7	**Agency/Group/Organization**	CENTRAL ARKANSAS AREA AGENCY ON AGING (CARELINK) MEALS ON WHEELS
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the development of Consolidated Plan, attended the public meetings, and provided input for goals and priorities.
8	**Agency/Group/Organization**	CENTRAL ARKANSAS TEAM CARE FOR THE HOMELESS (CATCH)
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Chronically homeless Homelessness Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the development of Consolidated Plan, attended the public meetings, and provided input for goals and priorities.
9	**Agency/Group/Organization**	CENTRAL ARKANSAS DEV COUNCIL
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provide input for goals and priorities.
10	**Agency/Group/Organization**	CHI St. Vincent
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provide input for goals and priorities.
11	**Agency/Group/Organization**	IN AFFORDABLE HOUSING, INC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provide input for goals and priorities.

12	**Agency/Group/Organization**	City of Little Rock
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Services - Victims Other government - Local City Departments Grantee Department Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City departments participated in the development of Consolidated Plan, attended the public meeting and provided input for goals and priorities.
13	**Agency/Group/Organization**	LITTLE ROCK HOUSING AUTHORITY AR
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the development of Consolidated Plan, attended the public meeting and provided input for public housing, market analysis, goals and priorities.

14	**Agency/Group/Organization**	Legal Aid of Arkansas
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meeting and provided input for goals and priorities.
15	**Agency/Group/Organization**	MAINSTREAM INC
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meeting and provided input for goals and priorities.
16	**Agency/Group/Organization**	PULASKI COUNTY
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County Planning organization Hazard Mitigation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.

17	**Agency/Group/Organization**	People Trust Community Loan Funds
	Agency/Group/Organization Type	Housing Business Leaders Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
18	**Agency/Group/Organization**	HABITAT FOR HUMANITY OF CENTRAL AR, INC.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
19	**Agency/Group/Organization**	PULASKI COUNTY NEIGHBORHOOD ALLIANCE FOR HABITAT
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.

20	**Agency/Group/Organization**	CENTERS FOR YOUTH AND FAMILIES
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
21	**Agency/Group/Organization**	OUR HOUSE, INC.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Chronically homeless Homelessness Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input on needs, service gaps, goals and priorities.
22	**Agency/Group/Organization**	ST. FRANCIS HOUSE
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
23	**Agency/Group/Organization**	SALVATION ARMY OF CENTRAL ARKANSAS
	Agency/Group/Organization Type	Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
24	**Agency/Group/Organization**	WOMEN AND CHILDREN FIRST
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
25	**Agency/Group/Organization**	FAMILY PROMISE OF PULASKI COUNTY
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.

26	**Agency/Group/Organization**	Little Rock Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan and provided input for economic development, goals, and priorities.
27	**Agency/Group/Organization**	Clinton Foundation
	Agency/Group/Organization Type	Non-Profit Charity Foundation
	What section of the Plan was addressed by Consultation?	Economic Development Sustainable Energy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff received economic development program information on their sustainability program.
28	**Agency/Group/Organization**	UNIVERSITY OF ARKANSAS LITTLE ROCK
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The State Data Center with the Arkansas Economic Development Institute (AEDI) at UALR assisted in gathering census information for the housing need assessment and market analysis.
29	**Agency/Group/Organization**	Arvest Bank
	Agency/Group/Organization Type	Financial Institution Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.

30	**Agency/Group/Organization**	FIRST SECURITY
	Agency/Group/Organization Type	Financial Institution Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
31	**Agency/Group/Organization**	Bancorp South
	Agency/Group/Organization Type	Financial Institution Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
32	**Agency/Group/Organization**	Bank OZK formerly Bank of Ozark
	Agency/Group/Organization Type	Financial Institution Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
33	**Agency/Group/Organization**	Regions Bank
	Agency/Group/Organization Type	Financial Institution Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.

34	**Agency/Group/Organization**	Home Builders Association
	Agency/Group/Organization Type	Builder Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
35	**Agency/Group/Organization**	Nash Realty
	Agency/Group/Organization Type	Realtor
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
36	**Agency/Group/Organization**	UNIVERSITY DISTRICT DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.
37	**Agency/Group/Organization**	RICHSMITH DEVELOPMENT
	Agency/Group/Organization Type	Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the development of Consolidated Plan, attend the public meetings, and provided input for goals and priorities.

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

The City was inclusive in its consulting process and made every attempt to include a variety of agencies.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Central Arkansas Team Care for the Homeless	The goals of CATCH, the City's Consolidated Plan, and Annual Action Plan are consistent with each other. This collaboration is maintained through efforts of the agencies and ongoing review of local agency's funding request.
State of Arkansas Consolidated Plan	Arkansas Economic Development Commission	The goals of the State of Arkansas and the City's Consolidated Plan and Annual Action Plan are consistent with each other.

Table 3 – Other local / regional / federal planning efforts

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

The City of Little Rock implements its Consolidated Plan through extensive coordination with public agencies at the local, regional, and state levels. Because many housing, homelessness, and community development challenges extend beyond municipal boundaries, the City works in partnership to align strategies, share resources, and improve service delivery for low-to-moderate income residents.

Little Rock collaborates closely with Pulaski County and the adjacent City of North Little Rock on activities such as supportive services, housing initiatives, homeless outreach, and public infrastructure planning. Participation in the Central Arkansas Continuum of Care (CoC) further strengthens regional coordination by bringing together municipalities, nonprofit providers, and State supported programs to address homelessness through shared data, joint planning, and coordinated entry processes.

The City also works with State agencies that administer housing, health, economic development, and supportive service programs. These partnerships ensure alignment with local objectives and statewide priorities, improve access to financial and technical resources, and create more comprehensive service networks for residents.

Through these collaborative relationships with public entities, Little Rock enhances the efficiency and effectiveness of Consolidated Plan activities and ensures that programs are delivered in a coordinated, strategic, and regionally responsive manner.

Narrative

The development of the Consolidated Plan is informed by a comprehensive consultation process involving a wide range of stakeholders. Priority Needs and corresponding Goals are established through a dual approach that integrates community input with detailed data analysis. This combination ensures that the Plan reflects both the lived experiences of residents and objective assessments of housing, economic, and community development conditions. By grounding decision-making in both qualitative feedback and quantitative evidence, the City is able to define strategies that effectively address community needs over the five year planning period.

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

As required under 24 CFR Part 91, the City of Little Rock undertook a comprehensive public participation process to support the development of the 2026–2030 Consolidated Plan. The City employed multiple outreach strategies to ensure meaningful opportunities for residents, service providers, and stakeholders to provide input on housing, community development, and priority needs.

Public input was incorporated into the Needs Assessment and Market Analysis and directly informed the identification of Priority Needs and the development of the Plan's Five-Year Goals and Objectives. Outreach efforts included administration of the 2026 Housing and Community Development Survey, a series of four public input meetings, and a public review meeting. These activities ensured compliance with HUD citizen participation requirements and provided a broad foundation of community perspectives to guide the City's long-term strategic planning.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Mail out	Non-targeted/broad community	Mail outs of notices to residents about the public hearings, public meetings, surveys, and NOFA	Not applicable.	Not applicable.
2	Newspaper Ad	Non-targeted/broad community	Legal Notices for the public hearings, public meetings, and survey	Not applicable.	Not applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
3	Surveys	Non-targeted/broad community	The Housing and Community Development Survey received a total of 259 responses.	Results are included throughout this report and in the Appendix.	Not applicable.
4	Public Meeting	Non-targeted/broad community	Three (3) public meetings were held on April 6, 13, and 20 at 6pm at various locations within the city.	Any comments received are included in the Appendix.	Not applicable.
5	Internet Outreach	Non-targeted/broad community	Public Hearings, Public Meetings, Surveys, and draft plan are advertised on the City of Little Rock website.	Any comments received are included in the Appendix.	Not applicable.
6	Public Hearing	Non-targeted/broad community	A public hearing was held on March 12,2026 to report accomplishments, inform attendees about the Consolidated Plan process, and to receive input.	Any comments received are included in the Appendix.	Not applicable.
7	Advisory Committee meeting	Non-targeted/broad community	The Consolidated Plan Committee meeting was held May 14, 2026, to review draft recommendations for the 2026 Annual Action Plan.	Any comments received are included in the Appendix.	Not applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
8	Public Hearing	Non-targeted/broad community	A public hearing was held on June 2, 2026, at the Board of Director's Meeting for approval of the 2026 Sources and Uses in the Annual Action Plan.	Any comments received are included in the Appendix.	Not applicable.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Little Rock continues to experience gradual population growth alongside notable shifts in household income distribution and persistent housing challenges. While the population has increased modestly over the past decade, the racial and ethnic composition of the community has remained relatively stable. At the same time, demographic trends indicate an aging population, with households headed by individuals age 55 and older growing at a faster rate than other age groups.

Economic conditions reflect increasing income polarization. Households earning over $100,000 annually now make up a larger share of the population, yet the number of households living in poverty has also risen. This widening income divide directly influences housing affordability and stability across the City.

Housing needs remain significant. A substantial portion of Little Rock households experience housing problems, particularly in the form of cost burdens. Renters face even greater challenges. These pressures are most acute among very low-income households, the majority of whom face severe affordability challenges. Additionally, African American and Hispanic households experience housing problems at disproportionately high rates, reflecting ongoing equity gaps within the local housing market.

The homeless population continues to need a variety of services, as the homeless population. According to 2020 Point-in-Time count for Little Rock/Central Arkansas Continuum of Care there were 1,186 people experiencing homelessness. The 2024 Point-in-Time count report 1,016. This is a slight decrease. In addition, there are a variety of non-homeless special needs populations in the City, including the elderly, youth, persons with disabilities, and persons with HIV/AIDS.

The following Needs Assessment and Market Analysis include two different table types. The first is the default data sets that come from the eCon Planning Suite. These tables are orange. The second is a set of tables that has the most up-to-date data available for Little Rock. These tables are blue. Most of the narrative in the following sections will reference the blue tables by table number.

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

Population Estimates

Between 2010 and 2024, the City of Little Rock experienced steady but modest population growth, accompanied by more significant increases in household formation and shifting income patterns. According to the 2010 Census, the city's population was 193,524. By 2020, the population rose to an estimated 198,065, reflecting a 2 percent increase over the decade. More recent ACS estimates continue to show gradual growth. The 2015–2019 ACS reported a population of 197,958, increasing to 203,436 in the 2020–2024 ACS—a 2.8 percent gain.

Household growth has outpaced population growth over the same period. Between the 2015–2019 and 2020–2024 ACS datasets, the number of households increased from 81,987 to 87,858, a 7.2 percent rise. This pattern suggests shrinking household sizes or changing household composition, such as increases in single-person households, aging households, or delayed family formation.

Income trends show a more mixed pattern depending on the comparison period. From the 2005–2009 ACS to the 2016–2020 ACS, median household income increased substantially—from $43,160 to $53,620, a 24 percent increase. However, more current ACS estimates show a slight decrease in recent years: median income fell from $63,362 in the 2015–2019 ACS to $63,003 in the 2020–2024 ACS, a 0.6 percent decline. This modest downturn may reflect inflationary pressures, pandemic-related labor market disruptions, or shifts in workforce composition.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	193,524	198,065	2%
Households	80,188	83,525	4%
Median Income	$43,160.00	$53,620.00	24%

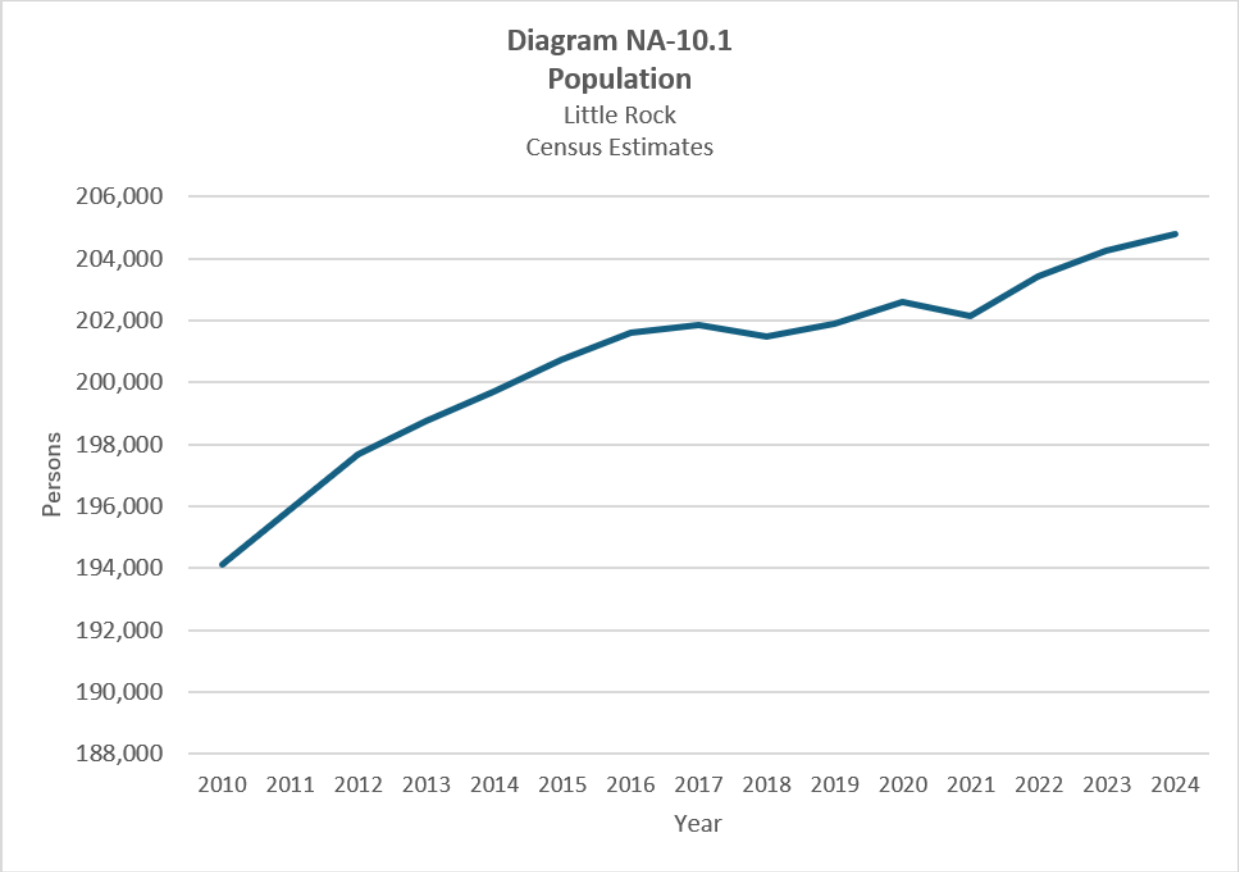
Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

Table NA-10.1 Housing Needs Assessment Demographics Little Rock 2019 ACS Data & 2024 ACS Data			
	2015-2019 ACS	2020-2024 ACS	% Change
Population	197,958	203,436	2.8%
Households	81,987	87,858	7.2%
Median Income*	63,362	63,003	-0.6%

Overall, demographic change in Little Rock since 2010 reflects stable, incremental population growth, stronger household formation, and income trends that rose significantly over the long term but softened slightly in the

most recent periods. Population growth has generally followed an upward trajectory, with the exception of minor declines in 2018 and 2021 (−0.19 percent and −0.23 percent, respectively). These trends together suggest ongoing housing demand, evolving household needs, and the importance of monitoring economic conditions that may impact household stability.



The Little Rock population by race and ethnicity is shown in NA-10.2. During this period, both White and Black/ African American populations declined in and as a share of the total population, while significant increases occurred among residents identifying as Some Other Race or Two or More Races. The Hispanic population also grew substantially, rising from 7.4 percent to 10.6 percent of all residents, contributing to the city's increasing diversity. These changes indicate a continued demographic transition, with Little Rock becoming more racially and ethnically diverse even as its total population expands at a steady pace.

Table NA-10.2
Population by Race and Ethnicity
Little Rock
2020 Census & 2019ACS Data

Race	2019 ACS		2020 Census	
	Population	% of Total	Population	% of Total
White alone	99,550	50.3%	88,083	43.5%
Black or African American alone	83,216	42.0%	82,340	40.6%
American Indian and Alaska Native alone	612	0.3%	1,196	0.6%
Asian alone	6,530	3.3%	7,143	3.5%
Native Hawaiian and Other Pacific Islander alone	*101*	*0.1%*	*78*	*0.0%*
Some Other Race	*3,486*	*1.8%*	*12,193*	*6.0%*
Two or More Races	4,463	2.3%	11,558	5.7%
Total Population	**197,958**	**100.0%**	**202,591**	**100.0%**
Non-Hispanic	**183,255**	**92.6%**	**182,124**	**89.9%**
Hispanic	**14,703**	**7.4%**	**20,467**	**10.1%**

Ethnicity data from NA-10.3 shows a continued rise in Little Rock's Hispanic population. The Hispanic population increased from 14,703 in 2019 to 21,480 in 2024, growing from 7.4 percent to 10.6 percent of the total population. Meanwhile, the non-Hispanic population was 181,956 residents in 2024. The growth of the Hispanic community represents one of the most significant demographic shifts observed during this period and contributes substantially to the city's overall increase in diversity.

Overall, the demographic data indicates that Little Rock is becoming increasingly diverse, with notable growth among residents who identify as Hispanic, Some Other Race, or Two or More Races. These changes highlight evolving community needs and underscore the importance of continued monitoring to ensure that planning, housing, and community development strategies reflect the city's shifting population landscape.

Households by type and tenure are shown in Table NA-10.4. Total households grew from 81,987 to 87,858, while the share of family households declined slightly from 56.9 to 54.7 percent. Married-couple families remained the largest group. Nonfamily households increased to 45.3 percent of all households, and renter households rose from 24.5 to 27.0 percent, reflecting growing demand for rental options among smaller households. These trends

highlight the continued need for diverse, affordable rental housing alongside stable homeownership opportunities.

Table NA-10.3
Population by Race and Ethnicity
Little Rock
2019 ACS Data & 2024 ACS Data

Race	2019 ACS		2024 ACS	
	Population	% of Total	Population	% of Total
		Non-Hispanic		
White alone	89,360	48.76%	86,893	42.70%
Black or African American alone	83,081	45.34%	80,682	39.70%
American Indian and Alaska Native alone	417	0.23%	391	0.20%
Asian alone	6,460	3.53%	6,154	3.00%
Native Hawaiian and Other Pacific Islander alone	*55*	*0.03%*	*147*	*0.10%*
Some Other Race	*587*	*0.32%*	*490*	*0.20%*
Two or More Races	3,295	1.80%	7,199	3.50%
		Hispanic		
White alone	10,190	69.31%	2,712	1.33%
Black or African American alone	135	0.92%	212	0.10%
American Indian and Alaska Native alone	195	1.33%	284	0.14%
Asian alone	70	0.48%	90	0.04%
Native Hawaiian and Other Pacific Islander alone	*46*	*0.31%*	*0*	*0.00%*
Some Other Race	*2,899*	*19.72%*	*9,935*	*4.88%*
Two or More Races	1,168	7.94%	8,247	4.05%
Total Population	**197,958**	**100.0%**	**203,436**	**100.0%**

Table NA-10.4
Household Type by Tenure
Little Rock
2019 ACS Data & 2024 ACS Data

Household Type	2019 ACS		2024 ACS	
	Households	% of Total	Households	% of Total
Family Households	46,636	56.9%	48,072	54.7%
Married couple family	29,162	35.6%	30,484	34.7%
Owner-occupied	23,249	28.4%	23,889	27.7%
Renter-occupied	5,913	2.7%	6,595	7.5%
Other family	*17,474*	*21.3%*	*17,588*	*20.0%*
Male householder, no spouse present	*3,490*	*4.3%*	*3,181*	*3.6%*
Owner-occupied	1,508	1.8%	1,311	1.5%
Renter-occupied	*1,982*	*2.4%*	*1,870*	*2.1%*
Female householder, no spouse present	13,984	17.1%	14,407	16.4%
Owner-occupied	5,364	6.5%	5,811	6.6%
Renter-occupied	8,620	10.5%	8,596	9.8%
Nonfamily households	*35,351*	*43.1%*	*39,786*	*45.3%*
Owner-occupied	*15,234*	*18.6%*	*16,035*	*18.3%*
Renter-occupied	20,117	24.5%	23,751	27.0%
Total Households	**81,987**	**100.0%**	**87,858**	**100.0%**

Household Income and Poverty

Table NA-10.5 Households by income data suggest a shift toward higher-income households and a shrinking share of the low-income households. Households earning more than $100,000 per year in 2019 represents 24.3 percent and increased to 31.7 percent for 2024. While this reflects improving economic conditions for many residents, it also signals rising housing demand that can drive up costs. Lower-income households—though a smaller share—remain highly vulnerable to housing cost burdens, underscoring the need to preserve and expand affordable rental options even as overall household incomes rise.

Table NA-10.5
Households by Income
Little Rock
2019 ACS Data & 2024 ACS Data

Income	2015-2019 ACS		2020-2024 ACS	
	Households	% of Total	Households	% of Total
Less than $15,000	10,401	12.7%	9,158	10.4%
$15,000 to $19,999	4,136	5.0%	3,256	3.7%
$20,000 to $24,999	4,901	6.0%	3,930	4.5%
$25,000 to $34,999	8,512	10.4%	8,680	9.9%
$35,000 to $49,999	12,053	14.7%	11,709	13.3%
$50,000 to $74,999	13,547	16.5%	12,984	14.8%
$75,000 to $99,999	8,555	10.4%	10,268	11.7%
$100,000 or more	19,882	24.3%	27,873	31.7%
Total	**81,987**	**100.0%**	**87,858**	**100.0%**

According to the 2024 ACS 5-year estimates, Little Rock's poverty rate has risen to 17.5 percent, impacting an estimated 34,798 residents in Table NA-10.6. Little Rock poverty rate is higher than Arkansas's 15.5 percent [2] and about 65 percent higher than the national average 10.6 percent [3]. The categories with the highest percent of persons in poverty for 2024 are under 6 years, 25.6 percent, and age 6 to 17, 27.6 percent. The percent of persons 65 years or older decrease to 7.8 percent in 2024.

Table NA-10.6
Poverty by Age
Little Rock
2019 ACS Data & 2024 ACS Data

Age	2015-2019 ACS		2020-2024 ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6 years	3,884	24.5%	4,209	25.6%
6 to 17 years	6,962	23.4%	8,937	27.6%
18 to 64 years	18,623	15.2%	19,244	16.1%
65 years or older	2,939	10.9%	2,408	7.8%
Total	**32,408**	**16.6%**	**34,798**	**17.5%**

2 https://censusreporter.org/profiles/04000US05-arkansas/

3 https://www.congress.gov/crs_external_products/R/PDF/R48854/R48854.1.pdf

The data source for Tables 6–11 is the HUD 2016–2020 Comprehensive Housing Affordability Strategy (CHAS) dataset. CHAS is derived from the U.S. Census Bureau's American Community Survey (ACS) data, which HUD processes and repackages to produce standardized housing-needs indicators. These data are preloaded into the IDIS Consolidated Plan module to support local planning and reporting requirements.

Table 6-Total Households shows how many households in Little Rock fall into different income ranges based on HUD Area Median Family Income (HAMFI). Little Rock has a substantial number of households—especially extremely low-income (0–30% HAMFI) and very low-income (30–50% HAMFI)—that are likely to experience housing affordability challenges. With over 22,000 households falling below 50% of HAMFI, the demand for deeply affordable housing significantly exceeds the supply of units affordable at these income levels.

Small and large family households are present across all income categories, but both groups show concentrations at the lowest income levels, signaling increased vulnerability to overcrowding, cost burden, and housing instability. Large families, in particular, face more acute challenges because larger units are scarcer and typically more expensive.

Households with seniors and those with very young children show strong representation in the lowest income brackets, highlighting heightened need for accessible, stable, and affordable housing options. Senior households may require units with accessibility features and proximity to services, while families with young children often need stable housing near childcare, transit, and employment.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	11,515	10,535	14,320	8,320	38,835
Small Family Households	2,930	3,260	5,035	2,565	17,810
Large Family Households	720	680	965	505	2,205
Household contains at least one person 62-74 years of age	2,480	2,160	2,325	1,615	8,675
Household contains at least one person age 75 or older	1,095	1,435	1,370	640	3,335
Households with one or more children 6 years old or younger	1,824	1,569	2,035	1,320	3,189

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Table 7-Housing Problems indicates that the housing needs in Little Rock are most severe among extremely low-income and very low-income households. Severe cost burden is the predominant issue, affecting over 6,500 renter households and 3,200 owner households who pay more than half of their income for housing. Overcrowding disproportionately impacts low-income renters due to limited access to adequately sized affordable units. Substandard housing is less common overall but remains concentrated among extremely low-income renter households.

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	235	145	100	0	480	30	20	15	0	65
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	170	30	160	35	395	15	10	110	0	135
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	335	55	240	195	825	95	30	55	0	180
Housing cost burden greater than 50% of income (and none of the above problems)	4,330	1,870	300	30	6,530	1,870	810	515	45	3,240
Housing cost burden greater than 30% of income (and none of the above problems)	790	3,235	3,520	430	7,975	345	1,310	1,475	625	3,755
Zero/negative Income (and none of the above problems)	1,450	0	0	0	1,450	525	0	0	0	525

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

Findings from Table 8 further demonstrate that severe housing problems—defined as lacking complete kitchen or plumbing facilities, severe overcrowding, or severe cost burden—are concentrated at the lowest

income levels. Among renters, 5,070 households at 0–30% AMI and 2,100 at 30–50% AMI experience at least one severe housing problem. Similarly, 2,015 owner households at 0–30% AMI and 870 at 30–50% AMI face severe housing challenges. The occurrence of these problems declines significantly at higher income tiers.

Overcrowding and severe overcrowding are more common among low-income renters, reflecting limited availability of affordable units with adequate bedroom sizes. Substandard housing is less widespread but remains disproportionately experienced by extremely low-income renter households.

Overall, both tables 7 and 8 highlight that the most critical housing needs in Little Rock are concentrated among the lowest-income households, especially renters, who face the highest rates of severe cost burden and other severe housing deficiencies.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,070	2,100	800	260	8,230	2,015	870	695	45	3,625
Having none of four housing problems	3,090	4,330	7,740	4,065	19,225	1,340	3,235	5,085	3,950	13,610
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

According to 2016–2020 CHAS data in table 9, a substantial number of households experience housing cost burdens exceeding 30 percent of income. Among renter households, the highest levels of cost burden are observed among Small Related and Other household types, representing 4,460 and 6,495 households respectively across all income groups. Elderly renter households also demonstrate a significant level of cost burden, with 2,854 households affected.

Among owner households, Elderly Owners constitute the largest share of households with cost burden greater than 30 percent (2,710 households). Small Related owners also make up a considerable portion of cost-burdened households (1,849 households). Overall, extremely low-income (0–30% AMI) and very low-income (30–50% AMI) households account for the majority of cost-burdened owner households.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,575	1,850	1,035	4,460	404	660	785	1,849
Large Related	465	415	140	1,020	125	115	55	295
Elderly	1,389	855	610	2,854	1,275	905	530	2,710
Other	2,215	2,160	2,120	6,495	530	470	610	1,610
Total need by income	5,644	5,280	3,905	14,829	2,334	2,150	1,980	6,464

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

Severe cost burden is also widespread among both renters and owner households. Among renters, Elderly households represent the largest number of severely cost-burdened households (1,535 households). Other renter households also exhibit high numbers of severe cost burden, particularly within the very low-income category, totaling 2,690 households across income groups.

Among owner households, severe cost burden is highest among Elderly Owners (1,565 households). Small Related Owners represent an additional 620 households experiencing severe cost burden. Across tenure types, extremely low-income households experience the highest levels of severe cost burden, reflecting limited resources relative to housing costs.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	855	855	400	220	0	620
Large Related	0	0	95	95	110	55	0	165
Elderly	985	440	110	1,535	940	330	295	1,565
Other	0	2,070	620	2,690	520	0	0	520
Total need by income	985	2,510	1,680	5,175	1,970	605	295	2,870

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

In both Tables 9 and 10, the lowest-income households—especially Elderly, Small Related, and Other household types—are the most likely to face high housing cost burdens. Renters experience cost burdens more often than owners at every income level, while severe cost burden among owners is mainly concentrated in Elderly households.

Below in Table 11, renter households experience the highest incidence of crowding, defined as more than one person per room. Crowding is most prevalent among Single Family renter households across all income levels, particularly within the extremely low-income and low-income categories. Multiple Unrelated and Other Non-Family renter households also exhibit crowding, though at lower levels. Among owner households, crowding is limited and occurs primarily within extremely low-income Single Family households.

Households with children present are more likely to experience crowding than those without children. This pattern is most significant among extremely low-income and very low-income renter households, where larger household sizes and limited affordable housing options contribute to higher rates of overcrowding. Owner households with children show lower overall levels of crowding, but extremely low-income families remain the most affected within this group.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	375	55	295	145	870	110	40	165	0	315
Multiple, unrelated family households	75	0	109	50	234	0	0	0	0	0
Other, non-family households	45	30	0	35	110	0	0	0	0	0
Total need by income	495	85	404	230	1,214	110	40	165	0	315
Households with children										

Table 11 – Crowding Information

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source Comments:

HUD defines a home as overcrowded when more than one person shares each room. Homes with more than one and a half people per room are considered severely overcrowded. Households with overcrowding are shown in Table NA-10.7 . In 2024, an estimated 1.5 percent of households were overcrowded, and an additional 0.8 percent was severely overcrowded.

Table NA-10.7 Overcrowding and Severe Overcrowding Little Rock 2019 ACS Data & 2024 ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner-occupied							
2015-2019 ACS	44,922	99.0%	336	0.7%	97	0.2%	45,355
2020-2024 ACS	46,522	98.9%	455	1.0%	69	0.1%	47,046
Renter-occupied							
2015-2019 ACS	35,055	95.7%	1,042	2.8%	535	1.5%	36,632
2020-2024 ACS	39,402	96.5%	819	2.0%	591	1.4%	40,812
Total							
2015-2019 ACS	79,977	97.5%	1,378	1.7%	632	0.8%	81,987
2020-2024 ACS	85,924	97.8%	1,274	1.5%	660	0.8%	87,858

Housing Problems

The Census identified the following four housing problems in the CHAS data. Households are considered to have housing problems if they have one or more of the four problems.

1. Housing unit lacks complete plumbing facilities;
2. Housing unit lacks complete kitchen facilities
3. Household is overcrowded; and
4. Household is cost burdened.

The American Community Survey identifies incomplete plumbing facilities as housing units that do not contain hot and cold running water, a flush toilet, and a bathtub or shower within the unit. These units are classified by HUD as substandard and represent households living in conditions that do not meet basic health and safety standards.

In Little Rock, ACS 2015–2019 estimates indicate that 345 occupied housing units lacked complete plumbing facilities, accounting for 0.4 percent of all occupied units in the city. According to the 2020–2024 ACS estimates, the number of units lacking complete plumbing increased to 657 households, representing 0.7 percent of all occupied housing units. While the overall share of units with incomplete plumbing remains low, the upward trend demonstrates a growing number of households residing in substandard housing conditions.

Table NA-10.8 Occupied Housing Units with Incomplete Plumbing Facilites Little Rock 2019 ACS Data & 2024 ACS Data		
Occupied Housing Units	**2015-2019 ACS**	**2020-2024 ACS**
With complete plumbing facilities	81,642	87,201
Lacking complete plumbing facilities	345	657
Total Occupied Housing Units	**81,987**	**87,858**
Percent lacking	**0.4%**	**0.7%**

Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with hot and cold running water, a range or cook top and over, and a refrigerator. There were 710 households lacking complete kitchen facilities in 2019, compared to 770 households in 2024. The overall rate has remained relatively steady.

Table NA-10.9 Occupied Housing Units with Incomplete Kitchen Facilites Little Rock 2019 ACS Data & 2024 ACS Data		
Occupied Housing Units	**2015-2019 ACS**	**2020-2024 ACS**
With complete kitchen facilities	81,277	87,088
Lacking complete kitchen facilities	710	770
Total Occupied Housing Units	**81,987**	**87,858**
Percent lacking	**0.9%**	**0.9%**

HUD defines cost burden as occurring when a household pays more than 30 percent of its income toward housing costs, including rent or mortgage payments and utilities. Households paying more than 50 percent of income toward housing costs are considered severely cost burdened.

As shown in Table NA-10.10, 16.2 percent of all households in Little Rock experience a cost burden, while 14.8 percent face a severe cost burden. Cost burdens are more common among renter households, with 22.7 percent paying more than 30 percent of their income toward housing costs and 22.2 percent paying more than 50 percent. Among owner households without a mortgage, 5.3 percent are cost burdened and 5.0 percent are severely cost burdened. For owner-occupied households with a mortgage, 14.1 percent experience a cost burden and 10.6 percent are severely cost burdened.

Table NA-10.10 Cost Burden and Severe Cost Burden by Tenure Little Rock 2019 ACS Data & 2024 ACS Data									
Data Source	Less than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner with a Mortgage									
2015-2019 ACS	22,228	74.7%	4,368	14.7%	2,906	9.8%	272	0.9%	29,774
2020-2024 ACS	21,616	74.7%	4,071	14.1%	3,070	10.6%	183	0.6%	28,940
Owner without a Mortgage									
2015-2019 ACS	13,371	85.8%	897	5.8%	1,072	6.9%	241	1.5%	15,581
2020-2024 ACS	16,005	88.4%	953	5.3%	899	5.0%	249	1.4%	18,106
Renter									
2015-2019 ACS	17,922	48.9%	8,472	23.1%	8,091	22.1%	2,147	5.9%	36,632
2020-2024 ACS	19,105	46.8%	9,246	22.7%	9,065	22.2%	3,396	8.3%	40,812
Total									
2015-2019 ACS	53,521	65.3%	13,737	16.8%	12,069	14.7%	2,660	**3.2%**	81,987
2020-2024 ACS	56,726	64.6%	14,270	16.2%	13,034	14.8%	3,828	**4.4%**	87,858

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

There were approximately 26,300 one-person households in Little Rock in 2024, according to 2024 ACS data. These one-person households with incomes below 30 percent of the HUD Area Median Family Income (HAMFI) represent the group most likely to require housing assistance in the City. In addition, elderly "other family" households experience housing problems at a significantly higher rate than other household types, further indicating a need for targeted assistance.

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 ACS estimates, disability rates in Little Rock vary by age and gender, as shown in Table NA-10.11. Females had a disability rate of 15.5 percent**,** and males had a similar rate at 13.8 percent. Disability prevalence increased sharply with age, with 51.3 percent of residents age 75 and older reporting at least one disability—highlighting significant needs among older adults.

Table NA-10.11 Disability by Age Little Rock 2020- 2024 ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5 years	63	0.9%	0	0.0%	63	0.5%
5 to 17 years	2,155	12.3%	1,698	9.3%	3,853	10.8%
18 to 34 years	2,091	8.7%	3,005	11.8%	5,096	10.3%
35 to 64 years	4,268	13.0%	5,684	14.8%	9,952	14.0%
65 to 74 years	2,313	28.1%	2,254	20.6%	4,567	23.8%
75 years and over	2,081	47.9%	3,924	53.2%	6,005	51.3%
Total	**12,971**	**13.8%**	**16,565**	**15.5%**	**29,536**	**14.7%**

Table NA-10.12 summarizes disability by type. The most common disability was ambulatory difficulty (7.7 percent), followed by independent living difficulty (6.0 percent) and self-care difficulty (2.6 percent). These patterns indicate the need for accessible housing, supportive services, and age-friendly design to address mobility and daily living challenges within the community.

Table NA-10.12 Disability by Type Little Rock 2020- 2024 ACS Data		
Disability Type	Population with Disability	Percent with Disability
Hearing difficulty	6,554	3.3%
Vision difficulty	5,800	2.9%
Cognitive difficulty	12,225	6.5%
Ambulatory difficulty	14,357	7.7%
Self-care difficulty	4,867	2.6%
Independent living difficulty	9,050	6.0%

In 2024, Arkansas continued to face significant challenges related to intimate partner violence. Recent data show that 48.1% of women and 46.6% of men in the state have experienced intimate partner physical violence, sexual violence, and/or stalking in their lifetimes, reflecting a notable increase from earlier estimates. On a single day in 2024, domestic violence shelters and service programs across Arkansas provided support to 589 victims seeking safety and assistance. The prevalence of stalking among Arkansas women remains substantial, with an estimated 18.6% experiencing stalking at some point in their lives. Despite these high rates of violence, no updated information has been published regarding the number

of misdemeanor domestic violence or permanent protective order records submitted by Arkansas to the NICS Index since the last reported figures in 2015.

What are the most common housing problems?

Little Rock faces several persistent housing challenges, rapidly rising rents, as well as a shortage of affordable rental units and rising eviction rates, which have more than doubled since 2020. The city's public housing authority continues to struggle with financial issues, long waitlists, and low occupancy, prompting federal oversight. Many renters also encounter unsafe or substandard housing conditions such as mold, plumbing failures, and structural deterioration. Additionally, homelessness remains a critical issue, with shelter demand exceeding capacity and hundreds of residents living unsheltered despite ongoing initiatives to expand transitional housing options.

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

HUD's CHAS data categorize households by income level (≤30%, 30–50%, 50–80% AMI) and by type (e.g., elderly, families with children, non-elderly singles, disabled). Key findings:

- Extremely low-income renters (≤30% AMI) have the highest housing problem rates—across all household types.
- Within this vulnerable group:
    - Families with children show high rates of overcrowding and cost burden.
    - Elderly households (62+) face significant affordability issues and often substandard conditions.
    - Disabled households also experience elevated housing problems and cost burden

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

Households most likely to be at risk of becoming unsheltered are those that with extremely low incomes that are severely cost-burdened. There 6,765 households in Little Rock that are below 30 percent HUD Area Median Family Income (HAMFI) and are severely cost burdened. These 1,970 homeowner households and 4,750 renter households are the most at-risk of becoming homeless. Households that are receiving assistance and are nearing the end of that assistance are facing uncertain housing situations, especially considering the current finance climate. Community input suggests that these households are at risk of entering homelessness or unstable housing situations when their assistance ends.

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:

Not applicable.

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

Households in Little Rock face multiple interconnected factors that heighten their risk of homelessness, especially among extremely low-income residents. Many are severely cost-burdened, paying over half their income on housing and remaining vulnerable to financial disruptions. Limited availability of units affordable to those earning below 30 percent of the Area Median Family Income often forces families into overcrowded or substandard housing that can lead to sudden displacement. The end of short-term rental assistance or pandemic-related aid further destabilizes households already living on the edge. Eviction filings, job or income interruptions, health or disability-related challenges, and the need to leave living unsafe living situations also contribute to housing loss, particularly for individuals without strong support networks. Together, these conditions leave many residents just one crisis away from homelessness.

Discussion

Little Rock's population grew from 197,958 in 2019 to approximately 203,436 by mid-2024, marking steady but modest expansion; its racial and ethnic composition remains largely unchanged, with roughly 42.7% White, 39.7% Black, and 10.6% Hispanic residents. Despite a rise in households earning over $100,000, poverty also increased, with about 18.2% of city residents living below the poverty line. Housing affordability issues persist over 30% of Pulaski County households are cost-burdened (spending ≥30% of income on housing), and renter households are especially affected, with 45.1% paying 30% or more of their income toward rent. These trends reveal growing income inequality and ongoing housing instability in Little Rock.

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

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

Introduction

This section identifies population groups in Little Rock experiencing disproportionately greater housing needs based on income level, tenure, and demographic characteristics. HUD defines "disproportionate need" as any racial or ethnic group that experiences housing problems at a rate at least 10 percentage points higher than the citywide average. While the most recent CHAS data are not yet finalized for this planning cycle, 2020–2024 ACS indicators and prior CHAS patterns show persistent disparities among lower-income renters, minority households, and single-female-headed families.

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	8,210	3,305	0
White	2,245	965	0
Black / African American	5,210	2,045	0
Asian	120	45	0
American Indian, Alaska Native	0	70	0
Pacific Islander	0	0	0
Hispanic	465	130	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,520	3,020	0
White	2,845	1,370	0
Black / African American	4,155	1,275	0

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
Asian	95	20	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	370	340	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,495	7,830	0
White	2,575	2,540	0
Black / African American	2,795	4,610	0
Asian	275	45	0
American Indian, Alaska Native	4	14	0
Pacific Islander	0	0	0
Hispanic	640	510	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,360	6,960	0

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
White	765	2,965	0
Black / African American	515	3,070	0
Asian	40	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	645	0

Table 136 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

Lower-income households in Little Rock—particularly those earning less than 30% of Area Median Income (AMI)—experience the most severe housing burdens. These households face higher rates of housing cost burdens, overcrowding, and substandard housing. Renter households make up nearly all extremely low-income cost-burdened units, reflecting both the city's tenure patterns and the increase in rental demand over the last decade.

Households earning between 30% and 50% of AMI continue to face significant affordability challenges, particularly in neighborhoods where rental costs have risen faster than incomes. Although households at 50–80% of AMI face fewer severe problems, this group increasingly experiences moderate cost burdens due to rising rents and limited supply of affordable units.

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

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

Introduction

A racial or ethnic group is considered to have a disproportionate rate of severe housing problems if that racial or ethnic group experiences severe housing problems at a rate of at least ten (10) percentage points higher than the jurisdictional average. This section will describe any racial or ethnic group that has a disproportionate rate of severe housing problems.

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	7,085	4,430	0
White	1,990	1,215	0
Black / African American	4,360	2,900	0
Asian	120	45	0
American Indian, Alaska Native	0	70	0
Pacific Islander	0	0	0
Hispanic	450	145	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

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	2,970	7,565	0
White	1,290	2,930	0
Black / African American	1,450	3,980	0
Asian	85	30	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	145	565	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

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	1,495	12,825	0
White	735	4,370	0
Black / African American	330	7,080	0
Asian	85	235	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	260	890	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

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	305	8,015	0
White	70	3,665	0
Black / African American	215	3,370	0
Asian	20	90	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	655	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

Across all income levels, CHAS 2016–2020 data show clear patterns of disproportionate need among several racial and ethnic groups in Little Rock. At the extremely low-income level (0–30% AMI), both Asian and Hispanic households experience severe housing problems at rates more than ten percentage points above the jurisdictional average, indicating significantly greater need. Among very low-income households (30–50% AMI), Asian and American Indian/Alaska Native households show disproportionately high rates of severe housing problems, far exceeding the jurisdictional rate. At the low-income level (50–80% AMI), Asian and Hispanic households again exceed the disproportionate-need threshold, demonstrating continued elevated housing challenges. Even among moderate-income households (80–100% AMI), Asian households experience severe housing problems at a rate more than ten percentage points above the jurisdictional average. Overall, Asian households consistently experience disproportionate severe housing needs across all income levels, while Hispanic households show disproportionate need at lower income levels, and American Indian/Alaska Native households exhibit disproportionate need within the 30–50% AMI range. These patterns highlight the need for targeted strategies to address the housing challenges concentrated among these racial and ethnic groups.

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

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

A racial or ethnic group is considered to have a disproportionate rate of cost burdens if that racial or ethnic group experiences cost burdens at a rate of at least ten (10) percentage points higher than the jurisdictional average. This section will describe any racial or ethnic group that has a disproportionate rate of cost burdens. Cost burdens are defined as a household paying more than 30 percent of their household income on housing costs. A severe cost burden is defined as paying more than 50 percent of your household income on housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	57,235	13,355	10,830	2,095
White	32,215	5,405	4,120	590
Black / African American	19,375	6,620	5,650	1,265
Asian	1,360	330	265	45
American Indian, Alaska Native	120	19	4	70
Pacific Islander	10	0	0	0
Hispanic	2,880	680	570	105

Table 21– Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

A review of CHAS 2016–2020 data shows that Black/African American and Hispanic households in Little Rock experience disproportionately greater housing cost burdens compared to the jurisdiction as a whole. While cost burdens affect households across all racial and ethnic groups, Black/African American households represent a significantly higher share of both moderately and severely cost-burdened households relative to their overall population share. Hispanic households also experience elevated rates of both moderate and severe cost burden, indicating substantial affordability challenges. Although White households make up the largest number of cost-burdened households, their proportional rates do not exceed the jurisdictional average and therefore do not reflect disproportionate need. Smaller racial and ethnic groups, such as Asian and American Indian/Alaska Native households, show notable housing needs but do not exceed the threshold for disproportionate cost burden. Overall, Black/African American and Hispanic households demonstrate the greatest disproportionate need related to housing cost burdens in the jurisdiction.

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

Lower-income households in Little Rock—particularly those earning less than 30% of Area Median Income (AMI)—experience the most severe housing burdens. These households face higher rates of housing cost burdens, overcrowding, and substandard housing. Renter households make up nearly all extremely low-income cost-burdened units, reflecting both the city's tenure patterns and the increase in rental demand over the last decade.

Households earning between 30% and 50% of AMI continue to face significant affordability challenges, particularly in neighborhoods where rental costs have risen faster than incomes. Although households at 50–80% of AMI face fewer severe problems, this group increasingly experiences moderate cost burdens due to rising rents and limited supply of affordable units.

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?

The growing diversity of Little Rock's population is accompanied by disparities in housing conditions. Based on 2020–2024 ACS data, Black and African American households comprise nearly 40% of the city's population, yet historically have disproportionately higher rates of cost burden, substandard housing, and rental tenure. These disparities are reinforced by limited access to mortgage credit, lower average household income, and concentration in older housing stock.

Hispanic households—now 10.6% of the city's population—often experience barriers to accessing affordable units, including language, credit, immigration status, and constrained supply of family-sized rental housing. As this population grows, these challenges increasingly contribute to disproportionate housing needs.

Asian, multiracial, and other minority households constitute smaller portions of the population but, in certain neighborhoods, also show elevated rates of rental cost burden and overcrowding, reflecting cultural household size norms and limited availability of affordable larger units.

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

No other needs identified.

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

Little Rock's R/E-concentrated areas are clustered mainly in East Little Rock, south of I-630, and sections of Southwest Little Rock. These neighborhoods show the highest poverty levels, the lowest median incomes, and higher-than-average Black population shares — especially in East Little Rock, where concentrations reach over 60–70%. Together, these areas form a continuous south/east band of racial and economic disadvantage, reflecting long-standing patterns shaped by segregation, disinvestment, and limited access to opportunity.

NA-35 Public Housing - 91.205 (b)

Introduction

The City of Little Rock Housing Authority D/B/A Metropolitan Housing Alliance (MHA), chartered in 1937, is Arkansas' largest Public Housing Authority and has served the Little Rock community for nearly 89 years. MHA is committed to providing safe, affordable housing and has expanded its services to include rental and homeownership opportunities, veteran-focused programs, and future partnerships supporting re-entry housing. To meet the city's diverse housing needs, MHA collaborates with public and private stakeholders. The Authority oversees 161 public housing units, 739 Project Based Vouchers, and 173 market-rate units in mixed-finance developments. MHA is authorized to administer 2,282 Housing Choice Vouchers, including 179 VASH vouchers. Across its programs, MHA supports housing assistance for approximately 8,000 individuals.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	161	3,021	739	2,282	179	0	0

Table 22 - Public Housing by Program Type

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

Data Source: Metropolitan Housing Alliance

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	4,491	10,004	11,756	0	11,753	11,775	11,424
Average length of stay	0	3	3	4	0	5	0	3
Average Household size	0	1	1	2	0	2	1	3
# Homeless at admission	0	4	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	1	221	109	0	106	2	1
# of Disabled Families	0	15	332	434	0	401	17	15
# of Families requesting accessibility features	0	45	826	1,834	0	1,739	44	49
# 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 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	15	100	108	59	58	14	2	0
Black/African American	0	29	719	2,251	574	1,677	30	47	0
Asian	0	1	4	2	0	2	0	0	0
American Indian/Alaska Native	0	0	2	0	0	0	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	4	0	0	0	0

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

Table 25 Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)—under review with MHA

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	3	8	16	7	9	3	0	0
Not Hispanic	0	42	818	2,330	630	1,730	41	49	0

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center))—under review with MHA

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

Metropolitan Housing Alliance identifies a continued shortage of accessible public housing units relative to the needs of current tenants and households on the waiting list. Many residents require mobility-accessible features such as ground-floor units, zero-step entry, roll-in showers, wider doorways, and accessible routes. Requests for reasonable accommodations and in unit modifications remain high, driven by an aging population and higher disability rates among extremely low-income households.

Applicants on the waiting list show similar patterns, with consistent demand for mobility, visual, and auditory accessibility features, as well as units located near transit and essential services. The current accessible unit inventory does not fully meet this demand, indicating the need for additional 504-compliant units and ongoing retrofits within LRHA's portfolio.

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?

Public housing residents and Housing Choice Voucher holders in Little Rock face several immediate needs. The most urgent include timely maintenance and repair of aging units to ensure safe and healthy living conditions, as well as increased access to affordable units due to long waitlists and limited voucher-accepting housing. Many households require emergency financial assistance—such as rental, utility, and deposit support—to prevent eviction and maintain stability. Residents also need more responsive program administration, clearer communication, and access to supportive services including case management and legal assistance. Seniors and people with disabilities have additional immediate needs for accessibility modifications that allow them to safely remain housed.

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

Compared to the population at large, public housing residents and Housing Choice Voucher holders in Little Rock experience more acute housing challenges. While the broader community faces rising housing costs and limited affordable supply, low-income assisted households are disproportionately affected by substandard unit conditions, long waitlists, and barriers to finding landlords who accept vouchers. They also have higher needs for emergency rental and utility assistance to prevent eviction, as well as greater reliance on supportive services and program guidance to maintain stability. Seniors and people with disabilities in assisted housing face additional immediate needs for accessibility modifications, which are less prevalent in the general housing market.

Discussion

Little Rock's broader housing crisis—marked by supply shortages, affordability challenges, and rising poverty—applies citywide. However, public housing and voucher program participants face more acute versions of these issues, plus compounding risks like substandard living conditions, administrative gaps, emergency financial needs, and accessibility barriers.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

The following narrative describes the rate of homelessness in the Little Rock/Central Arkansas Continuum of Care (CoC). The Point-in-Time (PIT) counts shown below are reflective of the 2024 PIT. PIT continues to have limitations in capturing the total number of persons experiencing homelessness, particularly those that are unsheltered.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	117	30	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	83	339	0	0	0	0
Chronically Homeless Individuals	292	402	0	0	0	0
Chronically Homeless Families	56	28	0	0	0	0
Veterans	54	21	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	17	2	0	0	0	0

Table 27- Homeless Needs Assessment

Data Source Comments: 2024 PIT Data

Indicate if the homeless population is: Has No Rural Homeless

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

In 2020, there were 1,186 persons counted experiencing homelessness, and in 2024 that number decreased to 1,016.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	242	252
Black or African American	248	193
Asian	3	1
American Indian or Alaska Native	2	0
Pacific Islander	0	2
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	30	0
Not Hispanic	522	464

Table 28- Homeless -Racial

Data Source Comments: 2024 PIT Data

Table NA-40.1 Homeless Persons Little Rock Point-in-Time Count					
	2020	2021	2022	2023	2024
Sheltered	613	401	363	309	552
Unsheltered	573	N/A	496	464	464
Total Homeless Count	1,186	401	859	773	1,016

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

In the 2024 PIT, there were 147 persons in households with children experiencing homelessness. This included 160 children under the age of 18. There were no persons in households with only children that were counted. There were 75 veterans experiencing homelessness. Of these, 21 were unsheltered.

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

In 2024, 494 of persons counted in 2024 were white and 441 were black or African American. Another 43 were multiple races, two were American Indian or Alaskan Native, four were Asian or Asian American, and two were Native Hawaiian or Pacific Islander. In terms of ethnicity, 30 persons counted were Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In 2024, 464 out of the 1,016 persons counted were unsheltered. There were 55 unsheltered persons documented with severe mental illness. For those with chronic substance abuse, 54 out of 109 were unsheltered.

Discussion:

The homeless population in Little Rock continues to need services and housing options. The services available to these households are discussed in MA-30. While the area has seen a fluctuation in population in recent years, homelessness and households at risk of homelessness are still a high priority for the City.

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

Introduction

The following section describes the non-homeless special needs populations in Little Rock. These non-homeless special needs population include the elderly, persons with disabilities, people with drug and alcohol addictions, victims of domestic violence, and persons with HIV/AIDS.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	0
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	0
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	2,786
Area Prevalence (PLWH per population)	322.5
Number of new HIV cases reported last year	101

Table 29-HOPWA Data

Data Source: AR 2023 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 30 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Elderly Persons and Frail Elderly

Little Rock has an increasing population of older adults, a large share of whom live alone. One-person households are a subset of nonfamily households which is probably 45% of all households, many are seniors ageing in place with limited support. Seniors often face fixed incomes, rising medical expenses, and difficulty accessing cost-appropriate and accessible housing. Frail elderly individuals, in particular, may require in-home supportive services, home modifications, transportation assistance, and affordable

health-related care. The aging housing stock in many neighborhoods contributes additional strain, as older residents face mounting repair needs and energy inefficiencies.

Below in Diagram NA-45.1 those aged 65 and older accounted for 15.8% of the city's population in the 2020 Census, up from 14.1% from 2019 and relatively stable for 2024 at 15.6%.

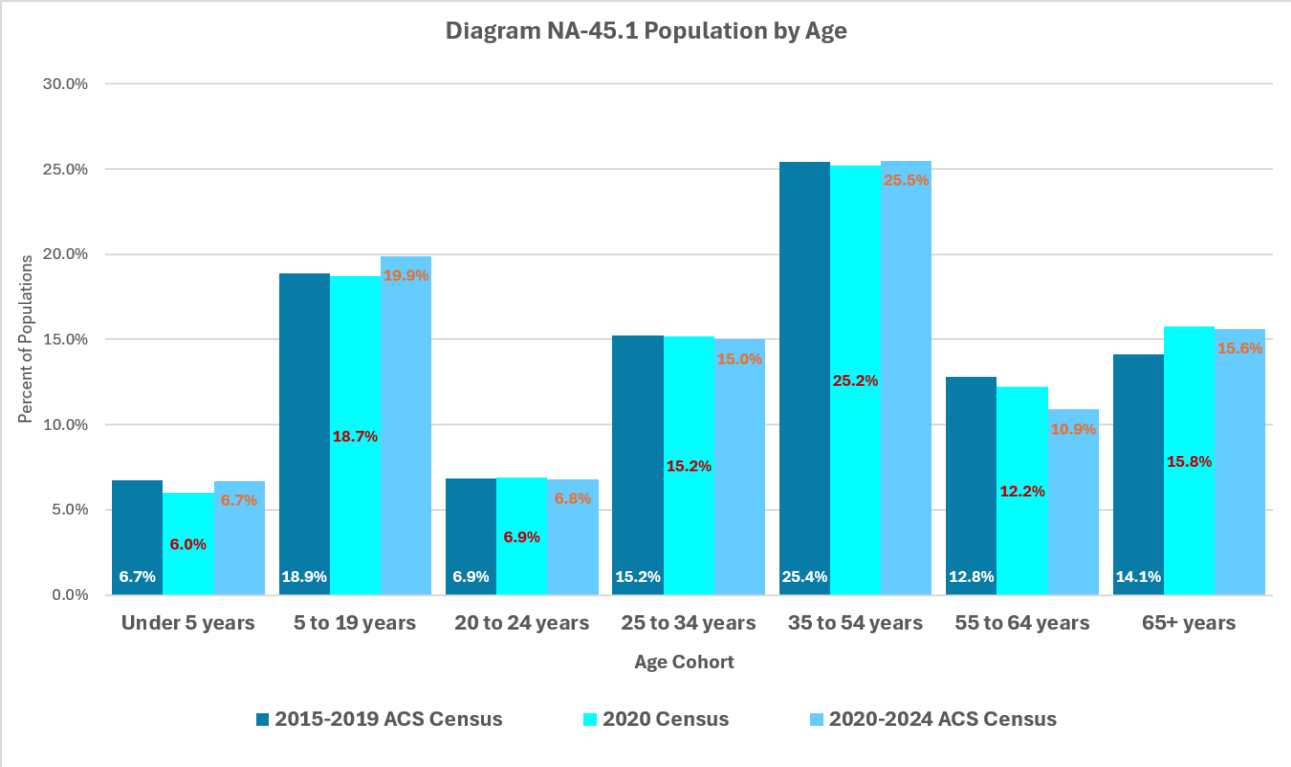


Table NA-45.1 provides a comparison of the Pulaski County population by age and gender between the 2020 Census and the 2024 Census estimates. The data indicate steady population growth over the five year period, along with a slight shift in gender distribution.

In 2020, Pulaski County recorded a total of 191,115 males, representing 47.9 percent of the population. Females accounted for the remaining 52.1 percent, totaling 208,010 residents. By 2024, the male population was steady at 191,444 individuals, although their share of the total population declined slightly to 47.7 percent. Meanwhile, the female population rose to 209,765 individuals, increasing their representation to 52.3 percent.

Overall, both male and female populations experienced modest growth, but the proportion of females in the population increased over the five year period. These demographic shifts may have implications for program planning, service needs, and long-term community development strategies within Pulaski County.

Table NA-45.1 Population by Age and Gender Pulaski County 2020 Census & 2024 Population Estimates							
Age	2020 Census			2024 Population Estimates			% Change 2020-2024
	Male	Female	Total	Male	Female	Total	
Under 5 years	38,094	36,473	74,567	38,598	37,258	75,856	1.7%
5 to 17 years	24,975	25,068	50,043	26,148	25,375	51,523	3.0%
18 to 34 years	52,311	57,008	109,319	52,435	57,581	110,016	0.6%
35 to 64 years	22,902	24,735	47,637	22,153	24,775	46,928	-1.5%
65 to 74 years	24,308	27,417	51,725	21,643	24,540	46,183	-10.7%
75 years and over	28,525	37,309	65,834	30,467	40,236	70,703	7.4%
Total	**191,115**	**208,010**	**399,125**	**191,444**	**209,765**	**401,209**	**0.5%**
% of Total	**47.9%**	**52.1%**		**47.7%**	**52.3%**		

People with Disabilities

According to the 2024 ACS, disability prevalence varies notably by age and type. As shown in Table NA-45.2, the overall disability rate was higher for females than males, at 15.5 % and 13.8% respectfully, of each population reporting at least one disability. Disability rates increased sharply with age, culminating in 51.3% of individuals aged 75 and older experiencing a disability.

Table NA-45-2 Disability by Age Little Rock 2020- 2024 ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5 years	63	0.9%	0	0.0%	63	0.5%
5 to 17 years	2,155	12.3%	1,698	9.3%	3,853	10.8%
18 to 34 years	2,091	8.7%	3,005	11.8%	5,096	10.3%
35 to 64 years	4,268	13.0%	5,684	14.8%	9,952	14.0%
65 to 74 years	2,313	28.1%	2,254	20.6%	4,567	23.8%
75 years and over	2,081	47.9%	3,924	53.2%	6,005	51.3%
Total	**12,971**	**13.8%**	**16,565**	**15.5%**	**29,536**	**14.7%**

Table NA-45.3 further illustrates the distribution of disability types, with 7.7% of the population reporting an ambulatory disability, 6.0% reporting an independent living disability, and 2.6% reporting a self-care disability. These findings underscore both the age-related rise in disability and the varied functional challenges present within the population.

Table NA-45.3
Disability by Type
Little Rock
2020- 2024 ACS Data

Disability Type	Population with Disability	Percent with Disability
Hearing difficulty	6,554	3.3%
Vision difficulty	5,800	2.9%
Cognitive difficulty	12,225	6.5%
Ambulatory difficulty	14,357	7.7%
Self-care difficulty	4,867	2.6%
Independent living difficulty	9,050	6.0%

People with Alcohol and Drug Addictions

According to the 2024 Arkansas State Epidemiological Outcomes Workgroup report, Pulaski County's youth substance use has declined compared to previous estimates. In 2023, 4.3% of county youth reported past-30-day marijuana use—an indicator of illicit drug use—lower than the statewide rate of 4.4% [1]. Youth alcohol consumption also decreased to 4.3%, compared to the statewide rate of 7.0% [1]. Among adults, 18.6% engaged in excessive drinking—a rate that remains above the state average.

[1] https://arprevention.org/wp-content/uploads/sites/47/2024/10/SEOW-2024-Annual-Profile-Report-Final-Part-2-R.pdf

Victims of Domestic Violence

Domestic violence remains a significant contributor to housing instability in Little Rock. Pulaski County reports a steady volume of protection order filings each month, and several domestic-violence-related fatalities occur locally each year. Demand for services consistently exceeds available capacity, with numerous requests for emergency shelter and transitional housing going unmet. These gaps highlight the need for expanded safe housing options, crisis response, and relocation support for survivors.

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

The 2026 Housing and Community Development Survey found that homelessness services had the highest rated needs, followed by mental health services, substance abuse services, and services for youth aging out of foster care. These results are shown below in Table NA-45.4.

Table NA-45-4 Needs of Special Populations Little Rock Housing and Community Development Survey					
Questions	No Need	Low Need	Medium Need	High Need	Don't Know
Please rate the need for the following HOUSING types for special needs populations in the City:					
Emergency shelters for persons who are experiencing homelessness	4	9	38	193	15
Permanent supportive housing, such as subsidized housing that offers services for persons with mental disabilities	4	9	43	184	19
Rental assistance for homeless households	8	9	44	178	20
Shelters for youth experiencing homelessness	4	9	51	161	34
Housing designed for persons with disabilities	3	14	48	158	36
Transitional housing	6	12	62	147	32
Senior housing, such as nursing homes or assisted living facilities	6	19	65	136	33
Senior housing, such as nursing homes or assisted living facilities	6	19	65	136	33

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

According to the current Arkansas HIV Surveillance Annual Report, in 2023, the Central Region of Arkansas, including Pulaski County, recorded 101 new HIV diagnoses and reported 2,786 active cases. Men accounted for 79.5 percent of people living with HIV, with a prevalence rate of 530.6 per 100,000 compared to 127.9 per 100,000 among women. Active case diagnoses were predominantly among Black, Non-Hispanic individuals (51.9 percent), followed by White, Non-Hispanic individuals (34.6 percent), with smaller proportions among Hispanic (6.7 percent), Multiracial (6.2 percent), and unidentified individuals (0.6 percent). The highest rates of new diagnoses occurred among those aged 25–34, followed by individuals aged 15–24.

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:

The special needs population includes the elderly and frail elderly, who are growing at the fastest rate of any age group in the area. It also includes persons with disabilities, those aged 75 and older, persons with alcohol and drug abuse disorders, victims of domestic violence, and persons with HIV/AIDS that need of services in the City.

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

Describe the jurisdiction's need for Public Facilities:

The top-rated community and public facility needs in Little Rock include homeless shelters, youth centers, facilities for abused/neglected children, and childcare facilities. These are followed by facilities for person living with disabilities and senior centers.

Table NA-50.1 Needs of Special Populations Little Rock Housing and Community Development Survey					
Questions	**No Need**	**Low Need**	**Medium Need**	**High Need**	**Don't Know**
Please rate the need for the following PUBLIC FACILITIES for each of the following special needs groups in the City.					
Homeless shelters	4	8	40	192	15
Youth centers	2	12	52	173	20
Facilities for abused/neglected children	0	16	45	163	35
Childcare facilities	2	16	63	153	25
Facilities for persons living with Disabilities	3	12	69	139	36
Senior centers	4	20	79	126	30
Parks and recreational facilities	5	26	92	125	11
Community centers	4	31	86	122	16
Healthcare facilities	11	35	68	116	29
Residential treatment centers	8	19	68	109	55
Improved accessibility of Public buildings	5	36	68	93	57
Fire Stations/equipment	10	21	73	88	67

How were these needs determined?

These needs were determined by the 2026 Housing and Community Development Survey and public input.

Describe the jurisdiction's need for Public Improvements:

The top-rated infrastructure needs in Little Rock include sidewalk improvements, street and road improvements flood drainage improvements, and park and recreation improvements. These sentiments were also echoed in the public input meetings.

Table NA-50.2 Needs of Special Populations Little Rock Housing and Community Development Survey					
Questions	No Need	Low Need	Medium Need	High Need	Don't Know
Please rate the need for the following PUBLIC IMPROVEMENTS for each of the following special needs groups in the City.					
Sidewalk improvements	2	11	60	178	8
Street and road improvements	1	9	71	175	3
Flood drainage improvements	1	18	69	144	27
Park and recreation improvements	2	21	86	141	9
Bicycle and walking paths	8	36	77	128	10
Storm sewer system improvements	1	20	75	122	41
Sewer system improvements	4	24	71	98	62
Water system capacity improvements	4	24	68	98	65
New Tree Planting	17	54	74	94	20
Water quality improvements	28	35	64	93	39
Bridge improvements	8	40	71	90	50

How were these needs determined?

These needs were determined by the 2026 Housing and Community Development Survey and public input.

Describe the jurisdiction's need for Public Services:

The top-rated needs in Little Rock include public services for homeless services, mental health services, and substance abuse services. These were followed by services for youth aging out of foster care, youth services, and services for survivors of domestic violence. Public comment also indicated the need for senior services.

Table NA-50-3 Needs of Special Populations Little Rock Housing and Community Development Survey					
Questions	No Need	Low Need	Medium Need	High Need	Don't Know
Please rate the need for the following PUBLIC SERVICES types for special needs populations in the City:					
Homelessness services	1	9	25	216	8
Mental health services	1	6	40	202	10
Substance abuse services	0	10	42	190	17
Services for Youth Aging out of Foster Care	1	6	43	179	30
Youth services	1	9	49	178	22
Services for survivors of domestic violence	0	7	50	172	30
Childcare services	2	10	53	171	23
Food banks	5	13	54	171	16
Transportation services	0	17	54	171	17
Employment services	4	7	66	158	24
Healthcare services	3	11	63	157	25
Utility Assistance	5	15	59	157	23
Fair housing activities	5	14	59	155	26
Rental Assistance	6	14	57	151	31
Senior services	3	11	67	147	31
Home-buyer education	3	19	72	144	21
Tenant/Landlord counseling	7	18	51	142	41
Veterans Services	6	18	59	137	39
Eviction Prevention	10	20	50	135	44
Crime awareness education	7	35	64	122	31
Mitigation of asbestos hazards	5	31	48	93	82
Reduction of lead-based paint hazards	6	36	42	92	83
Mitigation of radon hazards	12	32	44	83	88

How were these needs determined?

These needs were determined by the 2026 Housing and Community Development Survey and public input.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Little Rock's housing market enters the 2026-2030 planning period under pressure that is insignificant and uneven. The headline addresses a rental market that is becoming more competitive, while the city faces challenges in meeting the demand. The city is not short of housing in the aggregate; it is short of housing that lower-income residents can afford, in the places and sizes they need, and in sound condition. This distinction runs through every section of this Market Analysis and shapes the priorities that follow.

The throughline is that affordability is the central problem, and it is structural. Need is geographically concentrated in a defined set of wards where housing, economic, and disaster-recovery challenges coincide with an unusual concentration of usable federal tools. The City's capacity to respond is constrained on two sides, i.e., by the Housing Authority's default and by state limits on local housing regulation. The priority needs and strategic plan are built to meet those three realities directly.

Market analysis summary

- Supply, cost, and condition (MA-10, MA-15, MA-20)

The headline addresses a rental market that is becoming more competitive, while the city faces challenges in meeting the demand. Between 2019 and 2024 the renter share rose from 38% to 41% and vacancy fell from 14.9% to 11.8%, even as home values climbed by 15.6% and contract rents by 21.5% – well ahead of incomes. The stock itself is mismatched to demand: predominantly single-family, with most renters in units of two bedrooms or fewer and most owners in larger homes, and with more than half of all units built before 1980. The result is the defining condition of the Little Rock market, i.e., cost burden affecting roughly two-thirds of renters and a third of owners, which is compounded by an ageing stock that carries lead, deferred-maintenance, and energy-efficiency liabilities and raises the per-unit cost of every rehabilitation dollar. Affordability here is structural, not cyclical, and it will not resolve on its own.

- Assisted-housing system (MA-25)

The City's affordable housing strategy must be built around an unusual institutional risk. The Metropolitan Housing Alliance is in HUD-declared substantial default, with HUD taking possession in 2026 and its FY2026 plan subject to revision. With waiting lists dominated by extremely low-income households and the voucher list closed, demand is not in question; delivery capacity is the challenge.

- Homelessness and special needs (MA-30, MA-35)

The Continuum of Care (AR-500) and the City's in-house HOPWA program anchor a functioning service network for people experiencing homelessness and for residents with disabilities, addictions, HIV/AIDS,

and reentry needs. The growing elderly and disabled population points toward accessible and supportive housing as a rising demand.

- What the City can and cannot control (MA-40)

Several of the most direct affordability tools are foreclosed by state law: Arkansas preempts rent control and, since 2025, the regulation of rental application fees and deposits. What the City does control is land use, but there the picture is mixed. Single-family zoning dominates, with higher density available only through discretionary approval, while the new statewide ADU mandate opens by-right options and Amendment 79's assessed-value caps quietly penalize substantial rehabilitation. Given these factors, the City's strategy will focus on what it can control, e.g., zoning, ADU implementation, code modernization, process reform.

- The economy behind the cost burden (MA-45)

Little Rock's economy is service-, healthcare-, and government-anchored, near full employment, with educational attainment rising (bachelor's-or-higher up from 39.0% to 44.6%). But wages are bimodal: roughly 18% of residents work in retail and hospitality at pay well below the citywide median, and youth unemployment far exceeds the prime-age rate. Low-wage work is what keeps cost burden structural, which makes workforce development, adult credentialing, and youth re-engagement housing-affordability strategies as much as economic ones.

- Where need concentrates (MA-50)

Housing problems, cost burden, oldest stock, and lowest values converge in central, eastern, and southwestern Little Rock – principally Wards 1, 2, 6, and 7, as well as the city's two racially and ethnically concentrated areas of poverty (R/ECAP) tracts. The same geography overlaps of federal designations: CDBG eligibility, Opportunity Zones (current and eligible), New Markets Tax Credit, and the 2023 tornado CDBG-DR footprint. This overlap is an opportunity, i.e., the City can layer entitlement, tax-credit, and disaster-recovery capital on the same parcels.

- Broadband and resilience (MA-60, MA-65)

Broadband infrastructure reaches nearly every address; the gap is adoption, tied closely to income, so the work is affordability, devices, digital literacy, and in-building wiring rather than last-mile construction. On resilience, three federal disaster declarations since the last plan – including the EF-3 tornado of March 31, 2023 – and roughly $20.9 million in CDBG-DR funds have made hazard mitigation a live part of the housing agenda, particularly for lower-income households over-represented in older wood-frame and manufactured housing.

- Housing and Community Development Survey findings (throughout)

A survey to gather resident priorities for the 2026–2030 Consolidated Plan, focusing on housing, infrastructure, community facilities, and services. The survey engaged 259 residents predominantly from Pulaski County, with detailed demographic and housing profiles collected alongside assessments of community needs and barriers.

*A note on data and method*ology

This Market Analysis works from two layers of data. HUD supplies a standard set of pre-populated tables, identified throughout by orange headers. Because those tables draw on older American Community Survey and related vintages, the City layered in current data shown in tables with dark blue headers, and in the maps and figures. This additional data was layered in to capture the most recent years available, establish trends rather than single-point snapshots, and bring in sources to bolster the HUD data. Where the older and newer figures tell different parts of the same story, the narrative cites each explicitly. Results from the City's 2026 Housing and Community Development Survey are also integrated throughout the Market Analysis, with resident and stakeholder priorities woven into the relevant sections and the key findings summarized here.

For Example:

HUD Table

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	153,500	172,500	12%
Median Contract Rent	622	714	15%

City of Little Rock Table

	Base Year: 2020	Most Recent Year: 2024	% Change
Median Home Value	172,500	236,400	15.6%
Median Contract Rent	714	1,106	. 215%

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

Introduction

This section assesses Little Rock's housing supply, tenure, unit type, vacancy, and assisted housing inventory to evaluate whether the current housing market meets the needs of current and future residents. While overall housing supply, as shown in table MA-10.1, has increased modestly in recent years, the data indicate that the primary challenge is not simply the number of units, but the alignment between available housing, household demand, and unit characteristics.

Housing market snapshot (also shown in Table MA-10-1)

- **Total housing units:** 99,643 (↑ 3.4% since 2019)
- **Renter share:** 41.0% (↑ from 38.0%)
- **Increase in renter households:** +4,180 units
- **Vacant units:** 11,785 (↓ from 14,352)
- **Vacancy rate:** 11.8% (↓ from ~14.9%)
- **Single-family share:** 61.6% of housing stock
- **Apartment share:** 28.6% of housing stock
- **Renter households in ≤2 BR units:** ~72%
- **Owner households in 3+ BR units:** ~84%
- **At-risk affordable units:** ~523 units with expiring restrictions

These indicators suggest a tightening housing market and an increasing gap between housing supply and renter demand.

Housing inventory and tenure trends

Between 2019 and 2024, Little Rock's total housing inventory increased modestly from 96,339 to 99,643 units, representing a 3.4% increase. During the same period, renter households grew by 4,180, increasing the renter share from 38.0% to 41.0% of all households. In contrast, owner-occupied units grew only marginally. At the same time, vacant units declined from 14,352 to 11,785, and the overall vacancy rate decreased from approximately 14.9% to 11.8%. These trends indicate a tightening market, reflected in an increasing number of renter households and a decline in available units.

Declining vacancy rates reinforce the presence of market pressure. The reduction in vacant units alongside increasing renter demand suggests that available housing options—particularly for renters—are becoming more constrained. Lower vacancy rates limit mobility and reduce options for households seeking affordable housing.

Table MA-10-1 Housing Units by Tenure City of Little Rock 2019 & 2024 ACS Data						
Tenure	**2019 ACS**		**2024 ACS**		**Difference**	
	Units	**% of Total**	**Units**	**% of Total**	**Unit Change**	**% Change**
Occupied Housing Units	81,987	85.1%	87,858	88.2%	5,871	3.1%
Owner-Occupied	*45,355*	*47.1%*	*47,046*	*47.2%*	*1,691*	*0.1%*
Renter-Occupied	*36,632*	*38.0%*	*40,812*	*41.0%*	*4,180*	*2.9%*
Vacant Housing Units	14,352	14.9%	11,785	11.8%	-2,567	-3.1%
Total Housing Units	**96,339**	**100%**	**99,643**	**100%**	**3,304**	**0.0%**

Housing composition by type

Little Rock remains a predominantly single-family housing market. In 2024, approximately 61.6% of housing units were single-family homes, while apartments accounted for 28.6% of the housing stock. Smaller multi-family structures, such as duplexes and triplexes, represent a relatively limited share of the overall inventory. As a result, most new or existing supply remains concentrated in single-family structures, which may not fully align with the needs of a growing renter population.

Table MA-10-2 Housing Units by Type City of Little Rock 2019 & 2024 ACS Data						
Unit Type	**2019 ACS**		**2024 ACS**		**Difference**	
	Units	**% of Total**	**Units**	**% of Total**	**Unit Change**	**% Change**
Single-Family	61,792	64.1%	61,397	61.6%	-395	-2.5%
Duplex	2,570	2.7%	2,695	2.7%	125	0.0%
Tri- or Four-Plex	3,776	3.9%	4,876	4.9%	1,100	1.0%
Apartment	26,627	27.6%	28,476	28.6%	1,849	0.9%
Mobile Home	1,540	1.6%	2,199	2.2%	659	0.6%
Boat, RV, Van, etc.	34	0%	0	0%	-34	0.0%
Total	**96,339**	**100%**	**99,643**	**100%**	**3,304**	**0.0%**

HUD baseline data on property structure further reinforces this pattern.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	60,155	62%
1-unit, attached structure	1,470	2%
2-4 units	7,260	8%
5-19 units	16,060	17%
20 or more units	10,080	10%
Mobile Home, boat, RV, van, etc.	1,375	1%
Total	**96,400**	**100%**

Table 31 – Number of Units

Data Source: 2016-2020 ACS

Although ACS data show some growth in apartment units, this increase has not kept pace with rising renter demand. The divergence between the growing number of renter households and a relatively stable housing composition suggests that the housing stock has not fully adapted to changing needs.

In practical terms, this means that while more households are entering or remaining in the rental market, the types of units being added, or retained, may not fully reflect the scale or nature of that shift. Growth in multi-family housing has increased, but not to the same extent as the growth in renter households, and the overall housing inventory remains heavily oriented toward single-family homes. As a result, renters are competing for a limited supply of rental units that are appropriately sized, located, and priced for their needs.

This imbalance places pressure on the existing rental stock, contributing to declining vacancy rates and reducing the range of available options for households. It also suggests that shifts in tenure, i.e., increased rented, are occurring more rapidly than shifts in the built environment, creating a lag between how households live and what the housing market provides. Over time, this lag could contribute to tighter market conditions, reduced mobility, and increased difficulty for households seeking housing that aligns with their needs and financial capacity.

Unit size and tenure mismatch

Differences in unit size by tenure further illustrate differences between the structure of the housing stock and household demand. While the housing stock remains heavily oriented toward larger units—particularly among owner-occupied housing—renter households are disproportionately concentrated in smaller units.

Approximately 72% of renter households occupy units with two bedrooms or fewer, compared to only

16% of owner households. Conversely, 84% of owner households occupy units with three or more bedrooms.

These patterns are consistent with differences in household composition. Renter households are smaller on average (2.07 persons compared to 2.42 for owner households), and nearly half are single-person households (approximately 50%), compared to about 30% of owner households (2020-2024 ACS 5-Year Estimates).

The housing stock does not fully align with the size and composition of renter households, which may contribute to constrained access to appropriately sized units within the rental market.

Table MA-10-3
Units Size by Tenure
City of Little Rock
2024 ACS

Bedrooms	Owners		Renters		Total Units	
	Units	% of Total	Units	% of Total	Units	% of Total
No bedroom	62	0.13%	2,311	5.66%	2,373	2.70%
1 bedroom	741	1.58%	11,806	28.93%	12,547	14.28%
2 bedrooms	6,330	13.45%	15,482	37.93%	21,812	24.83%
3 or more bedrooms	39,913	84.84%	11,213	27.47%	51,126	58.19%
Total	**47,046**	**100%**	**40,812**	**100%**	**87,858**	**100%**

Unit Size by Tenure

Bedrooms	Owners		Renters	
	Number	%	Number	%
No bedroom	65	0%	2,515	7%
1 bedroom	665	1%	9,980	26%
2 bedrooms	6,685	15%	14,740	39%
3 or more bedrooms	38,210	84%	10,670	28%
Total	**45,625**	**100%**	**37,905**	**100%**

Table 32 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Housing conditions

Housing condition data provides additional context for understanding the quality and adequacy of Little Rock's housing stock. While cost burden emerges as the most widespread housing challenge, the data indicates that physical housing deficiencies and overcrowding affect a relatively small share. The housing

conditions table shows that the most common issue across both renter- and owner-occupied households is cost burden. Among renter households, approximately 67% experience a housing cost burden greater than 30% of income, including a substantial share experiencing severe cost burden (greater than 50%). In contrast, physical deficiencies—such as incomplete plumbing or kitchen facilities—and overcrowding affect a much smaller proportion of households.

A similar pattern is observed among owner households, though at lower levels. Approximately one-third of owner households experience a cost burden greater than 30% of income, with severe cost burden affecting a smaller share. As with renter households, physical deficiencies and overcrowding are relatively limited in prevalence.

These data indicate that, while housing condition issues are present, they are not the dominant challenge facing most households. Instead, affordability pressures represent the primary constraint within the housing market.

At the same time, physical housing conditions remain relevant for certain populations. Older housing units, deferred maintenance, and limited household resources can contribute to repair, and rehabilitation needs that may not be fully captured in broad condition indicators. This is particularly relevant for low-income homeowners, seniors, and persons with disabilities, who may face greater difficulty maintaining or modifying their homes over time.

Table MA-10-4
Households by Year Home Built
City of Little Rock
2024 ACS Data

Year Built	Households	% of Total
1939 or Earlier	7,938	8%
1940 to 1949	4,808	5%
1950 to 1959	8,580	9%
1960 to 1969	14,205	14%
1970 to 1979	17,026	17%
1980 to 1989	12,860	13%
1990 to 1999	11,634	12%
2000 to 2009	10,966	11%
2010 to 2019	10,518	11%
2020 or Later	1,108	1%
Total	**99,643**	**100%**

Table MA-10-5 Housing Problems by Income and Tenure City of Little Rock 2018-2022 HUD CHAS Data						
Housing Problem	**<= 30% HAMFI**	**>30% to <=50% HAMFI**	**>50% to <=80% HAMFI**	**>80% to <=100% HAMFI**	**>100% HAMFI**	**Total**
Lacking complete plumbing or kitchen facilities	385	145	45	100	170	845
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	740	135	215	45	180	1,315
Overcrowded with 1.01-1.5 people per room (and none of the above problems)	365	105	170	130	335	1,105
Housing cost burden greater than 50% of income (and none of the above problems)	7,370	3,325	1,005	140	310	12,150
Housing cost burden greater than 30% of income (and none of the above problems)	8,995	8,205	5,605	1,315	1,665	25,785
Zero/negative income (and none of the above problems)	2350	0	0	0	0	2,350
Total	**20,205**	**11,915**	**7,040**	**1,730**	**2,660**	**43,550**
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0.9%	0.4%	0.1%	0.1%	0.2%	2%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0.6%	0.3%	.1%	0.1%	0.3%	2%
Overcrowded with 1.01-1.5 people per room (and none of the above problems)	0.6%	0.3%	0.3%	0.2%	0.4%	2%
Housing cost burden greater than 50% of income (and none of the above problems)	73.3%	72%	55%	21%	11%	69%
Housing cost burden greater than 30% of income (and none of the above problems)	71.7%	71%	69%	46%	27%	67%
Zero/negative income (and none of the above problems)	4.9%	0%	0%	0%	0%	5%

Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0.1%	0%	0%	0%	0%	0%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0%	0%	0.02%	0%	0.1%	0.2%
Overcrowded with 1.01-1.5 people per room (and none of the above problems)	0.2%	0%	0.1%	0.1%	0.4%	1%
Housing cost burden greater than 50% of income (and none of the above problems)	26.7%	28%	45%	79%	89%	31%
Housing cost burden greater than 30% of income (and none of the above problems)	28.3%	29%	31%	54%	73%	33%
Zero/negative income (and none of the above problems)	0.9%	0%	0%	0%	0%	1%

Age of housing stock

The age of Little Rock's housing stock further informs potential rehabilitation, preservation, and reinvestment needs. Older housing is not inherently substandard, but units built several decades ago are more likely to require ongoing maintenance, modernization, accessibility improvements, energy efficiency upgrades, or lead-based paint risk mitigation.

The year-built data indicate that a substantial share of the housing stock predates more recent construction standards. Approximately 53% of units were built prior to 1980, including 22% built before 1960. In contrast, only about 23% of units were constructed after 2000, and just 1% since 2020.

This distribution suggests that much of the housing inventory has reached an age where reinvestment is likely to be necessary to maintain quality and habitability. While the data does not indicate widespread physical inadequacy, the concentration of older units points to ongoing maintenance and rehabilitation needs over time.

These considerations are particularly relevant for low- and moderate-income households, who may have fewer resources to address repairs or absorb increased costs associated with aging housing. Older units also represent a significant portion of the City's naturally occurring affordable housing, making their continued maintenance important for preserving affordability within the broader housing market.

Housing access and disparities

Access to housing types varies across racial and ethnic groups. White households are more likely to occupy single-family homes, while African American households have a higher share of occupancy in apartments.

Hispanic households are more likely to reside in mobile homes compared to non-Hispanic households. These patterns indicate disparities in access to housing types and suggest that structural differences in the housing market contribute to unequal housing opportunities.

Table MA-10-6
Distribution of Units in Structure by Race
City of Little Rock
2024 ACS Data

Structure	White	African American	American Indian / Alaskan Native	Asian	Native Hawaiian / Pacific Islanders	Other	Two or More Races
Single-Family	72.4%	56.0%	66.4%	52.0%	58.8%	64.4%	61.4%
Duplex	1.6%	3.5%	5.3%	0.4%	0%	2.8%	5.5%
Tri- or Four-Plex	3.7%	6.7%	0%	1.7%	0%	0.8%	2.6%
Apartment	20.9%	32.8%	23.5%	45.3%	41.2%	14.7%	22.8%
Mobile home	1.4%	1.0%	4.9%	0.6%	0%	17.4%	7.7%
Boat, RV, van, etc.	0%	0%	0%	0%	0%	0%	0%
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

Table MA-10-7
Distribution of Units in Structure by Ethnicity
City of Little Rock
2024 ACS Data

Structure	Hispanic or Latino	Non-Hispanic or Latino
Single-Family	63.0%	64.5%
Duplex	1.3%	2.7%
Tri- or Four-Plex	1.3%	4.9%
Apartment	17.7%	26.9%
Mobile home	16.7%	1.0%
Boat, RV, van, etc.	0%	0%
Total	**100%**	**100%**

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

Housing assistance in Little Rock is delivered through a coordinated system of federal, state, and local programs that support a range of unit types and deeply targeted populations. Federally funded programs

administered by the City—including CDBG, HOME, and HOPWA—primarily serve low- and moderate-income households, with several activities targeted to very low- and extremely low-income populations. As reported in the 2024 CAPER, the City assisted approximately 7,780 individuals and families through these programs. CDBG-funded activities largely support low-income homeowners, including seniors and persons with disabilities, through rehabilitation, emergency repairs, and accessibility improvements. HOME-funded programs serve low-income renters and first-time homebuyers, including households at risk of homelessness. HOPWA funding is specifically targeted to persons living with HIV/AIDS.

The Metropolitan Housing Alliance administers approximately 3,300 subsidized housing units, with about 2,300 currently occupied. These units represent the City's primary source of deeply subsidized housing and are largely targeted to extremely low-income households, with most assisted residents earning below $20,000 annually. The program predominantly serves families with children, female-headed households, as well as elderly and disabled individuals.

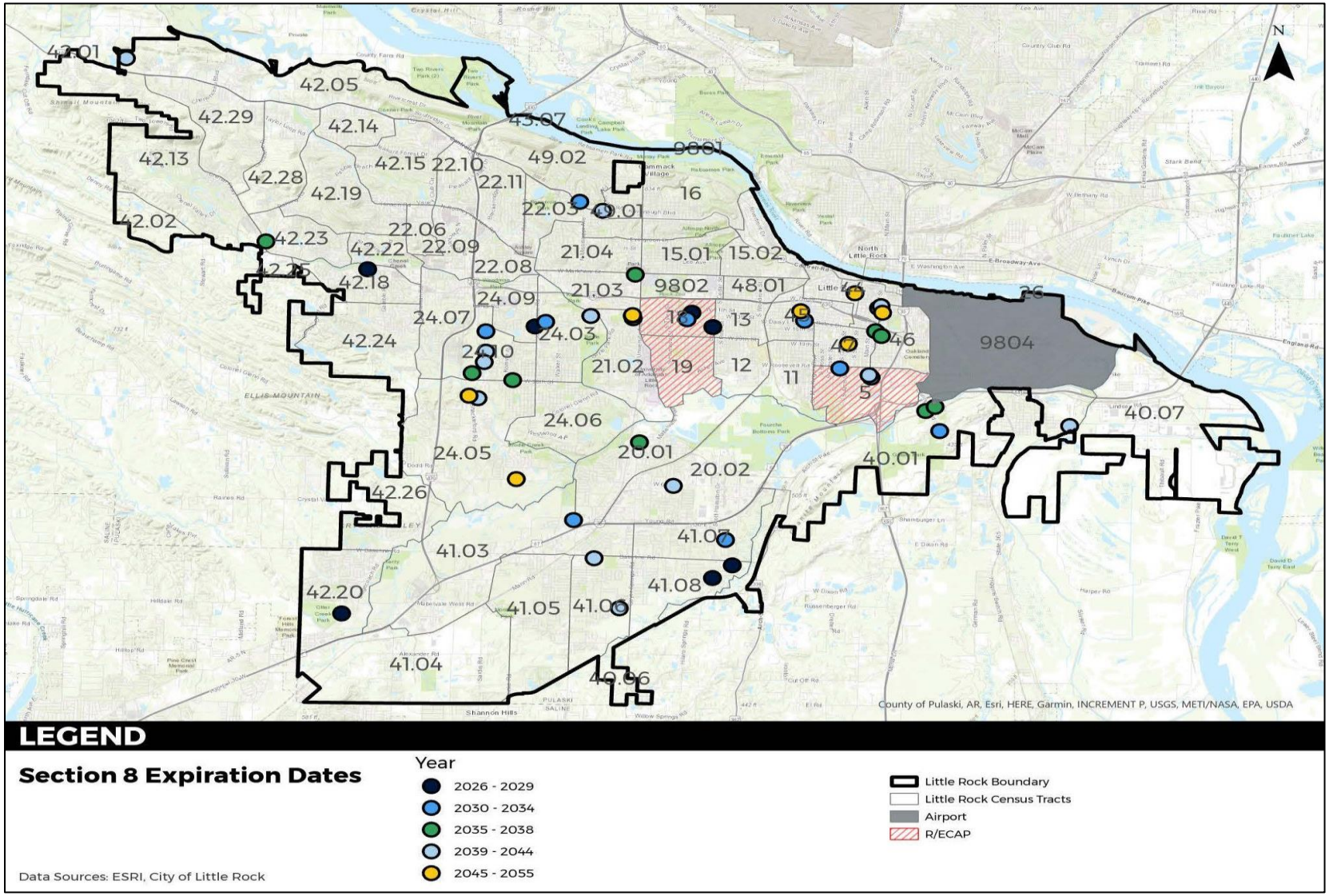
In total, assisted housing represents a relatively small share of the overall rental market, serving only a limited portion of renter households compared to total demand. As a result, the majority of low-income renters rely on the private market for housing.

Little Rock is also part of the Central Arkansas Team Care for the Homeless (CATCH), which coordinates housing and services for individuals experiencing homelessness. The 2024 Point-in-Time Count identified 1,016 individuals experiencing homelessness.

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

Little Rock faces a manageable but meaningful near-term preservation risk. Between 2026 and 2030, approximately 239 units across 10 properties are associated with expiring project-based Section 8 contracts. A broader review indicates that approximately 523 units across 8 properties have affordability restrictions expiring during this period.

Map MA 10.1
Expiring Section 8 Contracts
City of Little Rock



The distribution of units with expiring affordability restrictions provides additional insight into emerging needs. The mapped concentration of these properties indicates that preservation risk is geographically clustered rather than evenly distributed. As a result, potential losses of affordability may be concentrated in specific areas of the city, particularly in locations that already contain a higher share of assisted housing or lower-income households.

Although these expirations do not necessarily result in immediate loss of affordability, they represent a notable share of the City's assisted housing inventory and could have a disproportionate impact if concentrated properties are not preserved. Proactive monitoring and preservation strategies will be important during the planning period.

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

Little Rock's housing market is increasingly constrained, particularly for renter households. As vacancy has declined and renter demand has increased, available housing options have become more limited. The composition of the housing stock contributes to this constraint. The City's inventory remains heavily weighted toward single-family homes, which limits the availability of smaller and more flexible housing options typically needed by renters. Differences in unit size further reinforce this mismatch, with renter households concentrated in smaller units while the broader housing stock remains oriented toward larger homes.

Housing access also varies by race and ethnicity, indicating disparities in access to housing types and opportunities across populations.

While substandard housing conditions and overcrowding exist, they represent a relatively small share of housing challenges compared to cost burden. The dominant issue is financial strain, particularly among renter households, and is explored in greater detail in the Cost of Housing section (MA-15).

Describe the need for specific types of housing:

While the total number of housing units has increased modestly, renter demand has grown, vacancy has declined, and many households are competing for a limited range of housing options. At the same time, the housing stock remains heavily oriented toward larger, single-family homes. Together, these trends point to the need for a broader mix of housing types that better reflect current demand, particularly for renters, smaller households, and lower-income residents.

Rental housing

Rental housing demand is increasing and is one of the clearest drivers of need in Little Rock's housing market. The number of renter households has grown in recent years **(2019-2024)**, while vacancy has declined, indicating that available rental options are becoming more limited. Although the city has added

some multifamily housing—including apartments and small-scale rental units—this growth has been modest relative to demand.

This suggests a continued need for additional rental housing across a range of price points. In particular, there is a need for housing that is attainable to low- and moderate-income renters, many of whom rely on the private market due to the limited scale of assisted housing. Expanding rental supply will be important not only to meet demand, but also to reduce pressure on existing units and improve housing choice.

Smaller units (studios, one- and two-bedroom units)

The data show that renter households are concentrated in smaller units. A majority of renters occupy one- or two-bedroom units, while relatively few occupy larger homes. This reflects the growing number of smaller households, including individuals living alone, seniors, and lower-income renters.

Currently, the overall housing stock is predominantly composed of larger units, especially single-family homes with three or more bedrooms. This discrepancy leads to a gap between available housing and the needs of many households.

As a result, there is a clear need for additional smaller units—especially studios, one-bedroom, and two-bedroom apartments and homes—that are appropriately sized and more affordable to a wide range of households.

Family-sized rental housing

While smaller units are in high demand, a meaningful share of renter households still require larger units. Families with children, multigenerational households, and other larger households need access to rental housing with three or more bedrooms.

These units are often more difficult to find in the rental market, particularly at affordable price points. This suggests a need not only for more rental housing overall, but for a balanced mix that includes family-sized units, especially those that are accessible to low- and moderate-income households.

"Missing Middle" housing (duplexes, triplexes, small multi-family)

The data indicate that Little Rock has a relatively limited share of small-scale multifamily housing, such as duplexes, triplexes, and small apartment buildings (**36% of the current housing stock).** While these housing types have grown slightly, they still represent a relatively small portion of the overall housing stock.

These “missing middle” housing types can play an important role in expanding housing choice. They often provide more affordable and flexible options than single-family homes, while being lower in scale than large apartment developments. They can also fit more easily into existing neighborhoods.

Expanding these housing types could help bridge the gap between single-family housing and large multifamily developments, providing additional options for renters and moderate-income households.

Preservation of Existing Multi-family and Affordable Housing

In addition to building new housing, the data points to a need to preserve existing housing—particularly multi-family housing and subsidized units. A portion of the City’s assisted housing inventory is at risk of affordability expiration in the coming years, and much of this risk is concentrated in a small number of properties.

Losing these units would have an outsized impact on the availability of affordable housing, especially for extremely low-income households. As a result, preservation efforts—such as maintaining affordability restrictions, reinvesting in existing properties, and supporting long-term viability—will be needed.

Rehabilitation of older housing stock (Naturally Occurring Affordable Housing (NOAH))

A significant share (65.7%) of Little Rock’s housing stock is aging, with many units built prior to 1990. These older units often represent an important source of naturally occurring affordable housing, particularly in the rental market. However, without ongoing maintenance and reinvestment, these units are at risk of deterioration or loss.

This suggests a need for continued rehabilitation, repair programs, and reinvestment strategies to maintain the quality and availability of existing housing.
Preserving these units is often more cost-effective than building new housing and helps maintain affordability across the housing market.

Manufactured housing

Manufactured housing represents a small but growing portion (2.2%) of the housing stock and serves as an important source of lower-cost housing for some households. While manufactured housing type can provide more affordable options, it may also come with tradeoffs related to quality, location, infrastructure, and long-term stability.

The data suggest that manufactured housing will continue to play a role in meeting housing needs, particularly for lower-income households, and should be considered as part of a broader strategy that ensures quality and long-term viability.

Discussion

This analysis highlights that housing conditions in Little Rock are shaped not only by the number of units, but by how well the housing stock aligns with current patterns of demand, particularly among renter households. As renters make up a growing share of the market, the availability and range of rental housing options become increasingly important.

The distribution of housing types and unit sizes also plays a key role in shaping access. A housing stock weighted toward larger, single-family homes does not fully reflect the needs of smaller households, suggesting the importance of a broader mix of unit sizes and moderate-density housing types.

The concentration of units with expiring affordability restrictions points to the importance of preservation, particularly in areas where risk is clustered. At the same time, the reliance on the private rental market underscores the role of overall market conditions in shaping housing access.

Differences in housing type occupancy across populations further highlight how access to housing is influenced by both availability and location, pointing to broader considerations related to equity and housing opportunity.

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

Introduction

The following section describes housing production and housing costs in the City of Little Rock using data provided by the U.S. Census Bureau. Census estimates indicate that both home values and rents have increased substantially in recent years, contributing to growing affordability challenges. As shown in Table 31.1, median home values increased from $172,500 in 2020 to $236,400 in 2024, representing a 15.6% increase. During the same period, median contract rents rose from $714 to $1,106, an increase of 21.5%. These increases reflect continued upward pressure on housing costs across both the ownership and rental markets.

The Census Bureau also reports residential building permit activity, including permit authorizations and per-unit valuation, annually. Consistent with historical patterns, single-family construction continues to account for a substantial share of residential development in Pulaski County (55% in 2022). While permit activity has fluctuated over time, single-family housing remains the dominant form of new construction, shaping the overall character of residential growth in the county.

Patterns of tenure continue to vary across Little Rock. As shown in Map MA-15.1, homeowner households are most heavily concentrated in the northwestern portion of the city, while lower homeownership rates are observed in and around the city center. Conversely, Map MA-15.2 shows renter households are more heavily concentrated in central Little Rock, reflecting historic development patterns, housing type distribution, and access to employment and services.

Housing costs also vary significantly by location within the city. The highest median home values continue to be found in northwestern Little Rock, with values reaching up to $756,000, while other areas of the city exhibit substantially lower housing values. On the rental side, Census data indicate that rents have increased across the market. Although a majority of renter households continue to pay less than $1,000 per month, a growing share now pays higher rents, consistent with the sharp increase in median contract rent observed between 2020 and 2024. These trends suggest that housing affordability pressures are intensifying and may increasingly affect low- and moderate-income households if housing costs continue to outpace income growth.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	153,500	172,500	12%
Median Contract Rent	622	714	15%

Table 33 (HUD) – Cost of Housing

	Base Year: 2020	Most Recent Year: 2024	% Change
Median Home Value	172,500	236,400	15.6%
Median Contract Rent	714	1,106	21.5%

Table 33.1 – Cost of Housing

Data Source: Census QuickFacts: Little Rock City

Rent Paid	Number	%
Less than $500	6,305	16.6%
$500-999	25,090	66.2%
$1,000-1,499	5,250	13.9%
$1,500-1,999	545	1.4%
$2,000 or more	710	1.9%
Total	37,900	100.0%

Table 34 (HUD) - Rent Paid

Data Source: 2016-2020 ACS

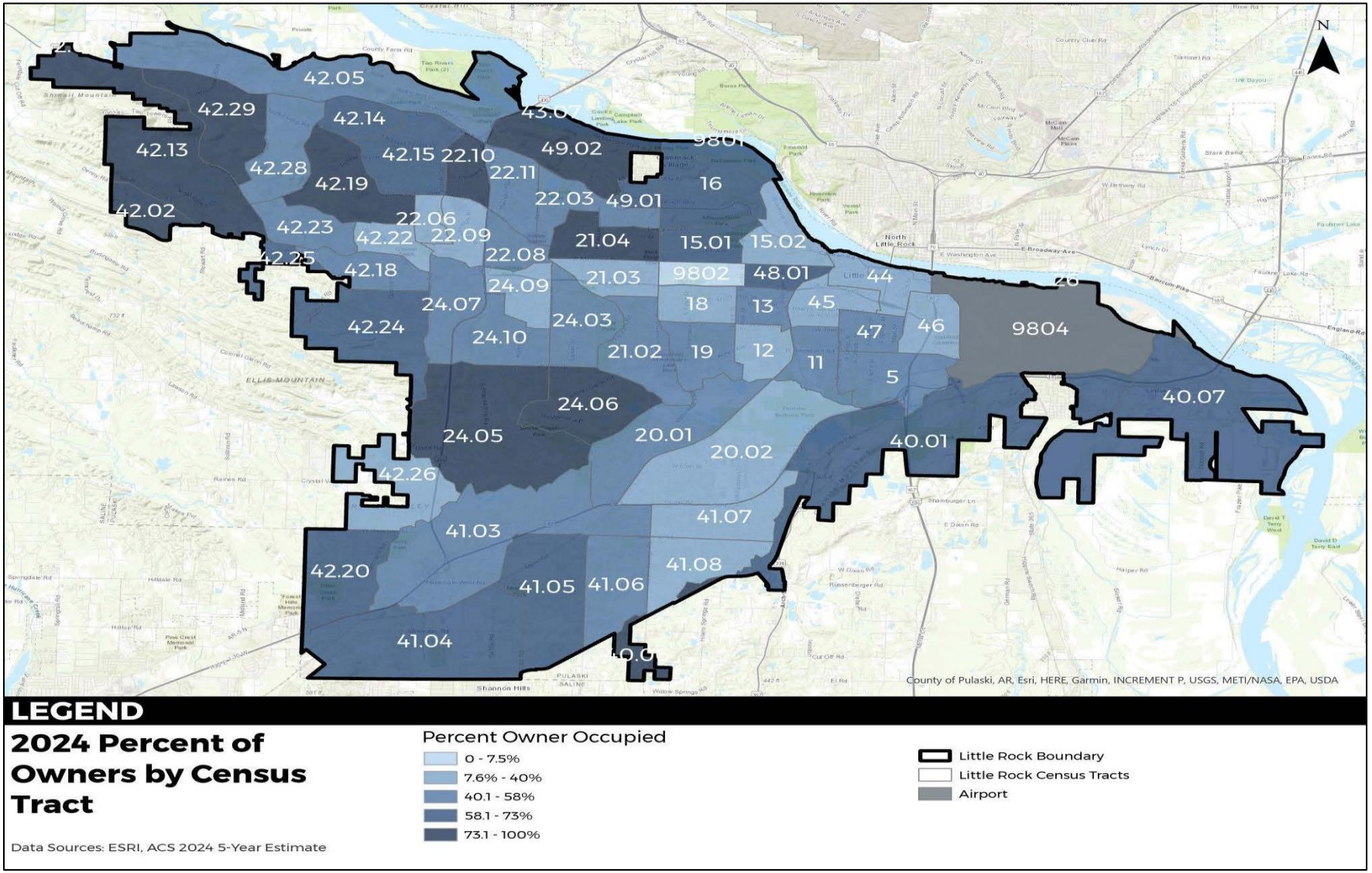
Rent Paid	Number	%
Less than $500	234	1%
$500-999	33,630	75%
$1,000-1,499	9,955	22%
$1,500-1,999	958	2%
$2,000 or more	278	1%
No Data	51	.1%
Total	**45,106**	**100.0%**

Table 34.1 - Rent Paid

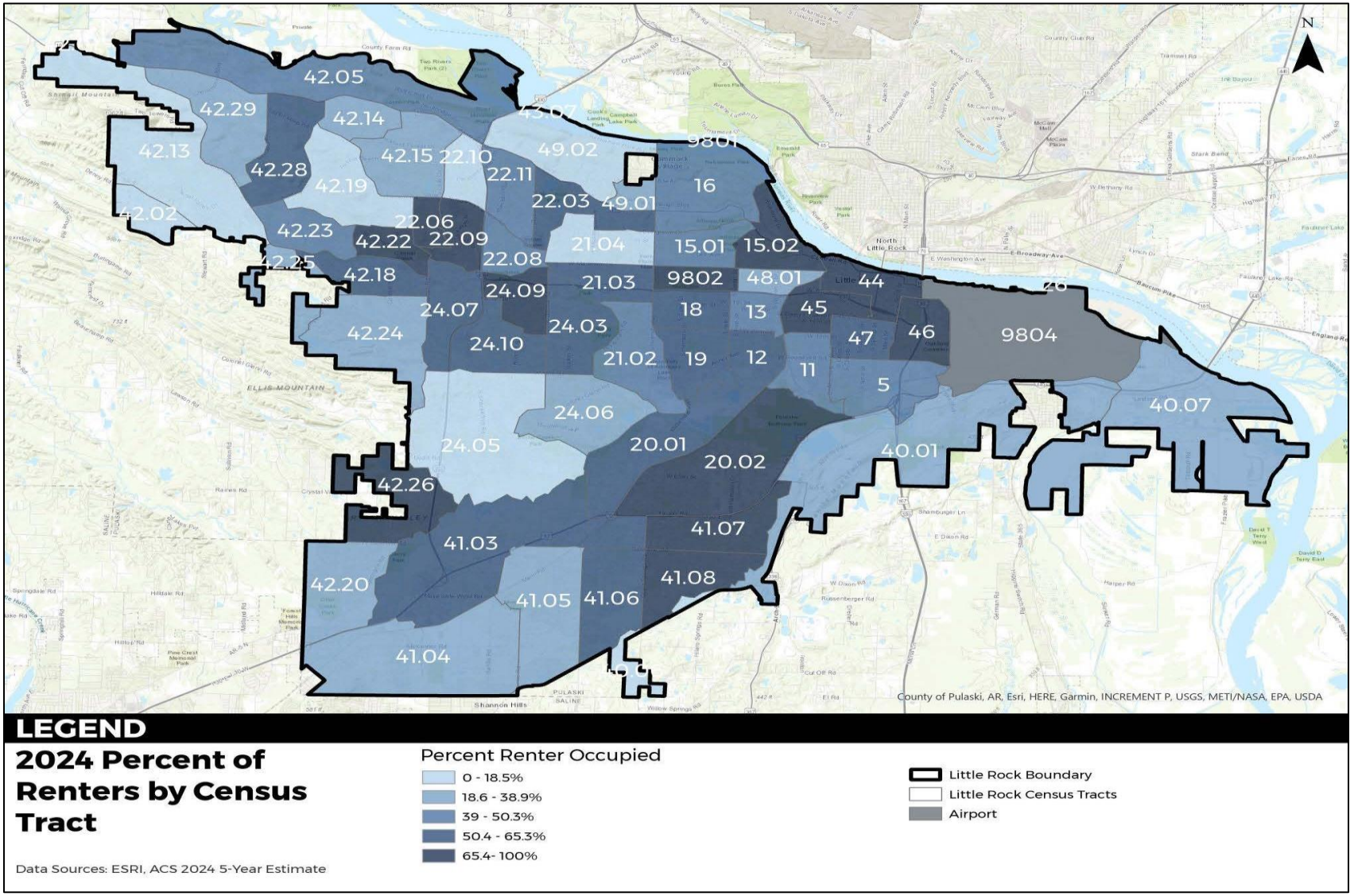
Data Source: 2020-2024 ACS

Table MA-15-1 Number of Building Permits Issued Little Rock Census Building Permits Survey (BPS) Data 1994-2024						
Year	**Single Family**	**All Multi-Family**	**Duplex Units**	**Tri-and-Four-Ples**	**Multi-Family Units**	**Total**
1994	640	21	14	7	0	661
1995	486	408	0	7	401	894
1996	473	14	2	12	0	487
1997	440	1,153	6	0	1,147	1,593
1998	491	697	0	66	631	1,188
1999	552	566	0	0	566	1,118
2000	515	208	2	105	101	723
2001	544	24	10	8	6	568
2002	591	237	2	28	207	828
2003	725	302	0	19	283	1,027
2004	805	1,013	0	7	1,006	1,818
2005	990	203	8	4	191	1,193
2006	827	3	0	3	0	830
2007	731	416	0	0	416	1,147
2008	361	277	0	23	254	638
2009	329	328	4	0	324	657
2010	344	84	30	4	50	428
2011	325	1,004	20	71	913	1,329
2012	347	323	12	50	261	670
2013	356	252	10	0	242	608
2014	338	441	20	14	407	779
2015	332	438	16	0	422	770
2016	330	501	22	0	479	831
2017	592	508	20	0	488	1,100
2018	325	145	12	3	130	470
2019	480	539	4	0	535	1,019
2020	415	418	24	78	316	833
2021	666	460	8	3	449	1,126
2022	377	644	10	3	631	1,021
2023	703	230	24	47	159	933
2024	468	18	6	12	0	486

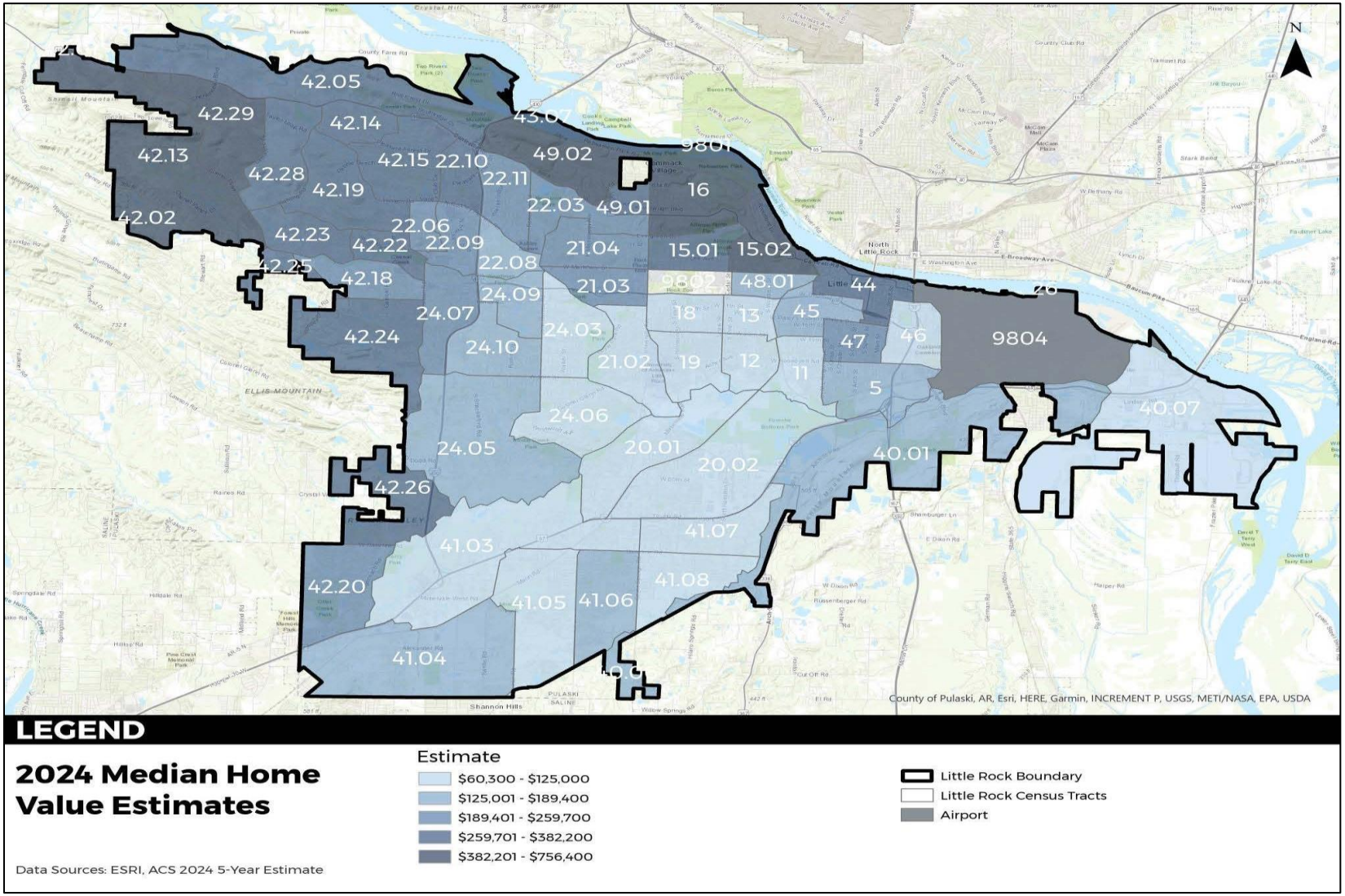
Map 15.1
2024% of Homeowners by Census Tract
City of Little Rock



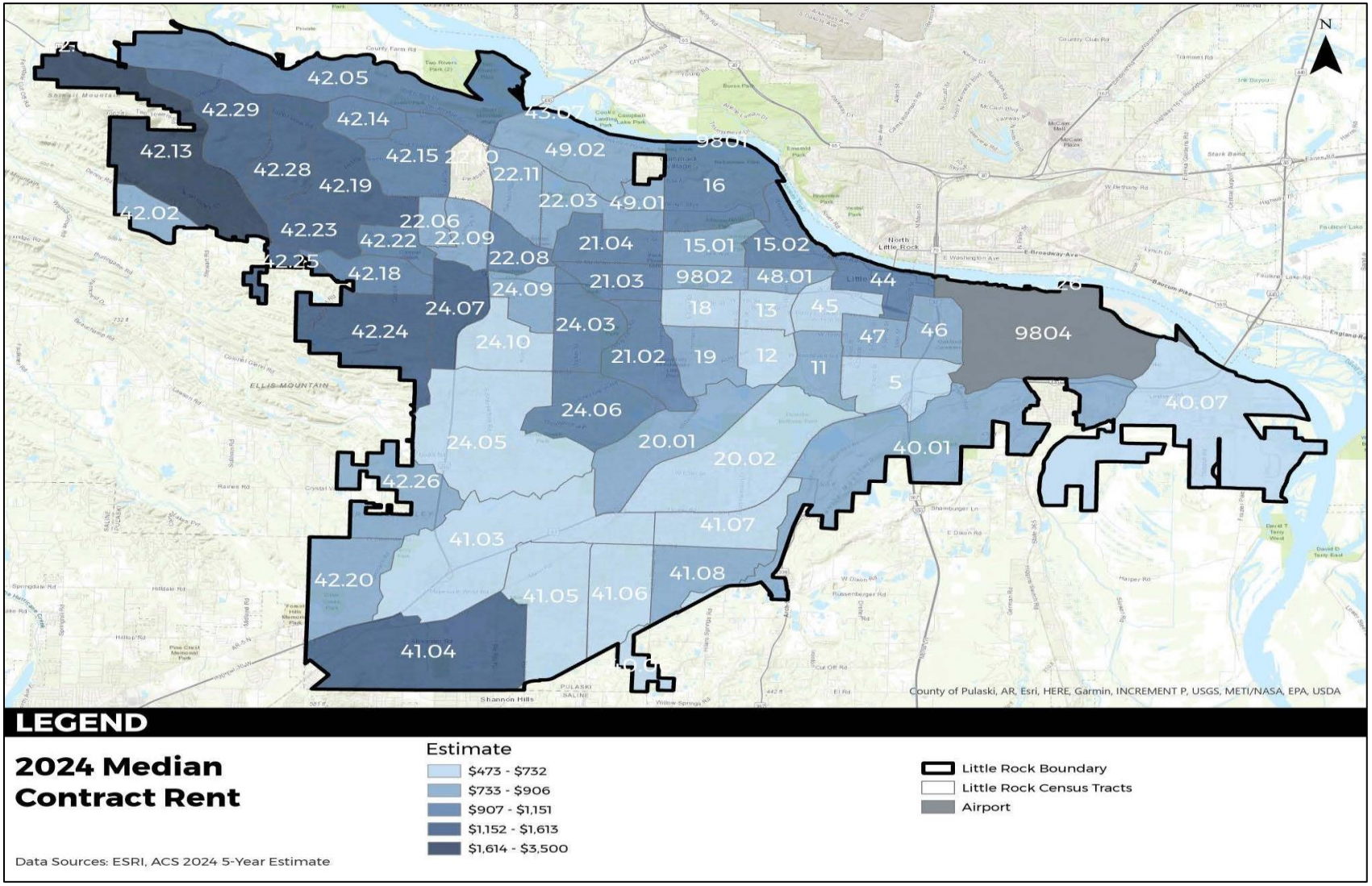
Map 15.2
2024 Percent of Renters by Census Tract
City of Little Rock



Map 15.3
2024 Median Home Estimates by Census Tract
City of Little Rock



Map 15.4
2024 Median Contract Rent by Census Tract
City of Little Rock



Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,185	No Data
50% HAMFI	9,950	4,485
80% HAMFI	25,405	11,635
100% HAMFI	No Data	16,160
Total	**37,540**	**32,280**

Table 35 (HUD)– Housing Affordability

Data Source: 2016-2020 CHAS

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	No Data	3,550
50% HAMFI	No Data	4,285
80% HAMFI	No Data	6,075
100% HAMFI	No Data	29,405
Total	**-**	**43,315**

Table 35.1 – Housing Affordability

Data Source: 2018-2022 CHAS

Monthly Rent

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

Table 36 (HUD)– Monthly Rent

Data Source: HUD FMR and HOME Rents

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	887	892	1,032	1,376	1,628
High HOME Rent	944	950	1,089	1,429	1,574
Low HOME Rent	757	811	973	1,125	1,255

Table 36.1 – Monthly Rent

Data Source: HUD FMR and HOME Rents (2024)

Is there sufficient housing for households at all income levels?

As demonstrated by the Housing Needs and Cost Burden sections of the Needs Assessment, a substantial portion of the population continues to face housing challenges, particularly related to affordability. Data provided by the U.S. Census Bureau indicate that rising housing costs have placed increasing pressure on household budgets, especially for low-income households who are least able to absorb these increases. Between 2020 and 2024, median home values increased from $172,500 to $236,400, a 15.6% increase, while median contract rents rose from $714 to $1,106, representing a 21.5% increase. These increases far exceed income growth for many households and underscore growing affordability pressures across both the ownership and rental markets.

The availability of housing affordable to lower-income households remains limited. According to 2018–2022 CHAS data, approximately 43,315 owner-occupied units are affordable to households earning 100% of HAMFI or less, with significantly fewer units affordable at lower income thresholds. Only 3,550 units are affordable to households earning 30% of HAMFI, 4,285 units to households at 50% of HAMFI, and 6,075 units to households at 80% of HAMFI, indicating a substantial drop-off in affordability as income levels decrease. Data on renter-occupied affordable units were not available, further limiting the ability to assess adequacy of supply for the lowest-income renter households.

The distribution of rents paid further illustrates the strain on renter households. While a majority of renter households continue to pay less than or around $1,000 per month, Census data show that an increasing share of households now face higher rent levels as median contract rents have risen sharply. This trend suggests that lower-cost rental units are increasingly scarce, forcing many low-income households to compete for a narrowing segment of the rental market or to dedicate a higher share of income to housing costs.

HUD rent benchmarks further highlight these challenges. Fair Market Rents and HOME rent limits increase substantially with unit size, presenting particular difficulties for larger households. For example, the Fair Market Rent for a three-bedroom unit is $1,376, rising to $1,628 for a four-bedroom unit, while High HOME rents reach $1,429 for three-bedroom units and $1,574 for four-bedroom units. Even Low HOME rents, at $1,125 for three-bedroom units and $1,255 for four-bedroom units, may exceed what many low-income families can afford. These benchmarks help illustrate the gap between household incomes and the cost of appropriately sized housing.

Rising housing costs and limited affordable supply disproportionately impact low-income households, forcing them to spend a larger share of their income on housing and leaving fewer resources for essentials. Public input echoes the data, highlighting high costs, a shortage of affordable and family-sized units, and barriers to homeownership. Together, the findings show that current housing options do not meet lower-income needs, and affordability challenges will persist without targeted efforts to expand and preserve affordable housing.

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

Housing affordability in Little Rock is likely to become increasingly strained given recent and ongoing trends in home values and rents. Data provided by the U.S. Census Bureau indicate that housing costs have continued to rise at an accelerated pace in recent years. Between 2020 and 2024, median home values increased from $172,500 to $236,400, representing a 15.6% increase, while median contract rents rose from $714 to $1,106, an increase of 21.5%. These increases indicate that housing costs are rising

rapidly and are placing growing pressure on household budgets, particularly for low and moderate-income households whose incomes have not kept pace with housing cost growth.

Rising prices in both the ownership and rental markets suggest that if current trends continue, affordability challenges will intensify. Higher home values create additional barriers for first-time and lower-income homebuyers, limiting opportunities for homeownership and increasing long-term housing instability. At the same time, sharp increases in rents reduce the availability of affordable rental housing and increase the likelihood that renter households will experience housing cost burdens or be forced to seek housing farther from employment centers, services, and transit.

The distribution of rents paid further underscores these pressures. While a substantial share of renter households continue to pay moderate rents, the rapid increase in median contract rent suggests that many households are now paying at levels that previously represented the upper end of the rental market. As rent continues to rise, households that were previously able to afford units below or around $1,000 per month may be pushed into higher rent categories, increasing the number of households experiencing housing cost burdens. Without targeted strategies to expand and preserve affordable housing options, affordability challenges are expected to persist and potentially worsen for vulnerable populations.

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

The Fair Market Rent (FMR) and HOME rent limits may not be sufficient to meet the housing needs of all households in Little Rock, particularly larger families that require larger units. As unit size increases, monthly rent levels rise substantially, which can create significant affordability challenges for low- and moderate-income households. Based on current rent benchmarks, the Fair Market Rent for an efficiency or one-bedroom unit ranges from approximately $887 to $892, while the FMR increases to $1,376 for a three-bedroom unit and $1,628 for a four-bedroom unit. At these levels, many larger households may struggle to secure affordable housing, particularly those with lower incomes or a single wage earner whose earnings have not kept pace with recent rent growth.

Although HOME rent limits are set below Fair Market Rents, they may still pose affordability challenges, especially when considered alongside rising market rents and increasing housing cost burdens. High HOME rents currently reach $1,429 for a three-bedroom unit and $1,574 for a four-bedroom unit, while Low HOME rents are $1,125 for three-bedroom units and $1,255 for four-bedroom units. Even at these reduced levels, rents for larger units may exceed what many low-income households can reasonably afford. As a result, families that require larger units face limited options within the affordable housing market and may encounter additional barriers to finding housing that meets both their household size and affordability needs.

Discussion

The cost of housing in Little Rock continues to be out of reach for many low to moderate income households. This is reflected in the proportion of lower income households facing cost burdens and other housing problems. It is anticipated that housing cost burdens will continue to be a major factor for many households in the area and demonstrates the need for additional affordable housing options in Little Rock.

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

Introduction

Condition of Housing

Recent Census-based data show that housing conditions remain a concern in Little Rock, especially for renters. About 22 percent of owner-occupied households experience at least one housing problem, compared to 56 percent of renter households—more than half of all renters. These issues, including cost burden, overcrowding, and inadequate facilities, highlight a significant gap in housing stability between owners and renters.

Table MA-20.2 presents households by year the home was built, using recent data and prior benchmark years for comparison. The data show that a substantial portion of Little Rock's housing stock is relatively old. In 2019, more than half of housing units were built prior to 1980, reflecting an aging housing inventory that may require increased maintenance, rehabilitation, and reinvestment over time. Housing units built between 2000 and 2009 accounted for approximately 11.9 percent of households in 2019, representing a modest increase from 10.0 percent in 2010. Housing units built in 1939 or earlier accounted for 6.9 percent of households in 2019, down from 7.9 percent in 2010, indicating that a meaningful share of the housing stock predates modern building standards.

The age of housing stock is closely related to housing value and condition. As shown in Table MA-20-3, owner-occupied housing values in Little Rock increase consistently with newer construction. Housing units built 1939 or earlier had a median value of approximately $257,300, while units built between 1940 and 1949 had a median value of $185,100. Structures built between 1950 and 1959 had a median value of $128,700, while those built between 1960 and 1969 had a median value of $164,700. Housing built between 1970 and 1979 had a median value of $202,600, increasing to $247,000 for units built between 1980 and 1989. More recent construction exhibited substantially higher values; units built between 1990 and 1999 had a median value of $300,700, units built between 2000 and 2009 had a median value of $309,300, and units built between 2010 and 2019 had a median value of $401,000. The newest housing stock, built in 2020 or later, had the highest median value at approximately $411,500. Overall, the median value of owner-occupied housing in Little Rock was $236,400, reflecting rising housing costs and the increasing value gap between older and newer housing stock.

Vacancy patterns also provide insight into housing conditions and neighborhood stability. By 2019, vacant units for rent accounted for approximately 42.0 percent of all vacant housing units, while vacant units for sale accounted for 8.9 percent. A significant share of vacant units, approximately 37.5 percent, fell into an "other vacant" category, representing an estimated 5,387 units that were neither for sale nor for rent and therefore unavailable to the housing market. Concentrations of these units may contribute to disinvestment or blighting conditions in certain neighborhoods, though they may also represent opportunities for rehabilitation or redevelopment if resources are available.

Vacant housing patterns are illustrated in Maps MA-20.1 through MA-20.4. Vacant rental units were most heavily concentrated in select western and southern areas of the city, while vacant units for sale were more frequently clustered in portions of northern Little Rock. “Other vacant” units were historically more concentrated in western portions of the city in 2010; however, by 2019, these concentrations expanded to include several census tracts in northwestern parts of the city as well. These spatial shifts highlight changes in neighborhood conditions and potential areas for targeted housing interventions.

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

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation; others may not be. Substandard conditions suitable for rehabilitation would be units where the home is determined to be less than 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,755	19%	16,245	43%
With two selected Conditions	160	0%	705	2%
With three selected Conditions	0	0%	170	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	36,710	80%	20,780	55%
Total	**45,625**	**99%**	**37,900**	**100%**

Table 35-(HUD)- Condition of Units

Data Source: 2016-2020 ACS

Table MA-20-1 Condition of Units City of Little Rock 2018--2022 ACS				
Condition of Units	**Owner-Occupied**		**Renter-Occupied**	
	Number	**%**	**Number**	**%**
With one selected Condition	7,985	17%	14,989	33%
With two selected Conditions	2,655	5%	10,270	23%
With three selected Conditions	10	0%	260	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	37,255	78%	19,350	43%
Total	**47,905**	**100%**	**44,869**	**100%**

Table MA-20-2 Households by Year Home Built City of Little Rock 2019 & 2024 ACS				
Year Built	**2019 ACS**		**2024 ACS**	
	Households	**% of Total**	**Households**	**% of Total**
1939 or Earlier	5,625	6.9%	7,938	8.0%
1940 to 1949	3,818	4.7%	4,808	4.8%
1950 to 1959	7,967	9.7%	8,580	8.6%
1960 to 1969	12,195	14.9%	14,205	14.3%
1970 to 1979	16,095	19.6%	17,026	17.1%
1980 to 1989	11,693	14.3%	12,860	12.9%
1990 to 1999	9,630	11.7%	11,634	11.7%
2000 to 2009	9,776	11.9%	10,966	11.0%
2010 or Later	5,188	6.3%	11,626	11.7%
Total	**81,987**	**100%**	**99,643**	**100%**

Table MA-20-3 Owner-Occupied Median Value by Year Structure Built City of Little Rock 2024 ACS Data	
Year Structure Built	**Median Value**
Built 1939 or earlier	257,300
Built 1940 to 1949	185,100
Built 1950 to 1959	128,700
Built 1960 to 1969	164,700
Built 1970 to 1979	202,600
Built 1980 to 1989	247,000
Built 1990 to 1999	300,700
Built 2000 to 2009	309,300
Built 2010 to 2019	401,000
Built 2020 or later	411,500
Median Value	**236,400**

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,415	18%	7,265	19%
1980-1999	11,100	24%	12,205	32%
1950-1979	21,035	46%	13,830	36%
Before 1950	5,080	11%	4,605	12%
Total	**45,630**	**99%**	**37,905**	**99%**

Table 36(HUD)– Year Unit Built

Data Source: 2016-2020 CHAS

Table MA-20-4 Disposition of Vacant Housing Units City of Little Rock 2019 & 2024 ACS				
	2019		2024	
Tenure	Amount	Percent	Amount	Percent
For Rent	6,024	42%	4,481	38%
Rented, Not Occupied	475	3%	713	6%
For Sale Only	1,276	9%	765	6%
Sold, Not Occupied	299	2%	298	3%
For Seasonal, Recreational or Occasional Use	891	6%	835	7%
For Migrant Workers	0	0%	80	1%
Other Vacant	5,387	38%	4,613	39%

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	26,115	57%	18,435	49%
Housing Units build before 1980 with children present	5,530	12%	2,755	7%

Table 37 (HUD)– Risk of Lead-Based Paint

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

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	30,105	49%	31,754	51%
Housing Units build before 1980 with children present	3,560	12%	2,630	8%

Table 37.1 – Risk of Lead-Based Paint

Data Source: 2024 ACS (1- year, Total Units), 2018-2022 CHAS (Units with Children present)

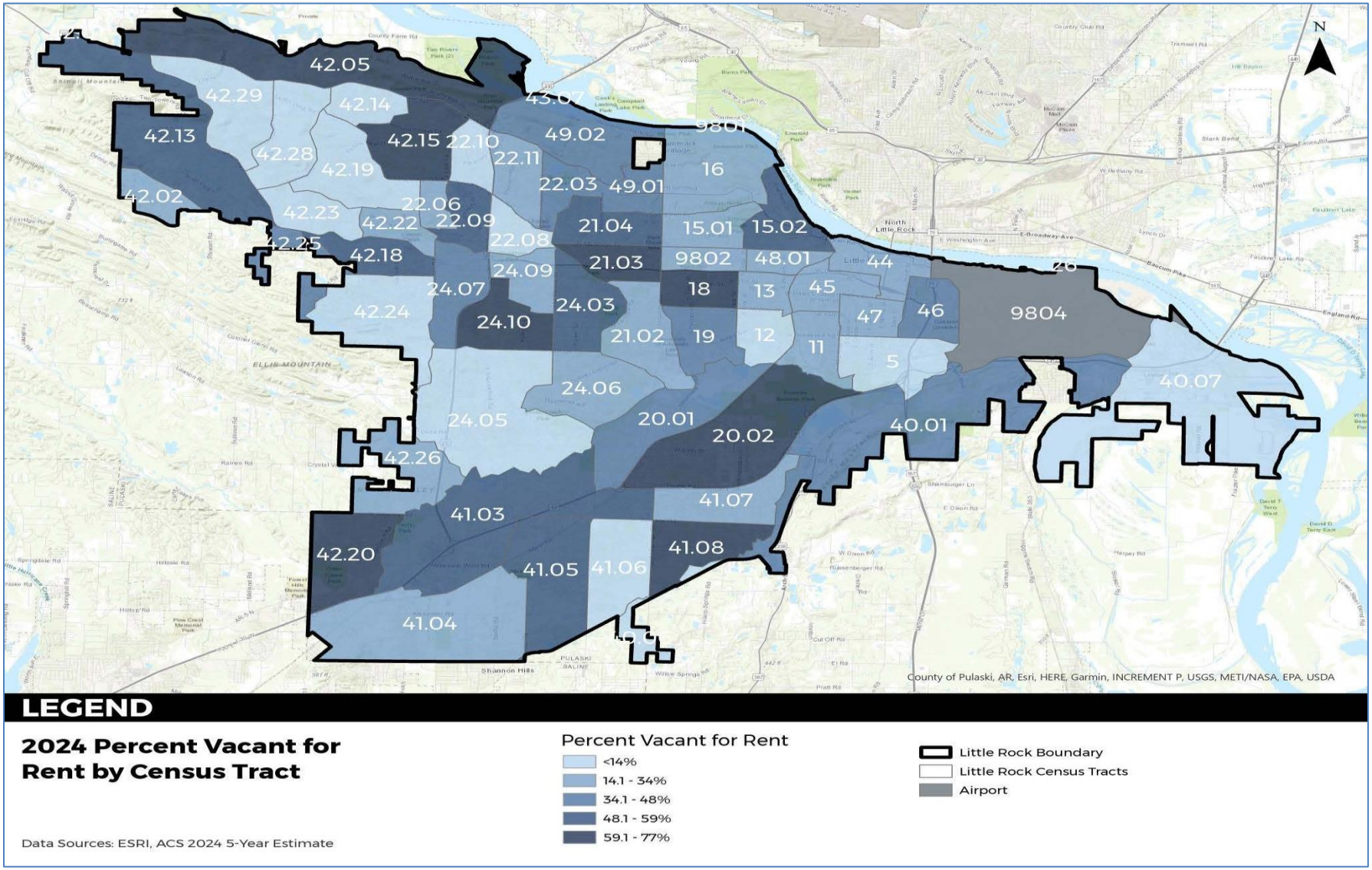
Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	375	92	467

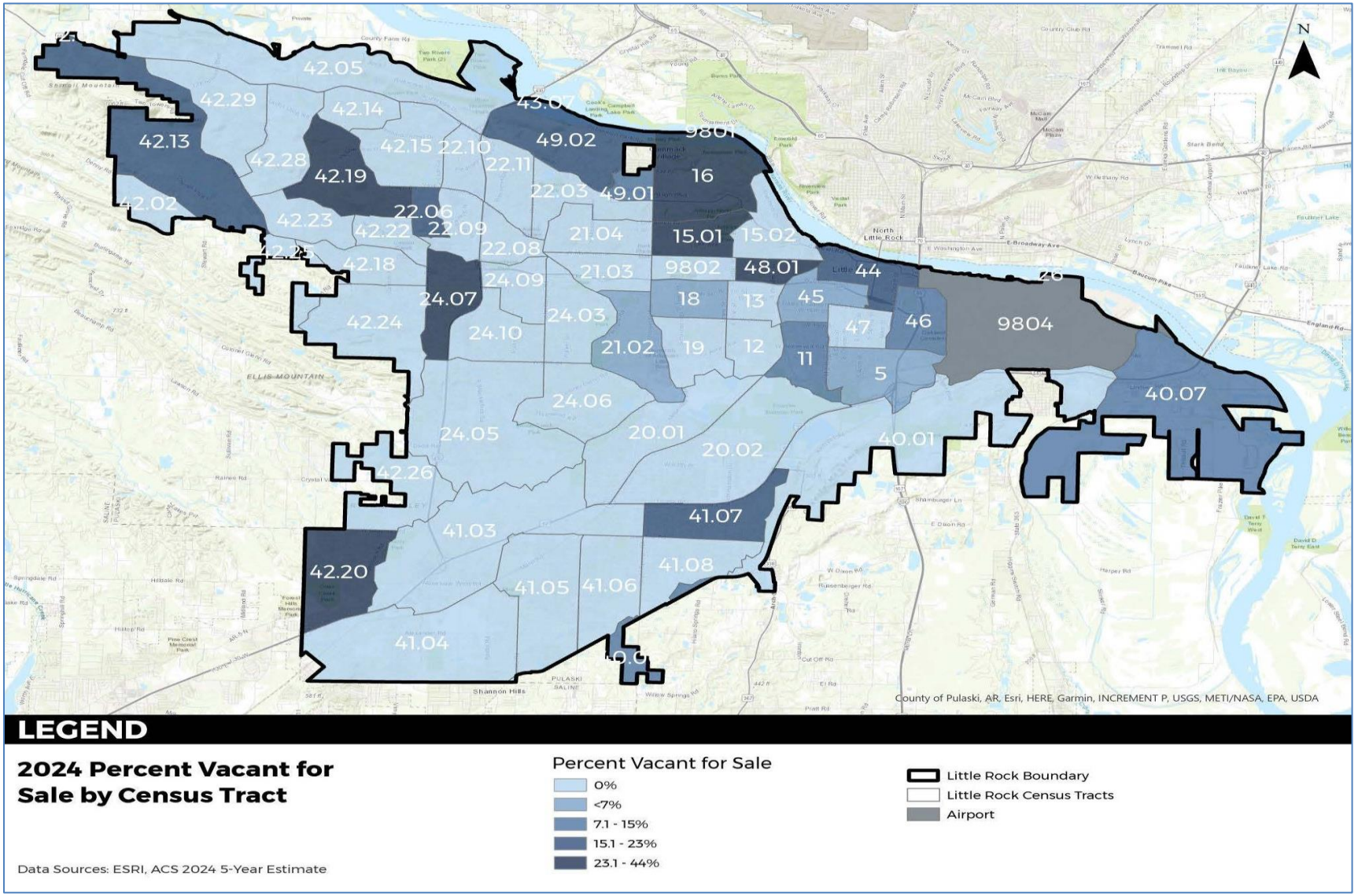
Table 38 - Vacant Unit

Table MA-20-5 Vintage of Households by Income and Presence of Young Children City of Little Rock 2018-2022 HUD CHAS Data			
Income	**One or more children age 6 or younger**	**No children age 6 or younger**	**Total**
Built 1939 or Earlier			
Household Income <= 30% HAMFI	195	680	**875**
Household Income >30% to <=50% HAMFI	20	605	**625**
Household Income >50% to <=80% HAMFI	135	740	**875**
Household Income >80% to <=100% HAMFI	15	505	**520**
Household Income >100% HAMFI	465	2,500	**2,965**
Total	**830**	**5,030**	**5,860**
Built 1940 to 1979			
Household Income <= 30% HAMFI	1,035	5,260	**6,295**
Household Income >30% to <=50% HAMFI	1,025	5,095	**6,120**
Household Income >50% to <=80% HAMFI	920	6,395	**7,315**
Household Income >80% to <=100% HAMFI	325	3,120	**3,445**
Household Income >100% HAMFI	2,055	14,135	**16,190**
Total	**5,360**	**34,005**	**39,365**
Built 1980 or Later			
Household Income <= 30% HAMFI	780	4,780	**5,560**
Household Income >30% to <=50% HAMFI	930	3,470	**4,400**
Household Income >50% to <=80% HAMFI	775	5,745	**6,520**
Household Income >80% to <=100% HAMFI	775	3,325	**4,100**
Household Income >100% HAMFI	2,585	17,985	**20,570**
Total	**5,845**	**35,305**	**41,150**
Total			
Household Income <= 30% HAMFI	2,010	10,720	**12,730**
Household Income >30% to <=50% HAMFI	1,975	9,170	**11,145**
Household Income >50% to <=80% HAMFI	1,830	12,880	**14,710**
Household Income >80% to <=100% HAMFI	1,115	6,950	**8,065**
Household Income >100% HAMFI	5,105	34,620	**39,725**
Total	**12,035**	**74,340**	**86,375**

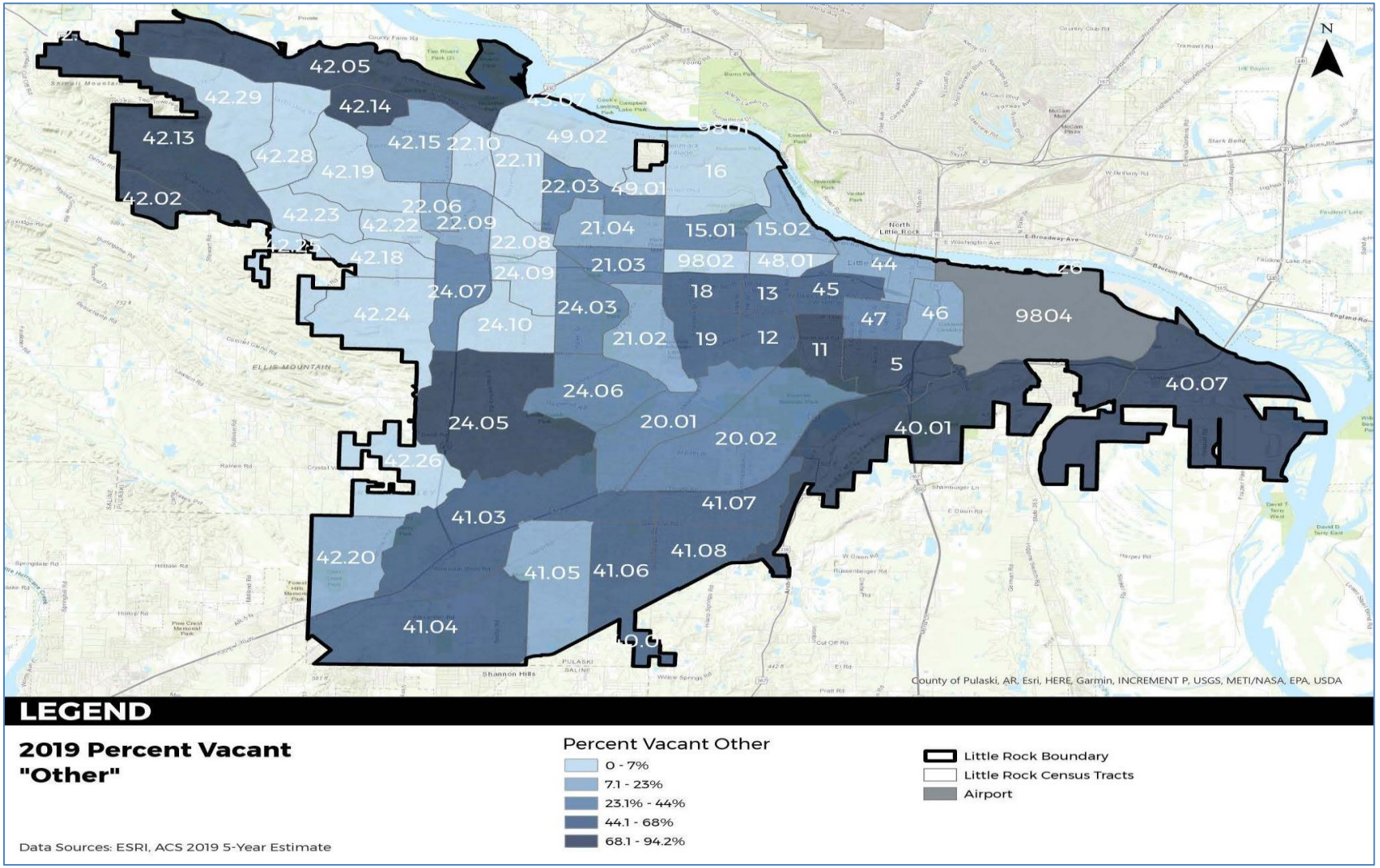
Map 20.1
2024 Percent Vacant for Rent by Census Tract
City of Little Rock



Map 20.2
2024 Percent Vacant for Sale by Census Tract
City of Little Rock

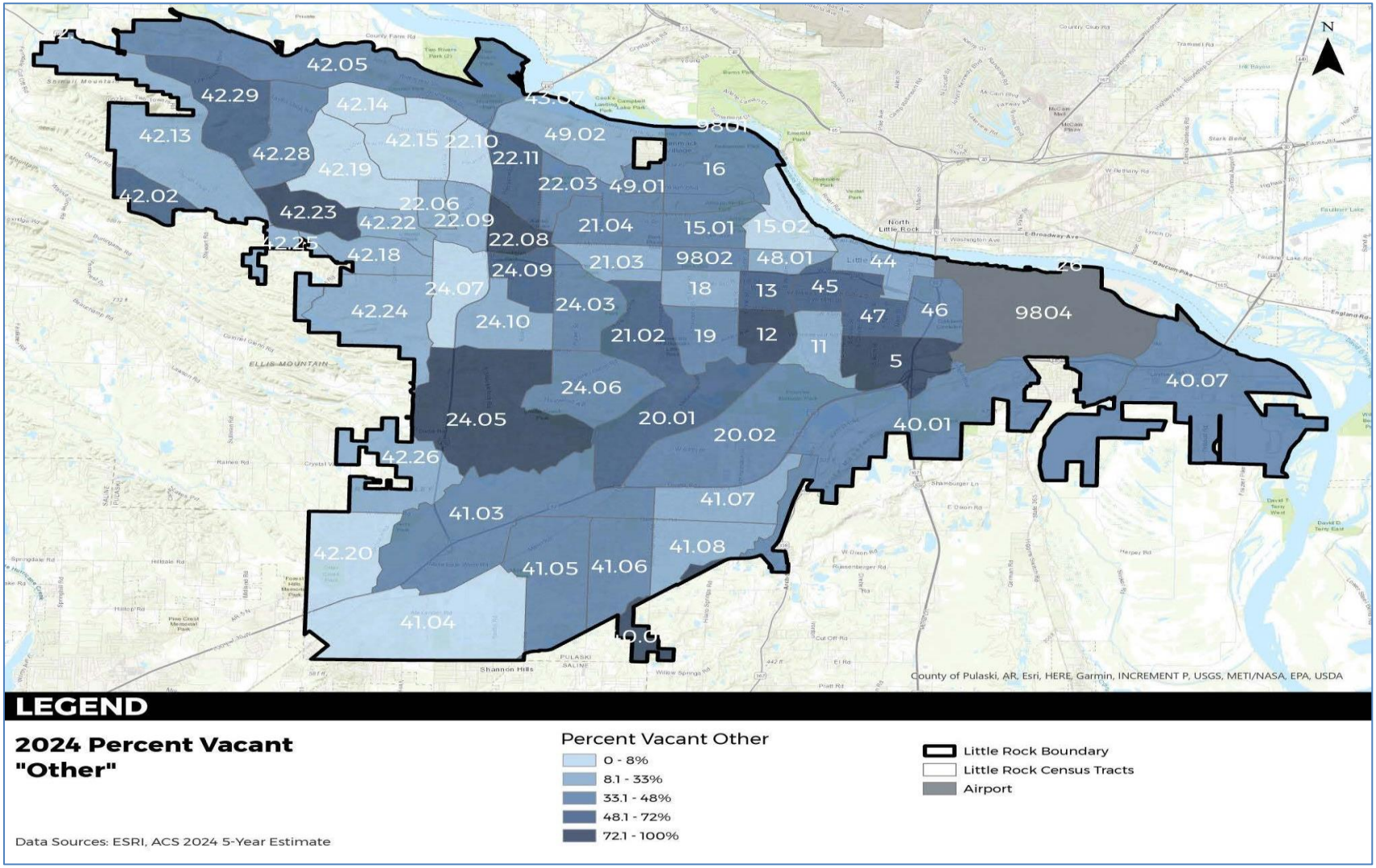


Map 20.3
2019 Percent Vacant "Other" by Census Tract
City of Little Rock



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

Map 20.4
2024 Percent Vacant "Other" by Census Tract
Little Rock



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

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

The condition of Little Rock's housing stock (**Table MA-20-1)** indicates a clear need for both owner-occupied and rental rehabilitation, with the need being substantially greater among renter households. Based on housing problem counts, approximately 22 percent of owner-occupied households experience one or more housing problems, while approximately 56 percent of renter-occupied households experience at least one housing problem. This disparity demonstrates that renters are more than twice as likely as owners to face housing challenges related to cost burden, overcrowding, or housing quality deficiencies.

The age of the housing stock contributes significantly to these conditions. More than half of Little Rock's housing units were built prior to 1980, reflecting an aging inventory that is more likely to require repairs, upgrades, and rehabilitation to maintain safe and livable conditions. While newer construction has occurred, housing built since 2000 represents a relatively modest share of total units, meaning that much of the city's housing stock was constructed under older building standards and may have outdated systems, materials, and layouts.

Housing value patterns further reinforce the need for rehabilitation. Owner-occupied units built prior to 1960 generally have lower median values than newer units, indicating potential reinvestment gaps and reduced capacity for homeowners to independently finance major repairs. While some older units retain relatively high values, the wide variation in values by construction period suggests uneven reinvestment across the housing stock and highlights the importance of targeted rehabilitation assistance, particularly for moderate- and lower-value homes.

Vacancy conditions also signal rehabilitation needs, especially in areas with concentrations of units that are neither for sale nor for rent. By 2019, approximately 37.5 percent of vacant units fell into an "other vacant" category, representing more than 5,300 units that were not available to the housing market. When concentrated geographically, these units may contribute to neighborhood decline and blighting conditions. However, many of these units may also represent opportunities for rehabilitation and redevelopment if sufficient resources are directed toward repair, code compliance, and reintegration into the housing stock.

For owner-occupied housing, rehabilitation needs are most pronounced among lower-income households living in older homes who may lack the financial capacity to address deferred maintenance, accessibility modifications, or system upgrades. Without assistance, these households may face worsening housing conditions that threaten long-term housing stability. Rehabilitation programs can help preserve homeownership, prevent displacement, and maintain neighborhood stability.

Rental rehabilitation needs are even more acute. Given that a majority of renter households experience at least one housing problem, improving the condition of rental units is critical to addressing housing quality and affordability concerns. Investment in rental rehabilitation can reduce overcrowding, address

substandard conditions, and preserve existing affordable housing, helping to stabilize tenants and prevent the loss of units from the rental market.

Overall, the condition and age of Little Rock's housing stock, combined with the high prevalence of housing problems among renters and the presence of vacant and underutilized units, demonstrate a substantial and ongoing need for both owner and rental rehabilitation. Strategic rehabilitation efforts will be essential to improving housing quality, preserving affordability, and supporting long-term neighborhood revitalization across the city.

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

Table MA-20-5 presents households by housing age, income level, and the presence of children age six or younger, highlighting populations at greater risk for lead-based paint exposure. Housing units constructed prior to 1980 are more likely to contain lead-based paint, and the presence of young children increases the potential health risks associated with exposure.

Among housing units built 1939 or earlier, there are an estimated 830 households with children age six or younger. Of these households, approximately 195 are extremely low-income (≤30 percent HAMFI), while an additional share fall within low-, moderate-, and middle-income categories. Although higher-income households account for a portion of this group, lower-income households may face greater challenges addressing lead hazards due to limited resources for remediation.

Housing units built between 1940 and 1979 account for a larger share of households at potential risk. An estimated 5,360 households with young children reside in housing units from this period. Within this group, approximately 1,035 households have incomes at or below 30 percent of HAMFI, and an additional 1,025 households have incomes between 30 and 50 percent of HAMFI, indicating a substantial concentration of low- and moderate-income households with young children in housing potentially affected by lead-based paint.

Together, housing units built prior to 1980 contain an estimated 6,190 households with children age six or younger, representing the primary population at risk for lead-based paint hazards in the jurisdiction. While newer housing stock (built 1980 or later) includes households with young children, these units are less likely to contain lead-based paint and therefore present a lower overall risk.

These data demonstrate a clear need for lead-based paint hazard control activities, particularly in older housing occupied by low- and moderate-income families with young children. Targeted rehabilitation, inspection, and abatement efforts will be essential to reducing lead exposure risks and improving housing safety for vulnerable populations.

Discussion

The current housing stock in the City of Little Rock is moderately aged and in need of rehabilitation. This sentiment was echoed in the comments received during public input. The number of vacant units, particularly "other" vacant units may present an opportunity for investment in these areas.

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

Introduction

The Housing Authority of the City of Little Rock, operating as the Metropolitan Housing Alliance (MHA), is the Public Housing Agency (PHA) for the City of Little Rock. Established in 1941, MHA is the fourth oldest and largest housing authority in Arkansas. MHA's affiliated nonprofit, the Central Arkansas Housing Corporation (CAHC), is the development entity used for acquisition, development, and management of mixed-finance affordable housing. The City coordinates with MHA on the MHA Annual Plan and Five-Year Plan and aligns CDBG, HOME, and HOPWA activities with MHA's planned redevelopment and Rental Assistance Demonstration (RAD) conversions where appropriate.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	161	3,177	739	2,438	179	0	0
# of accessible units									

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

Table 39 – Total Number of Units by Program Type

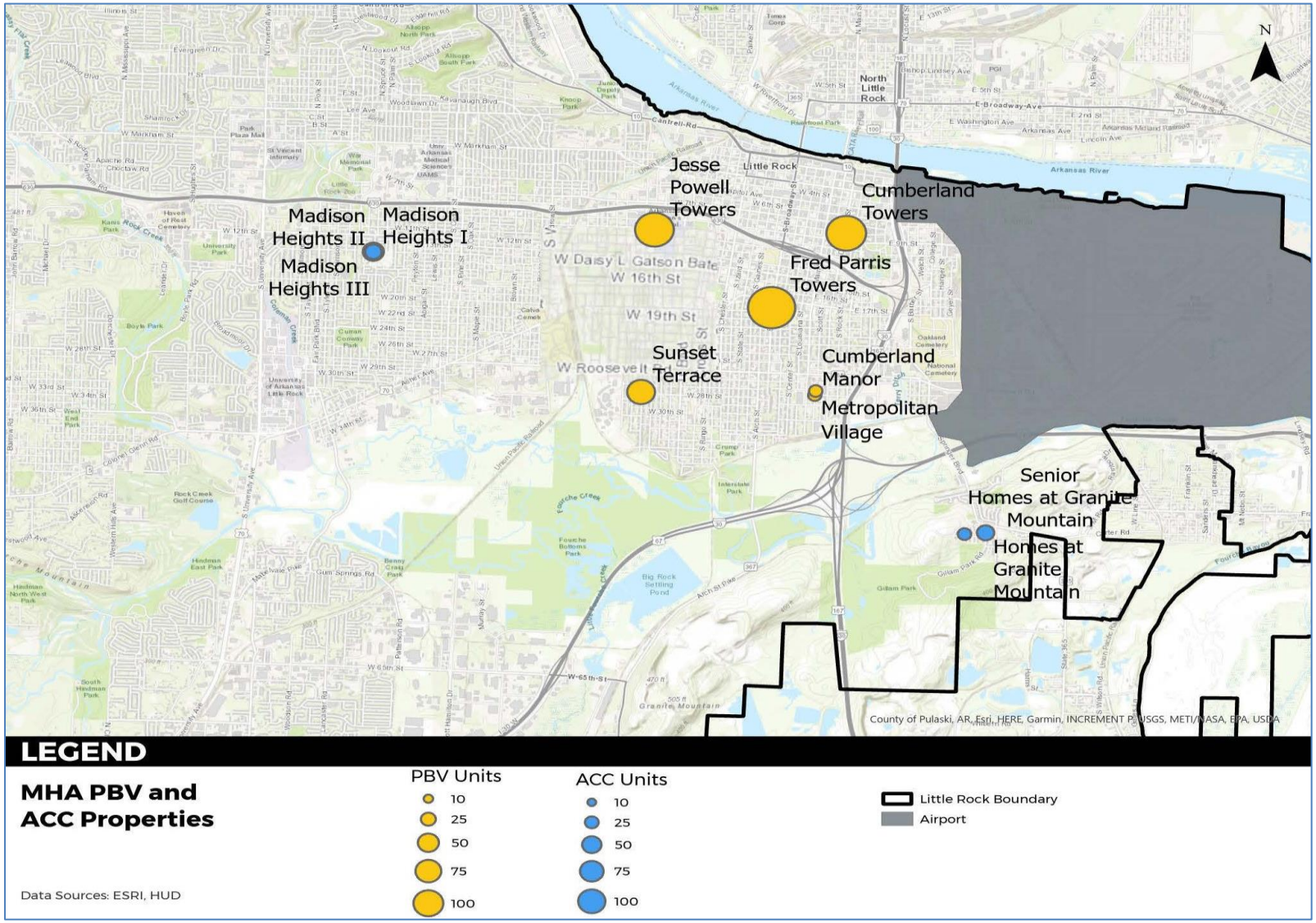
Data Source: Metropolitan Housing Alliance

Describe the supply of public housing developments:

MHA's public housing inventory consists of 161 Annual Contributions Contract (ACC) units concentrated in two geographic clusters. Madison Heights I (59 ACC units of 140 total) and Madison Heights II (38 ACC units of 101 total) are located south of downtown in the Madison Heights mixed-finance complex at 1401 Madison Street. Senior Homes at Granite Mountain (24 ACC units of 40 total) and Homes at Granite Mountain (40 ACC units of 53 total) are located in the Granite Mountain community in southeast Little Rock. The difference between ACC and total units at each site reflects the mixed-finance structure of the developments, which include non-ACC affordable and market-rate units. The MHA Fiscal Year 2026 Annual Plan reports that these 161 remaining ACC public housing units are part of mixed-finance developments containing 293 total units in aggregate.

In addition to the public housing inventory, MHA administers 739 Project-Based Vouchers (PBVs) across seven properties, the largest of which are RAD-converted high-rise senior properties: Fred Parris Towers (251 units), Cumberland Towers (178 units), and Jesse Powell Towers (169 units). These three properties together account for approximately 81% of MHA's PBV inventory. Sunset Terrace (87 PBV units) is a scattered-site family property currently in the final stages of construction as part of a RAD conversion supported by a prior Choice Neighborhoods Planning Grant. Three smaller PBV sites – Madison Heights III, Metropolitan Village, and Cumberland Manor – each contain 60 total units of which 17 to 20 are project-based vouchers. A 51-unit Single Room Occupancy site at 1600 Elm Street remains in the planning phase under the Choice Neighborhoods initiative; the MHA Fiscal Year 2026 Annual Plan indicates that future development at Elm Street will be considered under the Section 8 program through either Tenant-Based assistance or RAD.

Map MA-25.1
MHA Properties
City of Little Rock



MHA's ACC and PBV properties are concentrated in two areas of Little Rock: (1) a central east-west band north of I-630 spanning Wards 6, 3, and 1, which contains the three largest developments – Jesse Powell, Fred Paris, and Cumberland (accounting for ~80% of PBV units), along with the Mason Heights sites, Sunset Terrace, Cumberland Manor, and Metropolitan Village; and (2) a smaller southeastern cluster in Ward 2 comprising the two Granite Mountain properties.

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:

All 161 ACC public housing units in MHA's inventory are covered by an approved Public Housing Agency Plan. The MHA Fiscal Year 2026 Annual Plan (form HUD-50075-ST), approved by the MHA Board of Commissioners on September 25, 2025, addresses each of the 161 ACC units, the 739 project-based voucher units, and the 2,282 Housing Choice Voucher ACC authorization. The Plan classifies MHA as a Standard Performer PHA based on August 8, 2025, PHAS Score Report, which reported a total PHAS score of 78 of 100 for fiscal year ending December 31, 2024, removing MHA from its prior Troubled designation.

Since the issuance of the Fiscal Year 2026 Annual Plan and the August 2025 PHAS Score Report, MHA failed to achieve the 96% public housing occupancy benchmark required under its October 2024 HUD Recovery Agreement, reporting approximately 89% occupancy for calendar year 2025, and failed to implement the required third-party management intervention for underperforming properties. On April 23, 2026, HUD declared MHA in substantial default of the Recovery Agreement and, effective in May 2026, HUD took full possession of MHA's assets, operations, and programs and dissolved the locally appointed Board of Commissioners. HUD is expected to maintain control of MHA until the agency achieves sustained compliance with federal standards and is capable of operating independently. Physical condition of the inventory continues to be monitored through HUD's Real Estate Assessment Center (REAC) inspections and the Public Housing Assessment System; development-level REAC inspection scores are reported in Table 42 below.

Public Housing Condition

Public Housing Development	Average Inspection Score
Madison Heights I	**79**
Madison Heights II	**81**
Senior Homes at Granite Mountain	**N/A**
Homes at Granite Mountain	**92**

Table 40 - Public Housing Condition

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

The MHA Fiscal Year 2026 Annual Plan identifies the primary restoration, revitalization, and repositioning needs of the public housing inventory and frames them around the Rental Assistance Demonstration program and Section 18 disposition authority. For the 161 remaining ACC units, MHA's stated 2026

strategy is to pursue conversion under the RAD/Section 18 Small PHA Close-out Blend, under which 20% of the units would be converted via RAD and 80% via Section 18 disposition. Madison Heights I and II, the largest concentration of ACC units (97 units combined), have outstanding refinancing needs related to short-term debt, repair backlog, and lease-up that must be resolved before conversion can proceed. As first development steps to begin the conversion process and position the properties to leverage debt, MHA has initiated Physical Needs Assessments and Phase I environmental reviews for the Madison Heights phases. At the same time, the Sunset Terrace conversion to project-based vouchers under RAD is in its final stages of construction and is preparing to close on the construction-to-permanent financing package.

Vacancy reduction is the most immediate operational priority across the inventory. The MHA Fiscal Year 2026 Annual Plan reports that units at Madison Heights I and II have been approved as vacancies for modernization, and that the agency has been working with the receiver and HUD multifamily staff under a vacancy-reduction program to meet the 95% lease-up target. The failure to reach the 96% occupancy benchmark by year-end 2025 was the proximate cause of HUD's April 2026 substantial-default determination, and restoration of occupancy across the inventory will be central to HUD's interim management of the agency. The MHA inventory has also been the subject of repeated audit and compliance findings; under the October 2024 Recovery Agreement, MHA committed to completing audits for fiscal years 2019 through 2024 by December 2025.

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

The MHA Fiscal Year 2026 Annual Plan structures the agency's strategy around five priorities: expansion of affordable housing supply through repositioning, capital investment, and high occupancy (targeting 95% lease-up across the portfolio and 97% public housing occupancy); maintenance of updated Admissions and Continued Occupancy Policy (ACOP) and Housing Choice Voucher Administrative Plan policies, including rent determination, grievance procedures, eligibility, and community service requirements; reinstatement of self-sufficiency and homeownership programming in partnership with the City of Little Rock through the Family Self-Sufficiency Program and the Section 8 Homeownership Voucher Program; continued crime prevention and fair housing implementation across the inventory, including site-based waiting lists for all Project-Based Voucher communities (a redistribution measure intended to further desegregation of subsidized housing within the City); and completion of the Fiscal Year 2019 through 2024 audit cycle and ongoing financial recovery work.

MHA gathered resident input through two resident meetings on September 10, 2025. Residents identified three primary requests: monthly site-based meetings with the agency to maintain communication, customer service training for MHA staff, and assistance in establishing resident councils. With HUD's assumption of MHA operations in May 2026, the strategic direction reflected in the Fiscal Year 2026 Annual Plan is subject to revision under federal interim management. The City will coordinate with HUD's designated MHA receiver during the 2026-2030 Consolidated Plan period to align CDBG, HOME, and HOPWA investments with the revised MHA work plan as it is established and to support resident services, mobility counseling, and homeownership pathways for current MHA residents and waiting list members.

Discussion:

MHA's waiting lists for both public housing and Housing Choice Vouchers are dominated by households at or below 30% of Area Median Income – the Extremely Low-Income tier – with one- and two-bedroom units the most-requested. MHA's Fiscal Year 2026 Annual Plan cites U.S. Census Bureau data showing that approximately 18.5% of Little Rock households are Extremely Low Income (at or below 30% AMI),

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

Introduction

The homeless unit count presented in the following section is derived from the Little Rock / Central Arkansas Continuum of Care (CoC) 2024 Housing Inventory Chart. This chart provides a comprehensive overview of housing resources available to support individuals and families experiencing homelessness in the region. It outlines the various types of units, including emergency shelters, transitional housing, and permanent supportive housing, as well as their capacities and specific characteristics.

Facilities Targeted to Homeless Persons

Category	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	192	-	68	0	-
Households with Only Adults	277	-	168	402	-
Chronically Homeless Households	0	-	0	398	-
Veterans	29	-	0	398	-
Unaccompanied Youth	0	-	26	0	-

Table 41 (HUD) - Facilities Targeted to Homeless Persons

Data Source: 2024 HIC Data

Table MA-30.1 Facilities Targeted to Homeless Persons City of Litte Rock 2020 & 2024 HIC									
Category	**Emergency Shelter Beds**			**Transitional Housing Beds**			**Permanent Supportive Housing Beds**		
	2020	**2024**	**% change**	**2020**	**2024**	**% change**	**2020**	**2024**	**% change**
Households with Adult(s) and Child(ren)	188	192	2%	70	68	-2%	370	0	-100%
Households with Only Adults	453	277	-38%	171	168	-1%	826	402	-51%
Chronically Homeless Households	N/A	N/A	N/A	N/A	N/A	N/A	N/A	398	N/A
Veterans	31	29	-6%	47	0	-100%	495	398	-19%
Unaccompanied Youth	N/A	0	N/A	23	26	13%	N/A	0	N/A

Data Source: 2024 HIC Data

As outlined in Table MA-30.1, emergency shelter inventory includes 192 beds for households with adults and children, 277 beds for households with only adults, and 29 beds designated for veterans, with no beds designated for unaccompanied youth or chronically homeless households. Transitional housing inventory includes 68 beds for households with adults and children, 168 beds for households with only adults, and 26 beds designated for unaccompanied youth, with no beds designated for veterans or chronically homeless households. Permanent supportive housing inventory includes 402 beds, all serving adult-only households, with 398 beds designated for individuals experiencing chronic homelessness and 398 beds designated for veterans, and no beds designated for households with children or unaccompanied youth.

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

Homeless service providers in Little Rock offer a wide range of housing and supportive services including emergency shelter, transitional housing, substance use treatment, case management, job training, food, and transportation. Providers rely on mainstream community resources to supplement what is provided in-house. Within the Little Rock/Central Arkansas Continuum of Care (HUD designation AR-500), administered by Central Arkansas Team Care for the Homeless (CATCH) with the City of Little Rock as Collaborative Applicant, coordination occurs through the CoC's Coordinated Entry System and through case-managed referrals at provider sites.

Mainstream resources include community health clinics and Federally Qualified Health Centers in Pulaski County for primary and dental care; community mental health centers and the Arkansas Department of Human Services for behavioral health and substance use treatment; the Arkansas Workforce Centers operated by the Arkansas Division of Workforce Services (ADWS) for employment services; Rock Region

METRO for transportation; the Legal Aid of Arkansas for civil legal aid; and the Arkansas Foodbank network for food. Veterans are connected to primary care, behavioral health, and employment services through the Central Arkansas Veterans Healthcare System (CAVHS). Coordination between homeless-targeted providers and these mainstream systems is essential to addressing complex client needs and supporting long-term housing stability.

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.

Services and facilities serving persons experiencing homelessness in Little Rock / Central Arkansas Continuum of Care are designed to address the needs of a diverse range of populations, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. As shown in Table MA-30.2, the Continuum of Care includes multiple providers offering emergency shelter, transitional housing, permanent supportive housing, and specialized programs that respond to the differing service needs of these populations. The CoC offers a full range of housing interventions – emergency shelter, transitional housing, rapid re-housing, and permanent supportive housing – supported by the Arkansas Management Information System (HMIS) and accessed through CATCH's Coordinated Entry System.

Chronically homeless individuals and families are primarily served through permanent supportive housing that pairs long-term rental assistance with case management and connections to health and behavioral health services. CoC coordinated entry prioritizes these placements by length of homelessness and assessed vulnerability.

Households with disabling conditions are primarily served through permanent supportive housing programs that combine long-term housing assistance with ongoing case management and connections to healthcare and behavioral health services.

Veterans experiencing homelessness are supported through programs that coordinate housing and supportive services with VA-funded resources and healthcare providers, including partnerships with the Central Arkansas Veterans Healthcare System. Veterans and their families are served through HUD-VASH – combining Housing Choice Voucher rental assistance administered by the Metropolitan Housing Alliance with VA clinical case management through the CAVHS Homeless Program – and through Supportive Services for Veteran Families (SSVF) for prevention and rapid re-housing, and the VA Grant and Per Diem program for transitional housing.

Families with children are served principally by Family Promise of Pulaski County, which provides emergency shelter and stabilization for homeless families with children, and Our House, which provides transitional housing combined with on-site early childhood programming, employment support, and financial coaching. Survivors of domestic violence are served through dedicated DV providers including

Women & Children First, operating confidential emergency shelter and trauma-informed services on a parallel coordinated entry track consistent with VAWA confidentiality requirements.

Unaccompanied youth are served primarily through Immerse Arkansas, a CATCH member agency offering crisis services, transitional housing, and long-term support for youth aging out of foster care and other disconnected youth, with programming emphasizing safety, education completion, life-skills development, and connections to employment and behavioral health services.

Across all population groups, providers listed in Table MA-30.2 work closely with mainstream service systems to ensure access to health care, mental health services, substance use treatment, employment and workforce development programs, legal assistance, and transportation.

Table MA-30.2
Homeless Service Providers
City of Little Rock / Central Arkansas CoC
2024 HIC

Better Community Development, Inc.
Central Arkansas Veterans Healthcare System
Gaines House
Gyst House
Immerse Arkansas
Little Rock Compassion Center
Little Rock Union Rescue Mission
Lonoke County Safe Haven (Domestic Violence)
Our House
Sober Living (VA Contract Program)
The Salvation Army – Little Rock
Women and Children First (Domestic Violence)

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

Introduction

The City of Little Rock serves a range of non-homeless special needs populations through a network of housing and supportive service partners, including the Metropolitan Housing Alliance (MHA), the Central Arkansas Continuum of Care known as CATCH (Central Arkansas Team Care for the Homeless), the Arkansas Department of Health, area health and behavioral health providers, and CDBG-, HOME-, and HOPWA-funded community organizations. This section describes the supportive housing needs of each subpopulation, the current programmatic capacity supporting transitions from institutional care, the City's HOPWA assistance baseline, and the activities the City plans to undertake during the 2026-2030 Consolidated Plan period.

The following table reflects the City's current HOPWA assistance baseline by activity type. The City has administered the HOPWA program in-house since 2024.

HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	51
PH in facilities	0
STRMU	97
ST or TH facilities	0
PH placement	40

Table 42 (HUD)– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

The TBRA, STRMU, and PHP figures represent annual household-serving capacity through service-flow activities at current funding levels. The facility-based rows are zero because both HOPWA-funded acquisition projects – one short-term/transitional and one permanent – are currently in development and have not yet been placed in service. When those projects open during the 2026-2030 Consolidated Plan period, the baseline will expand to include facility-based units.

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

The City conducted a community survey asking respondents to rate the degree of need for a range of housing types and supportive services and facilities serving special needs populations in Little Rock. The two tables below summarize the number of respondents identifying each category based on their level of need. The housing-related results show the highest demand for emergency shelters for individuals experiencing homelessness. This category received the strongest urgency ratings, with 195 respondents

indicating a high need and an additional 38 ratings indicating as a medium need. Rental assistance for homeless households also showed strong demand, with 178 responses indicating a high need. The results regarding services and facilities indicate that individuals experiencing homelessness received the highest urgency ratings, with 206 respondents identifying a high need and an additional 30 marking it as a medium need. This reflects the ongoing concern about housing insecurity in the region. Additionally, there was strong demand for support among mental health and disability-related populations. Specifically, 201 respondents reported a high need for assistance for individuals with mental illness, 176 for those with substance abuse addictions, and 157 for individuals with developmental disabilities. These groups received significant attention as well.

Table MA-35-1
Needs of Special Populations
Little Rock
Housing and Community Development Survey

Rate the need for the following housing types for special needs populations

Question	No Need	Low Need	Medium Need	High Need	Don't Know
Emergency shelters for persons who are experiencing homelessness	4	9	38	193	15
Housing designed for persons with disabilities	3	14	48	158	36
Permanent supportive housing, such as subsidized housing that offers services for persons with mental disabilities	4	9	43	184	19
Rental assistance for homeless households	8	9	44	178	20
Senior housing, such as nursing homes or assisted living facilities	6	19	65	136	33
Shelters for youth experiencing homelessness	4	9	51	161	34
Transitional housing	6	12	62	147	32

Table MA-35-2 Needs of Special Populations Little Rock Housing and Community Development Survey					
Please rate the need for services and facilities for each of the following special needs groups in the City					
Question	**No Need**	**Low Need**	**Medium Need**	**High Need**	**Don't Know**
Persons recently released from jail/prison	4	12	53	158	32
Persons who are experiencing homelessness	5	8	30	206	10
Persons with HIV/AIDS	9	22	60	98	70
Persons with developmental disabilities	4	12	56	157	30
Persons with mental illness	4	7	35	201	12
Persons with physical disabilities	3	9	57	157	33
Persons with substance abuse addictions	5	11	48	176	19
Seniors (65+)	5	21	51	149	33
Survivors of domestic violence	3	11	41	176	28
Veterans	6	23	41	152	37
Youth aging out of foster care	4	10	46	168	31

The narrative that follows describes the supportive housing needs of each special needs population in greater detail.

Elderly and frail elderly. The supportive housing needs of older adults in Little Rock center on accessibility retrofits to owner-occupied homes, home-delivered meals and other in-home services, transportation, and service-enriched senior housing. Frail elderly residents (those unable to perform three or more activities of daily living) additionally require coordination between housing and home health services to remain in the community.

The City funds Care Link (Central Arkansas Area Agency on Aging) to deliver Meals on Wheels to approximately 120 homebound seniors annually with CDBG support. The Emergency Assistance Grant program (CDBG) serves homeowners at or below 50 percent of area median income (AMI with a documented waiting-list preference for elderly homeowners. The Limited Home Repair program (CDBG) provides forgivable loans of up to $15,000 to very-low-income (<= 50% of AMI) homeowners who are age 62 or older or disabled. The Wheelchair Ramp Program (CDBG), delivered in partnership with Mainstream Inc. (construction coordination) and AT&T Telephone Pioneers (labor), completes approximately 10 ramps annually.

Persons with disabilities (mental, physical, and developmental). Supportive housing needs include accessible units that meet Fair Housing Act and ADA design standards; tenant- and project-based rental

subsidies; case management and behavioral health services coordinated with housing; assistive technology and home modifications; and reasonable accommodation training for housing providers.

MHA administers Mainstream Vouchers dedicated to non-elderly persons with disabilities. The City's Wheelchair Ramp Program also serves disabled residents whose home accessibility is the primary barrier to safe occupancy.

Persons with alcohol or other drug addictions. Supportive housing needs include low-barrier permanent supportive housing consistent with Housing First principles, recovery housing for residents who prefer it, coordinated entry that pairs housing placement with treatment, and bridge rental assistance during transitions from residential treatment. The City does not fund treatment directly; coordination occurs through CATCH and its member agencies, and the Jericho Way Day Resource Center hosts an annual Mental Health and Substance Abuse Resource Fair.

Persons with HIV/AIDS and their families. The City is the HOPWA grantee for an Eligible Metropolitan Statistical Area (EMSA) that includes Pulaski, Grant, Faulkner, Lonoke, Perry, and Saline counties and serves Little Rock, North Little Rock, Jacksonville, Sherwood, Maumelle, Alexander, Cammack Village, and Wrightsville. Outside the EMSA, the Arkansas Department of Health is the HOPWA grantee for the balance of Arkansas. The City has administered the HOPWA program in-house since 2024.

Supportive housing needs include ongoing tenant-based rental assistance; short-term assistance to prevent homelessness following income loss or medical crisis; permanent housing placement assistance covering deposits and first-month rent; transportation to medical care; and stigma-informed landlord engagement. The City has also identified an emerging pattern of households where multiple individuals are living with HIV, increasing the need for family-sized units and broader supportive service referrals.

Public housing residents. Supportive housing needs include continued capital improvements through MHA's Rental Assistance Demonstration (RAD) conversion, Family Self-Sufficiency (FSS) programming, resident services coordination, Section 3 economic opportunity supports, and pathways to homeownership. MHA is in the third phase of its RAD conversion and is currently designated as a "Standard" performer by HUD following its elevation from troubled status in August 2025.

Persons re-entering from incarceration. Common housing barriers include criminal-record screening, poor credit, and unstable employment history. The City of Little Rock’s Re-Entry Program enrolls approximately 750 returning citizens annually as a central referral point for assessment, employment training, and job placement. The Center for Arkansas Legal Services hosts record-sealing and legal consultation workshops to remove criminal-record barriers to housing access.

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

The City coordinates institutional discharge planning through CATCH, which maintains community-wide discharge policies covering youth aging out of foster care, persons exiting health care and mental health institutions, and persons discharged from correctional institutions. CATCH funds support street outreach,

transportation, and health-service navigation that bridge the gap between discharge and housing placement.

Physical health discharge. The CHI St. Vincent Health Clinic at the Nathaniel W. Hill Community Complex, a long-standing CDBG-funded partner, provides primary health and dental care to approximately 8,000 low-income patients annually, including persons recently discharged from inpatient care.

Behavioral health discharge. Residents exiting residential substance use treatment or inpatient psychiatric care are connected to housing and case management through CATCH member agencies, with resource navigation supported by Jericho Way's annual Mental Health and Substance Abuse Resource Fair.

Corrections discharge. The City's Re-Entry Program receives referrals for persons preparing for release from state correctional facilities and connects them to assessment, job-readiness training, employment placement, and housing search support. The Re-Entry Program hosts an annual Re-Entry Job and Resource Fair paired with a three-day job readiness workshop covering soft skills, resume building, interview preparation, and employment conduct. Justice-involved veterans are served through the Veteran Day Treatment Center's Health Care for Re-Entry Veterans (HCRV) and Veteran Justice Outreach (VJO) programs. St. Francis House operates a Veterans Re-Entry Program funded through the U.S. Department of Veterans Affairs.

Youth aging out of foster care. The City's Community Programs and Commission on Children, Youth, and Families fund After-School and Out-of-School Time Programs and award grants for Positive Prevention Programs delivered in Little Rock's highest-need neighborhoods. CATCH coordinates additional support for transition-age youth at risk of homelessness.

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)

During the 2026-2030 Consolidated Plan, the City anticipates the following or similar activities, linked to Strategic Plan goals in SP-45:

- *Owner-occupied housing rehabilitation (CDBG)*. Emergency Assistance Grant and Limited Home Repair programs serving elderly homeowners and disabled very-low-income homeowners (<= 50% of AMI).
- *Wheelchair Ramp Program (CDBG)*. Continued partnership with Mainstream Inc. and AT&T Telephone Pioneers.
- *Housing assistance for persons with HIV/AIDS (HOPWA)*. Continued in-house delivery of TBRA, STRMU, and PHP, and continued progress on the two HOPWA-funded capital development projects toward placed-in-service status.
- *HOME-ARP Tenant-Based Rental Assistance (time-limited)*. Continued drawdown of remaining HOME-ARP funds on TBRA and other eligible activities for the qualifying populations identified in the City's HOME-ARP Allocation Plan. HOME-ARP is a one-time American Rescue Plan allocation with a federal expenditure deadline of September 30, 2030; the City will structure project

schedules so all HOME-ARP funds are expended by that date, after which HOME-ARP-funded special needs activities will end unless reauthorized by Congress.

- *HOME-ARP Supportive Services.* Provide flexible funding for housing-related services—such as case management, housing counseling, and eviction prevention—to help individuals and families experiencing or at risk of homelessness secure and maintain stable housing.
- *Health and dental services (CDBG)*. Continued funding for the CHI St. Vincent Health Clinic at the Nathaniel W. Hill Community Complex.
- *Senior services – Meals on Wheels (CDBG)*. Continued funding for Care Link.
- *Other public service activities (CDBG)*. Continued funding of public service activities serving non-homeless special needs populations.

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))

In addition to the activities identified above, during the first program year the City will:

- Coordinate with MHA on Mainstream Vouchers, HUD-VASH Vouchers, and ongoing operational improvement following MHA's elevation to Standard performance status;
- Supporting the annual HUD CoC NOFO competitive application, the Point-in-Time Count, and coordinated discharge planning;
- Partner with St. Francis House, Our House, the Veteran Day Treatment Center, and other CATCH members to align supportive services with permanent housing placement;
- Coordinate with the City of Little Rock Re-Entry Program and the Legal Aid of Arkansas to reduce housing barriers for returning citizens, including record-sealing assistance;
- Continue fair housing training for housing providers, with particular attention to reasonable accommodation requests and criminal-background screening consistent with HUD guidance.

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

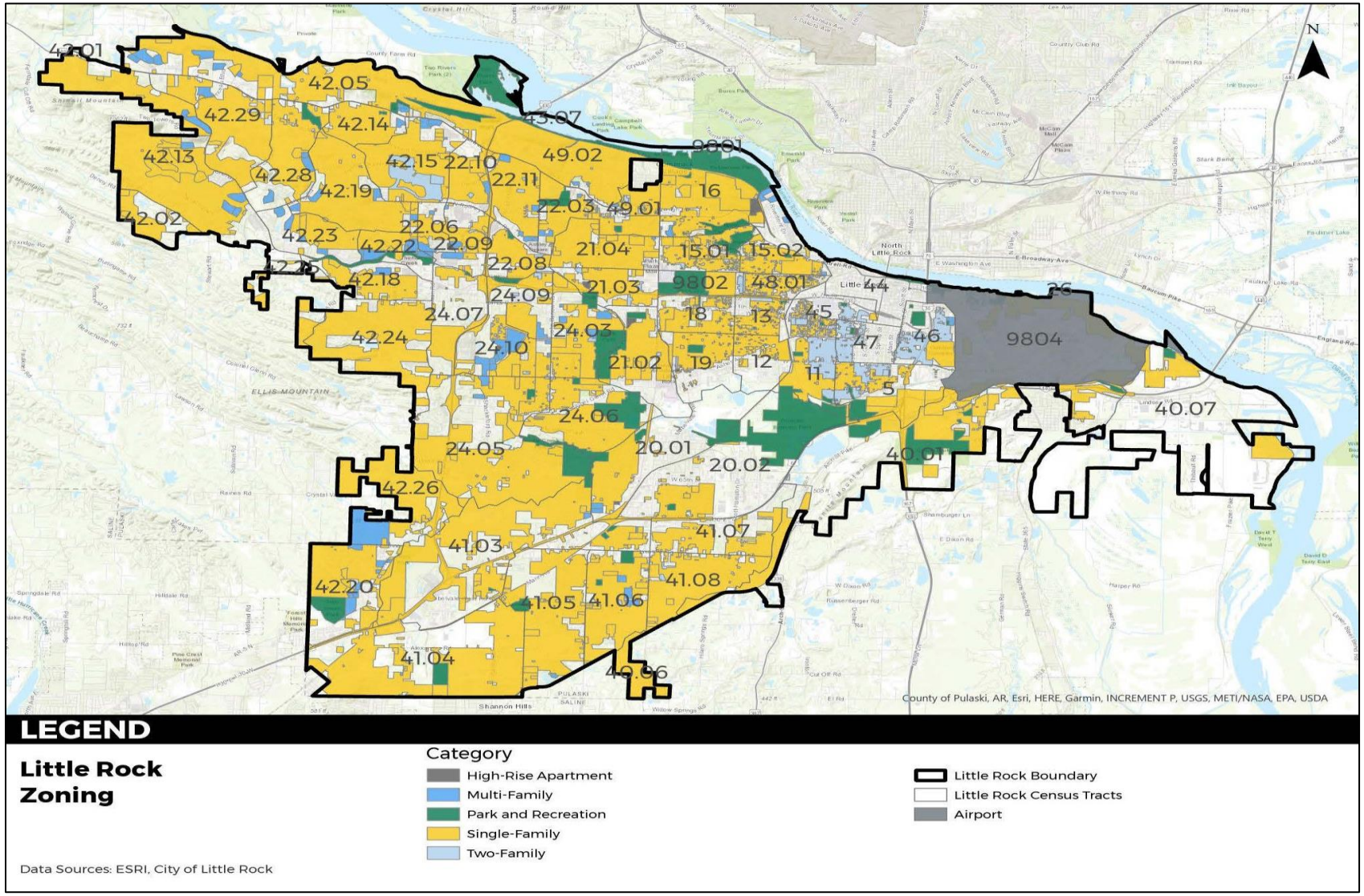
Describe any negative effects of public policies on affordable housing and residential investment

The following public policies have negative effects on affordable housing production, preservation, and residential investment in Little Rock. They fall into two groups: state preemptions that constrain the City's regulatory toolkit and local zoning and code choices that shape the City's form, location, and operating economics. The analysis below looks at by-right zoning capacity, state preemption activity since 2021, and the long-term operating-cost implications of the state-adopted energy code.

Arkansas Code §§ 14-16-601 and 14-54-1409 preempt local rent control and prohibit Arkansas municipalities from adopting or enforcing ordinances designed to control the rent charged for private residential or commercial property. In April 2025, the General Assembly enacted Act 459 (Senate Bill 91), which amended both statutes to broaden the preemption beyond rent itself to also prohibit local regulation of rental application fees and rental deposits. The combined effect is that the City does not have authority to cap rents, to limit the rental application fees a landlord may charge a prospective tenant, or to regulate the size of rental deposits beyond the existing statewide statutory cap on security deposits at two months' periodic rent under Ark. Code § 18-16-304. These statutes remove from the City's policy toolkit rental-side mechanisms that some jurisdictions use to stabilize cost burden for renters.

Local zoning under Chapter 36 of the Little Rock Revised Code is dominated by single-family-only districts. The three single-family districts – R-1 (minimum 15,000 sq. ft. lot), R-2 (minimum 7,000 sq. ft.), and R-3 (minimum 5,000 sq. ft., with duplexes allowed only as a conditional use) – cover the majority of residentially zoned land. R-2 is the predominant single-family district west of University Avenue and south of Asher Avenue, while R-3 is the predominant single-family district north of Asher Avenue and east of University Avenue. The City's subdivision code permits smaller lots and zero-lot-line configurations through the Planned Development (PD) process, but PD approvals are discretionary rather than by-right.

Map MA-40.1
Zoning
Little Rock



The geographic distribution of multifamily zoning is uneven: the lower-density MF-6 and MF-12 districts are predominantly located in the west and southwest portions of the city, and the higher-density R-6 District (72 units per gross acre, high-rise) is primarily located in the core of the city north of Asher Avenue and east of University Avenue, where R-3 single-family is also predominant. The west and southwest portions of the city, where land values and incomes are generally higher, are dominated by single-family and low-density multifamily districts that do not permit small-lot, multi-unit, or higher-density rental housing by right. The net effect is a citywide pattern in which the housing types most accessible to lower-income renters are concentrated in the central, eastern, and southwestern sections identified in MA-50 as the areas of greatest housing-problem and cost-burden concentration.

Act 313 of 2025 modifies this pattern at the margins. Signed March 18, 2025, and effective August 5, 2025, Act 313 requires all Arkansas municipalities to allow at least one accessory dwelling unit (ADU) as permitted use, by right, on any residential lot containing a single-family dwelling. The statute caps ADU size at 75% of the primary dwelling's floor area or 1,000 sq. ft., whichever is smaller, and limits municipal application fees to $250. Municipalities had until January 1, 2026, to bring local codes into compliance. The Little Rock Board of Directors adopted Ord. No. 22,647 on August 19, 2025, as an interim ordinance establishing a regulatory framework for ADUs while broader community engagement continues on permanent rules. The long-term contribution of ADUs to affordable supply will depend on permitting volume, financing access, and rental-versus-owner-occupancy patterns; the City will monitor these outcomes over the 2026-2030 Consolidated Plan period.

Amendment 79 to the Arkansas Constitution caps annual increases in the taxable assessed value of real property following each county-wide reappraisal at 5% per year for homestead property and 10% per year for non-homestead property, including most rental and commercial parcels. The caps do not apply to newly discovered real property, new construction, or substantial improvements to existing property (defined for purposes of the cap as renovation, reconstruction, or refurbishment that adds 25% or more to the property's value). The value of substantial rehabilitation of older rental housing is therefore assessed at full market value rather than under the cap, which can increase the tax exposure of preservation rehabilitation and create a disincentive for substantial reinvestment in the aging affordable rental stock concentrated in the central, eastern, and southwestern sections of the city.

Construction codes in Little Rock are adopted from the state-level Arkansas Fire Prevention Code, 2021 Edition (incorporating the 2021 International Building, Fire, and Residential Codes), and enforced by the City's Building Codes Division. The state energy code in current force, however, is the 2014 Arkansas Energy Code, which is based on the 2009 International Energy Conservation Code (IECC). The 2009 IECC is five cycles behind the most recent edition (the 2024 IECC). Although Arkansas municipalities are permitted to adopt energy provisions more stringent than the state baseline, the City has not done so, with the result that new construction in Little Rock meets an energy-efficiency standard substantially weaker than current model code. The age of the adopted energy code is relevant for the long-term utility burden carried by LMI households in new construction, as more recent IECC editions provide higher building-envelope and equipment efficiency baselines.

Public input on perceived barriers

The City's 2026 Housing and Community Development Survey gathered resident and stakeholder perceptions of the most significant barriers to affordable housing production and preservation in Little Rock. Results are presented in Table MA-40.1 below and used alongside the policy analysis above to inform the priority needs and strategic plan that follow. The survey revealed that the most significant barriers identified by respondents included the high cost of materials, with 82% expressing agreement. Additionally, concerns about the cost of labor and a lack of incentives for affordable housing development were also prominent, with 78% and 73% of participants agreeing, respectively.

Table MA-40-1
Providing Decent and Affordable Housing
Little Rock
Housing and Community Development Survey

Which, if any, of the following are barriers to the development or preservation of affordable housing in the City?

Question	Strongly Agree	Agree	Neither Agree or Disagree	Disagree	Strongly Disagree
ADA codes	24	48	142	33	12
Building codes	36	68	119	31	5
Cost of labor	103	98	49	8	1
Cost of land or lot	74	98	62	21	4
Cost of materials	106	106	42	5	0
Density or other zoning requirements	56	82	104	14	3
Lack of affordable housing development incentives	95	95	55	10	4
Lack of affordable housing development policies	84	93	68	9	5
Lack of available land	31	56	98	58	16
Lack of police patrol	59	65	85	37	13
Lack of property maintenance code enforcement	69	91	64	29	6
Lack of qualified contractors or builders	36	73	108	39	3
Lack of street lighting	53	81	77	43	5
Lack of understanding of property caretaking	72	98	67	21	1
Lot size	25	54	142	32	6
Not In My Back Yard (NIMBY) mentality	92	92	59	14	2
Permitting process	51	82	103	20	3
Permitting/Construction fees	52	78	106	19	4
Planning site plan review and approval process	45	75	116	19	4

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

Introduction

This section describes the economic conditions and assets in the City of Little Rock, drawing on the U.S. Census Bureau (American Community Survey 5-year estimates), the Bureau of Labor Statistics Local Area Unemployment Statistics (BLS LAUS), the Census Longitudinal Employer-Household Dynamics (LEHD), and the Bureau of Economic Analysis (BEA).

Tables presented with an orange header (Tables 43-49) are pre-populated by HUD using 2016-2020 ACS and 2020 LEHD data. To provide a current-state view alongside the HUD-provided baseline, this section also includes four supplemental tables with navy headers (Tables MA-45.1 through MA-45.4) drawing on 2024 ACS (current snapshot), 2019 to 2024 ACS comparisons (change over time), and 1990-2024 BLS LAUS data. (Note: All ACS are five-year estimates and expressed as the end year, e.g., 2020-2024 Five-Year ACS is expressed as "2024 ACS".) Where the older and newer figures tell different parts of the same story, the narrative cites each table explicitly.

Summary at a glance

In 2024, the City of Little Rock had a civilian labor force of approximately 100,000-104,000 and an unemployment rate of 3.5% per BLS LAUS (Table MA-45.3) and 4.1% per the 2024 ACS (Table MA-45.2), at or below the statewide rate of 3.5% (BLS, 2024). The five largest sectors by resident employment in 2024 (Table MA-45.1) were Educational Services and Health Care/Social Assistance (28.3%); Professional, Scientific, Management, Administrative, and Waste Management Services (11.6%); Retail Trade (11.0%); Finance, Insurance, Real Estate, and Rental/Leasing (9.0%); and Public Administration (6.9%). Median earnings across all industries were $47,538 (Table MA-45.1), ranging from $18,196 in Arts/Entertainment/Accommodation/Food Services to $62,457 in Finance/Insurance/Real Estate. Educational attainment has risen meaningfully since the prior Con Plan: 44.6% of adults age 25+ now hold a bachelor's degree or higher, up from 39.0% in 2019 (Table MA-45.4).

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	237	100	0	0	0
Arts, Entertainment, Accommodations	9,443	15,786	13	11	-2
Construction	2,121	4,322	3	3	0
Education and Health Care Services	15,361	32,136	21	22	0
Finance, Insurance, and Real Estate	6,094	14,852	9	10	2
Information	1,528	3,660	2	3	0
Manufacturing	3,953	8,352	6	6	0
Other Services	2,159	4,519	3	3	0
Professional, Scientific, Management Services	6,972	16,313	10	11	1
Public Administration	0	0	0	0	0
Retail Trade	9,265	15,934	13	11	-2
Transportation and Warehousing	3,030	5,829	4	4	0
Wholesale Trade	3,272	8,285	5	6	1
Total	*63,435*	*130,088*	--	--	--

Table 43 (HUD) - Business Activity

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

Based on Table 43 (HUD-provided Business Activity), the largest employment sectors in Little Rock are Education and Health Care Services (22% of jobs, 21% of workers); Arts, Entertainment, and Accommodations (11% of jobs, 13% of workers); Retail Trade (11% of jobs, 13% of workers); Professional, Scientific, and Management Services (11% of jobs, 10% of workers); and Finance, Insurance, and Real Estate (10% of jobs, 9% of workers). These five sectors together account for roughly two-thirds of the jobs located in the city. Negative jobs-less-workers values in Retail Trade and Arts /Entertainment/ Accommodations (–2 percentage points each) indicate the city exports workers in these sectors (i.e., more city residents work in these sectors than the city itself offers in jobs) while the +2-point gap in Finance/Insurance/Real Estate indicates Little Rock imports workers into that sector from elsewhere. Public Administration appears as zero in Table 45 because the LEHD job series excludes most federal employment and the ACS worker count was not separately reported by HUD; the 2024 ACS in Table MA-45.1 captures government employment and is discussed below.

Table MA-45-1 Employment Share & Median Earnings by Industry City of Little Rock 2024 ACS Data		
Industry	**Employment Share**	**Median Earnings**
All Industries	-	47,538
Agriculture, forestry, fishing and hunting	0.2%	50,411
Construction	6.0%	41,352
Manufacturing	5.4%	51,616
Wholesale trade	1.7%	51,105
Retail trade	11.0%	33,530
Transportation and warehousing, and utilities	5.5%	59,741
Information	1.5%	50,720
Finance and insurance, and real estate, and rental and leasing	9.0%	62,457
Professional, scientific, and management, and administrative, and waste management services	11.6%	50,498
Educational services, health care and social assistance	28.3%	51,743
Arts, entertainment, recreation, accommodation and food services	7.2%	18,196
Other services, except public administration	5.5%	37,211
Public administration	6.9%	57,136

Table MA-45.1 supplements the HUD-provided Business Activity table by pairing each industry's share of resident employment with the median earnings that industry pays (a wage-quality dimension that the HUD-default table does not capture). The 2024 ACS confirms Educational Services and Health Care/Social Assistance as the dominant employer (28.3% of resident employment), an even larger share than reflected in the older Table 43 figure (22% of jobs/21% of workers). Because Table 44 uses workplace-based LEHD jobs and Table MA-45.1 uses residence-based ACS industry of employment, the two are not directly comparable line-for-line, but together they confirm a service-, healthcare-, and government-anchored economy. The wage-quality lens is consequential: Retail Trade (11.0%) and Arts/Entertainment/ Accommodation/Food Services (7.2%) together account for roughly 18% of resident employment and pay median earnings of $33,530 and $18,196 respectively, well below the citywide all-industries median of $47,538. These figures are referenced again in the Workforce Skills and Education Alignment and Discussion sections.

Labor Force

Metric	Value
Total Population in the Civilian Labor Force	101,990
Civilian Employed Population 16 years and over	97,725
Unemployment Rate	4.19
Unemployment Rate for Ages 16-24	13.30
Unemployment Rate for Ages 25-65	2.78

Table 44 (HUD)- Labor Force

Data Source: 2016-2020 ACS

Table 44 (HUD-provided, 2016–2020 ACS) reports a civilian labor force of 101,990, a civilian employed population (16+) of 97,725, and an overall unemployment rate of 4.19%. The most consequential figures in this table are the age-banded unemployment rates: 13.30% for ages 16-24 versus 2.78% for ages 25-65 — a ten-point gap that signals a workforce-development priority for younger residents that the City's workforce strategy will need to address. These age-banded rates are not refreshed in the more recent ACS tables below but remain directionally consistent with national patterns of elevated youth unemployment relative to prime-age workers.

Table MA-45-2
Employment, Labor Force, and Unemployment
City of Little Rock
2019 & 2024 ACS Data

Metric	2019 ACS	2024 ACS	Change
Employed	98,444	96,715	-1,729
Unemployed	4,183	4,075	-108
Labor Force	102,627	100,790	-1,837
Unemployment Rate	4.1%	4.1%	0%

Table MA-45.2 updates the labor force picture with a five-year comparison through the 2024 ACS. The civilian labor force contracted modestly between the 2019 and 2024 ACS (–1,837 persons), driven by a similar-sized decline in employment (–1,729). The unemployment rate held steady at 4.1% across both ACS vintages, indicating that the labor force contraction reflected lower participation rather than rising joblessness. The 0.09-point difference between Table 46 (4.19%) and Table MA-45.2 (4.1%) reflects differing ACS vintages and is not a statistically meaningful change.

Table MA-45-3 Employment, Labor Force, and Unemployment City of Little Rock 1990-2024 Bureau of Labor Statistics, Local Area Unemployment Statistics					
Year	**Unemployment**	**Employment**	**Labor Force**	**Unemployment Rate**	**Statewide Unemployment Rate**
1990	5,336	92,873	98,209	5.4%	6.9%
1991	5,743	91,724	97,467	5.9%	7.4%
1992	5,623	93,685	99,308	5.7%	7.1%
1993	4,772	95,004	99,776	4.8%	6.1%
1994	4,223	97,743	101,966	4.1%	5.4%
1995	3,661	98,951	102,612	3.6%	4.8%
1996	3,847	99,207	103,054	3.7%	5.3%
1997	4,007	97,952	101,959	3.9%	5.2%
1998	3,957	97,612	101,569	3.9%	5.2%
1999	3,546	98,625	102,171	3.5%	4.6%
2000	3,699	90,794	94,493	3.9%	4.3%
2001	4,215	89,294	93,509	4.5%	5.0%
2002	4,820	88,695	93,515	5.2%	5.5%
2003	5,092	87,954	93,046	5.5%	5.9%
2004	5,165	90,219	95,384	5.4%	5.7%
2005	4,912	92,953	97,865	5.0%	5.2%
2006	4,854	92,666	97,520	5.0%	5.2%
2007	4,833	93,321	98,154	4.9%	5.3%
2008	4,874	93,671	98,545	4.9%	5.5%

Year	Unemployment	Employment	Labor Force	Unemployment Rate	Statewide Unemployment Rate
2009	6,767	91,843	97,610	6.9%	7.8%
2010	8,133	90,550	98,683	8.2%	8.2%
2011	7,300	90,584	97,884	7.5%	8.3%
2012	6,742	90,555	97,297	6.9%	7.6%
2013	6,241	89,833	96,074	6.5%	7.2%
2014	5,157	89,591	94,748	5.4%	6.0%
2015	4,307	91,296	95,603	4.5%	5.0%
2016	3,362	92,932	96,294	3.5%	4.0%
2017	3,223	93,666	96,889	3.3%	3.7%
2018	3,331	93,773	97,104	3.4%	3.6%
2019	3,255	94,602	97,857	3.3%	3.5%
2020	7,412	92,182	99,594	7.4%	6.1%
2021	4,875	93,539	98,414	5.0%	4.0%
2022	3,291	96,899	100,190	3.3%	3.2%
2023	3,133	98,753	101,886	3.1%	3.1%
2024	3,700	100,679	104,379	3.5%	3.5%

Table MA-45.3 provides the longest available historical view, 35 years of monthly-averaged annual BLS LAUS data from 1990 through 2024. Across the period, Little Rock's average annual unemployment rate (4.9%) was approximately half a point below the statewide average (5.4%), and the city's rate was below statewide in 31 of 35 years. The 1990s averaged 4.5% in Little Rock versus 5.8% statewide; the 2000s averaged 5.1% versus 5.5%; and the 2010-2024 period averaged roughly 5.0% versus 5.1%. The peak in the series was 8.2% during the Great Recession (2010), and the trough was 3.1% in 2023. The 2024 rate of 3.5% matches the statewide rate exactly, the closest convergence in the series and a sign that Little Rock's historical labor-market advantage relative to the state has narrowed in the post-pandemic

recovery. The BLS labor force estimate for 2024 (104,379) is roughly 3,600 above the 2024 ACS estimate in Table MA-45.2 (100,790); both are credible and the methodological differences are not statistically significant.

Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	28,555
Farming, fisheries and forestry occupations	2,530
Service	8,400
Sales and office	22,105
Construction, extraction, maintenance and repair	4,534
Production, transportation and material moving	4,070

Table 45 (HUD)– Occupations by Sector

Data Source: 2016-2020 ACS

Table 45 (HUD-provided, 2016–2020 ACS) shows a workforce that is dominated by Management/ Business/Financial (28,555 people) and Sales/Office (22,105) occupations — together about 72% of the occupational total reported. Service occupations account for 8,400 and the combined blue-collar and skilled-trade categories (Construction/Maintenance and Production/Transportation) roughly TOTAL 8,600. The occupational profile is consistent with the sectoral concentration documented in Tables 44 and MA-45.1: a city economy anchored in healthcare, education, government, finance, and professional services, with a meaningful but smaller blue-collar and trades base.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	77,093	85%
30-59 Minutes	11,975	13%
60 or More Minutes	2,025	2%
Total	***91,093***	***100%***

Table 46 (HUD)- Travel Time

Data Source: 2016-2020 ACS

Per Table 46 (HUD-provided, 2016–2020 ACS), 85% of Little Rock workers have a commute under 30 minutes, indicating relatively short journey-to-work distances by national standards. Only 2% commute 60 minutes or more. The aggregate figure masks meaningful differences in commute experience by mode and income: transit-dependent and carless households often face substantially longer effective commutes than the citywide average, particularly for jobs in the western suburbs not well served by Rock Region METRO. Maintaining and expanding multimodal access between LMI residential areas and employment centers is a thread connecting MA-45 to the housing-location patterns documented in MA-50.

Education: Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	4,450	435	3,055
High school graduate (includes equivalency)	15,700	750	6,720
Some college or Associate's degree	21,030	1,085	6,535
Bachelor's degree or higher	38,835	665	5,760

Table 47 (HUD) - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Table 47 (HUD-provided, 2016-2020 ACS) shows employment status by educational attainment for the population 16 and older. Three patterns stand out: residents with a Bachelor's degree or higher had by far the largest employed count (38,835) and the lowest unemployment count relative to their share of the labor force; residents with less than a high school graduate education had the lowest employed-to-population ratio, with 3,055 not in the labor force out of a total 7,940 in this attainment band; and the not-in-labor-force counts at the lowest two attainment levels (3,055 + 6,720 = 9,775) point to a substantial share of working-age residents whose labor force re-entry could be supported by adult education and credentialing programs.

Educational Attainment by Age

Educational Attainment	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	235	1,105	630	1,555	1,005
9th to 12th grade, no diploma	2,075	1,235	1,265	2,145	1,865
High school graduate, GED, or alternative	5,825	7,180	5,030	10,955	6,850
Some college, no degree	5,630	6,900	4,925	9,845	5,955
Associate's degree	720	1,745	1,810	3,430	1,330
Bachelor's degree	3,120	7,680	7,095	11,645	6,095
Graduate or professional degree	380	4,955	5,525	8,560	5,315

Table 48 (HUD)- Educational Attainment by Age

Data Source: 2016-2020 ACS

Table 48 (HUD-provided, 2016-2020 ACS) breaks attainment by age. Notable patterns: in the 18-24 cohort, 2,310 residents (Less than 9th grade plus 9th–12th no diploma) had no high school credential, signaling continued demand for GED and youth re-engagement programming; in the 25–34 and 35–44 cohorts, Bachelor's and graduate/professional attainment dominate (combined 25,255 across those two age bands), reflecting both in-migration of college-educated workers and rising attainment among newer

cohorts; and in the 65+ band, residents with a high school education or less remain a large group (9,720 of approximately 28,415 in the band), with implications for fixed-income housing and supportive services.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,100
High school graduate (includes equivalency)	30,019
Some college or Associate's degree	34,089
Bachelor's degree	51,645
Graduate or professional degree	66,279

Table 49(HUD)– Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Table 49 (HUD-provided, 2016-2020 ACS) shows the steep wage premium for higher attainment in Little Rock. A bachelor's degree commands a median earnings premium of roughly $17,500 over Some College/Associate's ($51,645 vs. $34,089), and a graduate or professional degree adds another $14,600 on top of that ($66,279). The earnings gap between Less than High School ($25,100) and a bachelor's degree ($51,645) is more than 2-to-1, a measure of the economic stakes of the credential-attainment work documented in Tables 49 and MA-45.4.

Table MA-45-4
Educational Attainment
City of Little Rock
2019 and 2024 ACS Data

Education Level	2019 ACS		2024 ACS		Change	
	People	Share of Total	People	Share of Total	People	Share of Total
Less Than High School	14,431	9.5%	9,921	7.4%	-4,510	-2.1%
High School or Equivalent	35,356	23.3%	27,785	20.6%	-7,571	-2.7%
Some College or Associates Degree	42,703	28.2%	37,011	27.4%	-5,692	-0.8%
Bachelor's Degree	34,640	22.8%	34,820	25.8%	+180	+3.0%
Graduate or Professional Degree	24,558	16.2%	25,367	18.8%	+809	+2.6%
High School or Greater	122,016	91.3%	124,992	92.7%	+2,976	+1.4%

Table MA-45.4 documents the most consequential change in this section's data: a five-year rise in the educational composition of Little Rock's adult population. The share of the population with at least a high school education increased from 91.3% to 92.7% (+1.4 points). More notably, the share with a bachelor's degree rose from 22.8% to 25.8% (+3.0 points) and the share with a graduate or professional degree rose from 16.2% to 18.8% (+2.6 points). Combined, the share of adults holding a bachelor's degree or higher

rose from 39.0% in 2019 to 44.6% in 2024. The counts at lower attainment levels declined (–4,510 with less than a high school education and –7,571 at high school or equivalent), reflecting some combination of older, less-credentialed cohorts aging out of the population and newer, more-credentialed cohorts entering. This trajectory aligns with the post-secondary credential requirements of the city's largest and highest-paying sectors documented in Tables 43 and MA-45.1.

Table MA-45-5
Enhancing Economic Opportunities
City of Little Rock
2019 and 2024 ACS Data
Housing and Community Development

Rate the need for the following Business and Economic Development activities in the City:

Question	No Need	Low Need	Medium Need	High Need	Don't Know
Attraction of new businesses	2	15	57	169	16
Development of business incubators	6	28	75	95	55
Development of business parks	27	54	60	77	41
Enhancement of business infrastructure	7	19	80	118	35
Expansion of existing businesses	5	17	83	129	25
Foster businesses with higher paying jobs	0	12	58	169	20
Provision of job re-training, such as after plant closure, etc.	1	23	57	150	28
Provision of job training	0	13	67	156	23
Provision of technical assistance for businesses	6	32	75	101	45
Provision of working capital for businesses	11	29	60	109	50
Retention of existing businesses	0	8	59	171	21

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

Based on Table 43 (HUD-provided Business Activity), the largest employment sectors in Little Rock are Education and Health Care Services (22% of jobs, 21% of workers); Arts, Entertainment, and Accommodations (11% of jobs, 13% of workers); Retail Trade (11% of jobs, 13% of workers); Professional, Scientific, and Management Services (11% of jobs, 10% of workers); and Finance, Insurance, and Real Estate (10% of jobs, 9% of workers). These five sectors together account for roughly two-thirds of the jobs located in the city. Negative jobs-less-workers values in Retail Trade and Arts/Entertainment/Accommodations (–2 percentage points each) indicate the city exports workers in these sectors (i.e., more city residents work in these sectors than the city itself offers in jobs) while the +2-point gap in Finance/Insurance/Real Estate indicates Little Rock imports workers into that sector from elsewhere. Public Administration appears as zero in Table 43 because the LEHD job series excludes most

federal employment and the ACS worker count was not separately reported by HUD; the 2024 ACS in Table MA-45.1 captures government employment and is discussed below.

Table MA-45.1 supplements the HUD-provided Business Activity table by pairing each industry's share of resident employment with the median earnings that industry pays (a wage-quality dimension that the HUD-default table does not capture). The 2024 ACS confirms Educational Services and Health Care/Social Assistance as the dominant employer (28.3% of resident employment), an even larger share than reflected in the older Table 43 figure (22% of jobs/21% of workers). Because Table 43 uses workplace-based LEHD jobs and Table MA-45.1 uses residence-based ACS industry of employment, the two are not directly comparable line-for-line, but together they confirm a service-, healthcare-, and government-anchored economy. The wage-quality lens is consequential: Retail Trade (11.0%) and Arts/Entertainment/Accommodation/Food Services (7.2%) together account for roughly 18% of resident employment and pay median earnings of $33,530 and $18,196 respectively, well below the citywide all-industries median of $47,538. These figures are referenced again in the Workforce Skills and Education Alignment and Discussion sections.

Describe the workforce and infrastructure needs of the business community:

Input gathered from the 2026 Housing and Community Development Survey highlighted the critical role of workforce development and business retention in strengthening the local economy. The survey revealed substantial support for several key areas: retention of existing businesses (171 respondents identified this as a high need), fostering higher-paying jobs (169 high-need responses), job training (156 high-need responses), and job retraining (150 high-need responses).

The highest-rated priorities for businesses and economic development included promoting businesses that offer higher-paying jobs, retaining current employers, and expanding job training programs. Additionally, infrastructure needs discussed with the Little Rock Regional Chamber and Metroplan emphasized the importance of broadband expansion in central and southwestern neighborhoods, creating multimodal transportation connections between residential areas and employment centers, and continuing investments in facilities that support the workforce, such as childcare and transit services.

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

Per the Little Rock Regional Chamber's 2025 Year in Review, Chamber's economic development work in 2025 supported 1,617 new jobs and approximately $1.59 billion in new capital investment in the Little Rock region. The City continues to coordinate with the Little Rock Regional Chamber, the Arkansas Economic Development Commission, and Metroplan on retention and expansion of service, retail, professional, and industrial employers.

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

Per Table MA-45.4, 92.7% of Little Rock adults age 25+ have a high school diploma or higher, and 44.6% hold a Bachelor's degree or higher, marking a +5.6-point increase in the Bachelor's-or-higher share since the 2019 ACS. This profile aligns well with the largest employment sectors identified in Tables 45 and MA-45.1: Education and Health Care/Social Assistance (28.3% per Table MA-45.1), Professional/Scientific/Management/Administrative Services (11.6%), and Finance/Insurance/Real Estate (9.0%), all of which require post-secondary credentials. The Bachelor's and graduate/professional earnings premiums in Table 51 ($51,645 and $66,279 respectively) underscore the economic value of these credentials.

The 2024 median earnings by industry in Table MA-45.1 also show wide variation: Finance/Insurance/Real Estate ($62,457), Transportation/Warehousing/Utilities ($59,741), and Public Administration ($57,136) at the high end; Arts/Entertainment/Accommodation/Food Services ($18,196) and Retail Trade ($33,530) at the low end. Retail Trade and Arts/Entertainment/Accommodation/Food Services together account for roughly 18% of resident employment (11.0% + 7.2%), which means a meaningful share of the workforce is concentrated in industries with median earnings well below the all-industries median of $47,538. Training, credentialing, and re-skilling pathways remain important for workers in these sectors and for residents displaced by plant closures or sector shifts.

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

Postsecondary and workforce-training assets in Little Rock include the University of Arkansas for Medical Sciences (UAMS); the University of Arkansas at Little Rock (UA Little Rock), including the William H. Bowen School of Law; the University of Arkansas Clinton School of Public Service; Philander Smith University; and Arkansas Baptist College. The Arkansas Division of Workforce Services (ADWS), within the Arkansas Department of Commerce, operates the Arkansas Workforce Centers and supports the regional Workforce Development Board. Goodwill Industries of Arkansas operates workforce-training programs in Little Rock, including the Excel Center adult high school and career-services programming. The City coordinates with these partners to align Consolidated Plan investments in public services, public facilities, and economic development with workforce-readiness pathways for LMI residents, with particular attention to the elevated youth unemployment rate documented in Table 44.

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

Yes.

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

Little Rock is part of the Central Arkansas region covered by the Metroplan CEDS, prepared by Metroplan as the federally designated Economic Development District for Central Arkansas. Economic development initiatives coordinated with the Consolidated Plan include neighborhood-scale commercial revitalization in central and southwestern Little Rock, support for small-business development in LMI neighborhoods, and infrastructure investments that connect LMI residents to employment centers.

Discussion

Little Rock's labor market in 2024 is approximately at full employment by conventional measures. BLS LAUS (Table MA-45.3) reports a labor force of 104,379, employment of 100,679, and an unemployment rate of 3.5%, matching the statewide rate exactly. The 2024 ACS (Table MA-45.2) reports a smaller labor force of 100,790 and a 4.1% unemployment rate; the difference between the two sources is methodological and not statistically significant. Across the 35-year BLS series, Little Rock's unemployment rate has averaged 4.9% versus 5.4% statewide; the city has historically run below the state average, but the gap has narrowed in the post-pandemic recovery, with 2024 marking the closest convergence in the series.

The sectoral structure of the economy is service-, healthcare-, and government-anchored. Per Table MA-45.1 (2024 ACS), Educational Services and Health Care/Social Assistance alone account for 28.3% of resident employment, with Professional/Scientific/Management Services, Retail Trade, Finance/Insurance/Real Estate, and Public Administration rounding out the top five at a combined 38.5%. This profile provides stability. Healthcare, education, government, and finance employment tends to be less cyclical than manufacturing- or construction-heavy economies. However, this sectoral mix produces a bimodal wage distribution. Higher-credential sectors (Finance/Insurance/Real Estate, Transportation/Warehousing/Utilities, Public Administration, Educational Services and Health Care) pay median earnings between $51,743 and $62,457, while Retail Trade and Arts/Entertainment/Accommodation/Food Services pay $33,530 and $18,196, respectively. The latter two sectors together employ roughly 18% of city residents.

Educational attainment continues to rise. Per Table MA-45.4, the share of adults age 25+ with a Bachelor's degree or higher rose from 39.0% in 2019 to 44.6% in 2024—a 5.6-point gain over five years. This trajectory is well-matched to the city's largest sectors, which require post-secondary credentials, and helps explain Little Rock's sustained employment in healthcare, professional services, finance, and government even through the pandemic-era contraction. At the same time, Table 45 documents a 13.30% unemployment rate for residents aged 16-24 versus 2.78% for ages 25-65—a ten-point gap that points to substantial slack in the youth labor market and a workforce-development priority.

Three implications for the Consolidated Plan follow from this analysis.

First, the persistence of low-wage employment in Retail Trade and Arts/Entertainment/ Accommodation/Food Services means that wage-led housing cost burden remains a structural issue for a meaningful share of the workforce, which is a thread that runs through MA-15 (housing cost), MA-25 (public housing demand), and MA-50 (geographic concentration of housing problems).

Second, the substantial youth unemployment gap and the meaningful not-in-labor-force counts at lower attainment levels in Table 49 argue for continued investment in adult education, GED pathways, and credentialing supports such as those operated by Goodwill Industries of Arkansas and the Arkansas Workforce Centers, paired with the public services and public facilities investments funded under CDBG.

Third, the rising educational attainment of city residents documented in Table MA-45.4 is consistent with continued growth in the credentialed sectors that anchor the local economy; sustaining this trajectory will depend on the continued strength of UAMS, UA Little Rock, the Clinton School, Philander Smith University, and Arkansas Baptist College, as well as on neighborhood investments and infrastructure that enable LMI residents to access employment opportunities citywide.

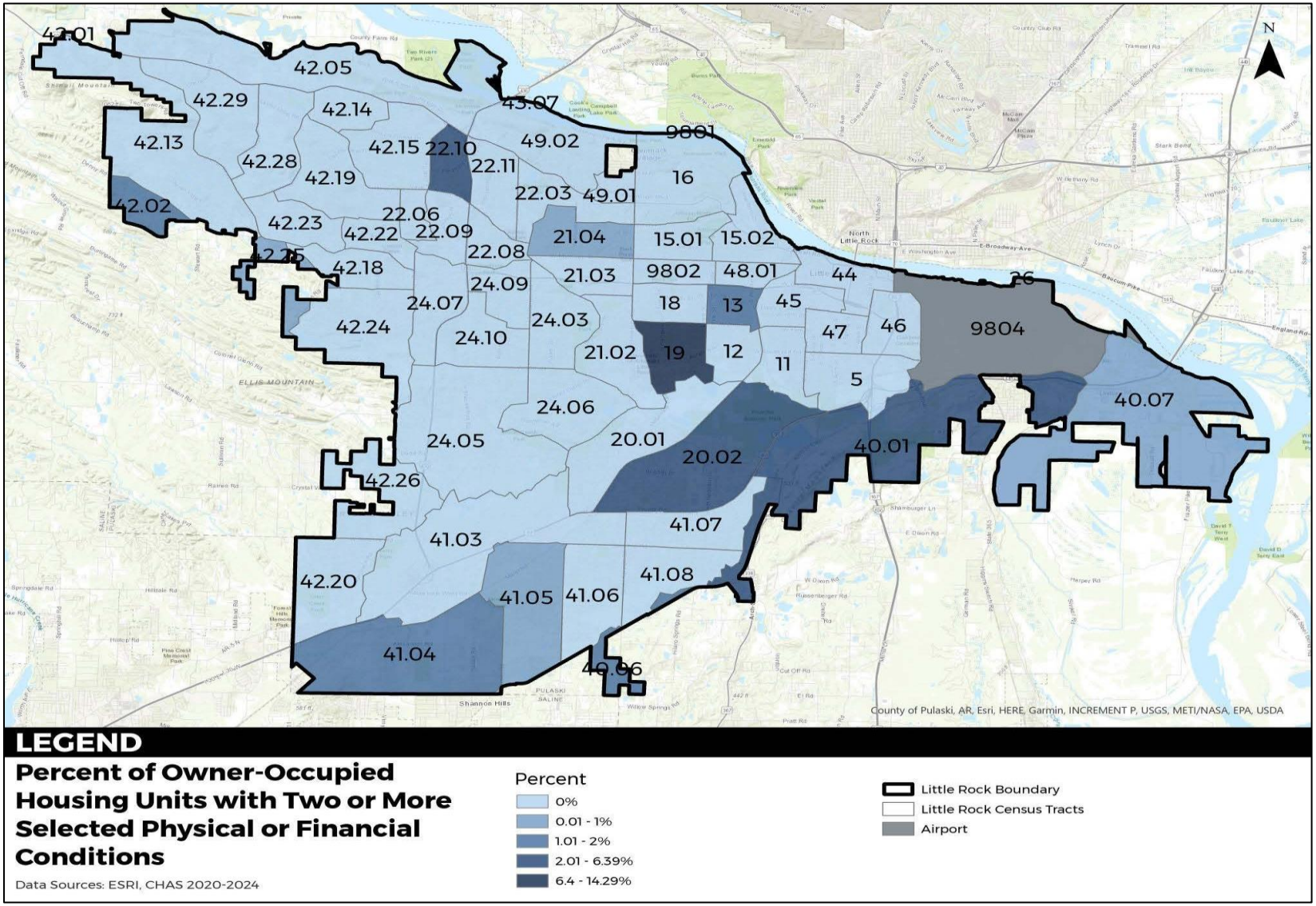
MA-50 Needs and Market Analysis Discussion

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

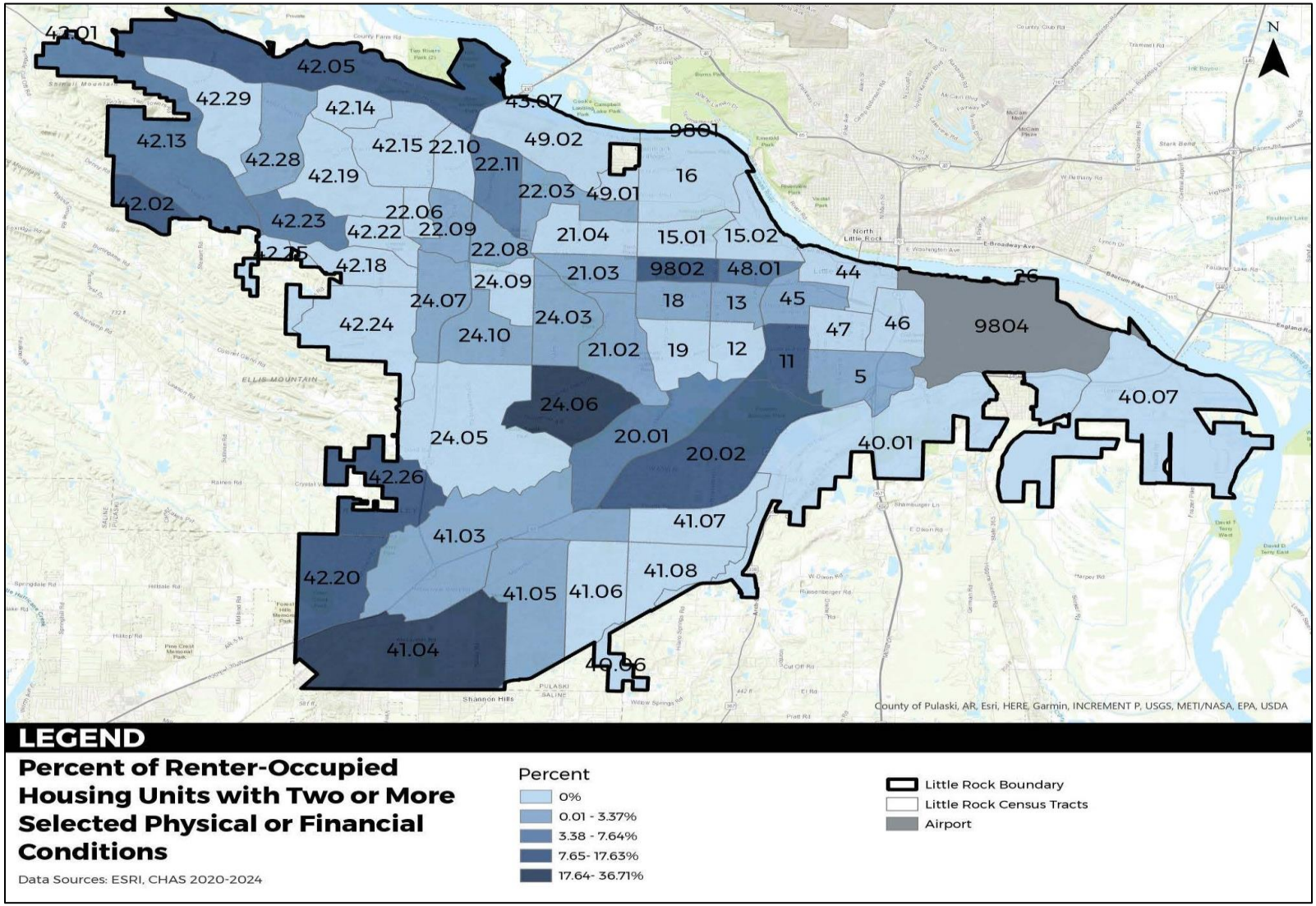
For purposes of this analysis, a “concentration” of households with multiple housing problems is defined as a census tract in Little Rock that falls in the highest quintile of U.S. census tracts for households experiencing two or more of the HUD-defined housing problems (cost burden, overcrowding, lacking complete kitchen facilities, or lacking complete plumbing facilities), as captured by the U.S. Census Bureau’s American Community Survey 5-Year Estimates (2020-2024). Tracts where the rate is also at least double the citywide Little Rock rate are treated as priority concentration areas.

The City reviewed this measure separately for owner-occupied and renter-occupied units because the prevalence and type of housing problems differ significantly by tenure. Renter households in Little Rock experience these conditions at a substantially higher rate than owner households, both citywide and within concentration areas.

Map MA-50.1
Owner Units with 2+ Housing Problems
City of Little Rock



Map MA-50.2
Renter Units with 2+ Housing Problems
City of Little Rock



The highest-quintile tracts on the owner-occupied 2+ conditions map cluster in the southern, southwestern, and eastern parts of the city. The renter-occupied 2+ conditions map shows a similar pattern, with the darkest tracts in central and southern Little Rock and additional dark tracts east of downtown extending toward the airport. The strongest overlap – tracts in the highest quintile on both owner-occupied and renter-occupied measures – falls in the central and southern sections of the city, with a secondary cluster of high-rate tracts in southwest Little Rock.

At the ward level, the highest-rate tracts overlap predominantly with Ward 1 and Ward 2 in central and eastern Little Rock, and with Ward 6 immediately south of the central core. Tracts in southwest Little Rock that fall in the highest quintile lie largely within Ward 7. Ward 3, Ward 4, and Ward 5 – covering western and northwestern Little Rock – contain the highest-quintile tracts and define the citywide baseline against which the concentration areas are measured. The geographic split between the four concentration wards (1, 2, 6, 7) and the three lower-rate wards (3, 4, 5) maps closely to historical residential settlement patterns and to the modern City zoning map discussed in MA-40.

Cost burden is the most prevalent housing problem in Little Rock and follows the same geographic pattern. Among renters, the most cost-burdened tracts have rates above 59% – more than three in five renters in those tracts pay at least 30% of their income on housing. Among homeowners, tracts with the highest rates of severe cost burden (paying more than 50% of income on housing) have severe burden rates of at least 15%.

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

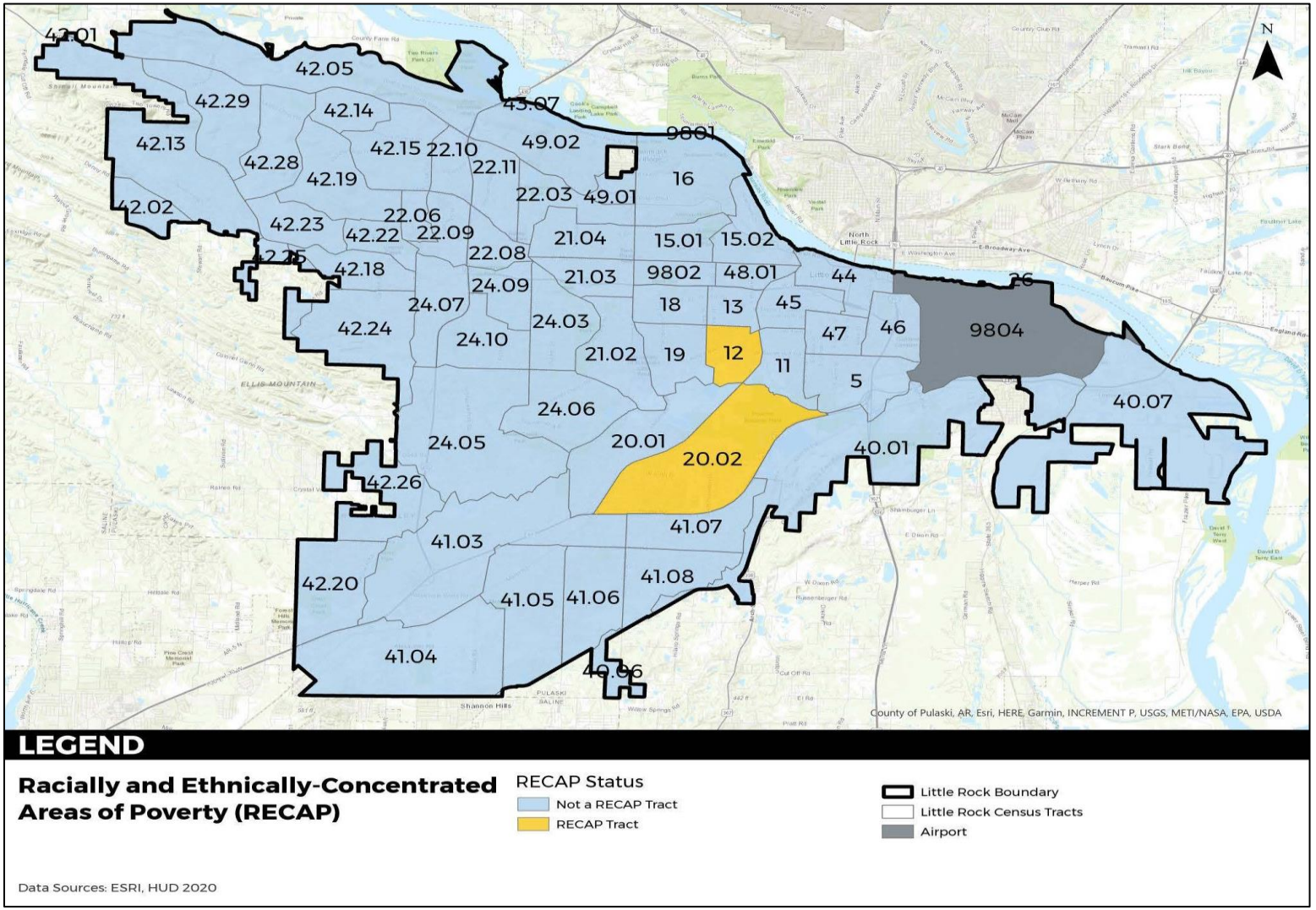
The City uses two HUD-recognized definitions of concentration for this analysis. For racial and ethnic concentration, the City uses HUD's designation of Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs): census tracts with a non-white population of 50% or greater AND a poverty rate of either 40% or greater, or at least three times the average poverty rate of tracts in the Little Rock metropolitan area. For low- and moderate-income concentration, the City uses HUD's CDBG eligibility threshold: block groups in which at least 51% of residents are low- or moderate-income (defined as living in households with income at or below 80% of the Area Median Income).

Two census tracts in the City of Little Rock currently meet HUD's R/ECAP criteria:

- Census Tract 05119001200 (12): Wright Avenue / Central High area, SW of downtown
- Census Tract 05119002002 (20.02): Granite Mountain, SE edge of the city

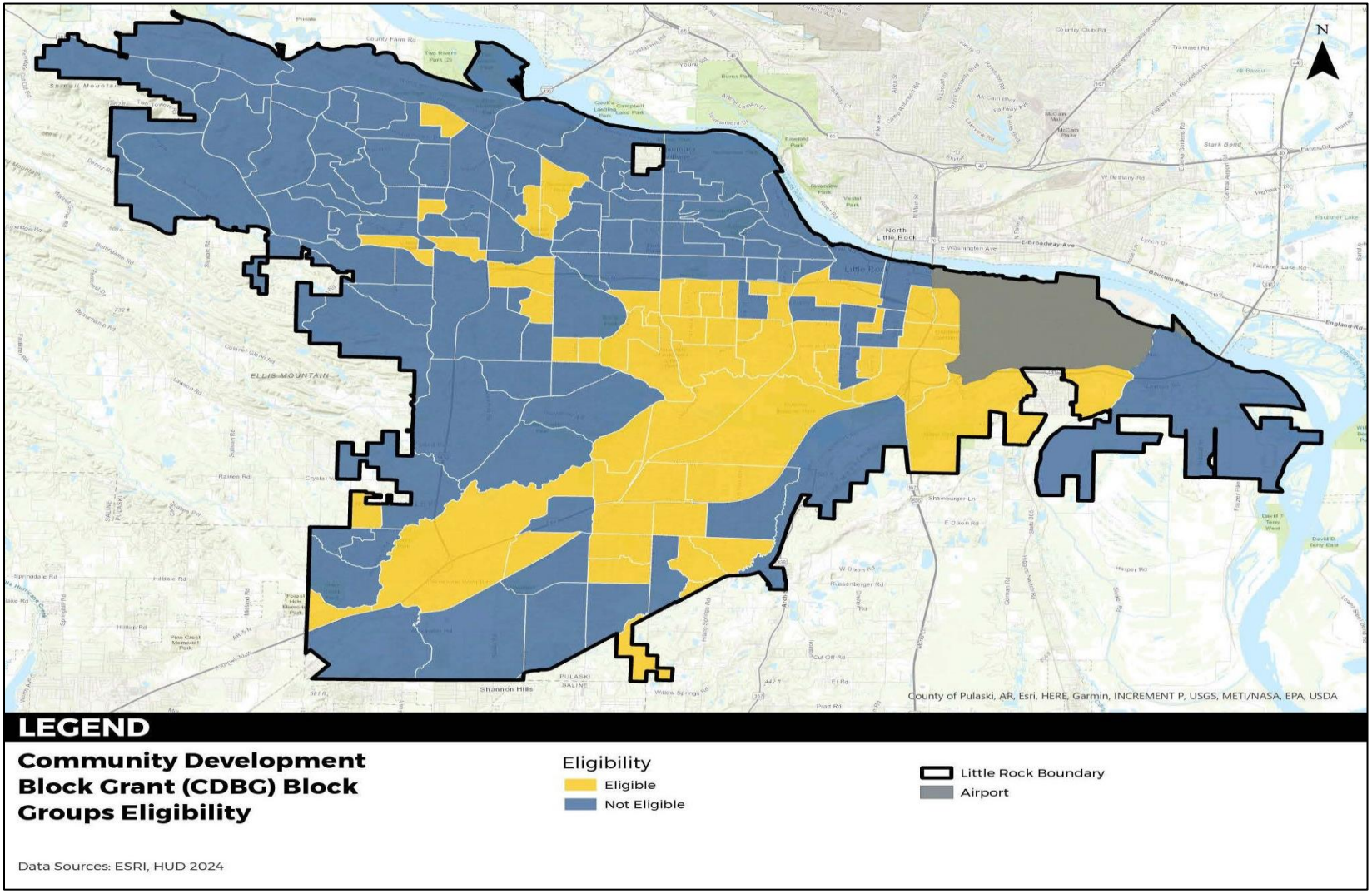
Both have deep historical roots as predominantly Black neighborhoods, and both have been shaped by twentieth-century federal urban renewal and infrastructure decisions that the contemporary housing market housing market continues to reflect

Map MA-50.3
Racially and Ethnically Concentrated Areas of Poverty (R/ECAP)
City of Little Rock



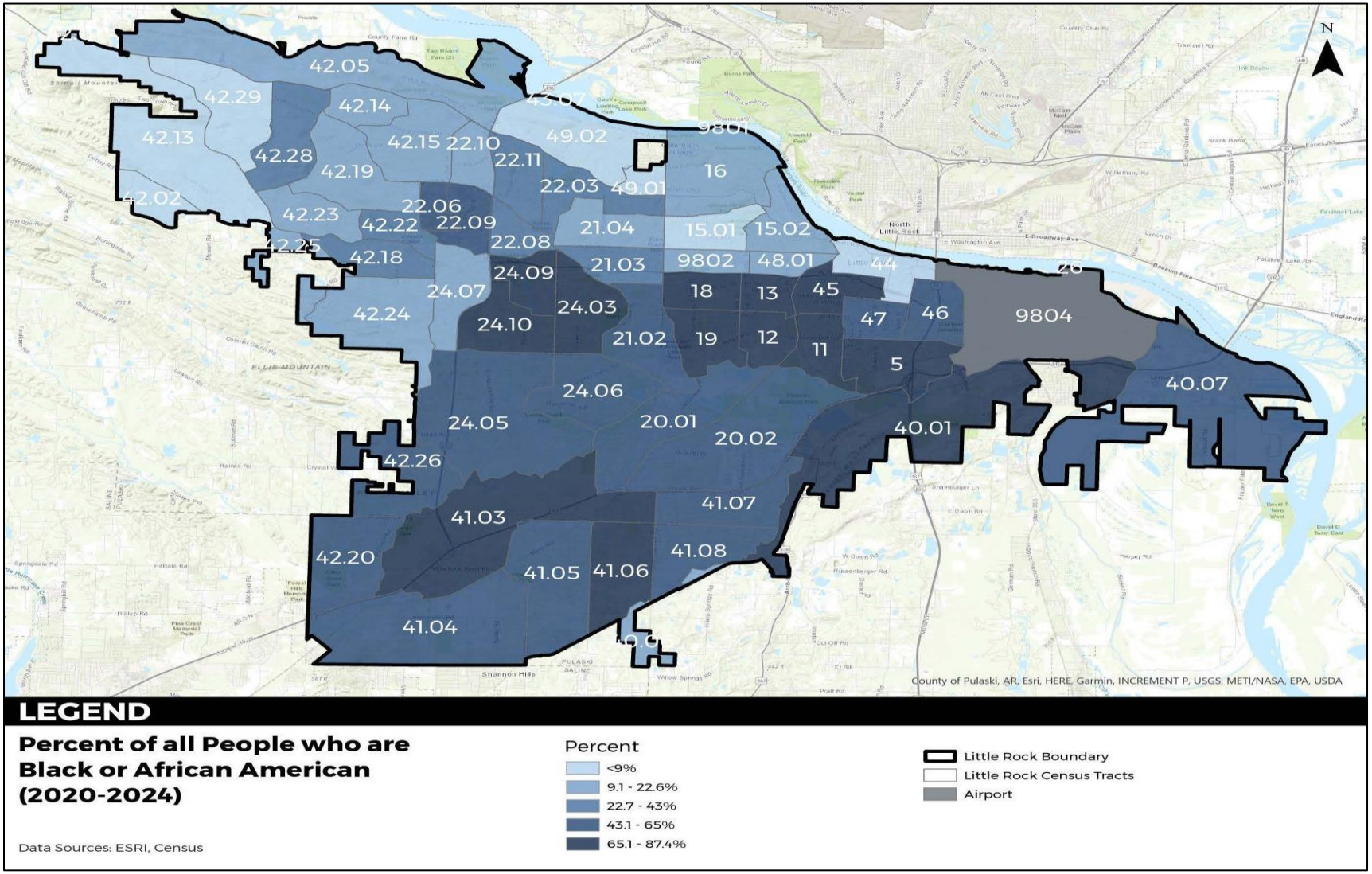
The broader low- and moderate-income footprint covers a much larger share of the city than the two R/ECAP tracts alone. The map below shows block groups designated by HUD as eligible for Community Development Block Grant (CDBG) funding in FY2024, including fully eligible block groups (where at least 51% of residents are LMI) and partially eligible block groups (where one or more parts of the block group are not eligible). CDBG-eligible block groups cover a substantial portion of central, eastern, and southwestern Little Rock – falling principally within Wards 1, 2, 6, and 7, with smaller pockets in Wards 3 and 4.

Map MA-50.4
CDBG Eligible Block Groups
City of Little Rock

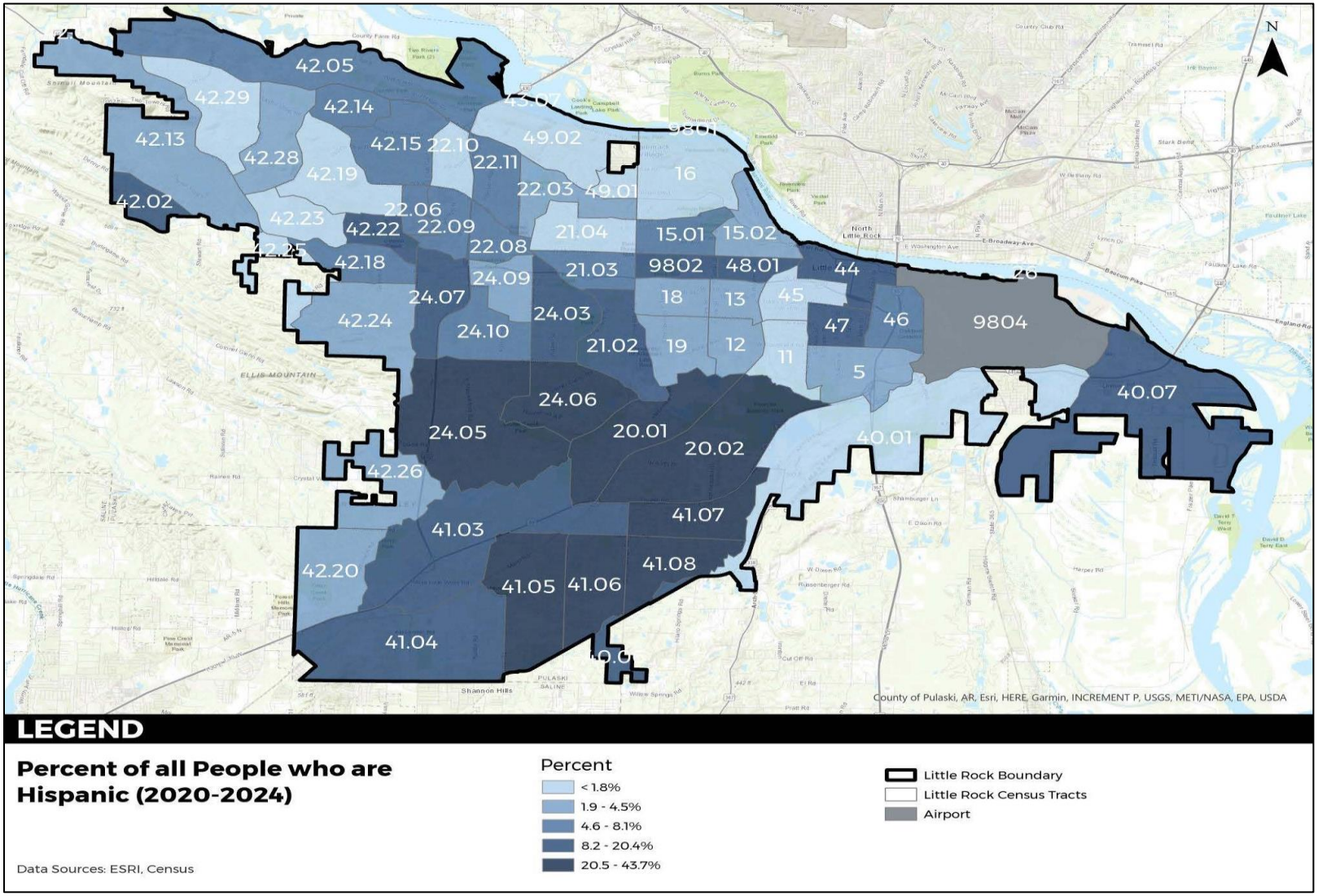


The City's Black or African American population is concentrated across most of central, eastern, and southwestern Little Rock. The highest-quintile tracts (where 65% or more of the population identifies as Black or African American) cover the area east of University Avenue and south of Interstate 630, extending south through southwest Little Rock and east toward the airport – primarily within Wards 1, 2, 6, and 7. Tracts west of University Avenue and north of Interstate 630, primarily in Wards 3, 4, and 5, have substantially lower shares. The Hispanic or Latino population is more geographically concentrated. The highest-quintile tracts (where 20% or more of the population identifies as Hispanic or Latino) cluster in southwest Little Rock, primarily along and south of the Asher and Baseline corridors – an area that falls largely within Wards 2 and 7 and where the City's newest immigrant communities have settled over the past two decades.

Map MA-50.5
Black or African American Population
City of Little Rock



Map MA-50.6
Hispanic Population
City of Little Rock



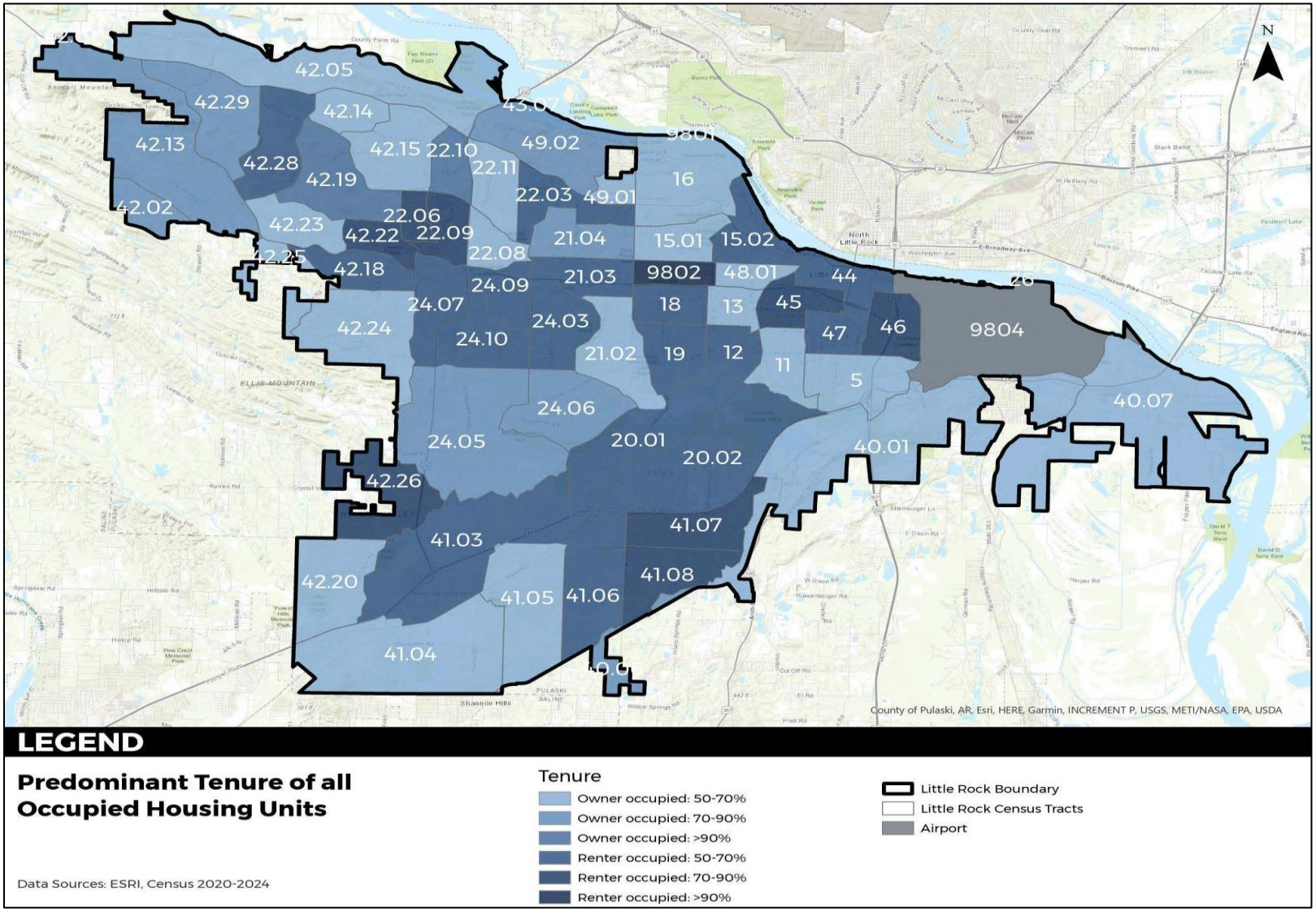
What are the characteristics of the market in these areas/neighborhoods?

The housing market in the City's concentration areas – the two R/ECAP tracts and the broader CDBG-eligible LMI footprint – differs from the citywide Little Rock market across tenure, value, rent, and age of stock.

Tenure differs sharply between concentration areas and higher-income parts of the city. Central, eastern, and downtown tracts have a higher share of renter-occupied housing, while tracts west and south of the city core are predominantly owner-occupied. Both R/ECAP tracts fall within renter-majority sections of the city.

Median home values vary widely across the city. In the highest-value tracts (generally west of downtown, in Wards 3, 4, and 5), median owner-occupied home values exceed $559,900. In many of the concentration tracts in central and eastern Little Rock (Wards 1, 2, and parts of Ward 6), median values are at or below $166,800 – roughly one-third of the high-value tracts.

Map MA-50.7
Predominant Tenure of Occupied Housing Units
City of Little Rock



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

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 service is available at virtually every location in the City of Little Rock. According to the FCC National Broadband Map (data source), 99.28% of locations in the city can get fixed broadband at the FCC's current standard of 100 Mbps download and 20 Mbps upload, and approximately 99% of the city's land area is covered by 4G and 5G mobile broadband. Coverage at the fastest "gigabit" tier (1,000 Mbps download / 100 Mbps upload) is 90.06%, meaning approximately 1 in 10 Little Rock locations cannot yet get gigabit service from any provider.

Table MA-60-1
Fixed Broadband Coverage
Little Rock
2026 FCC Data

Fixed broadband speed (download / upload, in Mbps)	Share of Little Rock locations covered	What this means in plain language
0.2 / 0.2 (any service)	~99%	Some kind of fixed internet is reachable
25 / 3 (older FCC standard)	~98%	Enough for basic streaming and email
100 / 20 (current FCC broadband standard)	99.28%	Enough for teleworking, online learning
250 / 25	~97%	Comfortable for multiple users
1,000 / 100 (gigabit)	~90%	Fastest tier; about 1 in 10 locations cannot get it

Because broadband infrastructure already reaches almost every address in Little Rock, the principal broadband need for low- and moderate-income (LMI) households in the city is not the installation of new wires or cables. The need is to help LMI households actually connect to and make use of service that is, in most cases, already available where they live. The gap is in adoption, not in availability. According to the 2024 ACS, only approximately 4% of Little Rock households (3.89%) have no computer of any type – no smartphone, no tablet, no laptop, and no desktop.

The share of Little Rock households without an internet subscription is closely tied to household income. Among households earning less than $20,000, roughly one in five have no internet at home. Among households earning $75,000 or more, only about one in thirty has no internet at home. Households in the $20,000 to $34,999 bracket are nearly as disconnected as the lowest-income households, with about one in six lacking an internet subscription.

Table MA-60-2 Households Without Internet Subscription City of Little Rock 2024 ACS Data		
Household income	**Has a broadband subscription**	**Has no internet subscription**
Less than $10,000	83.56%	16.44%
$10,000 to $19,999	78.54%	21.46%
$20,000 to $34,999	83.29%	16.71%
$35,000 to $49,999	93.38%	6.62%
$50,000 to $74,999	92.11%	7.89%
$75,000 or more	96.49%	3.51%

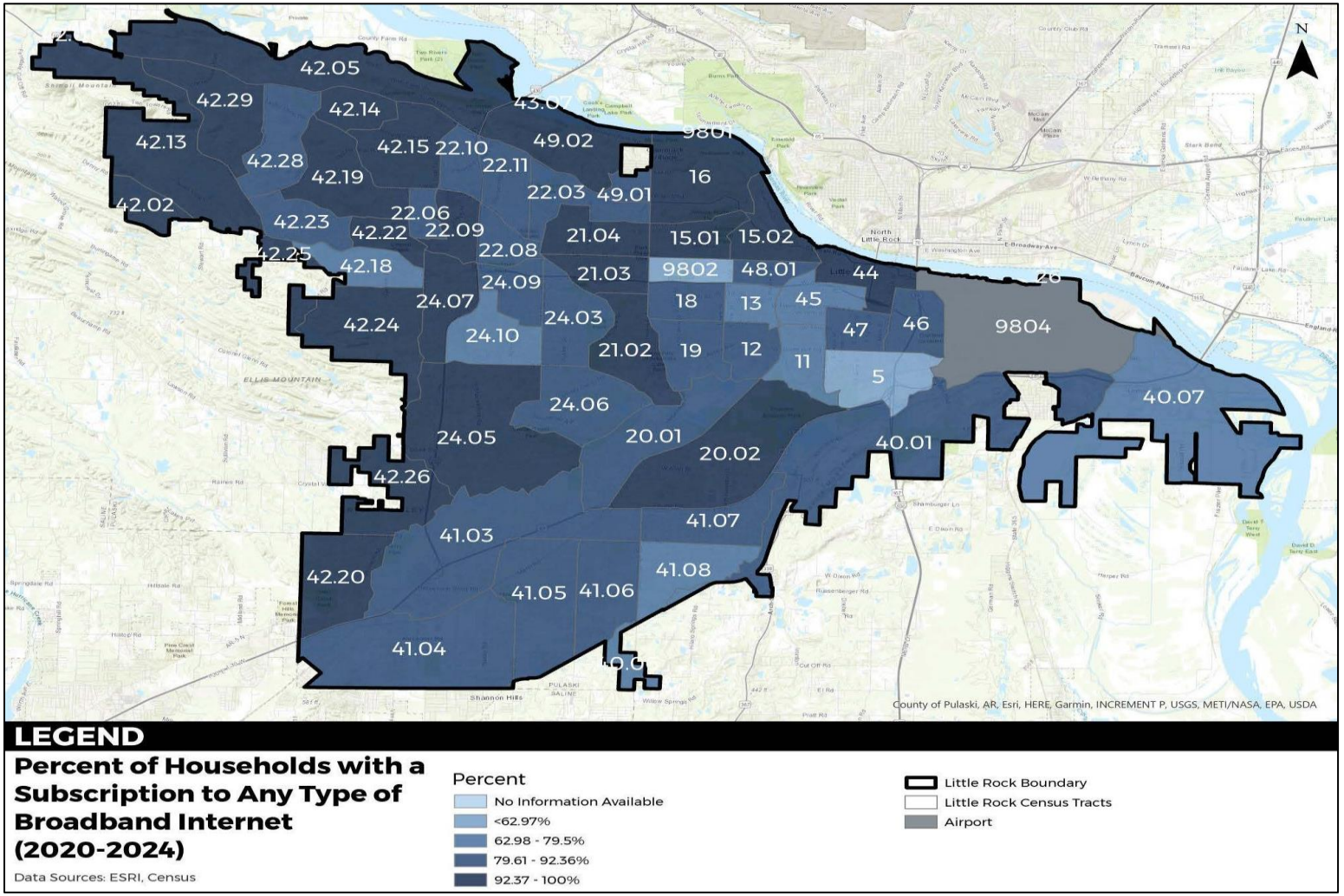
Disparities are also visible by race and ethnicity. About one in ten Black or African American households and about one in eight American Indian or Alaska Native households in Little Rock has no internet at home, compared with about one in twenty White non-Hispanic and Asian households. Hispanic or Latino households, Some Other Race households, and Two or More Races households have rates between these extremes, ranging from approximately 7% to 9%.

Table MA-60-3 Household Broadband and Internet Access by Race/Ethnicity City of Little Rock 2024 ACS Data		
Race or ethnicity of householder	**Has a broadband subscription**	**Has no internet subscription**
White, non-Hispanic	95.23%	4.77%
Black or African American	90.09%	9.91%
Asian	95.29%	4.71%
American Indian or Alaska Native	86.82%	13.18%
Native Hawaiian and Other Pacific Islander	100.00%	0.00%
Some Other Race	91.22%	8.78%
Two or More Races	92.86%	7.14%
Hispanic or Latino (any race)	91.91%	8.09%

Note: The 0.00% figure for Native Hawaiian and Other Pacific Islander households likely reflects the very small size of this population in Little Rock rather than perfect coverage.

These citywide patterns vary across Little Rock's neighborhoods. The map below shows the estimated share of households with internet access by census tract; tracts shown in lighter shading have lower internet access rates, and the lowest-access tracts cluster in lower-income areas of the city.

Map MA-60.1
Households with Broadband Access
City of Little Rock
2024 ACS Data



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

Based on this data, the City has identified the following specific broadband-related needs for LMI households:

- **Affordability help for monthly service**. The data show the gap is most strongly tied to cost. Households earning less than $35,000 are two to six times more likely to have no internet than households earning $75,000 or more.
- **Devices in the home**. Approximately 4% of Little Rock households have no computer of any kind, including no smartphone, and the rate is higher in lower-income tracts. These households need a device before a connection becomes useful.
- **Targeted outreach for communities with the largest disparities**. Black, American Indian or Alaska Native, Hispanic, and Some Other Race households all have notably higher rates of being without internet than White non-Hispanic and Asian households. Closing this gap requires outreach designed to reach those communities.
- **Digital literacy and digital navigation support**. Even where service and devices are present, many households need one-on-one help choosing a plan, installing equipment, and using online tools for jobs, benefits, healthcare, and education.
- **Wiring upgrades inside older affordable rental buildings**, so that the speeds available outside a building can actually reach the unit.
- **Public access at libraries and community centers**, for households who cannot afford home service at all.

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

Little Rock is served by a competitive mix of broadband providers using a range of technologies. The FCC National Broadband Map's Provider Detail view identifies the ten providers below as those serving the largest share of locations in the city.

Table MA-60-4 Top 10 Broadband Providers Serving Little Rock City of Little Rock 2025 FCC Data		
#	Provider	Technology Type
1	EchoStar Corporation	Satellite
2	Viasat, Inc.	Satellite
3	Space Exploration Technologies (Starlink)	Satellite
4	Comcast Corporation	Cable
5	T-Mobile USA, Inc.	Mobile / 5G home internet
6	AT&T Inc.	Fiber and copper / DSL (and mobile)
7	Verizon Communications	Mobile / 5G home internet
8	Aristotle Unified Communications	Local wireline provider
9	Cable One, Inc.	Cable
10	WEHCO Video, Inc.	Local cable provider

Three satellite providers – EchoStar, Viasat, and SpaceX/Starlink – each reach close to all locations in the city. Comcast, the principal cable provider, reaches a similarly large share. AT&T and T-Mobile each reach a large majority of locations through a mix of wireline and mobile technologies. Verizon, Aristotle Unified Communications, Cable One, and WEHCO Video each reach smaller shares of the city. Because Little Rock is served by multiple wireline providers in addition to mobile carriers offering 5G home internet and three satellite providers, most locations in the city have more than one provider to choose from at the FCC's 100/20 Mbps standard.

Although the citywide picture is competitive, choices are uneven across neighborhoods and across speed tiers. About 10% of Little Rock locations do not have any gigabit-capable wireline option, and many additional locations have only one gigabit-capable provider. A small number of locations within or near the city limits also lack fixed terrestrial service at the FCC's 100/20 Mbps standard and rely on mobile or satellite service. Older multifamily buildings, including many that serve LMI tenants, may have fewer effective choices than the citywide picture suggests if newer providers have not extended service into the building or upgraded in-building wiring.

Based on this analysis, the City has identified the following needs related to broadband competition:

- Continued buildout of fiber and other gigabit-capable wireline service into roughly 10% of locations without a gigabit option, with priority on block groups designated as low- and moderate-income.
- Access agreements and in-building wiring upgrades in older multifamily housing serving LMI tenants, so that more than one provider can offer service to those buildings.
- Continued support for 5G fixed-wireless and other competing technologies as an alternative to traditional wired service, particularly for budget-conscious households.
- Availability of low-cost service plans across all serving providers, so that competition translates into real consumer benefit for LMI households rather than competition only at the high end of the market.
- Coordination with the Arkansas State Broadband Office (ARConnect) and the federal Broadband Equity, Access, and Deployment (BEAD) program to ensure that future buildout projects in the Little Rock metropolitan area support multiple providers where feasible.

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

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

According to the Federal Emergency Management Agency (FEMA), hazard mitigation is defined as any sustained action taken to reduce or eliminate long-term risk to people and property from hazards. The 2021 Pulaski County Hazard Mitigation Plan, approved by FEMA on January 19, 2021, is the current adopted plan and provides guidance for hazard mitigation activities in Little Rock and the broader planning area. The 2021 plan is valid through January 19, 2026, and a multi-jurisdictional update is currently underway through the Central Arkansas Planning and Development District (CAPDD) and the Pulaski County Office of Emergency Management. The City will incorporate the adopted update by reference once approved by FEMA.

The planning area includes all unincorporated Pulaski County and the Cities of Cammack Village, Jacksonville, Little Rock, Maumelle, North Little Rock, Sherwood, and Wrightsville. The plan also includes the Jacksonville-North Pulaski, Little Rock, North Little Rock, and Pulaski County Special School Districts, and the Arkansas Schools for the Blind and the Deaf.

The 2021 plan identifies the following severe-risk natural hazards for the City of Little Rock: tornadoes, severe winter storms, floods, thunderstorms (including damaging straight-line winds and hail), and extreme temperatures. Drought, wildfire, and earthquake are also profiled at moderate or lower risk. Dam failure, levee failure, and chemical spill are profiled as severe-risk man-made hazards for Little Rock. All these hazards can damage critical infrastructure and result in loss of personal property and life, with impacts including dam and levee failures as well as destruction of buildings, roads, and other vital infrastructure.

Climate change is expected to increase both the frequency of certain hazards and their severity. The Fifth National Climate Assessment (NCA5) and regional analyses for the Southern Great Plains project the following trends most relevant to Little Rock:

- More frequent and intense heavy precipitation events, increasing the risk of riverine and flash flooding along the Arkansas River, Fourche Creek, Rock Creek, and other tributaries.
- Longer, hotter, and more frequent heat waves, raising extreme-temperature risk for outdoor workers, older adults, children, and residents in housing without reliable cooling.
- An extended severe-weather season with more high-CAPE environments, consistent with research locating Arkansas in the "Dixie Alley" corridor, where strong and violent tornadoes are increasingly common in winter and early spring.
- Greater variability in winter precipitation, including the potential for damaging ice storms even as average winter temperatures rise.
- More frequent compound events, where tornado outbreaks, severe thunderstorms, and flash flooding occur together or in rapid succession, straining response and recovery capacity.

Recent events in the planning area illustrate these trends. Since the prior Consolidated Plan was adopted, Little Rock and Pulaski County have received three federal Major Disaster Declarations:

- **FEMA-4698-DR (April 2, 2023)**: Severe storms and tornadoes. The March 31, 2023, tornado that tracked through western and central Little Rock was rated EF-3 and was the strongest tornado to strike the city since January 1999. It caused widespread damage to the Calais Forest apartment complex, Walnut Valley and Breckenridge neighborhoods, and portions of west Little Rock, North Little Rock, and Sherwood. Pulaski County received Individual Assistance and Public Assistance under this declaration.
- **FEMA-4865-DR (May 2025)**: Severe storms and tornadoes from March 14-15, 2025 (Pulaski wasn't affected).
- **FEMA-4873-DR (May 2025)**: Severe storms, tornadoes, and flooding from April 2-22, 2025. Pulaski County received both Individual Assistance and Public Assistance under this declaration; the event included widespread flash and riverine flooding across central Arkansas.

The cumulative impact of these events on critical infrastructure, housing stock, and household stability is significant. In 2025, the U.S. Department of Housing and Urban Development (HUD) awarded the City of Little Rock approximately $21 million in Community Development Block Grant Disaster Recovery (CDBG-DR) funding tied to the 2023 tornado, with applications for assistance opening in April 2026. The administration of these funds, along with concurrent recovery efforts from the 2025 declarations, is informing the City's approach to climate resilience and hazard mitigation in the 2026-2030 Consolidated Plan.

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

In all of the incidents described above, damage or loss sustained as a result of the disaster is likely to leave low-income households less able to access the resources needed for resiliency and recovery. Impacts identified for residents in the 2021 Pulaski County Hazard Mitigation Plan, i.e., economic, financial, and health-related, are amplified for low- and moderate-income (LMI) households that lack access to insurance, savings, transportation, and stable housing. The analysis below is based on data drawn from the FEMA National Risk Index (NRI), the CDC/ATSDR Social Vulnerability Index (SVI), HUD Comprehensive Housing Affordability Strategy (CHAS) data, the National Flood Insurance Program (NFIP) repetitive loss inventory, the NOAA Storm Events Database, and the vulnerability assessment in the 2021 Pulaski County Hazard Mitigation Plan.

Hazard exposure and frequency

Pulaski County has experienced more recorded tornadoes (118 since 1950) than any other county in Arkansas, accounting for approximately 4.1% of all tornadoes recorded statewide. The county lies in the high-frequency tornado corridor along I-30 and U.S. 67/167 identified by the National Weather Service

Forecast Office in Little Rock. Per the FEMA National Risk Index, Little Rock and North Little Rock are rated Very High Risk for tornadoes, and Pulaski County is among the highest-rated counties in Arkansas for inland flooding. Hail, strong wind, ice storm, and heat wave hazards all carry meaningful Expected Annual Loss (EAL) values for the county.

Housing stock vulnerability

The 2021 Pulaski County Hazard Mitigation Plan identifies wood-frame construction and manufactured housing as the structure types most vulnerable to tornado, hail, and severe-wind damage, and notes that residents of manufactured housing experience tornado fatality rates many times higher than residents of site-built homes. LMI households are over-represented in older wood-frame stock, in pre-1980 housing without modern wind-resistant construction, and in manufactured housing units. Renters who make up the majority of LMI households in Little Rock generally have no control over structural retrofits such as roof tie-downs, impact-resistant glazing, or storm shelters. Older multifamily properties, including those serving LMI tenants, are also more likely to lack on-site safe rooms or interior shelter areas adequate for the number of occupants.

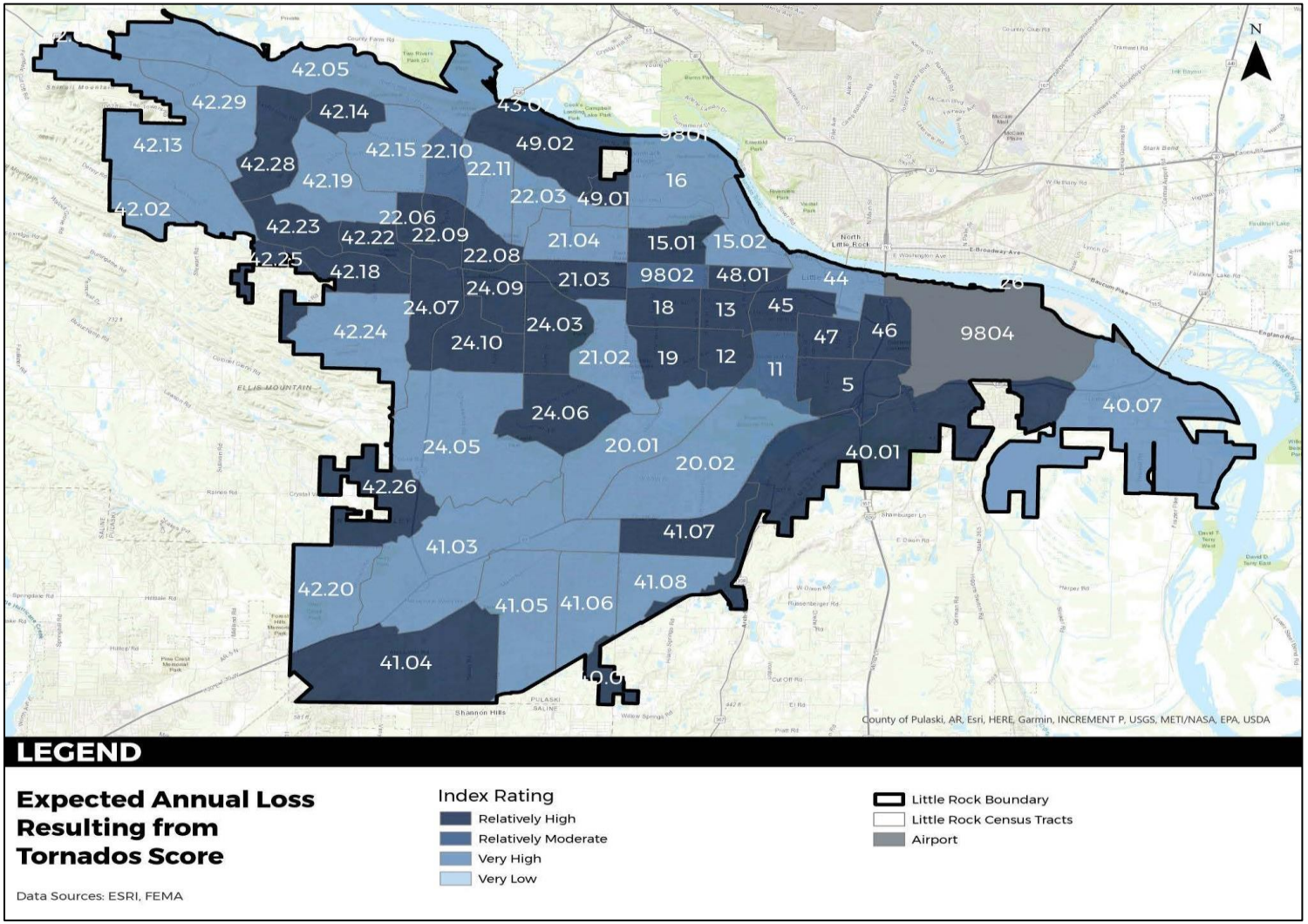
Floodplain exposure

NFIP repetitive loss and severe repetitive loss properties in Pulaski County are concentrated in older, lower-elevation neighborhoods, many of which overlap with LMI census tracts in central, southwest, and east Little Rock. Flood insurance take-up outside the Special Flood Hazard Area is low among all income groups but is consistently lowest among LMI renters and owners. Under FEMA's Risk Rating 2.0 methodology, premium costs are also more sensitive to elevation, distance to water, and structure characteristics, which compounds affordability challenges for LMI homeowners in/or near flood-prone areas.

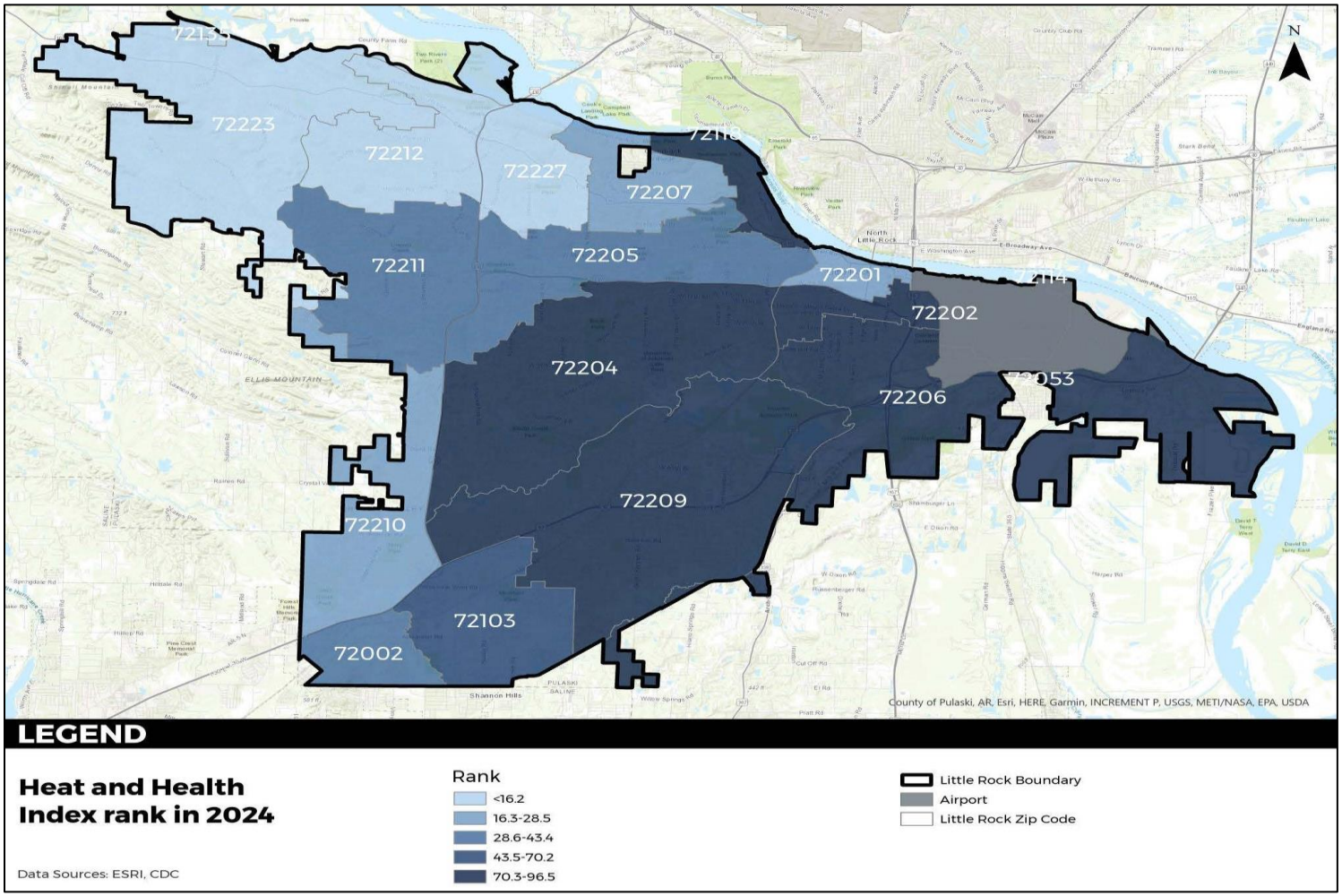
Social vulnerability

Census tracts in central, southwest, and east Little Rock score in the highest national quartiles on the CDC/ATSDR Social Vulnerability Index (SVI) for socioeconomic status and household composition/disability, and on the FEMA NRI Social Vulnerability layer. These same tracts contain disproportionate shares of cost-burdened LMI renters, single-parent households, residents with disabilities, and residents over age 65 living alone – populations that the 2021 Hazard Mitigation Plan identifies as having reduced mobility during evacuations, lower savings to absorb post-disaster costs, and higher rates of medical fragility.

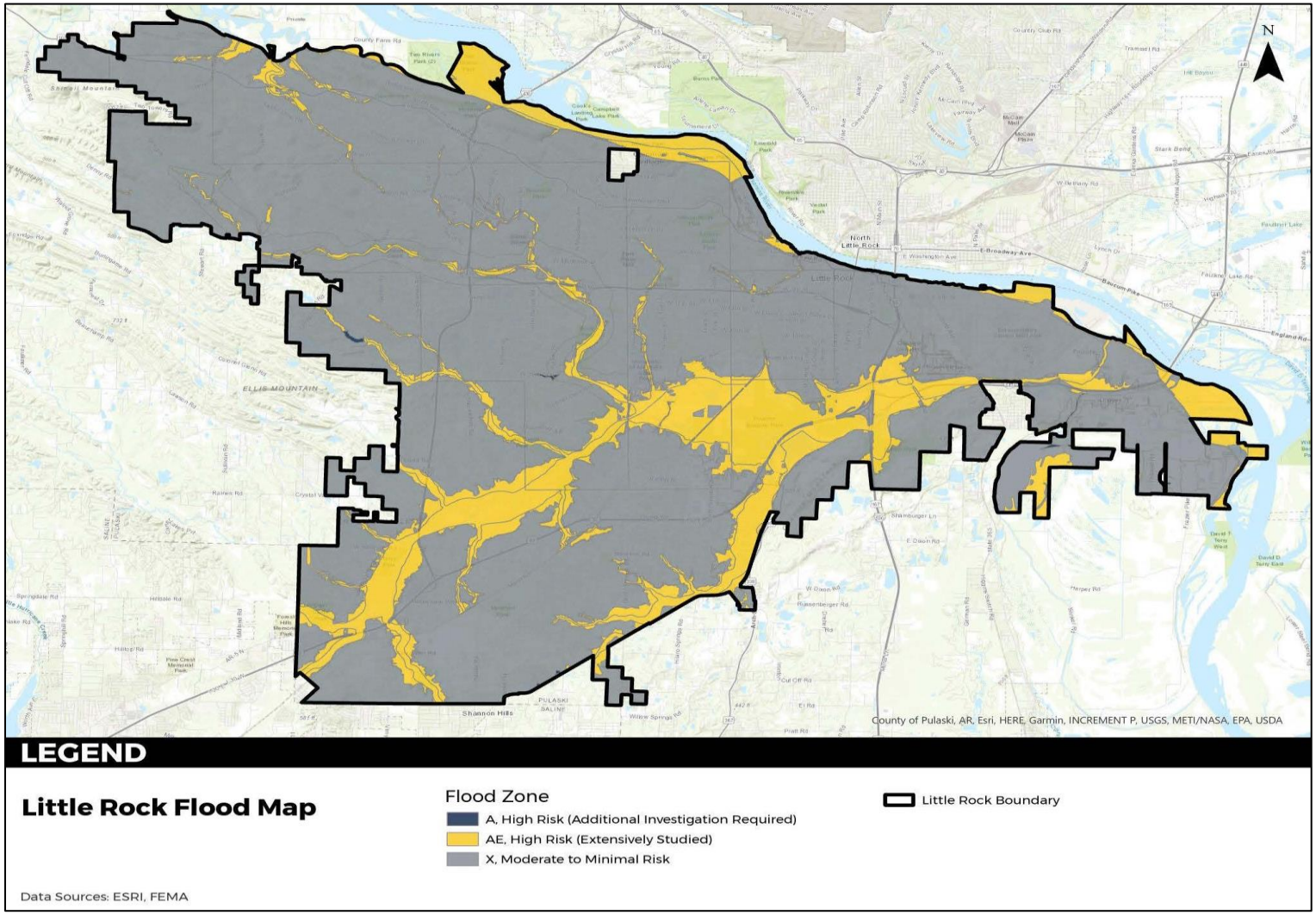
Map MA-65.1
Average Economic Loss from Tornadoes
City of Little Rock
2023 FEMA



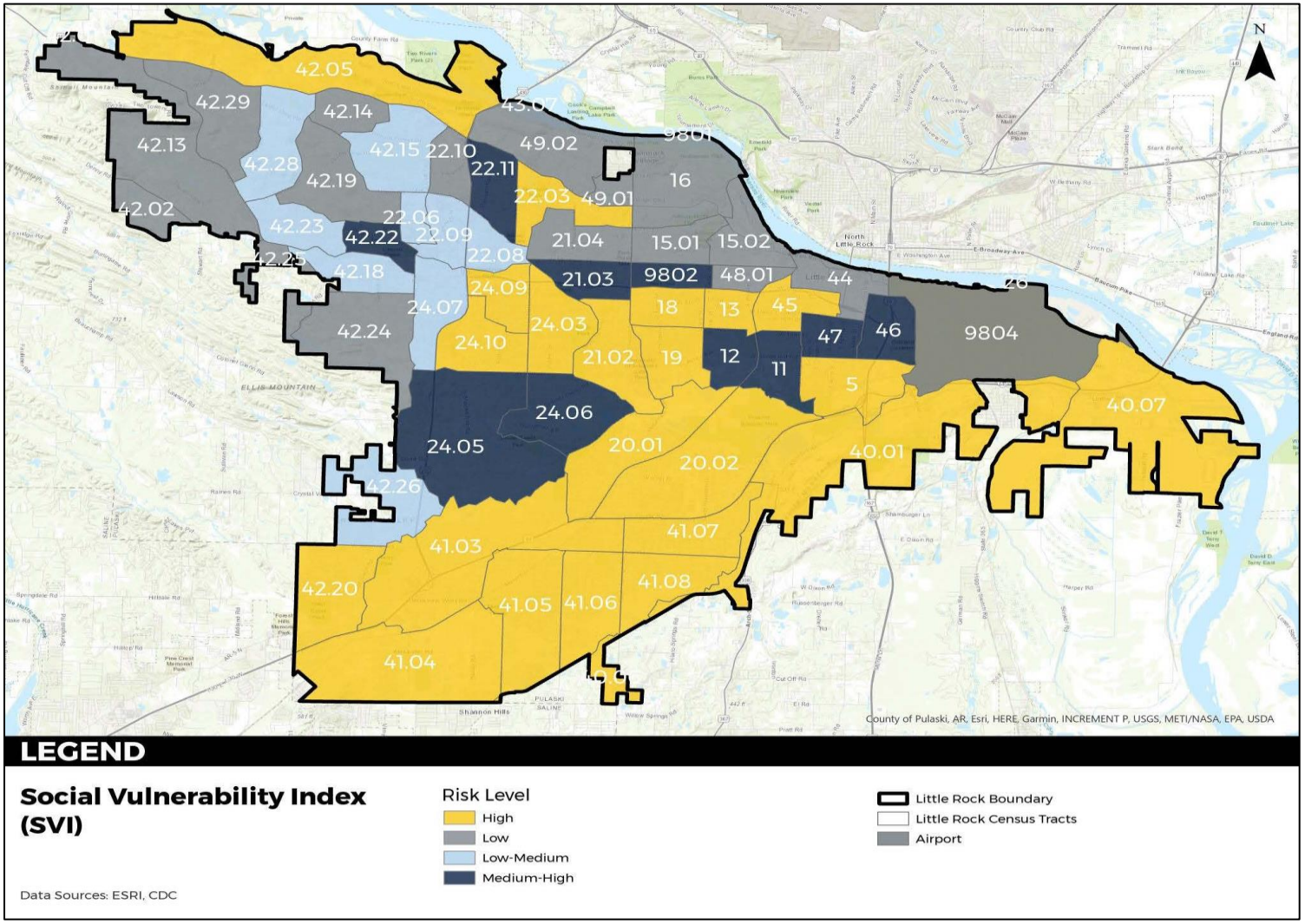
Map MA-65.2
Heat and Health Index Rank
City of Little Rock
2024 CDC



Map MA-65.3
Flooding
City of Little Rock
2025 FEMA



Map MA-65.4
Social Vulnerability Index (SVI)
City of Little Rock
2022 CDC



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

Economic, financial, and health impacts

The 2021 Pulaski County Hazard Mitigation Plan identifies the following resident impacts, each of which is amplified for LMI households:

- **Economic**. Residential loss or repair, business interruption from loss of customers during and after events, and agricultural losses in the rural portion of the planning area. LMI workers concentrated in service-sector, hourly, and shift-based jobs are most likely to lose wages when employers close and least likely to have paid leave to absorb time off.
- **Financial**. Uninsured and underinsured residents face substantial out-of-pocket repair costs. LMI households are less likely to carry flood insurance or supplemental wind and hail coverage, and renters often lack renters insurance covering displacement and personal property. Disaster-related debt and depleted savings can move marginally housed LMI households into homelessness or long-term housing instability.
- **Health**. Flood waters can wash dangerous waste into water supplies, making tap water unsafe until local authorities lift boil advisories. Mold growth in flooded structures creates respiratory hazards that disproportionately affect children, older adults, and residents with asthma, COPD, or other chronic conditions. Extreme heat events drive excess illness and mortality among older adults, children, and residents without reliable air conditioning, while severe-weather power outages affect medically vulnerable residents who depend on refrigerated medications or powered medical equipment. Post-disaster displacement is associated with elevated rates of anxiety, depression, and disrupted access to routine care.

People who are impacted by a disaster may also lose wages because the business they work for suffered damage or they are unable to get to work. Towns and cities that are impacted by these events carry the financial burden of fixing public buildings, roads, and other structures damaged by the events, which can divert resources from ongoing affordable housing and community development priorities. The City is leveraging its 2025 CDBG-DR allocation, ongoing CDBG and HOME programs, and partnerships with the Pulaski County Floodplain Manager, ADEM, and CAPDD to address these vulnerabilities; specific resilience-oriented activities are described in SP-65 and the corresponding Annual Action Plan.

Summary: Severe-risk hazards for the City of Little Rock

The table below summarizes the severe-risk natural hazards for Little Rock identified in the 2021 Pulaski County Hazard Mitigation Plan, the projected climate-change influence on each, and the primary vulnerability for LMI households.

Table MA-65-1 Severe-Risk Natural Hazards City of Little Rock 2021 Pulaski County Hazard Mitigation Plan		
Hazard	**Climate-change trend**	**Primary LMI vulnerability**
Tornado	Extended severe-weather season; more strong tornadoes in “Dixie Alley”	Manufactured housing, older wood-frame stock, multifamily without safe rooms
Severe winter storm	More variable winter precipitation; continued ice storm risk	Older homes with poor insulation and heating; power outage impacts on medically vulnerable
Flood	More frequent and intense heavy precipitation; flash flooding	Older homes in lower-elevation, central/south/east LR tracts; low flood-insurance take-up among LMI
Thunderstorm (wind, hail)	More high-CAPE environments; larger hail and damaging-wind events	Older roofs, manufactured housing, uninsured renters
Extreme temperature	Longer, hotter, more frequent heat waves; urban heat island effects	LMI households without reliable AC; older adults living alone; outdoor workers

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Priority housing and community development needs for the City of Little Rock were identified through a comprehensive, data-driven assessment. This process included analysis from the Needs Assessment and Market Analysis, community surveys, public hearings, and consultations with City staff and service providers supporting low- and moderate-income residents, including individuals and families affected by HIV/AIDS.

Based on this analysis, the City established key objectives for the consolidated planning period in the following focus areas:

- Expanding access to safe, decent, and affordable housing by improving housing conditions and increasing the supply of quality units available to low- and moderate-income households.
- Enhancing suitable living environments through non-housing community development initiatives that strengthen neighborhood infrastructure, safety, and overall livability.
- Stabilizing living conditions and improving quality of life for economically disadvantaged residents through coordinated supportive services and community-based programs.
- Providing housing and supportive services for persons living with HIV/AIDS (HOPWA) to ensure stable housing, prevent homelessness, and support access to essential health and social services.
- Promoting economic development to strengthen the local economy, expand job opportunities, and support long-term community resilience.

These priorities guide the City of Little Rock's strategic use of CDBG, HOME, and HOPWA resources to advance equitable development, improve housing stability, and strengthen community well-being.

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

Geographic Area

1	**Area Name:**	CDBG
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Housing and Public Service
	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:**	CITY-WIDE
	Area Type:	OTHER
	Other Target Area Description:	OTHER
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	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?	

3	**Area Name:**	HOPWA
	Area Type:	OTHER
	Other Target Area Description:	HOUSING
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Faulkner, Grant, Lonoke, Perry, Pulaski, and Saline Counties
	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)

Investments will be allocated based on community responses to program opportunities and on the level of client demand for available funding. Rehabilitation activities may be directed to designated CDBG-Eligible Areas or provided as individual assistance to low-income households. Public services may similarly be targeted to low-income areas or offered more broadly to all eligible residents, depending on identified needs and program design. HOPWA assistance will be provided through an individual application process ensuring equitable access regardless of six-county service area.

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

Priority Needs

Table 53 – Priority Needs Summary

1	**Priority Need Name**	Preservation/Production of Low-to-Moderate Income H
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	CITY-WIDE Other
	Associated Goals	DH 1.1 Rehab of owner-occupied housing (CDBG) DH 1.2 Substantial/ moderate rehabilitation (HOME) DH 1.3 Acquisition Rehabilitation (HOME) DH 2.1 New Construction of owner/rental housing DH 2.3 Volunteer Supported Rehabilitation (CDBG) DH 3.0 Capital Development O.2 Emergency/Disaster Response
	Description	Preservation/Production of Low-to-Moderate Income Housing
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
2	**Priority Need Name**	Special Needs Housings, Facilities, & Services
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	CITY-WIDE HOPWA Other
	Associated Goals	SL 1.2 Senior Services/Meals on Wheels (CDBG) SL 1.3 Other Special Needs SL 1.4 Homeless Services DH 2.9 Facility-Based Housing Assistance DH 3.0 Capital Development
	Description	There are numerous special needs population in Little Rock that are in-need. These households have a variety of housing and service needs and continue to be a high priority within the City.
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
3	**Priority Need Name**	Persons with HIV/AIDS
	Priority Level	High
	Population	Extremely Low Low Moderate Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas Affected	HOPWA Other
	Associated Goals	DH 2.4 Housing Assistance for Person with AIDS DH 2.9 Facility-Based Housing Assistance DH 3.0 Capital Development

	Description	The Population with HIV/AIDS continues to be a high priority for Little Rock.
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
4	**Priority Need Name**	Public Facilities &Improvements
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CITY-WIDE Other
	Associated Goals	SL 3.1 Community & Public Facilities/ Park and Rec
	Description	Public Facilities, including youth and community centers, and childcare facilities, and ADA Accessibility continue to be a highly rated need in Little Rock.
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
5	**Priority Need Name**	Homelessness
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	CITY-WIDE Other

	Associated Goals	DH 2.1 New Construction of owner/rental housing DH 2.5 Rental Assistance SL 1.3 Other Special Needs SL 1.4 Homeless Services SL 3.1 Community & Public Facilities/ Park and Rec O.2 Emergency/Disaster Response
	Description	Homelessness continues to be a high priority in Little Rock. While the City continues to support efforts that seek to end homelessness, it remains a high priority in the City. These include homeless prevention activities and homeless services and facilities.
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
6	**Priority Need Name**	Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	CITY-WIDE Other
	Associated Goals	O.1 Administration
	Description	Oversight of federal funding programs.
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
7	**Priority Need Name**	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CITY-WIDE Other

	Associated Goals	SL 1.1 Health and Dental Services (CDBG) SL 1.2 Senior Services/Meals on Wheels (CDBG) SL 1.3 Other Special Needs SL 1.4 Homeless Services O.2 Emergency/Disaster Response
	Description	Public services benefiting low-and moderate-income residents.
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
8	**Priority Need Name**	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	CITY-WIDE Other
	Associated Goals	O.2 Emergency/Disaster Response EO 1.1 Economic Development
	Description	Economic development activities, including but not limited to employment opportunities, job training, small business, etc.
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
9	**Priority Need Name**	Housing Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CITY-WIDE Other

	Associated Goals	DH 2.2 Housing Assistance for Homebuyers (HOME) DH 2.5 Rental Assistance O.2 Emergency/Disaster Response
	Description	Programs that provide support for homebuyers, including downpayment and closing cost assistance and equity. Programs that provide rental assistance to low-and moderate-income households.
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
10	**Priority Need Name**	Infrastructure
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG-Local Target
	Associated Goals	SL 3.2 Infrastructure O.2 Emergency/Disaster Response
	Description	Repairs and improvement to streets and sidewalks.
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
11	**Priority Need Name**	Facility-Based Housing Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas Affected	CITY-WIDE HOPWA
	Associated Goals	DH 2.9 Facility-Based Housing Assistance
	Description	Housing

	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.
12	**Priority Need Name**	Capital Development
	Priority Level	High
	Population	Extremely Low Low Moderate Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas Affected	CITY-WIDE HOPWA
	Associated Goals	DH 3.0 Capital Development
	Description	Housing
	Basis for Relative Priority	Housing
13	**Priority Need Name**	Code Enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	CDBG
	Associated Goals	SL 1.5 Code Enforcement Activities
	Description	Support for activities that will enhance and preserve neighborhoods such as code enforcement.
	Basis for Relative Priority	Priorities based on the Needs Assessment and public input.

Narrative (Optional)

The Priority Needs for Little Rock's 2026–2030 Consolidated Plan are based on the findings of the Needs Assessment and Market Analysis, along with extensive public engagement that included the Housing and Community Development Survey, public meetings, and stakeholder input. These Priority Needs inform and structure the Goals of this Consolidated Plan. Over the next five years, these needs will be addressed systematically through coordinated goals, strategies, and project actions designed to improve housing conditions, expand economic opportunities, support vulnerable populations, and strengthen neighborhoods throughout the City and the six-county HOPWA service area.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The use of Tenant-Based Rental Assistance (TBRA) is influenced by several market factors, including rising rental costs and the willingness of property owners to lease units to TBRA clients. A primary limitation is the significant increase in rental prices, which has reduced the overall effectiveness of TBRA compared to other forms of housing investment. This challenge is particularly evident in areas of the community with the highest rental rates, where TBRA subsidies often fail to bridge the gap between fair market rents and tenant affordability. Despite these constraints, many households continue to experience severe housing cost burdens and remain at heightened risk of homelessness, reinforcing the need for ongoing rental assistance and complementary supportive housing strategies.
TBRA for Non-Homeless Special Needs	Special needs populations face additional challenges within the rental market due to both high housing costs and the limited availability of accessible units. Rising rental prices disproportionately impact households with specialized needs, as affordable units that also meet accessibility requirements are even more scarce. The City's older housing stock further contributes to this constraint; many existing units were built before modern accessibility standards and therefore lack features such as wheelchair access, accessible bathrooms, and other accommodations necessary for persons with disabilities. These factors restrict housing options for individuals and families requiring accessible units and reinforce the need for targeted investment through rehabilitation programs, supportive housing services, and HOPWA-funded rental assistance.
New Unit Production	The production of new housing units is constrained by several market factors, including high land costs, rising construction expenses, and increasing interest rates. These conditions significantly limit the feasibility of new development given the City's limited financial resources. Housing costs are especially elevated in neighborhoods with lower poverty rates and greater access to opportunity, as identified in the City's 2021 Analysis of Impediments, further restricting the ability to produce affordable units in high opportunity areas.
Rehabilitation	Rehabilitation activities are influenced by the rising costs of materials and labor, trends that Little Rock has experienced in line with national patterns. The age of the City's housing stock further increases the need for rehabilitation, as many units require significant upgrades to remain safe and habitable. Despite these challenges, the City has successfully completed rehabilitation projects under similar market conditions and continues to view rehabilitation as a cost-effective and impactful use of available funds.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Acquisition, including preservation, is increasingly constrained by rising median home values, which have elevated the cost of purchasing properties for rehabilitation or resale. These higher acquisition costs strain the limited funds available for affordable housing development and reduce the number of units the City can feasibly preserve. As the housing market continues to appreciate, the City will evaluate the financial effectiveness of acquisition activities within its affordable housing portfolio, considering the cost of land, existing structures, and the rehabilitation expenses described above.

Table 54– Influence of Market Conditions

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

Introduction

The City of Little Rock has developed a Consolidated Plan that serves as the guiding document for assessing community needs and establishing strategies to address those needs over the five-year period beginning in 2026. As a HUD entitlement city and participating jurisdiction, Little Rock anticipates receiving the following formula grants from the U.S. Department of Housing and Urban Development (HUD):

Community Development Block Grant (CDBG)
HOME Investment Partnerships Program (HOME)
Housing Opportunities for Persons With AIDS (HOPWA)

These resources will support the City's housing, homelessness, community development, and special needs strategies throughout the 2026–2030 planning period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,519,208	0	0	1,519,208	6,076,832	Community development activities directed toward neighborhood revitalization, housing assistance counseling, economic development, code enforcement, youth, infrastructure, and improved community facilities and services

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	745,274	436,823	0	1,182,097	2,981,094	Expand the supply of decent and affordable rental and ownership housing for low and very-low income residents.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,126,717	0	0	1,126,717	4,506,868	Provides housing assistance supportive services for low-income people with HIV/AIDS and their families

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

The City will utilize a combination of public and private funding sources to support affordable housing activities during the period covered by this Plan. Many applicants seeking City assistance may be required to provide an equity investment, and most affordable housing projects will also rely on financing from local financial institutions.

For nonprofit developers, including Community Development Corporations (CDCs) and Community Housing Development Organizations (CHDOs), City funds often serve as gap financing. These organizations typically secure additional funding from sources such as the Federal Home Loan Bank, the Arkansas Development Finance Authority, area banks, and private charitable donations to complete project development.

The City may continue to make resources from its Affordable HOME Program available for the construction of affordable homes for low income individuals and families. Program income generated from the sale of these homes is reinvested to further expand affordable housing opportunities. When combined with other financing sources, this funding plays a critical role in increasing the supply of safe and affordable housing.

Match requirements for the HOME Program will be met through contributions of land, private financing, and non-cash contributions associated with special needs housing projects partially funded by the City. These non-cash contributions—equal to 25 percent of the 2026 HOME allocation, less administrative funds—represent the direct cost of services provided to residents of HOME assisted units.

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

The City of Little Rock utilizes several publicly owned properties to support the needs identified in this Plan. The Land Bank Commission acquires and maintains vacant, abandoned, and tax delinquent properties to reduce blight, increase homeownership, and expand affordable housing opportunities. In 2024, the Commission received $5,000 in CDBG funds to maintain federally acquired properties for future redevelopment.

The City also owns multiple community facilities used to deliver services to low income residents. The Willie L. Hinton Neighborhood Resource Center and Martin Luther King, Jr. Legacy Center, both located in low/mod areas, host public service programs and neighborhood support activities. The Nathaniel W. Hill Community Complex provides long standing CDBG supported health and dental services through CHI St. Vincent.

The Ottenheimer Community and Therapeutic Center, completed with CDBG funds in 2012, offers recreation, computer access, and space for the City's Therapeutic Recreation Division serving individuals with disabilities. The Jericho Way Day Resource Center, opened with CDBG support in 2013, provides essential services for people experiencing homelessness, including meals, hygiene facilities, case management, housing referrals, and job counseling.

The City has also acquired two buildings for HOPWA rehabilitation, with work to be completed in stages. Additionally, Little Rock maintains more than 60 parks, recreation centers, and trail systems that support community development, wellness, and neighborhood engagement.

The City owns and maintains more than 60 parks and recreational areas, as well as an extensive network of walking and bicycling trails. Community and recreation centers are strategically located throughout the city to provide accessible programming for residents of all ages. These facilities support community development goals by offering safe public spaces, youth engagement opportunities, wellness programs, and neighborhood based services aligned with Plan priorities.

Discussion

The City has allocated approximately $3.3 million from the CDBG, HOME, and HOPWA, programs for the FY 2026 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
LITTLE ROCK	Government	Economic Development Homelessness Non-homeless special needs Ownership Rental neighborhood improvements public facilities public services	Jurisdiction
LITTLE ROCK HOUSING AUTHORITY AR	PHA	Public Housing	Region

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Little Rock is well coordinated and capable of meeting a wide range of community needs. The City has extensive experience administering the federal programs included in the Consolidated Plan and works closely with nonprofit organizations, housing providers, and public agencies to ensure effective service delivery. Long-standing partnerships help fill service gaps, support targeted programs for vulnerable populations, and strengthen the City's capacity to address housing, homelessness, community development, and public service needs. This coordinated network allows Little Rock to deliver services efficiently and align resources to achieve Consolidated Plan goals.

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

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

Table 57- Homeless Prevention Services Summary

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

Little Rock's homeless service delivery system is supported by a coordinated network of city departments, nonprofit agencies, faith-based organizations, and the local Continuum of Care (CATCH/AR-500). Together, these partners provide emergency shelter, transitional housing, permanent supportive housing, rapid rehousing, outreach, behavioral health care, and case management targeted to the needs of people experiencing homelessness.

For chronically homeless individuals, the system offers permanent supportive housing units, intensive case management, day-resource services, and access to medical and behavioral health treatment through coordinated entry. These programs focus on long-term stabilization and reducing barriers to housing.
For families with children, Little Rock maintains emergency shelter and transitional housing options, supported by case management, childcare, employment services, and rapid rehousing to reduce the length of family homelessness and support long-term stability.

Veterans and their families are served through partnerships among the VA, HUD-VASH, and local veteran-serving organizations. These programs offer housing subsidies, case management, outreach, benefits assistance, and targeted rapid rehousing to prevent and end veteran homelessness.

Unaccompanied youth are supported through youth-specific shelters, transitional housing, and drop-in programs that offer trauma-informed care, education support, employment services, and case management designed to help young people transition safely to stable housing.

Across all populations, the system uses Coordinated Entry to connect individuals to the most appropriate housing intervention. Day-resource centers, health clinics, outreach teams, and supportive services ensure low-barrier access to food, hygiene, medical care, transportation, and housing navigation. This coordinated, multi-agency approach allows Little Rock to meet the needs of diverse homeless populations and support their transition to stable housing.

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

Service providers in Little Rock work closely together to deliver a coordinated continuum of services informed by outreach, surveys of people experiencing homelessness, and ongoing provider assessments. The system is particularly strong in delivering employment training and life-skills support, which help individuals increase stability and work toward self-sufficiency.

Despite strong coordination, gaps remain in the local system—most notably in emergency shelter capacity. The number of available beds is not sufficient to meet nightly demand, creating challenges for individuals and families seeking immediate shelter.

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

The City of Little Rock works closely with nonprofit organizations to address community needs and to support both federal and non-federal funding initiatives that benefit low-income residents. Collaboration with private industry is also an essential part of the City's strategy, helping to address barriers that affect housing and community development efforts. In addition, the City seeks opportunities to create public-private partnerships that leverage federal funds, expand project financing options, and support innovative development efforts throughout the community.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	DH 1.1 Rehab of owner-occupied housing (CDBG)	2026	2030	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income Housing	CDBG: $4,650,182	Homeowner Housing Rehabilitated: 350 Household Housing Unit
2	DH 1.2 Substantial/ moderate rehabilitation (HOME)	2026	2030	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income Housing		
3	DH 1.3 Acquisition Rehabilitation (HOME)	2026	2030	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income Housing	HOME: $800,000	Homeowner Housing Added: 5 Household Housing Unit
4	DH 2.1 New Construction of owner/rental housing	2026	2030	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income Housing	HOME: $2,490,544	Homeowner Housing Added: 15 Household Housing Unit
5	DH 2.2 Housing Assistance for Homebuyers (HOME)	2026	2030	Affordable Housing	CITY-WIDE	Housing Assistance	HOME: $500,000	Direct Financial Assistance to Homebuyers: 75 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	DH 2.3 Volunteer Supported Rehabilitation (CDBG)	2026	2030	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income Housing	CDBG: $76,650	Homeowner Housing Rehabilitated: 60 Household Housing Unit
7	DH 2.4 Housing Assistance for Person with AIDS	2026	2030	Affordable Housing	HOPWA	Housing Assistance	HOPWA: $4,464,577	Housing for People with HIV/AIDS added: 675 Household Housing Unit
8	DH 2.5 Rental Assistance	2026	2030	Affordable Housing	CITY-WIDE	Homelessness Housing Assistance		
9	DH 2.9 Facility-Based Housing Assistance	2026	2030	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA	Special Needs Housings, Facilities, & Services Persons with HIV/AIDS Facility-Based Housing Assistance	HOPWA: $350,000	Housing for People with HIV/AIDS added: 5 Household Housing Unit HIV/AIDS Housing Operations: 5 Household Housing Units
10	DH 3.0 Capital Development	2026	2030	Affordable Housing Non-Homeless Special Needs	HOPWA	Capital Development Persons with HIV/AIDS Preservation/Production of Low-to-Moderate Income Special Needs Housings, Facilities, & Services	HOPWA: $650,000	Housing for People with HIV/AIDS added: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	SL 1.1 Health and Dental Services (CDBG)	2026	2030	Non-Homeless Special Needs	CITY-WIDE	Public Services	CDBG: $750,000	Public service activities other than Low/Moderate Income Housing Benefit: 45000 Households Assisted
12	SL 1.2 Senior Services/Meals on Wheels (CDBG)	2026	2030	Non-Homeless Special Needs	CITY-WIDE	Public Services	CDBG: $350,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Households Assisted
13	SL 1.3 Other Special Needs	2026	2030	Homeless Non-Homeless Special Needs	CITY-WIDE	Special Needs Housings, Facilities, & Services Homelessness Public Services	CDBG: $250,000	Public service activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted
14	SL 1.4 Homeless Services	2026	2030	Homeless	CITY-WIDE	Special Needs Housings, Facilities, & Services Homelessness Public Services		
15	SL 1.5 Code Enforcement Activities	2026	2030	Non-Housing Community Development	CDBG CITY-WIDE	Code Enforcement		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	SL 3.1 Community & Public Facilities/ Park and Rec	2026	2030	Homeless Non-Housing Community Development	CITY-WIDE	Public Facilities &Improvements Homelessness		
17	SL 3.2 Infrastructure	2026	2030	Non-Housing Community Development	CDBG CITY-WIDE	Infrastructure		
18	EO 1.1 Economic Development	2026	2030	Non-Housing Community Development	CDBG CITY-WIDE	Economic Development		
19	O.1 Administration	2026	2030	Administration	CITY-WIDE	Administration	CDBG: $1,519,208 HOME: $372,637 HOPWA: $169,008	
20	O.2 Emergency/Disaster Response	2026	2030	Emergency/Disaster Response	CDBG CITY-WIDE	Economic Development Homelessness Housing Assistance Infrastructure Preservation/Production of Low-to-Moderate Income Public Services		

Table 58 – Goals Summary

Goal Descriptions

1	**Goal Name**	DH 1.1 Rehab of owner-occupied housing (CDBG)
	Goal Description	Provide funding for housing delivery and owner-occupied housing rehabilitation to very-low and low-income households.
2	**Goal Name**	DH 1.2 Substantial/ moderate rehabilitation (HOME)
	Goal Description	Programs will be offered to assist low- and moderate-income owner-occupants with the rehabilitation of their homes. Up to $25,000 may be utilized to assist homeowners who are very low-income and at least 62 years of age or disabled. Assistance will also be provided to low-income homeowners through Leverage Loan Program which provides a combination loan/deferred payment loan.
3	**Goal Name**	DH 1.3 Acquisition Rehabilitation (HOME)
	Goal Description	Provide funding for acquisition and housing rehabilitation for units that will be sold or rental to low- and moderate-income households.
4	**Goal Name**	DH 2.1 New Construction of owner/rental housing
	Goal Description	Reserved allocation of HOME funds and program income for use by Community Housing Development Organizations (CHDOs), private developers, and City for production of affordable housing.
5	**Goal Name**	DH 2.2 Housing Assistance for Homebuyers (HOME)
	Goal Description	Provide funding for closing costs and down payment assistance for homebuyers.
6	**Goal Name**	DH 2.3 Volunteer Supported Rehabilitation (CDBG)
	Goal Description	Installation of wheelchair ramps for disabled individuals to benefits low-income households.
7	**Goal Name**	DH 2.4 Housing Assistance for Person with AIDS
	Goal Description	Provide housing assistance and appropriate services to enable low-income HIV positive individuals to remain in their homes and reduce their risk of homelessness.

8	**Goal Name**	DH 2.5 Rental Assistance
	Goal Description	Provide housing assistance to enable low-and moderate-income households to obtain housing or to remain in their homes and reduce their risk of homelessness..
9	**Goal Name**	DH 2.9 Facility-Based Housing Assistance
	Goal Description	Provide funding to develop and operate community residences and other supportive housing for a special population
10	**Goal Name**	DH 3.0 Capital Development
	Goal Description	Provide long-term investments used to buy, build, and/or renovate real property.
11	**Goal Name**	SL 1.1 Health and Dental Services (CDBG)
	Goal Description	Provide funding for health and dental services to low-income clients
12	**Goal Name**	SL 1.2 Senior Services/Meals on Wheels (CDBG)
	Goal Description	Provide funding for meals for elderly low-income clients.
13	**Goal Name**	SL 1.3 Other Special Needs
	Goal Description	Provision of services to persons with other special needs.
14	**Goal Name**	SL 1.4 Homeless Services
	Goal Description	Provide funding for homeless services, housing, and facilities.

15	**Goal Name**	SL 1.5 Code Enforcement Activities
	Goal Description	Evaluate and assess property in an effort to reduce slum/blight to stabilize neighborhoods, create a safe environment for residents, and preserve the City's affordable housing stock.
16	**Goal Name**	SL 3.1 Community & Public Facilities/ Park and Rec
	Goal Description	Rehabilitation and/or construction of community & public facilities and park and recreational facilities repairs.
17	**Goal Name**	SL 3.2 Infrastructure
	Goal Description	Construction or reconstruction of streets, sidewalks, and drainage.
18	**Goal Name**	EO 1.1 Economic Development
	Goal Description	Improve economic opportunities through activities aimed at improving the conditions needed for successful business and economic development.
19	**Goal Name**	O.1 Administration
	Goal Description	General planning and administration costs associated with administering Federal CDBG, HOME, HOME-ARP, and HOPWA funds.
20	**Goal Name**	O.2 Emergency/Disaster Response
	Goal Description	Provide assistance prior to, during and after a community emergency and/or disaster event to prevent for and/or mitigate loss, protect during an event, and aid with recovery.

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

The City estimates that it will provide affordable housing to 505 low-to-moderate income households in the next five (5) years. This includes an estimated 135 very low, 296 low-income, and 74 moderate-income households.

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

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

Currently, there is no specific VCA on record requiring LRHA to increase accessible units.

Activities to Increase Resident Involvements

To strengthen communication, transparency, and resident-led decision-making, MHA conducted two resident input meetings on September 10, 2025. These meetings were designed to gather direct feedback from residents regarding their priorities for improving engagement across MHA communities. The discussions were well attended, and residents offered clear, actionable recommendations. Three primary engagement needs emerged:

1. Establishing Monthly Site-Based Meetings
Residents expressed a strong desire for consistent, predictable opportunities to communicate directly with MHA leadership and property management staff. Monthly site-based meetings were identified as essential for:

- Maintaining open, two-way communication.
- Providing updates on upcoming initiatives, maintenance issues, and policy changes.
- Offering a regular forum for residents to voice concerns and receive timely responses. These meetings will help build trust, ensure accountability, and create an ongoing partnership between residents and the agency.

2. Customer Service Training for MHA Staff
Residents emphasized the importance of staff interactions that are respectful, responsive, and solution-focused. To support this, MHA will provide customer service and communication training for all staff who interact with residents. Training will focus on:

- Improving response times and communication consistency.
- Strengthening cultural competency and trauma-informed service delivery.
- Ensuring that residents feel heard, respected, and supported.
- This investment in staff development will enhance overall resident experience and support a more positive service culture.

3. Support for Establishing Resident Councils
Residents identified a need for structured opportunities to organize and advocate collectively. MHA will assist residents in forming resident councils at each property by providing:

- Technical support and guidance on council structure, bylaws, and elections.
- Access to meeting spaces, materials, and resources.
- Training on leadership development, meeting facilitation, and HUD-recognized resident rights. Resident councils will serve as a vital platform for building resident capacity, strengthening community voice, and enhancing collaborative decision-making with MHA.

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

In August 2023, HUD issued MHA a "trouble performance rating. Due to the "troubled" designation MHA was tasked to provide a recovery plan to HUD. A Recovery Agreement between HUD and MHA was developed and executed, which included statutory recovery benchmarks for MHA to meet over the next two years.

On August 8, 2025, HUD issued an Interim Public Housing Assessment score reflecting their advancements and elevated MHA to a "**Standard" performance status**, recognizing substantial improvement across key operational indicators.

During a review in April-May 2026, HUD determined that MHA was in substantial default" of its Recovery Agreement — citing ongoing PHAS and occupancy issues — and executed a federal takeover of the agency.

Plan to remove the 'troubled' designation

The following are actions that need to be completed to remove the "troubled" designation.

- Must address their financial and operational deficiencies.
- Must boost their occupancy rate to the target 95% or higher. For 2025, their occupancy rating was 89%.
- Must hire an independent management firm to oversee underperforming properties.
- Must improve property condition metrics
- MHA must consistently meet system requirements through the evaluation period. The improvements must be ongoing, not one-time.

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

Barriers to Affordable Housing

The 2026 Housing and Community Development Survey identified several key barriers preventing the expansion of affordable housing in Little Rock:

1. High Cost of Materials--Rising prices for building materials have increased construction costs, making it more expensive to develop new affordable units. This is especially impactful in a city where demand for housing far exceeds supply.

2. High Cost of Labor—Labor shortages and wage increases have driven up the cost of hiring skilled workers, further inflating project budgets. This is compounded by the need for specialized trades in a growing construction market.

3. Lack of Affordable Housing Development Incentives--The survey found that there are insufficient financial or policy incentives to encourage developers to build affordable housing. Without targeted subsidies, tax breaks, or density bonuses, projects may not be economically viable.

4. Not In My Backyard (NIMBY) Mentality—Local opposition to new housing developments—often rooted in concerns about traffic, property values, or neighborhood character—has slowed approvals and increased permitting delays. This “NIMBY” resistance can deter developers from pursuing projects in certain areas.

5. Lack of Affordable Housing Supply--The city faces a severe shortage of available affordable units, with limited land and zoning flexibility. This scarcity is exacerbated by an aging housing stock and high demand from both low- and moderate-income residents.

These barriers are part of a larger housing crisis in Little Rock, where rising rental costs, limited supply, and eviction filings have pushed many households into cost-burdened status. The city has responded with initiatives like the Housing Assistance Program Fund and the first-ever housing trust fund, aiming to scale affordable housing production through public–private partnerships.

Table Providing Decent and Affordable Housing Little Rock Housing and Community Development Survey					
Questions	Strongly Agree	Agree	Neither Agree or Disagree	Disagree	Strongly Disagree
Which, if any, of the following are barriers to the development or preservation of affordable housing in the City?					
Cost of materials	106	106	42	5	0
Cost of labor	103	98	49	8	1
Lack of affordable housing development incentives	95	95	55	10	4
Not In My Back Yard (NIMBY) mentality	92	92	59	14	2
Lack of affordable housing development policies	84	93	68	9	5
Cost of land or lot	74	98	62	21	4
Lack of understanding of property caretaking	72	98	67	21	1
Lack of property maintenance code enforcement	69	91	64	29	6
Lack of police patrol	59	65	85	37	13
Density or other zoning requirements	56	82	104	14	3
Lack of street lighting	53	81	77	43	5
Permitting/Construction fees	52	78	106	19	4
Permitting process	51	82	103	20	3
Planning site plan review and approval process	45	75	116	19	4
Lack of qualified contractors or builders	36	73	108	39	3
Building codes	36	68	119	31	5
Lack of available land	31	56	98	58	16
Lot size	25	54	142	32	6
ADA codes	24	48	142	33	12

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Addressing these barriers will require coordinated action—leveraging federal and state incentives, streamlining permitting, engaging communities to reduce opposition, and securing land for development. Without these measures, the city risks continuing to fall short of meeting the needs of its most vulnerable residents.

SP-60 Homelessness Strategy – 91.215(d)

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

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

The City will continue to support organizations that assess the needs of individuals experiencing homelessness to strengthen the local social service system and address unmet gaps. The City will maintain participation in the annual Point-In-Time Count to support data-driven monitoring of homelessness trends. Through continued collaboration with the regional Continuum of Care and partnerships with service providers, the City will promote coordinated outreach efforts and contribute to consistent performance measurement across the homelessness response system.

The Housing & Neighborhood Department's Homeless Services Division deploys Housing Community Engagement Advocates who actively engage with individuals in encampments and on the streets. They interview to find out the needs of the individual whether it is a shelter referral and/or comprehensive needs assessment. The division also coordinates responses to encampments—residents can even report locations via 311.

The Jericho Way Day Resource Center, opened in 2013, was a partnership between the City of Little Rock and the City of North Little Rock. The center is operated by DePaul USA, a national organization that works to end homelessness. It is open Monday through Friday and serves as a safe, welcoming place for individuals experiencing homelessness. It offers a wide range of essential services designed to help people meet their basic needs, stabilize their circumstances, and work toward long-term housing and independence. Jericho Way plays an essential role in Little Rock's broader homelessness response system by offering daily support, building relationships, and helping individuals take the next steps toward stability and housing.

Addressing the emergency and transitional housing needs of homeless persons

CATCH along with its partners continue to make strides in addressing the emergency shelter and transitional housing needs of homeless persons.

The City's "Micro Home Village" for the homeless is being built south of Roosevelt Road, aiming to open in 2026. It is designed to house up to 220 individuals or families, it combines private micro-homes with on-site community services—case management, health/mental health services, employment training, and wrap-around supports. Residents will receive personalized case plans and transitional aid toward permanent housing. This is possible due in part to HOME-ARP and American Rescue Plan Funding.

Providence Park is a new permanent supportive housing community in Pulaski County serving individuals experiencing chronic homelessness. Developed by the County and operated by Refuge Village, it provides micro-cottage housing with on-site medical, behavioral health, and supportive services, along with

communal spaces and employment opportunities. The community will ultimately house up to 400 residents and complements existing shelter and transitional options by offering long-term, service-rich housing. Phase I includes 100 homes, with five completed units opened and occupied as of May 8, 2026.

In 2025, Our House, Inc. began construction on the final phase of its campus expansion, adding eleven (11) housing units and increasing capacity by 44 beds. The new facility will include dedicated space for case management, operational support, and mental health services, as well as a new bus stop, bike station, and playground

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.

Our House provides a comprehensive set of programs that serve individuals and families experiencing homelessness or at risk of homelessness. The Central Arkansas Family Stability Institute (CAFSI) delivers intensive, wrap-around support designed to help residents and former residents maintain long-term housing stability and avoid a return to homelessness. In addition, the Our House Career Center offers a wide array of services that promote economic mobility, including education and employment training, financial empowerment resources, and health and wellness supports. These programs are structured to work with both parents and children, addressing whole-family needs and helping households build the skills, resources, and confidence necessary to break the cycle of poverty.

The Veterans Day Treatment Center, located in downtown Little Rock, provides area Veterans experiencing homelessness or instability with a full range of supportive services. These include meals, personal care, treatment services, and case management to support housing stability and daily functioning. The Center also operates two targeted programs for justice-involved Veterans: the Health Care for Re-Entry Veterans (HCRV) program, which provides case management and diversion support for Veterans in local jails and court systems, and the Veteran Justice Outreach (VJO) program, which assists Veterans preparing for release from Arkansas prisons to ensure successful reintegration into the community.

St. Francis House operates the Veterans Re-Entry Program, offering transitional housing and structured support for homeless Veterans struggling with challenges such as post-traumatic stress, substance use disorders, or other barriers to stability. Located at St. Francis House's Elm Street facility and funded through a Veterans Administration contract, the program provides therapeutic services, counseling, meals, laundry, and daily living supports within a safe and supportive environment. Together, these programs form critical components of the local homelessness response system, addressing the specialized needs of families, workers, and Veterans across the region.

Immerse Arkansas expanded youth homelessness services with the 2024 opening of *The Station*, a 24/7 shelter for young adults ages 18–24. The shelter provides 15 private suites, shared living spaces, and short-term stays supported by counseling and case management. Immerse also operates a youth drop-in center offering meals, showers, laundry, life-skills training, therapy, and education and employment assistance, strengthening the region's response to unaccompanied youth homelessness.

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

Metropolitan Housing Alliance was awarded HUD Mainstream Housing Choice Vouchers to support non-elderly persons with disabilities who are transitioning out of institutions, at risk of institutionalization, or experiencing or at risk of homelessness. These vouchers expand local capacity to stabilize highly vulnerable individuals.

As the Collaborative Applicant for the Central Arkansas Continuum of Care, the City's Housing and Neighborhood Programs Department applies annually for the CoC Planning Grant to strengthen system performance. Planning activities focus on enhancing coordination across CATCH and its partner agencies, supporting governance, and improving regional strategies that address homelessness.
The City's Owner-Occupied Rehabilitation Program also contributes to homelessness prevention by enabling low-income homeowners to remain safely housed through essential repairs funded by CDBG and HOME resources.

CATCH maintains formal discharge coordination policies to reduce risk among individuals exiting foster care, health care and behavioral health institutions, and correctional settings. These efforts support structured transitions, reduce housing instability, and improve outcomes for residents most likely to enter homelessness without targeted assistance.

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

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

The City requires lead-based paint testing on all housing rehabilitation projects funded with federal or local resources. Safeguards are in place to ensure all new construction assisted by the City is free of lead-based paint hazards. Community Development staff have completed HUD-approved training, including Lead-Based Paint Inspector, Risk Assessor, Safe Work Practices, and Supervisory certification. The City also sponsors training for abatement workers and provides contractors with safe work practices guidance. Information on lead-safe housing, abatement, and hazard mitigation is made available to residents on an ongoing basis.

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

The effectiveness of the City's housing programs is demonstrated through the performance of Little Rock's rehabilitation efforts. These programs focus on some of the oldest and most deteriorated housing in the city, where lead-based paint hazards are most likely to be present. When lead hazards are identified, the rehabilitation program addresses them directly through proper treatment and remediation, improving both the safety and quality of the housing stock while protecting low-income households.

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

Little Rock conducts visual inspections on all housing units assisted through its housing programs. When defective paint is identified, surfaces are properly prepared and repainted in accordance with HUD lead-based paint requirements. All rehabilitation and down-payment assistance programs include provisions ensuring that painted surfaces are in good condition, helping reduce potential lead hazards in older homes and improving overall housing safety for assisted households.

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

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

Activities funded through the City's CDBG and HOME programs are designed to help reduce the number of families living in poverty by expanding access to affordable housing, stabilizing households, and supporting pathways to economic opportunity. The City works closely with nonprofit partners to deliver housing and supportive services that address gaps faced by low-income families and help increase long-term self-sufficiency.

The City's affordable housing and rehabilitation programs reduce housing cost burdens and allow families to preserve limited resources for other essential needs. The City also continues to invest in services that strengthen economic mobility, including programs that improve access to housing, employment opportunities, and community resources.

In addition, the City's Homeownership Assistance Program helps low-income households build assets through homeownership, supporting long-term financial stability and creating a foundation for families to move out of poverty.

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

Little Rock's poverty-reduction goals are closely aligned with its affordable housing strategies. The City works with nonprofit organizations and community partners to provide housing assistance, supportive services, and interventions targeted to households living in poverty. These coordinated efforts focus on expanding affordable housing options, increasing access to public services, and supporting economic development and job training programs that promote long-term self-sufficiency.

The City also collaborates with partner agencies by sharing information, notifying them of funding opportunities, and strengthening service networks that directly assist low-income families. While many factors contributing to poverty fall outside local control, the City continues to work with community partners to address service and housing gaps and to measure the impact of CDBG and HOME-funded activities on reducing or preventing poverty.

SP-80 Monitoring – 91.230

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

The City of Little Rock uses established monitoring standards and procedures to ensure that all activities carried out under the Consolidated Plan comply with federal program requirements, long-term affordability standards, and minority business outreach expectations. The City follows its adopted Monitoring Plan, which outlines the processes for oversight, evaluation, and documentation of CDBG and HOME activities.

The City's monitoring system is tied to its Citizen Participation Plan, which guides coordination among departments, nonprofit partners, housing agencies, and community organizations from the identification of needs through funding allocation and program implementation. The Community Development Division is responsible for monitoring CDBG and HOME programs, reviewing activities annually to assess progress toward Consolidated Plan goals and to ensure compliance with federal regulations.

Subrecipients are monitored at least bi-annually, with additional reviews conducted if reporting or performance issues arise. When deficiencies are identified, the City provides technical assistance and documents corrective actions in program files. Timeliness of expenditures is a priority, and the City uses an implementation schedule to ensure funds are used promptly.

HOME activities are further monitored using a risk-based approach, allowing the City to focus oversight on projects and organizations with the highest potential compliance risk. These procedures ensure effective program performance, sustained compliance, and accountability in the use of federal resources.

Expected Resources

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

Introduction

The City of Little Rock 2026–2030 Consolidated Plan is a federally required document that assesses the city's affordable housing and community development needs over a five-year period, aligning with HUD's Community Planning and Development (CPD) programs. As an entitlement city participating in the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Housing Opportunities for Persons With AIDS (HOPWA) programs, the plan guides how federal, state, local, and private resources will be used to address priority needs

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,519,208	0	0	1,519,208	6,076,832	Community development activities directed toward neighborhood revitalization, housing assistance counseling, economic development, code enforcement, youth, infrastructure, and improved community facilities and services

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	745,274	436,823	0	1,182,097	2,981,094	Expand the supply of decent and affordable rental and ownership housing for low and very-low income residents.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,126,717	0	0	1,126,717	4,506,868	Provides housing assistance supportive services for low-income people with HIV/AIDS and their families

Table 59 - Expected Resources – Priority Table

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

The City will utilize a combination of public and private funding sources to support affordable housing activities during the period covered by this Plan. Many applicants seeking City assistance may be required to provide an equity investment, and most affordable housing projects will also rely on financing from local financial institutions.

For Program Year 2026, the City will apply for Special Needs Assistance Program (SNAP) funding through the Federal Home Loan Bank, in partnership with ARVEST and First Security Bank. Through this program, the City anticipates helping approximately nine (9) homeowners. If funds are available the City will apply yearly during the 5-year Consolidated Plan.

For nonprofit developers, including Community Development Corporations (CDCs) and Community Housing Development Organizations (CHDOs), City funds often serve as gap financing. These organizations typically secure additional funding from sources such as the Federal Home Loan Bank, the Arkansas Development Finance Authority, area banks, and private charitable donations to complete project development.

The City may continue to make resources from its Affordable HOME Program available for the construction of affordable homes for low income individuals and families. Program income generated from the sale of these homes is reinvested to further expand affordable housing opportunities. When combined with other financing sources, this funding plays a critical role in increasing the supply of safe and affordable housing.

Match requirements for the HOME Program will be met through contributions of land, private financing, and non-cash contributions associated with special needs housing projects partially funded by the City. These non-cash contributions—equal to 25 percent of the 2026 HOME allocation, less administrative funds—represent the direct cost of services provided to residents of HOME assisted units.

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

The City of Little Rock utilizes several publicly owned properties to support the needs identified in this Plan. The Land Bank Commission acquires and maintains vacant, abandoned, and tax delinquent properties to reduce blight, increase homeownership, and expand affordable housing opportunities. In 2024, the Commission received $5,000 in CDBG funds to maintain federally acquired properties for future redevelopment.

The City also owns multiple community facilities used to deliver services to low income residents. The Willie L. Hinton Neighborhood Resource Center and Martin Luther King, Jr. Legacy Center, both located in

low/mod areas, host public service programs and neighborhood support activities. The Nathaniel W. Hill Community Complex provides long standing CDBG supported health and dental services through CHI St. Vincent.

The Ottenheimer Community and Therapeutic Center, completed with CDBG funds in 2012, offers recreation, computer access, and space for the City's Therapeutic Recreation Division serving individuals with disabilities. The Jericho Way Day Resource Center, opened with CDBG support in 2013, provides essential services for people experiencing homelessness, including meals, hygiene facilities, case management, housing referrals, and job counseling.

The City has also acquired two buildings for HOPWA rehabilitation, with work to be completed in stages. Additionally, Little Rock maintains more than 60 parks, recreation centers, and trail systems that support community development, wellness, and neighborhood engagement.

The City owns and maintains more than 60 parks and recreational areas, as well as an extensive network of walking and bicycling trails. Community and recreation centers are strategically located throughout the city to provide accessible programming for residents of all ages. These facilities support community development goals by offering safe public spaces, youth engagement opportunities, wellness programs, and neighborhood based services aligned with Plan priorities.

Discussion

The City has allocated approximately $3.3 million from the CDBG, HOME, and HOPWA, programs for the FY 2026 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	DH 1.1 Rehab of owner-occupied housing (CDBG)	2026	2030	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income Housing	CDBG: $930,036.40	Homeowner Housing Rehabilitated: 70 Household Housing Unit
2	SL 1.1 Health and Dental Services (CDBG)	2026	2030	Non-Homeless Special Needs	CITY-WIDE	Public Services	CDBG: $150,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted
3	SL 1.2 Senior Services/Meals on Wheels (CDBG)	2026	2030	Non-Homeless Special Needs	CITY-WIDE	Public Services	CDBG: $70,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
4	DH 2.3 Volunteer Supported Rehabilitation (CDBG)	2026	2030	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income Housing	CDBG: $15,330.00	Homeowner Housing Rehabilitated: 18 Household Housing Unit
5	SL 1.3 Other Special Needs CDBG)	2026	2030	Non-Homeless Special Needs	CITY-WIDE	Public Services	CDBG: $50,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	DH 1.3 Acquisition Rehabilitation (HOME)	2026	2030	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income Housing	HOME: $200,000.00	Homeowner Housing Added: 1 Household Housing Unit
7	DH 2.1 New Construction of owner/rental housing	2026	2030	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income	HOME: $763,888.14	Homeowner Housing Added: 4 Household Housing Unit
8	DH 2.2 Housing Assistance for Homebuyers (HOME)	2026	2030	Non-Homeless Special Needs	CITY-WIDE	Housing Assistance	HOME: $100,000.00	Low/Moderate Income Housing Benefit: 10 Persons Assisted
9	DH 2.4 Housing Assistance for Person with AIDS	2026	2030	Affordable Housing	HOPWA	Persons with HIV/AIDS	HOPWA: $892,915.49	Housing for People with HIV/AIDS added: Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 55 Households Assisted Homelessness Prevention: 80 Persons Assisted
10	DH 2.9 Facility-Based Housing Assistance	2026	2030	Affordable Housing	HOPWA	Persons with HIV/AIDS	HOPWA: $20,000.00	Housing for People with HIV/AIDS added: 1 Household Housing Unit
11	DH 3.0 Capital Development	2026	2030	Affordable Housing	HOPWA	Persons with HIV/AIDS	HOPWA: $180,000.00	Housing for People with HIV/AIDS added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	O.1 Administration	2026	2030	Administration			CDBG: $303,841.60 HOPWA: $33,801.51 HOME: $118,209.70	Other: 1 Other

Table 60– Goals Summary

Goal Descriptions

1	**Goal Name**	DH 1.1 Rehab of owner-occupied housing (CDBG)
	Goal Description	Provide funding for housing delivery and owner-occupied housing rehabilitation to very-low and low-income households.
2	**Goal Name**	SL 1.1 Health and Dental Services (CDBG)
	Goal Description	Provide funding for health and dental services to low-income clients
3	**Goal Name**	SL 1.2 Senior Services/Meals on Wheels (CDBG)
	Goal Description	Provide funding for meals for elderly low-income clients.
4	**Goal Name**	DH 2.3 Volunteer Supported Rehabilitation (CDBG)
	Goal Description	Installation of wheelchair ramps for disabled individuals to benefits low-income households.
5	**Goal Name**	SL 1.3 Other Special Needs
	Goal Description	Provision of services to persons with other special needs.

6	**Goal Name**	DH 1.3 Acquisition Rehabilitation (HOME)
	Goal Description	Provide funding for acquisition and housing rehabilitation for units that will be sold or rental to low- and moderate-income households.
7	**Goal Name**	DH 2.1 New Construction of owner/rental housing
	Goal Description	Reserved allocation of HOME funds and program income for use by Community Housing Development Organizations (CHDOs), private developers, and City for production of affordable housing.
8	**Goal Name**	DH 2.2 Housing Assistance for Homebuyers (HOME)
	Goal Description	Provide funding for closing costs and down payment assistance for homebuyers.
9	**Goal Name**	DH 2.4 Housing Assistance for Person with AIDS
	Goal Description	Provide housing assistance and appropriate services to enable low-income HIV positive individuals to remain in their homes and reduce their risk of homelessness.
10	**Goal Name**	DH 2.9 Facility-Based Housing Assistance
	Goal Description	Provide funding to develop and operate community residences and other supportive housing for a special population
11	**Goal Name**	DH 3.0 Capital Development
	Goal Description	Provide long-term investments used to buy, build, and/or renovate real property.
12	**Goal Name**	O.1 Administration
	Goal Description	General planning and administration costs associated with administering Federal CDBG, HOME, HOME-ARP, and HOPWA funds.

AP-35 Projects - 91.220(d)

Introduction

Below is a list of the projects selected for 2026 Annual Action Plan, based on the priorities in 2026-2030 Consolidated Plan, public input, and available funding.

#	Project Name
1	Owner-Occupied Rehabilitation
2	World Changer
3	CHI-St. Vincent Health Care Services
4	CareLink / Meal on Wheels
5	Our House/Workforce Development & Employment Services
6	Mainstream Wheelchair Ramps
7	HOME New Construction
8	Acquisition/Rehab
9	Homebuyer Assistance
10	CHDO Activities
11	O.1 Administration
12	2026-2029 City of Little Rock ARH26F001
13	2026-2029 Facility-Based Housing Assistance ARH26F001
14	2026-2029 Capital Development ARH26F001

Table 61 – Project Information

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

The City identified its funding priorities through the Consolidated Planning process, and the 2023 Annual Action Plan reflects these established goals. The City remains committed to serving residents with the greatest economic and housing needs; however, several barriers continue to limit the ability to fully address underserved populations. These include insufficient financial resources, limited availability of affordable housing and supportive services, and low community awareness of existing programs. To overcome these challenges, the City will continue leveraging partnerships with public, private, and nonprofit agencies to maximize resources, expand housing and service opportunities, and increase public outreach efforts.

For Community Housing Development Organization (CHDO) activities, the City utilizes a competitive Request for Proposals (RFP) process. The RFP is publicly advertised in the Arkansas Democrat Gazette and posted on the City's Purchasing Division website, and notifications are issued to registered vendors aligned with relevant commodity codes. A five-member selection committee evaluates all applications for

organizational capacity, past performance, and program qualifications. Bid pricing is then reviewed, and recommended CHDOs are forwarded to the Board of Directors for approval and contract authorization.

HOME New Construction projects follow a similar procurement process through a publicly advertised RFP. Vendors registered under applicable construction commodity codes receive notice of the opportunity. Proposals are reviewed for responsiveness and responsibility, and the contract is awarded to the best responsible bidder in accordance with City procurement policies and HOME Program requirements.

The owner-occupied rehabilitation program, funded through CDBG aids low-income homeowners who are age 62 or older or who have a disability. Assistance is offered on a first-come, first-served basis. Applicants complete a preliminary questionnaire to determine basic eligibility and are then placed on a waiting list until a full application appointment is scheduled with program staff at the Community Development office. Projects presenting immediate threats to health or safety are expedited for immediate assistance. Emergency Assistance Grants are available for urgent repairs to critical home systems, including heating, electricity, plumbing, and roofing, to ensure safe, decent, and sanitary living conditions in accordance with HUD program standards.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Owner-Occupied Rehabilitation
	Target Area	CITY-WIDE
	Goals Supported	DH 1.1 Rehab of owner-occupied housing (CDBG)
	Needs Addressed	Preservation/Production of Low-to-Moderate Income
	Funding	CDBG: $830,036.00
	Description	Housing Rehabilitation and Reconstruction; Emergency Home Repairs
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	Sixty (60) very low and low-income families will benefit from the proposed activity.
	Location Description	Various locations to be determined.
	Planned Activities	Housing Rehabilitation
2	**Project Name**	World Changer
	Target Area	CITY-WIDE
	Goals Supported	DH 1.1 Rehab of owner-occupied housing (CDBG)
	Needs Addressed	Preservation/Production of Low-to-Moderate Income
	Funding	CDBG: $100,000.00
	Description	Housing Rehabilitation-Paint
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Ten (10) very low and low-income families will benefit from the proposed activity.
	Location Description	Various locations to be determined.
	Planned Activities	World Changers, a faith-based organization, provides labor to paint the exterior of houses for very low income, elderly residents. Materials are provided by the City.

3	**Project Name**	CHI-St. Vincent Health Care Services
	Target Area	CITY-WIDE
	Goals Supported	SL 1.1 Health and Dental Services (CDBG)
	Needs Addressed	Public Services
	Funding	CDBG: $150,000.00
	Description	Provision of health and dental services to low-income clients.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Nine thousand (9,000) low-income families will benefit from the proposed activity.
	Location Description	2500 E. 6th Street, Little Rock, AR 72202
	Planned Activities	Health and dental services are provided at Nathaniel W. Hill Complex by CHI St. Vincent Health System.
4	**Project Name**	CareLink / Meal on Wheels
	Target Area	CITY-WIDE
	Goals Supported	SL 1.2 Senior Services/Meals on Wheels (CDBG)
	Needs Addressed	Public Services
	Funding	CDBG: $70,000.00
	Description	Home delivered meals to Senior Citizens.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Two hundred (200) elderly low-income individuals will benefit from the proposed activity.
	Location Description	700 W. Riverfront Drive, North Little Rock, AR 72214
	Planned Activities	Central Arkansas Area Agency on Aging (dba Care Link) provides hot and frozen home-delivered meals for homebound older people who are unable to shop or prepare their own meals.
5	**Project Name**	Our House/Workforce Development & Employment Services
	Target Area	CITY-WIDE
	Goals Supported	SL 1.3 Other Special Needs

	Needs Addressed	Public Services
	Funding	CDBG: $50,000.00
	Description	Workforce Development and Financial Empowerment
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Four hundred (400) very low and low-income families will benefit from the proposed activity.
	Location Description	302 E. Roosevelt Road, Little rock, AR 72206
	Planned Activities	Our House, Inc. will provide a comprehensive "one-stop-shop" for workforce development and financial empowerment.
6	**Project Name**	Mainstream Wheelchair Ramps
	Target Area	CITY-WIDE
	Goals Supported	DH 1.1 Rehab of owner-occupied housing (CDBG)
	Needs Addressed	Preservation/Production of Low-to-Moderate Income
	Funding	CDBG: $15,330.00
	Description	Installation of wheelchair ramps
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Eighteen (18) very-low and low income families will benefit from the proposed activity.
	Location Description	Various locations to be determined.
	Planned Activities	Mainstream, a nonprofit independent Living Resources Center, has partnered with volunteers of the AT&T Telephone Pioneers to constructed wheelchair ramps with materials provided by the City.
7	**Project Name**	HOME New Construction
	Target Area	CITY-WIDE
	Goals Supported	DH 2.1 New Construction of owner/rental housing
	Needs Addressed	Preservation/Production of Low-to-Moderate Income
	Funding	HOME: $652,096.29
	Description	New construction of homes
	Target Date	12/31/2028

	Estimate the number and type of families that will benefit from the proposed activities	Three (3) low to moderate-income families will benefit from the proposed activity.
	Location Description	Various locations to be determined.
	Planned Activities	Housing Development
8	**Project Name**	Acquisition/Rehab
	Target Area	CITY-WIDE
	Goals Supported	DH 1.3 Acquisition Rehabilitation (HOME)
	Needs Addressed	Preservation/Production of Low-to-Moderate Income
	Funding	HOME: $200,000.00
	Description	Acquisition and rehab of a property for sale
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	One (1) low to moderate-income families will benefit from the proposed activity.
	Location Description	Various locations to be determined.
	Planned Activities	
9	**Project Name**	Homebuyer Assistance
	Target Area	CITY-WIDE
	Goals Supported	DH 2.2 Housing Assistance for Homebuyers (HOME)
	Needs Addressed	Housing Assistance
	Funding	HOME: $100,000.00
	Description	Down payment and closing cost assistance
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Ten (10) low-income individuals will benefit from the proposed activity.
	Location Description	To be determine
	Planned Activities	Direct financial assistance provided to homebuyers.

10	**Project Name**	CHDO Activities
	Target Area	CITY-WIDE
	Goals Supported	DH 2.1 New Construction of owner/rental housing
	Needs Addressed	Preservation/Production of Low-to-Moderate Income
	Funding	HOME: $111,791.04
	Description	CHDO Set-Aside
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	One (1) low to moderate-income family will benefit from the proposed activity.
	Location Description	To be determine
	Planned Activities	Housing Development
11	**Project Name**	O.1 Administration
	Target Area	CITY-WIDE
	Goals Supported	O.1 Administration
	Needs Addressed	Administration
	Funding	CDBG: $330,841.60 HOME: $74,527.36
	Description	Administration and planning of the HUD Grant Programs.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Administration costs, no direct benefits.
	Location Description	500 W. Markham, Suite 120W, Little Rock, AR 72201
	Planned Activities	Administration and planning of the HUD Grant Programs.
12	**Project Name**	2026-2029 City of Little Rock ARH26F001
	Target Area	CITY-WIDE
	Goals Supported	DH 2.4 Housing Assistance for Person with AIDS
	Needs Addressed	Persons with HIV/AIDS Administration
	Funding	HOPWA: $892,915.49

	Description	Will provide housing assistance (rental or mortgage, utilities, and/or deposit) and supportive services (case management) to enable low- income HIV positive individuals to remain in their homes and reduce their risk of homelessness.
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	One hundred thirty-five (135) very low and low-income families will benefit from the proposed activity.
	Location Description	Various locations
	Planned Activities	Housing Assistance, Supportive Services, and Administration
13	**Project Name**	2026-2029 Facility-Based Housing Assistance ARH26F001
	Target Area	
	Goals Supported	DH 2.9 Facility-Based Housing Assistance
	Needs Addressed	
	Funding	HOPWA: $20,000.00
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
14	**Project Name**	2026-2029 Capital Development ARH26F001
	Target Area	HOPWA
	Goals Supported	
	Needs Addressed	Capital Development
	Funding	HOPWA: $180,000.00
	Description	
	Target Date	12/31/2029

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution - 91.220(f)

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

The distribution of resources reflects the distinct service areas of each HUD program included in the entitlement. CDBG and HOME funds are directed exclusively within the City of Little Rock and are deployed on a citywide basis to address priority housing and community development needs. Targeting is guided by data indicating concentrations of low income and minority residents, higher rates of housing cost burden, aging or substandard housing conditions, and areas where public infrastructure or neighborhood facilities need reinvestment. While these factors inform decisions about where activities are prioritized, the City does not assign predetermined percentage allocations to specific neighborhoods. Instead, resources are invested in areas where community needs, public input, and analysis of available data demonstrate the greatest potential for impact.

HOPWA resources operate within a broader multi county eligible metropolitan statistical area, as defined by HUD, which includes Pulaski, Faulkner, Saline, Lonoke, Perry, and Grant counties. Assistance is distributed regionally to ensure that individuals and families living with HIV/AIDS have equitable access to housing and supportive services irrespective of jurisdictional boundaries. Allocation decisions within the HOPWA service area are informed by regional HIV prevalence, indicators of housing instability, and the capacity of local service providers. This structure supports a coordinated regional response to HIV related housing needs, while CDBG and HOME resources continue to focus on locally identified priorities within the City of Little Rock.

Geographic Distribution

Target Area	Percentage of Funds
CDBG	0
HOPWA	27
CITY-WIDE	73

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The geographic priorities for allocating investments are determined by the proportional amounts of funding available within each federal program. Because HOPWA represents approximately 27 percent of all federal funds received, its share of resources is allocated accordingly. In addition, HOPWA funding is restricted to activities eligible under that program, which means its distribution must follow both the size of the allocation and the specific geographic areas where HOPWA-eligible needs exist. This ensures that investments are directed to the communities where program-specific needs are greatest and where the funds can be used in compliance with federal requirements.

Discussion

In the development of the 2026-2030 Consolidated Plan, it was determined that the use of HUD grant funding would still be best utilized between city-wide and HOPWA.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

The following tables estimate the annual goals for affordable housing for the 2026 Program year.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	85
Special-Needs	135
Total	220

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	135
The Production of New Units	4
Rehab of Existing Units	71
Acquisition of Existing Units	10
Total	220

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

The City employs a comprehensive set of strategies to maintain, create, and improve the quality of affordable housing. Consistent with the priorities established in the 2026–2030 Consolidated Plan, housing remains the highest local need and a central focus of the City's investment of CDBG, HOME, and HOPWA resources. To preserve existing affordable units and expand the supply of safe, decent, and affordable housing, the City will administer a range of programs designed to address both immediate household needs and long-term housing stability. These programs include:

- Emergency Assistance
- Limited Home Repairs
- Homebuyer Assistance
- Acquisition/Rehabilitation
- New Construction
- HOPWA Tenant-Based Rental Assistance (TBRA) and Short-Term Rent, Mortgage, and Utility (STRMU) Assistance

Through these efforts, the City seeks to stabilize vulnerable households, address substandard housing conditions, support pathways to homeownership, and expand access to affordable and supportive housing options for residents, including those living with HIV/AIDS.

AP-60 Public Housing - 91.220(h)

Introduction

The City collaborates closely with CATCH and the Interagency Council on Homelessness to assess systemwide needs, coordinate resources, and address priority gaps for individuals and families experiencing homelessness or at risk of homelessness. Through these partnerships, the City participates in planning, data analysis, and coordinated service delivery to strengthen the local homeless response system. The City also serves as the Lead Agency for the Continuum of Care (CoC), providing administrative oversight, facilitating strategic planning, and ensuring compliance with HUD requirements related to coordinated entry, performance measurement, and governance. This leadership role enables the City to align funding, policies, and collaborative efforts across agencies to improve housing stability and service access for residents in need.

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

MHA's 2026 efforts focus on improving the quality, safety, and performance of its public housing portfolio. Key priorities include completing critical capital improvements—such as Fortified-standard roofing at Madison Heights—and implementing NSPIRE inspections to align all units with updated HUD quality requirements. The agency continues to raise occupancy levels and strengthen operations, following HUD's May 2026 assumption of control to ensure compliance and accelerate needed reforms. Throughout the year, MHA will maintain public engagement through the Annual Plan process and using resident feedback to guide decisions. Overall, the 2026 plan centers on stabilizing properties, meeting federal standards, and improving living conditions for public housing residents.

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

MHA is making efforts to enhance its Homeownership program by increasing its outreach and participant recruitment. Outreach efforts will be planned to enlist more engagement and involvement from public housing residents.

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

On August 8, 2025, HUD issued an Interim Public Housing Assessment score reflecting their advancements and elevated MHA to a "**Standard" performance status**, recognizing substantial improvement across key operational indicators.

During a recent view as of May 2026, HUD determined that MHA was in substantial default" of its Recovery Agreement — citing ongoing PHAS and occupancy issues — and executed a federal takeover of the agency.

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

Introduction

The City collaborates closely with CATCH and the Interagency Council on Homelessness to assess systemwide needs, coordinate resources, and address priority gaps for individuals and families experiencing homelessness or at risk of homelessness. Through these partnerships, the City participates in planning, data analysis, and coordinated service delivery to strengthen the local homeless response system. The City also serves as the Lead Agency for the Continuum of Care (CoC), providing administrative oversight, facilitating strategic planning, and ensuring compliance with HUD requirements related to coordinated entry, performance measurement, and governance. This leadership role enables the City to align funding, policies, and collaborative efforts across agencies to improve housing stability and service access for residents in need.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City will continue to support organizations that assess the needs of individuals experiencing homelessness to strengthen the local social service system and address unmet gaps. The City will maintain participation in the annual Point-In-Time Count to support data-driven monitoring of homelessness trends. Through continued collaboration with the regional Continuum of Care and partnerships with service providers, the City will promote coordinated outreach efforts and contribute to consistent performance measurement across the homelessness response system.

The Housing & Neighborhood Department's Homeless Services Division deploys Housing Community Engagement Advocates who actively engage with individuals in encampments and on the streets. They interview to find out the needs of the individual whether it is a shelter referral and/or comprehensive needs assessment. The division also coordinates responses to encampments—residents can even report locations via 311.

The City's "Micro Home Village" for the homeless is being built south of Roosevelt Road, aiming to open in 2026. It is designed to house up to 220 individuals or families, it combines private micro-homes with on-site community services—case management, health/mental health services, employment training, and wrap-around supports. Residents will receive personalized case plans and transitional aid toward permanent housing. This is possible due to HOME-ARP and American Rescue Plan Funding.

The Jericho Way Day Resource Center, opened in 2013, was a partnership between the City of Little Rock and the City of North Little Rock. The center is operated by DePaul USA, a national organization that works to end homelessness. It is open Monday through Friday and serves as a safe, welcoming place for individuals experiencing homelessness. It offers a wide range of essential services designed to help people meet their basic needs, stabilize their circumstances, and work toward long-term housing and independence. Jericho Way plays an essential role in Little Rock's broader homelessness response system

by offering daily support, building relationships, and helping individuals take the next steps toward stability and housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

CATCH, in coordination with the City of Little Rock and a network of community partners, continues to expand and enhance the emergency shelter and transitional housing system serving individuals and families experiencing homelessness. These collaborative efforts focus on increasing capacity, improving facility conditions, and strengthening the supportive service infrastructure necessary to promote long-term housing stability.

In addition to the City's ongoing planning and support for shelter improvements, partner agencies are implementing significant development projects that will add new shelter and transitional housing resources. Our House has initiated construction on the final phase of its *Building New Beginnings* project, which includes the development of eleven new family housing units, expanded outdoor living areas, and dedicated spaces for case management, operational functions, and mental health services. Project completion is anticipated in Spring 2026.

Pulaski County is also advancing the development of Providence Park, completing and leasing the first five tiny homes under Phase I. The long-term plan envisions a community of approximately one hundred tiny homes, along with a health clinic, community kitchen, entrepreneurial hub, and agricultural space designed to support resident well-being, self-sufficiency, and economic mobility. These investments collectively strengthen the region's emergency and transitional housing system and increase the number of safe, supportive housing options available to people experiencing homelessness.

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

Through coordinated entry, case management, housing navigation, and supportive services delivered by community partners, the City works to facilitate stable transitions from shelter or transitional housing into permanent housing. Programs funded through ESG, HOME, CDBG, and HOPWA support rapid re-housing, rental assistance, housing stabilization services, and referrals to mainstream benefits. These efforts increase exits to permanent housing and reduce the duration of homelessness for program participants.

Several community partners provide additional resources that support the transition out of homelessness. Our House operates the Central Arkansas Family Stability Institute (CAFSI), now in its thirteenth year. This homelessness-prevention and stabilization program offers integrated services focused on housing, employment, financial literacy, education, and mental well-being. CAFSI is supported through

partnerships with the University of Arkansas for Medical Sciences, the Substance Abuse and Mental Health Services Administration, Heart of Arkansas United Way, Temporary Assistance for Needy Families (TANF), and the Siemer Institute for Family Stability.

St. Francis House offers critical supports to Veterans experiencing or at risk of homelessness through its Transitional Housing Program and the Supportive Services for Veteran Families (SSVF) Program. The Transitional Housing Program provides structured residential services for Veterans struggling to reintegrate into the community, while SSVF delivers homelessness prevention and rapid re-housing assistance designed to maintain stable housing or quickly rehouse Veterans who have already become homeless. Both programs are funded by the U.S. Department of Veterans Affairs and serve as key components of the regional housing stabilization system.

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.

Metropolitan Housing Alliance was awarded HUD Mainstream Housing Choice Vouchers to support non-elderly persons with disabilities who are transitioning out of institutions, at risk of institutionalization, or experiencing or at risk of homelessness. These vouchers expand local capacity to stabilize highly vulnerable individuals.

Family Promise of Pulaski County provides targeted homeless prevention services by offering limited rental and utility assistance to households at risk of homelessness. The organization also operates a seasonal shelter program twice per year, with shelter availability from mid-May through mid-August and again from mid-November through mid-January. Upon program exit, participants receive support to maintain stability, including transportation assistance through rides to the Rescue bus pass program. These services help households address immediate housing crises, reduce the likelihood of homelessness, and improve access to essential community resources.

As the Collaborative Applicant for the Central Arkansas Continuum of Care, the City's Housing and Neighborhood Programs Department applies annually for the CoC Planning Grant to strengthen system performance. Planning activities focus on enhancing coordination across CATCH and its partner agencies, supporting governance, and improving regional strategies that address homelessness.
The City's Owner-Occupied Rehabilitation Program also contributes to homelessness prevention by enabling low-income homeowners to remain safely housed through essential repairs funded by CDBG and HOME resources.

CATCH maintains formal discharge coordination policies to reduce risk among individuals exiting foster care, health care and behavioral health institutions, and correctional settings. These efforts

support structured transitions, reduce housing instability, and improve outcomes for residents most likely to enter homelessness without targeted assistance.

Discussion

Prevention of homelessness remains a key priority for the City of Little Rock and its network of nonprofit and local agency partners. The City supports programs designed to reduce the number of households entering homelessness by providing targeted assistance, early intervention, and linkage to stabilizing services. These efforts include homeless prevention activities, emergency shelter operations, and transitional housing options that help individuals and families address immediate crises and begin working toward long-term stability. By supporting agencies that deliver rental assistance, utility assistance, shelter services, case management, and follow-up resources, the City aims to strengthen community capacity to prevent homelessness and ensure that households experiencing or at risk of homelessness can access safe, temporary housing and the supportive services required to regain stability within the community.

AP-70 HOPWA Goals - 91.220 (l)(3)

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	80
Tenant-based rental assistance	55
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	0
Total	135

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

Introduction

The City of Little Rock implements a comprehensive set of policy and regulatory reforms that reduce barriers to the development and maintenance of affordable housing. These actions specifically target land-use controls, zoning policies, building standards, fee structures, jurisdictional boundaries, and incentive programs to foster housing diversity and affordability.

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

Land Use Controls & Zoning Ordinances

- In August 2025, Little Rock enacted Ordinance 22,647, in compliance with Arkansas Act 313 of 2025, to allow one Accessory Dwelling Unit (ADU) by-right on lots with existing single-family homes, expanding small-scale housing options such as backyard cottages and in-law suites
- In December 2025, the City updated its Urban Use Zoning District (Ord. 22,695) to support form-based and mixed-use development, increase heights by-right, permit multifamily housing, and streamline approval pathways for residential projects

Building Codes, Fees & Permitting

- The City adopted the 2021 International Building, Residential, Energy, and Property Maintenance Codes with local amendments to maintain consistent safety standards while avoiding unnecessary regulatory burdens
- A streamlined permit process reduces administrative complexity for small-scale residential developments and ADUs, lowering permitting costs and permit timelines
- Residential permits under $5,000 incur no building permit fee unless inspections are required, easing the financial burden on minor home improvements that support affordability.

Growth Management & Jurisdictional Clarity

- Effective August 5, 2025, Little Rock relinquished its extraterritorial jurisdiction (ETJ), focusing planning, permitting, and infrastructure decisions within municipal limits and reducing uncertainty for developers working near city boundaries

Incentives, Inclusionary Practices & Public-Private Partnerships

- The Targeted Community Development Initiative (TCDI) launched revitalization efforts in historically disinvested neighborhoods across Wards 1, 2, 6, and 7, allocating $5 million annually to support infrastructure, affordable housing, and small business development

- Although the City does not have a standalone inclusionary zoning ordinance, developers are required to provide affordable units or participate in fees-in-lieu as part of conditional-use permits, zoning overlays, or negotiated rezonings.
- The City also offers down payment assistance to prospective homebuyers, collaborating with developers through conditional overlays and development agreements to promote affordable homeownership

Collectively, these strategic reforms—spanning zoning, permitting, codes, jurisdictional boundaries, and incentivization—remove structural constraints and support the creation of diverse, attainable housing options. By integrating market-responsive tools such as ADUs, expedited procedures, infrastructure support, and affordability conditions, the City drives policy-driven redevelopment in alignment with its goal of expanding affordable and inclusive housing access.

Discussion

Through a combination of zoning reforms, updated building codes, streamlined development and permitting processes, targeted incentives, and expanded financial tools, the City of Little Rock is actively working to reduce regulatory and structural barriers to affordable housing. These coordinated efforts advance the City's long-term housing goals and support the production, preservation, and accessibility of safe, decent, and affordable housing for low- and moderate-income residents.

AP-85 Other Actions - 91.220(k)

Introduction

The City of Little Rock will pursue a coordinated set of strategies over the next year to address underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, alleviate poverty, strengthen institutional structure, and enhance coordination among public and private partners. The planned actions below outline the City's continuing efforts to mitigate the most significant obstacles affecting residents, particularly low- and moderate-income households.

Actions planned to address obstacles to meeting underserved needs

One of the primary challenges in meeting underserved needs continues to be the limited availability of financial resources**.** Although the City anticipates funding levels consistent with 2024 allocations, CDBG and HOME resources remain significantly below 2010 levels. To maximize impact, the City will continue to prioritize efficiency in program delivery and strengthen its partnerships with public agencies, nonprofit organizations, and community stakeholders.

To better reach underserved residents, the City will:

- Hold public meetings and hearings in low-income neighborhoods.
- Coordinate with public and private partners to promote programs that benefit low- and moderate-income families.
- Expand language access, including translated program materials for non-English-speaking residents.
- Support public service activities such as health and dental programs and senior services.
- Continue coordination with CATCH to provide short-term rental assistance through ESG Rapid Re-Housing funds.
- Provide HOME subsidies to help families purchase affordable homes.

These efforts aim to expand service reach, improve communication, and ensure that residents in underserved neighborhoods are connected to available resources.

Actions planned to foster and maintain affordable housing

The City will continue to implement programs that preserve existing housing and expand access to quality, affordable units. Key activities include:

- Operating homeowner rehabilitation programs that offer zero-interest loans for critical repairs.
- Allocating HOME funds to CHDOs for the acquisition, rehabilitation, or new construction of affordable homes.
- Using HOME funds to provide down payment and closing cost assistance.
- Utilizing HOME-ARP resources for non-congregate shelter development and other

homeless-focused activities.
• Supporting the Metropolitan Housing Alliance in its efforts to provide safe, decent, and affordable housing to low-income residents.

The City will also continue to enforce the Little Rock Minimum Housing Code, with Code Enforcement Officers addressing unsafe or deteriorating structures, including those damaged by fire. Additionally, the Systematic Rental Property Inspection Program, which provides biannual inspections of rental units, will continue to ensure rental housing quality and protect both residents and landlords.

Actions planned to reduce lead-based paint hazards

The City maintains a comprehensive policy to ensure that all housing rehabilitation projects funded by the City receive lead-based paint testing and that all new construction funded by the City is lead-safe. Staff receive ongoing training in lead-safe work practices, including certification as Lead-Based Paint Inspectors, Risk Assessors, and Supervisors. The City also sponsors training for contractors and abatement workers to ensure safe and compliant lead hazard reduction activities.

Actions planned to reduce the number of poverty-level families

City-funded housing and community development activities contribute to poverty reduction by reducing cost burdens, improving housing stability, and expanding access to supportive services. The City's collaborations with nonprofit partners help provide pathways to economic security through:

• Affordable housing programs that lower household housing costs.
• Section 3 job training and employment requirements for HUD-funded contractors.
• The Homeownership Assistance Program, which helps households build assets through homeownership.
• CapitalCon**,** a financial empowerment event supporting wealth-building, debt elimination, and long-term financial stability.
• Programs that connect residents to workforce development, educational opportunities, and supportive services.

Actions planned to develop institutional structure

The City will continue to strengthen interdepartmental coordination and partnerships with external agencies to improve service delivery. This includes ongoing collaboration with:

• The Metropolitan Housing Alliance
• Local CDCs and CHDOs
• Nonprofit organizations providing housing and community development services

- The Interagency Council on Homelessness
- Lenders, realtors, and financial institutions to promote the Homebuyer Assistance Program

The City will also continue to provide technical assistance, resources, and support to community-based organizations to enhance their capacity to deliver housing and community development programs.

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

The City will maintain active participation in the Central Arkansas Continuum of Care (CoC). This includes assisting with the annual Point-in-Time Count, serving on committees, and providing administrative leadership as the CoC's Collaborative Applicant and Lead Agency**.** Through HUD's Planning Grant, the City will support increased CoC coordination, performance evaluation, and compliance with HUD requirements.

The City will also continue to participate in the Interagency Council on Homelessness, strengthen communication among partners, and provide information to residents and organizations regarding available federal, state, and local resources.

Discussion

The City of Little Rock will continue to refine its strategies for addressing community needs by fostering affordable housing, reducing environmental hazards such as lead-based paint, alleviating poverty, strengthening institutional capacity, and enhancing collaboration with regional partners. These efforts rely on strong partnerships with private housing providers, social service agencies, nonprofit organizations, and other community stakeholders. The City remains committed to broadening outreach, increasing inclusivity, and engaging additional partners to address community development needs.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.220(l)(1,2,4)

Introduction

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

   The City of Little Rock does not use other forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   The City uses recapture provision for all homebuyer activities including when assistance is provided for homebuyer units developed or rehabilitated by CHDOs. The HOME subsidy will be forgiven in equal monthly installments during the Affordability Period. The timeframe for the Affordability Period is as follows:

   - Under $25,000-- 5 years (60 months)
   - $25,000-$50,000--10 years (120 months)

   During the Affordability Period the homebuyer is responsible for satisfying all HOME Program regulation requirements such as principal residence and payment of all taxes and insurance. If they do not abide by the terms and conditions of the HOME Program, recapture or foreclosure proceedings may be initiated. In the event the homebuyer sales the house within the Affordability Period, the City will recapture the amount of the HOME funds unforgiven or recapture the maximum net proceed from the sale of the property. Net proceeds will be used to reimburse the HOME Program for the outstanding balance of HOME funds and/or for administration costs associated with the recapture action. If the net proceeds are less than the outstanding balance of HOME funds invested in the property, the loss will be absorbed by the HOME Program, and all HOME Program requirements would be considered to have been satisfied. If the net proceeds are greater than the outstanding balance of HOME funds invested, the balance of net proceeds would be distributed to the homeowner or their estate.

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:

   The period of affordability is based upon the direct HOME subsidy to the homebuyer as described in the previous section. The period is stated in the loan and program documents which include the Promissory Note, Mortgage, Mortgage Subsidy Agreement, and the Notice to Homebuyer. All four of these documents are signed by the homebuyer to ensure compliance during the affordability period.

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

   The City does not anticipate using HOME funds to refinance existing debt for HOME funded activities.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). *<TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>*

   The City does not anticipate using 2026 HOME funds for 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)).

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

Discussion

New Construction and CHDO projects are selected by the Request for Proposal (RFP) while the HOPWA Project Sponsors are selected by the Request for Qualifications (RFQ). The RFP and RFQ are competitive processes that are posted in the Arkansas Democrat Gazette and online with the City's Purchasing Division. Applications are requested for Public Service projects and Owner-Occupied rehabilitation. Public Service providers are also selected using a competition process. Notice is posted in the Arkansas Democrat Gazette and on the City's website. Owner-occupied rehabilitation is a first-come, first-service. All activities will benefit low-income households.

APPENDICES

2026-2030 LITTLE ROCK SURVEY ANALYSIS Little Rock Survey Analysis