



**Affordable Rural Housing in  
Arkansas**  
*2002 Information  
Guide*

**A Resource Publication of the Delta Research and  
Design Center**

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## **What is Affordable Housing?**

All people want safe, decent, affordable housing for many reasons: to remain in the community where they were raised or to become part of a community in which they want to settle; to provide a safe environment in which to raise a family; and to live in an attractive, safe environment that they can afford. Most residents of affordable housing developments are working. They are employed as secretaries, schoolteachers, local government employees, restaurant workers and sales clerks. Due to the wide gap between what they earn and housing costs, these workers need affordable housing. Because high housing costs can devastate their fixed pension incomes and Social Security, many seniors need affordable housing.

Similarly, some people with disabilities and special needs live in affordable housing. Typically, those who are disabled are also living on limited incomes, which are inadequate to pay market rents. People relying on government assistance need affordable housing. Some affordable housing developments set aside space for "very low income" tenants, many of whom are receiving some public subsidies, such as Temporary Assistance for Needy Families (formerly AFDC) or "Section 8" assistance. Careful application procedures and screening of prospective tenants provides housing for those who need a "leg-up" to stabilize their lives, train for employment, and re-enter the work force as welfare reform continues to evolve.

The need for affordable housing developments should be obvious. Understanding the need for affordable housing in your community is the important, yet easy first step to such development. The challenge lies in finding the actual mechanism or process to begin an affordable housing development within your community.

## **How is Affordable Housing Developed?**

Over the past decade, many communities have shown that partnerships between local government, non-profit housing developers, community leaders and private financial institutions can create attractive, successful developments that serve residents and are an asset to the broader community. What follows is a basic three (3) step process of necessary requirements to begin an affordable housing development.

**1) *Local community members set the affordable housing framework which is comprised of identified community housing needs and available funding sources (Collectively, the community's housing policies set the framework in which any housing proposal will be considered).***

- a. Housing Needs Assessment: As part of ensuring the continued vitality of its community, each locality regularly reviews whether people of all income levels can meet their housing needs in its jurisdiction.
- b. Land Use and Requirements: Each city establishes its own General Plan, zoning ordinances, planning codes, housing policies, requirements and standards. Theoretically, these policies anticipate expected community concerns about any new developments, and set guidelines for appearance, traffic, noise, parking, the size and density of a building, and the materials used in construction.
- c. Available Funding: Each city establishes a budget of funds available to assist in the development of housing in its jurisdiction. Federal and state financing sources include: low income housing tax credits, bank loans, U.S. Department of Housing and Urban Development (HUD) grants and loans (e.g. Housing Opportunities for Persons with AIDS or "HOPWA"), HOME Investment Partnership funds, Affordable Housing Program (AHP) and Community Development Block Grant (CDBG) funds. In some cities, local programs provide other funds, for example, redevelopment fund set-asides, in-lieu fees from developers of market rate projects or local housing trust funds or bonds.

**2) *The community and a developer partner in a building concept, potential financing and finding available land.***

- a. Process: Often, local government invites proposals from experienced developers to meet an identified need. Sometimes, a local community-based developer assembles a project with the local government. In most cases, the developer will perform some early design work, financial feasibility calculations, and other analysis to make sure the concept is sound before publicizing the idea broadly.
- b. Concept: Dependent upon the community's identified need, the concept must address many issues: the resident population to be served, including their income level; the special services to be offered (if any); restrictions of available funding sources; characteristics of available land, and other factors. The community also considers the track record and special expertise of the developer involved.
- c. Financing: In the last decade, affordable housing developers have assembled complex funding packages to make developments financially feasible, combining

federal, state, local government funds and private funds with the project's anticipated rental revenues. Typically, local government funds leverage larger federal and state contributions. Some communities require the developers to pay for infrastructure and impact fees (e.g. for local schools) to serve their projects. Homeownership developments require significantly deeper public subsidies and, considering the numbers of people assisted, homeownership is a less efficient use of available subsidies. This is the reason most affordable housing developments are rental units.

d. Land: Suitable sites may be identified (and sometimes owned) by the local government, identified by a real estate broker, donated by its owner for this purpose, or found by other means.

**3) *Local government, property owners, community groups and concerned individuals review, revise, and approve the proposal.***

a. Review: The local government reviews the proposal to ensure that it meets the city's requirements and policies. When local government funds are involved, a regulatory agreement is often used to make sure that the development is managed and operated according to the community's standards.

The law requires local governments to ensure that both developers and potential residents are not subject to discrimination. In general, this requires that local government limit public scrutiny to the proposed building and its potential land use impacts, rather than considering who will be living in the building. In the case of housing for persons with disabilities, the local government must also make "a reasonable accommodation" (e.g. make an exception to its setback requirement) to enable these housing opportunities to be realized.

b. Revision: Concerned individuals, local property owners, and community groups often participate in public review processes as well as in direct meetings with affordable housing developers. Often, revisions will be made to respond to valid concerns, improve the proposal and satisfy all legal requirements.

c. Approval: Once a proposal is approved and financing is secured, the developer proceeds with construction or rehabilitation. During construction, tenant selection begins. Tenants are carefully screened and selected before they move in. Property maintenance and tenant management are ongoing.

## What Information and Financial Resources are Available for Rural Affordable Housing?

### Who helps with information?

The Rural Information Center (RIC) provides information and referral services to local, state, and federal government officials; community organizations; health professionals and organizations; rural electric and telephone cooperatives; libraries; businesses; and, rural citizens working to maintain the vitality of America's rural areas. The Office of Rural Health Policy in the Department of Health and Human Services (DHHS) and the National Agricultural Library jointly created a rural health information clearinghouse known as the Rural Information Center Health Service (RICHS). RICHS, situated within RIC, is designed to be a national clearinghouse for collecting and disseminating information on rural health issues, research findings related to rural health, and innovative approaches to the delivery of rural health care services. Rural Information Center National Agricultural Library, Room 304, 10301 Baltimore Ave. Beltsville, MD 20705-2351 [ric@nal.usda.gov](mailto:ric@nal.usda.gov)

### Who helps with information and finances? -- Federal, State, local, and private resources are available.

#### 1) **Federal--**

U. S. Department of Housing and Urban Development - variety of housing and community development programs, insured mortgage loans, the Community Development Block Grant for urban and small cities, the HOME Partnership programs, Home ownership Initiatives' programs, Economic Development Initiative programs, Enterprise Zone/Enterprise Community programs, HOPE VI, New Urbanism/Urban Revitalization. This is not an exhaustive list; contact the Little Rock HUD Office or your local Realtor, City Planning and Development Agency or City Inspector (Contact info appears later in document).

U. S. Department of Agriculture-Rural Development - the local RD County offices offer similar insured loan programs, community services, and related housing programs. Community facility grants and loans help rural areas develop supportive facilities. Contact your local or State USDA-RD Office (Contact info appears later in document).

2) **State--**

State agencies, including the Arkansas Industrial Development Commission [AIDC] and the Arkansas Development Finance Authority [ADFA] work with the above federal programs for housing and community development. ADFA also works with first-time homebuyers, coordinates the Low Income Housing Tax Credits program, and works with other local and regional marketing, financing, and development agencies on housing and community investment programs. Contact AIDC or ADFA at their Little Rock state offices ((ADFA: 100 Main Street, Suite 200 Little Rock, AR 72201/(501) 682-5900) (AIDC: Arkansas Industrial Development Commission, One State Capitol Mall, Little Rock, AR 72201/ (501) 682-1121)).

3) **Local--**

The Local Initiatives Support Corporation [L.I.S.C.] is helping local Community Development Corporations to access financing, to develop and manage housing resources, and provide affordable housing opportunities to neighborhoods and lower income individuals and families. Little Rock/Central Arkansas L.I.S.C. and Rural DELTA L.I.S.C. provide support to the Little Rock metropolitan area and to 26 counties in southern-southeastern Arkansas. Technical assistance, capacity building, help with accessing funding sources, and housing development/ management activities are among the resources L.I.S.C., with its funding partners, brings to the community table (Little Rock LISC contact information: *Steven Bradley*, Program Director 3805 W. 12th Street, Suite 204, Little Rock, AR 72204/Phone (501) 374-5472 Fax (501) 374-5471).

### **Affordable Housing Programs?**

#### **U.S. Department of Agriculture (USDA):**

USDA Rural Housing Service (RHS)@ (<http://www.rurdev.usda.gov/rhs/index.html>). The USDA Rural Housing Service has various programs available to aid in the development of rural America. Funds are available through community facilities loans, home ownership loans, rural rental housing loans, home improvement loans, and more.

State and Local Office Information: @ ([http://www.rurdev.usda.gov/recd\\_map.html](http://www.rurdev.usda.gov/recd_map.html)).

Find the USDA RHS Office nearest you on this easy map. USDA RHS also has a Centralized Service Center with a toll free number at 1-800-414-1226.

STATE USDA HEADQUARTERS  
USDA Service Center  
700 West Capitol, Room 3416  
Little Rock, AR 72201-3225  
Phone: 501-301-3200  
Fax: 501-301-3278

**State Director**

John M. Allen  
Phone: 501-301-3200  
Fax: 501-301-3278

**Rural Utilities Service Program**

Jerry W. Virden, Director  
Phone: 501-301-3265  
Fax: 501-301-3293  
Email: [Jerry.Virden@ar.usda.gov](mailto:Jerry.Virden@ar.usda.gov)

**Multi-Family Housing Program**

Jesse Sharp, Director  
Phone: 501-301-3250  
Fax: 501-301-3292  
Email: [Jesse.Sharp@ar.usda.gov](mailto:Jesse.Sharp@ar.usda.gov)

**Single Family Housing Program**

Lawrence McCullough, Director  
Phone: 501-301-3235  
Fax: 501-301-3290  
Email: [Lawrence.McCullough@ar.usda.gov](mailto:Lawrence.McCullough@ar.usda.gov)

**Rural Business/Cooperative Development Programs**

Shirley A. Tucker, Director  
Phone: 501-301-3280  
Fax: 501-301-3294  
Email: [Shirley.Tucker@ar.usda.gov](mailto:Shirley.Tucker@ar.usda.gov)

**Administrative Programs**

Russ P. Harvell, Director  
Phone: 501-301-3215  
Fax: 501-301-3289  
Email: [Russ.Harvell@ar.usda.gov](mailto:Russ.Harvell@ar.usda.gov)

**U.S. Department of Housing and Urban Development (HUD):**

The Department of Housing and Urban Development is the Federal agency that works to help the nation's communities meet their development needs, spur economic growth in distressed neighborhoods, provide housing assistance for the poor, help rehabilitate and develop moderate and low-cost housing, and enforce the nation's fair housing laws. This

site includes regularly updated listings of available funds and homes for sale, plus best practices and links to other HUD programs.

[HUD Home Page \(http://www.hud.gov/\)](http://www.hud.gov/)

[State Office Locations \(http://www.hud.gov/local/index.cfm\)](http://www.hud.gov/local/index.cfm) (Little Rock Office: 425 West Capitol, Suite 900, Little Rock, AR 72201/(501)-324-5931) (Of interest, the **Affordable Housing Division** within the HUD office. Contact Mike Wright (501) 324-6316: ask about financing for mixed income developments, guarantee programs, etc.)

[HUD's Buyers Kit: \(http://www.hud.gov/buying/index.cfm\)](http://www.hud.gov/buying/index.cfm) The HUD Buyer's Kit provides tips for anyone looking into buying a home, including common questions of first time buyers, and how to pick the right home for you.

[HUD's Housing Counseling Clearinghouse:](http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm)

[\(http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm\)](http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm) HUD-approved housing counseling agencies provide housing counseling to renters, first-time buyers, and homeowners. Includes geographical and complete lists of approved counseling centers. Toll Free Number: 1-800-217-6970, en español: 1-888-466-3487.

#### **HUD Veteran Resource Center (HUDVET) 1-800-998-9999:**

In addition to its special focus on veterans who are homeless, the Veteran Resource Center (HUDVET) is also a source of information on other HUD and related Federal programs, such those to combat domestic violence, enhance community and economic development, aid runaway youth, and increase affordable housing for senior citizens and Americans with disabilities.

[HUDVET Resource Directory by State](http://www.hud.gov/offices/cpd/about/hudvet/index.cfm)

[\(http://www.hud.gov/offices/cpd/about/hudvet/index.cfm\)](http://www.hud.gov/offices/cpd/about/hudvet/index.cfm)

#### **The Department of Veterans Affairs: Home Loan Program**

More than 29 million veterans and service personnel are eligible for VA financing. These loans are often made without any down payment at all, and frequently offer lower interest rates than ordinarily available with other kinds of loans. Your local VA regional office information can be reached by using the toll-free number: 1-800-827-1000.

[Information for Veterans \(http://homeloans.va.gov/\)](http://homeloans.va.gov/)

[VA: A Quick Guide For Home Buyers \(http://homeloans.va.gov/lgyinfo.htm\)](http://homeloans.va.gov/lgyinfo.htm)

[Online Pamphlets and Frequently Asked Questions About VA Home Loan Programs \(http://homeloans.va.gov/lgyfaq.htm\)](http://homeloans.va.gov/lgyfaq.htm)

**Federal Housing Finance Board:** (<http://www.fhfb.com/>)

Ensures that the Federal Home Loan Bank System fulfills its public policy mission of facilitating residential mortgage lending and supporting community and economic development activity in rural and urban communities.

**The Farm Credit Service** is a collection of federally chartered borrower-owned credit cooperatives that lend primarily to agriculture, but also provide rural home loans. For a description of the FCS and a list of banks serving your state:

[Farm Credit System](http://www.agfirst.com/SYSTEM.HTM) (<http://www.agfirst.com/SYSTEM.HTM>)

[The Farm Credit Council](http://www.fccouncil.com/public2/default.htm) (<http://www.fccouncil.com/public2/default.htm>)

[Search Your State](http://www.fcredit.com/findstate.htm) (<http://www.fcredit.com/findstate.htm>)

**National Council of State Housing Agencies(NCSHA):** (<http://www.ncsha.org/>)

A national, nonprofit organization which assists its members in advancing the interests of lower income and underserved people through the financing, development, and preservation of affordable housing. NCSHA's members are Housing Finance Agencies (HFAs) with statewide authority. NCSHA's member agencies operate in every state and the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

[What Housing Finance Agencies \(HFAs\) Do](http://www.ncsha.org/ncsha/public/whathfasdo/INDEX.htm)

(<http://www.ncsha.org/ncsha/public/whathfasdo/INDEX.htm>)

[State HFA Directory](http://www.ncsha.org/ncsha/public/statehfadirectory/INDEX.htm)

(<http://www.ncsha.org/ncsha/public/statehfadirectory/INDEX.htm>)

**The Housing Assistance Council:**(<http://www.ruralhome.org/>)

A national nonprofit corporation created to increase the availability of decent and affordable housing for low-income people in rural areas throughout the United States. Offers loans, technical assistance and other housing assistance to non-profit organizations that provide affordable housing resources.

[HAC Publications](http://www.ruralhome.org/pubs/publist.htm) (<http://www.ruralhome.org/pubs/publist.htm>)

**Fannie Mae Foundation:** (<http://www.fanniemaefoundation.org/>)

Providing homebuyer information, grants and research to "transform communities through innovative partnerships and initiatives that revitalize neighborhoods and create affordable homeownership and housing opportunities across America."

Grants and Fellowships

([http://www.fanniemaefoundation.org/grants/grants\\_fellowships.shtml](http://www.fanniemaefoundation.org/grants/grants_fellowships.shtml))

Headquarters and Regional Office Locations

(<http://www.fanniemaefoundation.org/contact.shtml>)

**Freddie Mac:** (<http://www.freddiemac.com/>)

Information on obtaining mortgages on both single- and multi-family dwellings, as well as a link to [Community Development Lending](#), which aims to make the dream of homeownership a reality for families in need.

**Ginnie Mae:** (<http://www.ginniemae.gov/>)

Ginnie Mae mainly operates as a Mortgage-Backed Securities program. Ginnie Mae guarantees securities backed by pools of mortgages. Private institutions that Ginnie Mae approves issue these securities. The mortgages are insured by the Federal Housing Administration (FHA), or guaranteed by the Veterans Administration or The USDA's Rural Housing Service. These securities provide lenders with a "vehicle for originating, funding, and servicing mortgages in a highly structured and liquid market."

**Habitat for Humanity:** (<http://www.habitat.org/>)

An organization which strives to end poverty housing and homelessness by providing simple, decent homes to those in need. Families buy houses at cost and receive interest-free mortgages in exchange for investing several hundred hours of manual labor in building their house and houses for others.

Local Affiliates Search Directory (<http://www.habitat.org/local/>)

**Rural Community Assistance Corporation Housing Program:** (<http://www.rcac.org/>)

This program emphasizes three areas: Farm Worker Housing, Self-Help Housing, and Community Housing Development Organizations. Additionally, they have begun working with special projects involving the combination of housing with businesses, social services, health care and childcare.

**Rural LISC (Local Initiatives Support Corporation):** (<http://www.ruralisc.org/>)

An organization which strives to build the capacity of resident led rural community development corporations (CDCs), increase their production and impact, demonstrate the value of investing in and through rural CDCs and make the resource and policy environment more supportive of rural CDCs and their work.

[Rural LISC Fact Sheet](http://www.ruralisc.org/fact%20sheet.htm) (<http://www.ruralisc.org/fact%20sheet.htm>)

[Housing Links](http://www.ruralisc.org/toolkitdocs/housing) (<http://www.ruralisc.org/toolkitdocs/housing>)

**The Enterprise Foundation** (<http://www.enterprisefoundation.org/>)

Offering expertise and access to best practices and publications on a variety of housing subjects, including finance, housing production, home ownership and home rental. There is also a [resource database](#).

(<http://www.enterprisefoundation.org/resources/ERD/default.asp>)

### **Resources for Nonprofit Developers?**

[Guide to Fundraising for Rural Housing Nonprofits: Strategies for Raising Operating Funds](http://www.ruralhome.org/pubs/nonprofit/fundraising/fundraising.htm) (<http://www.ruralhome.org/pubs/nonprofit/fundraising/fundraising.htm>)

[Breaking Ground: A Beginner's Guide for Nonprofit Developers](http://www.dallasfed.org/html/pubs/pdfs/ca/breaking.pdf), pdf file, requires Adobe Acrobat (<http://www.dallasfed.org/html/pubs/pdfs/ca/breaking.pdf>)

[A Primer for Beginning Rural Housing Developers](http://www.ruralhome.org/pubs/guides/primer/contents.htm)

(<http://www.ruralhome.org/pubs/guides/primer/contents.htm>)

### **Housing Repair Programs?**

See both the [USDA's Rural Housing Service](#) and the [Department of Housing and Urban Development](#) for housing repair programs.

**Low Income Home Energy Assistance Program(LIHEAP):**

(<http://www.acf.dhhs.gov/programs/liheap/>) Information through the U.S. Department of Health and Human Services on government grants made to states and tribal organizations for heating assistance, cooling assistance, energy crisis intervention and low-cost residential weatherization and other energy related home repair.

Arkansas State Office Info:  
Ms. Cathy Rowe  
Manager, Home Energy Assistance Program

Office of Community Services  
 Department of Human Services  
 P.O. Box 1437/Slot 1330  
 Little Rock, **Arkansas** 72203-1437  
 TEL: (501) 682-8726  
 FAX: (501) 682-6736  
 E-MAIL: [cathy.rowe@mail.state.ar.us](mailto:cathy.rowe@mail.state.ar.us)  
 WEB SITE: [www.state.ar.us/dhs/dco/ocs/index.htm#haap](http://www.state.ar.us/dhs/dco/ocs/index.htm#haap)  
 PUBLIC INQUIRIES: 1-800-432-0043

#### **Weatherization Assistance Program:**

([http://www.eren.doe.gov/buildings/weatherization\\_assistance/](http://www.eren.doe.gov/buildings/weatherization_assistance/))

U.S. Department of Energy program which aims to correct the disproportionate energy burden faced by low-income Americans. Includes information on who's qualified for the program, services offered and the outcomes of weatherization in low-income housing.

#### **Directory of State Weatherization Offices**

([http://www.eren.doe.gov/buildings/weatherization\\_assistance/state\\_contacts.html](http://www.eren.doe.gov/buildings/weatherization_assistance/state_contacts.html))

#### **Rebuilding Together:**

Christmas in April is a national volunteer organization that works in partnership with communities to rehabilitate housing, particularly for low-income elderly or disabled homeowners. They can be reached at 1-800-4-REHAB-9.

### **Additional Resources?**

**National Housing Institute (NHI):**( <http://www.nhi.org/>)

A Nonprofit organization that provides research on what does and does not work in community building and other key issues of affordable housing. It then shares this information with other nonprofit and community-based organizations to help in providing key findings to those active in affordable housing development.

**National Low income Housing Coalition(NLIHC):**( <http://www.nlihc.org/>)

A national organization that is "solely dedicated to ending America's affordable housing crisis." It does this through education and advocacy. This organization has a vast number of links to housing organizations and government housing programs as well as statistical information on America's housing issues.

[NLIHC's Frequently Asked Housing Questions](#)

[NLIHC's State Coalition Directory](#)

**National Rural Housing Coalition** (<http://www.nrhweb.org/>)

A group of rural community activists, public officials, and non-profit developers who fight for better housing and community facilities for low-income rural people. They can be reached at (202)393-5229.

**Local Housing Agency Contact Information**

(<http://www.danter.com/taxcredit/getagency.htm>)

### **Housing Data Sources?**

For statistical information on housing issues.

**U.S. Census Bureau Data:**

**American Housing Survey** (<http://www.census.gov/hhes/www/ahs.html>)

**Housing and Household Economic Statistics**

(<http://www.census.gov/hhes/www/index.html>)

**National Association of House Builders** (<http://www.nahb.com/>)

**Housing Statistics Page** (<http://www.nahb.com/facts/default.htm>)

### **An Example of an Affordable Housing Development**

#### **University/Community Partnership Develops Affordable Housing in Arkansas City**

**July 10, 1998\*\*\***

Low- and moderate-income residents of Pine Bluff, Arkansas, have new hope of living in affordable housing and safe neighborhoods -- thanks to a thriving partnership between the University of Arkansas at Pine Bluff (UAPB) and the Pine Bluff community. In 1997, partnership efforts provided housing assistance that enabled 59 families to purchase homes, launched a Community Housing Development Organization (CHDO) under HUD's HOME program, built 12 units of affordable new housing while providing jobs in the revitalization area, and adopted a community oriented policing approach to make the community a safer place to live.

The City of Pine Bluff, Mayor Jerry Taylor, Pine Bluff City Council, Pine Bluff Police Department, and Arkansas State Troopers are all playing a part in the effort. The partnership draws on several sources of funding, including the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and Historic Black Colleges and Universities (HBCU) programs.

***Developing a Master Plan***

One of the top priorities of the city of Pine Bluff has been to address distressed conditions on the city's north side, where the university is also located. The first step was to conduct a survey of housing and infrastructure needs on the north side and create a master plan for this area. The agreed-upon goals of the plan were to increase housing opportunities, improve infrastructure, and reduce blight and crime.

The plan called for physical improvements to the neighborhood and university while making campus facilities more accessible to the neighborhood. CDBG funds were to be used for infrastructure improvements, HOME funds would finance housing reconstruction and development (including the establishment of a CHDO funded through HOME for this area). UAPB, historically a private black college but now part of the University of Arkansas system, contributed HBCU funds to the improvement effort in the North Pine Bluff revitalization area.

***Providing a Homebuyer Assistance Program***

A key strategy for the city is creating more homeowners in the revitalization area. Pine Bluff's Homebuyer Assistance Program helps low- and moderate-income families buy their own homes by using CDBG funds to assist with down payments and closing costs. In 1997, the program provided more than \$167,700 in CDBG funds. This enabled 59 families to purchase homes, with combined sales prices totaling \$2.3 million.

***Establishing a CHDO through HOME***

The master plan identified an urgent need for infrastructure improvements and the construction of new homes in the North Pine Bluff area. To do so, the city established a CHDO using HOME funds. To date, the CHDO has built 12 units of new affordable housing at an average cost of \$43,000 each.

The city also undertook three street improvement projects to provide safer and more convenient travel through the neighborhoods and along business routes in North Pine Bluff.

***Bringing Construction Jobs to the Community***

A grant from the university covered the start-up costs of a Section 3 contractor that hired local residents on construction projects. Construction work in the revitalization area created more than 15 jobs.

***Adopting a Community Oriented Policing Approach***

To tackle the twin problems of crime and the fear of crime that can discourage families and businesses from settling in an area, the Pine Bluff Police Department

adopted a community policing approach -- opening eight small area offices. On the west side of the city, a substation was installed in a former nursing home, staffed by a division of officers of the Pine Bluff Police Department and Arkansas State Troopers. Mayor Jerry Taylor, Pine Bluff City Council, and private citizens worked with law enforcement agencies to build safer neighborhoods.

***In Sum***

For these efforts, the City of Pine Bluff won a HUD Blue Ribbon Practices in Housing and Community Development, John J. Gunther Award in 1997.

\*\*\*This article was written by Mr. Sampson at the address below. For more information about Pine Bluff's redevelopment initiatives, contact Donald R. Sampson, Director of Community Development and Chief Inspector, Community Development and Inspection Department, City of Pine Bluff, (807) 543-1821.