ADFA
ARKANSAS DEVELOPMENT
FINANCE AUTHORITY

Memorandum

TO: **Arkansas Legislative Council Members**
FROM: **Mark Conine, ADFA President, and Ro Arrington, Director of Homeownership & Public Finance**
DATE: **June 15, 2021**
RE: **Arkansas Homeowner Assistance Fund Plan**

Attached please find the Arkansas Development Finance Authority's draft plan to administer the Arkansas Homeowner Assistance Fund (AHAF). This draft is intended to be materially representative of the final plan to be submitted to the U.S. Department of the Treasury by the June 30, 2021, deadline. We are targeting a submission date of June 22nd. We have solicited input from the public and interested stakeholders to design the plan. Public participation was obtained through in-person events, webinars, and an online platform, to submit input. We contacted the Arkansas Legislature, religious establishments, charitable organizations, county judges, banking associations, financial institutions, Arkansas media associations, realtor associations, among others, to educate and solicit input from the stakeholders and community on the AHAF plan. Please refer to page 1 of the plan for an overview of the AHAF.

Arkansas
Homeowner
ASSISTANCE FUND

ARKANSAS
Homeowner Assistance Fund (HAF)

HAF Plan and Program Guide

JUNE 2021

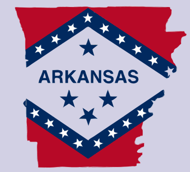
ADFA
ARKANSAS DEVELOPMENT FINANCE AUTHORITY

Contents

1 Overview

On March 11, 2021, President Biden signed into law the American Rescue Plan Act (hereinafter referred to as the "ARPA"), setting aside a total of $1.9 trillion in federal funding for coronavirus pandemic related expenses and needs. Section 3206 of the ARPA established the Homeowner Assistance Fund ("HAF"), which provides approximately $9.9 billion in federal funding to states, territories, and tribal governments to assist low to moderate-income homeowners who have experienced a negative financial impact associated with the coronavirus pandemic.

This document represents the State of Arkansas's proposed Implementation Plan (the "Plan") to US Treasury (hereinafter referred to as "Treasury") outlining Arkansas's HAF program design and strategy for distribution of the HAF funding.



The HAF was established to mitigate financial hardships associated with the coronavirus pandemic to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages. Additionally, the HAF requires not less than 60 percent of the state's total allocation be made available to homeowners at or below 100 percent of the area median income ("AMI") or 100 percent of the median income for the United States, whichever is greater. The remaining portion of funding must be prioritized for socially disadvantaged individuals before providing funding to other eligible homeowners. The State of Arkansas understands these eligibility requirements and is committed to developing and administering a program that meets the intent of the guidance, all while allowing compliant, efficient, and uninterrupted funding to Arkansas's most vulnerable homeowners.

To receive funding under the HAF, states were required to submit a Notice of Funds Request by April 25, 2021, and enter into a Financial Assistance Agreement with Treasury regarding the use of these funds. The State of Arkansas submitted its notice within the required time frame and entered into the requisite agreement for a total allocation of $63,330,313 in HAF funding to be administered by the Arkansas Development Finance Authority ("ADFA"), a division of the Arkansas Department of Commerce. ADFA elected to opt-in and receive the allowed 10 percent allocation advance to fund and administer a pilot program summarized herein. Additionally, the state is required to submit the Plan to Treasury by June 30, 2021, for review and approval to receive funds beyond the initial 10 percent payment received for the pilot program. Accordingly, ADFA developed this plan outlining the intent and distribution strategy for the State of Arkansas's HAF allocation.

The State of Arkansas and ADFA are incredibly grateful for this federal funding opportunity. It will provide immediate, needed assistance to homeowners in the state who have struggled to meet their housing financial obligations due to the ever-present negative impacts of the coronavirus pandemic. ADFA is available to answer any questions or provide additional details as needed by Treasury. We stand ready to assist our most vulnerable homeowners and launch Arkansas's HAF program upon receiving Treasury's approval and the remaining funding.

2 Homeowner Needs and Engagement

2.1 Data-Driven Assessment of Homeowner Needs

ADFA performed a data-driven assessment to understand the homeowner needs across the state of Arkansas. This was done by utilizing data related to single-family active foreclosure loans, US Department of Housing and Urban Development's Real Estate Owned properties, Federal Housing Administration Single-Family Loans that are in 90 days default, American Community Survey for household income ranges and cutoffs, American Community Survey about basic population and housing context, loan servicer data, and tax rates which are described further below, as well as the approach for extrapolating and estimating the eligible population and related impact. ADFA used the results of the data-drive assessment outlined below in designing the mortgage reinstatement program as described in section 3.

Total Needs for Arkansas

	Loan Units	Dollar Amount
Delinquencies	1,484	$ 19,550,806
Defaults	13,053	$ 248,800,902
Foreclosures	770	$ 5,722,227
Totals	**15,307**	**$ 274,073,934**

Table 2.1.1

Based on data from the Federal Housing Administration regarding single-family active loans and demographic information aggregated to the 2010 US Census Tract and County geography, ADFA assessed homeowner loan needs across the state, without considering income levels, to be approximately $274,073,934 consisting of 15,307 loan units that were delinquent (30-60 days), in default (90-180 days), in foreclosure, and associated with evictions. See Table 2.1.1 below for the schedule of loan units, which includes homeowners of all income levels. Based on information obtained related to past due utilities, property taxes, and insurance premiums, an additional need of approximately $58,041,679 is estimated for the 15,307 loan units above, which is described in subsequent tables. Thus, resulting in a total homeowner need of $332,115,613 for the citizens of Arkansas. ADFA recognizes only a portion of this population will be eligible for the program based on income limit requirements. Thus, the data was extrapolated to determine the need for the potentially eligible population, described further in Table 2.1.1

ADFA determined the dollar amounts associated with the loan units by assessing the percent of FHA single-family loans in default or foreclosed through March 2021. ADFA calculated the average of the unpaid balance based on a 30-year term loan to obtain the estimates of delinquent payments at 30 to 180 days in age. ADFA determined a 2 percent delinquency rate based on data obtained from two loan services for which ADFA has originated 11,757 loans with delinquent payments spanning from January 2020 to March 2021. ADFA applied the average delinquent payment amounts for the period January 2020 through March 2021 to the delinquency rate of 2 percent resulting in $274,073,934 associated loan payment needs in the state of Arkansas.

The guidance provided by Treasury allows for homeowner assistance related to other housing costs, such as utility payments, insurance premiums, and property taxes. Therefore, ADFA included such expenses in the data-driven assessment to understand the magnitude of needs related to housing costs. As a result, unpaid utility payments, homeowner's insurance premiums, and property taxes are estimated to be $58,041,679 – described further below.

Taxes	Dollar Amounts
Taxes Associated with Delinquencies	$ 3,262,069
Taxes Associated with Defaults	$ 28,692,582
Taxes Associated with Foreclosures	$ 1,692,583
Total Associated Taxes Estimated to be Unpaid	**$ 33,647,235**

Table 2.1.2

In determining the property tax estimate, ADFA used the average property tax rate of 1.72 percent based on April – June 2021 tax rates published by the State of Arkansas Department of Finance and Administration and applied to each loan unit from Table 2.1.1. See Table 2.1.2 for associated amounts.

Utilities	Dollar Amounts
30-60 Delinquencies	$ 539,739
90-180 Defaults	$ 7,154,768
Total Utilities Estimated to be Unpaid	**$ 7,694,507**

Table 2.1.3

Utility payments associated with loan units in poor standing, specifically delinquencies and defaults, were assessed as well based on the amounts from Table 2.1.1. ADFA included gas, electricity, water, and internet within the utility assessment. The average monthly residential gas bill was assessed at $65 as of March 2021, as derived from the US Energy Information Administration (EIA). The average monthly electric amount of $109.46 was obtained from EIA's Annual Electric Power Industry Report. The average monthly water bill was calculated at $22 per residence based on the estimated use of water in the US in 2015 from the US Geological Survey. ADFA obtained the monthly plan prices from the top nine residential internet providers in the state and calculated an average of $53 monthly internet bill for AFDA assessed average monthly residential sewer costs to be $33 per household and solid waste collection costs at $24 per household per Central Arkansas Water Association. See Table 2.1.3 for estimated unpaid utility payments associated with delinquencies and defaults.

Annual homeowner's insurance premiums for the state of Arkansas were obtained from the S&P Global Market Intelligence as of February 8, 2021, averaging $1,091. In addition, ADFA assessed premiums related to loans in bad standing to illustrate a potential unmet need for insurance payments associated with loan units shown in Table 2.1.1. See Table 2.1.4 for the insurance schedule of associated premiums.

Insurance Premiums	Dollar Amounts
Insurance Premiums Associated with Delinquencies	$ 1,619,044
Insurance Premiums Associated with Defaults	$ 14,240,823
Insurance Premiums Associated with Foreclosures	$ 840,070
Total Insurance Premiums Estimated to be Unpaid	**$ 16,699,937**

Table 2.1.4

Homeowner Needs for 100 to 150 percent AMI

Mortgage and Associated Costs	Dollar Amount
Delinquencies	$ 2,664,683
Defaults	$ 25,330,781
Foreclosures	$ 779,912
Total Associated Taxes Estimated to be Unpaid	$ 5,928,842
Total Utilities Estimated to be Unpaid	$ 786,431
Total Insurance Premiums Estimated to be Unpaid	$ 2,942,628
Total Need Related to Potentially Eligible Homeowners	**$ 38,433,276**

Table 2.1.5

A household must have income equal to or less than 150 percent AMI to be eligible for the program. Therefore, ADFA used the data above related to the state of Arkansas to extrapolate further and estimate the number of potentially eligible households and the estimated need. Table 2.1.5 below outlines the need based on households with income between 100 percent to 150 percent AMI (See HUD Approved AMI Table attached hereto as Appendix "C").

In addition to household loan needs within this population, the estimated need for past due utilities, insurance premiums, and property taxes is approximately $9,657,900. Therefore, based on this analysis, ADFA has estimated a total need of approximately $38,433,276 for homeowners potentially eligible within the 100 percent to 150 percent AMI range for the program based on income limits. Refer to Table 2.1.5 to summarize homeowner's costs related to income limits between 100 percent and 150 percent AMI.

Homeowner Needs for 100% AMI and Below

Income targeting will also be part of the program requirements. Therefore, ADFA also assessed needs for owner-occupied households with income at or equal to 100% AMI associated with loans in poor standing, which total approximately $94,079,308. See Table 2.1.6 below for loan unit breakdown of delinquencies, defaults, and foreclosures, related to owner-occupied households with incomes at or less than 100% AMI (See HUD Approved AMI Table attached hereto as Appendix "C").

In addition to the loan needs for households with income equal to or less than 100% AMI, the estimated need for past due utilities, insurance premiums, and property taxes is approximately $31,575,905. Therefore, based on this analysis, ADFA has estimated a total need of approximately $125,655,213 for homeowners potentially eligible for income targeting based on income limits at 100 percent AMI and below.

	Loan Units	Dollar Amount
Delinquencies	661	$ 8,712,014
Defaults	4,814	$ 82,817,418
Foreclosures	343	$ 2,549,875
Totals	**5,818**	**$ 94,079,308**

Table 2.1.6

Homeowner Needs for Socially Disadvantaged Population

In addition to income targeting, homeowners determined to be socially disadvantaged will also be prioritized in the program. ADFA assessed delinquencies, defaults, and foreclosures in addition to the impact on the percentages of the population that fall into these socially disadvantaged groups. ADFA assessed the US Census data to estimate percent of homeowners that are Black Americans, Native Americans, Asian Americans, Pacific Islanders, and Hispanic Americans with incomes within the 100 percent and 150 percent AMI range, as well as those with income levels at or below 100 percent AMI. Table 2.1.8 below represents the need for the socially disadvantage population at or below 100 percent AMI. See Table 2.1.7 below for the loan units assessed for socially disadvantaged homeowners at income levels between 100 percent and 150 percent AMI.

	Loan Units	Dollar Amount
Delinquencies	59	$ 780,285
Defaults	828	$ 18,509,410
Foreclosures	31	$ 228,378
Totals	**918**	**$ 19,518,073**

Table 2.1.7

	Loan Units	Dollar Amount
Delinquencies	194	$ 2,551,094
Defaults	2,706	$ 60,515,368
Foreclosures	100	$ 746,667
Totals	**3,000**	**$ 63,813,129**

Table 2.1.8

The data-driven analysis and results above demonstrate the immediate need for a program to reduce mortgage delinquencies and related home costs, such as utilities, insurance premiums, and property taxes. ADFA's proposed program design for mortgage reinstatement and related homeowner expenses is further described in section 3.

2.2 Public Participation

Arkansas values the input and feedback from key stakeholders and the community on the HAF plan and use of funding. Public participation was obtained through in-person events, webinars, and a platform, to submit input. ADFA hosted multiple events in early June for key stakeholders and the community to learn about the program and provide input. The state also hosted numerous webinars and in-person meetings for the community and key stakeholders. Meetings included; religious establishments, charitable organizations, county judges, banking associations, financial institutions, Arkansas media associations, realtor associations, among others, to educate the stakeholders and community on the HAF plan and facilitate live feedback/participation sessions. In an effort to ensure all identified stakeholders were privy to the same information, the state recorded the webinar and emailed it to all participants and individuals registered for the webinar, including those unable to attend. The webinar recording was posted to the public websites (arkansashaf.com and adfa.arkansas.gov) for viewing. Instructions were provided in the webinar and the recording on the method for submitting additional feedback as well as input on the plan after the webinar's conclusion through a SmartSheet. In an effort to further engage participation from the citizens of Arkansas, the link to the SmartSheet and information on the process were also posted to the public websites (arkansashaf.com and adfa.arkansas.gov). Public comment was open from June 8, 2021, through June 22, 2021. Feedback and input submitted before the submission of this plan were considered and incorporated as determined appropriate by the state.

3 Program Design

3.1 Program Design Overview

Based on the data-driven assessment performed, ADFA has determined the total need for Arkansas homeowners is approximately $332,115,614 made up of 15,307 delinquent loan units (30-60 days), in default (90-180 days), in foreclosure, associated with evictions, and past-due utilities, property taxes, and insurance premiums. The need was extrapolated over the total population to estimate a total of 11,515 homeowners likely within the eligible population based on income levels. The data indicates the estimated eligible population needs approximately $247,419,692 related to mortgage delinquencies and associated costs. The Arkansas HAF intends to address the immediate need of mortgage delinquencies and associated homeowner expenses to allow the citizens of Arkansas to recover from the negative impacts of the coronavirus pandemic. Arkansas's plan to utilize HAF dollars could reduce the total state homeowner delinquencies by up to 20 percent. Performance goals are discussed in further detail within Section 4.

Pursuant to Treasury guidelines, ADFA will assess eligibility and prioritization of all applicants based on the prescribed requirements below.

3.2 Eligibility Requirements

Homeowner Income

The Arkansas HAF program will require homeowners to have incomes equal to or less than 150 percent of the AMI to be considered an eligible homeowner. HAF participants are given two options to use in calculating income for eligibility determination:

1. Department of Housing and Urban Development's ("HUD") definition of "annual income" in 24 CFR 5.609.

   OR

2. Use adjusted gross income ("AGI") as defined for purposes of reporting on Internal Revenue Service ("IRS") form 1040 series for individual federal annual income tax purposes.

Further, the guidance allows for two approaches for supporting income verification:

1. The household may provide a written attestation as to household income together with supporting documentation such as pay stubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income or attestation from an employer.

   OR

2. The household may provide a written attestation as to household income. In addition, the HAF participant may use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area.

Arkansas's HAF plan will require households to provide a written attestation along with supporting documentation. To satisfy the written attestation, the homeowner will certify their income within the system and then provide their signature upon completing the application stating that all information within their application is true and accurate. Required supporting documentation is outlined below.

- ★ **Income Verification – Supporting Documentation:** ADFA will first seek to qualify applicants based on income via review of the IRS 1040 form submitted for the year 2020. The AGI listed on the 1040 will be used to determine eligibility under the income limits.
  - ▶ If a 1040 form for 2020 is not available, ADFA will accept:
    - The most recent tax filing from the applicant in conjunction with a self-certification attesting to the fact there has been no substantial change in the applicant's income;
    - OR other documents to substantiate monthly income, such as W-2s or other wage statements, which will be extrapolated over 12 months to determine annual income

Arkansas's HAF program, utilizing the HUD. approved AMI and NMI data, will calculate income limits as follows (See HUD Approved AMI Table attached hereto as Appendix "C"):

Income Limits for Income-Targeting Population:

- ★ **100% of AMI** – Two times the income limit for very-low-income families, for the relevant household size, as published by HUD in accordance with 42 USC 1437a(b)(2) for purposes of the HAF

- ★ **100% of NMI** - The median income of the United States, as published by HUD for purposes of the HAF

- The median income for the fiscal year 2021 for the United States is $79,900 as of HUD. publication April 1, 2021

Income Limits for Socially Disadvantaged and Other Eligible Homeowner Population:

★ **150% of AMI** – Three times the income limit for very-low-income families, for the relevant household size, as published by HUD in accordance with 42 U.S.C. 1437a(b)(2) for purposes of the HAF

Financial Hardship

Financial hardship will also be an eligibility requirement for the Arkansas HAF program. Therefore, the homeowner will be required to complete a self-attestation certifying they have experienced financial hardship after January 21, 2020. The self-attestation will require the homeowner to describe the nature of the financial hardship. The form will be completed within the system as part of the application. An example of the attestation form is included within the appendices (See Self Attestation of Financial Hardship attached hereto as Appendix “A”).

Other Eligibility Requirements

In addition to the requirements above, the Arkansas HAF program will include the following additional eligibility criteria:

★ Applicants must have a mortgage OR own their own home. The household can apply for the other housing expense categories such as property taxes, homeowner’s insurance, and utilities for those households without a mortgage.

★ The property must be the homeowner’s primary residence, be located in Arkansas, and not be abandoned, vacant, or condemned.

★ To receive utility assistance, applicants must first apply for assistance through the Arkansas Low Income Home Energy Assistance Program (“LIHEAP”) and provide evidence that they were either denied or require more assistance than was able to be provided through LIHEAP.

3.3 Structure of Assistance

Available Assistance/Caps

Using the data-driven assessment, the state has determined an overall cap for the program not to exceed $21,697 per homeowner. Although, the state reserves the right to lower the cap if deemed appropriate as the pilot program and related data provide additional information. The state will apply an overall cap by applicant to the program versus individual caps by assistance type. As detailed in section 2, the total past due balances and associated homeowner’s expenses total $332,115,614 related to 15,307 loan units. Thus, resulting in an average amount due per mortgagor totaling $21,697. Therefore, the state has determined a cap of $21,697 per homeowner is appropriate to ensure funds are available to address broad unmet homeowner needs across the state.

Eligible Expenses

ADFA will administer a mortgage loan reinstatement program designed to assist vulnerable homeowners across the state who have fallen behind on their mortgage payments and related property costs based on financial hardships experienced after January 21, 2020, associated with the coronavirus pandemic. Specifically, the program will allow for the following expense types:

- **Mortgage reinstatement**
  - Including costs related to a period of forbearance, delinquency or default
- **Delinquent or past due homeownership related property costs, including:**
  - Homeowners insurance, flood insurance, mortgage insurance and property taxes
  - Utilities including electric, gas, home energy, water, internet
  - Homeowner association fees or liens, condominium association fees or common charges

A homeowner will be able to apply for eligible expenses from the period January 21, 2020, through the time of the application. Prospective or ongoing assistance will not be provided to applicants.

3.4 Prioritization/Targeting

Treasury guidance requires 60 percent of amounts made available to the state to assist homeowners with incomes equal to or less than 100 percent of the AMI or equal to or less than 100 percent of the median income for the United States, whichever is greater. The remaining allocation to the state must be prioritized for socially disadvantaged individuals, and after prioritization to those individuals, funds will be made available to other eligible households.

The Arkansas HAF program intends to meet the targeting and prioritization requirements in parallel, with prioritization lasting for a period of time. Funds will be set aside for the income-targeting requirements and tracked separately from the remaining funding to ensure the condition is met. At the same time, the remaining funds will be utilized for the priority group. The program will be structured to prioritize socially disadvantaged homeowners with income levels at 150 percent or below for a period of time in an effort to ensure uninterrupted funding and meet the community's immediate needs overall.

Prioritization within income-targeting applicants

The state also recognizes the need to prioritize certain types of loans based on the mortgage portfolios represented by the low-to-moderate income homeowner. Therefore, the state has determined it appropriate to prioritize certain loan types within the amounts made available to the income-targeting applicant based on the need. Homeowners who have Federal Housing Administration (FHA), Department of Veterans Affairs (VA), or US Department of Agriculture (USDA) mortgages and homeowners who have mortgages made with the proceeds of mortgage revenue bonds will be prioritized for assistance. Applicants will have the option on the application to select if their mortgage falls within one of the types above. For all applications submitted within the first 30 days that select one of the mortgage types listed above, the state will prioritize review of those applications. Suppose during the review process, the homeowner is determined to have a mortgage type other than those listed above. In that case, the application will be returned to the waitlist until after the priority period. After all priority applications have been reviewed, applications will be reviewed on a first-come, first-serve basis. The only exception to the priority detailed above will be those homeowners that can prove they are currently facing foreclosure.

Prioritization for socially disadvantaged applicants

Based on experience in other federally funded programs, the state has determined a priority period of 30 days to be appropriate. Therefore, for all applications submitted within the first 30 days of the program that self-identify as socially disadvantaged, those applications will be reviewed first. The socially disadvantaged population will be prioritized for all income levels up to 150 percent AMI for the first 30 days of the program. During the review process, the homeowner is determined not to fall within the socially disadvantaged priority group. In that case, the application will be returned to the waitlist until after the priority period. Once all priority applications submitted within the first 30 days have been reviewed, the applications will then be reviewed on a first-come, first-serve basis based on the submission date. This method allows the program to meet the prioritization requirements as well as ensure uninterrupted funding. The only exception to the priority detailed above will be those homeowners that can prove they are currently facing foreclosure.

Marketing and outreach will be a significant component to ensure those within the socially disadvantaged priority group are aware of the program and ways to apply with sufficient time to meet the priority window.

Applicants will be provided the opportunity to self-identify as a member of the presumed groups listed below to be considered for socially disadvantaged prioritization:

- ★ Black Americans
- ★ Native Americans
- ★ Hispanic Americans
- ★ Asian Americans
- ★ Pacific Islanders

Suppose an applicant does not qualify within one of the presumed groups listed above. In that case, the applicant will be allowed to request consideration of socially disadvantaged prioritization under the process defined in 13 CFR 124.103 (c) or (d). The eligibility review team will utilize a checklist based on guidance from 13 CFR 124.103 (c) or (d) to determine if a homeowner outside the above-referenced presumed socially disadvantaged groups satisfies the criteria for this prioritized population. (See attached Socially Disadvantaged Eligibility Checklist, Appendix “D”).

3.5 Application Process

Homeowners interested in the program will apply to the program through a secure portal monitored and maintained by the program management team. The application will be designed to meet the eligibility and compliance requirements while reducing the documentation burden to the applicant, as recommended by Treasury. Applicants will experience a user-friendly and easily digestible application. As applications are submitted, the application processing team will evaluate and review applications. In addition to their application, applicants will be required to submit specific documentation to support their application. The application processing team will contact and assist applicants should additional documentation or explanation be needed to process the application. The program will also have a paper application process available to accommodate any applicants unable to apply through the online portal.

3.6 Payment Process

On behalf of the homeowners, payments from the HAF program will be made directly to loan servicers and other entities, depending on the type of expenditure (e.g., property taxes, home insurance, utilities, etc.). Only under specific circumstances will payments be made directly to a homeowner. In the event a payment is required to be made directly to a homeowner, additional documentation and procedures will be performed to ensure the proper use of funding. As applications are deemed eligible by the eligibility review team, the information will be compiled within the system to produce a payment file. Once the payment file is assembled, the file will be transmitted through a secure portal to the payment team, a separate team to ensure proper controls and segregation of duties between the eligibility and payment teams. The payment team will use the payment file to initiate payments to loan servicers and other entities based on the information provided in the payment file.

3.7 Marketing and Targeting Efforts

ADFA will target participants who meet the income requirements and populations which are socially disadvantaged. The outreach efforts will use demographic data to identify these potentially qualified applicants. The market data allows us to view each county's population by income, race/ethnicity, and homeownership. In addition, the data provides statistics on the county's smartphone ownership and internet access. ADFA will use this data to guide the outreach efforts by the county and allow us to tailor our materials to best suit the citizens of an area.

The communications plan will combine strategic partnerships with businesses, mortgage servicers, cities and counties, community and faith leaders, and print, radio, and digital media. ADFA's partners will serve as connection points and will be provided an outreach toolkit to help disseminate information in their spheres of influence. These toolkits will include digital/social graphics and pre-crafted posts, posters, fliers, FAQs and eligibility documents, website links, and talking points documents.

All materials will be provided in English and Spanish, and the Call Center will also be equipped to support additional languages as needed.

Additionally, ADFA has built and will maintain a website to educate and inform potential applicants by providing details on eligibility, requirements, program status updates, and an online application portal. The website has already been deployed to provide the community and stakeholders with general information regarding the process for plan submission and the ability to track the status of the program launch. Additional information will continue to be developed for the website and added upon approval of the plan from the Treasury. ADFA will create a program social media page that will share important information. The HAF will use targeted paid social media ads to reach identified populations. Printed fliers and posters will be distributed from critical locations. Broadcast Public Service Announcements (PSAs) and local news and talk radio will also be used to share program details.

ADFA recognizes the success of this program is largely dependent upon effective marketing and outreach. Therefore, strong emphasis and efforts will be dedicated to ensuring the citizens of Arkansas, especially those in the income-targeting group and socially disadvantaged group, are aware of the program and have the resources needed to apply.

3.8 Other Available Sources of Assistance

ADFA understands the importance of ensuring homeowners are aware of all available assistance programs. The HAF program will make an effort to connect homeowners with other assistance programs as needed. Discussed earlier within the plan, ADFA will ensure before providing utility assistance that homeowners have attempted to receive utility assistance from LIHEAP.

In addition, other assistance programs and organizations could include Home Telephone Service, Arkansas Community Action Agencies, Legal Aid groups, United Way 211, etc.

3.9 Best Practices and Coordination with Other HAF Participants

Through its affiliation with the National Council of State Housing Authority ("NCSHA"), ADFA has been communicating with peer HFAs on an almost daily basis since being selected to administer this program in Arkansas. There are now, at a minimum, weekly calls between multiple levels of staff of multiple State HFAs and Arkansas that provide a platform for sharing best practices and innovative ideas. Sharing of files and forms has been prolific and has been instrumental in forming our plan and program. We have also been working daily with our Servicers to ensure that our data is relevant in our decision-making.

4 Performance Goals

Treasury allocated $63,330,313 to the State of Arkansas for HAF. The state has reserved $9,499,547 to administrate the HAF program, based on the allowable and recommended administration percentage from Treasury, with $53,830,766 remaining to provide aid to homeowners in need across the state.

As discussed throughout the plan, the total need for homeowners of all income levels in Arkansas is approximately $332,115,614. The allocation made available to Arkansas from Treasury is projected to reduce the total delinquencies by up to 20 percent.

Homeowners within the income-targeted population (100 percent AMI or less) account for $157,892,437 of the state's need. The budget outlined in section 6 allocates 60 percent of total funds to this population, totaling $37,998,188. Therefore, considering the funds allocated to this population, ADFA projects a decrease of 30 percent within the income-targeted population.

Additionally, homeowners within the socially disadvantaged population, having income levels between 100 percent to 150 percent AMI, represent $19,518,073 of the estimated need. Other eligible homeowners with income levels between 100 percent to 150 percent AMI account for $28,775,376 of the state need. Thus, the total homeowner need for these two populations totals $48,239,449. The budget outlined in section 6 allocates 25 percent of total funds to this population, totaling $15,832,578. Therefore, ADFA projects a potential reduction of 41 percent for homeowners having income levels between 100 percent to 150 percent AMI, including those within the socially disadvantaged group.

As additional data becomes available, especially as the pilot program matures, ADFA will continue to evaluate performance goals for the more extensive program.

5 Readiness

5.1 Staffing and Systems Overview

The State of Arkansas has engaged HORNE LLP ("HORNE") and ProLink Solutions ("ProLink") to assist in the program planning and administration. Since late May, both vendors have been working with the state to develop the plan and system and prepare to execute the program launch. HORNE will be responsible for project management, program administration, marketing, and call center operations. ProLink will provide the system solution and necessary system training for the HAF program. The system of record for the program will be ProLink+. ProLink+ has been deployed for the pilot program. Development to improve the overall applicant experience will continue through July to be ready to launch for the more extensive program as soon as August 2, 2021, dependent upon feedback and approval from Treasury. The call center will utilize the Five9 system, which is described further below and will be deployed three weeks before the program launch – in conjunction with the marketing campaign kickoff. The call center will be staffed by local Arkansans. The staff has been hired and trained for the pilot program and will remain for the larger program. Additional staff will be trained and dedicated to the program three to four weeks prior to the launch of the larger program.

5.2 Program Administration/Project Management

HORNE will serve as the program administrator for the State of Arkansas. HORNE has over 15 years of experience administering federal funding. Including relevant experience in administering housing programs and expertise in federal funding related to the coronavirus pandemic. With more than 1,900 employees, HORNE stands ready to deploy resources immediately and ramp up resources as the program needs demand.

Program Launch/Application Processing

WEEK -4	**Pilot Program Onboarding & Training** June 7, 2021-June 17, 2021
WEEK -3	**Pilot Program Launch** Week of June 18, 2021
WEEK -3	**Finalize SOPs** Mid-July
WEEK -3	**Training Material Finalized** Mid-July
WEEK -2	**Full Eligibility Team Onboarding & Training** 2 weeks prior to Program Launch
LAUNCH	**Program Launch** Projected August 2nd, pending approval from Treasury

HORNE has a team of Program Management and Subject Matter Experts already deployed and dedicated to the Arkansas HAF program. The dedicated team includes, but is not limited to, attorneys, CPAs, and experts in LMI housing programs to ensure all angles are considered and covered. Additionally, the Program Manager is already devoted to the Arkansas HAF program full time and will remain dedicated to this effort by completing the program.

Standard Operating Procedures (SOPs) have been developed and implemented for the pilot program. The SOPs for the pilot program is the starting point for the larger program. Program Management is actively preparing the SOPs for the larger program, with completion anticipated by mid-July in preparation for training and launch of the program. The team is prepared to modify SOPs quickly based on feedback or comments received from Treasury.

5.3 Call Center

The call center and customer service management functions will provide professional, compassionate, and empathetic service to the citizens of Arkansas. A turn-key solution, including a robust cloud contact technology – Five9, will be deployed up to three weeks before launching the program. The launch of the call center will run parallel to the launch of the marketing campaign. This will allow potential applicants and interested parties to access program information prior to the program launch. The Call Center will also be equipped to support multiple languages as needed.

Call Center Timeline

WEEK -5 — **Set up of Call Center**
5 weeks prior to Program Launch/
2 weeks prior to call center launch

WEEK -4 — **Call Center Onboarding & Training**
4 weeks prior to Program Launch/
1 weeks prior to call center launch

WEEK -3 — **Marketing Campaign & Call Center Launch**
3 weeks prior to Program Launch

WEEK -2 — **Program Launch**
Projected August 2nd,
pending approval from Treasury

Five9 is a proven technology solution that can route, manage, and provide reporting data for all daily contacts. The system's capacity is only limited by the number of Customer Service representatives ("CSR") answering calls. HORNE has significant experience with Five9 from similar programs, allowing the team to use best practices in configuring and launching the solution for the Arkansas HAF.

CSRs will go through extensive training one week before the call center launch, including training on high quality and empathetic customer service, ProLink+, Five9 system, and the program's requirements. The state has secured a location for the call center, which is available immediately. The site's set-up with necessary technology and equipment will take approximately one week and will begin up to five weeks prior to launch. The CSR team is expected to begin four weeks prior to the anticipated launch date of the program. Staffing levels are determined based on our experience in other federally funded coronavirus relief programs and anticipated call volumes, and the current staffing model can support up to 800 -1000 calls per day. The Five9 technology has the capability of tracking call volume and anticipating staffing levels based on call volume. The call center manager will closely monitor the volumes to determine if staffing levels are appropriate to meet the demand. HORNE has CSRs that will be cross-trained to step in and assist during times of increased call volume if additional resources are needed.

5.4 Application Processing

Application processing will be supported by a team of QAQC Supervisors and Eligibility Analyst. The first half of the team was hired and started on June 7, 2021, to support the pilot program. These team members will be well-positioned as knowledge leaders to assist in training the remainder of the team once onboarded. We are projecting to bring on the rest of the team two weeks prior to launch to allow time for adequate training. The staffing levels have been estimated based on the number of anticipated applications. As data becomes available in the pilot program and throughout the larger program, HORNE is prepared to scale up quickly should additional resources be needed to meet the demand and ensure timely approval and funding.

Training is provided to the team members dedicated to the pilot program, which includes training on the ProLink+ and SOPs and extensive training on the program details and overall HAF guidance released by Treasury. The Program Management team is currently working to finalize training material for the entire team based on the details planned for the larger program. Training materials are projected to be completed in mid-July to allow adequate time for training for team members prior to the larger program launch. Best practices from the pilot program and other relevant programs are being used in the development of training material.

5.5 System Solution

ADFA has chosen ProLink as the software provider for the HAF implementation. ProLink has been in the Affordable Housing Technology business for over 20 years, and clients include state and local housing finance agencies, tax credit syndicators/investors, and developers. ProLink+ is an updated version of a system ProLink built to support the Hardest Hit Fund. By using this existing technology to support the HAF program, they can launch on an expedited timeline. In addition, the technology includes a public-facing Homeowner Portal website and an Agency Portal website, which serves as a workspace for ADFA and its service providers for the HAF program. These two websites operate off of a single database, ensuring data integrity across the system. ProLink+ was used for the Pilot Program in June; therefore, it will be ready and available to the public in Arkansas on the first day of the program launch.

ADFA and HORNE received training on the operation of the ProLink+ software during mid-June for the Pilot Program. All system configurations were completed by the end of June, and additional training will be provided prior to go-live for the additional resources added to the team. ProLink will provide training delivery.

5.6 Pilot Program

The state received the initial 10% payment from Treasury and has launched a pilot program to deliver immediate resources to a targeted population. An assessment was done on the state's loans to determine the targeted population for the pilot program, specifically targeting the reduction of mortgage delinquencies. Working with two servicers, US Bank and ServiSolutions - Alabama, information was gathered on the potential applicants demonstrating a need of up to $7,174,155 for approximately 1,440 homeowners.

ProLink+, as described in previous sections, is the system of record for the pilot program. As the pilot program continues, we will use best practices to shape the upcoming program and remaining system development. In addition, using ProLink+ to administer the pilot program allows the program administration team to become experts at the system and fine-tune policies and procedures, leading to significant efficiencies for the larger program launch.

During the pilot program, data will be monitored to determine if the program design should be modified, such as program caps and eligibility determinations.

Data will be monitored during the course of the pilot program to determine if the program design should be modified, such as program caps and eligibility determinations.

6 Budget

Arkansas Development Finance Authority (HAF Program Proposed Budget)

PROGRAM ALLOCATION		$ 63,303,313
Income-Target Applicants: 100% AMI or less	60%	$ 37,998,188
Other Eligible Applicants: Greater than 100% AMI - not to exceed 150% AMI - including Socially Disadvantaged Population	25%	$ 15,832,578
Program	85%	$ 53,830,766
Administration Costs	15%	$ 9,499,547
TOTAL	**100%**	**$ 63,330,313**

PROGRAM RELATED ADMIN:		TOTALS
IT Costs	2%	$ 1,266,606
Administration, Underwriting, Call Center, Marketing and Outreach, Etc.	10%	$ 6,399,999
Other Administration Costs	3%	$ 1,832,942
TOTAL ADMINISTRATION COSTS *	**15%**	**$ 9,499,547**

* Treasury allocated $63,330,313 to the State of Arkansas for HAF. States are required to set aside 60 percent of the allocation to be made available to homeowners having incomes equal to or less than 100 percent of the AMI or equal to or less than 100 percent of the median income for the United States. The HAF program will allocate 25 percent of the allocation to other eligible homeowners, with prioritization on the socially disadvantaged group. Based on Treasury guidance, an aggregate amount not to exceed 15 percent of the funding from the HAF will be used for expenses related to planning, community engagement, needs assessment, and administrative expenses related to the HAF participant's disbursement of the HAF funds.

Appendix A: HUD Approval AMI Table

County	2021 Median Family Income	Extremely Low-Income Family (30% Median Family Income)							
		Number of Persons in Family							
		1	2	3	4	5	6	7	8
Arkansas County	$ 54,400	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,400	$ 31,600	$ 33,750	$ 35,950
Ashley County	$ 52,900	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Baxter County	$ 52,600	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Benton County	$ 74,900	$ 15,750	$ 18,000	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 40,120	$ 44,660
Boone County	$ 52,000	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Bradley County	$ 49,200	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Calhoun County	$ 60,200	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,800	$ 32,000	$ 34,200	$ 36,400
Carroll County	$ 56,300	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 30,450	$ 32,700	$ 34,950	$ 37,200
Chicot County	$ 42,100	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Clark County	$ 60,600	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,100	$ 37,550	$ 39,950
Clay County	$ 47,100	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Cleburne County	$ 55,500	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 30,700	$ 32,950	$ 35,250	$ 37,500
Cleveland County	$ 60,100	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,850	$ 32,050	$ 34,250	$ 36,450
Columbia County	$ 51,800	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Conway County	$ 56,100	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 30,300	$ 32,550	$ 34,800	$ 37,050
Craighead County	$ 58,900	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 34,200	$ 36,550	$ 38,900
Crawford County	$ 54,300	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,350	$ 31,500	$ 33,700	$ 35,850
Crittenden County	$ 68,700	$ 14,450	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 40,120	$ 44,660
Cross County	$ 57,600	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 30,750	$ 33,050	$ 35,300	$ 37,600
Dallas County	$ 48,700	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Desha County	$ 43,000	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Drew County	$ 63,200	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 30,550	$ 32,800	$ 35,050	$ 37,300
Faulkner County	$ 71,500	$ 15,050	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 40,120	$ 44,660
Franklin County	$ 51,900	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Fulton County	$ 44,400	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Garland County	$ 61,900	$ 13,000	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 38,400	$ 40,900
Grant County	$ 64,000	$ 13,450	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 39,700	$ 42,250
Greene County	$ 58,500	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 33,950	$ 36,300	$ 38,650
Hempstead County	$ 53,300	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Hot Spring County	$ 54,300	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,350	$ 31,500	$ 33,700	$ 35,850
Howard County	$ 51,100	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Independence County	$ 55,500	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 30,000	$ 32,200	$ 34,450	$ 36,650
Izard County	$ 53,100	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Jackson County	$ 45,500	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Jefferson County	$ 60,100	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,850	$ 32,050	$ 34,250	$ 36,450
Johnson County	$ 45,200	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Lafayette County	$ 46,500	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Lawrence County	$ 51,200	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Lee County	$ 46,000	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750

The source data for this table can be found at https://www.huduser.gov/portal/datasets/il/il21/Section8-FY21.xlsx

County	2021 Median Family Income	Extremely Low-Income Family (30% Median Family Income) Number of Persons in Family 1	2	3	4	5	6	7	8
Lincoln County	$ 60,100	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,850	$ 32,050	$ 34,250	$ 36,450
Little River County	$ 61,500	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 30,900	$ 33,200	$ 35,500	$ 37,800
Logan County	$ 47,900	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Lonoke County	$ 71,500	$ 15,050	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 40,120	$ 44,660
Madison County	$ 74,900	$ 15,750	$ 18,000	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 40,120	$ 44,660
Marion County	$ 47,900	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Miller County	$ 57,800	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,350	$ 37,800	$ 40,200
Mississippi County	$ 46,600	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Monroe County	$ 49,000	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Montgomery County	$ 50,200	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Nevada County	$ 46,900	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Newton County	$ 52,400	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Ouachita County	$ 50,200	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Perry County	$ 71,500	$ 15,050	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 40,120	$ 44,660
Phillips County	$ 42,300	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Pike County	$ 52,200	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Poinsett County	$ 47,000	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Polk County	$ 47,500	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Pope County	$ 53,800	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Prairie County	$ 52,800	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Pulaski County	$ 71,500	$ 15,050	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 40,120	$ 44,660
Randolph County	$ 47,500	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
St. Francis County	$ 43,300	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Saline County	$ 71,500	$ 15,050	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 40,120	$ 44,660
Scott County	$ 45,300	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Searcy County	$ 45,100	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Sebastian County	$ 54,300	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,350	$ 31,500	$ 33,700	$ 35,850
Sevier County	$ 55,700	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 30,100	$ 32,350	$ 34,550	$ 36,800
Sharp County	$ 44,200	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Stone County	$ 48,100	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Union County	$ 57,600	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 33,450	$ 35,750	$ 38,050
Van Buren County	$ 48,600	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Washington County	$ 74,900	$ 15,750	$ 18,000	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 40,120	$ 44,660
White County	$ 59,700	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 34,650	$ 37,050	$ 39,450
Woodruff County	$ 53,300	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Yell County	$ 50,900	$ 12,880	$ 17,420	$ 21,960	$ 26,500	$ 29,250	$ 31,400	$ 33,550	$ 35,750

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County	2021 Median Family Income	Very Low-Income Family (50% Median Family Income) Number of Persons in Family 1	2	3	4	5	6	7	8
Arkansas County	$ 54,400	$ 19,050	$ 21,800	$ 24,500	$ 27,200	$ 29,400	$ 31,600	$ 33,750	$ 35,950
Ashley County	$ 52,900	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Baxter County	$ 52,600	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Benton County	$ 74,900	$ 26,250	$ 30,000	$ 33,750	$ 37,450	$ 40,450	$ 43,450	$ 46,450	$ 49,450
Boone County	$ 52,000	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Bradley County	$ 49,200	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Calhoun County	$ 60,200	$ 19,300	$ 22,050	$ 24,800	$ 27,550	$ 29,800	$ 32,000	$ 34,200	$ 36,400
Carroll County	$ 56,300	$ 19,750	$ 22,550	$ 25,350	$ 28,150	$ 30,450	$ 32,700	$ 34,950	$ 37,200
Chicot County	$ 42,100	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Clark County	$ 60,600	$ 21,200	$ 24,200	$ 27,250	$ 30,250	$ 32,700	$ 35,100	$ 37,550	$ 39,950
Clay County	$ 47,100	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Cleburne County	$ 55,500	$ 19,900	$ 22,750	$ 25,600	$ 28,400	$ 30,700	$ 32,950	$ 35,250	$ 37,500
Cleveland County	$ 60,100	$ 19,350	$ 22,100	$ 24,850	$ 27,600	$ 29,850	$ 32,050	$ 34,250	$ 36,450
Columbia County	$ 51,800	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Conway County	$ 56,100	$ 19,650	$ 22,450	$ 25,250	$ 28,050	$ 30,300	$ 32,550	$ 34,800	$ 37,050
Craighead County	$ 58,900	$ 20,650	$ 23,600	$ 26,550	$ 29,450	$ 31,850	$ 34,200	$ 36,550	$ 38,900
Crawford County	$ 54,300	$ 19,050	$ 21,750	$ 24,450	$ 27,150	$ 29,350	$ 31,500	$ 33,700	$ 35,850
Crittenden County	$ 68,700	$ 24,050	$ 27,500	$ 30,950	$ 34,350	$ 37,100	$ 39,850	$ 42,600	$ 45,350
Cross County	$ 57,600	$ 19,950	$ 22,800	$ 25,650	$ 28,450	$ 30,750	$ 33,050	$ 35,300	$ 37,600
Dallas County	$ 48,700	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Desha County	$ 43,000	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Drew County	$ 63,200	$ 19,800	$ 22,600	$ 25,450	$ 28,250	$ 30,550	$ 32,800	$ 35,050	$ 37,300
Faulkner County	$ 71,500	$ 25,050	$ 28,600	$ 32,200	$ 35,750	$ 38,650	$ 41,500	$ 44,350	$ 47,200
Franklin County	$ 51,900	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Fulton County	$ 44,400	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Garland County	$ 61,900	$ 21,700	$ 24,800	$ 27,900	$ 30,950	$ 33,450	$ 35,950	$ 38,400	$ 40,900
Grant County	$ 64,000	$ 22,400	$ 25,600	$ 28,800	$ 32,000	$ 34,600	$ 37,150	$ 39,700	$ 42,250
Greene County	$ 58,500	$ 20,500	$ 23,400	$ 26,350	$ 29,250	$ 31,600	$ 33,950	$ 36,300	$ 38,650
Hempstead County	$ 53,300	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Hot Spring County	$ 54,300	$ 19,050	$ 21,750	$ 24,450	$ 27,150	$ 29,350	$ 31,500	$ 33,700	$ 35,850
Howard County	$ 51,100	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Independence County	$ 55,500	$ 19,450	$ 22,200	$ 25,000	$ 27,750	$ 30,000	$ 32,200	$ 34,450	$ 36,650
Izard County	$ 53,100	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Jackson County	$ 45,500	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Jefferson County	$ 60,100	$ 19,350	$ 22,100	$ 24,850	$ 27,600	$ 29,850	$ 32,050	$ 34,250	$ 36,450
Johnson County	$ 45,200	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Lafayette County	$ 46,500	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Lawrence County	$ 51,200	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Lee County	$ 46,000	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750

The source data for this table can be found at https://www.huduser.gov/portal/datasets/il/il21/Section8-FY21.xlsx

County	2021 Median Family Income	Very Low-Income Family (50% Median Family Income)							
		Number of Persons in Family							
		1	2	3	4	5	6	7	8
Lincoln County	$ 60,100	$ 19,350	$ 22,100	$ 24,850	$ 27,600	$ 29,850	$ 32,050	$ 34,250	$ 36,450
Little River County	$ 61,500	$ 20,050	$ 22,900	$ 25,750	$ 28,600	$ 30,900	$ 33,200	$ 35,500	$ 37,800
Logan County	$ 47,900	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Lonoke County	$ 71,500	$ 25,050	$ 28,600	$ 32,200	$ 35,750	$ 38,650	$ 41,500	$ 44,350	$ 47,200
Madison County	$ 74,900	$ 26,250	$ 30,000	$ 33,750	$ 37,450	$ 40,450	$ 43,450	$ 46,450	$ 49,450
Marion County	$ 47,900	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Miller County	$ 57,800	$ 21,350	$ 24,400	$ 27,450	$ 30,450	$ 32,900	$ 35,350	$ 37,800	$ 40,200
Mississippi County	$ 46,600	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Monroe County	$ 49,000	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Montgomery County	$ 50,200	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Nevada County	$ 46,900	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Newton County	$ 52,400	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Ouachita County	$ 50,200	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Perry County	$ 71,500	$ 25,050	$ 28,600	$ 32,200	$ 35,750	$ 38,650	$ 41,500	$ 44,350	$ 47,200
Phillips County	$ 42,300	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Pike County	$ 52,200	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Poinsett County	$ 47,000	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Polk County	$ 47,500	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Pope County	$ 53,800	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Prairie County	$ 52,800	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Pulaski County	$ 71,500	$ 25,050	$ 28,600	$ 32,200	$ 35,750	$ 38,650	$ 41,500	$ 44,350	$ 47,200
Randolph County	$ 47,500	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
St. Francis County	$ 43,300	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Saline County	$ 71,500	$ 25,050	$ 28,600	$ 32,200	$ 35,750	$ 38,650	$ 41,500	$ 44,350	$ 47,200
Scott County	$ 45,300	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Searcy County	$ 45,100	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Sebastian County	$ 54,300	$ 19,050	$ 21,750	$ 24,450	$ 27,150	$ 29,350	$ 31,500	$ 33,700	$ 35,850
Sevier County	$ 55,700	$ 19,500	$ 22,300	$ 25,100	$ 27,850	$ 30,100	$ 32,350	$ 34,550	$ 36,800
Sharp County	$ 44,200	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Stone County	$ 48,100	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Union County	$ 57,600	$ 20,200	$ 23,050	$ 25,950	$ 28,800	$ 31,150	$ 33,450	$ 35,750	$ 38,050
Van Buren County	$ 48,600	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Washington County	$ 74,900	$ 26,250	$ 30,000	$ 33,750	$ 37,450	$ 40,450	$ 43,450	$ 46,450	$ 49,450
White County	$ 59,700	$ 20,900	$ 23,900	$ 26,900	$ 29,850	$ 32,250	$ 34,650	$ 37,050	$ 39,450
Woodruff County	$ 53,300	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750
Yell County	$ 50,900	$ 18,950	$ 21,650	$ 24,350	$ 27,050	$ 29,250	$ 31,400	$ 33,550	$ 35,750

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County	2021 Median Family Income	Low-Income Family (80% Median Family Income)							
		Number of Persons in Family							
		1	2	3	4	5	6	7	8
Arkansas County	$ 54,400	$ 30,450	$ 34,800	$ 39,150	$ 43,500	$ 47,000	$ 50,500	$ 53,950	$ 57,450
Ashley County	$ 52,900	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Baxter County	$ 52,600	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Benton County	$ 74,900	$ 41,950	$ 47,950	$ 53,950	$ 59,900	$ 64,700	$ 69,500	$ 74,300	$ 79,100
Boone County	$ 52,000	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Bradley County	$ 49,200	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Calhoun County	$ 60,200	$ 30,900	$ 35,300	$ 39,700	$ 44,100	$ 47,650	$ 51,200	$ 54,700	$ 58,250
Carroll County	$ 56,300	$ 31,550	$ 36,050	$ 40,550	$ 45,050	$ 48,700	$ 52,300	$ 55,900	$ 59,500
Chicot County	$ 42,100	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Clark County	$ 60,600	$ 33,900	$ 38,750	$ 43,600	$ 48,400	$ 52,300	$ 56,150	$ 60,050	$ 63,900
Clay County	$ 47,100	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Cleburne County	$ 55,500	$ 31,850	$ 36,400	$ 40,950	$ 45,450	$ 49,100	$ 52,750	$ 56,400	$ 60,000
Cleveland County	$ 60,100	$ 30,950	$ 35,350	$ 39,750	$ 44,150	$ 47,700	$ 51,250	$ 54,750	$ 58,300
Columbia County	$ 51,800	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Conway County	$ 56,100	$ 31,450	$ 35,950	$ 40,450	$ 44,900	$ 48,500	$ 52,100	$ 55,700	$ 59,300
Craighead County	$ 58,900	$ 33,000	$ 37,700	$ 42,400	$ 47,100	$ 50,900	$ 54,650	$ 58,450	$ 62,200
Crawford County	$ 54,300	$ 30,450	$ 34,800	$ 39,150	$ 43,450	$ 46,950	$ 50,450	$ 53,900	$ 57,400
Crittenden County	$ 68,700	$ 38,500	$ 44,000	$ 49,500	$ 54,950	$ 59,350	$ 63,750	$ 68,150	$ 72,550
Cross County	$ 57,600	$ 31,850	$ 36,400	$ 40,950	$ 45,500	$ 49,150	$ 52,800	$ 56,450	$ 60,100
Dallas County	$ 48,700	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Desha County	$ 43,000	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Drew County	$ 63,200	$ 31,650	$ 36,200	$ 40,700	$ 45,200	$ 48,850	$ 52,450	$ 56,050	$ 59,700
Faulkner County	$ 71,500	$ 40,050	$ 45,800	$ 51,500	$ 57,200	$ 61,800	$ 66,400	$ 70,950	$ 75,550
Franklin County	$ 51,900	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Fulton County	$ 44,400	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Garland County	$ 61,900	$ 34,650	$ 39,600	$ 44,550	$ 49,500	$ 53,500	$ 57,450	$ 61,400	$ 65,350
Grant County	$ 64,000	$ 35,850	$ 41,000	$ 46,100	$ 51,200	$ 55,300	$ 59,400	$ 63,500	$ 67,600
Greene County	$ 58,500	$ 32,800	$ 37,450	$ 42,150	$ 46,800	$ 50,550	$ 54,300	$ 58,050	$ 61,800
Hempstead County	$ 53,300	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Hot Spring County	$ 54,300	$ 30,450	$ 34,800	$ 39,150	$ 43,450	$ 46,950	$ 50,450	$ 53,900	$ 57,400
Howard County	$ 51,100	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Independence County	$ 55,500	$ 31,100	$ 35,550	$ 40,000	$ 44,400	$ 48,000	$ 51,550	$ 55,100	$ 58,650
Izard County	$ 53,100	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Jackson County	$ 45,500	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Jefferson County	$ 60,100	$ 30,950	$ 35,350	$ 39,750	$ 44,150	$ 47,700	$ 51,250	$ 54,750	$ 58,300
Johnson County	$ 45,200	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Lafayette County	$ 46,500	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Lawrence County	$ 51,200	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Lee County	$ 46,000	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200

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County	2021 Median Family Income	Low-Income Family (80% Median Family Income) Number of Persons in Family							
		1	2	3	4	5	6	7	8
Lincoln County	$ 60,100	$ 30,950	$ 35,350	$ 39,750	$ 44,150	$ 47,700	$ 51,250	$ 54,750	$ 58,300
Little River County	$ 61,500	$ 32,050	$ 36,600	$ 41,200	$ 45,750	$ 49,450	$ 53,100	$ 56,750	$ 60,400
Logan County	$ 47,900	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Lonoke County	$ 71,500	$ 40,050	$ 45,800	$ 51,500	$ 57,200	$ 61,800	$ 66,400	$ 70,950	$ 75,550
Madison County	$ 74,900	$ 41,950	$ 47,950	$ 53,950	$ 59,900	$ 64,700	$ 69,500	$ 74,300	$ 79,100
Marion County	$ 47,900	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Miller County	$ 57,800	$ 34,100	$ 39,000	$ 43,850	$ 48,700	$ 52,600	$ 56,500	$ 60,400	$ 64,300
Mississippi County	$ 46,600	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Monroe County	$ 49,000	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Montgomery County	$ 50,200	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Nevada County	$ 46,900	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Newton County	$ 52,400	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Ouachita County	$ 50,200	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Perry County	$ 71,500	$ 40,050	$ 45,800	$ 51,500	$ 57,200	$ 61,800	$ 66,400	$ 70,950	$ 75,550
Phillips County	$ 42,300	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Pike County	$ 52,200	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Poinsett County	$ 47,000	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Polk County	$ 47,500	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Pope County	$ 53,800	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Prairie County	$ 52,800	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Pulaski County	$ 71,500	$ 40,050	$ 45,800	$ 51,500	$ 57,200	$ 61,800	$ 66,400	$ 70,950	$ 75,550
Randolph County	$ 47,500	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
St. Francis County	$ 43,300	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Saline County	$ 71,500	$ 40,050	$ 45,800	$ 51,500	$ 57,200	$ 61,800	$ 66,400	$ 70,950	$ 75,550
Scott County	$ 45,300	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Searcy County	$ 45,100	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Sebastian County	$ 54,300	$ 30,450	$ 34,800	$ 39,150	$ 43,450	$ 46,950	$ 50,450	$ 53,900	$ 57,400
Sevier County	$ 55,700	$ 31,200	$ 35,650	$ 40,100	$ 44,550	$ 48,150	$ 51,700	$ 55,250	$ 58,850
Sharp County	$ 44,200	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Stone County	$ 48,100	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Union County	$ 57,600	$ 32,300	$ 36,900	$ 41,500	$ 46,100	$ 49,800	$ 53,500	$ 57,200	$ 60,900
Van Buren County	$ 48,600	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Washington County	$ 74,900	$ 41,950	$ 47,950	$ 53,950	$ 59,900	$ 64,700	$ 69,500	$ 74,300	$ 79,100
White County	$ 59,700	$ 33,450	$ 38,200	$ 43,000	$ 47,750	$ 51,600	$ 55,400	$ 59,250	$ 63,050
Woodruff County	$ 53,300	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200
Yell County	$ 50,900	$ 30,350	$ 34,650	$ 39,000	$ 43,300	$ 46,800	$ 50,250	$ 53,700	$ 57,200

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Arkansas Homeowner ASSISTANCE FUND

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