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Community Development

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City of Jonesboro 2012-2016 Consolidated Plan

City of Jonesboro
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Executive Summary:

The Community Development Block Grant (CDBG) Program was established by the Housing and Community Development Act of 1974. The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities predominantly for lower income persons (defined as 80 percent or less of the City of Jonesboro area median household income).

Through the CDBG Program, the U.S. Department of Housing and Urban Development (HUD) provides funds to local governments for a wide range of community development activities for low-income persons. Funds can be used for: housing rehabilitation, affordable housing or community development projects, public supportive services, and removal of architectural barriers for the elderly or disabled. In order for an activity to be eligible for CDBG funding, it must be shown to address one of the following national objectives:

- Benefit people with low incomes (up to 80% of median)
- Aid in the prevention or elimination of slums and blight
- Meet an urgent need (such as earthquake, flood or hurricane relief)

A project may qualify as benefiting low income persons in one of several ways:

- Provide direct services to lower income persons (earning up to 80% of the area median income) and document that a minimum of 51 percent of the clients served qualify as lower income.
- Provide area-wide benefits (such as parks, street improvements, etc.) to a service area that has a minimum of 38.2 percent lower income residents (Appendix Maps show the city “planning areas” based on census tract boundaries and identifies those areas with 38.2 percent or more lower income residents).

- Serve a client group that is “presumed low income” per the CDBG regulations, such as seniors and disabled persons. Projects involving the installation of curb ramps and other accessibility improvements in the community can qualify for funding under this category.

The City of Jonesboro, located in the Northeast corner of Arkansas in Craighead County, is the state’s fastest growing city, the fifth largest city in Arkansas (with 67,000 people), and the second largest city in square miles. In a triangle formed by connecting Little Rock, St. Louis, and Memphis, Jonesboro stands out as the largest metropolitan city in what amounts to a 17,000 square-mile triangle area. The Jonesboro Metropolitan Statistical Area (MSA) was recently recognized as seventh strongest in the nation for manufacturing according to the Jonesboro Regional Chamber of Commerce. Jonesboro is the county seat, the largest city in northeast Arkansas, the home to Arkansas State University, and a regional center for manufacturing, agriculture, medicine, education, and trade.

Housing and community development needs include affordable housing in the Census tract areas that include the low income populations. Maintaining the current housing stock in these areas and neighborhood revitalization are high priorities. Affordable rental housing is a definite need. The Jonesboro Urban Renewal and Housing Authority (JURHA) provide rental assistance, but there are still 781 people currently on the waiting list. The city has identified this as a high priority; however, with CDBG budget declining annually, the impact that can be made using CDBG funds is minimal. The city will be working closely with the housing authority to develop additional funding possibilities.

Homeless Needs were explored with a 2006 count revealing that over 78 percent of homeless people were sheltered; 60 percent of these were in emergency shelters, and another 9% were staying with friends and family. The Salvation Army Emergency Shelter is the only general homeless shelter in Jonesboro and is in need of expansion. Homeless youth are served by Consolidated Youth Services, while domestic violence victims are served by the Women’s Crisis Center of Northeast Arkansas. Each of these organizations has specific needs, which has led the city to identify homelessness as medium to high priority. The city will investigate additional options and means to assist these organizations during this five year period.

Objectives:

HUD objectives:

The U.S. Department of Housing and Urban Development's objectives are based on the broad statutory purpose of the CDBG Program that include:

1. **Suitable Living Environment** relates to activities that are designed to benefit communities, families or individuals by addressing issues in their living environment. This objective relates to activities that are intended to address a wide range of issues faced by low and moderate-income persons, from physical problems with their environment, such as poor quality infrastructure, to social issues such as crime prevention, literacy or elderly health services.
2. **Decent Housing** covers the wide range of housing activities that are generally undertaken with CDBG funds. This objective focuses on housing activities whose purpose is to meet individual family or community housing needs. It does not include programs where housing is an element of a larger effort to make community-wide improvements, since such programs would be more appropriately reported under Suitable Living Environments.
3. **Creating Economic Opportunities** applies to activities related to economic development, revitalization, or job creation.

GOALS AND OBJECTIVES;

The city's Five Year Strategy is intended to be flexible in order to take advantage of opportunities that may become available. However, the following are the priority objectives. The types and number of projects that are carried out will also depend on the amount of CDBG funding the city receives over the next five years.

City of Jonesboro CDBG Priority Objectives:

Improve the livability and quality of life in the City of Jonesboro.

Housing - Rehabilitation/Homeownership

Neighborhood Revitalization/Beautification

Economic Development/Job creation/Business Development

Public Services - Non-Housing Special Needs

Housing Strategy:

Housing costs remain high and overall housing affordability continues to be a major problem for low income individuals and families. Recent trends in home prices have led to an increasing number of people being priced out of the homeownership market. One consequence has been a shift in tenure trends, with increasing number of people remaining in the rental market, intensifying the competition for scarce affordable housing units. Increasing the supply of affordable housing and maintaining the current housing stock is a primary goal of the Consolidated Plan.

The city will continue to work with the Housing Authority in maintaining its current level of assisted rental units for low-income households over the next five years. The Housing Authority will attempt to increase its number of assisted rental units as additional HUD funding allows. However, we do not expect any significant increases in HUD funding for rental assistance or new construction in the next five years. In 2012, the city will apply for HOME funds through the Arkansas Development Finance Authority. These funds will be used to expand our housing program while allowing us to use CDBG funds in non-housing areas.

In addition to addressing the city's current assisted rental units, new homeownership and homeowner rehabilitation assistance will have a substantial impact on deteriorating neighborhoods. Owner occupants tend to be more invested in their neighborhoods, are less likely to move, and have a greater incentive to maintain their properties than their renter counterparts. The city will continue its commitment to providing homebuyer assistance and homeowner rehabilitation assistance for low income households, especially those willing to purchase homes in the older, declining neighborhoods.

Goal: Improve livability and availability of affordable housing and assist in improvement of housing opportunities:

Objective 1: Stabilize, preserve, and improve existing affordable housing stock

- Provide funding to address low and very low income homeowner rehabilitation repair needs - working toward the goal of 20 units.
- Explore the possibility of partnering with volunteer organizations for minor repairs
- Apply for HOME funds through ADFA

Objective 2: Increase new homeownership opportunities

- Continue to fund first time new homeownership program for low and very low income persons
- Assist with new homeownership, credit repair, and foreclosure education - 250 graduates.

Objective 3: Increase affordable housing stock

- Assist developers in determining incentives and financial partnerships to promote more affordable housing projects.
- Encourage the development of rental housing for very low and low income families and individuals throughout the city (especially for large families and seniors).
- Explore opportunities to work with property owners and/or non-profit developers to acquire, rehabilitate and convert to affordable housing units - should appropriate properties be identified by the city.
- Work with nonprofit agencies on approaches to provide housing for persons with physical or

Homeless Strategy:

The City of Jonesboro intends to assist, as much as is feasibly possible, the current shelter and service providers addressing homelessness and services to those at risk of becoming homeless. These organizations strive to guide families effectively out of the generational poverty cycle and public assistance dependency into self sufficiency.

Goal: Improve the quality and quantity of space available for homelessness and those in danger of becoming homeless:

- Continue to support programs that protect people from becoming homeless by providing shelter and supportive services.
- Take part in efforts to support and develop programs that provide emergency rent and utility payments and security deposit assistance.
- Take part in efforts to fund or support programs that provide short-term shelter to persons who are homeless or at risk of homelessness, including homeless and runaway youth.
- Assist efforts to support local emergency homeless shelters and services.

Community Development Strategy:

The city's Community Development Strategy involves focusing on neighborhoods with the highest concentrations of lower income households in order to maintain public facilities, provide adequate recreational opportunities in the form of parks and activities, improve neighborhood appearance and safety, and improve accessibility for disabled residents.

The Community Development Strategy also involves providing a variety of public services to those most in need in order to prevent homelessness, provide shelter and support to those who are homeless, assist low income households with basic needs and the means through supportive services to break the poverty cycle, assist at-risk and homeless youth and help seniors survive on their limited incomes and continue living in their homes. The city intends to carry out the following actions over the next five years.

Goal: Improve livability, create better functioning, and more attractive neighborhoods, and provide support to public services addressing low income needs.

Objective 1: Improve appearance and eliminate blight in low income neighborhoods

- Demolition and Clearance
- Community Beautification

Objective 2: Address needs of low income neighborhood public facilities

- Public facilities maintenance and repair
- Improve Parks and Recreation Facilities

Objective 3: Economic Development/Job creation

- Encourage the development of new business and job creation ventures
- Encourage employment education programs
- Assist in the creation of low income neighborhood-based collaborations to build capacity and sustain long term viability for existing businesses in low income areas

Objective 4: Provide funding and/or support to a variety of public services to help low income persons meet basic needs, prevent homelessness, provide shelter, and support services to those who are homeless, and help seniors survive on their limited incomes and continue living in their homes.

Fund needed services for qualified low income citizens

Objective 5: Improve low-income neighborhood livability through citizen participation in neighborhood revitalization.

- Explore the advantages of creating neighborhood revitalization strategy areas
- Support and encourage public interest in local neighborhood networks

- Make City facilities accessible per the requirements of the Americans with Disabilities Act (ADA), based on the availability of CDBG funds after housing, poverty, and public service priorities have been addressed.
- Increase public outreach to inform the community about available programs and services. Explore new avenues for outreach, such as schools, post offices, neighborhood action networks.
- Form partnerships and alliances with foundations, community groups, local corporations, and the community to alleviate poverty through sustainability, empowerment, and capacity building.

JONESBORO COMMUNITY PROFILE

POPULATION TRENDS

The population of Jonesboro, according to the 2010 U.S. Census, was 67,263. This is an increase of 21.2 percent from the 2000 population at 55,515. The city population increased at a much slower pace between 2009 and 2010, increasing by 1,067 to 67,263, a 1.6 percent increase over the 2009 population of 66,196. The 2005 - 09 American Community Survey (ACS) 5-Year Estimates was 62,991. This is an increase of 13.5 percent from the 2000 population at 55,515. These trends represented a continued increase in population that began in the 1980's and accelerated between 1990 and 2000, when the population increased by 8,980 (19.3%) from the 1990 count of 46,535.

Table 1 – Population Growth

	Population	Growth Rate
1990 U.S. Census	46,535	-
2000 U.S. Census	55,515	19.3% (a)
2005-2009 American Community Survey 5-Year Estimates	62,991	13.5% (b)
2009 Population Estimate	66,196	19.2% (b)
2010 U.S. Census	67,263	21.2% (b)
(a) Growth Rate from 1990 (b) Growth Rate from 2000		

RACE AND ETHNICITY

An analysis of the ethnic distribution of the residents of Jonesboro, in Table 2 indicates that the largest racial group was Caucasians with 74.7 percent in 2010. There were major increases in the minority populations. The African-American population was 18.4 percent of the total population in 2010, increasing by 97.9 percent between 2000 and 2010. The Hispanic

Table 2: Race and Ethnicity

Race	2000		2010	
	#	%	#	%
White	47,394	85.4%	50,251	74.7%
Black or African American	6,259	11.3%	12,384	18.4%
American Indian & Eskimo	175	0.3%	242	0.4%
Asian and Pacific Islander	478	0.9%	1,046	1.6%
Other	1,209	2.2%	3,340	5.0%
Total Population	55,515	100.0%	67,263	100.0%
Hispanic (Ethnic Group)	1,297	2.3%	3,503	5.2%

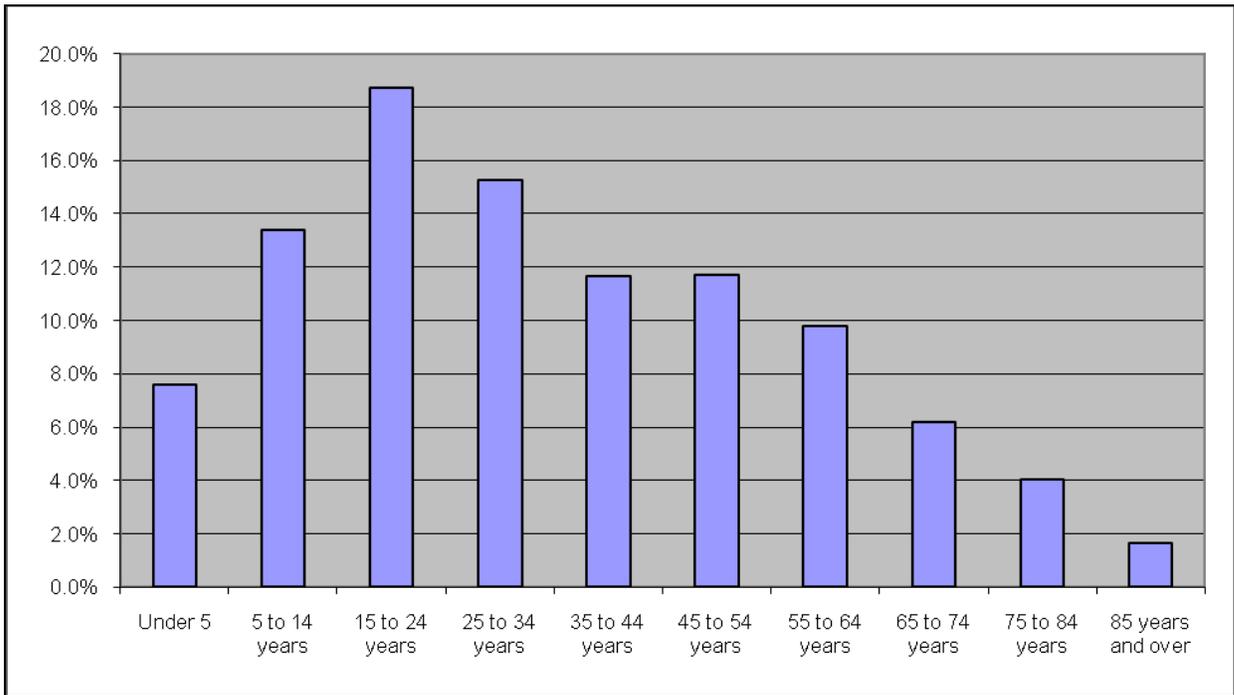
Source: U.S. Census 2000 and 2010

population increased by 170.1 percent between 2000 and 2010 to 5.2 percent in 2010. The Census Bureau does not recognize Hispanic as a race, but rather as an ethnicity. This may account for the 176.3 percent increase in the “Other” category between 2000 and 2010. Maps 1 and 2, on pages 17 and 18, provide graphic depictions of the concentrations of African-Americans and Hispanics and areas of minority concentrations by census tract.

AGE DISTRIBUTION

According to the 2010 U.S. Census the median age in Jonesboro was 31.3 years. As shown in Chart 1 below, the largest age group in Jonesboro was the 15 to 24 group, with about 19 percent of the population. Twenty one percent were under the age of 15, and about 12 percent were over the age of 65. As with other communities across the country, the median age of the population is expected to rise in the coming years as the baby boom generation continues moving up the age distribution. In the next two decades the baby boomers will move entirely into the over 65 age category, creating the largest group in the over 65 category in U.S. history. These trends are expected to have an impact on housing needs in Jonesboro, well as the rest of the country.

Chart 1: Age Distribution



Source: 2010 U.S. Census

HOUSEHOLDS

As shown in Table 3, to the right, Jonesboro had 24,196 households between 2005 and 2009. Of the total households, 15,757 or 65.1 percent were family households. Second only to family households, married-couple households were forty six percent of total households. Approximately 21 percent were married-couple households with children under the age of 18. About 16 percent of households were female-headed and 12 percent were female-headed households with children under the age of 18.

About 35 percent of all households were non-family households, with 28 percent of all households recorded as householder that lived alone.

Over 35 percent of all households included children under the age of 18 and 21 percent of households included persons over the age of 65. The average household size between 2005 and 2009 was 2.47 persons.

UNEMPLOYMENT

The unemployment rate for the Jonesboro Metropolitan Statistical Area (MSA) from January 2005 through July 2011 is shown in Chart 2 on page 14. Unemployment stayed at or below six percent through January 2009 and then showed a steady increase as the economic crisis worsened. As of July 2011, the unemployment rate increased to 8.5 percent.

Table 3 - Households

Family households:	15,757	65.1%
With own children under 18 years	8,434	34.9%
Married-couple family:	11,132	46.0%
With related children under 18 years:	5,140	21.2%
Male householder, no wife present:	782	3.2%
With related children under 18 years:	393	1.6%
Female householder, no husband present:	3,843	15.9%
With related children under 18 years:	2,901	12.0%
Nonfamily households:	8,439	34.9%
Householder living alone	6,766	28.0%
Householder 65 years and over	2,412	10.0%
Total households	24,196	100.0%
Households with individuals under 18 years	8,574	35.4%
Households with individuals 65 years and over	5,089	21.0%
Average household size	2.47	

Source: 2005-09 American Community Survey (ACS) – U.S. Census

Table 2: Unemployment Rate – Jonesboro, AR

INCOME

According to the 2005 - 2009 American Communities Survey 3-Year Estimates, the median household income for Jonesboro was approximately \$38,601. The income category with the largest percentage of households was the \$15,000 to \$29,999 income group, with about 19 percent of all households in the category. Over 39 percent of all households earned below \$30,000, approximating the below 80 percent of median income HUD uses for low-income designations.

Maps 3 and 4, on pages 19 and 20

provide the concentration of households that earned household incomes less than \$15,000 and between \$15,000 and \$25,000 between 2005 and 2009.

Household Income	Number	Percentage
Less than \$10,000	2,929	12.1%
\$10,000 to \$14,999	2,059	8.5%
\$15,000 to \$29,999	4,486	18.5%
\$30,000 to \$39,999	1,124	4.6%
\$40,000 to \$49,999	1,823	7.5%
\$50,000 to \$74,999	4,002	16.5%
\$75,000 to \$99,999	2,660	11.0%
\$100,000 to \$149,999	2,168	9.0%
\$150,000 to \$199,999	529	2.2%
\$200,000 or more	677	2.8%
Total:	24,196	100.0%
Median Household Income	\$38,601	

Source: 2005-09 American Community Survey (ACS) – U.S. Census

POVERTY

According to the 2005 - 2009 American Community Survey showed in Table 5, below, about 17 percent of all families in Jonesboro lived in poverty between 2005 and 2009. About six percent of married couples with children under the age of 18 lived in poverty, and over 11 percent of families with children under the age of 5 lived in poverty during the period. The poverty rate for married couple families was significantly lower than that of families with a female-headed householder. About 47 percent of female-headed households and 53.7 percent of female-headed households with children under the age of 18 lived in poverty.

Family Type	Below Poverty	Total	% Below Poverty
Married-couple family:	647	11,132	5.8%
With related children under 18 years:	453	5,140	8.8%
Under 5 years only	130	1,142	11.4%
No related children under 18 years	194	5,992	3.2%
Other family:	1,964	4,625	42.5%
Male householder, no wife present:	171	782	21.9%
With related children under 18 years:	131	393	33.3%
Under 5 years only	51	81	63.0%
No related children under 18 years	40	389	10.3%
Female householder, no husband present:	1,793	3,843	46.7%
With related children under 18 years:	1,558	2,901	53.7%
Under 5 years only	419	638	65.7%
No related children under 18 years	235	942	24.9%
Total Families	2,611	15,757	16.6%

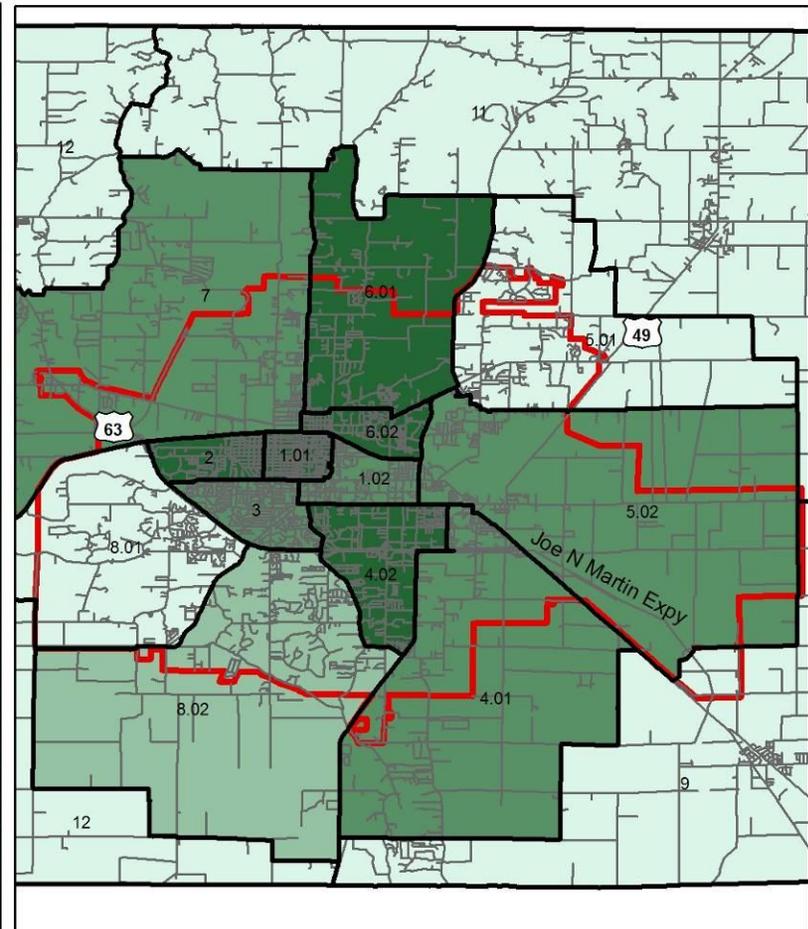
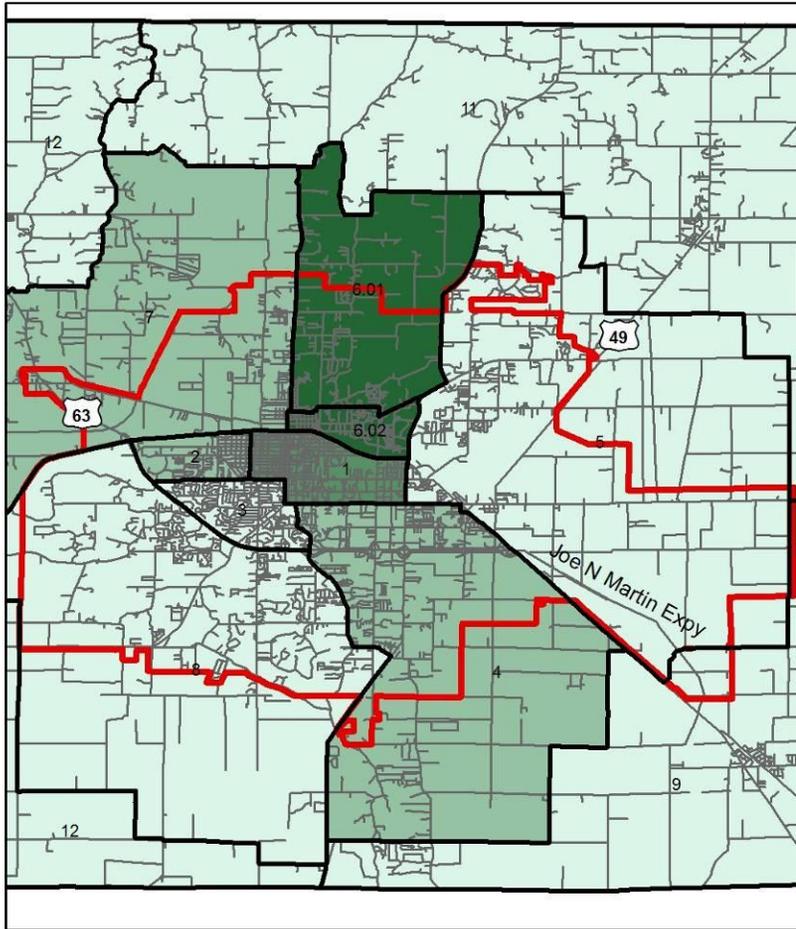
	Below Poverty	Total	% Below Poverty
All Persons	11,644	59,671	19.5%
Under 5	1,671	4,524	36.9%
Under 18	4,353	14,904	29.2%
Over 65	606	6,641	9.1%

Source: 2005-09 American Community Survey (ACS) – U.S. Census

Table 5 - Poverty

About 20 percent of the total population of the city lived in poverty between 2005 and 2009. Over 29 percent of all children under the age of 18 lived in poverty, and about 37 percent of all children under the age of 5 lived in such dire straits. Over nine percent of people over the age of 65 lived in poverty during the period.

Map 1: Percent African-American 2000 and 2010



Legend

- Jonesboro City Limits
- Streets

Percent African-American 2000

- 0.0% - 5.0%
- 5.1% - 10.0%
- 10.1% - 15.0%
- 15.1% - 32.8%

Source: U.S. Census 2000

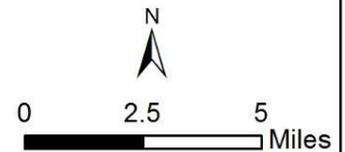
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- Streets

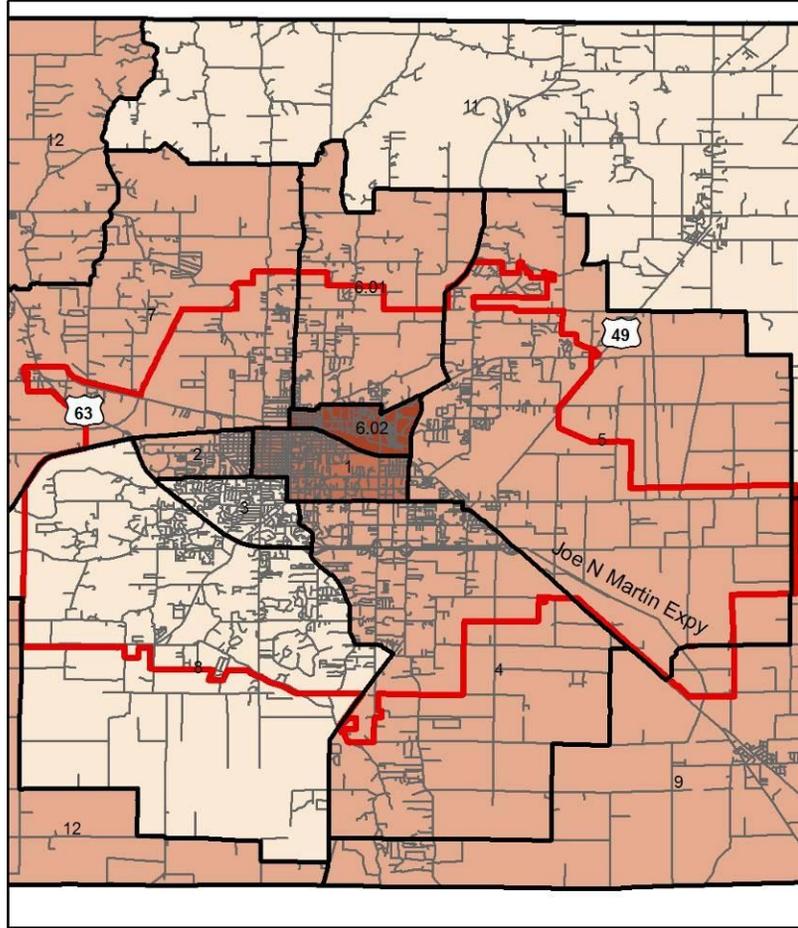
Percent African-American 2010

- 0.2% - 5.0%
- 5.1% - 10.0%
- 10.1% - 15.0%
- 15.1% - 38.6%

Source: U.S. Census 2010



Map 2: Percent Hispanic 2000 and 2010



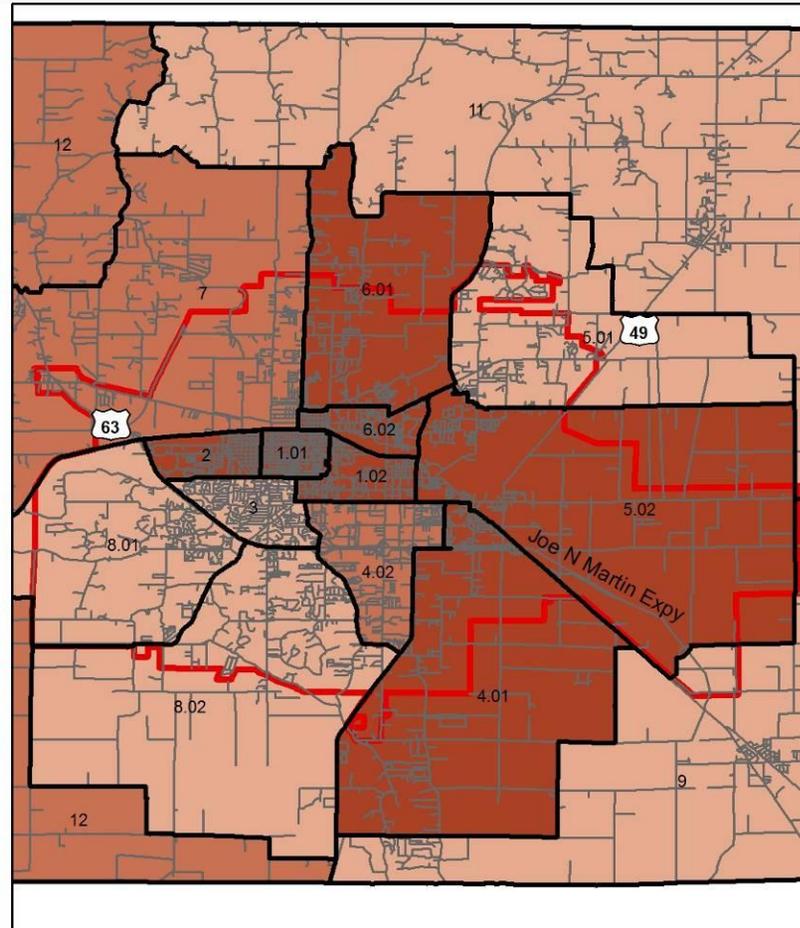
Legend

- Jonesboro City Limits
- Streets

Percent Hispanic 2000

- 0.9% - 1.0%
- 1.1% - 3.0%
- 3.1% - 5.0%
- 5.1% - 5.6%

Source: U.S. Census 2000



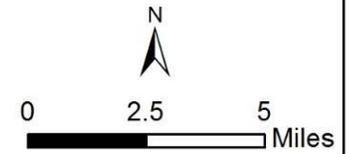
Legend

- Jonesboro City Limits
- Streets

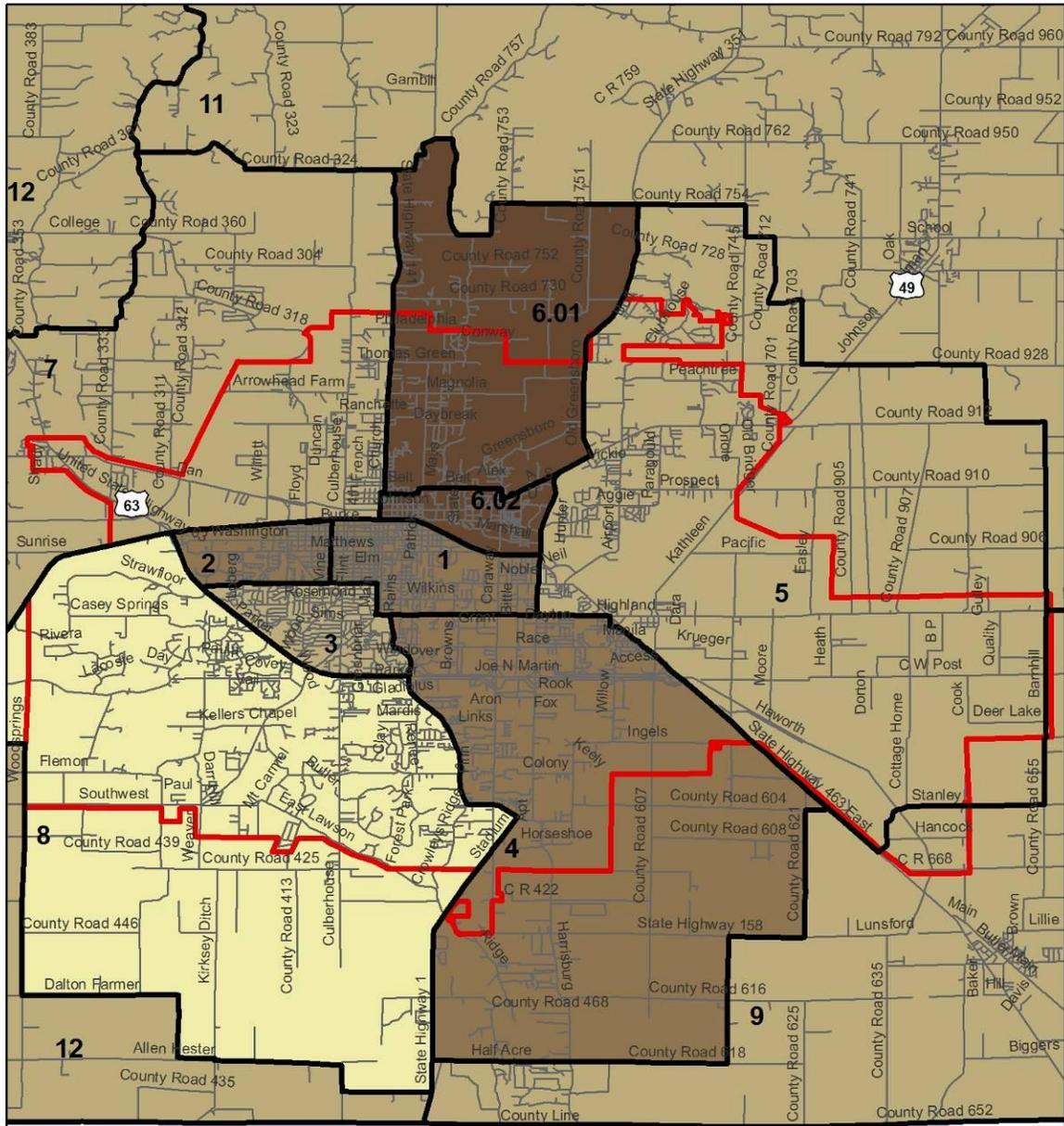
Percent Hispanic 2010

- 1.7% - 1.0%
- 1.1% - 3.0%
- 3.1% - 5.0%
- 5.1% - 11.0%

Source: U.S. Census 2010



Map 3: Percent Households with Income Less than \$15,000



Legend

- Jonesboro City Limits
- Streets

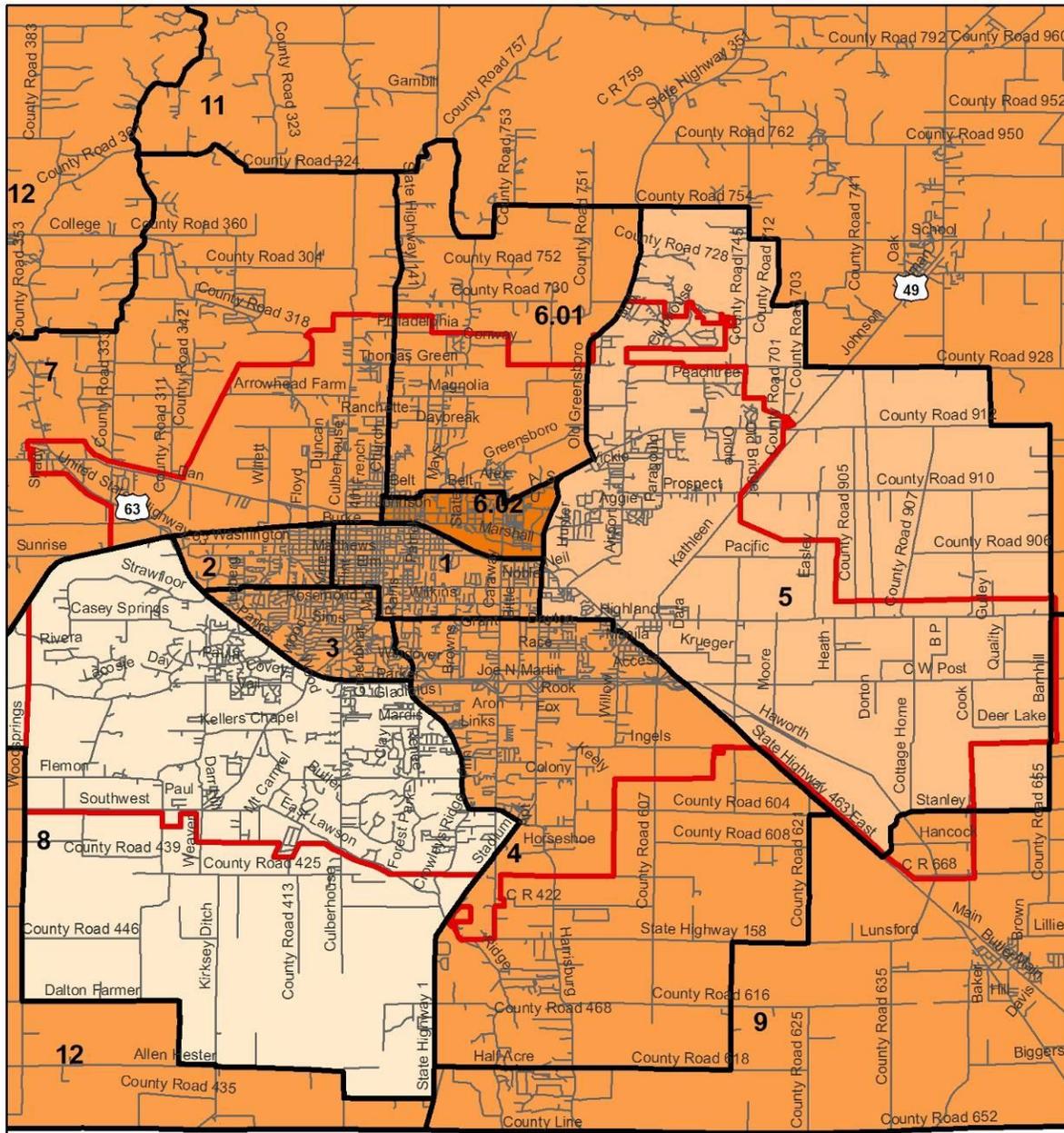
Percent of Households with Income Less Than \$15,000

- 8.0% - 10.0%
- 10.1% - 20.0%
- 20.1% - 30.0%
- 30.1% - 42.4%



Source: 2005-09 American Community Survey (U.S. Census)

Map 4: Percent Households with Income Between \$15,000 and \$25,000



Legend

Jonesboro City Limits

— Streets

Percent of Households with Income Between \$15,000 and \$25,000

- 4.0% - 6.0%
- 6.1% - 10.0%
- 10.1% - 20.0%
- 20.1% - 22.5%



0 0.0125 0.025 0.05 Miles

Source: 2005-09 American Community Survey (U.S. Census)

JONESBORO HOUSING MARKET ANALYSIS:

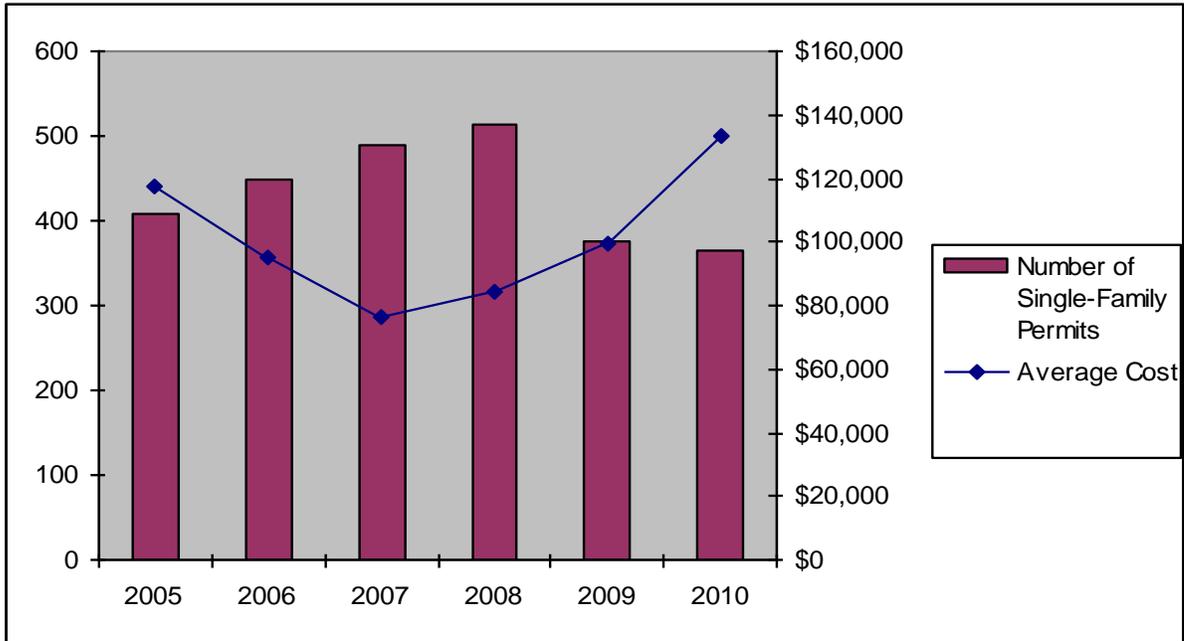
The following section of the Consolidated Plan presents the analysis of housing supply and demand in Jonesboro. The analysis is based on data collected from the U.S. Census Bureau, Jonesboro Board of Realtors, realtytrac.com, and cost calculations by J-QUAD Planning Group. It should be understood that the current housing market was very unpredictable at the time of the creation of this document and projections into the future will be minimal. As economic conditions stabilize a clearer picture of the housing market will be possible. While some improvements have been seen in the market, further market declines could return through 2012 and possibly into 2013. Projections beyond that time period would be pure speculation without any concrete data to support it. This section will concentrate on the five years leading up to the preparation of this document.

SINGLE-FAMILY HOUSING SUPPLY

According to the U.S. Census, there were 28,321 housing units in Jonesboro in 2010. Between 2005 and 2010, building permits were issued for 2,592 new single-family homes. These data are illustrated in Chart 3 on page 20. Permitting activity peaked in 2003 at 258 units. The highest point during the five-year period was in 2008 at 514 units. Recent activity, however, shows an average of 30 new permits per month over the last 24 months. According to the 2005-09 ACS 5-Year estimates, Jonesboro had 427 vacant units for sale and 1,125 vacant units for rent (all housing types).

The average cost data provided on the chart shows the highest average construction for single family housing cost was \$133,436 recorded in 2010 during the six year period. The lowest construction cost per unit during the period was \$78,236 occurring in 2007.

Chart 3: Construction Permits (2005-2010)



Source: U.S. Census

HOUSING TYPE

According to the 2006 - 2008 American Community Survey 3-Year Estimates, provided in Table 6 to the right, 69.7 percent of all housing units in Jonesboro were designated as single-family homes. Approximately 25.4 percent were multifamily units, with the remaining 4.9 percent other types, which include mobile/manufactured homes.

Table 6: Housing Type

Housing Type	Number	Percent
Single-Family	18,754	69.7%
Multifamily	6,828	25.4%
Other	1,315	4.9%
Total	26,897	100.0%

According to the 2000 Census, over 68 percent of the city's housing units were single-family homes. Table 7 on page 21 shows the number of single-family units increased by 3,542 or 1.4 percentage points between 1990 and 2000. Of the 24,317 housing units, 2,044 units or 8.4 percent were vacant in 2000. Of the total 19,537 units in 1990, 8.0 percent or 1,561 units were recorded as vacant units. The 2000 Census data showed that renters occupied 22.8 percent of single-family housing units in 2000. Map 5, on

page 26, provides an analysis of the concentrations of single-family rental housing in Jonesboro. As the map shows, some census tracts have 30 to 70 percent renter occupied single-family housing stock. Map 6, on page 27, shows vacant housing by census tract.

Table 7: Units in Structure

Units in Structure	1990	Percent	2000	Percent
1, detached	12,662	64.8%	16,207	66.6%
1, attached	413	2.1%	410	1.7%
2	1,104	5.7%	1,055	4.3%
3 or 4	1,174	6.0%	1,282	5.3%
5 to 9	1,131	5.8%	1,477	6.1%
10 to 19	683	3.5%	1,355	5.6%
20 to 49	383	2.0%	451	1.9%
50 or more	85	0.4%	493	2.0%
Mobile home	1,743	8.9%	1,531	6.3%
Boat, RV, van, etc.	159	0.8%	56	0.2%
Total:	19,537	100.0%	24,317	100.0%

Table 8: Age of Housing Stock

AGE OF HOUSING STOCK

Table 8, to the right, provides a look at the age of housing stock in Jonesboro. Over 13 percent of the housing stock was built in the 2000s, over 24 percent in the 1990s, and over 14 percent in the 1980s. This means that approximately 52 percent of the housing stock is less than 30 years old. Over 17 percent however is more than 50 years old, having been built prior to 1960. Over 29 percent of

Housing Built	Number	Percent
Built 2005 or later	1,119	4.2%
Built 2000 to 2004	2,523	9.4%
Built 1990 to 1999	6,492	24.1%
Built 1980 to 1989	3,826	14.2%
Built 1970 to 1979	5,027	18.7%
Built 1960 to 1969	3,293	12.2%
Built 1950 to 1959	2,089	7.8%
Built 1940 to 1949	1,287	4.8%
Built 1939 or earlier	1,241	4.6%
Total:	26,897	100.0%

the housing stock was built prior to 1970. Housing built prior to 1970 is statistically more likely to be in poor condition, given its age, than newer housing stock, having a longer period for the effects of neglect and deferred maintenance to negatively impact conditions. While age does not indicate housing condition, correlations exist. Map 7, on page 28, provides a look at the geographic concentrations of older housing units.

SINGLE-FAMILY HOUSING DEMAND

According to the 2000 Census, the median housing sale price in the city was \$66,500. As per the data provided by the Jonesboro Association of Realtors, the average sale price in the city almost doubled increasing to \$129,365 in 2011. Single-family housing demand, as measured by existing home sales, is illustrated in Table 9 below. Between January 2009 and August 2011, 3,671 units sold, and the home sales were almost equal over the preceding two years. Table 9, below, shows the average housing sale price in the city, was \$117,505 in 2009, \$121,944 in 2010, and \$129,365 in August 2011. The average price per square foot was \$69.74 in 2011 and the average size of the homes sold increased by 171 square feet during the past three years.

Chart 4 and 5 describe the type of home loans originated in the city between 2004 and 2009. Chart 4, provides a look at the percentage of loans originated by the loan types: conventional, FHA, and VA. About 76 percent of the homes between 2004 through 2009 were financed through conventional loans and the remaining 24 percent were originated from government insured loans.

Table 9: Single Family Housing Demand

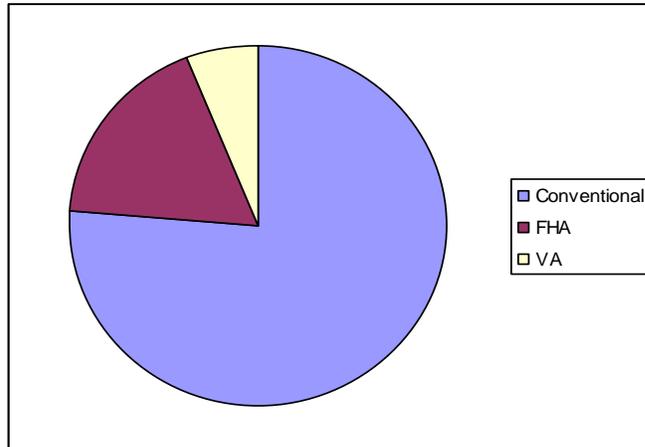
Year	2009	2010	2011
Average Sale Price	\$117,505	\$121,944	\$129,365
Average sft	1,684	1,795	1,855
Average Price/sft	\$69.78	\$67.94	\$69.74
Number of Sales	1,378	1,384	909

Source: Jonesboro Board of Realtors

Chart 5, provides a look at the percentage of loans originated by the loan purpose. This chart shows that about 43 percent of the home loans originated were for home

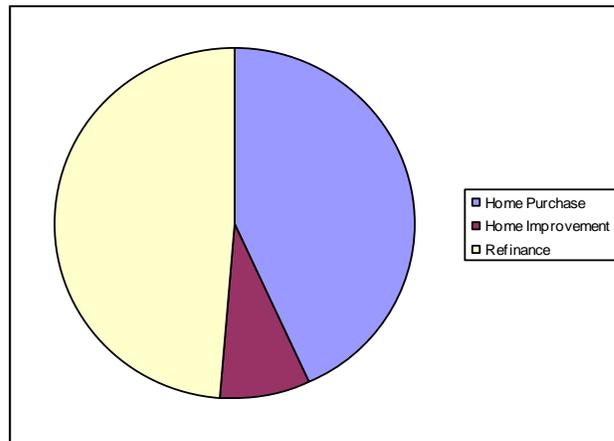
purchase, about eight percent for home improvement, about 48 percent refinance loans, and less than one percent for multifamily dwellings.

Chart 4: Type of Home Loans Originated, Jonesboro, AR (2004-2009)



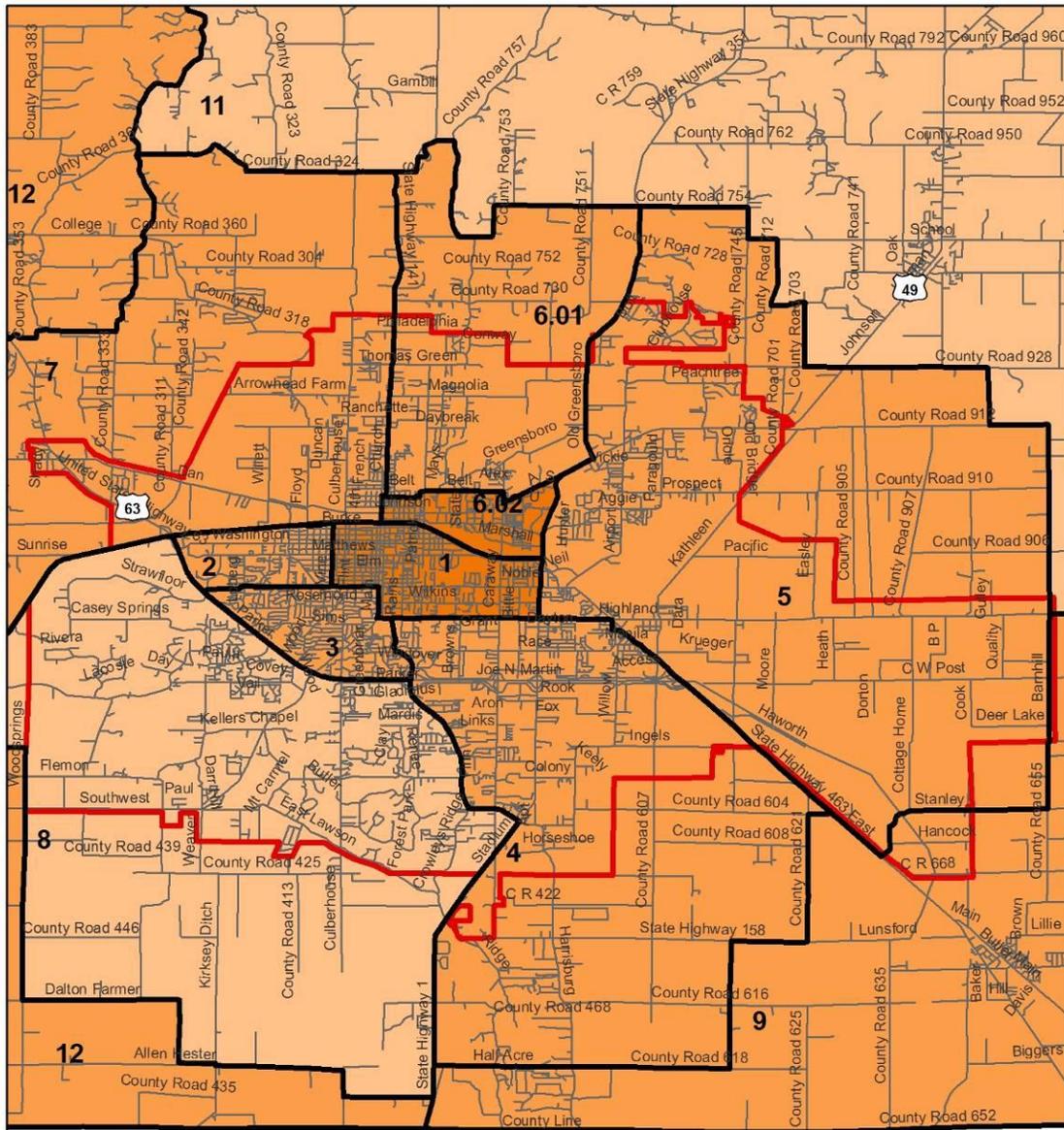
Source: Home Mortgage Disclosure Act data

Chart 5: Type of Home Loans Originated, Jonesboro, AR (2004-2009)



Source: Home Mortgage Disclosure Act data

Map 5: Percent Rental in Single-Family Housing, 2005-09

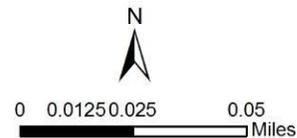


Legend

- Jonesboro City Limits
- Streets

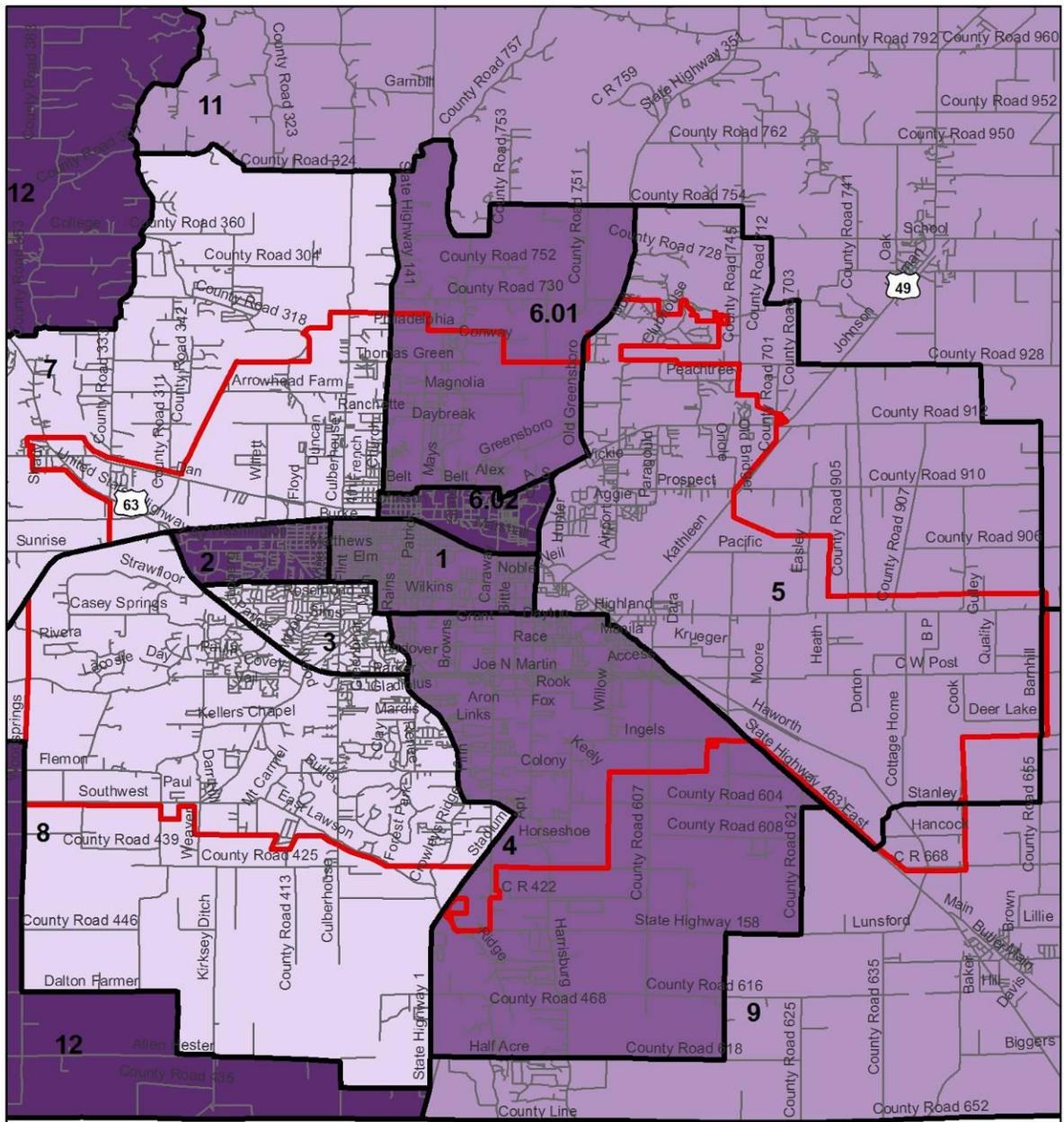
Percent Rental in Single-Family Units

- 8.2% - 1.0%
- 1.1% - 20.0%
- 20.1% - 30.0%
- 30.1% - 72.3%



Source: 2005-09 American Community Survey (U.S. Census)

Map 6: Percent Vacant Housing Units, 2005-09

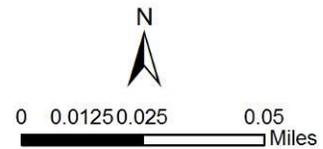


Legend

- Jonesboro City Limits
- Streets

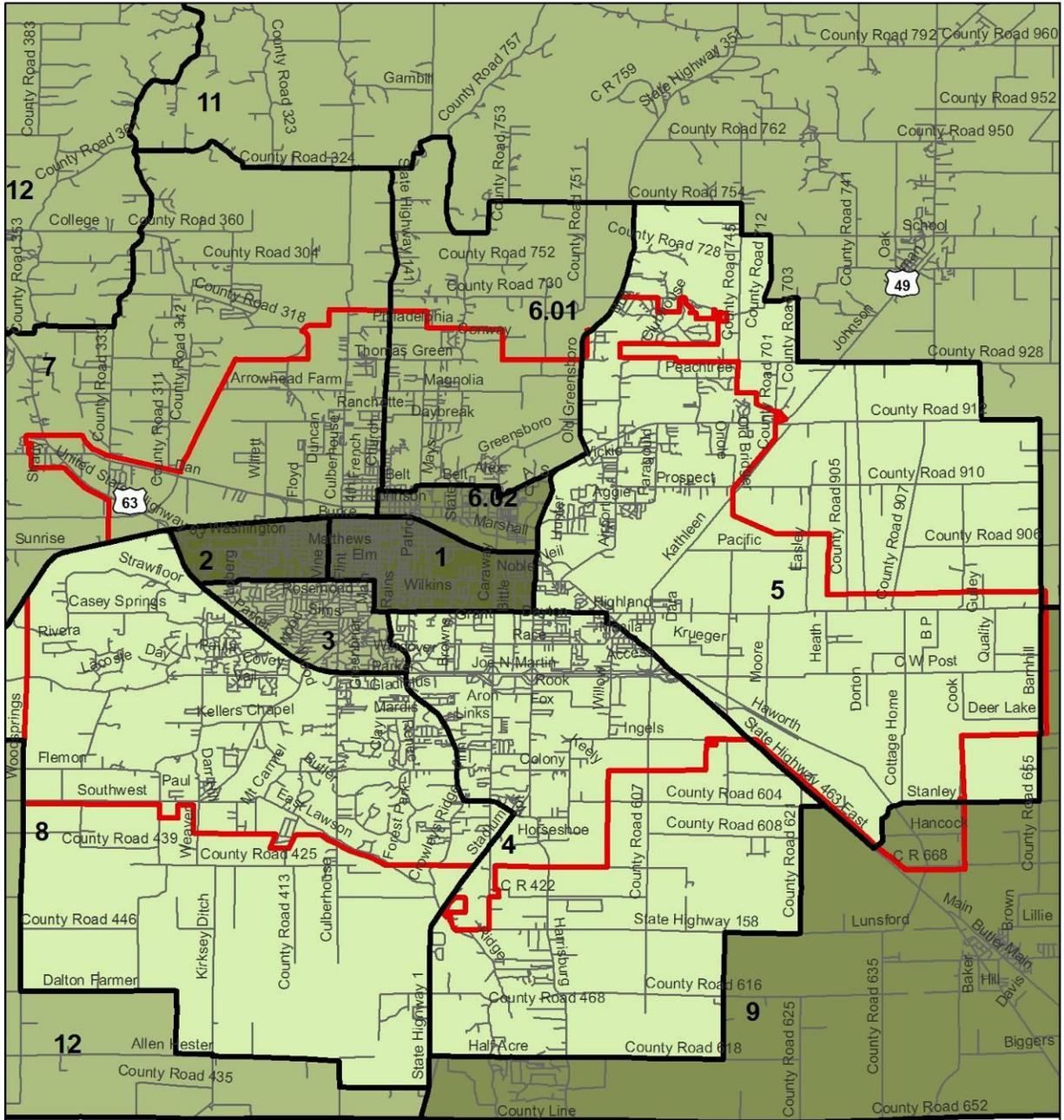
Percent of Vacant Housing Units

- 3.0% - 5.0%
- 5.1% - 10.0%
- 10.1% - 15.0%
- 15.1% - 27.2%



Source: 2005-09 American Community Survey (U.S. Census)

Map 7: Percent Pre-1960 Housing Stock



Legend

Jonesboro City Limits

Streets

Percent of Pre-1960 Housing Units

3.9% - 10.0%

10.1% - 20.0%

20.1% - 30.0%

30.1% - 39.6%



0 0.0125 0.025 0.05
Miles

Source: 2005-09 American Community Survey (U.S. Census)

HOMEOWNERSHIP

According to the 2005 - 2009 American Community Survey, 56.7 percent of Jonesboro residents own the home in which they reside; a decrease of 1.3 percentage points from 58.0 percent in 2000. Table 10, below, provides a comparison of homeownership rates among the three major ethnic groups in Jonesboro. The White homeownership rate stood at 64.5 percent between 2005 and 2009. The African-American homeowners represented 17.5 percent of all African-American households and the Hispanic homeowners represented 31.5 percent of all Hispanic households between 2005 and 2009. The Maps 8 and 9, on pages 32 and 33, provide a graphic representation of African-American and Hispanic homeownership rates by census tract.

Table 10: Homeownership

	Number	%	White	%	African-American	%	Hispanic	%
Owner-Occupied	13,731	56.7%	12,792	64.5%	605	17.5%	169	31.5%
Renter-Occupied	10,465	43.3%	7,031	35.5%	2,845	82.5%	367	68.5%
Total	24,196	100.0%	19,823	100.0%	3,450	100.0%	536	100.0%

Source: 2005–09 American Community Survey – U.S. Census

Housing affordability is an issue for those looking to become homeowners. Table 11, on the following page, provides examples of the income requirements for mortgage qualifications on homes of various values, based on current market conditions and basic assumptions concerning insurance and utility costs. The calculations were based on a 6.25 percent interest rate and a sliding scale for insurance and utilities, with the assumption that as values increase these expenses will increase as well. Taxes were estimated based on a minimum millage rate in the City of Jonesboro in the Westside School District at 41.27 in 2011. For example, the owner of a \$100,000 home would pay \$69 per month in property taxes. Income requirements assume that no more than 30 percent of gross income is needed to meet housing expenses.

Table 11 shows that with current interest rates, housing is relatively affordable, given that the housing stock within that price range is available. If interest rates were higher,

housing would be less affordable. At a 9.25 percent interest rate, the principal and interest payment (P&I) on a \$100,000 home would increase by approximately \$207 per month, requiring an additional \$8,262 per year in gross income to cover housing expenses. As a reference, \$42,062 per year is approximately \$20.22 per hour for a forty-hour workweek, 52 weeks a year for a single wage earner.

Table 11: Interest Rates

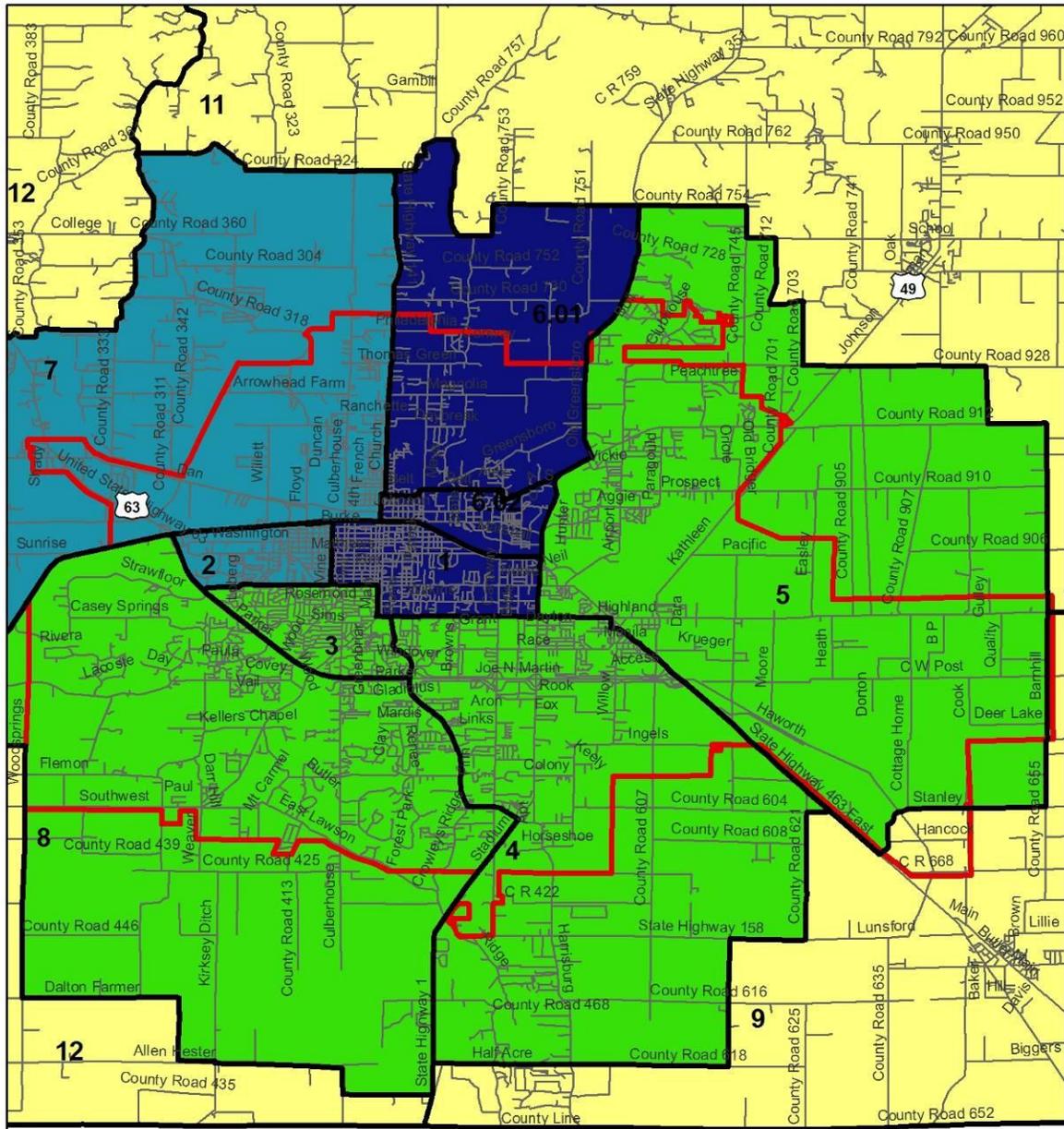
Housing Value	Monthly P&I	Monthly Tax	Monthly Insurance	Monthly Utilities	Monthly Total	Yearly Income Requirements
\$60,000	\$369	\$41	\$90	\$100	\$600	\$24,011
\$80,000	\$493	\$55	\$100	\$120	\$768	\$30,721
\$100,000	\$616	\$69	\$110	\$140	\$935	\$37,391
\$120,000	\$739	\$83	\$120	\$160	\$1,102	\$44,062
\$140,000	\$862	\$96	\$130	\$180	\$1,268	\$50,732
\$160,000	\$985	\$110	\$140	\$200	\$1,435	\$57,402

According to the 2006 -2008 ACS 3-Year estimates, the median housing value in the city was \$120,700. Map 10, on page 34, shows the median housing value by census tract between 2005 and 2009. Maps 11 and 12, presented on pages 35 and 36 show the percentage of the housing stock owner occupied for all races and the percentage of homeowners paying more than 30 percent of their household income on housing expenses, typically an indicator of problems with housing affordability.

FORECLOSURE

According to Jonesboro Board of Realtors, 139 homes in 2009, 290 homes in 2010 and 195 homes between January and August of 2011 were foreclosed upon. According to realtytrac.com, there are 326 bank-owned properties in Jonesboro as of September 2011, which represents one in every 843 units. In comparison Craighead County had 393 foreclosed homes, which represents 1 in every 854 homes overall. With foreclosed units being sold at a discount to move them out of bank ownership, the glut of these homes on the market has a depressing effect on market price. This rate of foreclosures is high compared to some other jurisdictions in Arkansas and when compared to Arkansas overall at 1 in every 1,747. Arkansas has a lower foreclosure rate compared to various other states in the U.S.

Map 8: Percent African-American Households in Owner-Occupied Housing Units, 2005-09



Legend

Jonesboro City Limits

— Streets

Percent of African-American Households in Owner-Occupied Units

0.0% - 5.0%

5.1% - 10.0%

10.1% - 20.0%

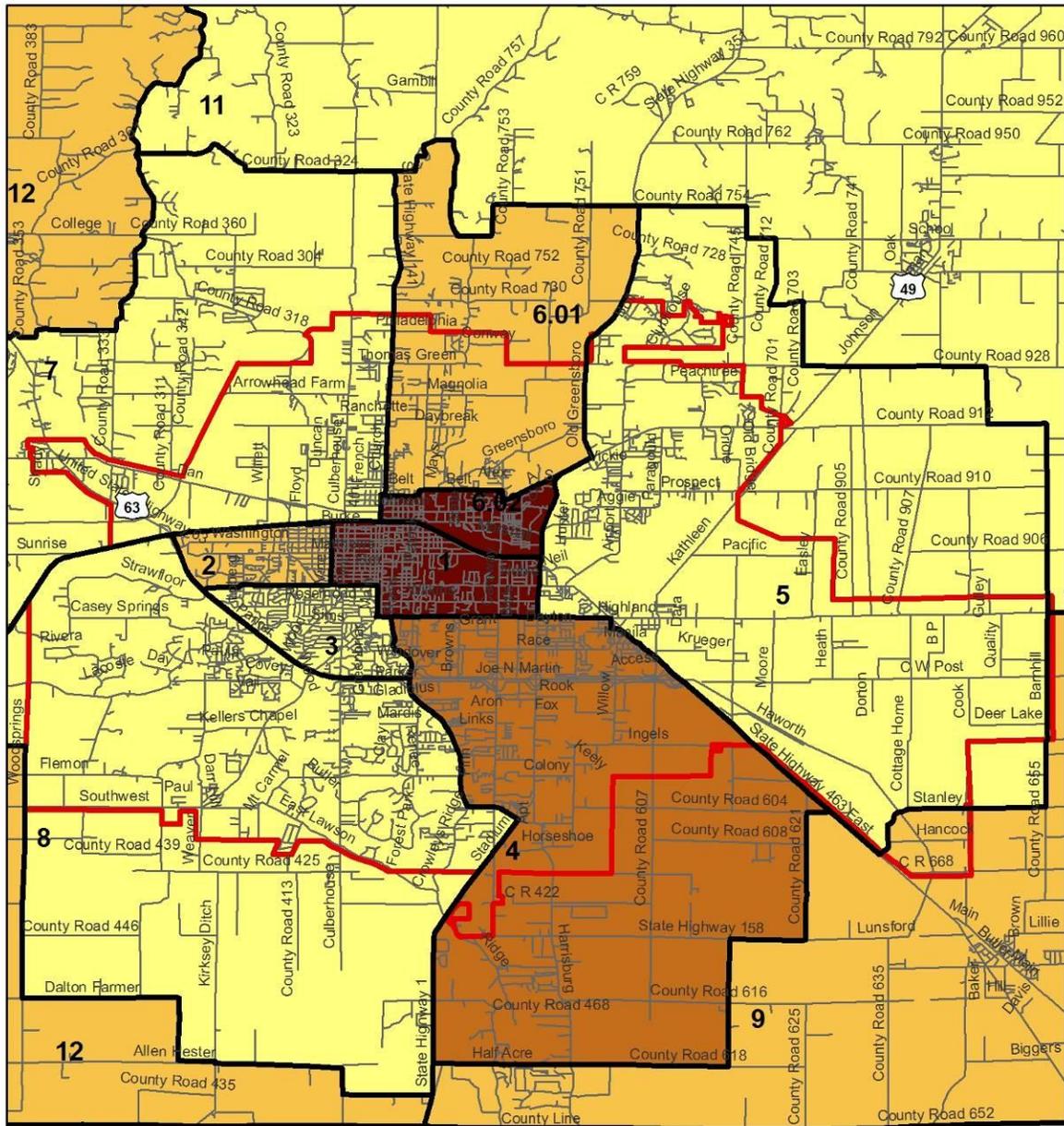
20.1% - 38.4%



0 0.0125 0.025 0.05 Miles

Source: 2005-09 American Community Survey (U.S. Census)

Map 9: Percent Hispanic Households in Owner-Occupied Housing Units, 2005-09

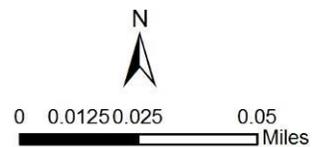


Legend

- Jonesboro City Limits
- Streets

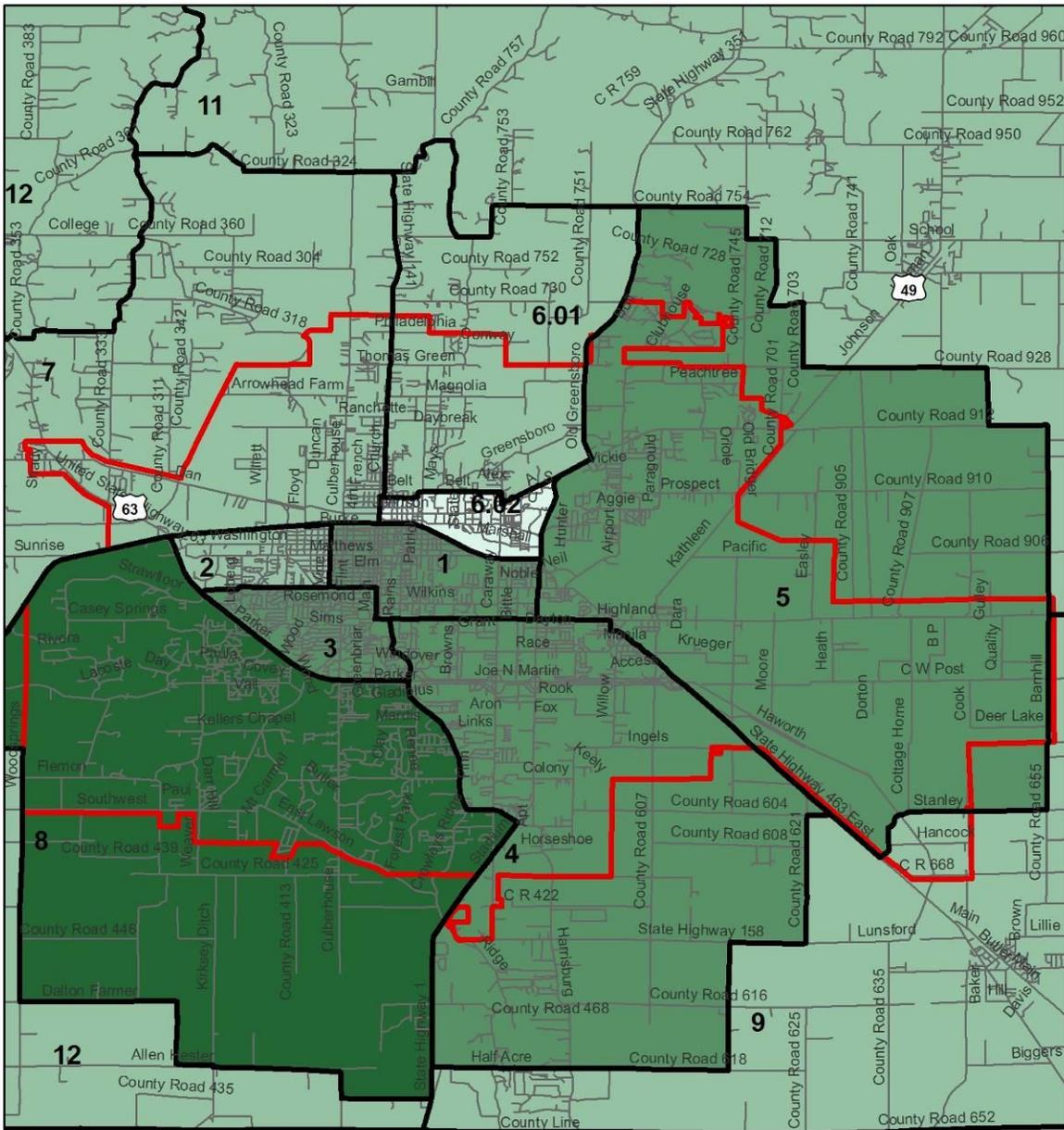
Percent of Hispanic Households in Owner-Occupied Units

- 0.5% - 2.0%
- 2.1% - 5.0%
- 5.1% - 10.0%
- 10.1% - 59.4%



Source: 2005-09 American Community Survey (U.S. Census)

Map 10: Median Housing Value 2005-09



Legend

Jonesboro City Limits

Streets

Median Housing Value

\$43,100.00 - \$50,000.00

\$50,000.01 - \$100,000.00

\$100,000.01 - \$150,000.00

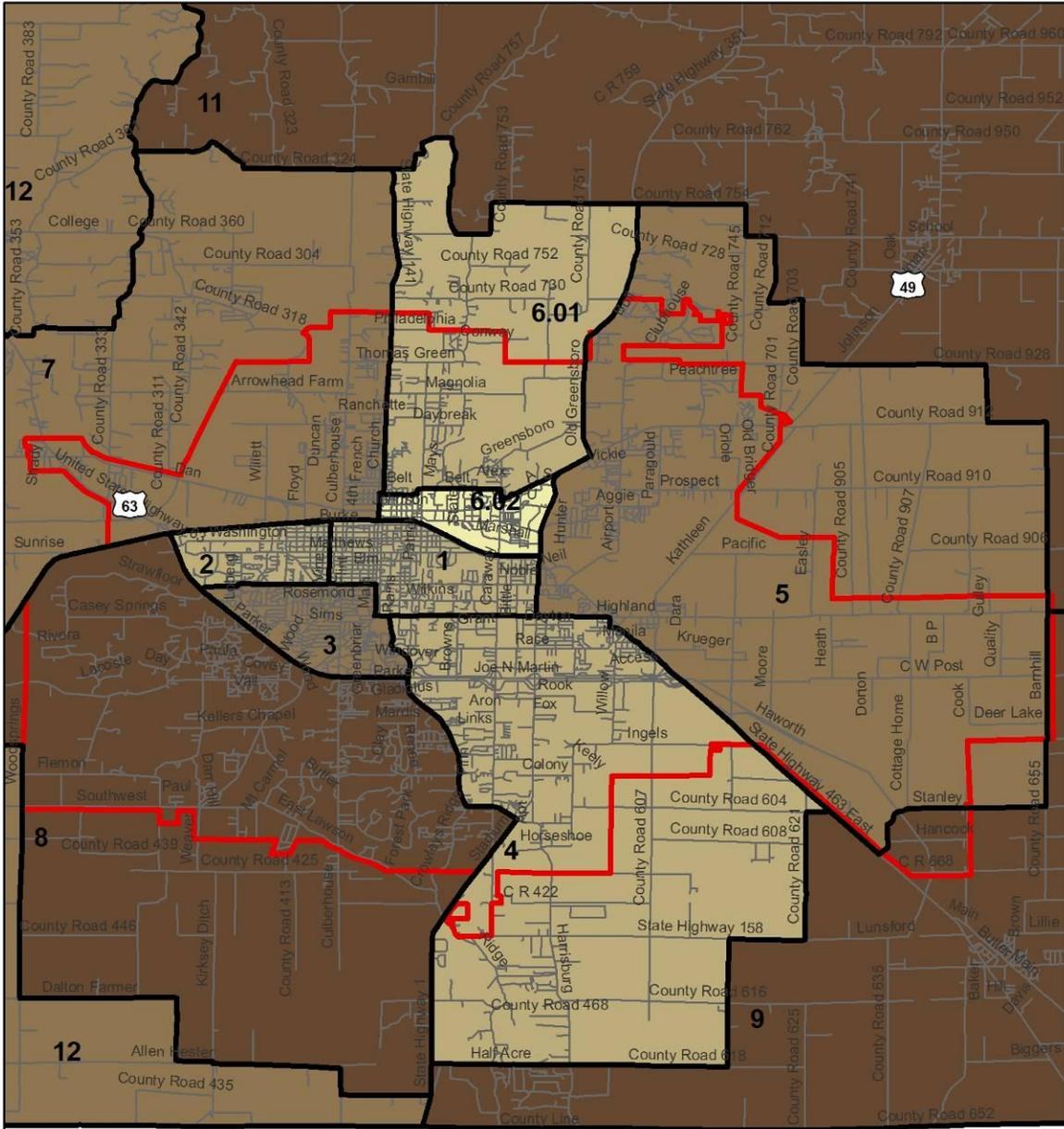
\$150,000.01 - \$172,200.00



0 0.0125 0.025 0.05
Miles

Source: 2005-09 American Community Survey (U.S. Census)

Map 11: Percent Owner-Occupied Units, 2005-09



Legend

Jonesboro City Limits

Streets

Percent of Owner-Occupied Units

14.4% - 30.0%

30.1% - 60.0%

60.1% - 70.0%

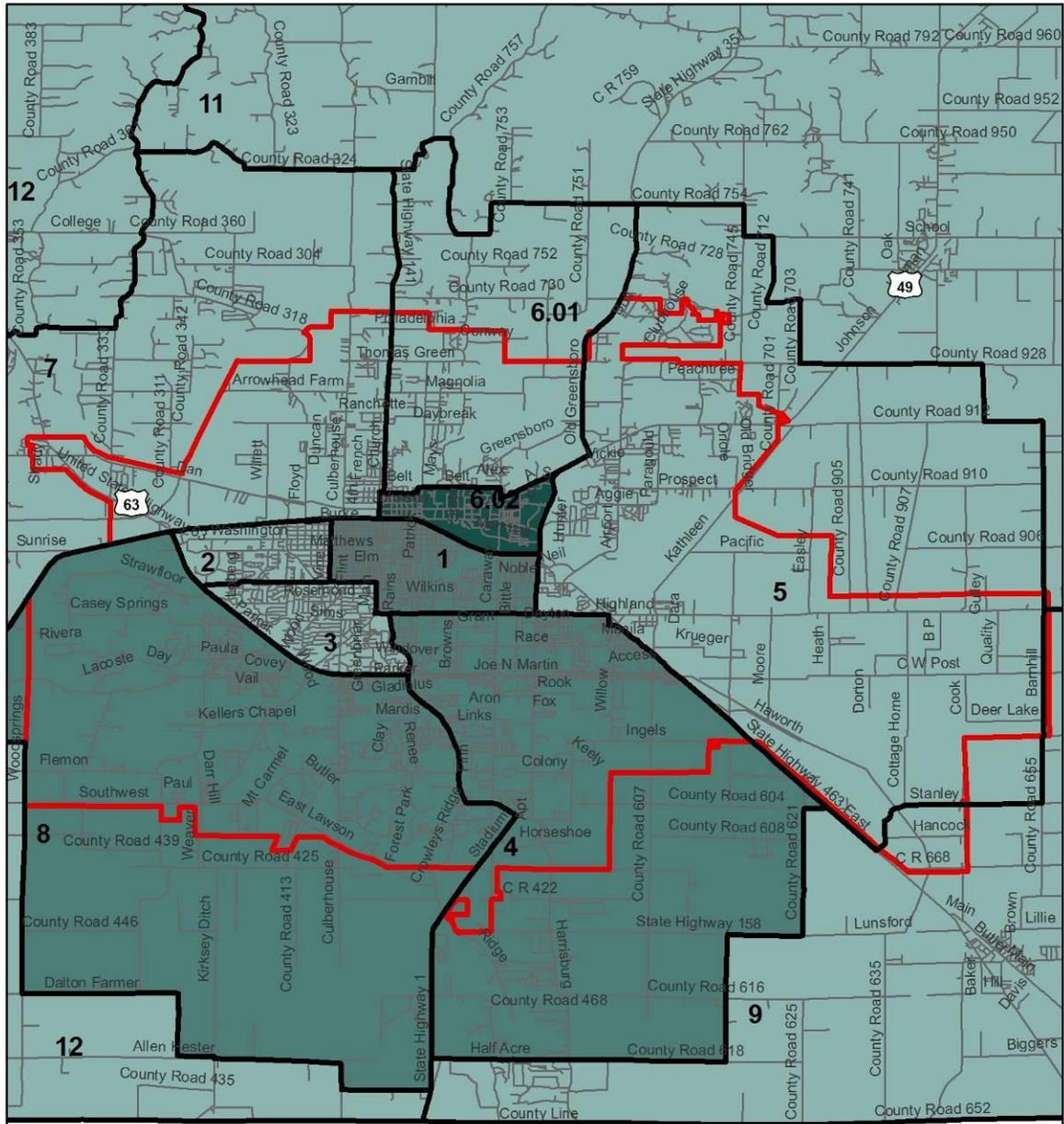
70.1% - 81.9%



0 0.0125 0.025 0.05
Miles

Source: 2005-09 American Community Survey (U.S. Census)

Map 12: Percent Owners Paying more than 30% of Household Income on Housing Expenses, 2005-09



Legend

Jonesboro City Limits

Streets

Cost Burden in Owner-Occupied Units

11.9% - 10.0%

10.1% - 20.0%

20.1% - 30.0%

30.1% - 46.5%



0 0.01250.025 0.05
Miles

Source: 2005-09 American Community Survey (U.S. Census)

MULTIFAMILY HOUSING SUPPLY

According to the Census data, multifamily permits were issued for 243 multifamily housing units in 23 buildings between 2005 and 2010. This figure represents approximately seven percent of the stock of multifamily housing units reported in the 2006 - 2008 American Community Survey which estimates 3,382 housing developments containing five or more units in Jonesboro.

RENTAL HOUSING

According to the 2006 - 08 ACS 3-Year estimates, Over 42 percent of rental housing in Jonesboro was single-family housing and over 53 percent was multifamily housing. Table 12, to the right, provides the distribution of rental units by the number of units in the structure between 2005 and 2009. Just over 28 percent of rental housing is found in apartment buildings (defined as five or more units in the structure).

DEMAND FOR RENTAL HOUSING

According to the 2005 - 2009 ACS 5-Year estimates, Jonesboro had 427 vacant units for sale and 1,125 vacant units for rent (all housing types). Chart 6, shows the number of vacant rental units by rent range during the period. Of the 1,125 units available for rent during the 3-year period, 30.3 percent were in the \$400 to 499 rent range, 27.3 percent were the \$500 to \$599 rent range, and 21.0 percent were \$300 to \$399 rent range. According to the ACS estimates, the median gross rent for the city was \$592 between 2005 and 2009.

Table 12: Units in Structure

Units in Structure in Renter Units	Number	%
1, detached	4,248	40.6%
1, attached	204	1.9%
2	1,255	12.0%
3 or 4	1,376	13.1%
5 to 9	1,116	10.7%
10 to 19	1,245	11.9%
20 to 49	265	2.5%
50 or more	340	3.2%
Mobile home and other	416	4.0%
Total:	10,465	100.0%

Source: 2005–09 American Community Survey – U.S. Census

Table 13: Number of Bedrooms by Gross Rent

	No bedroom		1 bedroom		2 bedrooms		3 or more bedrooms	
	Number	%	Number	%	Number	%	Number	%
With cash rent:	208	91.6%	1,865	98.0%	4,356	93.0%	3,406	93.3%
Less than \$200	48	21.1%	69	3.6%	126	2.7%	101	2.8%
\$200 to \$299	41	18.1%	108	5.7%	123	2.6%	57	1.6%
\$300 to \$499	0	0.0%	967	50.8%	985	21.0%	295	8.1%
\$500 to \$749	10	4.4%	602	31.6%	2,666	56.9%	1,259	34.5%
\$750 to \$999	0	0.0%	29	1.5%	428	9.1%	1,086	29.7%
\$1,000 or more	109	48.0%	90	4.7%	28	0.6%	608	16.6%
No cash rent	19	8.4%	38	2.0%	327	7.0%	246	6.7%
Total	227	100.0%	1,903	100.0%	4,683	100.0%	3,652	100.0%

Source: 2005–09 American Community Survey – U.S. Census

RENTAL AFFORDABILITY

According to the 2005 - 2009 ACS 5-Year estimates, 45.7 percent of renters in Jonesboro paid more than 30 percent of their household income on gross rent. Those paying more than 30 percent of their income are considered “cost burdened” by the U.S. Department of Housing and Urban Development (HUD).

Table 13, above, provides a look at gross rent by number of bedrooms in Jonesboro between 2005 and 2009. Table 13 shows that for studio units, the modal rent category was \$1,000 or more. For single-bedroom units the modal rent category was \$300 to \$499. For two-bedroom and three or more rental units, the modal category was \$300 to \$499. For three or more bedroom units, modal rent was \$500 to \$749. Map 13, on page 40, provides an analysis of the geographic distribution of rents. Map 14, on page 41, shows the distribution of renter occupied between 2005 and 2009.

AGE OF RENTAL HOUSING

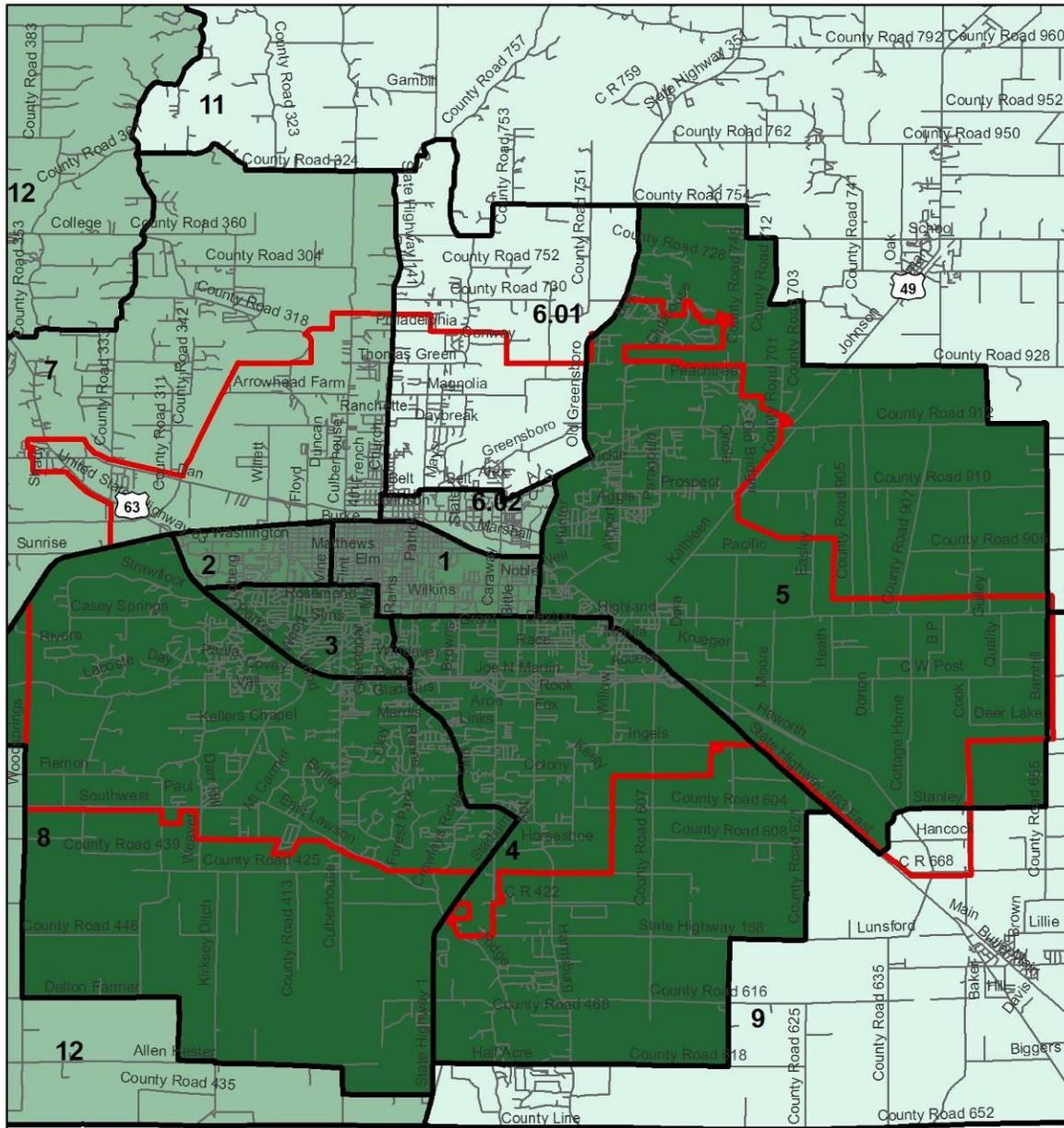
Table 14 below compares the age of rental housing to the age of owner-occupied housing. The data show that the age of the housing stock tends to be marginally older for renter-occupied housing, with 31.2 percent of rental housing and 26.7 percent of owner-occupied housing built prior to 1970.

Table 14: Age of Rental and Owner-Occupied Housing

Year Built	Renter-Occupied		Owner-Occupied	
	Number	Percent	Number	Percent
Built 2005 or later	515	4.9%	604	4.4%
Built 2000 to 2004	740	7.1%	1,526	11.1%
Built 1990 to 1999	2,746	26.2%	3,157	23.0%
Built 1980 to 1989	1,390	13.3%	2,093	15.2%
Built 1970 to 1979	1,804	17.2%	2,681	19.5%
Built 1960 to 1969	1,298	12.4%	1,637	11.9%
Built 1950 to 1959	835	8.0%	1,034	7.5%
Built 1940 to 1949	653	6.2%	504	3.7%
Built 1939 or earlier	484	4.6%	495	3.6%
Total:	10,465	100.0%	13,731	100.0%

Source: 2005–09 American Community Survey – U.S. Census

Map 13: Median Contract Rent 2005-09



Legend

Jonesboro City Limits

— Streets

Median Contract Rent

\$309.00 - \$400.00

\$400.01 - \$450.00

\$450.01 - \$500.00

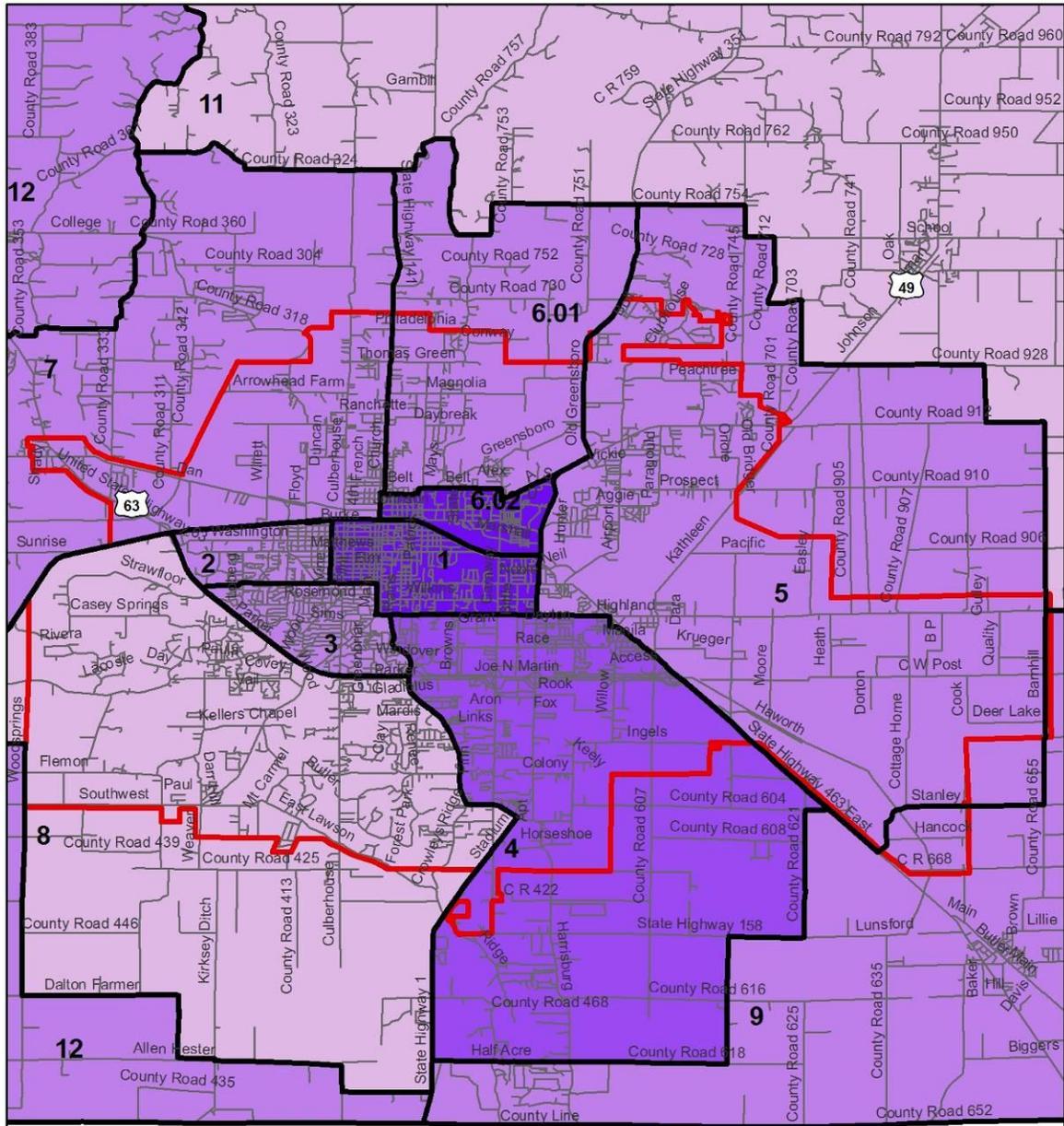
\$500.01 - \$594.00



0 0.01250.025 0.05
Miles

Source: 2005-09 American Community Survey (U.S. Census)

Map 14: Percent Renter-Occupied 2005-09



Legend

- Jonesboro City Limits
- Streets

Percent Renter-Occupied Units

- 17.5% - 20.0%
- 20.1% - 40.0%
- 40.1% - 50.0%
- 50.1% - 62.3%



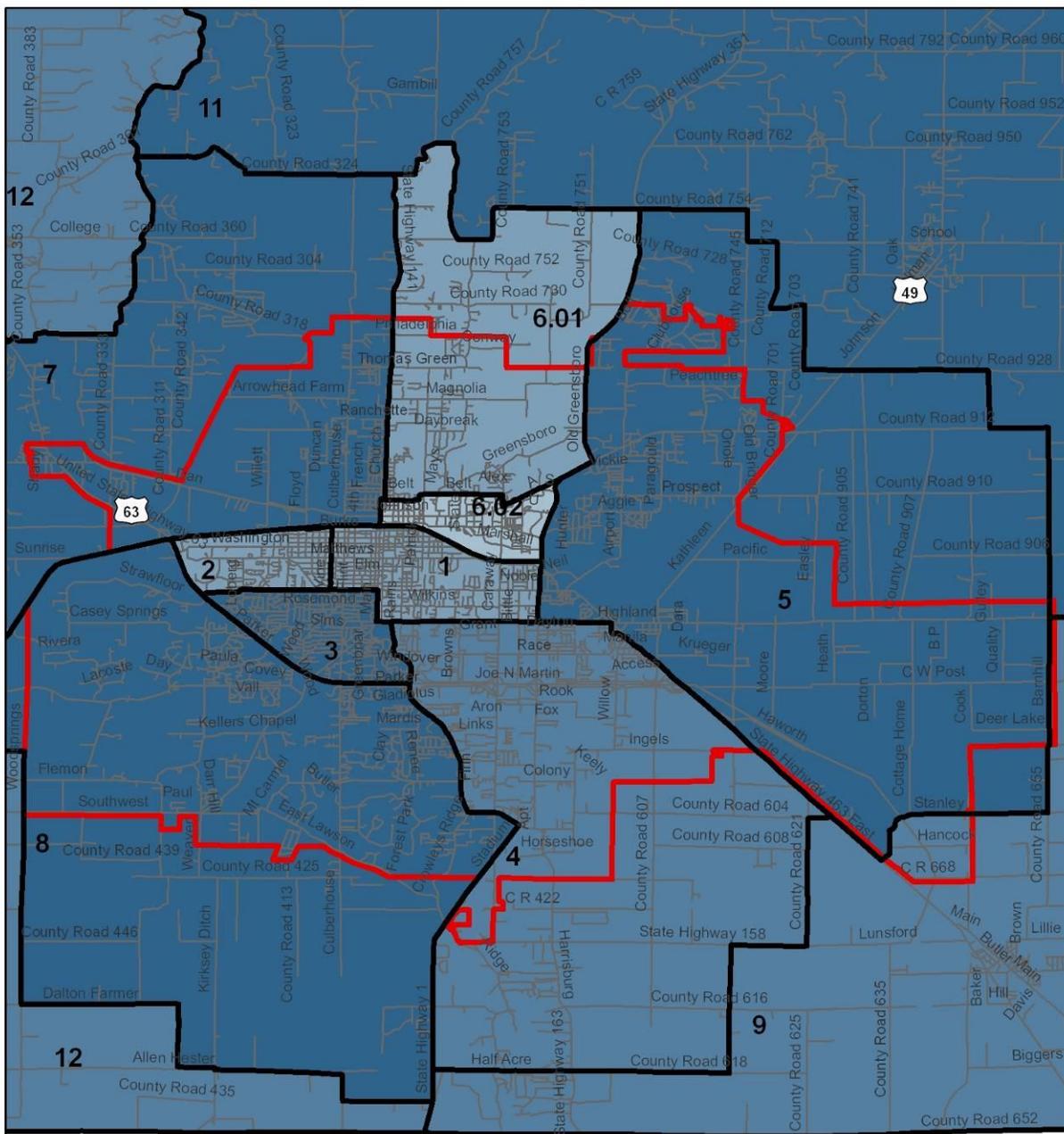
0 0.01250.025 0.05 Miles

Source: 2005-09 American Community Survey (U.S. Census)

CDBG ELIGIBLE CENSUS TRACTS

Income guidelines associated with the Community Development Block Grant and other federal housing programs specify that benefits be directed at households or communities where incomes are less than 80 percent of the household median. Based on the low-to-moderate income estimates provided by HUD in 2011, 80 percent of median income is \$32,650 for Craighead County and Jonesboro based on the median household income of \$40,813. Map 15, on the following page, presents the median household income data by census tract, broken down by typical eligibility requirements found in federal housing grant regulations: 0 to 30 percent MHI, 31 to 50 percent MHI, 51 to 80 percent MHI, 81 to 100 percent MHI, and greater than 100 percent MHI. These data are aggregated further on Map 16, on page 44, identifying those census blocks eligible for CDBG area benefit, where 50 percent of the residents earn less than 80 percent of the median household income. The green census block groups on Map 16 indicate the geographies with areas of low-income concentration and are therefore eligible for Community Development Block Grant funding according to the data provided by HUD in 2011. These block groups are concentrated in the central census tracts of the City of Jonesboro, which have higher concentration of minorities as indicated on Maps 1 and 2 on pages 17 and 18.

Map 15: Median Household Income, 2005-09



Legend

Jonesboro City Limits

Streets

Median Household Income

0.0 - 30.0% MHI

30.1 - 50.0% MHI

50.1 - 80.0% MHI

80.1 - 100% MHI

More than 100% MHI



0 0.01250.025 0.05
Miles

Source: 2005-09 American Community Survey (U.S. Census)

PUBLIC AND ASSISTED HOUSING

The Jonesboro Urban Renewal and Housing Authority (JURHA) manage 151 public housing units throughout the City of Jonesboro. Most of these units are exclusively for lower-income seniors, while only 25 units are exclusively for lower-income families. According to the Jonesboro Housing Authority, the Public Housing Program has 151 units available of which eight units for low income families, 40 for very low income families, and 99 for extremely low income families. The Jonesboro Ecumenical Center has 69 units available, of which 17 units are for very low income families, and 47 units are for extremely low income families.

The 151 Public Housing Units, owned and operated by JURHA, consist of 1, 2, 3 & 4 - bedroom units with 24 Elderly units. The JURHA maintains an above 93 percent occupancy rate and provides a sense of community for their residents. In addition to well-maintained units, the housing developments have two on-site managers who provide resident services opportunities and security programs in an effort to continue to maintain safe and drug-free developments. The JURHA in its administration of the Low Rent Public Housing Program has always maintained a "High Performer Status" with the Department of HUD and has never received a score below 85 percent on its REAC uniform physical inspection standards of its developments, grounds, and systems. The most recent REAC physical inspection score was 92 percent.

The Jonesboro Housing Authority's Five-Year Strategic Plan and Annual Plan states the following goals:

1. Expand the supply of assisted housing.
2. Improve the quality of assisted housing.
3. Increase assisted housing choices.
4. Provide an improved living environment.
5. Promote self-sufficiency and asset development of assisted households.
6. Ensure equal opportunity and affirmatively further fair housing.
7. Continue to enhance the marketability of JURHA's Public Housing Units.

8. Maintain resident safety and community perception of safety and security in the JURHA's Public Housing complexes.
9. Expand the range and quality of housing choices available to participants in the JURHA's tenant-based assistance program
10. Deliver timely and high quality maintenance service that meet or exceed HUD guidelines to the residents of JURHA's Public Housing.
11. JURHA shall ensure equal treatment of all applicants, residents, tenant-based participants, employees, and vendors.
12. Ensure full compliance with all applicable standards and regulations including government generally accepted accounting practices.
13. Enhance the image of public housing in our community.
14. Improve economic opportunity (self-sufficiency) for the families and individuals who are assisted in our housing programs.
15. The JURHA will continue to work diligently on case management to aid participants in successfully reaching their goals to become self-sufficient
16. Ensure applicants and tenants are fully informed of their protections and rights under the Violence Against Women Act, including their right to confidentiality.
17. Ensure owners and managers are fully informed of their rights and responsibilities under the Violence Against women Act.

The JURHA plans to meet the above goals through the following programs:

Public Housing Resident Initiative Programs:

In the early 90's the JURHA partnered with its Public Housing Residents to establish a Tenant Council Organization, which is a collaborative effort between residents and management to provide a better living environment for the Public Housing Residents. This collaboration promotes educational programs and recreational activities for children

in the developments by partnering with City Ministries, Deliverance Worship Center, St. John's Missionary Baptist Church, Central Baptist and other community churches, Craighead County Library, Girl Scouts and Craighead County Extension Office who provides life skills to the adults & children youth.

Public Housing Tenant Patrol:

For the safety of its' residents the JURHA public has implemented a Volunteer JURHA Neighborhood Watch Program, with resident volunteers that perform neighborhood watch activities to watch, listen and report unusual or possible criminal activity on JURHA sites. The Neighborhood Watch's mission is to develop and nurture an on-going network of resident volunteers in order to promote a safe and peaceful neighborhood for all residents of the JURHA owned developments.

Public Housing Modernization Program:

The JURHA continues to implement a very successful modernization program, funded through HUD's Capital Funding Program (CFP); these funds maintain, update and improve the 150 units of public housing owned and administered by JURHA.

Resident Opportunity and Self-Sufficiency (ROSS) Program:

The JURHA was one of only two Arkansas agencies to be awarded this grant to fund the salary and benefits of a Service Coordinator to coordinate supportive services and other activities designed to help public housing residents attain economic and housing self-sufficiency. One of the main goals of the program is to assess the needs of residents living in public housing through interviews and link them with public and private resources in the community that already exist.

Home Instruction for Parents of Pre-School Youngsters (HIPPY) Program:

The JURHA administers the Arkansas Better Chance Program (ABC) HIPPY program within its' Public Housing Development. HIPPY is a home based early childhood education program that actively engages parents in teaching age and developmentally appropriate learning activities to their three and/or four year-old children.

SECTION 8 HOUSING CHOICE VOUCHERS

The Jonesboro Housing Authority administers the Section 8 rental voucher program countywide. Under the Section 8 Program, eligible households earning 50% or less of the City of Jonesboro median income are provided a voucher which pays the difference between the market rent of an apartment (up to fair market rent) and 30 percent of the household's income. Subsidy payments are made by JURHA directly to the landlord on behalf of the assisted household. This program allows low-income tenants to afford market rate housing by having their rent subsidized. The demand for this program greatly exceeds the available vouchers.

Currently, 1,312 Jonesboro households receive tenant-based rental assistance through the voucher program. There are another 781 applicants from Jonesboro on the waiting list.

NEED FOR PUBLIC HOUSING AND SECTION 8 VOUCHERS

Table 15, to the right, provides details on waiting lists for public housing and Section 8 tenant based assistance. As shown in the PHA's Annual Plan for FY 2011, there were 756 families on the

	Public Housing		Section 8	
	# of families	%of Total Families	# of families	%of Total Families
Waiting list total		100%	1,229	100%
Extremely Low Income <=30%AHI	626	83%	959	78%
Very Low Income >30% but <=50%	127	17%	269	22%
Low Income >50% but <80%	2	Less than 1%	1	Less than 1%
Families with children	475	63%	833	68%
Elderly families	9	1%	42	3%
Families with disabilities	52	7%	122	10%
White	289	38%	529	43%
Black	460	61%	690	56%
American Indian, Asian, and Other	4	Less than 1%	7	Less than 1%

Source: Housing Authority of the city of Jonesboro – 2008 and 2009 Annual Plan

waiting list for public housing. Table 15 shows that 83 percent of the families on the waiting list earn 30 percent or below the AMI. Of the total families on the waiting list 63 percent are families with children, one percent are elderly families, 38 percent are White, 61 percent are African-American, and less than one percent are American Indian and other races. Of the 755 families on the waiting list for public housing, 37 percent requested for one-bedroom units, 40 percent for two-bedroom units, 19 percent for three-bedroom units, and four percent for four-bedroom units. As shown in the PHA's Annual Plan for FY 2011, there were 1,229 families on the waiting list for a Section 8 voucher. Table 15 shows that 78 percent of the families on the waiting list earn 30 percent or below the AMI. Of the total families on the waiting list 68 percent are families with children, three percent are elderly families, 43 percent are Caucasians, 56 percent are African-American, and less than one percent are American Indian and other races. The city has 344 subsidized units, which are affordable to very low income and low income households. Table 16, below, provides an inventory of various types of assisted housing in Jonesboro by program and target population. These properties are developed and supported by a number of different HUD assisted housing programs including Section 202, 221(d) (4) MKT, and Section 811. The total number of units was approximately 478 units, 180 of which were constructed or adapted for the elderly or disabled persons.

Table 16: Multi-Family Assisted Housing Inventory

Program	Developments	Total Units	Assisted Units	Target Population
223(a)(7)/231	Aspen Gardens	50	50	Disabled and Elderly
	Bel Aire Village	22	22	Family
221(d)(4)MKT	Cedar Manor Apartments	80	0	Family
811	East Oak Place Apartments	20	19	Disabled
	Garden Manor Estates	96	96	Family
202	Jonesboro Ecumenical Center	70	69	Disabled and Elderly
202/162	Oak Place Apartments	10	10	Disabled
223(a)(7)/207/223(f)	Pines Apartments	64	12	Family
202/162	Terrace Homes	10	10	Disabled
223(a)(7)/221	Walker Courts	20	20	Elderly
202	Wesley at Jonesboro	36	36	Elderly
Total		478	344	

Source: HUD – Multifamily Assisted Housing Inventory http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_13020.pdf

There is no loss of public or assisted housing units expected during this consolidated plan period, though units may go in and out of service due to maintenance, and as soon as repairs are complete the units will be placed back into service. Major obstacles to meeting underserved needs consist primarily of a lack of funding for the development of additional units and rental subsidies to support additional units. Additional units may be added if funds are secured.

HOUSING PROGRAMS AND SUPPORTIVE SERVICES FOR LOW-TO MODERATE-INCOME AND NON-HOMELESS SPECIAL NEEDS POPULATIONS:

The City of Jonesboro is in full support of placing an emphasis on housing programs and supportive services for low- to moderate- income and non-homeless special needs populations. The city believes neighborhood preservation and revitalization are an essential component of maintaining the sustainability of low income housing. The CDBG Program includes education, land acquisition for affordable housing, homeowner housing rehabilitation, new homeownership assistance, as well as assistance with transitional housing. The City of Jonesboro oversees

various programs to assist with housing and supportive services for non-homeless special needs populations:

Emergency Repair and Homeowner Rehabilitation:

The goal of this program is to remedy emergency health & safety issues for low-income homeowners. The City of Jonesboro Department of Community Development provides Homeowner Emergency Rehabilitation services to qualifying citizens of Jonesboro for emergency repairs that directly address immediate health and safety issues.

First Time New Homeownership Assistance:

This program is created to expand single-family home ownership opportunities to low income citizens of the city. Upon completion of the state certified homeownership counseling, the program assists lower income first time home buyers up to \$2,500 to purchase a detached dwelling within the city.

Neighborhood Revitalization - Demolition of Substandard Housing:

The goal of this program is to assist low income homeowners whose property is facing condemnation and/or poses a health or safety risk. This program provides funding for the demolition of the structure while allowing the owner to maintain ownership of the property without the standard condemnation lien.

Housing Opportunities for People with AIDS (HOPWA):

The city has no assigned HOPWA funds under any of the Programs.

HOUSING NEEDS ASSESSMENT

This portion of the Consolidated Plan describes the estimated housing needs projected for the ensuing five-year period. The housing data and the analysis included in the section utilize Comprehensive Housing Affordability Strategy (CHAS) data, ACS 2005 - 2009 5-Year estimates, 2000 and 2010 US Census data, data included in the Consolidated Plan for the Fiscal Year 2005 through 2010, and other sources.

The housing needs assessment gages areas in the housing market where the communities' needs are not currently being met. These needs include issues dealing with the cost of housing, appropriate housing, and housing conditions. The cost of housing is measured by cost burden – the percentage of a household's income needed to cover housing expenses (rent or mortgage payment plus utilities). Housing expenses exceeding 30 percent of a household's income is considered a cost burden and more than 50 percent is considered a severe cost burden.

Appropriate housing refers to a household residing in a housing unit that provides sufficient space for the number of occupants, without exceeding their capacity to maintain the unit. Overcrowding is the primary problem in the consideration of appropriate housing. HUD defines overcrowding as more than one person per room. Another issue with appropriate housing pertains to being over-housed. This problem manifests itself mainly with elderly households where the children have all moved out and the remaining couple or individuals have more space than is required for just themselves. While that is not typically a problem, as income becomes more limited and other demands become more pressing, home maintenance sometimes takes a backseat, being put off until later. Often, these deferred maintenance items become larger problems such as water damage from leaky roofs, wood damage from worn paint, or foundation problems resulting from neglecting to maintain appropriate moisture conditions. What should have been a \$2,000 roofing repair job can turn into a \$30,000 major rehabilitation project.

Physical housing problems included in this section refer to 2000 Census data concerning lack of complete plumbing and/or kitchen facilities and the age of the housing stock. The 2000 Census provides a general overview of conditions through the housing data, but it must be loosely interpreted. Older housing stock tends, generally speaking, to be in poorer condition than newer housing stock. Those without complete kitchen and/or plumbing facilities are likely to have other housing problems as well. Hence, these data are incorporated into this discussion as a substitute for an on-site housing condition evaluation.

Overcrowding

HUD defines overcrowding as more than one person per room. Table 17 to the right provides a comparison between owner-occupied and rental housing overcrowding based on the definition. Rental housing tends to be more overcrowded with 5.2 percent of total rental occupied housing compared with 0.8 percent of total owner-occupied housing. According to the 2000 Census, the average household size was 2.4 for rental housing and 2.5 for owner-occupied housing.

Table 18 below, provides the details on overcrowding by ethnicity. African-American and Hispanic households have higher levels of overcrowding compared to Caucasian households.

Map 17, on page 45, provides a look at the geographic dispersion of overcrowded households in Jonesboro.

Table 17: Occupants per Room

Occupants Per Room	Number	%
Owner occupied		
0.50 or less occupants per room	10,699	77.9%
0.51 to 1.00 occupants per room	2,922	21.3%
1.01 to 1.50 occupants per room	110	0.8%
1.51 to 2.00 occupants per room	0	0.0%
2.01 or more occupants per room	0	0.0%
Owner occupied Total	13,731	100.0%
Renter occupied		
0.50 or less occupants per room	6,585	62.9%
0.51 to 1.00 occupants per room	3,348	32.0%
1.01 to 1.50 occupants per room	456	4.4%
1.51 to 2.00 occupants per room	38	0.4%
2.01 or more occupants per room	38	0.4%
Renter occupied Total	10,465	100.0%

Source: Source: 2005-09 American Community Survey (ACS) – U.S. Census

Table 18: Overcrowding By Ethnicity

Race	Total	1.00 or less Occupants Per room	1.01 or more occupants Per room	Percent of Total Overcrowded
White	19,823	19,595	228	1.2%
African-American	3,450	3,211	239	6.9%
Hispanic	536	371	165	30.8%

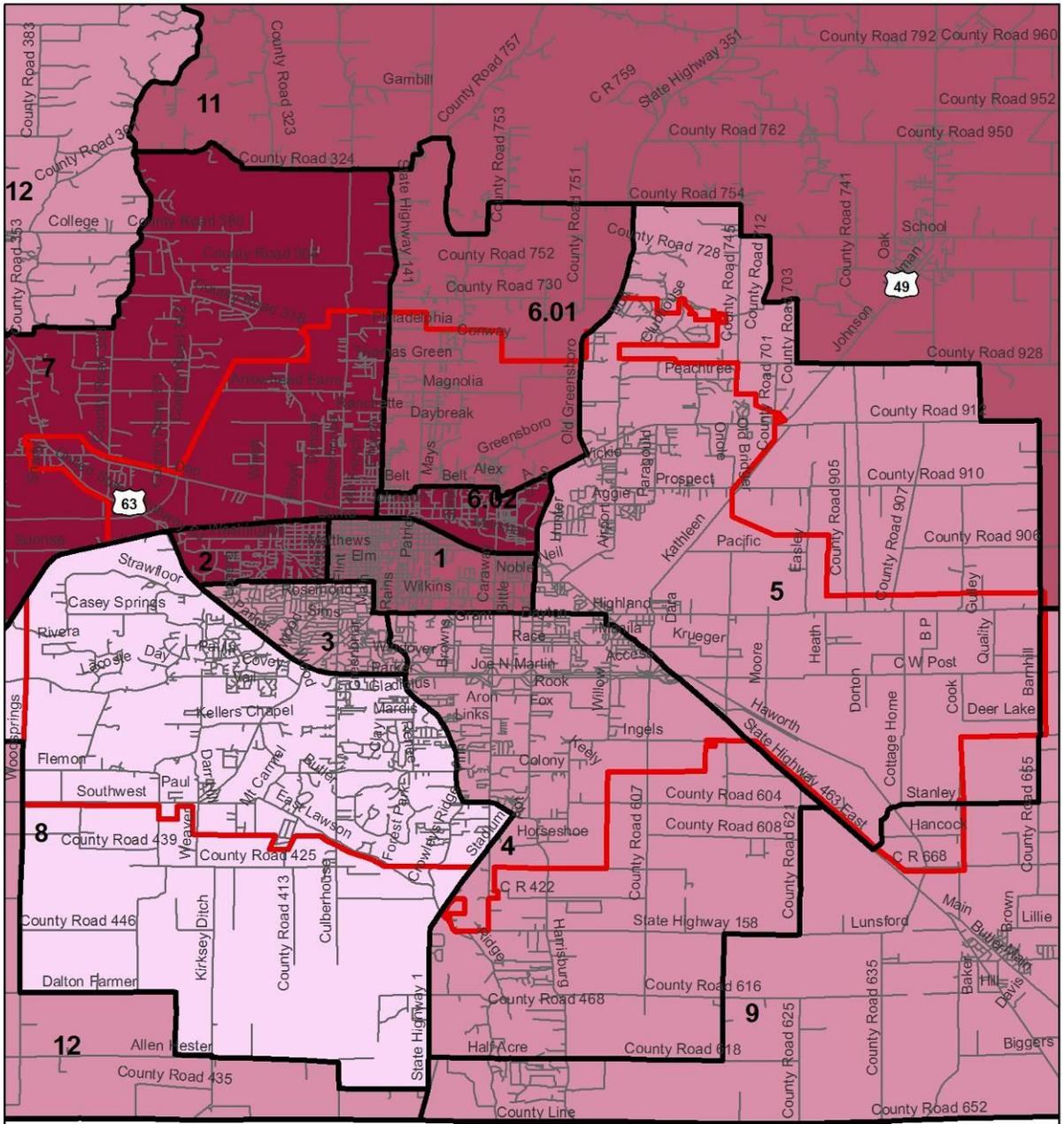
Source: U. S. Census 2000

Cost Burden

A significant indicator of housing affordability is the percentage of renters paying more than 30 percent of household income by census tract. Citywide, 32 to 37 percent of households pay more than 30 percent of their household income on housing expenses and of that group 45 to 48 percent pay more than 50 percent of their income for housing expenses. Maps 18 and 19, on pages 53 and 54 provide an illustration of these variables.

According to the 2005 - 2009 ACS data, about 82 percent of those earning less than \$10,000 per year paid more than 30 percent of their income on housing. In the income group \$10,000 to \$19,999 per year, over 83 percent of renters paid more than 30 percent of their income on housing expenses. In the next income category, \$20,000 to \$34,999 per year, 31 percent of households were cost burdened. It is only in the upper income levels (household incomes of \$75,000 to \$99,000 and household incomes over \$100,000) that no households exceed the 30 percent level in housing expenses. Cost burden is further examined in the CHAS tables, starting on page 53.

Map 17: Percent Overcrowded Housing Units 2005-09

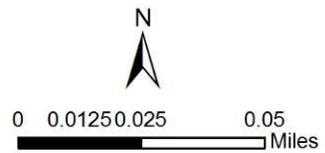


Legend

- Jonesboro City Limits
- Streets

Percent Overcrowded Units

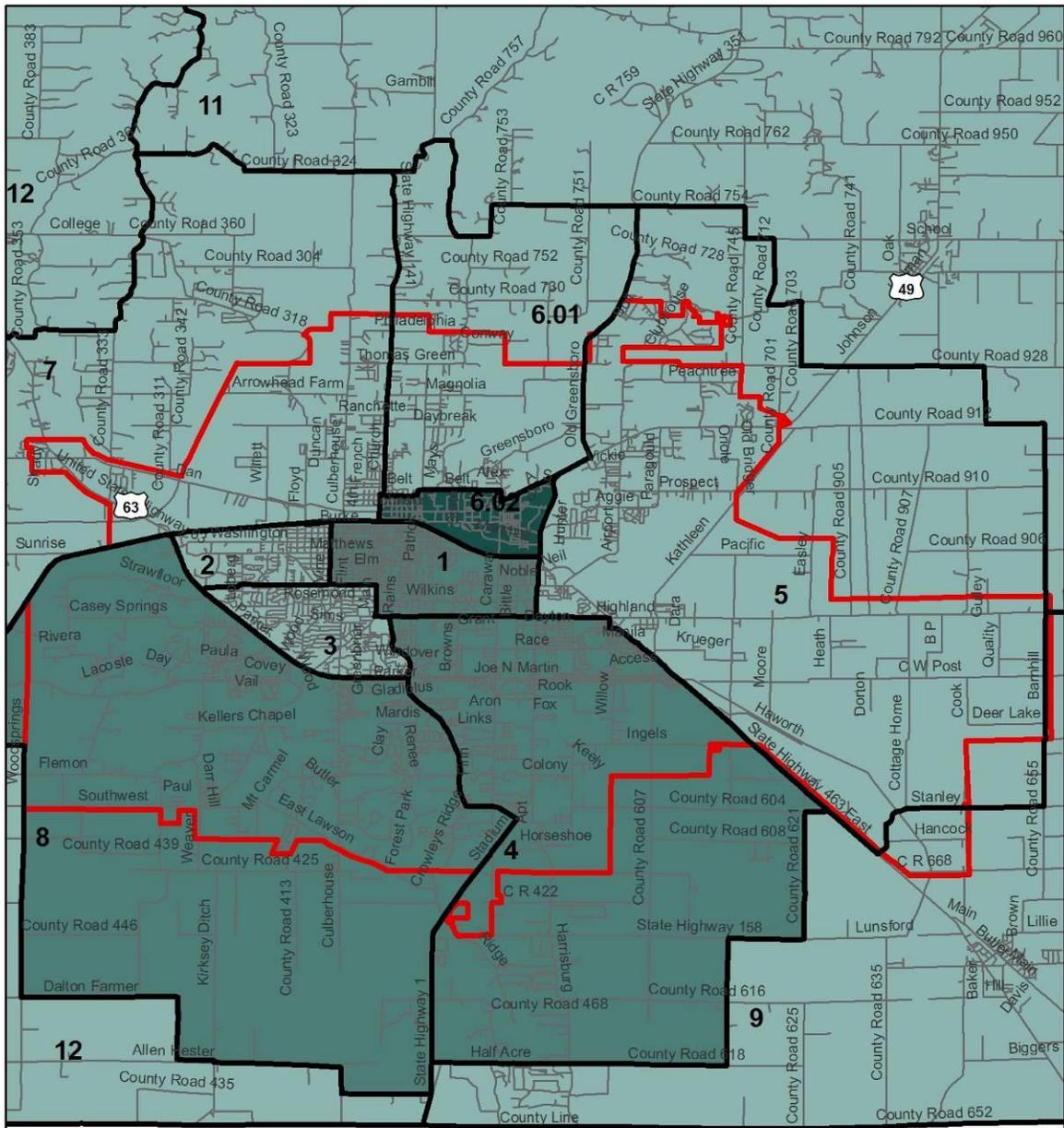
- 0.8% - 1.0%
- 1.1% - 2.0%
- 2.1% - 3.0%
- 3.1% - 5.9%



Source: 2005-09 American Community Survey (U.S. Census)

Map 18: Percent Owner Households Paying More than 30% of Household Income

On Housing Expenses 2005-09



Legend

- Jonesboro City Limits
- Streets

Cost Burden in Owner-Occupied Units

- 11.9% - 10.0%
- 10.1% - 20.0%
- 20.1% - 30.0%
- 30.1% - 46.5%

N

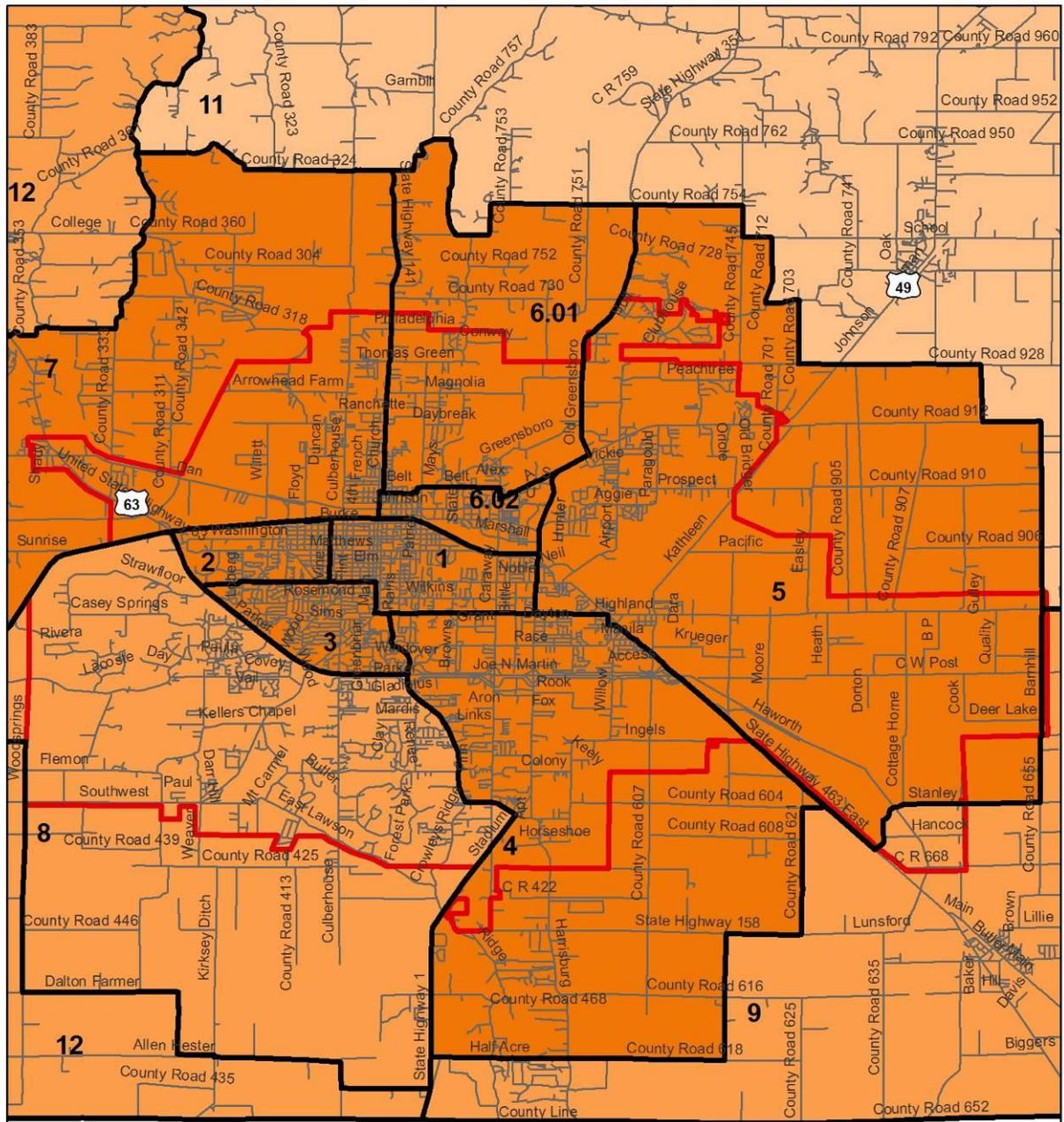


0 0.01250.025 0.05
Miles



Source: 2005-09 American Community Survey (U.S. Census)

**Map 19: Percent Renter Households Paying More than 30% of Household Income
On Housing Expenses, 2005-09**



Legend

- Jonesboro City Limits
- Streets

Cost burden in Renter-Occupied Units

- 22.9% - 25.0%
- 25.1% - 30.0%
- 30.1% - 40.0%
- 40.1% - 55.3%



0 0.0125 0.025 0.05 Miles

Source: 2005-09 American Community Survey (U.S. Census)

HOUSING DATA – FAMILY NEEDS

The following section of the housing needs assessment summarizes the available data on the current need for:

- Housing assistance for low, moderate, and middle income households;
- Supportive housing for persons with special needs.

This assessment also considers the housing needs of persons living with disabilities, mental illness, and their families.

Housing Needs of Low, Moderate and Middle Income Households

Affordable housing is defined as gross housing costs (rent or mortgage payment plus utilities) totaling no more than 30 percent of a household's gross income. A household paying more than 30 percent of their total income towards their rent or mortgage is considered to be cost burdened. A household paying more than 50 percent of their income towards their rent or mortgage is considered to be severely cost burdened. The following discussion analyzes the housing problems and assistance needs of households by various income groups. For purposes of the discussion below, a household with a housing problem is described as:

Occupying a housing unit that meets the U.S. Census definition of having a physical defect (lacking complete kitchen or bathroom); or paying more than 30 percent of their income on housing expenses.

Table 19, to the right, presents comparison of households with 30 percent and 50 percent cost burdens among renters by ethnicity, which are calculated from 2000 Census data. About 53 percent of African-American households, about 40 percent of Hispanic households, and 39 percent of White Non-Hispanic households having a

Table 19: Cost Burden by Race

Race	% Cost Burden > 30%	% Cost Burden > 50%
White non-Hispanic	38.9%	18.3%
African-American	52.6%	29.5%
Hispanic	39.8%	31.9%

Source: 2000 Census.

cost burden of more than 30 percent. Also, about 30 African-American households, 32 percent of Hispanic households, and over 18 percent Caucasian households have a cost burden of more than 50 percent. 2010 CHAS data is not yet available but the trends are expected to continue.

Very Low-Income Households

The "Very Low Income" designation applies to those households whose incomes are at or below 50 percent of the adjusted family median income. Table 21, on page 54, indicates that 2,337 households of the 3,071 very low-income households in Jonesboro had a housing problem. More than 2,270 households are paying more than 30 percent of their income for housing. Among them 1,787 are renters and 493 are homeowners. Cost burdened low-income households can be further identified by household type: elderly, small family, large family, and all others. Of the 1,787 cost burdened very low-income renters, 233 were elderly households, 668 were small families, 115 were large families, and the remaining 771 households were in the "other" category.

Disproportionate Need, Very Low-Income

Disproportionate need is defined as one racial or ethnic group displaying a noticeably greater need for housing assistance than the population as a whole. For purposes of the Consolidated Plan, a difference of 10 percent in housing needs data between the population as a whole and a minority population is an indicator of disproportionate need.

Comparing Table 21A and Table 23 it can be noted that 90.9 percent of African-American households within the Very Low-Income group (31 to 50 % MFI) had housing problems compared to 69.4 percent for the population as a whole, in the category of elderly owners. Also, family households in this income category under Family Owner category with 100 percent housing problems had a disproportionate need.

Comparing Table 21A and Table 24 it can be noted that 100 percent of Hispanic households within the Very Low-Income group (0 to 30 % MFI) had housing problems compared to 82.3 percent for the population as a whole, in elderly renters. In the same income group, 100 percent of all other renters had housing problems compared to 76.8 percent for the population as a whole.

Other Low-Income

The "Other Low-Income" designation applies to those households whose incomes are greater than 50 percent, but less than or equal to 80 percent of the adjusted family median income. Table 21 indicates that 1,907 households of the 2,736 Other Low-Income households in Jonesboro had some sort of housing problem. It is estimated that 1,254 Other Low-Income renters and 595 Other Low-Income homeowners were paying more than 30 percent of their income towards their rent or mortgage (cost burdened). Of the 1,254 cost burdened "Other Low-Income" renters, 95 were elderly households, 405 were small families, 109 large families, and the remaining 644 were in the "Other" category. There is significant improvement in the cost burden data from the other low-income group, when compared with data for the Very Low-Income households.

Disproportionate Need, Other Low-Income

The following are the most obvious incidents from the CHAS data indicating disproportionate need, a difference of 10 percent in housing needs data between the population as a whole and minority population that show up for the other low-income population.

Comparing Table 21A and Table 23, 96.5 percent of African-American Households within the Other Low Income (51 to 80 % MFI) had housing problems compared to 81.6 percent for the population as a whole, in the all other renters category. In the same income category, 100 percent of African-American Family Owner Households had housing problems compared to 75.3 percent for the overall population in the income category and showed a disproportionate need.

Comparing Table 21A and Table 24, 100 percent of Hispanic households within the other low income (51 to 80 % MFI) had housing problems compared to 81.7 percent for the population as a whole, in the Family Renters category.

Moderate-Income

The "moderate-income" designation applies to those households whose incomes are greater than 80 percent but less than or equal to 95 percent of the adjusted family median income. Table 21 indicates that 1,265 households, or 34 percent, of the 3,721 Moderate-Income households, had some sort of housing problem. About 650 Moderate-Income renters and 529 moderate-income homeowners were paid more than 30 percent of their income towards their rent or mortgage (cost burdened). Of the 650 cost burdened moderate-income renters, 104 are estimated to be elderly households, 250 small families, 10 large families and the remaining 286 were in the "Other" category.

Disproportionate Need, Moderate Income

Comparing Table 21A and Table 23, 55.6 percent of African-American Households within the Moderate Income (81 to 95% MFI) had housing problems compared to 44.4 percent for the population as a whole, in the elderly renter's category. In the same income group, 82.5 percent of Hispanic households had housing problems compared to 17.5 percent for the population as a whole, in the elderly Renters category.

Table 20: Households by Type and Income

Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or More)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or More)	All Other Owners	Total Owners	
Very Low Income (0 to 50% MFI)	553	1,353	313	1,805	4,024	945	507	57	274	1,783	5,807
0 to 30% MFI	403	853	129	1,015	2,400	360	168	19	124	671	3,071
31 to 50% MFI	150	500	184	790	1,624	585	339	38	150	1,112	2,736
Low-Income (51 to 80% MFI)	234	869	100	905	2,108	709	510	134	260	1,613	3,721
Moderate Income (81 to 95% MFI)	309	1,540	220	1,155	3,224	1,934	5,900	635	1,065	9,534	12,758
Total Households	1,096	3,762	633	3,865	9,356	3,588	6,917	826	1,599	12,930	22,286

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 21: All Households

Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	Small Related (2 to 4)	Large Related (5 or more)	All Other Owners	Total Owners	
1. Very Low Income (0 to 50% MFI)	553	1,353	313	1,805	4,024	945	507	57	274	1,783	5,807
2. 0 to 30% MFI	403	853	129	1,015	2,400	360	168	19	124	671	3,071
3. % with any housing problems	62.8	80.1	96.9	76.8	76.7	69.4	85.1	100	68.5	74.1	76.1
4. % Cost Burden > 30%	57.8	78.3	89.1	75.9	74.4	69.4	82.7	100	68.5	73.5	74.2
5. % Cost Burden > 50%	34.2	64.5	65.9	69	61.4	34.7	71.4	78.9	44.4	46.9	58.2
6. 31 to 50% MFI	150	500	184	790	1,624	585	339	38	150	1,112	2,736
7. % with any housing problems	70	84	75.5	81.6	80.6	39.3	74.9	78.9	56.7	53.9	69.7
8. % Cost Burden > 30%	63.3	81	59.2	81.6	77.2	39.3	73.7	78.9	56.7	53.5	67.6
9. % Cost Burden > 50%	26.7	15	7.6	21.5	18.4	20.5	35.4	52.6	33.3	27.9	22.3
10. Other Low-Income (51 to 80% MFI)	234	869	100	905	2,108	709	510	134	260	1,613	3,721
11. % with any housing problems	44.4	29.2	70	32.6	34.3	17.5	48	47.8	42.3	33.7	34
12. % Cost Burden > 30%	44.4	28.8	10	31.5	30.8	17.5	48	37.3	42.3	32.8	31.7
13. % Cost Burden > 50%	12.8	4.6	0	1.1	3.8	5.5	15.7	7.5	17.3	10.8	6.8
14. Moderate Income (81 to 95% MFI)	309	1,540	220	1,155	3,224	1,934	5,900	635	1,065	9,534	12,758
15. % with any housing problems	9.4	5.5	31.8	2.2	6.5	2.8	6.2	21.3	11.7	7.1	7
16. % Cost Burden > 30%	8.1	2.3	0	2.2	2.6	2.8	5.5	7.1	11.7	5.8	5
17. % Cost Burden > 50%	4.9	0	0	0	0.5	0.2	0.8	1.6	0.9	0.7	0.7
18. Total Households	1,096	3,762	633	3,865	9,356	3,588	6,917	826	1,599	12,930	22,286
19. % with any housing problems	44.8	38.3	63.8	45.1	43.6	18.3	14.6	30	25.3	17.9	28.7
20. % Cost Burden >30	41.7	36.1	37	44.6	40.3	18.3	13.9	17.4	25.3	16.8	26.7
21. % Cost Burden >50	20.3	17.7	15.6	22.8	20	8	5.3	6.7	10	6.7	12.3

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 21A: All Households

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly	Family Households	All Other Owners	Total Owners	
1. Very Low Income (0 to 50% MFI)	553	1,666	1,805	4,024	945	564	274	1,783	5,807
2. 0 to 30% MFI	403	982	1,015	2,400	360	187	124	671	3,071
3. % with any housing problems	62.8	82.3	76.8	76.7	69.4	86.6	68.5	74.1	76.1
4. % Cost Burden > 30%	57.8	80	75.9	74.4	69.4	84	68.5	73.5	74.2
5. % Cost Burden > 50%	34.2	65	69	61.4	34.7	72	44.4	46.9	58.2
6. 31 to 50% MFI	150	684	790	1,624	585	377	150	1,112	2,736
7. % with any housing problems	70	81.7	81.6	80.6	39.3	75.3	56.7	53.9	69.7
8. % Cost Burden > 30%	63.3	75	81.6	77.2	39.3	74	56.7	53.5	67.6
9. % Cost Burden > 50%	26.7	13	21.5	18.4	20.5	37	33.3	27.9	22.3
10. Other Low-Income (51 to 80% MFI)	234	969	905	2,108	709	644	260	1,613	3,721
11. % with any housing problems	44.4	33	32.6	34.3	17.5	48	42.3	33.7	34
12. % Cost Burden > 30%	44.4	27	31.5	30.8	17.5	46	42.3	32.8	31.7
13. % Cost Burden > 50%	12.8	4	1.1	3.8	5.5	14	17.3	10.8	6.8
14. Moderate Income (81 to 95% MFI)	309	1,760	1,155	3,224	1,934	6,535	1,065	9,534	12,758
15. % with any housing problems	9.4	9	2.2	6.5	2.8	8	11.7	7.1	7
16. % Cost Burden > 30%	8.1	2	2.2	2.6	2.8	6	11.7	5.8	5
17. % Cost Burden > 50%	4.9	0	0	0.5	0.2	1	0.9	0.7	0.7
18. Total Households	1,096	4,395	3,865	9,356	3,588	7,743	1,599	12,930	22,286
19. % with any housing problems	44.8	42	45.1	43.6	18.3	16	25.3	17.9	28.7
20. % Cost Burden >30	41.7	36	44.6	40.3	18.3	14	25.3	16.8	26.7
21. % Cost Burden >50	20.3	17	22.8	20	8	5	10	6.7	12.3

Table 22: Caucasian Non-Hispanic Households

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 member Households	Family Households	All Other Owners	Total Owners	
1. Household Income <=50% MFI	475	1,040	1,330	2,845	895	500	265	1,660	4,505
2. Household Income <=30% MFI	330	545	680	1,555	310	170	115	595	2,150
% with any housing problems	62.1	78	77.2	74.3	66.1	85.3	73.9	73.1	74
3. Household Income >30 to <=50% MFI	145	495	650	1,290	585	330	150	1,065	2,355
% with any housing problems	69	79.8	79.2	78.3	39.3	69.7	56.7	51.2	66
4. Household Income >50 to <=80% MFI	215	690	770	1,675	695	560	205	1,460	3,135
% with any housing problems	44.2	34.1	35.1	35.8	17.3	49.1	51.2	34.2	35.1
5. Household Income >80% MFI	305	1,425	1,005	2,735	1,900	6,190	975	9,065	11,800
% with any housing problems	11.5	7.4	2.5	6	2.9	7.2	10.3	6.6	6.5
6. Total Households	995	3,155	3,105	7,255	3,490	7,250	1,445	12,185	19,440
% with any housing problems	43.7	36.8	43	40.4	17.5	15.1	26	17.1	25.8

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 23: African-American Non-Hispanic Households

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 member Households	Family Households	All Other Owners	Total Owners	
1. Household Income <=50% MFI	65	545	339	949	44	55	10	109	1,058
2. Household Income <=30% MFI	65	385	225	675	44	10	10	64	739
% with any housing problems	69.2	85.7	75.6	80.7	90.9	100	0	78.1	80.5
3. Household Income >30 to <=50% MFI	0	160	114	274	0	45	0	45	319
% with any housing problems	N/A	84.4	96.5	89.4	N/A	100	N/A	100	90.9
4. Household Income >50 to <=80% MFI	10	205	110	325	4	55	20	79	404
% with any housing problems	100	31.7	13.6	27.7	100	27.3	0	24.1	27
5. Household Income >80% MFI	10	250	95	355	15	250	80	345	700
% with any housing problems	0	4	0	2.8	0	16	18.8	15.9	9.3
6. Total Households	85	1,000	544	1,629	63	360	110	533	2,162
% with any housing problems	64.7	54	54.2	54.6	69.8	30.6	13.6	31.7	49

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 24: Hispanic Households

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 member Households	Family Households	All Other Owners	Total Owners	
1. Household Income <=50% MFI	0	60	25	85	0	0	0	0	85
2. Household Income <=30% MFI	0	45	25	70	0	0	0	0	70
% with any housing problems	N/A	100	100	100	N/A	N/A	N/A	N/A	100
3. Household Income >30 to <=50% MFI	0	15	0	15	0	0	0	0	15
% with any housing problems	N/A	100	N/A	100	N/A	N/A	N/A	N/A	100
4. Household Income >50 to <=80% MFI	0	60	4	64	0	30	4	34	98
% with any housing problems	N/A	41.7	0	39.1	N/A	50	0	44.1	40.8
5. Household Income >80% MFI	0	50	20	70	4	40	10	54	124
% with any housing problems	N/A	70	0	50	0	50	0	37	44.4
6. Total Households	0	170	49	219	4	70	14	88	307
% with any housing problems	N/A	70.6	51	66.2	0	50	0	39.8	58.6

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

HOUSING NEEDS FOR NON-HOMELESS SPECIAL NEEDS POPULATIONS

Table 25 - Disabilities

As shown in Table 25, to the right, the number of people with various types of disabilities in Jonesboro is significant. Some of these disabilities may not require any particular special housing modifications, while many do. Typically, special home modification must be made to accommodate a resident when specified modifications are not already available in a unit, with the exception of new apartments that are required to comply with Americans with Disabilities Act (ADA) standards before receiving a certificate of occupancy from the building official. Accommodations are often expensive to provide in an existing unit. Universal design ordinances require that all new housing units be built with future accommodations in mind, minimizing the cost of future changes. These include larger doors to allow for wheelchair access, blocking in walls to facilitate the installation of grab bars, and larger space in closets and bathrooms to allow turning room for a wheelchair. While no data exist that indicate the extent to which the housing stock in Jonesboro accommodates persons with disabilities, it isn't very likely to be a significant number, beyond the recently built multifamily units that comply with ADA standards.

Total disabilities tallied for people 5 to 15 years:	651
Sensory disability	93
Physical disability	61
Mental disability	405
Self-care disability	92
Total disabilities tallied for people 16 to 64 years:	13,770
Sensory disability	1,122
Physical disability	2,691
Mental disability	1,766
Self-care disability	776
Go-outside-home disability	2,275
Employment disability	5,140
Total disabilities tallied for people 65 years and over:	6,169
Sensory disability	1,045
Physical disability	2,102
Mental disability	904
Self-care disability	687
Go-outside-home disability	1,431
Total disabilities tallied:	20,590

Source: 2000 U.S Census

Table 2A, presented on the following page, establishes the priority need for housing in Jonesboro. The priorities were based on public input and the extent of the need identified in terms of the number of households and income level. The estimated number of units was derived from Comprehensive Housing Affordability Strategy (CHAS) Table 1C data provided from 2000 since 2010 CHAS data is not yet available. These data were combined to use the percentage of households within each income category with a 30 percent or 50 percent cost burden from the 2000 table with the household count within each income category.

While the lowest income households are not the highest priority on Table 2A on the following page, responsibility for addressing the needs of this group are divided between the city and other organizations. The Jonesboro Urban Renewal and Housing Authority administer the low rent public housing and the Section 8 Rental Assistance programs, primarily to address housing issues among low and very low-income households (households with incomes at 50% or below the median income). In fact JURHA bears most of the responsibility for serving very low income persons, persons earning 30% or below the median income. Non-profit organizations also assume some of the responsibility for meeting these needs. In contrast, the city's entitlement funded housing programs typically address the needs of low- and moderate- income households (moderate defined as households with incomes at 80 percent or below the median income) needing help with home repairs or those looking to realize the dream of homeownership.

Table 1A

Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	L	403
		31-50%	M	150
		51-80%	H	234
	Large Related	0-30%	L	853
		31-50%	H	500
		51-80%	H	869
	Elderly	0-30%	H	129
		31-50%	H	184
		51-80%	H	100
	All Other	0-30%	M	1,015
		31-50%	L	790
		51-80%	L	905
Owner	Small Related	0-30%	L	360
		31-50%	H	585
		51-80%	H	709
	Large Related	0-30%	L	168
		31-50%	H	339
		51-80%	H	510
	Elderly	0-30%	H	19
		31-50%	H	38
		51-80%	H	134
	All Other	0-30%	M	124
		31-50%	L	150
		51-80%	L	260
Non-Homeless Special Needs	Elderly	0-80%	H	7,194
	Frail Elderly	0-80%	H	6,169
	Severe Mental Illness	0-80%	H	3,075
	Physical Disability	0-80%	M	4,854
	Developmental Disability	0-80%	M	1,555
	Alcohol/Drug Abuse	0-80%	L	6,479
	HIV/AIDS	0-80%	M	247
	Domestic Violence	0-80%	L	500

NEEDS OF PUBLIC HOUSING

Jonesboro has 151 units of public housing, over 340 units of assisted housing, and 1,312 households receive Section 8 Rental vouchers. As described under the Public and Assisted Housing Section on page 38, the 2011 PHA Plan prepared for the Jonesboro Urban Renewal and Housing Authority showed the waiting list for public housing at 755 and Section 8 vouchers at 1,229. Approximately 83 percent of the families on the waiting list earn 30 percent or below the AMI. Of the total families on the waiting list 63 percent are families with children, one percent are elderly families, 38 percent are Caucasian, 61 percent are African-American, and less than one percent are American Indian and Other races. Of the 755 families on the waiting list for public housing, 37 percent requested for one-bedroom units, 40 percent for two-bedroom units, 19 percent for three-bedroom units, and four percent for four-bedroom units. As shown in the PHA's Annual Plan for FY 2011, there were 1,229 families on the waiting list for a Section 8 voucher. Table 15 shows that 78 percent of the families on the waiting list earn 30 percent or below the AMI. Of the total families on the waiting list 68 percent are families with children, three percent are elderly families, 43 percent are Caucasian, 56 percent are African-American, and less than one percent are American Indian and other races.

Jonesboro has 344 subsidized units, which are affordable to very low income and low income households. Table 16, below, provides an inventory of various types of assisted housing in Jonesboro by Program and target population. These properties represent a number of different housing HUD programs and including Section 202, 221(d) (4) MKT, and Section 811. The total number of units was approximately 478 units, 180 of which were constructed or adapted for the elderly or disabled persons.

There is no loss of public or assisted housing units expected, though units may go in and out of service due to maintenance, and as soon as repairs are complete the units will be placed back into service. Major obstacles to meeting underserved needs consist primarily of a lack of funding for the development of additional units and rental subsidies to support additional units. Additional units may be added if funds are secured.

PUBLIC HOUSING 504 NEEDS ASSESSMENT

The Jonesboro Urban Renewal and Housing Authority have 52 families with disabilities on waiting list for public housing, which represents seven percent of the total families on waiting list in FY 2011. Through the Resident Opportunities and Self Sufficiency (ROSS) Service Coordinators program enables JURHA to keep or hire a service coordinator to work directly with its public housing residents to assess their needs to connect them with education, job training and placement programs, as well as computer and financial literacy services available in their community to promote self-sufficiency. For the elderly or disabled, the service coordinator arranges supportive services that allow their independent lifestyle.

ABANDONED STRUCTURES; DEMOLITION; SECTION 104(d) COMPLIANCE -

The City of Jonesboro may utilize CDBG funding for clearance and or demolition/removal of dilapidated and/or unsafe structures and the elimination of slum and blighted conditions. These structures are located in CDBG eligible low and moderated income census tracts. The city demolished and cleared 6 homes in 2010 in order to eliminate slum and blight from the neighborhoods and allows the homeowner to maintain their property free of liens.

BARRIERS TO AFFORDABLE HOUSING

Numerous documents were collected and analyzed to determine the affect public policies have on affordable housing. The key documents were the Consolidated Plan, Analysis of Impediments to Fair Housing Choice; the city's zoning ordinances, Annual Action Plans, Consolidated Annual Performance Reports (CAPERS) and documentation on various housing programs and projects. City staff also provided information on its various efforts.

A significant barrier to affordable housing remains the financial ability of the low to moderate income families to provide necessary funding for acquisition or for major or minor homeowner repairs, so acquisition and repair programs implemented by the city help address this obstacle. Another obstacle the city continues to face is the rising cost of materials and labor for rehabilitation projects in the community and the negative impact of that escalation on the existing program limits. The city currently administers minor repair programs that enable low and moderate income homeowners to stay in their

homes in a safe and decent environment. The city continues to assist the low-income community by offering the First-Time New Homeownership Assistance program to eligible participants. This program continues to be very successful.

The city enforces various zoning, permit, and parking requirements, which restricts 'free' use of land, but the city considers these regulations as being necessary to regulate safety and traffic issues for residential areas. The city has provided for more affordable housing by allowing for relaxed lot standards; smaller lots with reduced setbacks (RS-8 Single Family District). This district allows reduced 15 foot, setbacks in front and back yards, as well as 7.5 foot, side setbacks with a lot as small as, 5,445 square feet at 50 foot, in width. The city's Zoning Code requires two parking spaces per single-family or duplex unit.

The city operates CDBG entitlement funded housing programs providing financial assistance for the acquisition of affordable housing to qualifying participants. Programs include the First-Time New Homeownership Assistance program assisting with down-payment, Emergency Repair Homeowner Rehabilitation program, and Neighborhood Revitalization program.

FAIR HOUSING - The City of Jonesboro conducted a Fair Housing Analysis of Impediments in conjunction with the preparation of the 2012-2016 Consolidated Plan. The analysis provided a detailed look at the demographic data provided by the 2000 U.S. Census and Home Mortgage Disclosure Act (HMDA) data from 2005 through 2009. The study identified various impediments to the fair housing and recommends remedial activities to address those impediments. The process of identifying impediments to fair housing includes data analysis efforts combined with community input through focus group sessions and key person interviews. Through these methods, the following important impediments or barriers to fair housing choice were identified:

HOMELESS NEEDS ASSESSMENT

The definition of "homelessness" used in this Consolidated Plan is derived from the Stewart B. McKinney Homeless Assistance Act. According to this definition, the term "homeless" or "homeless individual or homeless person" includes—:

1. an individual who lacks a fixed, regular, and adequate nighttime residence; and
2. an individual who has a primary nighttime residence that is —
 - a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - an institution that provides a temporary residence for individuals intended to be institutionalized; or
 - a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Regardless of their other difficulties, the lack of means or resources to meet their basic needs, housing, food, clothing, and medical care, is common to all homeless people. Some homeless people require limited assistance in order to regain permanent housing and self-sufficiency. Others, especially people with physical or mental disabilities, will require extensive and long-term supportive services.

EXTENT OF HOMELESSNESS

The Arkansas Homeless Coalition states that there are a variety of problems that cause homelessness. The main cause is unaffordable housing for the impoverished. Secondary causes include loss of employment, mental illness, physical illnesses, substance abuse, lack of incentives to work, poor work ethics, and lack of decent education. The National Law Center for Homelessness and Poverty reports that over 3 million men, women, and children were homeless over the past year – about 30 percent of them chronically and the others temporarily. In many cases, people are in and out of the homeless system, which includes shelters, hospitals, the streets, and prisons.

On top of the 3 million who were homeless or marginally homeless, there are an additional 5 million poor people that spend over half of their incomes on housing, leaving them on the verge of homelessness. A missed paycheck, a health crisis, or an unpaid bill can easily push poor families over the edge into homelessness. A special enumeration survey was conducted through the Arkansas Department of Human Services, Office of Community Services. The data reflect that on any given night, the estimated homeless count in the State of Arkansas is 7,400.

The Salvation Army shelter figures in Jonesboro increased from 278 in 2009 to 441 in 2010. Housing availability can be summed up with the statement listed under public housing: Although the Jonesboro Urban Renewal and Housing Authority (JURHA) currently administers 1312 Voucher with a 100% lease up utilization, the number of applicants waiting for a rental voucher is currently at 1,280, with approximately a 12-17 month wait. According to the CHAS data, 20.0 percent of the city's renters, or 2,457 households, and 6.7 percent of homeowners, or 2,737 households, were severely cost burdened, and as such, may be at-risk of homelessness in 2012.

HOMELESS SHELTERS AND SERVICES

Mission Outreach NEA, Inc. is the lead agency for the Northeast Arkansas Continuum of Care Plan (CoC) process. Mission Outreach NEA is a non-profit organization providing shelter and food to the homeless and indigent people of Northeast Arkansas and Southeast Missouri. The City of Jonesboro participates in the CoC process and provides information and assistance in the development of the CoC. The following is a list of the public housing facilities, agencies and entities, which provide housing and housing related activities within the City of Jonesboro: the City of Jonesboro, the Jonesboro Urban Renewal and Housing Authority, Jonesboro Ecumenical Center, Inc., Christopher Homes of Jonesboro, Aspen Gardens, Walker Courts, North Acres Apartments, Bel-Aire Village, Crowley's Ridge Development Council, Mid-South Health Systems, Consolidated Youth Services, Jonesboro Human Development Center, Habitat for Humanity, Abilities Unlimited, Mission Outreach NEA, Inc., Wesley on the Ridge, St. Bernard's Village. Homeless service providers in Jonesboro include: Mission Outreach NEA, Salvation Army, Consolidated Youth Services, Women's Crisis Center, Mid South

Health Systems, Jonesboro Human Development Center, Crowley's Ridge Development Center, Abilities Unlimited, Pathfinders, and David E. Puryear Center.

Since homelessness is a regional issue, data presented in this section is based on statistics for Craighead County. Characterization of the homeless population by jurisdiction, the availability of facilities and services, and gaps in services are based on the countywide data as presented in the County's 2004 Continuum of Care application to HUD and data generated under the County's Homeless Management Information System (HMIS) as of November 30, 2004. The HMIS is a federally-required collaborative database that tracks homeless clients by last reported permanent place of residence.

HOMELESS FACILITIES

Inventory of Facilities and Services for the Homeless and Persons Threatened with homelessness

Following is a list of the facilities, which provide services for the homeless and persons threatened with homelessness:

Emergency Shelters

Salvation Army: This facility is Jonesboro's only general shelter providing emergency housing assistance for the men (16) and women (5). The services are for a limited time. The maximum length of stay is five (5) nights. The facility has only 21 beds and they stay full. During the winter months they are filled to capacity and must turn people away. They provide two meals a day to the needy that range from 20-50 persons a day. In 2006, 20,995 meals were served to shelter clients and the community. There is a need to develop a larger facility to assist the people they can't help. They have implemented a Pay and Stay Employment and Assistance Program that helps their clients find jobs and work with job related skills. The stay is up to 90 days. In 2006, the shelter served 864 persons which consisted of 590 men and 274 women.

Consolidated Youth Services: The agency serves the youth in our community as a temporary shelter and help facility. It serves a nine (9) county area, and served 310

children in 2006. They provide food services, and shelter for 24 boys and 9 girls from the ages of 8 to 17 years old. The children served are those that have no home who have gotten into trouble either through drugs, alcohol or adolescence problems. This transitional program determines the length of stay based on the need of the client.

Women's Crisis Center of Northeast Arkansas: The Women's Crisis Center is Jonesboro's only domestic violence shelter providing housing, transportation, counseling, support groups, in-person or telephone consultation, safety planning, legal advocacy, prevention education, and other support services. WCC is looking at building a new facility that would allow the organization to service children with more educational programs. Lack of funding has limited the program from growth.

Inventory of Supportive Housing for Non-homeless Persons with Special Needs

The following agencies provide services that assist special population groups such as non-homeless individuals with special needs.

Mid-South Health Systems: Mid-South Health Systems, a non-profit corporation Community Mental Health Center provides housing, in crisis-including crisis mobile team services that is available 24 hrs and 7 days each week for needed assessments, rehabilitation services for mentally ill, medical detoxification, school based services providing a therapist on site to various schools in the area, 22 therapeutic foster care units, 30 apartments for mentally ill, two group homes for severe mentally ill and two lodges of five beds each for men and women.

Jonesboro Human Development Center: Opened in 1974, the Jonesboro Human Development Center is nationally accredited, state-operated residential service for people with developmental challenges. The JHDC can house up to 120 people and is licensed by the state of Arkansas to provide adult services as an Intermediate Care Facility. The center teaches basic life and employment skills to individuals with a primary diagnosis of mental retardation. An array of services is provided by the facility including crisis intervention, training in behavioral control, medical care, and assistance in coordinating the transition of people served at the center back into community living arrangements. The goal of the facility is to help those being served reach their maximum potential while providing them respect, dignity, training, and support.

Because of the nature and focus of their service everyone who is admitted is potentially a transition candidate. Each person who lives there is evaluated annually to determine if he or she has advanced to the point where transition is a route to take. For some it may take several years, for others a matter of a few months. But everyone has the potential to go from being a long-term resident to transitioning back to a community setting. They directly served approximately 250 people in 2006 and another 20 indirectly through assistance in coordinating services with other providers.

Crowley's Ridge Development Council: Crowley's Ridge Development Council is a multi-service, Community Action agency. It provides housing for mental illness patients and housing for low-income homeowner's. They have 40 one-bedroom apartments for the mentally ill. They have 12 three-bedroom units for the low to moderate-income families through ADFA. They have elderly services, substance abuse treatment and prevention services, transitional living home for adult males, emergency food and shelter programs, weatherization and housing preservation programs, and home ownership opportunities and housing counseling services. Also provided are day care referrals, daycare food programs for persons with private in-home day care centers. Family services consist of utility assistance, job training and budgeting skills, resume training, and a family enrichment program.

Additional funds are needed to help supplement all programs. The program also needs transportation services to help the low income persons travel to jobs and to centers throughout the area. A computer system that is networked is needed by the Agency. Lack of funding caused CRDC to turn away 60 persons in 2006.

Abilities Unlimited, Inc.: Abilities Unlimited Inc. provides work and housing for handicapped persons. They have 20 one-bed apartments at 510 Walnut (supported living for severe disabilities) and 5 one-bed apartments at 410 Huntington (independent living for severe disabilities) and employ 150 persons in work training through their woodshop retail thrift store production center and apartment complexes and the community. In addition there are 175 participants receiving work training and skilled development. They have extended their service area to include Paragould, AR.

Pathfinders: Pathfinders is a housing facility for developmentally disabled adults. Presently they have a 10-bed residential facility and are interested in growing. They

opened a new workshop to assist clients with job development skills. Also, they are looking to build an eight (8) unit apartment complex to assist more clients.

David E. Puryear Center: This housing facility is similar to Pathfinders. They are responsible for developmentally disabled adults. Presently they have a 10-bed residential facility. This transitional program has a waiting list of 50 people. There is only enough funding to support the current load.

CHARACTERISTICS AND NEEDS OF THE HOMELESS

Table 1A, on page 70 details estimates of the sheltered homeless sub-populations in shelters in Jonesboro. Homeless persons are sub-categorized by HUD into a number of special needs categories. These include the seriously mentally ill, chronic substance abusers, dually diagnosed, veterans, persons with AIDS/HIV, victims of domestic violence, and youth. Each sub-category has its own special circumstances around which services are offered.

Over 860 chronically homeless persons were identified through the homeless service organizations. Ten persons were seriously mentally ill, 30 persons admitted to substance abuse, 180 had HIV/AIDS, 267 persons were victims of domestic violence, and 99 individuals were youth.

GAPS IN HOUSING SERVICES FOR HOMELESS

Table 1A, on the following page, provides details on gaps in the continuum of housing services. There is a need for an additional 200 beds for individuals and 150 beds for families in Jonesboro including 300 emergency shelter beds and 50 permanent supportive housing beds.

The city funds other organizations that assist persons who are homeless or at-risk of homelessness. An important aspect of addressing homeless needs is the city's continuing support and participation in the development of the County Continuum of Care. Several organizations also provide homeless prevention services in Jonesboro and are also funded, in part, with CDBG funds.

Table 2A

Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

	Current Inventory	Under Development	Unmet Need/ Gap
--	--------------------------	--------------------------	----------------------------

Individuals

Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	43	0	150
	Transitional Housing	320	0	0
	Permanent Supportive Housing	253	0	50
	Total	616	0	200

Persons in Families With Children

Beds	Emergency Shelter	4	0	150
	Transitional Housing	0	0	0
	Permanent Supportive Housing	0	0	0
	Total	4	0	150

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	2	0	75	75
1. Number of Persons in Families with Children	4	0	150	154
2. Number of Single Individuals and Persons in Households without children	43	0	200	243
(Add Lines Numbered 1 & 2 Total Persons)	47	0	350	397
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless		864		
b. Seriously Mentally Ill		10		
c. Chronic Substance Abuse		30		
d. Veterans		0		
e. Persons with HIV/AIDS		180		
f. Victims of Domestic Violence		267		
g. Unaccompanied Youth (Under 18)		99		

Source: Salvation Army, Consolidated Youth Services, Women’s Crisis Center, Mid South Health Systems, Jonesboro Human Development Center, Crowley’s Ridge Development Center, Abilities Unlimited, Pathfinders, and David E. Puryear Center.

CHARACTERISTICS AND NEEDS OF LOW INCOME HOUSEHOLDS AT RISK OF BECOMING HOMELESS

The CHAS data shown in Table 21, on page 54, indicates that 2,337 households of the 3,071 very low-income households in Jonesboro had a housing problem. More than 2,270 households are paying more than 30 percent of their income for housing. Among them 1,787 are renters and 493 are homeowners. Cost burdened low-income households can be further identified by household type: elderly, small family, large family, and all others. Of the 1,787 cost burdened very low-income renters, 233 were elderly households, 668 were small families, 115 were large families, and the remaining 771 households were in the "other" category. The very low-income renters and homeowners that experience 30 percent and 50 percent cost burdens are at risk of becoming homeless.

Jonesboro's Public Housing Authority gives preference to persons who are homeless. According to the estimates provided by the JURHA, Jonesboro has 151 units of public housing, over 340 units of assisted housing, and 1,312 households receive Section 8 Rental vouchers. As described under the Public and Assisted Housing Section on page 38, the 2011 PHA Plan prepared for the Jonesboro Urban Renewal and Housing Authority showed the waiting list for public housing at 755 and Section 8 vouchers at 1,229. Approximately 83 percent of the families on the waiting list earn 30 percent or below the AMI. Of the total families on the waiting list 63 percent are families with children, one percent are elderly families, 38 percent are Caucasian, 61 percent are African-American, and less than one percent are American Indian and Other races. Of the 755 families on the waiting list for public housing, 37 percent requested for one-bedroom units, 40 percent for two-bedroom units, 19 percent for three-bedroom units, and four percent for four-bedroom units. As shown in the JURHA's Annual Plan for FY 2011, there were 1,229 families on the waiting list for a Section 8 voucher. Table 15 shows that 78 percent of the families on the waiting list earn 30 percent or below the AMI. Of the total families on the waiting list 68 percent are families with children, three percent are elderly families, 43 percent are Caucasian, 56 percent are African-American, and less than one percent are American Indian and Other races.

HOMELESS NEEDS FOR SERIOUSLY MENTALLY ILL

As shown in Table 1A, on page 74, 10 homeless persons were estimated to be seriously mentally ill in Jonesboro. The homeless mentally ill are typically unable to work and are often not connected to entitlement programs. They usually benefit from the availability of supportive services, such as outreach, medication, case management, representative payee, specialized crisis services, and, often, substance abuse treatment. With housing placement, the mentally ill are often only successful if case management is available to help them manage their affairs.

Schizophrenia, major depression, and bi-polar disorder are the primary forms of mental illness that impact the ability of homeless individuals to meet their own needs. These illnesses differ in their causes, course, and treatment, and their symptoms can differ dramatically as well. Some people with major depression, for instance, may be too exhausted and overwhelmed to seek food, shelter, and medical care. People with other conditions may be talkative, fidgety, and wildly energized by mania. Some are tortured by delusions, fantasies, suspicion, and fear and may avoid human contact. Homeless conditions may also exacerbate the disorientation and mistrust that can accompany severe mental illness. It is important to note that severe mental disorders tend to endure, often for life, although they frequently follow a cyclical course that is unlike mental retardation or physical disabilities and, often, can be controlled with medication when consistently administered.

People who are severely mentally ill and homeless often have a weak social support system. Due to their conditions, they do not have or cannot use the informal social networks that might help them overcome homelessness. Minority homeless mentally ill persons may also have a variety of special needs resulting from their cultural background. For those who cannot speak English, navigating a complex social welfare system can be even more difficult. Multi-lingual, multi-cultural outreach workers and treatment staffs are generally more successful in assisting ethnic and minority homeless individuals.

Based on the 2000 census, 1,766 persons between the ages of 16 to 64 and 904 persons age 65 years and older were classified as having mental disabilities. These

figures represent a total of 2,670 or 4 percent of the city's total population. Over 400 persons between the ages of 5 to 15 showed mental disability. Also, 2,752 persons between the ages of 5 to 64 and 2,102 persons age 65 years and older were classified as having a physical disability in 2000. These figures represent 4,854 or 7.2 percent of the city's population that indicated a physical disability.

Supportive Services for this population group will generally focus on the following needs:

- Group housing,
- Mobility assistance in normal daily activities,
- Physical rehabilitation and medical care,
- New job training skills,
- Unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Special transportation needs due to medical and physical condition, and
- Assistance in meal preparation, housekeeping and shopping (depending on the stage of the disease).

ALCOHOL/DRUG ABUSE

Alcohol and drug abuse are defined as excessive and the impairing use of alcohol or other drugs. The National Institute of Alcohol Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent and that of adult women at 6 percent. These percentages, applied to Jonesboro, would yield a population total of 6,735 persons. As shown in Table 1A, on page 63, there were 30 homeless people who admitted receiving treatment for substance abuse in Jonesboro.

Supportive Services for this population group generally focus on the following needs:

- Temporary group housing,
- Extensive medical care and treatment,
- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,

- Temporary assistance in meal preparation, housekeeping and shopping (based upon the stage of the problem), and
- Physical rehabilitation, in case of injuries.

Persons with HIV/AIDS

The National Commission on AIDS states that up to half of all Americans with AIDS are either homeless or in imminent danger of becoming homeless due to their illness, lack of income or other resources, and weak support networks. The Commission further estimates that 15 percent of all homeless people are infected with HIV. Within Craighead County, 247 persons reported having HIV/AIDS. Based on the City of Jonesboro's percentage of the County's population, we estimate over 180 homeless persons affected by HIV/AIDS living in the city.

Supportive Services for this population group will generally focus on the following needs:

- Hospice care of the advanced stages of the disease,
- Counseling/support groups to deal with the debilitating effects of the disease,
- Unemployment and the resulting loss of income/insurance coverage due to inability to perform job functions,
- Special transportation needs due to medical and physical condition, and
- Assistance in meal preparation, housekeeping and shopping (depending on the stage of the disease).

Elderly Households

The elderly live a distinctive lifestyle requiring numerous supportive services. Between 2000 and 2010, the population of over 65 years of age has increased over 21 percent in the city. The 2010 Census estimated the city's population of 65 and over at 7,968 which is 21.5 percent of the total population. The 2000 Census estimated that 1,431 or about seven percent of city residents over the age of 65 had a "go-outside-home disability" (a condition that made it difficult to go outside the home), restricting them to services they could receive at home.

It is anticipated that supportive services for the elderly will increase locally, as well as nationwide, as the “baby boomer” generation approaches retirement age.

Table 26, below, shows the number of households by income group for the elderly population as derived from CHAS data. Very Low income elderly households may be at-risk of becoming homeless due to limited or lack of income.

Table 26: Households by Income Group for Elderly Population

Elderly Renters and Owners	Very Low Income			Low-Income (51 to 80% MFI)	Moderate Income (81 to 95% MFI)	Total Elderly Households
	0 to 50% MFI)	0 to 30% MFI	31 to 50% MFI			
Renters 1 & 2 member households	553	403	150	234	309	1,096
Owners	945	360	585	709	1,934	3,588

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

The needs to be addressed for this population group can be summarized as follows:

- Fixed incomes, limiting their ability to secure/ maintain housing and pay utilities,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical condition,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping and shopping, and
- Physical rehabilitative care due to injury/falls.

Lead Based Paint

The use of lead-based paints was banned in 1978. As a result, only housing built before 1978 typically presents a lead hazard, and then only if any coat of paint contains lead. The presence of lead itself is not a hazard, but the exposure to lead through dust or paint chips can have a detrimental effect on young children, who may be exposed by inadvertently ingesting dust contaminated with lead through the course of normal activities. Children may also be exposed to these hazards during remodeling or repair or of older homes. Exposure to lead through ingestion of paint dust or chips can cause developmental problems in young children.

Children in all income levels are susceptible to lead poisoning. Because low-income families are typically housed in older housing stock, they are disproportionately affected. As the housing stock ages, inadequate maintenance can potentially create a hazardous environment for children less than 7 years of age, through the chipping, peeling, or flaking of lead-based paint. Older housing stock in deteriorated condition is what is typically available to low-income families.

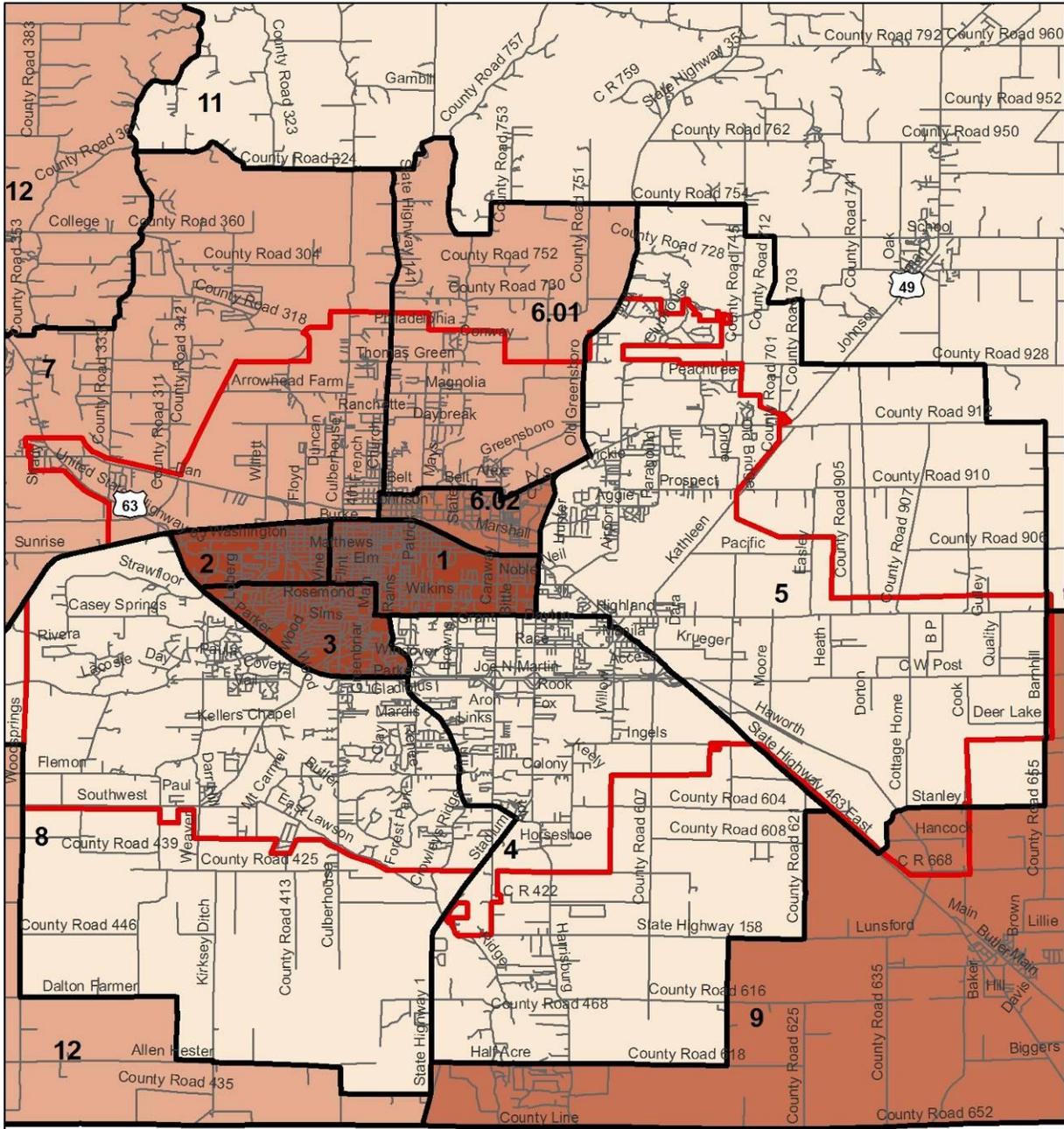
The lead hazard is particularly important in the City of Jonesboro since it has a significant number of older housing units. According to the 2005 - 2009 ACS data, over 17 percent of housing stock in the city was built prior to 1960. Over 29 percent of the housing stock was built prior to 1970. Over 31 percent of rental housing and 26.7 percent of owner-occupied housing built prior to 1970.

According to the Comprehensive Housing Affordability Strategy (CHAS) data, among Very Low-Income (0-30%) households, 497 owner-occupied households and 1,841 renter households were living in units with some type of problem related to housing condition in the city. Among Other Low-Income (31-50%) households, 599 owner-occupied households and 1,309 renter households fall in this category. Among moderate low-income (51-80%) households, 544 owner-occupied households and 723 renter households fall in this category. Among low- to moderate income households fall in this category. A total of 1,640 owner-occupied households and 1,357 renter-occupied households had housing problems. The figures from this estimate likely to have high

overlap with the pre-1970 unit estimates of 3,670 owner-occupied households and 3,270 renter-households. This represents about 29 percent of the total housing stock. Based on this estimate, as many as 1,307 low- to moderate-income homeowners and 2,249 low- to moderate-income renter households in Jonesboro could be at risk of lead- based paint hazards.

Map 20, on page 90, shows the census tracts throughout the city with the highest concentrations of housing units that might contain lead-based paint.

Map 20: Percent Pre-1970 Housing Stock



Legend

- Jonesboro City Limits
- Streets

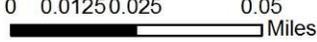
Pre-1970 Housing Units

- 8.8% - 20.0%
- 20.1% - 30.0%
- 30.1% - 40.0%
- 40.1% - 58.2%

N



0 0.0125 0.025 0.05 Miles



Source: 2005-09 American Community Survey (U.S. Census)

Five Year Strategic Plan:

The Five-Year Strategic Plan brings needs and resources together in a coordinated housing and community development strategy. This section outlines the city's plans and priorities to be pursued over the five-year period of the Consolidated Plan (January 1, 2012 through December 31, 2016), for addressing the identified housing, homeless and community development needs. The Strategic Plan focuses on activities to be funded with the entitlement grant that the city receives from the federal government (CDBG).

Community Development Block Grant (CDBG):

The CDBG Program was established by the Housing and Community Development Act of 1974. The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment and economic opportunities, principally for lower income persons (defined as 80% or less of the City of Jonesboro area median household income).

Through the CDBG Program, the U.S. Department of Housing and Urban Development (HUD) provides funds to local governments for a wide range of community development activities for low-income persons. Funds can be used for a wide array of activities, including: housing rehabilitation, affordable housing or community development projects, public supportive services such as medical care, and removal of architectural barriers to the mobility of the elderly or disabled. In order for an activity to be eligible for CDBG funding, it must be shown to address one of the following national objectives:

- Benefit people with low incomes (up to 80 percent of median)
- Aid in the prevention or elimination of slums and blight; or
- Meet an urgent need (such as earthquake, flood or hurricane relief)

A project may qualify as benefiting low income persons in one of several ways:

- Provide direct services to lower income persons (earning up to 80 percent of the area median income) and document that a minimum of 51 percent of the clients served qualify as lower income.
- Provide area-wide benefits (such as parks, street improvements, etc.) to a service area that has a minimum of 38.2 percent lower income residents (attached Figure 8

shows the city “planning areas” based on census tract boundaries and identifies those areas with 38.2% or more lower income residents).

- Serve a client group that is “presumed low income” per the CDBG regulations, such as seniors and disabled persons. Projects involving the installation of curb ramps and other accessibility improvements in the community can qualify for funding under this category.

Priorities for Allocating Resources:

This section describes the priorities and objectives the city will pursue to address the community’s housing and community development needs. A priority ranking of needs has been established based on an assessment of demographic and housing information, the city Capital Improvement Program, as well as consultation with other public and private agencies, and input from the public and local service providers.

The city’s Five Year Strategy is intended to be flexible in order to take advantage of opportunities that may become available. However, the following are the priority objectives. The types and number of projects that are carried out will also depend on the amount of CDBG funding the city receives over the next five years.

HUD Objectives:

- Suitable Living Environment
- Decent Housing
- Creating Economic Opportunities

City of Jonesboro CDBG Priority Objectives:

Improve the livability and quality of life in the City of Jonesboro.

Housing - Rehabilitation/Homeownership
Neighborhood Revitalization/Beautification
Economic Development/Job creation/Business Development
Public Services - Non-Housing Special Needs

Housing Strategy:

Housing costs remain high and overall housing affordability continues to be a major problem for low income families. Recent trends in home prices have led to an increasing number of people being priced out of the homeownership market. One consequence has been a shift in tenure trends, with increasing number of people remaining in the rental market, intensifying the competition for scarce affordable housing units. Increasing the supply of affordable housing, and maintaining the current housing stock is a primary goal of the Consolidated Plan.

The city will continue to work with the Housing Authority in maintaining its current level of assisted rental units for low-income households over the next five years. The Housing Authority will attempt to increase its number of assisted rental units as additional HUD funding allows. However, we do not expect any significant increases in HUD funding for rental assistance or new construction in the next five years. In 2012, the city will apply for HOME funds through the Arkansas Development Finance Authority. These funds will be used to expand the housing program while allowing the city to use CDBG funds in non-housing areas.

In addition to addressing the city's current assisted rental units, increased new homeownership and homeowner rehabilitation assistance will have a substantial impact on deteriorating neighborhoods. Owner occupants tend to be more invested in their neighborhoods, are less likely to move, and have a greater incentive to maintain their properties than their renter counterparts. The city will continue to make a substantial commitment to providing homebuyer assistance and homeowner rehabilitation assistance for low income households, especially those willing to purchase homes in the older, declining neighborhoods.

Goal: Improve livability and availability of affordable housing and assist in improvement of housing opportunities:

Objective 1: Stabilize, preserve, and improve existing affordable housing stock

- Provide funding to address low and very low income homeowner rehabilitation repair needs - working toward the goal of 20 units.
- Explore the possibility of partnering with volunteer organizations for minor repairs, and
- Apply for HOME funds through ADFA

Objective 2: Increase new homeownership opportunities

- Continue to fund first time new homeownership program for low and very low income persons - 10 units per year, and
- Assist with new homeownership, credit repair, and foreclosure education - 250 graduates.

Objective 3: Increase affordable housing stock

- Assist developers in determining incentives and financial partnerships to promote more affordable housing projects,
- Encourage the development of rental housing for very low and low income families and individuals throughout the city (especially for large families and seniors),
- Explore opportunities to work with property owners and/or non-profit developers to acquire, rehabilitate and convert to affordable housing units - should appropriate properties be identified by the city, and
- Work with nonprofit agencies on approaches to provide housing for persons with physical or mental disabilities.

Homeless Strategy:

The City of Jonesboro intends to assist, the current shelter and service providers addressing homelessness and services to those at risk of becoming homeless. These organizations strive to guide families effectively out of the generational poverty cycle and public assistance dependency and into self sufficiency.

- Continue to support programs that protect people from becoming homeless by providing shelter and supportive services,
- Take part in efforts to support and develop programs that provide emergency rent and utility payments and security deposit assistance,
- Take part in efforts to fund or support programs that provide short-term shelter to persons who are homeless or at risk of homelessness, including homeless and runaway

youth., and

- Assist efforts to support local emergency homeless shelters and services.

Community Development Strategy:

The city's Community Development Strategy involves focusing on neighborhoods with the highest concentrations of lower income households in order to maintain public facilities, provide adequate recreational opportunities in the form of parks and activities, improve neighborhood appearance and safety, and improve accessibility for disabled residents.

The community development strategy also involves providing a variety of public services to those most in need in order to prevent homelessness, provide shelter and support those who are homeless, assist low income households with basic needs and the means through supportive services to break the poverty cycle, assist at-risk and homeless youth and help seniors survive on their limited incomes and continue living in their homes. The city intends to carry out the following actions over the next five years.

Goal: Improve livability, create better functioning, and more attractive neighborhoods, and provide support to public services addressing low income needs

Objective 1: Improve appearance and eliminate blight in low income neighborhoods

- Demolition and Clearance
- Neighborhood revitalization

Objective 2: Address needs of low income neighborhood public facilities

- Public facilities maintenance and repair - Fund 1 Project
- Improve Parks and Recreation Facilities - Fund 3 Projects

Objective 3: Economic Development/Job creation

- Encourage the development of new business and job creation ventures
- Encourage employment education programs
- Assist in the creation of low income neighborhood-based collaborations to build capacity and sustain long term viability for existing businesses in low income areas

Objective 4: Provide funding and/or support to a variety of public services to help low income persons meet basic needs, to prevent them from becoming homeless, provide shelter and support services to those who are homeless, and help seniors survive on their limited incomes and continue living in their homes.

- Fund needed services for qualified low income citizens -Fund 15 Projects

Objective 5: Improve low-income neighborhood livability through citizen participation in neighborhood revitalization.

- Explore the advantages of creating neighborhood revitalization strategy areas
- Investigate the need and public interest in local neighborhood networks
- Make City facilities accessible per the requirements of the Americans with Disabilities Act (ADA), based on the availability of CDBG funds after housing, poverty, and public service priorities have been addressed.
- Increase public outreach to inform the community about available programs and services. Explore new avenues for outreach such as schools, Post Offices, neighborhood action networks.

Special Needs Groups:

The senior population increased by 25.8percent from 1990 to 2000. It is expected that this trend will continue in the future. The 2000 Census shows there are 2,417 lower income senior households, representing about 9.94 percent of the total City population. Affordable senior housing continues to be a current and future need, as this population group continues to increase.

Based on 2000 Census data, extremely low income, representing 24 percent of low income households, 63 percent reported housing problems. Of the very low income (26 percent of low income households) 70 percent reported housing problems, indicating that this population group may currently be underserved by housing programs.

Additionally, affordable housing continues to be a need for persons with disabilities, female headed households (38 percent below poverty level), persons with HIV/AIDS, and persons with alcohol or other drug addictions.

Anti Poverty Strategy

The Anti Poverty Strategy describes Jonesboro's programs and policies to reduce the number of households with incomes below the poverty line. The poverty line is the level of income below which one cannot afford to purchase all the resources one requires to live. The official Census poverty thresholds do not vary geographically, but are only adjusted annually for inflation using the Consumer Price Index. In high cost areas the poverty line may, in fact, be much less than what a household would need in a particular area to pay for all essential needs. In 2006 the U.S. Census poverty line threshold for a one-person household was \$10,488 for persons under the age of 65 and \$9,669 for persons 65 and over. For a four-person household that includes 2 children under the age of 18, the poverty line threshold was \$20,444. Persons living below the poverty line are the most at risk of becoming homeless.

According to the 2000 Census, 17.4 percent of the population and 12.9 percent of families in Jonesboro had incomes below the poverty line in 1999. Out of the total population, 22 percent of those under the age of 18 and 12.3 percent of those 65 and older were living below the poverty line. The data also shows that between 1989 and 1999 there was an increase in the number of persons living below the poverty line from 16.5 to 17.4 percent.

There are three components to the city's anti-poverty strategy:

- Support services to prevent homelessness
- Job training and support services
- Affordable housing.

Each of these aspects of the anti-poverty strategy is discussed below:

Support Services to Prevent Homelessness

The first goal is to prevent persons from becoming homeless, since most households living below the poverty line survive paycheck to paycheck and any unforeseen event can result in their becoming homeless. Support services such as emergency rental assistance, assistance with utilities, financial education, foreclosure resolution programs, and other such services are critical. Survival services needed to enable households to survive on their limited incomes are also critical. The city funds a number of such services and will continue to do so, as long as CDBG funds are available.

Job Training and Support Services

The second goal of the anti-poverty strategy is to assist in the provision of job training and support services. The Community Development Department is exploring a partnership between NEA Baptist Hospital and the ASU Economic Development Center to recruit LMI citizens to participate in technical training classes to fill positions at the hospital. The city will also seek out additional opportunities for creating jobs and business opportunities.

Affordable Housing

Increasing the supply of affordable housing is the final aspect of the anti-poverty strategy. Since housing costs typically take up a major portion of a household's income, the provision of affordable housing is critical to ending the cycle of poverty. The city intends to continue its strong efforts to increase and maintain the affordable housing supply. Currently, the City of Jonesboro plans to apply for the HOME Program in order to promote more affordable housing projects.

Lead Based Paint Strategy

According to the Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X), lead based paint hazard is defined as any condition that causes exposure to lead from lead contaminated dust, lead contaminated soil or lead contaminated paint that is deteriorated or present in chewable surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects. As required by Title X, the City of Jonesboro is carrying out CDBG funded activities in tandem with our Inspection Department.

The city requires lead based paint testing and hazard reduction in properties that are rehabilitated using CDBG funds. Owners of properties to be rehabilitated are informed of the risks of lead based paint. As part of the rehabilitation process, the property is inspected for signs of defective paint. Defective paint in older homes that is suspected to be lead based is removed following the lead based paint standards. If there are children in the home, the parents are provided information regarding the benefits of having the children tested for lead based paint and also where they can go to get this done.

Institutional Structure/Coordination

The institutional structure for implementation of the Consolidated Plan includes non-profit organizations, other public agencies, and educational institutions. The City of Jonesboro Department of Community Development is responsible for implementation of the Consolidated Plan.

The city provides funding and coordinates with nonprofit organizations that provide public services that benefit Jonesboro residents. The city also works with non-profit housing developers in the development of affordable housing in the city. Non-profit organizations are therefore critical to achieving the Consolidated Plan goals.

The city assists with the Housing Authority in submitting applications for funding to increase Section 8 vouchers or provide additional funding for affordable housing or services in the city. The city coordinates its activities with other public agencies and regularly participates in JURHA, and non-profit meetings, focus groups, and activities. Outreach and public information will significantly expand with added personnel.

The city assists non-profit agencies in securing other State and Federal funding by writing letters of support and assisting agencies in completing applications for funding. The city is also active in lobbying for continued funding of the Section 8 Program and other programs that are crucial for affordable housing programs and public services.

The major strengths of the city's institutional structure is in the access to the various City departments, and to a large number of very capable non-profit organizations who are highly competent in using available resources and leveraging funding in order to achieve the desired housing and services.

The major obstacle in the institutional structure is the need to rely on a variety of different funding sources, all with different requirements and time lines. It typically takes 1 to 2 years to secure all the funding for a project. Some funding sources are so competitive that all planning approvals must be in place by the time the project funding is requested. The cost of holding land for 1 or more years more while financing is secured can be prohibitive.

Performance Measurement

Recipients of Fiscal Year 2012 CDBG funds will be required to comply with a performance measurement system to measure performance, as requested by HUD. Recipients will be responsible for complying with productivity performance goals as well as quantifiable project impact goals that reflect the extent to which funded activities yield the desired outcomes in the community or in the lives of the persons assisted. Sub-recipients will be required to submit quarterly reports detailing their progress in meeting performance goals. The city will report the results in its Consolidated Annual Performance Report to HUD.

Capped Incomes

The City of Jonesboro will continue to use the federal capped incomes for all CDBG Program activities. Due to the limited amount of CDBG funds that the city receives, there are insufficient funds available to expand services to persons earning up to 80 percent of the city median income. As a result, the CDBG funds are used primarily to assist persons earning 50 percent or less of the median income or up to the capped income level for the low income category.

Monitoring of Funded Activities

The City of Jonesboro has a monitoring plan that involves an annual on-site monitoring of CDBG funded activities. CDBG funded activities that are being carried out by experienced agencies with past monitoring reviews showing no major issues will be monitored every other year. CDBG activities where there is inexperienced new staff, new programs or programs where there have been issues identified during past reviews, will be monitored annually. The on-site monitoring involves review of assisted client/tenant files, review of agency administration, fiscal management and program management. Sub-recipients of federal funds are required to maintain a financial audit trail for inspection by City, consisting of original invoices and timecards to document expenses all the way to cancelled checks to document payment of expenses. On-site monitoring of housing projects also involves inspection of the housing units to ensure they meet housing quality standards.

In addition to on-site monitoring, the city conducts quarterly desk reviews of each funded activity. Sub-recipients are required to submit clients' reports detailing the Jonesboro clients served during the quarter, as well as, the income and race/ethnicity of each client. Agencies are also required to submit quarterly budget reports showing expenses and revenue and a detailed

invoice specifying what expenses are being charged to the CDBG funds. Agencies must also submit an annual independent audit report regarding their financial accounting.

The Community Development Department prepares an annual performance report to HUD detailing the progress made in achieving the goals in the Consolidated Plan. The city also prepares detailed agreements with sub-recipients outlining goals and objectives to be met. The city's annual report to HUD includes an analysis of any problems or obstacles encountered by the sub-recipients in meeting their goals and objectives.

Each new affordable housing project that is developed (and other projects with long-term affordability restrictions) results in on-going monitoring responsibilities for the city. As a result, the city is faced with an increasing need for resources each year in order to meet its monitoring obligations. The number of projects will continue to increase as the projects continue to be funded and developed. The increasing need for monitoring resources has become a challenge for the city as the CDBG entitlement continues to decrease.

The following are the specific Goals, Objectives, and Strategies to be addressed during the 2012-2016 program years.

AFFORDABLE HOUSING & PUBLIC HOUSING - GOALS, OBJECTIVES, AND STRATEGIES

1 Goal: Improve livability and availability of affordable housing and assist in improvement of housing opportunities.

- 1.1 Objective 1: Improve low income homeowner housing conditions
 - 1.1a Provide funding for emergency homeowner rehabilitation repairs
 - 1.1b Explore the possibility of obtaining volunteer assistance in repairs
 - 1.1c Determine the availability of volunteer organizations, funding, and donations to assist in painting and minor repairs
- 1.2 Objective 2: Increase new homeownership opportunities
 - 1.2a Continue First Time New Homeownership Program
 - 1.2b Assist in the expansion of homeownership, credit repair, foreclosure education to create new homeowners and retain current homeownership
 - 1.2c Apply for HOME funds to build affordable housing.
- 1.3 Objective 3: Assist developers in determining incentives and financial partnerships to promote more affordable housing projects

- 1.4 Objective 4: Support and assist existing emergency shelters and transitional living housing
- 1.4a Provide support for rehabilitation /expansion of current shelters

BARRIERS TO AFFORDABLE HOUSING - GOALS, OBJECTIVES, AND STRATEGIES

2 Goal: Address barriers to affordable and fair housing

- 2.1 Objective 1: Increase the number of qualified new homeowners through homebuyer education
- 2.2 Objective 2: Include fair housing resolution information on city website
- 2.3 Objective 3: Create fair housing and resolution information for public distribution

LEAD-PAINT HAZARDS - GOALS, OBJECTIVES, AND STRATEGIES

3 Goal: Increase lead safe housing stock

- 3.1 Objective 1: Maintain standards for lead-based paint abatement in all housing rehabilitation projects
- 3.2 Objective 2: Increase the number of safe housing units through housing initiatives
- 3.3 Objective 3: Provide the public with Lead Based paint hazard information on the city website

SUITABLE LIVING ENVIRONMENT-NON HOUSING COMMUNITY DEVELOPMENT GOALS, OBJECTIVES, AND STRATEGIES

4 Goal: Improve Livability, create better functioning, and more attractive neighborhoods

- 4.1 Objective 1: Improve appearance and eliminate blight in low income neighborhoods
 - 4.1a Demolition and Clearance
 - 4.1b. Beautification of area through gardens, and other beautification projects
- 4.2 Objective 2: Address needs of low income neighborhood public facilities
 - 4.2a Public Facilities maintenance and repair
 - 4.2b Improve Parks and Recreation Facilities (Community Centers)
- 4.3 Objective 3: Provide public services to address the needs of low income citizens
 - 4.3a Fund needed services for qualified low income citizens

- 4.4 Objective 4: Improve low-income neighborhood livability through citizen participation in Neighborhood Revitalization
- 4.4a Explore the advantages of creating neighborhood revitalization strategy areas
- 4.4b Support the sustainability and capacity of local neighborhood networks
- 4.5 Objective 5: Economic Development and job creation for low income areas.
- 4.5a Encourage the development of new business and job creation ventures.
- 4.5b Encourage employment training programs.
- 4.5c Assist in the creation of low income neighborhood-based collaborations to build capacity and sustain long term viability for existing businesses in low income areas.

SPECIAL NEEDS - HOMELESSNESS GOALS, OBJECTIVES, AND STRATEGIES

5 Goals: Increase housing and service opportunities extended to homeless persons

- 5.1 Objective 1: Support and assist existing emergency shelters and transitional living housing
 - 5.1a Provide support for rehabilitation and/or services for existing shelters
- 5.2 Objective 2: Address homeless prevention activities
 - 5.2a Provide technical assistance for and/or actual funding assistance to non-profits addressing homeless prevention activities
- 5.3 Objective 3: Collaborate with homeless providers
 - 5.3a Provide staff assistance for homeless counts
 - 5.3b Develop partnerships with non-profits to expand current services
 - 5.3c Attend quarterly meetings with service providers in Jonesboro

ANTI-POVERTY STRATEGY

6. Goal: Assist in the reduction of households with incomes below the poverty line.

- 6.1 Objective 1: Support services to prevent homelessness.
 - 6.1a Support services such as emergency rental/utility assistance, financial education, foreclosure resolution programs, and other services.
 - 6.1b Survival services to enable households to survive on their limited incomes.

- 6.2 Objective 2: Assist in the provision of job training and supportive services
- 6.2a Support services such as transportation, so individuals can find and maintain employment.
- 6.3 Objective 3: Increase the supply of affordable housing for low income persons
- 6.3a Assist developers to promote affordable housing projects for low income persons

OTHER SPECIAL NEEDS - GOALS, OBJECTIVES, AND STRATEGIES

- 7 Goal: Explore the possibility of expanding services and/or access to services for our special needs population.**
 - 7.1 Objective 1: To work with services providers to assist special needs groups' access needed services.

CITY OF JONESBORO
OFFICE OF COMMUNITY DEVELOPMENT
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
CITIZEN'S PARTICIPATION PLAN

The City of Jonesboro's Office of Community Development coordinates the planning and administration of the city's Community Development Block Grant (CDBG). The purpose of the CDBG is to develop viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities.

The Community Development Office provides structure and facilitates the delivery of programmatic services for low-to-moderate income households. In order to leverage capacity, the Community Development Office partners with local non-profits, other city departments, contractors, faith-based organizations, charities, and others. The Department of Housing and Urban Development (HUD) requires each CDBG grantee to provide for citizen involvement in the planning and implementation of the city's CDBG funds. This plan has been developed in compliance with written guidelines in 24 CFR 570.431: *Citizen Participation*.

Purpose

The Citizen Participation Plan serves as a guide for managing public input, suggestions, and complaints regarding the Consolidated Planning process, including the development of the Consolidated Plan, Annual Action Plan, Analysis of Fair Housing Impediments, and Performance Management. The primary goal of the Citizen Participation plan is to encourage the participation of citizens in defining housing, community development, and public service needs (services to be provided by community-based organizations), funding priorities, target populations, and amendments that may be required by HUD or otherwise. The citizen participation plan encourages the participation of citizens, neighborhood groups, community-wide citizen organizations, non-profit organizations, for profit organizations and private entities.

Participation

This plan has been reviewed by citizens and input and comments have been taken into consideration in the development of this plan. All phases of the citizen participation plan are conducted in an open manner. Access to all information will be available at the Community Development Office, and/or the Community Development website (www.jonesboro.org/cdbg). In addition to word of mouth, public hearings will be publicized via database emails, print, and broadcast media.

Low and moderate income persons are especially encouraged to participate in the planning and implementation process. CDBG-area pastors will be informed of activities affecting their congregants. Additionally pastors will be encouraged to announce public hearings and other meetings during morning worship service. Announcements of public hearings are mailed to

non-profits, faith-based groups, neighborhood organizations, and others who serve/work with low and moderate income individuals.

Summary of Comments

Public hearing participants expressed concern for their community and neighbors. Top priorities included: Childcare, Housing, Economic Development, and life-skills/job training opportunities. Parks and playground equipment was also rated as a high priority among participants.

Use of Funds

The Community Development Office will provide timely notice of local meetings and actual use of CDBG funds.

- (a) The City of Jonesboro anticipates receiving approximately \$505,998 in CDBG funds for 2012. No program income is expected from 2012 CDBG funds at this time. In addition to the anticipated \$505,998 appropriation, the Community Development Office has an additional \$385,790.81 in unspent funds from 2006-2010. For a total of \$891,788.81 to be spent during the 2012 program year.
- (b) Activities anticipated include:
 - a. Housing: Homelessness and Affordable Housing
 - b. Quality of Life/Public Services:
 - c. Economic Development
 - d. Neighborhood Revitalization
- (c) The City of Jonesboro stipulates that its CDBG funds will be used to benefit low and moderate income households. While no displacement is anticipated because of CDBG activities, provisions will be made for households who are displaced through no fault of their own.

Technical Assistance

The Community Development Office provides a technical assistance workshop for those responding to the Request for Proposals for funding public service activities. Technical assistance is also available in group settings and a one-on-one basis to program participants and potential participants in our New Homeowner Assistance Program, Housing Rehabilitation Program, and Demolition program.

Public Hearings

In addition to allowing citizens an opportunity to voice input to the process and funding decisions; public hearings provide an opportunity for the Community Development Office to provide an overview of CDBG anticipated funding, guidelines, regulations eligible activities, and address national and local objectives. A minimum of 2 public hearings will be held. The first public hearing will be held at the beginning of the planning process. This input will be used when preparing the Annual Action Plan and the Consolidated Plan. Additionally, citizen input surveys are made available on the Community Development website.

The second public hearing will be held upon completion of the Plan. This hearing is an opportunity for the community to view the information in the Plan. After a 30-day response period, the plan is submitted to the Mayor and City Council for approval before submission to HUD.

Hearings will be held during times and accessible locations convenient to low and moderate income individuals. Additionally, hearings will be held in handicap accessible buildings and provisions made for non-english speaking residents where a significant number of non-english residents are expected to attend.

Timely Notice

Prior to any public hearing, a 2-week (14 days) public notice will be published in appropriate print media and announced via appropriate broadcast media.

Access to Information

A hard copy of the Consolidated Plan, 2012 Action Plan, and Citizen Participation Plan is available at the Community Development Department, 519 W. Washington, Jonesboro, Arkansas. In addition, each document will be posted on the Community Development web page.

Complaints and Grievances

Citizen complaints should be in writing whenever reasonably possible. Complaints and Grievances should be mailed or hand-delivered to the Community Development Office located at 519 W. Washington St., Jonesboro, AR 72401. Complaints should address (1) The nature of the complaint; (2) A process-related complaint/grievance should suggest a remedy; (3) A complaint/grievance involving an act should specify the date and location the act occurred and a suggested remedy. Complaints will receive a written response with 15 days of the complaint. If a response cannot be provided within 15 days, an interim update will be provided.

IMPEDIMENTS TO FAIR HOUSING ANALYSIS

EXECUTIVE SUMMARY

The City of Jonesboro is required to submit certification to HUD that it is affirmatively furthering fair housing. In order to receive this certification, the city is required to:

1. Complete an analysis of impediments to fair housing choice (AI),
2. Take actions to overcome the effects of any impediments identified through the analysis, and
3. Maintain records reflecting the analysis and actions taken

The Community Development Department is the lead agency for HUD housing and community development for the City of Jonesboro, and is responsible for conducting the AI.

HUD defines impediments to fair housing choice in terms of their applicability to federal law as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin, which restrict housing choices or the availability of housing choice. These classes are considered the protected classes or basis.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choice on the basis of race, color, religion, sex, disability, familial status, or national origin.

The AI is a thorough examination of a variety of sources related to housing, affirmatively furthering fair housing, the fair housing delivery system, and housing transactions affecting people who are protected under fair housing law. AI sources include census and home mortgage industry data, surveys of housing industry experts and stakeholders, and public fair housing forums.

This AI was created through an active and involved public input and review process, via direct contact with stake holders, mass distribution of announcements about opportunities for public involvement, public forums to collect input from citizens, distribution of draft reports for citizen review, and a formal presentation of findings. The Community Development Office is available to receive perspective, commentary, and input from all walks of life and citizens in the City of Jonesboro.

IDENTIFIED IMPEDIMENTS TO FAIR HOUSING CHOICE

The 2012 Analysis of Impediments for the City of Jonesboro uncovered several issues that could be considered barriers to affirmatively furthering fair housing and, consequently, impediments to fair housing choice. These issues are as follows:

1. Insufficient system capacity has resulted in:
 - A. Inadequate outreach and education efforts that have led to:
 - i. Insufficient community awareness of fair housing;
 - ii. Insufficient understanding of what constitutes affirmatively furthering fair housing; and
 - iii. Inadequate understanding of the complaint process.
 - B. Ineffective processing and resolution of fair housing complaints
2. Rental markets in the city appear to demonstrate discriminatory actions by housing providers, including:
 - A. Failure to make reasonable accommodation or modification
 - B. Discriminatory terms, conditions, privileges, services, or facilities
3. Home purchase loan denial rates are disproportionately high in lower income areas.
4. Results from the fair housing survey shows some respondents believe that land use and development practices may not be in the spirit of affirmatively furthering fair housing.

SUGGESTED ACTIONS TO CONSIDER

In response to these listed impediments, the City of Jonesboro should consider taking the following actions:

1. Consider initiating a Fair Housing Board to hear complaints and monitor adherence to fair housing policies and regulations.
2. Increase knowledge and understanding of fair housing and affirmatively furthering fair housing through outreach and education:
 - A. Offer meeting space and set up educational schedule for both consumers and providers of housing to be carried out by the Arkansas Fair Housing Commission (AFHC),
 - i. Assist in coordinating local delivery of educational services to local renters,
 - ii. Assist in coordinating local delivery of professional training services to landlords, program managers or other rental housing providers.
 - B. Prominently display posters, flyers, and fair housing educational printed materials.
 - C. Distribute printed materials regarding:
 - i. Definitions of reasonable accommodation and modification,
 - ii. Examples of discriminatory terms and conditions in rental markets,
 - iii. Differences between affirmatively furthering fair housing, affordable housing production and preservation, and landlord/tenant rights and responsibilities.
 - D. Consider updating the Jonesboro Fair Housing Resolution to be consistent with current state and federal fair housing laws and enhance the accessibility and awareness of this resolution.
 - E. Create improved referral system by distributing information about fair housing including how to file a complaint,

- F. Create fair housing outreach e-mail distribution list for fair housing materials that might be distributed quarterly to all those who may be interested in fair housing.
 - G. Request technical support from the state's Little Rock HUD office for outreach and education activities that might be targeted to racial and ethnic minority consumers of housing.
3. Establish baseline of the actual level and types of discrimination occurring in the community through audit testing activities:
- A. Request city to track complaint data more closely and use complaint data to compare year-to-year changes in fair housing activities. While more complaints are likely to be filed if educational efforts are successful, the goal of this action is to increase the *percentage* of complaints found to be without cause, and increase the percentage of those that are amicably reconciled. An additional goal is the decrease the number of persons who abandon the complaint process without resolution.
4. Coordinate renter, homebuyer and homeowner credit trainings with local bankers and realtors,
- A. Enhance understanding of credit, behaviors that lead to poor credit and the attributes of predatory Lending,
 - B. Enhance the understanding of poor real estate business practices, such as steering, red-lining, and blockbusting.
5. Broadly inform the public of recent land use changes to exclusionary zoning and land use policies,
- A. Consider how the public currently perceives zoning and land use policies.
 - B. Determine the best way to improve the public's understanding of zoning and land use.

COMMITMENT TO FAIR HOUSING

In accordance with the applicable statutes and regulations governing the consolidated plan, the City of Jonesboro Community Development Department certifies that it will affirmatively further fair housing. An AI has been conducted within the city, and appropriate actions will be taken to overcome the effects of any impediments identified through that analysis, and records reflecting that analysis will be maintained and appropriate actions taken. While the Community Development Department takes seriously the responsibility for the above, it currently lacks the authority to solve these problems alone, but is committed to facilitating a resolution.

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