



The Action

The newsletter of The Arkansas Community Action Agencies Association

February 2015

Rebecca Reynolds Named New ACAA Executive Director



ACAAA's Reynolds

The board of directors for the Arkansas Community Action Agencies Association announced in December that Rebecca Reynolds had been named the association's new executive

director. Reynolds assumed the role at the close of the year, stepping into the position being vacated by departing executive director Rose Adams, who announced her retirement in the fall of 2014.

Reynolds will be transitioning to ACAA from her position as Cabot Program Administrator and Director of Waiver for Lonoke Exceptional Development Center serving individuals with disabilities. She has, as well, been the Executive Director for Family Violence Prevention in Batesville and acted as Development Coordinator for the Arkansas Coalition Against Domestic Violence.

Said Reynolds, "I am both honored and excited to come on board with the ACAA team and look forward to advancing system services for low income families." She holds an Associate of Science in Early Childhood Education from UACCB and a Bachelors of Science in Human Services Management from the University of Phoenix.

"I invite everyone to join us in extending a warm welcome to our new executive director," said Richard "Toby" Atkinson—president of the ACAA board of directors as well as executive director

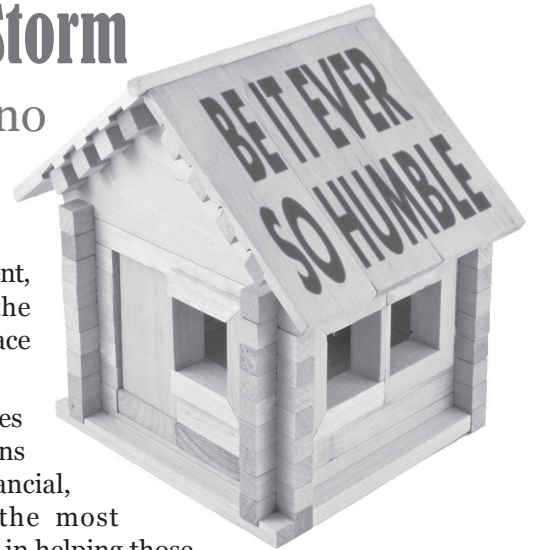
See Reynolds, p. 2

Shelter from the Storm

But for food, there is no human need so basic as that for shelter.

Nor is there, short of literal nourishment, anything so deeply sustaining as the emotional reassurance of having a place safe from the world to call one's own.

Arkansas's community action agencies provide a spectrum of services to citizens in need—custodial, educational, financial, nutritional—but surely some of the most essential guidance that they provide is in helping those who would seek it to find the consolation of what poet Robert Montgomery once called "the spot of earth supremely blessed": *home*.



A LOOK AT COMMUNITY ACTION HOUSING ASSISTANCE IN ARKANSAS

Just as the construction of a house makes its way through many stages—from an architect's concept on paper all the way through planning and construction and then the thousand-and-one fine finishing details—so too does community action in Arkansas make assistance available along every step of a client's journey towards securing and maintaining a residence. Whether the

***Community action assists
along every step of a client's
journey towards securing and
maintaining a residence.***

path be that of a first-time buyer in need of direction down the winding road that leads to home purchase, or that of a long-time dweller who seeks no

other course but one which will ensure she can remain in her longstanding surroundings even as their condition may be threatening to fall into disrepair—community action provides guidance and direction.

First Steps

For many if not most, buying a house is—in the immortal words of *Anchorman's* Ron Burgundy—"kind of a big deal." For a person considering his or her first home purchase, it is an even more intimidating prospect. Now imagine that potential buyer is a single parent. With a limited income. And less-than-perfect credit. For such a person, that prospect likely looks intimidating to the point of being insurmountable.

The first step is education. To the uninitiated, the world of real estate can seem like a private club with strange passwords and arcane rules known only to members. A solid foundation of basics can be a great help to dispel this forbidding air of mystery and provide steady footing to the potential homebuyer getting started. Of only twenty



See Housing Issue, p. 3

THE ASSOCIATION

Rebecca Reynolds, Executive Director
Terry Bearden, ROMA Coordinator
Ludwik J. "Lud" Kozłowski, Jr., Energy Policy Coordinator
John Moran, Communications Director

Richard T. "Toby" Atkinson, Harrison, President
Michael Lanier, Springdale, Vice President
Stephanie Ellis, Dardanelle, Secretary-Treasurer

Arkansas River Valley Area Council, Dardanelle
Stephanie Ellis, Executive Director
 Telephone: (479) 229-4861

Black River Area Development Corp., Pochontas
Jim Jansen, Executive Director
 Telephone: (870) 892-4547

Central Arkansas Development Council, Benton
Larry Cogburn, Executive Director
 Telephone: (501) 315-1121

Community Action Program for Central AR, Conway
Jennifer Welter, Executive Director
 Telephone: (501) 329-3891

Community Services Office, Hot Springs
Leon Massey, Executive Director
 Telephone: (501) 624-5724

Crawford-Sebastian Community Development Council, Fort Smith
Mark Whitmer, Executive Director
 Telephone: (479) 785-2303

Crowley's Ridge Development Council, Jonesboro
Darla Tate, Executive Director
 Telephone: (870) 802-7100

Economic Opportunity Agency of Washington County, Springdale
Michael Lanier, Executive Director
 Telephone: (479) 872-7479

Mid-Delta Community Services, Helena
Bobbie Salter, Executive Director
 Telephone: (870) 338-6406

Mississippi County Arkansas Economic Opportunity Commission, Blytheville
Sam Scruggs, Executive Director
 Telephone: (870) 776-1054

Northcentral AR Development Council, Batesville
Charlie Morris, Executive Director
 Telephone: (870) 793-5765

Office of Human Concern, Rogers
Susan Moore, Executive Director
 Telephone: (479) 636-7301

Ozark Opportunities, Inc., Harrison
Richard "Toby" Atkinson, Executive Director
 Telephone: (870) 741-9406

Pine Bluff Jefferson County Economic Opportunities Commission, Pine Bluff
Roger Luttrell, Executive Director
 Telephone: (870) 536-0046

Southeast AR Community Action Corp., Warren
Charles Killion, Executive Director
 Telephone: (870) 226-2668

Southwest AR Development Council, Texarkana
Sandra Patterson, Executive Director
 Telephone: (870) 773-5504

Reynolds

continued from page 1

of Ozark Opportunities, Inc., in Harrison. "ACAAA is a critical support to community action agencies, and Ms. Reynolds has experience with planning, state and national advocacy, and daily operation of a support organization similar to ACAA." Reynolds' career has been focused on advocating for human rights: She has served with such entities as the Arkansas Coalition Against Sexual Assault Advisory Council, the Arkansas Coalition Against Domestic Violence Board of Directors, and the Arkansas Victims Assistance Academy. Nor will her work with the association be Reynolds' first experience in the field of community action: She began her career in Early Childhood Education as a Head Start teacher with Northcentral Arkansas Development Council in Batesville. Said NADC executive director Charlie Morris, "I think it's super that Rebecca started out in community action as a Head Start teacher here. Her experience in community action as well as her other nonprofit leadership gives her an excellent foundation in making our association even stronger and more well rounded."

Reynolds has been an Ambassador with the Batesville Area Chamber of Commerce and a member of the Batesville Rotary Club Board of Directors. Currently, she participates in the Wild Wines of the World Stirring Committee for the Little Rock Zoo and serves as an Arkansas Black Hall of Fame Hospitality Volunteer, a Special Olympics Volunteer, and a current Board Member for Real Images, a nonprofit empowering women. She is, she reports, "first and foremost a mother to three beautiful children ages 8, 6, 5, an active 2-year-old stepson, and a new baby boy, Benjamin Scott, born in January." She was recently married to Bentley Reynolds in February of last year.

Reynolds will be stepping into a position formerly held by Rose Adams, ACAA's executive director since 2000, who announced in August her intention to retire by the year's end. Even in her departure, Adams has averred her longstanding commitment to the cause of community action and her desire to lend all necessary assistance towards a smooth transition of leadership. "We have been blessed to have a passionate, experienced, and stalwart supporter from our outgoing director, Rose Adams," said ACAA board president Atkinson, "and Ms. Reynolds will have a firm foundation to build on into the future. We are excited at the possibilities."

Reynolds has been an Ambassador with the Batesville Area Chamber of Commerce

and a member of the Batesville Rotary Club Board of Directors. Currently, she participates in the Wild Wines of the World Stirring Committee for the Little Rock Zoo and serves as an Arkansas Black Hall of Fame Hospitality Volunteer, a Special Olympics Volunteer, and a current Board Member for Real Images, a nonprofit empowering women. She is, she reports, "first and foremost a mother to three beautiful children ages 8, 6, 5, an active 2-year-old stepson, and a new baby boy, Benjamin Scott, born in January." She was recently married to Bentley Reynolds in February of last year.

TRANSITIONS

Bobbie Salter has been named the new executive director of Mid-Delta Community Services (M-DCS) in Helena. Salter has taken on the position following the retirement of former director Margaret Staub. Says M-DCS board chairman Don Gentry, "Ms. Salter has worked with program operations and finance with M-DCS since 1976, served as deputy director since 2001, and the board is assured she is well qualified to assume this position."

Three candidates seeking certification to be trainers in Results Oriented Management and Accountability (ROMA) have achieved their goal: As of December 2,

2014, **Tim Ensley**, Office of Human Concern (OHC); **Rebecca Hanlin**, Ozark Opportunities, Inc. (OOI); and **Kathy Ruminer**, Northcentral Arkansas Development Council (NADC), successfully completed their field evaluation and are now Nationally Certified ROMA Trainers (NCRTs). The evaluation, which was held at the Children's House facility of Economic Opportunity Agency of Washington County (EOAWC) was overseen by master trainers Terry Bearden, ROMA Coordinator for the Arkansas Community Action Agencies Association, and Candace Matison, Community Services Director for Community Action Kentucky, Inc.

The Arkansas Community Action Agencies Association represents the 16 private, nonprofit community action agencies in the state, providing them with information, training, technical assistance, and other support. The agencies are among more than 1,000 throughout the country established under the national landmark legislation approved by Congress in 1964 to eliminate "the paradox of poverty in the midst of plenty." The newsletter is funded, in part, with a grant from the state Office of Community Services of the Arkansas Department of Human Services. The Association office is at 300 South Spring, Suite 1020, Little Rock, AR 72201. Telephone: (501) 372-0807; FAX: (501) 372-0891; e-mail: info@acaaa.org

The Housing Issue

continued from page 1

organizations in the state of Arkansas authorized by the Department of Housing and Urban Development to be HUD-approved homebuyer counselors, two are community action agencies: Crawford-Sebastian Community Development Council (C-SCDC) and Mississippi County Arkansas Economic Opportunity Commission (MCAEOC).

Educational offerings vary according to clients' needs. "We do credit counseling for individuals that have an interest in buying a home but may not be quite ready," says MCAEOC executive director Sam Scruggs. "We try to work with them on developing a plan, so that over a period of time they can become ready to buy a house." Similarly, C-SCDC offers "Financial Fitness" classes to assist those who may have—what is known in the industry as—"derogatory credit." (Translation for those not in the industry: Bad credit.)

Nationwide, 30% of low-income homebuyers cannot afford to buy a modestly priced home solely because they lack sufficient funds for downpayment and closing costs.

—Arkansas Development Finance Authority (ADFA)

For a potential homebuyer walking in the agency door for the first time, a C-SCDC housing counselor might start the process by doing a "soft pull" on his or her credit account (a sort of credit check that leaves no negative traces on an individual's credit history). The average client will generally have a score of around 585—a bit shy of the 620 or so where many creditors start to feel comfortable making loans for home purchase. This is where classes would come in—covering subjects such as budgeting, setting goals, banking services, investments, and predatory lending—although agencies remain mindful that money is always a potentially touchy subject. "Those needing personalized attention, we do one-on-one counseling," says Scruggs, "because people are more likely to disclose and talk about their financial affairs in a one-on-one session than in a group session."

For clients ready to move forward, pre-purchase homebuyer classes are available—C-SCDC offers them online or in person, the latter with a Spanish-language option as well—in addition to home maintenance classes (for those farther along their journey) and, unfortunate but sometimes necessary, foreclosure counseling. At C-SCDC alone, the number of households counseled either individually or in a classroom setting in 2014 was over 1,000.

Pre-purchase homebuyer classes are not just encouraged—for those who seek help through a community action agency

downpayment assistance program, for example, they are mandatory, but they can serve as the proverbial key that will unlock a door to a wide variety of potential sources of aid for the client about to buy a house. Grants of up to \$10,000—or what are sometimes known as "soft loans"—are available for those who meet certain income conditions and who plan to occupy their new home for at least five years. (A "soft loan" is a loan whose annual payment installment is forgiven each year if the borrower fulfills a particular requirement—in this case, not reselling the home for those five years.)

Community action agencies such as C-SCDC and MCAEOC administer these grants and other low-interest downpayment loans through programs like the Arkansas Dream Downpayment Initiative (ADDI), which is funded through HUD's HOME Investment Partnerships Program; and the Home to Own Program offered through the Arkansas Development Finance Authority (ADFA). Other funding sources include the United States Department of Agriculture (USDA)—the acronyms alone are enough to intimidate a first-time buyer!—and local cities and banks. Such is the potentially convoluted financial terrain that agencies can assist clients in navigating. As reports ADFA, "Nationwide, thirty percent of low-income buyers cannot afford to buy a modestly priced home solely because they lack sufficient funds for the downpayment and closing costs."

Farther along the Path

The housing situation in Arkansas is nowhere near as dire as, say, its hunger situation—cold comfort though that may be. The Natural State's extremely low cost of living is certainly a factor. The National Low Income Housing Coalition reports that the "fair market rent" for a two-bedroom apartment in Arkansas requires combined household earnings of \$26,115 annually—assuming that no more than 30% of income is paid on housing. To earn this amount, a minimum-wage employee in Arkansas would have to work 69 hours per week, 52 weeks per year (although such a rent would be affordable for two minimum-wage employees living together, each working 40 hours a week).

These figures are not to say, of course, that reasonably-priced housing isn't still troublingly out of reach for a significant portion of the state's population, but only to suggest that often it is the *quality* of housing in Arkansas that is as problematic as is the issue of its economy. Community action measures its success based on the standards



Imagine a magic piggy bank inside of which, every time you dropped a quarter in the slot, a dollar bill would appear instead. The real-life equivalent to this would be an arrangement known as an "Individual Development Account" (IDA), a community action program that uses a 3-to-1 dollar match to encourage good savings habits and allow low-income families to develop assets: assets that can be applied towards home purchase.

The program, which is overseen by the state Department of Workforce Services, is made possible through only a small handful of organizations in Arkansas—almost half of which are community action agencies: Central Arkansas Development Council (CADC), Community Action Program for Central Arkansas (CAPCA), Crawford-Sebastian Community Development Council (C-SCDC), and Economic Opportunity Agency of Washington County (EOAWC).

For every dollar that a program participant saves towards his or her goal, the agency matches it with \$3.00—up to \$2,000 per individual or \$4,000 total per household. In addition to home purchase, other possible options include small business investments or saving for college tuition. The program, participation in which usually lasts between six months and a few years, is meant to foster sound personal finance practices with a regular savings schedule and accompanying classes in fiscal responsibility.



Continued next page



Drug and alcohol abuse treatment facilities are probably not the first thing that leaps to mind when considering the ways that community action provides housing assistance in Arkansas, but residential services—both short- and long-term—are a significant ingredient in such programs' approach.

Both Arkansas River Valley Area Council (ARVAC), with its Freedom House Treatment Center in Russellville, and Crowley's Ridge Development Council (CRDC), with its Northeast Arkansas Regional Recovery Center in Jonesboro, offer not only intensive, on-site treatment for the initial stages of a client's therapy, but also an option to participate in transitional living afterwards—"instead of them being immediately plopped from treatment back into society," explains ARVAC executive director Stephanie Ellis.

Transitional living focuses on maintaining clients' sobriety while also reintegrating them into society. At the Freedom House campus, for example, stays can range from six months up to a year. While there, clients continue treatment, learn job and life skills, and attend adult education classes: "In order to stay, you have to work or be going to school, or both," says Ellis. "If you don't have a GED, you are required to attend those adult education classes until you get a job."

The Northeast Arkansas Regional Recovery Center offers transitional living for men and women on its campus as well as an 11-bed Chemical Free Living Center for men, while Freedom House's long-term residences include a men's quarters with individual rooms—two tenants to a room—and a women's facility with an open, shared floor plan. Of the clients' need for a transitional period, Ellis says, "It's a process; you can't just treat them and release them—you have to teach them and give them the tools that they need to be successful once they leave."

The Housing Issue

continued from page 3

of not just affordable housing, but safe and affordable—which is why home rehabilitation plays a prominent role in its efforts, as well, particularly when it comes to vulnerable populations.

"Health and safety items—things that are dangerous," says Karen Phillips, director of C-SCDC's Homeownership and Asset Development Center, referring to the focus of the center's home rehab program, which provides emergency home repairs to primarily elderly and disabled persons. "We put accessibility in the health and safety realm, as well," she explains. Much like the downpayment assistance provided, rehabilitation costs of up to \$10,000 do not have to be repaid as long as the recipient continues to live in his or her home for another five years.

Also like downpayment assistance, such funding can originate from a variety of sources—the USDA's Rural Development program, for example, issues "Housing Preservation Grants" for rehabilitation of low- and very low-income housing. As is often the case, community action agencies are recognized as ideal administrators of such funds: of only three such grants issued in Arkansas in 2013, one went to Crowley's

Richard and Mary Boisvert, Richard Boisvert's throat cancer was so severely aggravated by the particulate matter allowed in by their house's poor insulation that a full demolition was overseen by the Homeownership Center and a new home constructed on the site. Speaking to a C-SCDC representative, Mary Boisvert was quoted as saying of the project, "It really feels like they are making our dreams come true. I just can't believe it sometimes."

No less common are more conventional rehabilitation undertakings. "One of the things that we try to do is find houses that are available either through foreclosure, primarily, or that are owned by either HUD or USDA that are for sale for an affordable price," says MCAEOC executive director Scruggs, "so we can acquire some of those, rehab those, and either sell those or put them up for rent." Such a process, explains Scruggs, is a good opportunity to thread together funding from varied sources, both governmental and commercial: "We have an ongoing arrangement for financing, in order to finance some of our rehabilitation work—a private mortgage company that we get money from to do that with."

C-SCDC performs similar feats of fiscal alchemy, pooling together disparate contributors, be they public/private or



Before and after. Left, Richard and Mary Boisvert are pictured on the porch of their home before its eventual reconstruction resulted in a new house, right, not only more pleasing to the eye, but also significantly safer and healthier for the elderly couple.

Ridge Development Council (CRDC) and the other to MCAEOC.

"There are other programs, too," continues Phillips, describing available rehabilitation assistance through the C-SCDC Homeownership Center. "There's another program that goes up to \$25,000, but it's going to have a longer deed restriction"—than the five years required by the \$10,000 level of aid—"and then there's the even bigger one, which is tear it down for them and then build them a new one."

Surprising as it might sound, such extreme measures are not uncommon. "We do a lot—at least five a year—of the 'reconstruct,'" says Phillips. In a reconstruct, half of the construction costs are forgiven, while the other half is paid back at 1% fixed interest. In the case of one elderly Mulberry couple,

federal/state. One recent success story involved a young single mother, Sheniqua Chambers, identified by the Homeownership Center as a prime candidate for a grant being offered by a federal housing loan bank out of Dallas (more alphabet soup: the grant was known as "H.E.L.P.," a.k.a. the Home Equity Leverage Program). As Chambers was diligently attending the required financial and pre-homeownership classes conducted by C-SCDC, the Homeownership Center was in the process of acquiring a house in need of renovation—using City of Fort Smith funds—and remodeling it. The results, as reported by Michael Fuchtmann, the Center's Self-Help Group Coordinator, were "love at first sight. She and her daughter moved into their home this past July and could not be happier."

Continued opposite page

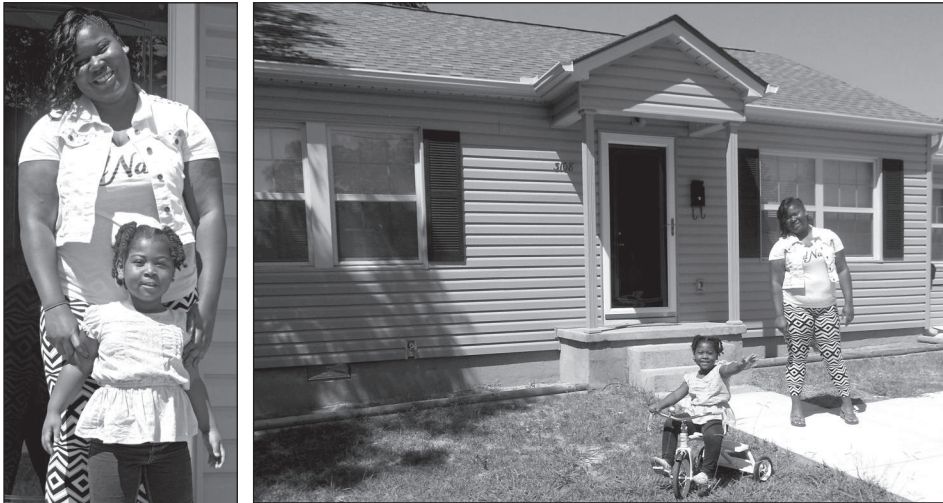
The Housing Issue

continued from page 4

Way stations

As mentioned before, special accommodations often must be made for those considered Arkansas's "vulnerable population," and individual home ownership does not always suit the particular requirements of older residents or those with special needs. Among the low-income rental property it makes available, for example,

BRAD provides an even more intensive level of support to the residents of its BRAD Group Home in Pocahontas and its Corning Independent Living Center, whose tenants are individuals with varying degrees of developmental disability. "The Group Home is set up just like a home," says Patterson. "There are ten bedrooms in this home for the developmentally disabled and they



Our house is a very, very, very fine house. Sheniqua Chambers is pictured with her daughter in front of the house whose purchase was made possible through the assistance of Crawford-Sebastian Community Development Council's Homeownership and Asset Development Center in Ft. Smith.

MCAEOC operates the David Lane Sunset Acres apartment complex for senior citizens in Mississippi County, while Black River Area Development Corporation (BRAD) manages a series of rental units and specially tailored living facilities in Clay, Lawrence, and Randolph Counties for Arkansans who are elderly, handicapped, or developmentally disabled.

As the overseeing agency, BRAD provides elderly residents with service coordinators to ensure they are maximizing their available benefits. "They assist them in applying for those services," says Hassell Patterson, BRAD's Housing Program Manager. "We have a new move-in, say, and the service coordinators do an assessment based on their income, they know right away, 'Hey, this individual can get their Medicare paid for, whether it's QMB, SM1, or QI1'"—various programs that assist with supplementing Medicare premiums—"they already know those services are available out there in the community." The conscientiousness of the care is matched by the high standards maintained for the physical facilities—"99 out of 100," reports BRAD executive director Jim Jansen of the scores received from the last four inspections performed by the Department of Housing and Urban Development's Real Estate Assessment Center. Of the single point subtracted by the inspector, Jansen is humorously resigned to falling just short of perfection: "Apparently he found a nick in a door."

have 24/7 care," much of which is done in coordination with a local developmental services organization, the Doni Martin Center. "The center is a separate facility—they work with BRAD. They help the residents to live independently—they teach them how to do laundry, dishes; they assist them in cooking, running the dishwasher, making their beds," explains Patterson. "They have people there to dispense their medication, so the supervision is around the clock."

In keeping with its name, the Independent Living Center in Corning encourages a greater level of self-sufficiency. "There, they actually live in their own apartments," says Patterson, "with an on-site manager for assistance." All of BRAD's apartment facilities are for residents with very low income, a standard that is determined by the Department of Housing and Urban Development. Rents, which include utilities, are calculated to total approximately 30% of each renter's income.

BRAD furthermore acts as the Public Housing Agency for HUD's "Housing Choice" voucher program in its area, which allows participants to apply federal assistance towards a residence of their choosing. Says Amanda Trevillion, BRAD's Section 8 Rental Program Director, "The tenants have the choice as to where they would like to live, as long as it passes a housing quality standard



No discussion of community action and making homes more energy efficient would be complete without a mention of weatherization. For almost forty years, the state's agencies have been making homes in Arkansas more affordable and more comfortable—not to mention safer and healthier. In that time, almost 75,000 homes have seen improvements, everything from patched cracks and plastered holes to new insulation and replacement windows.

Currently the Weatherization Assistance Program is operated by six agencies: Black River Area Development Corp. (BRAD) in Pocahontas, Central Arkansas Development Council (CADC) in Benton, Community Action Program for Central Arkansas (CAPCA) in Conway, Crawford-Sebastian Community Development Council (C-SCDC) in Fort Smith, Crowley's Ridge Development Council (CRDC) in Jonesboro, and Pine Bluff Jefferson County Economic Opportunities Commission (PBJCEOC).

The program—which is estimated in its time to have infused over \$170 million into communities around the state—is regularly singled out for commendation by the Governor's office, which has cited its "proven effectiveness" and its contributions "to the state's economic, social and environmental progress."

In a special Weatherization Day ceremony held in Hot Springs in late 2014, those gathered paid tribute to the efforts of the agencies' employees in the program. Rose Adams, then-executive director of the Arkansas Community Action Agencies Association (ACAAA), saluted the participating agencies and their dedicated staff for their commitment to the often-strenuous work: "You were there—you were in the trenches," she said. "You really have been 'the boots on the ground.'"

Continued next page

The Housing Issue

continued from page 5

inspection.” The vouchers, which are paid directly to the property owner, supplement the amount that each client is able to pay. “Based on their income, they pay a portion and we pay a portion,” says Trevillion. “They cannot pay over 40% of their income for rent and utilities—and we have to make sure that rent is reasonable for that home.”

Other examples of community action rental assistance, while not as extensive, offer a good illustration of how some agencies are able to extend aid in conjunction with other like-minded organizations, such as a Faulkner County program to give once-per-year assistance to area families for help with past-due rents or mortgages, funded by the United Way but administered by Community Action Program for Central Arkansas (CAPCA).

If you build it...

More ambitious than rehab or resale or even full-on home replacement is completely new construction—and never let it be said that Arkansas’s community action agencies were shy about tackling an ambitious project in the name of bringing aid where it was needed. Recently in the Blytheville area, MCAEOC was approved by ADFA to build five new single-family homes—“and we have completed those,” reports Sam Scruggs. “We’ve had one

family move in and we have four that are just waiting for their loans to be processed.”

One method of home construction not infrequently employed by C-SCDC might come as a bit of a surprise: the residents-to-be build it themselves! (This is, Homeownership Center Director Karen Phillips will hasten to add, under the watchful eye of “a construction supervisor here on staff.”) Through the Mutual Self-Help Housing Program, clients really put the “sweat” in “sweat equity” through their hands-on contribution—often done in groups with other participating families—with up to 65% of the actual construction done with the clients’ involvement, allowing for the potential accumulation of up to \$13,000 towards the home payment and an interest rate as low as 1%.

On an even grander scale is the Homeownership Center’s Bluebird Addition recently underway, a 19-lot subdivision in Cedarville that has been developed specifically to welcome construction of new homes through the Self-Help program. “The actual subdivision, we did all the infrastructure and purchased the land,” explains Phillips, detailing the typically intricate process by which such a complex project comes together. “We used SHOP funds”—that being the Self-Help Ownership Opportunity Program—“which we get through the Housing Assistance Council in Washington

D.C.”—that being a nonprofit organization that helps to build homes in rural areas—“but actually it’s a HUD grant.”

Hopes are high for the Bluebird Addition. “The infrastructure is all complete—we’ve built one home and we’ve got two more under contract,” says Phillips. Recently C-SCDC spearheaded a special Arbor Day celebration in which volunteers helped to plant almost 50 maples and redbuds throughout the Bluebird community to balance the necessary tree loss that resulted from the addition’s construction. Building a sense of neighborhood fellowship, the Homeownership Center recognizes, can be as important as building the houses themselves.

So it is that community action in Arkansas seeks to lend assistance at the crucial juncture between the brick-and-mortar reality of physical, real-world construction and the heart-and-soul human element that informs a decision as life-changing as where one chooses to make one’s home. In forms as varied as pre-homebuyer education, credit counseling, downpayment assistance, closing cost loans, individual development accounts, home rehabilitation, weatherization, low-income rental housing, house reconstructs, and do-it-yourself mutual self-help home construction—community action helps Arkansans in need find their own spot of earth supremely blessed. ■

HOUSING NUMBERS

Using a management system known as “ROMA”—Results-Oriented Management & Accountability—community action seeks to measure the effects of its housing relief efforts and the deeper changes that they can produce in recipients’ lives. Below are figures from fiscal year 2013, as reported in the annual Community Services Block Grant Information Systems Survey (FY 2013 CSBG IS Survey).



39 individuals purchased homes with savings accumulated through an individual development account (IDA)

204 non-able-bodied individuals (the elderly, disabled, their caregivers) were helped to obtain and/or maintain safe & affordable housing



Through 10 projects, 397 safe & affordable housing units were created

Thanks to weatherization, construction, or rehab, 614 housing units were improved



682 individuals were helped with emergency rent or mortgage assistance to prevent homelessness

808 low-income individuals either working or seeking work were helped to obtain & maintain safe & affordable housing



— Terry Bearden, NCRT, ROMA Coordinator, Arkansas Community Action Agencies Association, Inc.

THE HOUSING ISSUE: PROJECTS IN THE WORKS

What does it take to see an empty field transformed into a new low-income housing complex? A little good timing, a lot of hard work, and some tightly crossed fingers: BLACK RIVER AREA DEVELOPMENT CORP. is hoping that soon this will be more than just a dream.



If you're the head of an Arkansas community action agency who is seeking approval for the tax credits necessary to allow for development of a new, 32-unit rental complex for low-income residents in your area, here's what you *can't* do: "You can't just get up one day and decide you're going to apply for this," says Jim Jansen with a laugh. Jansen, executive director of Black River Area Development Corp. (BRAD), explains: "It requires a *lot* of planning."

Not only are there environmental surveys to be performed, zoning approvals to be sought, architectural plans to be commissioned, and contractors to be engaged—but each element must be done on an application deadline and according to a points-based system of criteria established by the Arkansas Development Finance Authority (ADFA), who will in just a few short months be making the decision that will determine whether the BRAD Black River complex in Pocahontas becomes a reality.

At the heart of the ADFA decision is how it will be distributing the state's annual allocation of Low Income Housing Tax Credits. These credits are a huge incentive for development, as they allow investors to subtract from their tax debt, dollar-for-dollar, however much they invest in low-income housing projects such as the one BRAD is proposing. Which is why the agency has been keeping busy as the proverbial one-armed paper-hanger in its efforts to have its proposal ready for submission to ADFA by the March 2 application deadline. "You've got to start early to get all the pieces to come into place," says Jansen.

The idea first began taking shape in response to news that Peco Foods, Inc., would be building a chicken processing plant in Pocahontas in 2015, a development which could mean as many as 1,200 new jobs in the area. Recognizing the resulting need for new, low-income housing that this would likely inspire, a Melbourne, AR-based community organization named the White River Regional Housing Authority approached BRAD executive director Jansen, knowing that a certain percentage of the housing

tax credits is designated for distribution to nonprofit organizations such as Black River Area Development Corp.

What followed from there has been an exciting, if sometimes pressure-filled process. "With every step you're taking, you're making another commitment," says Jansen. "But White River has been a great team to work with." First BRAD had to find the land itself—weeks and weeks of poring over "many maps and plats"—seeking something that was suitable both in its potential cost and also according to such environmental measures as pollution, noise, and geographical resistance to flooding. Then, step two was establishing that there was indeed a need in the area for such low-income housing, a process that involves market studies and extensive testimonials from the likes of state representatives, zoning committees, and the city mayor.

All of which efforts, of course, have been done in an enormous act of faith, since there is no way of knowing what other competition statewide may be vying to be awarded the same credits. Still, Jansen remains optimistic: one of the reasons that White River Housing approached BRAD was because of its long history operating similar rental properties with near-spotless results (see "Way Stations," full housing story, page 5).

Whether it will soon be adding a new property to its lineup, BRAD will not have to wait long to find out: ADFA will be making its decision in July—and if the verdict is positive, the construction could be completed even before the end of the year. "It's a big unknown," Jansen said of the application process for what would be the agency's largest such development project in decades, but emphasized the importance of taking things one step at a time—an approach that has been so far successful: "No issues yet!"



BRAD's Jansen



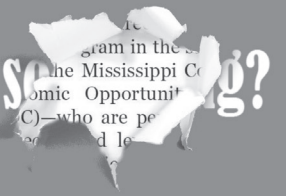
Currently, two community action agencies—Arkansas River Valley Area Council (ARVAC) and Crawford-Sebastian Community Development Council (C-SCDC)—administer the Emergency Solutions Grant for the Natural State. The grant, which is sponsored by the U.S. Department of Housing and Urban Development, is intended to provide assistance to the homeless and those at risk of becoming homeless and, where possible, help those individuals obtain or maintain housing.

The grant provides for funds to assist eligible clients pay for needed rent and utility deposits and initial expenses such as moving costs. These upfront outlays are often the primary obstacle standing in the way of a transition from homelessness to residency. In addition to monetary support, the agencies provide case management and adult living skills training, including budgeting assistance.

In the case of ARVAC, the "Rapid Rehousing" program funded by the Emergency Solutions Grant dovetails with the on-campus transitional housing that is provided through ARVAC's Freedom House treatment center (see sidebar, page 4), allowing clients to move from the temporary living quarters offered through the center as part of its recovery program to a more permanent situation once their treatment is complete. C-SCDC's own administration of the grant—known previously as the "Emergency Shelter Grant" until it was renamed in 2009—is just one of the many housing-related programs offered through the agency's Homeownership and Asset Development Center.

Read about ARVAC's recent visit from U.S. Congressman Steve Womack in the upcoming "e-ACTION" newsletter; see page 8 for subscription details!

Did you ever get the feeling you were missing something?



**If you're only getting the print
version of ACAAA's newsletter,
you're only getting a PIECE of The Action!**

Did you miss the story about Weatherization Day? • Did you miss the story about CADC's Leadership Conference? • Did you miss the story about the River Valley Regional Food Bank receiving two recent major awards? • Did you miss the story of the OOI client brought back from the brink after a terrible family tragedy?

**IF YOU ANSWERED "YES," THEN YOU NEED A SUBSCRIPTION TO ACAAA'S NEW
AND THERE'S SO MANY EASY WAYS TO SIGN UP!**

eAction!
ELECTRONIC NEWSLETTER

- visit the ACAAA website at www.acaaa.org
- visit us & sign up on Facebook at www.facebook.com/arcommunityaction
- or send your email address to jmoran@acaaa.org **DON'T MISS ANOTHER PIECE!**

HELP YOUR COMMUNITY, YOUR ARKANSAS, YOUR AMERICA. BE A PART OF COMMUNITY ACTION.

Arkansas Community Action Agencies Association
300 South Spring Street, Suite 1020
Little Rock AR 72201

Nonprofit Org.
U.S. Postage
PAID
Little Rock, AR
PERMIT NO. 1938