



**Community Development Block Grant  
(CDBG) Program**

**2023-2027 Consolidated Plan | 2023 Annual Action Plan**

**As Amended November 2023**

**Prepared by:  
City of Bentonville**

**Submitted to:  
United States Department of Housing and Urban Development  
Little Rock Field Office**

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# Executive Summary

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

### 1. Introduction

In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the *Consolidated Plan for Housing and Community Development*.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlements the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

As the lead agency for the Consolidated Plan, the Bentonville Planning Department, hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and HUD programs, as well as those that complement the planning processes already at work in the city.

The 2023-2027 Consolidated Plan for Housing and Community Development for the City of Bentonville, Arkansas is the comprehensive five-year planning document identifying the needs and respective resource investments in satisfying the City's housing, homeless, non-homeless special populations, community development and economic development needs.

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

#### Overview

The goals of Bentonville Planning are to provide decent housing, a suitable living environment and expanded economic opportunities for the city's low to moderate income residents. Bentonville Planning strives to accomplish these goals by maximizing and utilizing available funding resources to conduct housing and community development activities that serve our economically disadvantaged residents. By addressing need and creating opportunity at the individual and neighborhood levels, Bentonville Planning hopes to improve the quality of life for all residents. These goals are further explained as follows:

- Providing decent housing means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving affordable housing stock; increasing availability of permanent housing that is affordable to low and moderate-income persons without discrimination; and increasing supply of supportive housing.
- Providing a suitable living environment entails improving safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing isolation of income groups within an area through de-concentration of low-income housing opportunities.
- Expanding economic opportunities involves creating jobs that are accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing.

These objectives are:

**Decent Housing** - Assisting homeless persons obtain affordable housing; assisting persons at risk of becoming homeless; retention of affordable housing stock; increasing the availability of affordable permanent housing in standard condition to low-income to moderate income families; particularly those of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability; increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS to live in dignity and independence); and providing affordable housing that is accessible to job opportunities. The City will continue to improve the infrastructure in CDBG target neighborhoods determined to contain a significant population of low to moderate income households. In the past the City has used some of their CDBG funding for infrastructure improvements, add sidewalks along City streets, rebuild sidewalks, and improve water, sewer, and drainage to City street standards in target low- income neighborhoods. The City will also assist public service agencies who serve the City's youth, seniors, special needs persons, veterans, persons and families in crisis and disabled persons who are deemed low to moderate-income. These services include transportation assistance programs, and child- care assistance to enable parents to continue working, as well as other services requested that meet a very specific need of the low income. The City will also look to improve public facilities that will address the needs of the homeless, disabled, elderly, children, or low income citizens.

**Expanding Economic Opportunities** - availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; generational poverty in federally assisted housing and public housing. The three outcomes for these objectives are availability/accessibility, affordability, and sustainability.

### **3. Evaluation of past performance**

The City of Bentonville's last Five-Year Consolidated Plan was 2011-2015, completed in 2010. However, city administration opted to remove the city from the CDBG Entitlement Program effective January 1, 2016. The City now working to re-enter the program. Previous activities implemented have met or exceeded the goals established in the last Consolidated Plan. These activities have been very successful. Funds were spent in a timely manner. Activities completed in the most recent participating year are as follows:

In previous participating years, the City of Bentonville used \$7,000 in CDBG funds to remove and replace 500-linear feet of existing 4-foot-wide deteriorating asphalt sidewalk with concrete along the west side of SE J Street between SE 10th and SE 12th Streets.

On June 16, 2015, the city entered into an agreement with Crafton, Tull & Associates, Inc. to provide engineering services including surveying, design, bidding and negotiation, and construction administration. On June 21, 2016, Bentonville City Council approved an amendment to this project, increasing the funding for this project by \$30,000 to City of Bentonville, Arkansas Community Development Block Grant 3 2017 CAPER \$138,168 to fully fund design and partially fund project construction. On October 13, 2016, the city entered into an agreement with Diamond C Construction to make the drainage improvements. A total of \$138,1368 in CDBG funds were used to fully fund design and partially fund construction of the SE 10th Street Drainage Project. The project consisted of hiring an engineering firm to redesign the storm drain system and a construction firm to complete the project under SE 10th Street between SE C and SE J Streets. The improvements now prevent flooding in a once prone area.

### **4. Summary of citizen participation process and consultation process**

The City uses many individuals and agencies in the development of the Consolidated Plan, as well as the Annual Action Plan. Resident participation starts at the development of the plan. We take all input we receive to help us analyze and measure to determine housing, facility, and service needs with an emphasis on low-moderate income, elderly, disabled, and homelessness. We look at resources in the City to meet these needs as well as gaps that might not be met by other resources. A Public Hearing is held where the public is invited to offer comments and identify housing and community needs. The public is notified of this Public Hearing by a display ad placed in the local newspaper and social media posts. The City encourages the residents of Bentonville to provide input into the Consolidated and Annual Action Plans by attending the Public Hearings or sending in their comments.

Once completed, another Public Hearing along with a notice will be published advising these Plans are ready for review. The final Plans will consider and/or implement concerns and suggestions from residents, public agencies, and other interested parties. Beginning with the first program year, 2023-2024, final review and approval to the Consolidated Plan and Annual Action Plans will be made by the Mayor of Bentonville and the Bentonville City Council.

Every five years the City will submit their Affirmatively Furthering Fair Housing Report. That process involves surveys, stakeholder meetings, focus groups, meeting with our low-income citizens, our disabled and our residents in public housing. Public Hearings will be held along with a comment period to get input on housing needs, access to housing and services, as well as challenges facing our City and Region.

The public will also be given an opportunity to review the Consolidated Annual Performance and Evaluation Report (CAPER). This contains a summary of accomplishments and evaluation of progress made during the year. All Public Hearings and meetings will be held in buildings that have access for persons with disabilities. Hearings will be scheduled with providing working individuals and families a greater opportunity to attend in mind. Technical assistance will be provided to those requesting assistance in developing a proposal under the Consolidated or Action Plan submission. Resident participation process is also involved in the submission of the Consolidated Plan, Annual Action Plan, CAPER, and AFFH Report.

## **5. Summary of public comments**

Various needs were brought up during the first public input meeting that detailed housing affordability, utility bill costs, childcare costs, and infrastructure needs. Cost burden became a main topic in regard to overall cost of living in the area. Furthermore, a public input survey was made available to city residents. The results of this survey showed that and received 99 responses over a three week period. Responses pointed to infrastructure being recognized as the number one need with public facilities second and housing and economic development being third. Within the breakout of infrastructure section, mobility initiatives such as sidewalk improvements and mass transit were regarded as in high need. Lack of affordable housing and overall cost burden were also highlighted within the survey results. No comments specific to the plan were received during the pre-planning resident participation section of the Consolidated Plan or the resident participation section of the final plan review held 30 days prior to submission to Department of Housing and Urban Development. There were 21 attendees for the first public input meeting and seven attendees for the second and final public input meeting.

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

There were no comments not accepted.

## **7. Summary**

The goal of the City of Bentonville in using their Community Development Block Grant funding is to improve the quality of life for low to moderate-income families, seniors, persons with special needs by funding public services that stabilize and enhance living conditions, and provide affordable home ownership opportunities, and provide home repairs to maintain decent housing.

## The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	BENTONVILLE	Bentonville Planning

Table 1 – Responsible Agencies

#### Narrative

The Consolidated Plan is prepared by the CDBG Administrator. The CDBG Administrator reports to the City's Planning Director. The CDBG Administrator is also responsible for administering the programs covered in the Consolidated Plan. This includes the development, implementation, monitoring and activities reporting. The CDBG Administrator uses City Staff, residents, community and neighborhood organizations, and non-profits for their insight and expertise on housing, service, and facility projects. The Planning Director and his staff evaluate all CDBG infrastructure projects. The CDBG Administrator also conducts meetings and public hearings to encourage public comments and to receive resident views to establish priorities. The following agencies were invited to a public input meeting to discuss and help prepare the 2023-2027 Consolidated Plan: Boys and Girls Club, Habitat for Humanity of Benton County, Community Development Corporation, For the Love Food Truck, Helen R. Walton Children's Enrichment Center, St. Stephens, and Northwest Arkansas Continuum of Care.

#### Consolidated Plan Public Contact Information

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

### **1. Introduction**

The City of Bentonville's consultation process is an on-going year-round effort. The CDBG Administrator meets with government officials, those who deal with housing, service areas, and with nonprofits that are active in this area. During this development period, the City was able to get resident input through surveys, public hearings, and stakeholder meetings. These organizations consisted of representatives of non-profits, fair housing providers, community-based organizations, service providers, educational institutions, and a range of government agencies. Working with data provided by HUD, locally developed, and resident input we will be able to identify goals and strategies and use this information in the development of the Consolidated and Annual Action Plans.

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

The City encourages all residents, especially minorities, persons with disabilities, residents of public and assisted housing developments, residents living in slum and blighted areas, residents in predominately low-to-moderate income neighborhoods, agencies that provide assisted housing, health and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and homeless persons) to participate in the development of this Plan. These agencies are asked to provide data on current and future needs in housing and services. Public Hearings were held. The City is also becoming a member of the Northwest Arkansas Continuum of Care which is made up of housing providers and service and government agencies.

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

The City of Bentonville is re-establishing its relationship with the Northwest Arkansas Continuum of Care. The NWA Continuum of Care coordinates community resources to build a collaborative system that addresses core issues of homelessness and poverty. Their mission is coordinating a community response to end homelessness in Northwest Arkansas. The coalition consists of homeless housing and shelter providers, consumers, advocates, government representatives and stakeholders working together to address the homeless situation in Northwest Arkansas. The Continuum of Care is governed by a board and committees and works to implement practices to meet the needs of our area's homeless and to make sure that no person discharged from an institution becomes homeless. We will work to coordinate needs by addressing capacity, occupancy, future housing needs, support services needed, chronic homelessness, numbers turned away from shelters/services, and the number of homeless on waiting lists for housing/services.

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

The City receives no ESG funds.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Boys and Girls Club of Benton County
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Services for school age children and families
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended public meeting, responded to survey; and submitted a proposal as a potential subrecipient.
2	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY OF BENTON COUNTY
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Rehabilitation
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended public meeting, responded to survey, and submitted a proposal as a potential subrecipient.
3	<b>Agency/Group/Organization</b>	Community Development Corporation
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended public meeting, responded to survey, and submitted a proposal as a potential subrecipient.
4	<b>Agency/Group/Organization</b>	For The Love
	<b>Agency/Group/Organization Type</b>	Food Services
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended public meeting and responded to survey.
5	<b>Agency/Group/Organization</b>	Helen Walton Children's Enrichment Center
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Childcare Assistance

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended public meeting, responded to survey, and submitted a proposal as a potential subrecipient.
6	<b>Agency/Group/Organization</b>	St Stephens Catholic Church
	<b>Agency/Group/Organization Type</b>	Faith Based Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended public meeting and responded to survey.
7	<b>Agency/Group/Organization</b>	NWA Continuum of Care
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended public meeting, responded to survey, and submitted a proposal as a potential subrecipient.

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

The City of Bentonville did not have any agencies that reached out not be consulted.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care		The City of Bentonville is working to re-establish its relationship as a member of the Northwest Arkansas Continuum of Care. A continuum that has established a system to prevent and eradicate homelessness in this region. Their number one priority is keeping people housed. The City's Strategic Plan also has these goals.
Master Street Plan	City of Bentonville	The City's Master Street Plan works to establish a plan that provides appropriate transportation infrastructure to support the needs of the community as a whole.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Bentonville Community Plan	City of Bentonville	The Bentonville Community Plan is the official comprehensive plan for the City of Bentonville. It is intended to serve as a roadmap for the community as it evolves, grows and changes over time. The plan serves to identify key areas of focus, define a vision for future growth and development, and provide guidance for city actions and investments over the next 10 to 20 years. The City's Strategic Plan also serves to define a vision for the future that benefits all income levels.

**Table 3 – Other local / regional / federal planning efforts**

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

City Staff and Bentonville elected officials are all involved in the planning of the City's Consolidated Plan and provide a key role in the formulation of the projects and integrating the City's goals and objectives into the program development. We also ensure that all residents have an opportunity to provide input into the planning and participation of the City's Five-Year Consolidated Plan, as well as the annual Action Plans. The City continues to coordinate with the Department of Housing and Urban Development's Little Rock Field Office to build relationships and ensure proper compliance with the program. The City of Bentonville is establishing a partnership with the City of Springdale for guidance with building our program and associated Consolidated and Action Plans.

**Narrative (optional):**

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

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

The City of Bentonville was responsible for the development of its Citizen Participation Plan. The city utilized this plan to provide a framework of policies and procedures to guide Bentonville's efforts to encourage citizen participation in the CDBG process. It is a primary goal of the City to provide for and encourage participation in all phases of the development of the Consolidated Plan by low- and moderate-income persons and any organizations that assist with those individual persons or families. The Bentonville Planning Department took several steps for citizen outreach and public input: a survey of city residents and stakeholders, and a public input meeting. Additional public review activities were also conducted following development of the draft Consolidated Plan for public review. In keeping with the Citizen Participation Plan, the public was provided significant opportunities to provide input to the initial development of the Consolidated Plan and to its data and needs assessments. For feedback from the community, the City elected to use a survey instrument for collecting resident input on needs associated with the Consolidated Plan. The survey comprised a series of questions, in which the respondent was asked to rank the desirability of the particular housing or community development need. The levels of the ranking were listed as "no need," "low need," "medium need" or "high need." Topics included community services, community facilities, infrastructure, neighborhood services, the needs of special populations, housing and economic development needs. Selected questions were then posed under each topic area. The survey was distributed via an e-mail containing a link to a Web-based survey. Additionally, flyers were posted around public spaces and social media posts were made that included a link and QR code to access the survey. The survey generated 98 responses.

The City is aware that increased outreach efforts enhance public input to the planning, development, performance, implementation and modification of the Consolidated Plan. This process also allows the City to receive requests each year and to more adequately address the needs of the Community. The City holds a minimum of two public hearings each year. These public hearings provide an opportunity for all residents to communicate their views and needs to the City. The first Public Hearing was held March 6, 2023 at City Hall to solicit input into the City's 2023-2027 Consolidated Plan and the 2023 Annual Action Plan. At this public hearing, residents were able to see past accomplishments with our CDBG funding and to talk about future needs of our community. Public Hearing notices were published in the Arkansas Democrat Gazette. The second Public Hearing was held on July 7, 2023 to review the final 2023-2027 Consolidated Plan and the final 2023 Annual Action Plan. A 30-day comment period is provided prior to submitting the Consolidated and Annual Action Plan.

The proposed 2023-2027 Consolidated Plan was posted on the City's website and was available at four other locations within the City of Bentonville City Hall, Bentonville Public Library, Downtown Activity Center and the Bentonville Community Center. All public comments received are included in the Consolidated Plan. The City of Bentonville did an online survey for residents and service providers in

March 2023. This survey allowed the City to identify needs and rate our performance of meeting those needs. The CDBG Administrator was available to assist anyone in completing the surveys. The online survey was available from March 15, 2023 to March 31, 2023 and generated 99 responses. The 2023-2027 Consolidated Plan was developed using data obtained from surveys and public hearings.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL If applicable
1	News-paper Ad	Non-targeted/ broad community	No responses or comments, prompting no response from the City of Bentonville	No comments received	N/A	
2	Public Meeting	Non-targeted/ broad community	A public meeting was held on March 6, 2023. The purpose of this meeting was to discuss the City's plan for re-entry into the CDBG program, past performance of previous years in the program, and discussion of community needs that are being seen by those who attended.	19 individuals in attendance. Items discussed were needs for housing support, income support, public facilities and infrastructure improvements, social services, utility costs, and public transit.	No comments not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL If applicable
3	Internet Outreach	Non-targeted/broad community	An internet survey was distributed via email, social media, and flyers with a link to the survey were displayed in City Hall, the Bentonville Public Library, Downtown Activity Center, and Bentonville Community Center.	98 survey responses received. No additional comments were received outside of the responses to the specific survey questions. Survey results ranked our needs in the following order: 1. Infrastructure 2. Public Facilities 3. Housing and Economic Development 4. Human Services 5. Other	No comments not accepted.	<a href="https://forms.gle/pJypKQJrY8owMJsF8">https://forms.gle/pJypKQJrY8owMJsF8</a>
4	Newspaper Ad	Non-targeted/broad community	No responses or comments, prompting no response from the City of Bentonville	No comments received	N/A	

**Table 4 – Citizen Participation Outreach**



# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The City of Bentonville takes multiple steps in identifying and assigning priority needs within our community. HUD provides tools to identify low/mod income persons based on census tract data. Neighborhoods are then targeted for public improvements located in eligible census tracts and block groups where the highest percentages of low/mod residents are located. Statistically, these areas define a concentration of residents in need of both programs and services. The CDBG administrator works closely with organizations that provide services to the low/mod income persons. Through these organizations, the city can identify service needs of special population groups. Through both public comments, via the Citizen Participation Plan, and a needs assessment survey distributed to city residents, the city also received valuable insight into community needs.

According to 2021 census estimates, 7.1% of the population of Bentonville live at or below the poverty level. As the following tables will show, those below 50% of Median Family Income are more likely to be renters and renters are more likely to have a cost burden or housing problem. Households with at least one severe housing problem come out to 11%, however 75% of those are renters.

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

### Summary of Housing Needs

Listed below are demographic and household tables. Because these figures have already been supplied by HUD and cannot be changed, we have decided to update this information when available to a more current set of numbers. Median household income continues to grow in Bentonville. 2021 ACS data currently estimates median household income at \$89,653. Median household income for Benton County was \$78,691 in 2021, up from \$62,600 in 2016. Households at the lowest income levels and renter households are most affected by housing problems. In 2020 the population estimate for Bentonville was 54,164 or a 53% increase from 2010. There were 21,385 households for a 25% increase from 2017.

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	35,301	54,164	53%
Households	13,253	20,476	55%
Median Income	\$51,305.00	\$84,340.00	64%

**Table 5 - Housing Needs Assessment Demographics**

Data Source Comments: 2010 Decennial Census; 2020 ACS

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,090	1,060	2,035	1,175	10,580
Small Family Households	0	0	0	0	
Large Family Households	0	0	0	0	
Household contains at least one person 62-74 years of age	0	0	0	0	
Household contains at least one person age 75 or older	0	0	0	0	
Households with one or more children 6 years old or younger	0	0	0	0	

**Table 6 - Total Households Table**

Data Source Comments: This table did not auto populate and we have been unable to identify this detailed data.

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 30% of income (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Zero/negative Income (and none of the above problems)	0	0	0	0	0	0	0	0	0	0

**Table 7 – Housing Problems Table**

**Data Source**

**Comments:** This table did not auto populate and we have been unable to identify this detailed data.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	750	630	475	40	1,895	135	220	320	105	780
Having none of four housing problems	75	85	720	530	1,410	55	125	525	500	1,205
Household has negative income, but none of the other housing problems	75	0	0	0	75	30	0	0	0	30

**Table 8 – Housing Problems 2**

**Data Source**

**Comments:**

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	0	0	0	0	0	0
Large Related	0	0	0	0	0	0	0	0
Elderly	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0

**Table 9 – Cost Burden > 30%**

**Data Source**

**Comments:** This table did not auto populate and we have been unable to identify this detailed data.

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	0	0	0	0	0	0
Large Related	0	0	0	0	0	0	0	0
Elderly	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0

**Table 10 – Cost Burden > 50%**

**Data Source**

**Comments:** This table did not auto populate and we have been unable to identify this detailed data.

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	0	0	0	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0	0	0

**Table 11 – Crowding Information – 1/2**

**Data Source Comments:**

This table did not auto populate and we have been unable to identify this detailed data.

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

**Table 12 – Crowding Information – 2/2**

**Data Source**

**Comments:**

This table did not auto populate and we have been unable to identify this detailed data.

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

According to the 2013-2017 ACS, there are 15,936 households in Bentonville with 3,282 being single person households, 20.6% of all households. Of those, nearly 30% are age 65 years and over. The most significant housing issue facing single householders is cost burden. The median monthly housing cost for renters is \$883 and \$1,475 for owners.

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

According to the 2013-2017 ACS, the number of persons with a disability is 3,191. Nearly 40% of those are age 65 years and over.

### **What are the most common housing problems?**

Housing cost burden is the most prevalent problem facing Bentonville residents. As income decreases, the percentage that own homes decreases, with 40% of households being below 100% of the median family income. Of our residents with a cost burden over 50%, 73% of those are renters. Similarly, those with a cost burden over 30%, roughly 62% are renters. Affordable housing is one of the Bentonville's biggest needs.

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

Renters tend to be more affected by these problems than homeowners. The largest percent of renters are households below 50% median family income. And, nearly 70% of households with at least one housing problem are renters. And, while only 11% of households have several housing problems, those predominately fall on renters, consisting of 75% of all the households with severe problems.

Furthermore, lower income households are more likely to have a housing problem. Nearly all renter households with incomes between 30-50% MFI have at least one housing problem (94%). Similarly, over half of the owner-occupied households with incomes between 30-50% median family income have a housing problem.

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

The number one characteristic of low-income individuals and families with children are an imminent risk of being homeless is lack of income. Unemployment and underemployment can be related to their lack of education, obtaining a decent paying job or just not be employable for whatever the reason to include losing their job. Many suffer with substance abuse, mental health issues, and chronic medical problems. Another characteristic that affects children is separation and/or divorce. During the Northwest Arkansas Point-in-Time Count, most of those contacted said they needed housing, work, benefits, and mental health, drug/alcohol, medical treatments, and transportation. The biggest need of formerly housing families and individuals is additional permanent affordable housing with support services and jobs. The Northwest Arkansas Continuum of Care is committed to making homelessness rare for all populations and providing permanent housing as soon as possible.

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

The profile of the population at risk of homelessness is based on the Northwest Arkansas Point-in-Time Count done in 2022. Data collection occurred in various locations in Benton and Washington Counties. A master list was developed of shelters and facilities serving homeless persons in Northwest Arkansas. These facilities ranged from emergency shelters to transitional facilities, domestic violence shelters, and special needs facilities for homeless persons. Shelters and facilities provided advanced updated information including contact persons, telephone numbers, email addresses, physical addresses, and an inventory of services provided. Street homeless were south primarily in areas noted as places where homeless had been seen. The local police departments were a big help in making this information available. Experienced interviewers (social workers) were chosen as teen captains. The remaining volunteers included service providers and community residents. All volunteers were trained prior to the homeless count. The event was heavily advertised and places where homeless come for foods and help were manned by volunteers in hopes of talking to most of our homeless population. Several quality control procedures were in place to eliminate duplicate responses. The Point-in-Time Count was not broken down by cities. Numbers provided do not just reflect the City of Bentonville or Benton County. We do know that 38% of the homeless population in Benton County were in emergency shelters, five percent in transitional shelters, and 18% were unsheltered.

Breakdown by race was Caucasian 78% with 9% of that being Hispanic, Black/African American were at 12%; multiple races made up five percent, American Indian/American Native/Indigenous made-up three percent, and Asian and Pacific Islanders were both at one percent. There were 49 chronic homeless and 30 of the homeless were veterans.

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

Household income and housing costs are a definite link to increased risk of homelessness.

**Discussion**

As stated earlier, housing cost burden is the most significant housing need facing low-to-moderate-income owners and renters. The elderly, disabled and households with children also experience a higher cost burden. The City will prioritize our projects in the 2023-2027 Consolidated Plan, as well as the 2023-2027 Annual Action Plans, to do whatever we can to meet our most urgent housing and community development needs. Maintaining and improving the existing affordable housing stock is also a priority for the City of Bentonville.

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

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

### Introduction

According to HUD, a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. In this section we will look at whether racial or ethnic groups are disproportionately impacted by housing problems.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	815	95	105
White	640	80	29
Black / African American	0	10	30
Asian	0	0	30
American Indian, Alaska Native	0	4	0
Pacific Islander	100	0	0
Hispanic	40	0	15

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2013-2017 CHAS

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	850	435	0
White	705	415	0
Black / African American	25	0	0
Asian	4	20	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	70	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2013-2017 CHAS

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



### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	734	1,090	0
White	655	885	0
Black / African American	40	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	24	185	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are:

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

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	1,080	0
White	110	845	0
Black / African American	0	95	0
Asian	0	75	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	4	45	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2013-2017 CHAS

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

### Discussion

The tables above show the number of households with and without housing problems and each racial or ethnic group at the different area median income (AMI) levels. Of the 1,015 households earning 0-30% of AMI, 76% report one or more housing problems. The greatest ethnic group with problems is White with 78% followed by Pacific Islander with 12%. Of the 1,285 households earning 30-50% of AMI, 64% report one or more housing problems. Again, the greatest ethnic group with reported problems is White at 83% followed by Hispanic at 8%. Of the 1,824 households earning 50-80% of AMI, 40% reported one or more housing problems. Whites make up 89% followed by Black/African American households at 5%. Of the households earning 80-100% of AMI, 10% reported one or more housing problems. Whites make up 96% followed by Hispanics at 4%.

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

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

### Introduction

HUD defines "disproportionately greater need" as existing when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Charts below show the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category as a whole.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	680	230	105
White	510	210	29
Black / African American	0	10	30
Asian	0	0	30
American Indian, Alaska Native	0	4	0
Pacific Islander	100	0	0
Hispanic	40	0	15

**Table 17 – Severe Housing Problems 0 - 30% AMI**

**Data** 2013-2017 CHAS

**Source:**

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	330	955	0
White	250	870	0
Black / African American	0	25	0
Asian	4	20	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	30	40	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

**Data** 2013-2017 CHAS

**Source:**

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	1,709	0
White	90	1,450	0
Black / African American	0	40	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	189	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

**Data** 2013-2017 CHAS

**Source:**

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

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	50	1,145	0
White	50	900	0
Black / African American	0	95	0
Asian	0	75	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	0	49	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data** 2013-2017 CHAS

**Source:**

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

## Discussion

The above tables show the number of households with severe housing problems at various levels of AMI. Of the 680 households in the 0-30% of Median Income, 510 White households reported one or more of the four housing problems. This is followed by 100 Pacific Islander households. In the 30-50% of Median Income bracket, white households reported 250 of the 330 households with one or more of the four housing problems followed by Hispanic households with 30 households. In the 50-80% of Median Income bracket, white households reported 90 of the 105 households with one or more of the four housing problems followed by Hispanic households with 0 households.

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

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

### Introduction:

According to HUD, disproportionately greater need exists when the members of a racial or ethnic group experience housing cost burden at a greater rate (10 percentage points or more) than the population as a whole. Cost burden is the highest housing problem in Bentonville. More affordable housing is needed, as well as, additional older homes undergoing energy rehabs to help with utility costs that can incur costs as high as rent or house payments.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,330	1,769	1,140	105
White	8,235	1,585	905	29
Black / African American	400	65	0	30
Asian	845	0	4	30
American Indian, Alaska Native	110	10	15	0
Pacific Islander	0	0	100	0
Hispanic	454	88	60	15

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2013-2017 CHAS

### Discussion:

The table shows the number of households with and without housing cost burden as well as number of households with no or negative income by race or ethnicity. Households spending 30%-50% of their income are considered moderately cost burdened. Those over 50% are considered severely cost burdened. Disproportionate impact among households with no or negative income is also considered. According to 2013-2017 CHAS estimates, there were 1,769 households that spent 30-50% of their income on housing related costs. There is one census tracts with a percent of owner-occupied housing units below 20%, Tract 205.03.

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

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

The data does not indicate that there is a racial or ethnic group that has a disproportionately great need. Of the white population, 6% have a housing cost burden over 30%. For the Asian and Black populations, that percentage is lower. Approximately 4% of the black population has a cost burden over 30% and the cost burden for the Asian population is negligible.

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

Additional needs have not been identified.

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

Bentonville does have pockets of concentration for our Asian population. There are several Census Tracts around the city that fall into the 10%-19%, however Census Tracts 205.03 and 206.07 exceed 20%. Western Bentonville does show some small concentrations of Black or African American concentration with Census Tracts 206.08 and 209.03 exceeding 5% per the 2020 Census Demographic Data Map Viewer.

## NA-35 Public Housing – 91.205(b)

### Introduction

The needs of public housing residents are the same needs of the population. They need access to employment opportunities along with transportation to reach those employment opportunities. They also need education opportunities as well as homes that accommodate disabilities for our public housing disabled residents. However, Bentonville does not have public housing in the city limits.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	434	0	434	0	0	0

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	10,893	0	10,893	0	0	
Average length of stay	0	0	0	4	0	4	0	0	
Average Household size	0	0	0	2	0	2	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	0	127	0	127	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	0	0	159	0	159	0	0
# of Families requesting accessibility features	0	0	0	434	0	434	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

Tables did not auto-populate due to lack of public housing in Bentonville.

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	402	0	402	0	0	0
Black/African American	0	0	0	20	0	20	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	9	0	9	0	0	0
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	18	0	18	0	0	0
Not Hispanic	0	0	0	416	0	416	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)



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

The City of Bentonville does not oversee public housing. At the time of researching to complete the Consolidated Plan, we were unable to find data on waiting lists for accessible units. We are currently working with our local organizations to obtain this information for future use.

The biggest needs of public housing tenants and applicants are available units and accessibility. They also need access to quality education as this will influence their children's future health, career progression and economic potential. While significant percentages of public housing residents and voucher holders are elderly persons or persons with disabilities who are out of the workforce, there is still a need for jobs and training opportunities for workable adults. Removing barriers to employment through childcare, education, skills training and creating jobs within commuting distances of public housing could provide opportunities for public housing residents. The City of Bentonville only has one low cost of public transportation and that is Ozark Regional Transportation; however, their service level to public housing residents is not always available. Ozark Regional's On-Demand Service requires a smart phone. Many of those in public housing cannot afford to pay the cost for a smart phone and apps needed to use the On-Demand Service.

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

The most immediate need would be more available housing for individuals and families. It should be noted that the Siloam Springs Housing Authority is 30 miles from the City of Bentonville, which could make it difficult for the Housing Authority to remain aware of the needs and accessibility to the residents of Bentonville. Residents in Bentonville also have a transportation cost trying to get from Bentonville to Siloam Springs. There is no direct bus route. The demand for affordable housing in Bentonville continues to outweigh the supply.

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

Relative to the population at large, the need for access to improved education, job opportunities and transportation options is assumed to be a much higher for public housing residents than for the population at large due to the effects of poverty and lack of affordable housing in many of our neighborhoods.

### **Discussion**

To be eligible for low-income housing, an applicant must meet the income criteria. Selections are based on the date the application was received and the availability of a unit appropriate for the applicant's household size. The City of Bentonville needs more housing for the low-to-moderate-income.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

A Point-In-Time count was done in March 2022. In that study, 343 people were experiencing homelessness in the Northwest Arkansas region. Because the count breakdown is done regionally, we don't have the breakdown for Bentonville. With that said, the numbers for the breakdown will be based on the region which includes Benton County, Washington County, and Carroll County. Of the 343 reported, 123 were female, 216 were male, and 4 were transgender. A breakdown of race showed 266 Caucasian, 42 African-American, 32 Hispanic, and 35 were classified as other ethnic groups. The count also broke down our homeless by veterans. A total of 30 veterans were included in that number with 28 being male and 2 being female. Emergency shelters housed 20 veterans, while 1 was in transitional housing, and 9 were unsheltered.

Homeless definition according to the McKinney-Vento Act is different from HUD's definition. The schools in Northwest Arkansas count children as homeless if they are in shared housing due to economic hardship, migratory children, nighttime residence was a place not meant for human habitation, emergency shelters, or transitional housing. During the Point-In-Time count, we were able to get a count from the schools based on their definition of homeless, and that number was 2,268. A breakdown of that number is as follows: 104 children sheltered, 1,788 children doubled-up, 97 children unaccompanied, 257 children in hotels, and 22 children unsheltered.

The breakdown below will be based on numbers for Northwest Arkansas as we did not get a complete breakdown for the City of Bentonville. We will not have numbers for each of the blanks as those were not available. We will work with the Point-In-Time group to get a count reflecting a better breakdown for Bentonville with the next releases.

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

## Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	239	27
Black or African American	41	1
Asian	4	0
American Indian or Alaska Native	9	1
Pacific Islander	2	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	31	2
Not Hispanic	208	26

Data Source

Comments:

<https://nwacoc.com/point-in-time-count/>

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

Although Northwest Arkansas has several shelters for men, women, and children, we still do not have enough to house our homeless population. At the time of the 2022 Point-in-Time Count, there were 41 people not sheltered. Of the adults interviewed for the Point in Time Count, serious mental illnesses, substance use disorders, domestic violence victims, and those with physical disabilities were encountered. Many of these were receiving help and making strides to overcome, but without available housing to place them, their time in shelters get longer and longer and it becomes harder for them to get in a position to rid themselves of homelessness. It was discovered through these interviews that even if housing is found, many don't have transportation to get them to and from a job or even get their children to and from school. The Northwest Arkansas Continuum of Care is working diligently to not only provide housing assistance for our homeless families, individuals and veterans, but to provide services needed to help these folks back on their feet and out of the homeless count.

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

The largest racial and ethnic group consisted of Whites, which made up 78%. Black/African American accounted for 12%, Hispanic accounted for 9%, with Asian, Pacific Islander, AI/AN/Indigenous and multiple races accounting for 1%, 1%, 3%, and 5% respectively.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There were more individuals in emergency shelters and unsheltered than transitional housing. The data shows we have a need to get our homeless out of shelters and off the homeless roles. We also understand that there are still individuals that did not get counted in the 2022 Point-In-Time-Count.

### Discussion:

The City of Bentonville will work to re-establish its relationship as a member of the Northwest Arkansas Continuum of Care and work to end homelessness in the community. Through reaching out to our local organizations, plans are in place that are improving the transition for individuals to get them the services needed.

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

### Introduction:

As already discussed, cost burden is the most significant barrier to affordable housing. Our special needs populations to include persons with mental health challenges, intellectual disabilities, the elderly and persons with HIV/AIDs have additional challenges that require a range of supportive services to enable them to live in affordable housing.

### Describe the characteristics of special needs populations in your community:

**Elderly.** HUD provides a definition of “elderly” as persons age 62 or older. The U.S. National Center for Health Statistics (NCHS) notes that a number of older citizens have limitations caused by chronic conditions that constrain Activities of Daily Living (ADLs). ADLs are divided into three levels, from basic to advanced. Basic ADLs involve personal care and include tasks such as eating, bathing, dressing, using the toilet, and getting in or out of bed or a chair. Intermediate, or instrumental, Activities of Daily Living (IADLs) are tasks necessary for independent functioning in the community. These include cooking, cleaning, laundry, shopping, using the telephone, using or accessing transportation, taking medicines, and managing money. Social, recreational and occupational activities that greatly affect the individual's quality of life are Advanced Activities of Daily Living (AADL). Playing bridge, bowling, doing crafts, or volunteering for one's church are examples of advanced ADLs. “Frail elderly” is defined as persons who are unable to perform three or more activities of daily living. In Bentonville, the total population over the age of 65 is 3,431, approximately 8% of the total population.

**Persons with Disabilities.** According to HUD, physical or mental disabilities include “hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS related complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself.” HUD defers to Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 for the definition of developmental disability: “a severe, chronic disability of an individual that is attributable to a mental or physical impairment or combination of mental and physical impairments.”

Many disabled persons require support services in order to maintain healthy lifestyles. The services that are required often depend on the individual and the type of disability. For example, a mentally disabled person may require medication assistance, weekly counseling sessions or job placement assistance. Specialized transport services and physical therapy sessions are services that might be required for a physically disabled person.

In Bentonville, 34.7% of the population over age 65 have a disability, with a total of 910 persons over age 65 with a disability. This is 40% of all the people with a disability, which is 3,191. Just 2.3% of children under age 18 have a disability. (Source: 2021 ACS)

**People with Alcohol or Drug Addictions.** According to the National Coalition for the Homeless, “for those . . . just one step away from homelessness, the onset or exacerbation of an addictive disorder may provide just the catalyst to plunge them into residential instability.” For persons suffering from addictions to drugs and alcohol, housing is complicated. Persons who have stable housing are much better able to treat their addictions. However, obtaining stable housing while suffering from addiction can be quite difficult, and the frustrations caused by a lack of housing options may only exacerbate addictions.

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

According to HUD, special needs populations are “not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify.”

The following is a program list, addressing the needs of older persons in the state.

- *The Ombudsman Program* advocates the rights of long-term care residents
- *Adult Protective Services* functions to protect those endangered and unable to comprehend their danger
- *Assisted Living* is a Medicaid home and community-based waiver program that provides 24-hour supervision and supportive services
- *ElderChoices* provides in-homes services to people 65 and over. This program is for individuals seeking to prevent or delay institutionalism by developing, strengthening or restoring the clients function in his or her living situation
- *IndependentChoices* allows Medicaid clients to exchange services for a monthly cash allowance to spend on personal care needs
- *Alternatives* serves people between the ages of 18 and 64 who require intermediate nursing home care. Clients who meet financial need criteria are provided with attendant care and environment modification services

DHS also provides a service directory offering information on a variety of services including adult day care, foster care, case management, chore services, legal assistance, home repair, and socialization.

As the Baby Boomer generation grows older, needs of this population are expected to multiply and require increased funding. The priority need of this population, especially the frail elderly population, is assisted or long-term care housing/services. The Baby Boomer generation is more likely to want to remain independent and physically and mentally active. Thus, there is a need for a greater focus on in-home care or expanded home health services for elderly persons who are essentially independent but may benefit from meal services or housekeeping assistance as well as for families who do provide home care but still require additional medical or financial assistance. Because most elderly persons are on a fixed budget and the costs of services increase as people live longer, the burden of cost may lie heavily on state-funded programs.

The following highlights a few of the programs listed on the DHS service directory.

- *Alternative Community Services* provides waivers for Medicaid patients for an array of services in their home and community
- *The Early Childhood Program* assists children ages three to six years with a diagnosis of developmental disability or developmental delay
- *Integrated Supports* strives to keep people with disabilities in their communities and out of institutions by offering a variety of services to adults and children, based on individual needs
- *State Operated Residential Services* has multiple locations throughout the state, providing services including residential, medical, occupational, physical and speech therapies, and community development and outreach services

The Arkansas Disability Rights Center made a list of issues including community integration, institutions, housing, juvenile justice, abuse, education, employment, voting access, ADA access, public policy, and restraint, seclusion, and corporal punishment in schools.

The Arkansas Disability Coalition (ADC) focuses on children with disabilities. Families with disabled children can use the ADC to learn about their child's rights and receive help networking and forming support group in their communities.

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

The size of the population with HIV/AIDS in Bentonville is unclear with limited data available.

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

**Discussion:**

As described above, the City of Bentonville special needs households require diverse supportive services to gain access to affordable opportunities that might be available to them. The City will work with agencies that provide services to non-homeless special needs people. We will work to support agencies to enhance programs for special needs adults and children. We help keep our elderly and disabled in their homes. We will continue to support opportunities for accessible infrastructure and/or facility improvements to meet ADA requirements.

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

### **Describe the jurisdiction's need for Public Facilities:**

Community serving public facilities such as libraries, health centers, parks and fire and police stations provide vitally needed services to improve the health, safety and well-being of Bentonville residents. The City of Bentonville recognizes these public facilities are an asset to our city and that they strengthen and improve neighborhoods. The city uses their capital investments and leverage of public and private resources to keep these facilities in a good state of repair while ensuring that these facilities are provided for all our residents.

### **How were these needs determined?**

The city determines its needs for public facilities and improvements based largely on the planning processes, facility assessments, and master plans. Needs are also determined through public input.

### **Describe the jurisdiction's need for Public Improvements:**

Bentonville is developing rapidly and at such a pace that there are areas where the infrastructure is older and needs to be repaired and improved or no longer serving the needs of the number of residents that now inhabit the area. The city regularly evaluates areas to determine our most critical needs. The city will work to upgrade our low-to-moderate-income areas through street, sidewalk, and drainage improvements.

### **How were these needs determined?**

The city determines its needs for public facilities and improvements based largely on the planning processes, facility assessments, and master plans. Needs are also determined through public input. Our public input survey and public meetings helped determine infrastructure needs for our area, which we will work to apply in census tracts and block groups where the highest percentages of low-to-moderate income residents live.

### **Describe the jurisdiction's need for Public Services:**

The City of Bentonville has a need for a wide range of public services. Some of these needs are early childhood and youth educational programs, mental and physical health resources, services for elderly, disabled, homeless, housing counseling, public transportation, as well as many more not listed. The City will make every effort to make these services available to all our residents and has previously spent some of our Community Development Block Grant funds on these services. We plan to continue supporting these needs using Community Development Block Grant funding for low-to-moderate-income families.

### **How were these needs determined?**

Data gathered through research and public outreach helped inform the city what public services are needed. Online surveys were available to the public. Community stakeholder meetings were conducted with our non-profits, working professionals, and City department heads, as well as other entities. Needs were also determined by surveys conducted by Bentonville Planning. The needs for public services gathered from this process were used in preparing the 2023-2027 Consolidated Plan.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

In 2022, the City of Bentonville organized an Affordable Housing Work Group. The group identified three target markets, gathered data, identified barriers to affordable housing, and developed recommendations. Below is a summary of their findings.

The housing crisis is decades old, stemming from the region's explosive growth that began in the 1990s. But more recent developments—such as the impact of the COVID-19 pandemic on the local economy, interest rates being raised repeatedly by the Federal Reserve to curb inflation, and major employers like Walmart and Tyson Foods recruiting ever more new employees to the region or relocating existing ones to their home offices—have elevated the problem to historic heights. Recent analyses show that Fayetteville, AR (and, by extension, the rest of the region) is the most competitive small rental market in the United States and that home prices in Northwest Arkansas are climbing faster than anywhere else in the country.

According to the findings of the Bentonville Affordable Housing Work Group in early 2023, the construction of single-family homes is not keeping pace with city growth. Single-family construction, for example, has been relatively flat over the last seven years, even though the population has seen dramatic increases. The reasonable priced homes that are built, are not being accessed by our target three sectors. While more and more multifamily units are being constructed, they are prices above what our two lower target sectors can attain. Pressure is mounting financially on our two lower target sectors causing out-migration of our workforce, as they seek affordable housing elsewhere.

Multi-family and single-family housing is in critically short supply for the target population, due to shared issues:

1. Construction of these units, especially for the lower two income tiers, has stagnated over the last decade.
2. The units being built at affordable price points for the target population are often rented or purchased for occupation or as investment properties by families with higher annual incomes.
3. As a result, the target population must either rent or purchase (though the latter is less feasible) housing in the city that is unaffordable (greater than 30% of their income) or they must leave Bentonville.
4. The overall development cycle time—from concept to completion—can be more than three years, which can jeopardize millions of dollars of funding for affordable developments that are participating in federal programs that have strict timelines for completion and habitation, such as the Low-Income Housing Tax Credit (LIHTC).






Without innovative solutions, roughly two thirds of the target income bands will only be able to afford multi-family rental units, which is borne out by the current occupation rates. The higher third should be able to afford single-family home purchases if developers offer the right products and the right processes are in place.

FEBRUARY RECAP - POPULATION ANALYSIS



## Target sectors were identified and typical jobs are illustrated

<b>9,293 Households</b> <b>51% of Total</b>	<b>Tier 3</b>	<b>Affordable Housing 30% - 50%</b> <b>\$20,000 to \$39,999 - Households</b> <b>Percent Affordable</b>	2,634 14.5%	Production Occupations Firefighting & Prevention Community & Social Services Healthcare Support Occupations	
	<b>Tier 2</b>	<b>Attainable Housing 50% - 80%</b> <b>\$40,000 to \$59,999 - Households</b>	2,376 13.0%	Teachers Healthcare technologists & technicians Law enforcement & Supervisors Sales & Related Occupations	
	<b>Tier 1</b>	<b>Core Housing 80%-120%</b> <b>\$60,000 to \$99,999 - Households</b> <b>Percent Attainable</b>	4,283 24%	Management Occupations Health diagnosing & treating Business & Financial Operations Architecture & Engineering Occupations	

Source: 2019 Census Data - EF Analysis

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### Affordable Housing Tiers

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

### Introduction

Based on the most recent ACS (2017-2021), there are 21,385 housing units in Bentonville. 68.9% of all units are single family homes. The next largest property type is multifamily units with nearly 17% of all housing types. Small scale multifamily (2-4 units) makes up only 8.1% of the housing types. The tenure is divided nearly equally between owner and renter occupied. Total number of owner-occupied units is 9,968 (50.9%) and renter occupied is 9,605 (49.1%). (Source: 2017-2021 ACS).

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,212	64%
1-unit, attached structure	1,215	6%
2-4 units	1,779	9%
5-19 units	3,343	16%
20 or more units	1,149	6%
Mobile Home, boat, RV, van, etc	66	0%
<b>Total</b>	<b>20,764</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

Data Source Comments: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	515	5%
1 bedroom	66	1%	2,184	23%
2 bedrooms	4,366	46%	5,854	62%
3 or more bedrooms	5,106	54%	820	9%
<b>Total</b>	<b>9,538</b>	<b>101%</b>	<b>9,373</b>	<b>99%</b>

**Table 27 – Unit Size by Tenure**

Data Source Comments: 2016-2020 ACS

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

There are 47 affordable housing units provided by the Community Development Corporation.

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

The only potential loss for affordable housing inventory could be due to a significant increase in existing affordable housing being purchased for investment purposes, primarily for use as short-term rentals. In Bentonville, particularly in the downtown area, there are approximately 500-700 units listed on short term rental websites. However, we do not have access to data that makes a correlation between the those listed and their affordability. The City of Bentonville does not have any Section 8 contracts or housing.

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

Between 2018 and 2022, an average of 1,595 housing units have been completed each year, with more multifamily unit being developed each year than single family each year, except 2021. While the number of units appears to be keeping pace with the growth, the cost for those homes is increasingly significantly. The average value of a single-family homes in 2022 was \$412,786, up 43% from 2018 when it was \$289,317. With the increasing values and costs, the available units may not meet the needs of lower incomes.

**Describe the need for specific types of housing:**

A greater variety of housing type is needed. Single Family and Multifamily are the predominant housing types. The city is working to revise zoning regulations to better accommodate what is considered “missing middle” housing, such as triplex, fourplex and six plex.

**Discussion**

One of the best means of addressing affordable housing is to provide adequate supply of housing with a variety of housing types at various price points. The city feels that one area that they can focus on is making it easier to build that “missing middle” as well as improve the review time to get more housing on the market quicker.

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

### Introduction

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2020	% Change
Median Home Value	169,400	258,300	52%
Median Contract Rent	691	978	42%

**Table 28 – Cost of Housing**

Data Source Comments: 2010 ACS (Base Year), 2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	260	0.0%
\$500-999	4,556	0.0%
\$1,000-1,499	3,311	0.0%
\$1,500-1,999	832	0.0%
\$2,000 or more	239	0.0%
<b>Total</b>	<b>9,198</b>	<b>0.0%</b>

**Table 29 - Rent Paid**

Data Source Comments: 2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,140	No Data
50% HAMFI	930	370
80% HAMFI	1,330	910
100% HAMFI	No Data	905
<b>Total</b>	<b>3,400</b>	<b>2,185</b>

**Table 30 – Housing Affordability**

Data Source Comments: 2020 ACS 100% HAMFI for Renters is 1245; 30% HAMFI for Owners is 270

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	720	764	930	1,322	1,582
High HOME Rent	720	764	930	1,322	1,582
Low HOME Rent	720	764	930	1,151	1,285

**Table 31 – Monthly Rent**

Data Source Comments: HUD FMR and HOME Rents

### **Is there sufficient housing for households at all income levels?**

Affordable housing in Bentonville, at all income levels, is not adequately available. According to a study completed by the NWA Council in 2020, they found the following:

0–30% AMI: 27 affordable and available units for every 100 extremely low-income households

0–50% AMI: 62 affordable and available units for every 100 very low-income households

0–80% AMI: 92 affordable and available units for every 100 low-income households

0–120% AMI: 104 affordable and available units for every 100 moderate-income households

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

Affordability of housing may become more challenging if the recent trend of increasing rents and housing continue. The median rent between 2011 and 2016 increased 14% and the median for-sale price increased 16%. (Source: Bentonville Housing Summary).

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

Median rent in Bentonville is \$1,055 (2018-2021 ACS). The Fair Market Rent for the 2023 Fayetteville – Springdale-Rogers MSA for a two-bedroom is \$930, suggesting that Bentonville’s median rent is significantly higher than the rest of the area, at approximately 13%.

([https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023\\_code/2023summary.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023_code/2023summary.odn))

### **Discussion**

With over a quarter of the rental units costing the households more than 30% of their income, rental assistance would likely be a benefit to these households.

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

### Introduction

U. S. Department of Housing and urban Development (HUD) defines substandard housing using conditions similar to those in the Needs Assessment. Housing units are considered substandard if they have one or more of the following conditions: 1) lack of complete plumbing facilities; 2) lack of complete kitchen facilities, 3) more than one person per room; or 4) a housing cost burden greater than 30%. The chart below shows the number of units in Bentonville with one or more of these conditions, and therefore substandard.

The majority of the houses in Bentonville were built between 2000 and 2021; however, the City does have 2,685 houses built prior to 1980 (12.5%). Some of the homes have lead paint that has not been remediated in accordance with national lead-based regulations leading to children exposed to lead that can cause developmental delays, learning and behavioral difficulties, as well as physical ailments. Low-income individuals and families often reside in the older units with higher maintenance needs as well as un-remediated lead-based paint.

There are a small number of units that could be eligible for home repairs, considering 47 units (less than 1% of all units) lack complete plumbing facilities. Similarly, 123 (less than 1%) lack complete kitchen facilities. We did not have access to data by tenure.

### Definitions

The City of Bentonville has building codes for ventilation, plumbing, mechanical, electrical, and fire protection systems. The code also provides for structural conditions of a dwelling such as foundations, exterior walls, roof, interior walls and ceilings, floors, windows, doors, and stairs. The City also has occupancy limits for structures.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	0	0%	0	0%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	0	0%	0	0%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>

Table 32 - Condition of Units

Data Source: 2013-2017 ACS

	Owner Occupied	Renter Occupied
	Number	
With at least one selected condition	990	2095
No selected conditions	7625	5120

Table 33 - Condition of Units

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,123	62%	4,531	48%
1980-1999	2,385	24%	3,390	36%
1950-1979	1,023	10%	1,311	14%
Before 1950	274	3%	141	2%
<b>Total</b>	<b>9,805</b>	<b>99%</b>	<b>9,373</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Alternate Data Source Name:

2020 ACS

Data Source Comments:

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,297	13%	1,452	15%
Housing Units build before 1980 with children present	0	0%	0	0%

**Table 35 – Risk of Lead-Based Paint**

Alternate Data Source Name:

2020 ACS

Data Source Comments: Data did not self-populate and was not found in the ACS or CHAS data.

## Vacant Units

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

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

Since nearly 13% of the housing units in Bentonville were built prior to 1980, there are likely homes that may require rehabilitation. However, the trend has been that these older homes are purchased and torn down to build new homes. Indicating that they are not necessarily owned by low-to-moderate income families.

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

Since nearly 13% of the housing units in Bentonville were built prior to 1980, there are likely homes that could have lead-based-paint hazards. Data was not available to determine whether or not these units are occupied by low-to-moderate income families. Primarily, because these older homes would be located downtown where homeowners are rehabbing or tearing down and rebuilding on their own.

### **Discussion**

Based on the estimated number of older housing units, but lack of data to determine those that are owned or rented by LMI, the need for housing rehabilitation is limited.



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

### **Introduction**

There are no public housing facilities in the city limits of Bentonville. The City does not have current plans of seeking public housing within the Jurisdiction. Although, the City will distribute CDBG assistance to those organizations that serve the needs of the extremely low- income, low-income, and moderate-income families residing in the jurisdiction. This includes the Housing Authority, which provides Section 8 tenant vouchers and other organizations.

A Community Development Corporation (CDC) is located within Bentonville. The CDC focuses on the HOME program and has developed, owns and manages over 200 units which focus on senior housing within the area. The CDC was formed in 1991 by the Bentonville / Bella Vista Chamber of Commerce. The City and the CDC are two separate entities, although the City fully supports the CDC and accommodates the organization.

The Community Development Corporation (CDC) in Bentonville provides affordable housing (non-senior) in Bentonville with rents trending below market rate and they accept Section 8 vouchers. There are three properties that provide permanent housing with 47 units: Briarwood, 816 A Street Apartments, Meadowglade.

Briarwood includes 24 one and two-bedroom apartments furnished with major appliances and central heat/air. Income qualification is required. Residents only pay for electricity. The deposit equals one month's rent.

The 816 A Street Apartments includes 9, one, two and three bedroom units that come fully furnished with all major appliances central heat/air, a full-size washer /dryer, and a covered front porch. Income qualification is required, and residents pay all utilities. The deposit is equal to one month's rent.

Meadowglade Townhomes have 14 three-bedroom units, all furnished with most appliances, central heat/air, porches, and well-maintained grounds. Residents pay all utilities. The deposit is equal to one month's rent.

Havenwood, also operated by the CDC, is a two-year program designed to help single mothers overcome the barriers in their lives that lead to homelessness while providing transitional housing for them and their children in a supportive environment so they may become economically self-sufficient and transition into permanent housing.

The City will support the management and operation of all organizations that address the revitalization and restoration needs of low- to moderate-income housing. Collectively, all organizations will offer support and guidance and will work together to improve the living environment of extremely low-income, low-income, and moderate-income families residing in Bentonville.

## Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				493			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

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

### Public Housing Condition

Public Housing Development	Average Inspection Score

**Table 38 - Public Housing Condition**

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

N/A

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

N/A

### Discussion:

N/A

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

### **Introduction**

According to HUD, a national focus on homeless rights during the Reagan administration helped to form much of the way homeless needs are addressed today. It was during the early 1980s that the administration determined that the needs of the homeless were best handled on a state or local level rather than a national level. In 1983, a federal task force was created to aid local and regional agencies in their attempts to resolve homeless needs, and in 1986, the Urgent Relief for the Homeless Act was introduced, which chiefly established basic emergency supplies for homeless persons such as food, healthcare and shelter. The act was later renamed the McKinney-Vento Act, after the death of one of its chief legislative sponsors, and was signed into law in 1987.

HUD defines the term “homeless” according to the McKinney-Vento Act, which states that a person is considered homeless if he/she lacks a fixed, regular and adequate night-time residence. A person is also considered homeless if he/she has a primary nighttime residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations,
- An institution that provides a temporary residence for individuals intended to be institutionalized,
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.[1]

Therefore, homelessness can be defined as the absence of a safe, decent, stable place to live. A person who has no such place to live stays wherever he or she can find space—an emergency shelter, an abandoned building, a car, an alley or any other such place not meant for human habitation.

Homeless sub-populations tend to include those with substance abuse and dependency issues, those with serious mental illness, persons living with HIV/AIDS, women and other victims of domestic violence, emancipated youth, and veterans.

Reversing declines in personal incomes, reducing the lack of affordable housing for precariously housed families and individuals who may be only a paycheck or two away from eviction, increasing and promoting help available from welfare agencies are all significant policy challenges today. It takes only one additional personal setback to precipitate a crisis that would cause homelessness for those at risk. Deinstitutionalization of patients from psychiatric hospitals without adequate community clinic and affordable housing support only propagates more people in search of affordable housing. Personal vulnerabilities also have increased, with more people facing substance abuse problems, diminished job prospects because of poor education or health difficulties while lacking medical coverage.

## Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source**

**Comments:**

Data did not auto-populate. Point in Time Homeless count available is for all of Northwest Arkansas, not specific to Bentonville.

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

A network of public and private agencies in Northwest Arkansas provides a variety of services to the homeless ranging from prevention and outreach to comprehensive supportive services. Homelessness represents a complex personal and social problem that requires multiple resources to eventually gain permanent housing. Planning and effective continuum of care means engagement of a wide spectrum of local agencies. Along with agencies providing homeless services the following mainstream agencies are engaged in planning and implementation: Northwest Arkansas Continuum of Care, Benton County Public Health Department, local health care providers, local police departments, employment service providers, local employers, local substance abuse programs, Veteran's Affairs, Mayor's Office, Community Development Block Grant (CDBG) Office, other local government officials, local welfare departments, housing authorities, neighborhood and community associations, as well as non-profit agencies.

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

Many of the outreach components listed above assist the individuals with accessing mainstream mental health and chemical dependence services. They provide emergency assistance for those teetering on the brink of homelessness. These emergency services include food, rent, mortgage, and utility assistance as well as case management, mentoring, and landlord/lender intervention. These organizations also provide housing and/or a range of services for those assessed through screening and/or referral as having a specific problem that could result in homelessness.

Helping homeless persons find emergency housing, safe havens, transitional housing, rapid rehousing, and permanent supportive housing is a priority as all of these not only provide housing facilities, but supportive services. For our homeless living on the street, there are day programs and soup kitchens for our homeless to go during daytime hours.

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

### **Introduction**

The City of Bentonville is in a region that has several agencies that provide housing or supportive services to our special need populations. These agencies include Open Avenues, Sunshine School and Development Center, Souls Harbor, Saving Grace, Northwest Arkansas Women's Shelter as well as numerous other agencies that provide services to the elderly, disabled, persons dealing with addictions, HIV/AIDS, mental and physical health organization and agencies dealing with domestic or dating violence, sexual assault, and stalking.

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

Adults over the age of 65 make up 8% of the City's total population. Elderly persons need various types and levels of affordable, supportive housing opportunities. Several factors impact the senior population when making housing and/or supportive service choices. Among these are the ability to function independently with supportive services, level of care and comprehensive medical and living support required, limited ability to pay for required housing choice and supportive services, and limited availability of affordable supportive housing opportunities. Seniors tend to fall in between income eligibility guidelines for state and federal assistance programs. Many of our seniors live alone leading to a greater reliance on care systems.

An estimated 7.5% of our population in Bentonville lives with one or more disabilities. Those rates tend to move upward for our low-income residents.

There is a growing need for safe and affordable residential care for high risk/need persons with mental illness. Additional housing options for individuals with chemical dependency remain a need in the community. Access to safe, decent, affordable housing for individuals and families is important in assisting individuals to remain in recovery. There are various levels of residential services available on a limited basis for individuals with chemical dependency; however, finding one that is both safe and affordable is not as easy.

The projected needs of the HIV/AIDS population include increased supportive services and the need for adequate, accessible, affordable, safe housing for families living with someone infected with AIDS or who has been diagnosed as HIV positive.

Domestic violence survivors need health care, services, and housing supports to help them repair their lives.

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

Adult care facilities are housing options for individuals who cannot live independently or semi-independently. Residential programs are available for those with chemical dependency, homelessness, HIV/AIDS. Programs available provide safe havens and high-quality care and hope for the future to children who have been abandoned, abused, or neglected. There are programs to end family violence by empowering victims to survive and then promote healthy relationships. Programs exist to help people with disabilities achieve the skills and confidence they need to live as independently as possible. Emergency shelters, mental health services, physical health services, alcohol and drug recovery programs, and various other programs help provide the necessities of life--food, clothing, and shelter.

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

The City of Bentonville will continue to have annual goals to provide decent housing by continuing to provide funding for organizations and programs that benefit low-to-moderate-income individuals and families. The City will also provide funding for supportive services by helping with the cost of low-income children to attend an early childhood education facility for children with developmental disabilities. This will provide these children with an extensive kindergarten transition program that eases these children and their families into the public schools. Occupational, speech and physical therapists along with trained nurses are also available to these children so they not only have an opportunity to thrive and develop in their future academic years, but also get the therapy they need and help them overcome their disabilities. The City will also provide funding for after school and summer care for children where the cost of childcare would be a huge financial burden on their parent and/or parents. These children will receive a safe, developmentally place to stay while their parents are at work. These children are nurtured and given opportunities that they might not receive without this abuse. Their parents will maintain their employment or similar or better employment because they don't have the burden of childcare and leaving their children home alone. The City will also provide funding for opportunities that reduce transportation cost burdens for the low-to-moderate-income population, greatly improving the mobility of income-eligible residents in Bentonville. The City will also help in providing supportive agencies with funding to be more energy efficient and reduce their utility costs.

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

The City of Bentonville will continue to work with agencies to assist in however we can help to provide housing and supportive services to our special need residents.

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

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

Using the Affordable Housing Workgroup members, City staff, developers, and the public, six major barriers preventing affordable housing were identified:

**Total development cycle time.** An analysis of development and approval cycle times was provided by City staff to the workgroup. When shared with developers, the Pre-Approval Conference and the Pre-Construction periods were identified as the biggest pain points, leading to a complete cycle time of four years for both single-family and multi-family units (Fig. 14). Developers have risked losing millions of federal dollars by not being able to finish within the federally mandated time period of two years. Other developers choose not to bring projects to Bentonville. These issues point to looking at a redesign of the development cycle with staff, planning commission, and local developers to reduce time.

Figure 14: Average Development Cycle Time (Bentonville Planning Department)

**Zoning limitations.** Zoning options enacted in other cities are currently unavailable in Bentonville. These options would allow for the creation of “Missing Middle” housing, allowing for higher density, single-family owned and occupied options. These options will be important for the City-managed process of affordable housing developments and can also be used for other developments.

Additionally, while the number of units allowed per acre provides a developer a great deal of density (e.g. R4 allows for 52 units/acre), the actual number of units that can go on a piece of land is much lower due to City restrictions and requirements (e.g. in reality, R4 is actually closer to 20 units/acre). These factors include parking requirements, right of way and easement dedications, height limits, etc.

**Regulatory infrastructure, permit costs, and fees.** Impact/permit fees, combined with limited cost sharing by the City all add costs to development projects. Fair market rate projects face significant hurdles in this area, but adding these costs to projects that are attempting to be affordable only pass these costs on to the potential buyers. Affordable developments are being assessed under the same guidelines as fair market rate projects, de-incentivizes the creation of the former.

**Land costs.** Affordable developments are less likely to be pursued due to the higher initial investment developers must make on simply acquiring land. This is due, in part, to the limited number of financing options available to developers.

**Lack of access to affordable options.** As discussed, many affluent households are renting or purchasing housing below their means (i.e. significantly less than 30% of income, including utilities). This squeezes out workforce households in the three targeted income tiers, who have to choose between becoming rent/mortgage burdened with housing above their means or leaving the City to find more affordable housing elsewhere.



**Participation in government programs.** A significant amount of federal housing subsidies (e.g. Community Development Block Grants) that could be used to address some of the financial hurdles mentioned above have not been used for many years since Bentonville stopped participating in the program in 2016. There is also lack of education for developers on the existence of this funding and ways in which to access it.

A few key themes emerged from the discussion that were prioritized when developing solutions:

1. Solutions to these barriers should be bundled together so that they are dealt with comprehensively.
2. A tiered system of incentives and barrier removal should be put in place that aligns with the tiered income bands of the target population.
3. Affordable price points, duration of price points, and renter/buyer eligibility should be codified, ensuring that the people who most need affordable housing are able to obtain it.

	"Phase 0"	Phase 1			Phase 2	Phase 3	Phase 4	Phase 5		Phase 6 (SF only)	Years
	Finance / RE Contract / Zoning	Site Concept	Engineering	Pre-App Conference	Planning App/ Approval	Pre-Construction	Construction	Site Final	Final Plat Approval/Title	Home Construction	
Current Days											
Single Family	60	90	120	60	60	251	325	125		245	3.7
Multi-Family	60	90	120	90	60	203	365	125		0	3.0

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

### Introduction

This report provides an overview of the business activity, labor force, education, and infrastructure needs in the jurisdiction of Bentonville. It highlights the major employment sectors, emphasizing the significance of retail trade and professional, scientific, and management services. The workforce and infrastructure needs of the business community are discussed, with a focus on ongoing efforts to improve workforce skills and address infrastructure requirements. Furthermore, the economic impact of planned investments, such as Walmart's new campus, is explored. The alignment between the current workforce's skills and employment opportunities in Bentonville is examined, and the role of educational institutions in providing workforce training is emphasized. Finally, the report touches upon economic development initiatives and target sectors, as well as the impact of tourism on the need for affordable housing and service industry workers.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	58	0	0	0	0
Arts, Entertainment, Accommodations	2,216	0	8	0	-8
Construction	742	0	3	0	-3
Education and Health Care Services	4,086	0	15	0	-15
Finance, Insurance, and Real Estate	1,166	0	4	0	-4
Information	224	0	1	0	-1
Manufacturing	2,287	0	9	0	-9
Other Services	987	0	4	0	-4
Professional, Scientific, Management Services	4,359	0	16	0	-16
Public Administration	518	0	2	0	-2
Retail Trade	8,260	0	31	0	-31
Transportation and Warehousing	1,245	0	5	0	-5
Wholesale Trade	628	0	2	0	-2
Total	26,776	0	--	--	--

Table 40 - Business Activity

Data Source 2020 ACS  
Comments:

## Labor Force

Total Population in the Civilian Labor Force	27,459
Civilian Employed Population 16 years and over	27,776
Unemployment Rate	2.50
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

**Table 41 - Labor Force**

**Data Source Comments:** 2020 ACS, unable to determine unemployment rate for provided age ranges.

Occupations by Sector	Number of People
Management, business and financial	13,464
Farming, fisheries and forestry occupations	0
Service	3,125
Sales and office	6,542
Construction, extraction, maintenance and repair	1,063
Production, transportation and material moving	2,582

**Table 42 – Occupations by Sector**

**Data Source Comments:** 2020 ACS; Farming, fisheries and forestry occupations included in the construction category as a natural resource industry.

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	23,219	87%
30-59 Minutes	3,141	12%
60 or More Minutes	225	1%
<b>Total</b>	<b>26,585</b>	<b>100%</b>

**Table 43 - Travel Time**

**Data Source Comments:** 2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	639	48	521
High school graduate (includes equivalency)	4,218	62	1,197
Some college or Associate's degree	4,853	17	1,544
Bachelor's degree or higher	13,435	240	2,270

**Table 44 - Educational Attainment by Employment Status**

**Data Source Comments:** 2020 ACS

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	475	0	0	0	0
High school graduate, GED, or alternative	1,151	9,914	8,505	9,597	3,655
Some college, no degree	0	0	0	0	0
Associate's degree	1,669	0	0	0	0
Bachelor's degree	637	5,717	5,288	5,288	1,281
Graduate or professional degree	0	0	0	0	0

**Table 45 - Educational Attainment by Age**

Data Source Comments: 2020 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	26,534
High school graduate (includes equivalency)	34,227
Some college or Associate's degree	44,523
Bachelor's degree	71,486
Graduate or professional degree	95,457

**Table 46 – Median Earnings in the Past 12 Months**

Data Source Comments: 2020 ACS

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

Retail trade (31.3%) is the major employment sector with Bentonville being the location of the Walmart Home Office. The next major sector is professional, scientific and management services at 15%.

## Describe the workforce and infrastructure needs of the business community:

The necessary skills for good performance in entry level jobs are an ongoing struggle for employers. We are seeing more coordination between our educational institutes and skill training institutes in preparing this type of worker to support businesses. The rest of the workforce meets the needs of the community, however, like every place in America, some sectors in Bentonville are still struggling to keep employees in place for longer periods of time.

Bentonville is in good shape with their infrastructure needs in most of the City. There are some areas where infrastructure is still needed and are addressed in the City's Master Plan. The finances for the City are in great shape and these funds have been used and will continue to be used to get the infrastructure in place. The City's downtown area has experienced a rapid revitalization and tremendous growth with new businesses moving in over the last decade. What areas are still in need of infrastructure updates will be address in the years ahead.

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

Walmart is building a new campus. Exact numbers of those being employed there are unclear, yet this will have a significant impact on our need to house those employees locally so as not to have significant impact to the local transportation system.

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

Local colleges and universities provide educational opportunities geared toward the needs of the major employers. Such programs include logistics and supply chain management.

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

As mentioned above, Northwest Arkansas Community College is located in Bentonville and provides workforce training programs as needed in Bentonville. The University of Arkansas in Fayetteville provide degree programs that benefit our major employers.

The Bentonville Area Chamber of Commerce supports economic development and is the lead agency for economic development for the City of Bentonville. Private investments and developers provide millions of dollars towards economic development in this area. The City supports and works with community organizations that engage in research, planning activities, and perform marketing studies.

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

Yes

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

The City of Bentonville adopted a Strategic Economic Development Plan in 2014 called the Bentonville Blueprint.

Since Bentonville is unique, its target sector opportunities will differ from a typical city of its size. Seven main target sector opportunities, along with specific focus areas for each have been identified as priorities for Bentonville to focus its efforts over the next five years. The selection of these targets involved the review of: the current targeted sectors of Northwest Arkansas; the current business/industry base in Bentonville and the region, along with location quotients and projected growth rates for such sectors, as applicable; and recent project activity in Bentonville and the region. The key strengths and advantages of Bentonville related to each target was also a significant determinant of whether the sector was a fit. It is important to note that Bentonville may have successes in sectors outside of these identified sectors.

Target Sector Opportunities: Digital Media, Entrepreneurship and Innovation, Hospitality and Culture and Entertainment, Light Advanced Manufacturing, Retail Supplier Regional Offices, Retail Technology, Specialty Retail, and Transportation and Warehousing.

## **Discussion**

The increase in the amount of bike trails and the increasing cultural options are having a significant impact on the tourism industry. Because of this, there is a need for service industry workers. The challenge is that the cost of housing is an impediment for many to find housing in the city limits. The goals of the CDBG program to address affordable housing will assist in providing the necessary workforce for the tourism industry.

## **MA-50 Needs and Market Analysis Discussion**

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

We defined concentration as more than 50% of a census tract with housing problems. Based on current data and analysis, we do not find there to be a concentration of households with multiple housing problems.

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

We define concentration as a census tract with higher proportions of minorities and low -income families than other tracts in the city. Ethnic minorities and low-income families are spread relatively evenly throughout the city.

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

Not applicable.

**Are there any community assets in these areas/neighborhoods?**

Not applicable.

**Are there other strategic opportunities in any of these areas?**

Not applicable.

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

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

There are several agencies that provides high speed internet, but the cost of that is sometimes not affordable for our most vulnerable. Basic internet is the cheapest and that sometimes comes with interruptions and slower internet. Bentonville offers free digital access and literacy in our downtown area, government buildings, public library and community buildings. The school system provides chrome books for students and charging services are available at all the schools.

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

Bentonville has good competition for broadband internet services. Some of our bigger providers are AT&T, T-Mobile, and Cox Communications.



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

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

The local climate hazards associated with climate change in Bentonville would be extreme heat, shorter winters, intense storms, drought, threats to water quality and the instability of energy prices. These climate changes can cause infrastructure stress, flooding, air pollution and continued deterioration of housing stock especially with older homes which are more affordable in Bentonville than newer homes. Additionally, rapid development has caused a strain on our drainage systems as more intense storms roll through, having a detrimental impact on our Census Tracts determined to be low-to-moderate-income areas. We realize that climate change tends to have the most impact on our most vulnerable. Higher utility bills, flooding, higher food costs are all financial stresses that can have the most impact on our low-income. The City takes a proactive approach to protecting our community's most vulnerable.

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

The City has not participated in any studies on climate change, but we know there are impacts. We will work to research data, findings, and methods to understand our local climate data and to make sure we address those needs as soon as possible.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The mission of the Strategic Plan is to improve the quality of life for low to moderate-income individuals and families, to include seniors and persons with special needs, in the City of Bentonville by providing affordable rental and homeownership opportunities, repairing and conserving existing housing, providing funding for facilities and infrastructure improvements, creating and retaining jobs, funding public services that stabilize and enhance living conditions, working on reducing homelessness, fostering access to all housing and community resources, addressing economic, education, and income needs, strengthening community assets, working to eliminate blight, reduce crime and improving quality of life for our residents, promoting fair housing and access to opportunities for all Bentonville residents.

The City of Bentonville is 21,920 acres (34.25 square miles). The City is still mostly surrounded by Agriculturally zoned land, but with our rapid development, we are starting to see zoning requests extend further into those zones. With our latest counts, the City has 85 miles of trail around the City that are part of the connection to the Razorback Greenway which connects to the other major hubs of Northwest Arkansas. This enables residents of Northwest Arkansas to travel from one city to the next by walking or biking.

The unemployment rate for Northwest Arkansas is 2.4% and falls well below the State of Arkansas unemployment rate of 2.7% and National unemployment rate of 3.7% as of May 2023. With the number of local and nationally known companies headquartered in or having a presence in Northwest Arkansas, coupled with the population growth rate, we expect the need for employment to continue making Northwest Arkansas a great job market. Northwest Arkansas is still growing rapidly at a pace of around 45 people a day.

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

### Geographic Area

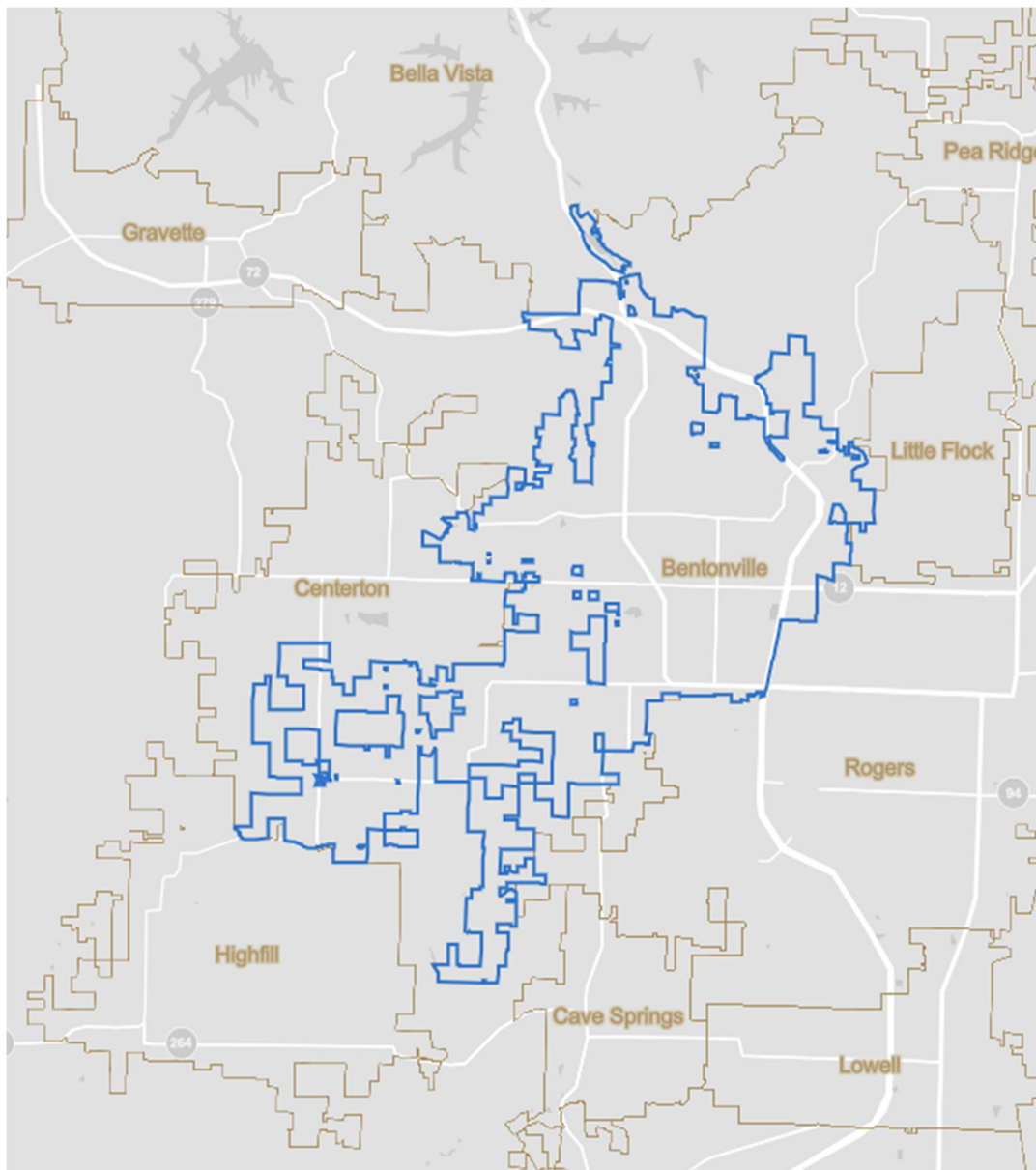
Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	Census Tracts (205.04 and 206.04)
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Infrastructure
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	City of Bentonville
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	For Public Service Projects targeting LMI individuals/families
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

## General Allocation Priorities

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

The City of Bentonville utilizes CDBG funding to allocate to activities that invest in our neighborhoods and benefit low-to-moderate-income households and individuals. Areas of the city will benefit from this funding, allowing residents to remain and prosper in their homes. Whether through an area benefit or a service provided directly to a low-to-moderate-income person or household, 100% of our CDBG funding will go to CDBG eligible households and/or census tracts.



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

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	<b>Home Ownership Assistance</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Low, Moderate, Middle, Large Familie, Families with Children, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	City of Bentonville
	<b>Associated Goals</b>	Home Ownership Assistance
	<b>Description</b>	<p>Bentonville is made up of 45% of renter-occupied housing. Rents in Bentonville have increased from a median rent of \$691 in 2010 to \$978 in 2020, a 42% increase. Nearly 50% of renters are paying more than \$1,000 for rent and more than 25% of households are paying more than 30% of their income to rental costs.</p> <p>The high rents in Bentonville create a challenge for renters to be able to save up for closing costs and the required 20% down payment to purchase a home. And, if they are unable to meet the 20% down payment, they end up paying for private mortgage insurance which ultimately increases their overall housing costs.</p> <p>In 2010, the median home value was \$169,400. By 2020, that increased by 52% to \$258,300. A snapshot of the market in October 2023 indicated the lowest home price on the market was \$300,000. High rents making it difficult to save to purchase a home combined with the significantly increasing cost of a home, make it difficult for low- and moderate-income families to own homes.</p> <p>Offering a down payment assistance program would help encourage long-term investment in Bentonville and helps low-to-moderate-income families lower their housing costs.</p>
	<b>Basis for Relative Priority</b>	Resident and stakeholder input via public hearings and meetings held in the planning process of the Five-Year Consolidated Plan and Annual Action Plan, as well as feedback and data gathered from the Affordable Housing Work Group. Information is gathered from these meetings suggesting a strong need to address affordable housing.

2	<b>Priority Need Name</b>	<b>Public Services</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, veterans, Persons with HIV/AIDS. Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	City of Bentonville
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	Public Services are one of the City of Bentonville's greatest needs. Public hearings, consultations, and survey results supported this sentiment. Childcare was a high priority in this area. The cost of childcare makes it very difficult for some of our people to come out ahead by working as childcare costs are getting higher and higher. The need for more mental and physical services for our residents that have no means to pay for these services was also identified. Additional service ideas were related to bill pay assistance for low-income residents. All these service ideas potentially reduce the cost burden on households and setup low-to-moderate-income individuals/families for success via various support services.
	<b>Basis for Relative Priority</b>	Resident and stakeholder input via public hearings and meetings held in the planning process of the Five-Year Consolidated Plan and Annual Action Plan. Information is gathered from these meetings suggesting a strong need to provide for public services to meet current demand.

3	<b>Priority Need Name</b>	<b>Housing Rehabilitation</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homelessness, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	City of Bentonville
	<b>Associated Goals</b>	Decent Housing
	<b>Description</b>	The City has a need for affordable housing for our low-income residents. There is a gap between income and availability of housing. Housing cost burden is the most prevalent housing problem facing Bentonville owners and renters. We have severely cost-burdened owners that are extremely low-income. We also see a housing cost burden and lack of available units with our special needs and disabled residents. Age and condition of housing is another barrier to maintaining housing stability. The City is working to provide funding for local organizations to address this need, allowing us to provide rehabilitation on our low-income owner single-family homes and get the repairs done to not only increase the value of our housing stock, but provide energy efficient repairs that will put money back into resident's pockets with lower utility bills.
	<b>Basis for Relative Priority</b>	Resident and stakeholder input via public hearings and meetings held in the planning process of the Five-Year Consolidated Plan and Annual Action Plan. Information gathered from these meetings pointing to a need to provide for rehabilitation projects to meet current demand.

4	<b>Priority Need Name</b>	<b>Administration</b>
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homelessness, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence, Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Bentonville
	<b>Associated Goals</b>	Administration
	<b>Description</b>	The CDBG Program requires administration costs to gather input, prepare plans, and oversee the grants with the bid processes, inspections, and close-outs. It is an integral part to an effective CDBG Program for the City.
	<b>Basis for Relative Priority</b>	Administration has to exist. Basis for relative priority is that you can't operate the program without administration costs necessary to operate the program.

### Narrative (Optional)



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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The City does not plan to use CDBG funds for Tenant Based Rental Assistance.
TBRA for Non-Homeless Special Needs	The City does not plan to use CDBG funds for Tenant Based Rental Assistance.
New Unit Production	The City does not plan to use CDBG funds for new production. We do plan to use CDBG funds on land and infrastructure improvements, however.
Rehabilitation	Cost burden is a major housing problem within the City of Bentonville. We are looking holistically at this issue to provide services for which the cost burden can be reduced on our low-to-moderate income individuals, freeing up budget for them along with supporting local organizations with plans to rehabilitate their facilities.
Acquisition, including preservation	The City does not plan to use CDBG funds for acquisition, including preservation.

**Table 49 – Influence of Market Conditions**

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

### Introduction

The following table shows the Community Development Block Grant (CDBG) Program resources expected to be available in Year One of the Consolidated Plan to address priority needs and specific objectives identified in the Strategic Plan. The table also includes prior year resources the City will use to implement our identified priority needs. Expected amount available during the remainder of the Consolidated Plan are future estimates that will be amended as those year's funding is identified.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	320,831	0	0	320,831	1,283,324	All funds will be used to improve public infrastructure and provide public services to low-to-moderate-income individuals. All expected CDBG funds in the Consolidated Plan will come from CDBG funding.

Table 50 - Anticipated Resources

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

Many of the non-profits applying for CDBG funding receive funding from other areas to make their programs work. The City and its partners leverage local, state, foundation and private resources. The City will use its projected \$320,831 from the United States Department of Housing & Urban Development's (HUD) CDBG Program to address the needs listed in the Action Plan. The City funds the salary for the administrative position and will partner with local organizations and non-profits on its service projects.

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

There is no known land available for acquisition at this time; however, the City will work with banks to make vacant property available for affordable housing, economic development, and open space use.

**Discussion**

The amount of available funding through CDBG will not be adequate to meet the housing and/or public service needs in Bentonville. The City continues to work with our partners to leverage all available resources to meet our needs.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Bentonville	Government	Home Ownership Assistance	Jurisdiction
Habitat for Humanity of Benton County	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
NWA Continuum of Care	Continuum of care	Homelessness	Jurisdiction
Boys and Girls Club of Benton County	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Helen Walton Children's Enrichment Center	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

Our strength is the ability of the City and local agencies to work together to address the needs of the City. The biggest gap would be the lack of funding available to meet all the needs.

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

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

**Table 52 - Homeless Prevention Services Summary**

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

The Community Development Block Grant (CDBG) Administrator will continue to work closely with entities to further enhance the needs of our community and to improve CDBG Program delivery. We are working to become a member of the Northwest Arkansas Continuum of Care which helps keep us aware of the many needs of our community. We are fortunate in this area that we have many non-housing services available to address basic and essential needs of people experiencing homelessness.

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

The City of Bentonville is working to strengthen and expand its existing public, private, and non-profit sectors and identify and build partnerships to provide for the City's special population groups. The City's existing public and private sectors provide a great service in providing for the economic development in the City. We continue to pursue funding opportunities to assist with children who are dealing with physical, mental, and developmental problems.

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

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Ownership Assistance	2023	2024	Affordable Housing	City of Bentonville	Home Ownership Assistance	CDBG: \$1,115,331	Direct Financial Assistance to Homebuyers: 25 Households Assisted
2	Public Services	2023	2027	Public Services	City of Bentonville	Public Services	CDBG: \$203,824	Public service activities other than Low/Moderate Income Housing Benefit: 945 Persons Assisted
3	Decent Housing	2023	2027	Affordable Housing	City of Bentonville	Housing Rehabilitation	CDBG: \$125,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
4	Administration	2023	2027	Administration	City of Bentonville	Administration	CDBG: \$160,000	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted

Table 53 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	<b>Home Ownership Assistance</b>
	<b>Goal Description</b>	<p>The City will use CDBG funding to address high priority home ownership assistance needs with a Home Ownership Assistance Program to help with down payment and closing costs.</p> <p>The Home Ownership Assistance Program will provide income-eligible first-time homebuyers with down-payment and closing costs assistance to purchase residential property in the City of Bentonville. Assistance comes in the form of a grant of up to 50 percent of the lender required down payment. The program will be administered by Bentonville Planning.</p>
2	<b>Goal Name</b>	<b>Public Services</b>
	<b>Goal Description</b>	<p>The City will use its public services funding to several of our local organizations to assist in childcare via tuition assistance, as well as, outreach and assessment services for our homeless population.</p> <p>We will provide funding to Helen R. Walton Children’s Enrichment Center, which will allow for free, high-quality, early childhood education, access to therapy, case management, and support services to mobilize the family to move out of poverty, creating a foundation for multi-generational change by impacting both the parent (or grandparent/guardian) and the young child.</p> <p>Funding for the Northwest Arkansas Continuum of Care will assist with outreach and focus on the individuals/families who are experiencing homelessness within the city limits of Bentonville. Outreach staff will connect with individuals through word of mouth, identification through area partners including Salvation Army &amp; the Bentonville Police Department. Staff will connect in person or via the phone (if a number was given), fill out an intake to determine income and homelessness status. Outreach will also determine immediate needs and assist people in getting into some type of emergency shelter. Resources will be connected, and immediate need supplies will be distributed. Outreach will also complete the assessment to get individuals on the By-Name list and to connect them with coordinated entry for potential housing opportunities.</p> <p>Funding will be used for the Boys and Girls Club After School and Summer Scholarship Program for low-income children and their families. This allows their parent(s) to work and not have to worry about where their children are or how they are going to pay for childcare. This program provides to all member bases for males and females ages 6-18 and racial and ethnic demographics closely match that of the Bentonville population.</p>



3	Goal Name	<b>Decent Housing</b>
	Goal Description	Funding will be provided to Habitat for Humanity of Benton County to assist low-to-moderate-income households in need of repair or accessibility modifications. The work focuses on critical repairs (permanent, essential rehabilitation to ensure the home is decent, safe, and sanitary) for safe entry (wheelchair ramps) and improved bathroom accessibility (replacing bathtubs with showers) and other ADA safety standards. Families must live in safe and well-maintained homes.
4	Goal Name	<b>Administration</b>
	Goal Description	The project funding will be used to pay for marketing/promotional materials about each program/project being funded, display ads for future Action Plans, CAPER, and Consolidated Plans. It will also cover any membership fees associated with the CDBG Program.

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

The City does not receive HOME funds. Community Development Block Grant funds can be used for housing rehabilitation and purchase of property to build affordable housing. The City will continue to work with local organizations to research housing rehabilitation opportunities. At this time, there is no land available the City could purchase with their CDBG funds for building affordable housing.

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

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

The City of Bentonville does not handle public housing for Bentonville. That is all done through the Public Housing Authority at Siloam Springs, Arkansas.

### **Activities to Increase Resident Involvements**

As stated earlier, the City does not have public housing, but is committed to address the housing needs of our citizens and to provide supporting involvement where we can. The closest public housing authority is Siloam Springs, Arkansas.

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

No

### **Plan to remove the ‘troubled’ designation**

N/A

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

### Barriers to Affordable Housing

Using the Affordable Housing Workgroup members, City staff, developers, and the public, six major barriers preventing affordable housing were identified:

**Total development cycle time.** An analysis of development and approval cycle times was provided by City staff to the workgroup. When shared with developers, the Pre-Approval Conference and the Pre-Construction periods were identified as the biggest pain points, leading to a complete cycle time of four years for both single-family and multi-family units (Fig. 14). Developers have risked losing millions of federal dollars by not being able to finish within the federally mandated time period of two years. Other developers choose not to bring projects to Bentonville. These issues point to looking at a redesign of the development cycle with staff, planning commission, and local developers to reduce time.

Figure 14: Average Development Cycle Time (Bentonville Planning Department)

**Zoning limitations.** Zoning options enacted in other cities are currently unavailable in Bentonville. These options would allow for the creation of “Missing Middle” housing, allowing for higher density, single-family owned and occupied options. These options will be important for the City-managed process of affordable housing developments and can also be used for other developments.

Additionally, while the number of units allowed per acre provides a developer a great deal of density (e.g. R4 allows for 52 units/acre), the actual number of units that can go on a piece of land is much lower due City restrictions and requirements (e.g. in reality, R4 is actually closer to 20 units/acre). These factors include parking requirements, right of way and easement dedications, height limits, etc.

**Regulatory infrastructure, permit costs, and fees.** Impact/permit fees, combined with limited cost sharing by the City all add costs to development projects. Fair market rate projects face significant hurdles in this area, but adding these costs to projects that are attempting to be affordable only pass these costs on to the potential buyers. Affordable developments are being assessed under the same guidelines as fair market rate projects, de-incentivizes the creation of the former.

**Land costs.** Affordable developments are less likely to be pursued due to the higher initial investment developers must make on simply acquiring land. This is due, in part, to the limited number of financing options available to developers.

**Lack of access to affordable options.** As discussed, many affluent households are renting or purchasing housing below their means (i.e. significantly less than 30% of income, including utilities). This squeezes out workforce households in the three targeted income tiers, who have to choose between becoming rent/mortgage burdened with housing above their means or leaving the City to find more affordable housing elsewhere.

**Participation in government programs.** A significant amount of federal housing subsidies (e.g. Community Development Block Grants) that could be used to address some of the financial hurdles mentioned above have not been used for many years since Bentonville stopped participating in the

program in 2016. There is also lack of education for developers on the existence of this funding and ways in which to access it.

A few key themes emerged from the discussion that were prioritized when developing solutions:

1. Solutions to these barriers should be bundled together so that they are dealt with comprehensively.
2. A tiered system of incentives and barrier removal should be put in place that aligns with the tiered income bands of the target population.
3. Affordable price points, duration of price points, and renter/buyer eligibility should be codified, ensuring that the people who most need affordable housing are able to obtain it.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Another barrier includes the out-of-pocket costs in order to purchase a home. The city plans to use CDBG funds to establish a Home Ownership Assistance Program which addresses the out-of-pocket expenses that is often a barrier to affordable housing. benefits the community by encouraging a long-term investment in Bentonville and helps low to moderate income families lower their housing costs. The Home Ownership Assistance Program will provide income-eligible first-time homebuyers with down-payment and closing cost assistance to purchase residential property in the City of Bentonville. Assistance comes in the form of a grant of up to 50 percent of the lender required down payment.

To address the total development cycle time, the City will work to investigate and adopt ordinances to allow vertical construction to homes sooner in the single-family construction process, consider creating an administrative approval process for preliminary plats, as well as, work to create a small-scale development cycle. To address zoning limiting affordable development, the City will work to amend existing residential zoning districts to allow for greater mix of housing types and site flexibility by defining and regulating cottage court, stacked duplex, triplex, fourplex and live-work units.

### **Additional Barrier: Home Purchase Expenses**

Bentonville is made up of 45% of renter-occupied housing. Rents in Bentonville have increased from a median rent of \$691 in 201 to \$978 in 2020, a 42% increase. Nearly 50% of renters are paying more than \$1,000 for rent and more than 25% of households are paying more than 30% of their income to rental costs.

The high rents in Bentonville create a challenge for renters to be able to save up for closing costs and 20% down payment to purchase a home. And, if they are unable to meet the 20% down payment, they end up paying for PMI which ultimately increases their overall housing costs.

In 2010, the median home value was \$169,400. By 2020, that increased by 52% to \$258,300. A snapshot of the market in October 2023, had \$300,000 as the lowest listed home price in Bentonville. The combination of high rents making it difficult to save for a home, combine with the significantly increase costs to purchase home, make it difficult for low- and moderate-income families to own homes.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

A Point-In-Time homeless count was conducted in January 2017 to assist in the strategic planning process to end homelessness. Department of Housing & Urban Development (HUD) strongly encourages communities to develop a strategic plan that are expected to not simply propose better ways to manage the problem, but to make serious attempts to end it. We must build better linkages between those who provide services to the homeless and government decision makers. We must redefine organizational successes and make sure the goal is getting people into permanent housing as soon as feasible and keeping them there. We must assist people with restoring and repairing social capital. An essential safety net of emergency and systems prevention must be put in place. We must provide risk prevention services, target areas, provide permanent housing, and reduce chronic homelessness.

The Northwest Arkansas Continuum of Care has taken over the task of homelessness in this region. They will continue to work with public and private stakeholders to address and support development of a coordinated effort to prevent and end homelessness. Their efforts will make a significant impact to identify, provide outreach prevention, have access to shelter, a good working coordinated entry process that will help our homeless move into housing options.

### **Addressing the emergency and transitional housing needs of homeless persons**

Northwest Arkansas has made some significant investments in shelter expansions and support programs, but we do have some gaps in services and housing. Emergency shelter is housing in which a homeless person can access shelter immediately and reside for up to 30 days. An emergency shelter's primary function is to assist individuals in identifying causes of homelessness, accessing mainstream services and securing the next appropriate level of housing. The functioning, structure, rules and support services provided can vary greatly from shelter to shelter. Transitional housing is housing in which homeless persons live for up to 24 months and receive supportive services that enable them to live more independently. The services must include housing placement assistance. The supportive services may be provided by the organization managing the housing or coordinated by them and provided by other public or private agencies. Northwest Arkansas provides both emergency shelters and transitional housing. The Northwest Arkansas Continuum of Care emergency and transitional housing system will accept all populations of individuals and families that are experiencing homelessness because of domestic violence or substance abuse as well as youth and veterans.

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

Chronic homelessness communities are most often the result of serious mental illness and/or chronic substance abuse. These individuals are often difficult to engage in programs, may be non-compliant with treatment and/or medications and often have an underlying distrust of systems. Their mental illness is often the cause of inappropriate behaviors which, coupled with their inability to comply with rules or program requirements, makes them inappropriate for placement in any existing shelter as well as in more traditional mental health or substance abuse residential programs. These individuals are usually those that fall through the cracks of all mainstream services. As a result, the same group of chronic individuals frequently sleeps on the streets, in the parks, and become involved with the criminal justice system and other institutions. These individuals are often released back to the community with inadequate discharge plans. Emergency prevention and outreach efforts are essential to helping homeless persons. The Northwest Arkansas Continuum of Care continues to work hard to ensure our most vulnerable residents are able to stabilize their lives. We know we need more permanent housing. The Continuum of Care is establishing a coordinated entry and referral system that will match people to their housing needs. They are eliminating the multiple application processes. The Continuum of Care Board is resolving many problems that hindered developing name lists, providing case conferencing and compiling housing resources and referral sources. They are using the Vi-SPDAT assessment tool with a goal to target those homeless the longest and most in need. The Continuum of Care will also continue to meet the needs of our veterans experiencing homelessness.

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

Homelessness cannot be seriously addressed without developing a comprehensive strategy to prevent homelessness. The City of Bentonville will work to establish membership in the Northwest Arkansas Continuum of Care and provide services and housing rehabilitation funding to help keep people from becoming homeless. The Northwest Arkansas Continuum of Care will continue to consider strategies to improve discharge planning by healthcare institutions, correctional facilities, and mental health treatment programs to reduce the frequency of discharges into homelessness.

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

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

The City of Bentonville does not currently have its own housing rehabilitation program. We will work with our local organizations to ensure that any rehabilitation projects they pursue meet the State and Federal requirements, making houses lead-safe.

The City of Bentonville will ensure that all single-family dwellings built before 1979 that qualify for rehabilitation will be tested for the presence of lead-based paint before any work is performed. Any material inside the dwelling identified as having lead-based paint will be removed. Material containing deteriorated lead-paint will be removed if feasible. Material not feasible to be removed will either be covered or treated. All lead-based paint work is required to be performed by a contractor certified in lead-paint-safe-work practices. All homes rehabbed with federal funds will have a lead-paint clearance test performed after the rehabilitation work is completed to ensure no lead-paint dust was left behind.

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

The City of Bentonville will meet with our local organizations involved in housing rehabilitation projects funded by CDBG dollars to ensure any projects deemed a hazard are addressed in accordance with State and Federal requirements, creating a safe environment for our residents.

Dust from lead-based paint and deteriorated lead-based paint is hazardous to children especially those under the age of seven. The primary goal of the actions above is to identify materials containing lead-paint that are above the Department of Housing and Urban Development's regulated level of 1.0mg/cm<sup>2</sup> and remove those materials to reduce exposure to lead based paint.

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

As stated previously, the City of Bentonville does not currently have its own housing rehabilitation program. We will work with our local organizations to ensure that any rehabilitation projects they pursue meet the State and Federal requirements, making houses lead-safe.

All single-family dwellings built before 1978 and qualified for housing rehabilitation will be tested for the presence of lead-based paint. Any home identified as having lead-paint will require a contractor to be certified in lead-paint-safe-work practices. The Description of Work prepared for each single-family dwelling will have a copy of the Lead-based Paint Inspection Report attached. The report will identify all material and locations of lead-paint.

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

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

The City's approach to addressing poverty among families involves various jurisdiction goals, programs, and policies. The focus is on stabilizing living conditions through essential public services, infrastructure enhancements, and financial tools. The strategy outlined in the five-year Consolidated Plan and the 2023 Action Plan aims to uplift poverty-stricken residents by ensuring access to public benefits, enhancing educational opportunities for children, offering education on affordable housing opportunities, and bolstering economic security within the community. Through these measures, the City endeavors to empower families in poverty to achieve greater stability and move towards a more secure future.

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

The City's strategies and programs for those living in poverty are designed to provide a means to stabilize their living conditions. Supportive essential public services and improvements to surrounding infrastructure may also help poverty level families. There are an array of financial tools and services available that can improve living conditions, housing availability, and employment opportunities.

This five-year Consolidated Plan and the 2023 Action Plan have been developed with goals and strategies to help our poverty stricken residents move out of poverty. This can be done with job creation and workforce development, providing essential services to make sure these residents have access to public benefits, to make sure children in these homes reach educational outcomes, provide affordable housing to make our residents secure in their housing, and to assure our community has economic security.

## **SP-80 Monitoring – 91.230**

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



## Expected Resources

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

#### Introduction

The following table shows the Community Development Block Grant (CDBG) Program resources expected to be available in Year One of the Consolidated Plan to address priority needs and specific objectives identified in the Strategic Plan. The table also includes prior year resources the City will use to implement our identified priority needs. Expected amount available during the remainder of the Consolidated Plan are future estimates that will be amended as those year's funding is identified.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	320,831	0	0	320,831	1,283,324	All funds will be used to provide public services and Home Ownership Assistance to low-to-moderate-income individuals. All expected CDBG funds in the Consolidated Plan will come from CDBG funding.

**Table 54 - Expected Resources – Priority Table**

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

Many of the non-profits applying for CDBG funding receive funding from other areas to make their programs work. The City and its partners leverage local, state, foundation and private resources. The City will use its projected \$320,831 from the United States Department of Housing & Urban Development's (HUD) CDBG Program to address the needs listed in the Action Plan. The City funds the salary for the administrative position and will partner with local organizations and non-profits on its service projects.

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

There is no known land available for acquisition at this time; however, the City will work with banks to make vacant property available for affordable housing, economic development, and open space use.

**Discussion**

The amount of available funding through CDBG will not be adequate to meet the housing and/or public service needs in Bentonville. The City continues to work with our partners to leverage all available resources to meet our needs.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	Home Ownership Assistance	2023	2024	Affordable Housing	City of Bentonville	Home Ownership Assistance	CDBG: \$231,331	Direct Financial Assistance to Homebuyers: 5 Households Assisted
<b>2</b>	Public Services	2023	2027	Public Services	City of Bentonville	Public Services	CDBG: \$32,500	Public service activities other than Low/Moderate Income Housing Benefit: 189 Persons Assisted
<b>3</b>	Decent Housing	2023	2027	Affordable Housing	City of Bentonville	Housing Rehabilitation	CDBG: \$25,000	Household Housing Unit Homeowner Housing Rehabilitated: 4
<b>4</b>	Administration	2023	2027	Administration	City of Bentonville	Administration	CDBG: \$32,000	

**Table 55 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	<b>Home Ownership Assistance</b>
	<b>Goal Description</b>	<p>Funding will be used to establish a Home Ownership Assistance Program.</p> <p>The Home Ownership Assistance Program will provide income-eligible first-time homebuyers with down-payment and closing cost assistance to purchase residential property in the City of Bentonville. Assistance comes in the form of a grant of up to 50 percent of the lender required down payment. The program will be administered by Bentonville Planning.</p>
2	<b>Goal Name</b>	<b>Public Services</b>
	<b>Goal Description</b>	<p>The City will use its public services funding to several of our local organizations to assist in childcare via tuition assistance, as well as, outreach and assessment services for our homeless population. We will provide funding to Helen R. Walton Children's Enrichment Center, which will allow for free, high-quality, early childhood education, access to therapy, case management, and support services to mobilize the family to move out of poverty, creating a foundation for multi-generational change by impacting both the parent (or grandparent/guardian) and the young child.) Funding for the Northwest Arkansas Continuum of Care will assist with outreach will focus on the individuals/families who are experiencing homelessness within the city limits of Bentonville. Outreach staff will connect with individuals through word of mouth, identification through area partners including Salvation Army &amp; the Bentonville Police Department. Staff will connect in person or via the phone (if a number was given), fill out an intake to determine income (zero) and homelessness status. Outreach will also determine immediate needs and assist people in getting into some type of emergency shelter. Resources will be connected, and immediate need supplies will be handed out. Outreach will also complete the assessment to get individuals on the By-Name list and to connect them with coordinated entry for potential housing opportunities. Funding will be used for the Boys and Girls Club After School and Summer Scholarship Program for low-income children and their families. This allows their parent(s) to work and not have to worry about where their children are or how they are going to pay for childcare. This program provides to all member bases for males and females ages 6-18 and racial and ethnic demographics closely match that of the Bentonville population.</p>

<b>3</b>	<b>Goal Name</b>	<b>Decent Housing</b>
	<b>Goal Description</b>	Funding will be provided to Habitat for Humanity of Benton County to assist low-to-moderate-income households in need of repair or accessibility modifications. The work focuses on critical repairs (permanent, essential rehabilitation to ensure the home is decent, safe, and sanitary) for safe entry (wheelchair ramps) and improved bathroom accessibility (replacing bathtubs with showers) and other ADA safety standards. Families must live in safe and well-maintained homes.
<b>4</b>	<b>Goal Name</b>	<b>Administration</b>
	<b>Goal Description</b>	Funding will be used to cover costs associated with administering the Community Development Block Grant Program. These costs include supplies, training, educational/promotional materials about the program, as well as, advertisements required in the newspaper.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Bentonville makes their funding allocation decisions based on an application process. Funds are awarded to eligible activities that support the goals, as well as, addressing the priority needs stated in the Consolidated Plan. All allocations awarded to activities are contingent upon the City's receipt of Community Development Block Grant (CDBG) funding in the Program Year. Projects for 2023 and reasons for allocation priorities and obstacles addressing these needs are listed below:

#### Projects

#	Project Name
2	2023-2 Boy's and Girl's Club
3	2023-3 Helen R. Walton Children's Enrichment Center
4	2023-4 Northwest Arkansas Continuum of Care
6	2023-6 Habitat for Humanity of Benton County
7	2023-7 Administration
8	2023-8 Home Ownership Assistance Program

**Table 56 – Project Information**

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

The allocation of funds for those activities listed in the 2023 Action Plan are closely aligned with the needs identified in the public hearing and needs assessment survey in the City's 2023-2027 Consolidated Plan via input contributed by stakeholders and citizens who participated in the development of the 2023 Action Plan.

The primary national objective of the CDBG Program is to benefit low-to-moderate-income residents, therefore, the City of Bentonville's CDBG program funds will be targeted to individuals and families that qualify as low-to-moderate-income, as well as, census tracts that meet the 51% threshold of low-to-moderate-income population. Funds will also be targeted to include special needs populations, such as elderly and the homeless. By targeting these groups, we not only provide a benefit to these individuals and families, but we benefit the City as well. The City's objective is to fund programs and services to the greatest extent possible, keeping in mind that service projects are subject to a 15% cap of total funding received. The major obstacle to meeting all of the identified needs is the lack of funding resources. With our 15% cap, we are really limited to the amount we can fund. Services is one of our biggest needs in Northwest Arkansas. There are more opportunities that fall into the services category, potentially serving many more people each year if the service cap was lifted on CDBG funding. The City will continue to identify opportunities to leverage funding to better benefit service opportunities.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	<b>2023-2 Boy's and Girl's Club</b>
	<b>Target Area</b>	City of Bentonville
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	This project will provide scholarships for youth in low-to-moderate-income families living in Bentonville who need access to affordable, quality afterschool/summer programming.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	92 individuals from low-to-moderate-income households.
	<b>Location Description</b>	2801 Walker Street Bentonville, AR 72712 is the address of Boys and Girls Club of Benton County (Bentonville Unit). Addresses of the families are not known at this time.
	<b>Planned Activities</b>	Afterschool/summer childcare and programming.

2	<b>Project Name</b>	<b>2023-3 Helen R. Walton Children's Enrichment Center</b>
	<b>Target Area</b>	City of Bentonville
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	CDBG funding will allow Helen R. Walton Children Enrichment Center to provide free high-quality early childhood education, access to therapy, case management, and support services to mobilize the family to move out of poverty, creating a foundation for multi-generational change by impacting both the parent (or grandparent/guardian) and the young child.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	42 individuals from extremely low to low incomes
	<b>Location Description</b>	309 NE J Street Bentonville, AR 72712 is the address of Helen R. Walton Children's Enrichment Center. Addresses of the families are not known at this time.
	<b>Planned Activities</b>	HWCEC's Family Services Coordinator connects STP ONE parents to resources such as job placement, financial support, counseling, food assistance, household supplies, clothing, housing, and more to meet the individual needs of the family. STP ONE families also have access to other programs and services offered at HWCEC.



3	<b>Project Name</b>	<b>2023-4 Northwest Arkansas Continuum of Care</b>
	<b>Target Area</b>	City of Bentonville
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$12,500
	<b>Description</b>	The NWA Continuum of Care will contract with Diva & Dudes to do community outreach for this grant. Outreach for this grant will begin October 1, 2023 and will run through September 30, 2024. When utilizing these funds, the outreach will focus on the individuals/families who are experiencing homelessness within the city limits of Bentonville. Outreach staff will connect with individuals through word of mouth, identification through area partners including Salvation Army & the Bentonville Police Department. Staff will connect in person or via the phone (if a number was given), fill out an intake to determine income (zero) and homelessness status. Outreach will also determine immediate needs and assist people in getting into some type of emergency shelter. Resources will be connected, and immediate need supplies will be handed out. Outreach will also complete the assessment to get individuals on the By-Name list and to connect them with coordinated entry for potential housing opportunities.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	45 individuals from extremely low to very low incomes
	<b>Location Description</b>	PO Box 3643 Fayetteville, AR 72701 is the address for the NWA Continuum of Care.
	<b>Planned Activities</b>	Outreach staff will connect with individuals through word of mouth, identification through area partners including Salvation Army & the Bentonville Police Department. Staff will connect in person or via the phone (if a number was given), fill out an intake to determine income (zero) and homelessness status. Outreach will also determine immediate needs and assist people in getting into some type of emergency shelter. Resources will be connected, and immediate need supplies will be handed out. Outreach will also complete the assessment to get individuals on the By-Name list and to connect them with coordinated entry for potential housing opportunities.

4	<b>Project Name</b>	<b>2023-6 Habitat for Humanity of Benton County</b>
	<b>Target Area</b>	City of Bentonville
	<b>Goals Supported</b>	Decent Housing
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Funding will be provided to Habitat for Humanity of Benton County to assist low-to-moderate-income households in need of repair or accessibility modifications. The work focuses on critical repairs (permanent, essential rehabilitation to ensure the home is decent, safe, and sanitary) for safe entry (wheelchair ramps) and improved bathroom accessibility (replacing bathtubs with showers) and other ADA safety standards. Families must live in safe and well-maintained homes.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimate approximately 3 -4 LMI families will benefit from these activities.
	<b>Location Description</b>	1212 N. Walton Boulevard Bentonville, AR 72712 is the address for Habitat for Humanity of Benton County. Addresses of the families are not known at this time.
	<b>Planned Activities</b>	Habitat for Humanity of Benton County will assist low-to-moderate-income households in need of repair or accessibility modifications. The work focuses on critical repairs (permanent, essential rehabilitation to ensure the home is deemed, safe, and sanitary) for safe entry (wheelchair ramps) and improved bathroom accessibility (replacing bathtubs with showers) and other ADA safety standards. Families must live in safe and well-maintained homes.

5	<b>Project Name</b>	<b>2023-7 Administration</b>
	<b>Target Area</b>	City of Bentonville
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$32,000
	<b>Description</b>	Administration costs to administer the CDBG Program
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Is it estimated that 282 low to moderate income families will receive a benefit from administration of 2023 CDBG funds.
	<b>Location Description</b>	City Hall, where the CDBG Administrator has an office, located at 305 SW A St, Bentonville, AR 72712
	<b>Planned Activities</b>	The project funding will be used to pay for marketing/promotional materials about each program/project being funded, display ads for future Action Plans, CAPER, and Consolidated Plans. It will also cover any membership fees associated with the CDBG Program.

6	<b>Project Name</b>	<b>2023-8 Home Ownership Assistance Program</b>
	<b>Target Area</b>	City of Bentonville
	<b>Goals Supported</b>	Home ownership assistance
	<b>Needs Addressed</b>	Home ownership assistance
	<b>Funding</b>	\$231,331
	<b>Description</b>	<p>Funds will be used to establish a Home Ownership Assistance Program that will provide income-eligible first-time homebuyers with down-payment and closing cost assistance to purchase residential property in the City of Bentonville.</p> <p>Assistance comes in the form of a grant of up to 50 percent of the lender required down payment. The program will be administered by Bentonville Planning. Funding is provided by entitlement grants from the Community Development Block Grant (CDBG) program and is subject to U.S Department of Housing and Urban Development (HUD) guidelines.</p>
	<b>Target Date</b>	10/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We anticipate we can assist five households with down payment and closing cost assistance.
	<b>Location Description</b>	Homes purchased with the Home Ownership Assistance Program will be located within the city limits of Bentonville, Arkansas. The homes must be single-family, condominium, or townhome and meet HUD Minimum Housing Quality Standards. The home cannot be located in a flood zone. Actual locations will be determined based on staff review of home buyer applications.
	<b>Planned Activities</b>	<p>The Home Ownership Assistance Program will provide income-eligible first-time homebuyers with down-payment and closing cost assistance to purchase residential property in the City of Bentonville.</p> <p>Qualifying for the program begins by making an appointment with the Community and Economic Development Planner and completing the Home Ownership Assistance Program application. The applicant and the home must meet all of the qualification criteria provided below.</p> <p>Applicants may use any licensed real estate professional of choice to find a home. Grant assistance for the buyers' out-of-pocket expenses of closing cost/down payment will be paid directly to the title company. At closing, a lien must be signed stating the buyer will reside in the home and not change title for five years. At the end of the five years, the lien is released, and no funds are owed.</p> <p>Throughout the process, the City's Community and Economic Development Planner works closely with the purchasing realtor, the lender, and the applicant. Funding is limited and will be awarded on a first-come, first-qualified basis.</p>

## AP-50 Geographic Distribution – 91.220(f)

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

The City of Bentonville is part of one of the fastest growing regions in America, Northwest Arkansas. Northwest Arkansas is home to three Fortune 500 companies: Wal-Mart, Tyson Foods, and JB Hunt Trucking. It is also home to the University of Arkansas, a recognized research institution of academic excellence. Beaver Lake provides swimming, boating, kayaking/canoeing, fishing, water sports, and hunting amenities with 487 miles of shoreline. Northwest Arkansas is also home to the Ozark Mountains and is becoming a global destination for bike riding.

The City has a well-developed community, expanding employment opportunities, supporting new and existing businesses, and enhancing neighborhood vitality, however, providing affordable housing is still a major need for Bentonville.

The Community Development Block Grant (CDBG) projects proposed for 2023 will have an impact on many residents and families of Bentonville. The service projects and home ownership assistance will benefit low-moderate-income persons/families. The housing rehabilitation projects will benefit low-to-moderate-income individuals/families, as well as, disabled/handicapped persons. It is estimated that almost 100% of our CDBG funds will be allocated to benefit persons who are deemed low-to-moderate-income.

### Geographic Distribution

Target Area	Percentage of Funds
Census Tracts (205.04 and 206.04)	
City of Bentonville	

Table 57 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The rationale for the priorities for allocating investments geographically is to meet the primary objective of the CDBG Program which is to benefit low-income and moderate-income residents per the Department of Urban and Housing Development's (HUD) standards. All activities funded will primarily benefit low- and moderate-income persons or household as a direct service, through housing rehabilitation, which helps the low-income homeowner stay in their home, or through infrastructure improvements that benefit low-to-moderate-income census tracts.

### Discussion

The City of Bentonville will allocate all funding to our low- and moderate-income residents as well as to our special need individuals.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Affordable housing is one of the most significant needs in Bentonville. The challenge is that new construction is targeting the high-end market homes. The average value of a single-family home permitted in 2022 was \$412,798. This is a 39% increase in the home value from 2021. The average size of a new single-family home in 2022 was nearly 3,000 sq. ft. The increasing cost of land prices, the impact of supply chain issues and increasing material costs have only exacerbated the situation. Without some incentives, developers do not choose to provide affordable housing in Bentonville.

Expanding home ownership opportunities to our low- and moderate-income residents will help us move toward that goal. Establishing a Home Ownership Assistance Program benefits the community by encouraging a long-term investment in Bentonville and helps low to moderate income families lower their housing costs. The Home Ownership Assistance Program will provide income-eligible first-time homebuyers with down-payment and closing cost assistance to purchase residential property in the City of Bentonville. Assistance comes in the form of a grant of up to 50 percent of the lender required down payment. Supporting Habitat for Humanity's efforts at housing rehabilitation also assist with allowing low-to-moderate income households to stay in decent, affordable homes.

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

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

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

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

#### Discussion

The City does not receive funds that can be used for new construction, so we feel the Home Ownership Assistance Program can help address affordable housing by providing some of the out-pocket expenses required to purchase a home.

The City continues to work on zoning reforms and incentives to provide an easier process to get more units built. However, it is difficult to control the affordability of those built. The City will use Community Development Block Grant (CDBG) to support those agencies that help keep our low-income residents in structurally sound homes that are warm, safe, and dry.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

There are no public housing facilities or a public housing office in the city limits of Bentonville. The City does not have current plans of seeking public housing within the Jurisdiction. Although, the City will distribute CDBG assistance to those organizations that serve the needs of the extremely low-income, low-income, and moderate-income families residing in the jurisdiction. This includes the Housing Authority, which provides Section 8 tenant vouchers and other organizations.

A Community Development Corporation (CDC) is located within Bentonville. The CDC focuses on the HOME program and focuses on senior housing within the area. The CDC was formed in 1991 by the Bentonville / Bella Vista Chamber of Commerce. The City and the CDC are two separate entities, although the City fully supports the CDC and accommodates the organization.

### **Actions planned during the next year to address the needs to public housing**

The City will distribute CDBG assistance to those organizations that serve the needs of the extremely low-income, low-income, and moderate-income families residing in the jurisdiction.

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

The City will look for opportunities to support existing programs that provide education on homebuying and home owners and other programs that support homeownership.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Without a PHA, there is no designation of being troubled. However, the City will continue to support the needs of the CDC.

### **Discussion**

While the City does not have current plans of seeking public housing within the Jurisdiction, we will distribute CDBG assistance to those organizations that serve the needs of the extremely low-income, low-income, and moderate-income families residing in the jurisdiction.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City of Bentonville is beginning its partnership with the Northwest Arkansas Continuum of Care to address the needs of the homeless. The purpose of this coalition is to reduce and/or end homelessness in Northwest Arkansas. There are several organizations in this area that serve families or persons who are homeless or at risk of becoming homeless. The University of Arkansas conducted the point-in-time count in January 2023. This headcount provides specific information regarding the various services and programs, a listing of the number of beds available, and the number, reasons and costs-involved in housing the homeless as well as placement of the homeless. Specific subpopulations targeted include individuals and families who are chronically homeless, individuals and families at risk of homelessness, veterans and their families, individuals and families who are experiencing domestic violence, individuals living with HIV/AIDS and unaccompanied youth 18-24 years old.

Currently, the Continuum of Care provides emergency shelters, transitional shelters and safe havens in Northwest Arkansas to meet the needs of our homeless. The Continuum of Care provides the leadership, coordination, planning, and mobilization of resources to make homelessness rare, brief and non-reoccurring in Northwest Arkansas. They will provide homelessness prevention and diversion, emergency, transitional and rapid rehousing, permanent supportive housing, case management, supportive services, and emergency response. The Continuum of Care has adopted a Coordinated Entry and Assessment-Based Housing Referral System that will maximize the housing resources by matching people to housing based on needs. They will continue to locate and engage individuals living on the streets and encourage them to accept services, treatment, and housing.

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

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

Bentonville will work with the Northwest Arkansas Continuum of Care and other local nonprofit organizations to assist in identifying needs. One of the key strategies is to address chronic homelessness and provide outreach in this prevention. The Northwest Arkansas Continuum of Care is represented by agencies that specifically target the homeless and assist individuals with accessing mainstream mental health and chemical dependency services. Part of this outreach is education of both the service providers and the communities to assist in eradicating homelessness.



## **Addressing the emergency shelter and transitional housing needs of homeless persons**

There is a continuing need for additional emergency shelters and transitional housing with support services in Bentonville. Safe havens are also needed in this area. The City will continue to be involved with and support agencies that provide this service. We want to make sure the needs of individuals and families experiencing homelessness, including women and families fleeing domestic violence and unaccompanied youth are met. The City receives no emergency shelter grants, but we are aware that emergency housing provides short-term accommodations for individuals and families that have immediate housing needs, assess level of need, and provide case management assistance in obtaining appropriate housing. Transitional housing helps households move toward self-sufficiency by providing supported semi-independent living for a period of up to 24 hours.

Northwest Arkansas has emergency and transitional housing programs specifically designated for survivors of domestic violence as well as housing programs dedicated to youth experiencing homelessness. Veterans also have options for emergency shelters and transitional housing.

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

City staff does not have the necessary resources to address these issues, therefore, will rely on the expertise and experience of the Northwest Arkansas Continuum of Care to meet these needs. The City will provide CDBG funding to the Continuum of Care and other agencies that assist in these areas. The Continuum of Care is committed to identifying and prioritizing the most vulnerable for housing placement.

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

The City of Bentonville will continue to work through the recommendations of the Affordable Housing Work Group to increase the number of affordable housing units in Bentonville. Our Continuum of Care has developed and implemented policies around discharge planning from healthcare institutions to keep anyone being discharged to become homeless. We will continue to provide service funding for agencies who provide much needed services, beyond housing, for the homeless.

## Discussion

The Northwest Arkansas Continuum of Care is the primary agency for addressing the needs surrounding homelessness. The mission of the Continuum of Care is to coordinate resources to build a collaborative system that addresses core issues of homelessness and poverty. The Continuum of Care is designed to assist individuals (including unaccompanied youth) and families experiencing homelessness and to provide the services needed to help such individuals move into transitional and permanent housing, with the goal of long-term stability. More broadly, the program is designed to promote community-wide planning and strategic use of resources to address homelessness; improve coordination and integration with mainstream resources and other programs targeted to people experiencing homelessness; improve data collection and performance measurement tailoring its program to the particular strengths and challenges within the community. Membership in the organization is open to homeless persons or formerly homeless persons, service providers, governmental representatives, civic organizations, and others committed to increasing the availability and quality of services to persons or families who are experiencing or who are near homelessness. The Northwest Arkansas Continuum of Care is governed by a Board of Directors who formulates, implements, and monitors the policies of the organization in order to carry out its purpose. It is the policy of the Board to comply with all municipal, state, and federal regulations regarding the operations of the Northwest Arkansas Continuum of Care and the Board.

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

### **Introduction:**

Barriers to affordable housing can lie in several things, displacement of residents due to economic pressures, lack of public investment in specific neighborhoods, including services and amenities, deteriorated vacant structures and land, location and type of affordable housing, inability to access existing housing, location and access to proficient schools, lack of income, lack of savings for down payment and closing costs, availability of affordable units in a range of sizes, lack of communication between residents and those who develop, residential foreclosures, residential evictions, age and condition of housing, and lack of fair housing outreach and enforcement. All of these things are due to banking, finance and industry regulations, socio-economic situations, neighborhood conditions, and policy legislation and enforcement.

One specific issue is the out-of-pocket expenses required to purchase a home. Bentonville is made up of 45% of renter-occupied housing. Rents in Bentonville have increased from a median rent of \$691 in 201 to \$978 in 2020, a 42% increase. Nearly 50% of renters are paying more than \$1,000 for rent and more than 25% of households are paying more than 30% of their income to rental costs.

The high rents in Bentonville create a challenge for renters to be able to save up for closing costs and 20% down payment to purchase a home. And, if they are unable to meet the 20% down payment, they are required to pay for private mortgage insurance which ultimately increases their overall housing costs.

In 2010, the median home value was \$169,400. By 2020, that increased 52% to \$258,300. A snapshot of the market in October 2023 had \$300,000 as the lowest listed home price in Bentonville. High rents making it difficult to save up to buy a home combined with the significant increasing cost of a home make it difficult for low- and moderate-income families to own homes.

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

Offering a down payment assistance program encourages long-term investment in Bentonville and helps low to moderate income families lower their housing costs. Using CDBG funds, the city will establish a Home Ownership Assistance Program. Establishing this program benefits the community by encouraging a long-term investment in Bentonville and helps low to moderate income families lower their housing costs.

The Home Ownership Assistance Program will provide income-eligible first-time homebuyers with down-payment and closing cost assistance to purchase residential property in the City of Bentonville.

Assistance comes in the form of a grant of up to 50 percent of the lender required down payment.

From a policy perspective, the City of Bentonville created a housing affordability workgroup to identify possible solutions to remediate barriers to affordable housing that were identified. Two of these barriers for the City to address are total development cycle time and zoning that limits affordable development. To address the total development cycle time, the City will work to investigate and adopt ordinances to allow vertical construction to homes sooner in the single-family construction process, consider creating an administrative approval process for preliminary plats, as well as, work to create a small-scale development cycle. To address zoning limiting affordable development, the City will work to amend existing residential zoning districts to allow for greater mix of housing types and site flexibility by defining and regulating cottage court, stacked duplex, triplex, fourplex and live-work units.

### **Discussion:**

The City of Bentonville supports provisions for affordable housing and the Home Ownership Assistance Program is one approach to beginning to address this issue. We have established an Affordable Housing Work Group to explore solutions that will address housing inventory for low-to-moderate-income persons and households. Additionally, we will work with agencies that provide solutions for supportive housing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Using the identified priorities determined for the City of Bentonville, strategies will be implemented to meet underserved needs, foster and maintain affordable housing, reduce the cost burden placed on low-to-moderate-income residents, and enhance coordination between public and private housing initiatives. The City will partner with other city agencies, regional and state agencies, fair housing advocates, service providers, lender, funders, and investors.

### **Actions planned to address obstacles to meeting underserved needs**

One of the biggest obstacles to meeting underserved needs is the 15% cap on service projects. Due to the development pattern of Bentonville over the last decade, rents and home prices have increased dramatically, which has in turn increased the cost burden all around. Items that fall under services have a large impact on reducing the overall cost burden on families that fall in the low-to-moderate-income bracket. We have to be very careful on who we can provide a service to as our cap eliminates us from helping everyone that applies and qualifies for help. Even raising the cap to 20% would give us the additional funds we need to provide a larger scope of underserved needs of our community. The City will plan to, when feasible, work with area non-profits to leverage the City's Community Development Block Grant (CDBG) funding. We also know where other agencies might have funds available where we can send people to those agencies to seek help when funding is not available through the City of Bentonville.

### **Actions planned to foster and maintain affordable housing**

The City is taking action to foster new affordable rental and homeownership housing opportunities in Bentonville. The Community Development Block Grant (CDBG) Administrator is working with the Planning Department and the finding from the City's Affordable Housing Workgroup on ways we can make it easier for the development of affordable homes through partnerships and offering incentives for the developer to be profitable in building affordable housing.

### **Actions planned to reduce lead-based paint hazards**

The City of Bentonville does not currently have its own housing rehabilitation program. We will work with our local organizations to ensure that any rehabilitation projects they pursue meet the State and Federal requirements, making houses lead safe.

### **Actions planned to reduce the number of poverty-level families**

The City of Bentonville knows that to reduce the number of poverty-level individuals and families, we must increase the opportunities for the low-to-moderate-income by creating jobs and workforce development as well as providing essential services, educational outcomes, housing security and

affordability, and economic security. Using our CDBG funding we will work to build programs that promote a stable living environment and reduce dependency. We know housing is a significant financial burden. We will work to provide assistance to help the low-to-moderate-income remain in their homes through various means. The City will continue to work to maximize program dollars and opportunities in neighborhoods with the greatest number of low-to-moderate-income residents. The City will also work to provide services such as transportation assistance, and child care to our low-income individuals and families.

### **Actions planned to develop institutional structure**

The City of Bentonville is the lead administrative agency for the CDBG Program. The Mayor, Finance Department, and CDBG Administrator provide fiscal and regulatory oversight of all CDBG funding sources and their federal grant. The Administrator is responsible to see that all reports are submitted timely. These reports include HUD-272, Federal Cash Transaction Report, HUD-2516 and 2516-A, Contract and Subcontract Activity, HUD-471, Semi-Annual Labor Standards Enforcement Report, and Section 3, Summary Report. The Section 3 is submitted with the Consolidated Annual Performance Review (CAPER) each year. The City of Bentonville also acts as the final authority for the appropriation of funds for Annual Action Plan activities following recommendations to the Bentonville City Council. Within each of the funding areas where the City is partnered with a non-profit agency, all activities will be completed and managed with those agencies involved.

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

Public and private agencies are collaborated with in developing the City's Consolidated Plan. City department heads, Mayor, and City Council are also involved in the Consolidated Plan development. The City of Bentonville is limited in resources to address all the priorities identified. Because of this collaboration will be important to be most efficient in meeting the needs of our citizens. The City will continue to build on and leverage partnerships for future program years.

### **Discussion:**

The City is committed to continuing its participation with Federal, State, and local agencies, as well as local organizations to reach the needs of low-to-moderate-income individuals and families in the City of Bentonville. The City will continue to work to support improvements and services for our low-to-moderate-income residents.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

## Attachments

DRAFT



## Citizen Participation Comments

Form v1.17



A WEHCO MEDIA COMPANY

Account #: NWCL5337126  
Company: CITY OF BENTONVILLE-LEGALS  
Client: CITY OF BENTONVILLE-LEGALS/ JASON MARTHERS  
Ad number #: 293659  
PO #:  
Matter of: CDBG Consolidated & AAP

### AFFIDAVIT • STATE OF ARKANSAS • COUNTY OF WASHINGTON

I, Carla Gardner, do solemnly swear that I am the Finance Director of the **Northwest Arkansas Democrat Gazette**, a daily newspaper printed and published in said county, State of Arkansas; that I was so related to this publication at and during the publication of the annexed legal advertisement in the matter of:

CDBG Consolidated & AAP

Pending in the court, in said County, and at the dates of the several publications of said advertisement stated below, and that during said periods and at said dates, said newspaper was printed and had a bona fide circulation in said County, that said newspaper had been regularly printed and published in said county, and had a bona fide circulation therein for the period of one month before the date of the first publication of said advertisement; and that said advertisement was published in the regular daily issues of said newspaper as stated below.

And that there is due or has been paid the **Northwest Arkansas Democrat Gazette** for publication the sum of \$85.12. (Includes \$0.00 Affidavit Charge).

*NWA Democrat Gazette 06/04/23; NWA nwaonline.com 06/04/23*

A handwritten signature in cursive script, reading "Carla Gardner", is written over a horizontal line.

Finance Director

A handwritten signature in cursive script, reading "Catherine Staggs", is written over a horizontal line.

NOTARY PUBLIC



City of Bentonville  
Notice of Publication of CDBG  
Consolidated and Annual Action  
Plan

In accordance with the City of Bentonville's Citizen Participation Plan and the requirements of the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG), the following notice is to provide the public an opportunity to review and comment on the proposed draft of the 2023-2027 Consolidated Plan and 2023 Annual Action Plan.

The Consolidated Plan and Annual Action Plan will be available for citizen review on our website

at [www.bentonvillear.com](http://www.bentonvillear.com) and at the City Hall building located at 305 SW "A" Street between the hours of 8:00 AM and 4:30 PM Monday through Friday.

The public has thirty (30) days to comment on the proposed, draft, Consolidated and Annual Action Plans. All comments received for the report submission by any individual, group, or agency, in writing or orally by July 4, 2023 will be considered by the City of Bentonville before the submission to the Consolidated and Annual Action Plan to HUD. Submit comments to Christopher Hyatt, Planner, 305 SW "A" Street, Bentonville, AR 72712. Phone: (479) 271-3122. Email: [chyatt@bentonvillear.com](mailto:chyatt@bentonvillear.com). June 4, 2023 293659

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> 2020 ACS
	<b>List the name of the organization or individual who originated the data set.</b> U.S. Census Bureau
	<b>Provide a brief summary of the data set.</b>
	<b>What was the purpose for developing this data set?</b>
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
	<b>Briefly describe the methodology for the data collection.</b>
	<b>Describe the total population from which the sample was taken.</b>
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>