

ADVANCER

August 2025

NEWSLETTER



Cotton Field



Old Town Lake Farm, LLC
Owner and 4th Generation Farmer

Rice Field



Corn Field

INSIDE EDITION

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Letter from the President

Dear Members, Farmers, Landowners, Friends, Partners, and Supporters,

As President and CEO of the Arkansas Land and Farm Development Corporation (ALCDC), it is an honor and a privilege to extend my heartfelt welcome to you as we celebrate our forty-fifth Annual Conference, October 23 – 24, 2025, hosted by the Arkansas Land and Community Development Corporation.

This milestone conference marks more than four (4) decades of unwavering commitment to rural and urban community economic development. Since our founding in 1980, ALCDC has championed the belief that every community regardless of geography or circumstance deserves access to the tools and opportunities that drive economic progress and foster self-sufficiency. Our journey has been defined by a steadfast dedication to program service delivery support to the socially disadvantaged and underserved segments of our population.

Over the past forty-five (45) years, our organization has evolved into a catalyst for transformation, offering a comprehensive approach to community building through agriculture, housing, youth workforce readiness, and business development. Each new season has brought fresh challenges and opportunities, and together, we have responded with innovation, resilience, and a commitment to leave no one behind.

In the realm of agriculture, we have collaborated tirelessly with small farmers to ensure land retention, sustainable practices, and access to new markets, fostering food security and economic independence. Our housing initiatives have provided safe, affordable homes, revitalizing neighborhoods, and anchoring families. Through the youth workforce readiness programs, we invest in the leaders of tomorrow, equipping young people with essential skills, mentorship, and a vision for their future. And with our business development services, we pave the way for entrepreneurship, growth, and generational wealth in communities too often left on the margins.

This annual gathering is more than a celebration, it is a reaffirmation of our mission, a testament to the ability of partnership, and a call to action for the years ahead. Here, we share knowledge, strengthen networks, and renew our resolve to build inclusive pathways to prosperity.

As we look back with pride and forward with purpose, I am inspired by your ongoing support and engaged participation. Together, let us continue to honor our legacy while embracing the promise of the future. With unity, vision, and dedication, there are no limits to what we can achieve.

We are looking forward to your participation and being a part of making this 45th annual conference an event that will be recognized as a part of the organization's historic background, and every year, a milestone in our shared journey.

Sincerely,

Dr. Calvin R. King Sr.

Talk of the Land



Darrin Davis is the owner of Old Town Lake Farm, LLC in Lakeview, Arkansas and currently serves as the Mayor of the City of Lake View in Phillips County. Lake View was re-established in 1937 and designated by the Resettlement Administration as one of three Arkansas communities reserved for Black farm families. The city is notable for its African American population, which exceeds 90 percent.

Darrin commitment to his roots extends beyond just farming. By day, he cultivates Lake View Farms; by night, he steers his city toward progress. Darrin champions mental health awareness among farmers, fostering open conversations and guiding peers to support programs. His commitment extends to modernizing Lake View's infrastructure, including advocating for updated water metering systems to ensure fair billing, overseeing the paving

of Martin Luther King Street, the refurbishment of the water tower, and the installation of an air conditioning unit in the historic high school gymnasium. Balancing the challenges of agriculture and governance, Darrin exemplifies resilience and servant leadership, nurturing both his crops and community.

The fourth-generation farmer has seen good times and bad through his many years working the fields. "Farming is not very forgiving, but this is a passion of mine," Darrin said. "I love it and wouldn't rather do anything else.

Growing up in a deeply religious and close-knit family, Darrin was always surrounded by family members who were all farmers. His great grandparents Lea and Jeannie Smith to Grandparents Odell Sr. and Geraldine, leading to his parents Odell Jr., and Geraldine who's names are the same as his grandparents, and now Darrin himself who uses Natural Resources Conservation Services (NRCS) Practices farming on 2000 acres growing corn, wheat, soybeans, rice, and cotton.

Common Associated Practices used by Darrin are NRCS Conservation Practice Standard (CPS):

1. Deep Tillage (Code 324).

This practice supports one or more of the following purposes:

- Bury or mix soil deposits from wind or water erosion or flood over wash.
- Reduce soil compaction by fracturing restrictive soil layers.

2. Conservation Crop Rotation (Code 328).

This practice applies to all cropland where at least one annually planted crop is included in the crop rotation.

3. Contour Farming (Code 330).

This applies on sloping land where crops are grown. The purpose is to reduce sheet and rill erosion, reduce sediment transport to surface waters, reduce excess nutrients in surface waters, reduce pesticide transport to surface waters, and improve the efficiency of moisture management.

4. Cover Crop (Code 340),

All lands requiring seasonal vegetative cover for natural resource protection or improvement.

This practice is applied to support one or more of the following purposes:



Reduce sheet, rill, and wind erosion, maintain or increase soil organic matter, improve soil aggregate stability, improve habitat for soil organisms, reduce water quality degradation by utilizing excess soil nutrients, reduce weed and plant pressure, improve moisture management reduce soil compaction, supply nitrogen to the subsequent crops and improve habitat for pollinators, beneficial organisms, or natural enemies of crop pests.

5. Wetland Wildlife Habitat Management for keeping, developing or managing wetland habitat for wetland wildlife. This practice is used to keep, develop, or improve wetland habitat for waterfowl, shorebirds, furbearers, or other wetland dependent or associated flora and fauna.

Darrin Davis loves being outside, connected to the land and doing important work.

In both prosperous and challenging years, he maintains the same routine: waking up early, working long hours, and making numerous decisions each day. He adapts to changing circumstances by preparing for difficulties during favorable periods.

Darrin states that 2025 will be a tough year to survive. We had way too much spring and early summer rain. Early rain caused most farmers to have late planted crops. The rain stopped in late June and never came back. Now we are in a drought. And as I stated 2025 will be a tough year for sure. We definitely need government help to get through the remaining year.

Darrin's sister Cherly says that he is a beacon for the farmers in his community, where he helps farmers talking through issues when they're feeling down and guiding them towards programs that can help.

Darrin and his wife Stephanie have five children (Darrian, Philante, Laquinta, Quinton and Javari)



ALCDC Conference Sponsorship & Vendor Opportunities

Celebrating 45 Years

We are thrilled to extend a sponsorship invitation to your organization in view of the 45th Annual Conference. Activities will take place October 23-24, 2025 at the Brinkley Convention Center, Brinkley, AR 72021



Dr. Brian Cornelious

PLATINUM LEVEL

- ❖ Recognition as ALCDC Affiliate Fellow.
- ❖ Verbal recognition during conference opening and closing ceremonies.
- ❖ Full Corporate page displayed in conference booklet.
- ❖ Opportunity to set-up Company information booth in conference area.
- ❖ Prominent Company name and logo on conference website.
- ❖ Opportunity to send promotional materials to be handed out to attendees.
- ❖ Receive a full-page display in our quarterly Newsletter for one-year.

\$20,000.00



Dr. Calvin R. King Sr.

GOLD LEVEL

- ❖ Recognition as ALCDC Affiliate Fellow.
- ❖ Opportunity for Company speakers to take part in conference panels (as available).
- ❖ Half-page corporate display in conference booklet.
- ❖ Opportunity to send promotional materials to be handed out to attendees.
- ❖ Receive a full-page display in our quarterly Newsletter for one-year.

\$10,000.00



LaShica Miller

SILVER LEVEL

- ❖ Display of Company name and logo in some marketing and day-of-event materials.
- ❖ Quarterly page corporate display in conference booklet.
- ❖ Opportunity to send promotional materials to be handed out to attendees.
- ❖ Receive a quarter page display in our quarterly Newsletter for one-year.

\$5,000.00



Larry Lofton

BRONZE LEVEL

- ❖ Display of Company name and logo in some marketing and day-of-event materials.
- ❖ Quarterly page corporate display in conference booklet.
- ❖ Opportunity to send promotional materials to be handed out to attendees.

\$2,500.00



ALL CONTRIBUTIONS ARE TAX DEDUCTIBLE

Sponsorship Option Two Funding Levels and Benefits

FUNCTION		SUPPORTING CONTRIBUTIONS
Educational Panel		\$1,000.00
Youth Oratorical Competition		\$4,000.00
Annual Youth Day Luncheon		\$4,000.00
BENEFITS		
	<i>Recognition as an ALCDC Affiliate Fellow in the program booklet</i>	
	<i>Verbal recognition during the function sponsored</i>	
	<i>Company Logo displayed on sign at the speaker podium</i>	
	<i>Receive a quarter page display in our quarterly newsletter for one year</i>	
DAY TWO “FARMING and RURAL DEVELOPMENT DAY		
FUNCTION		SUPPORTING CONTRIBUTIONS
Morning Session		\$1,000.00
Workshops		\$4,000.00
Annual Luncheon		\$4,500.00
BENEFITS		
	<i>Recognition as an ALCDC Affiliate Fellow in the program booklet</i>	
	<i>Verbal recognition during the function sponsored</i>	
	<i>Company Logo displayed on sign at the speaker podium</i>	
	<i>Receive a quarter page display in our quarterly newsletter for one year</i>	

October 23-24, 2025
Brinkley Convention Center, Brinkley, AR 72021
Reserve Today!



Arkansas Land & Community Development Corporation

EXCEL/YECAE

45th Annual YOUTH CONFERENCE

THEME: **Cultivating Pathways
to Prosperity**

Brinkley Convention Center
1501 Weatherby Drive
Brinkley, AR 72021

SAVE THE DATE!



23

October 2025

Thursday

Registration 8:30AM
9AM - 2PM

www.arlcdc.org

Youth Director

Contact: Janie Williams (870) 594-7000

Educational Career
Pathways

Financial Planning for
College

Youth Leadership

Collegiate Resources &
Support

Education Financial Support
Opportunities
(1890, STEM, other
scholarship opportunities)

Arkansas Land and Community Development Corporation
Presents

45th Annual Conference & Membership Meeting

Theme

Topic

Cultivating Pathways to Prosperity

Why Attend?

Attendees will gain valuable insight into the evolving landscape of land, agriculture, and community development. Whether a farmer seeking ways to sustain operations, a community leader navigating the complexities of urban revitalization, heir's property owners, a policy maker shaping the future of rural Arkansas, or a business owner seeking to expand opportunities.



Friday
October 24, 2025
at the
Brinkley Convention Center
1501 Weatherby Drive
Brinkley, Arkansas 72021

Conference Highlights

- Keynote addresses feature nationally recognized leaders in community development, agriculture, and economic policy.
- Panel discussion featuring experts on rural and urban revitalization, financial inclusion and sustainable development.

Key Focus Areas

- Economic Prosperity for Rural and Urban Underserved Communities
- Innovative Models for Sustainable Agriculture Conservation and Land Stewardship
- Information on Access to Land, Credit, and Financial Support Resources
- Community-Driven Economic Development Initiatives
- Youth Engagement and Leadership in Agricultural and Economic Growth
- Public Policy Information, Training and Prosperity Partnership Building

FOR MORE INFORMATION: Contact Mary Harris (870) 734-3005 or visit our website: www.arlcdc.org

ALCDC Community Outreach and Engagement

ALCDC held its outreach meetings in Indianola, MS, Arkadelphia, AR Altheimer, AR, Grady, AR, and Dewitt AR. The goal was to increase participation among groups such as beginning farmers, which means individuals that are new to farming, limited resource, which includes individuals whose house whole income is below the poverty level for their respective county, and socially disadvantaged.

May 29, 2025

Indianola is a city that serves as the county seat of Sunflower County, Mississippi. Indianola is notable for its numerous historic sites, charming communities, and residents who embody southern hospitality. The town's origins trace back to the 1880s when it was initially established as a sawmill town before evolving into a farming community. Agriculture remains a significant business in the area, with local production including cotton, soybeans, corn, rice, and catfish. Situated centrally within the Delta, Indianola is located between the Mississippi River and the hill country, and is intersected by Highways 82 and 49, making it a strategic crossroads town.



Indianola Community Wellness Center

June 12, 2025

Arkadelphia is a city in Clark County, Arkansas. It is situated at the foothills of the Ouachita Mountains and two universities, Henderson State University and Ouachita Baptist University. Arkadelphia Parks and Recreation Department operates facilities and manages activities for the community. Within Feaster Park, the department operates Arkadelphia Aquatic Park, which features water slides, swimming, and diving areas. The park includes a recreation center that has an indoor basketball/volleyball court, a weightlifting area and an elevated walking track. In 2013, the department completed construction of DeSoto Bluff Trail, which overlooks the Ouachita River.



Arkadelphia Parks and Recreation

June 17, 2025

Altheimer is a city in Plum Bayou Township, Jefferson County, Arkansas. It is situated on the Union Pacific Railway, 11 miles northeast of Pine Bluff. Altheimer is part of the Timberlands Region, an area rich in natural resources that was discovered by pioneers from the eastern states in the early 19th century. Deer hunting, bass fishing, timber and oil are plentiful in this area.



June 26, 2025

Grady is a small city in northeastern Lincoln County. Located near the Cummins Unit of the Arkansas Department of Correction, the city is bisected by Business Highway 65 but bypassed by the main highway, which runs from northwest Arkansas to southeast. The Grady Community Center serves as a vibrant hub for local activities and community engagement. This essential venue offers a diverse array of services, programs, and events designed to foster community spirit and provide a welcoming gathering place for residents. From social events and educational workshops to recreational activities and community meetings.



July 10, 2025

DeWitt is the second largest city in Arkansas County, Arkansas, which also serves as the county seat of the southern district of Arkansas County. The DeWitt Community Center is a community meeting and reception facility provided to meet the gathering, conference and reception needs of area organizations and residents. This facility is managed by the DeWitt Parks & Recreation Department.



2025 EXCEL/YECAE Summer Program



The 2025 **EXCEL/YECAE Summer Program** welcomed a diverse group of students eager to expand their knowledge and practical skills in entrepreneurship and leadership. Participants engaged in a variety of interactive sessions designed to promote teamwork, critical thinking, and personal growth. From the very beginning, the program emphasized building a supportive community where everyone's strengths and perspectives were valued.

The **EXCEL/YECAE Program/Summit** was held on April 6 and attended by thirty participants. Ms. Angelee Word, District Conservationist at the NRCS in Lee County and a former participant in the program, delivered a presentation on High Tunnels and led a practical workshop on construction techniques. Additional speakers from the Farm Service Agency included Ms. Nitosha Berry, Farm Loan Manager, and the Arkansas Deputy State Executive Director.

Program Overview:

- Cooperation and Loyalty—Discussion and definitions of these terms
- Overview of expectations for the Youth Program Camp
- Journal session and group discussion
- Honesty and Compassion—Discussion and definitions of these terms
- Self-assessment: Entrepreneurial traits
- Introduction to Entrepreneurship presented by Janie Williams, Program Division Director
- Presentation on business aspects of farming with agencies such as the Farm Service Agency (FSA), Natural Resources Conservation Service (NRCS), and Rural Development (RD)
- Discussion regarding farm safety
- Career Goals—Students form a business group with designated roles (CEO, President, Secretary, Treasurer). The task involves creating an investment-based business model designed for immediate returns. Participants use available resources or seek external funding. The business is required to interact with USDA agencies as lenders, borrowers/customers, or contractors.
- The Eight Kinds of Business—Overview with Janie Williams, Program Division Director

Participants were informed that an economy constitutes a financial framework, encompassing the system by which wealth is generated and allocated within a nation.



Arkansas Land and Community Development Corporation (ALCDC) Fosters Micro-Urban Farm Opportunities: A Path to Economic Growth

Economic Opportunity for Rural and Urban Communities Through Innovative Agriculture Initiatives

In the heart of the American South, where fertile fields stretch beneath open skies and small towns balance history with hope, a quiet transformation is underway. The Arkansas Land and Community Development Corporation (ALCDC) is spearheading a movement that seeks to revitalize rural and urban landscapes alike through micro-urban farming, a model of agriculture that brings food production to the heart of communities and places economic opportunity within the grasp of all.

ALCDC offers a vision agriculture economic prosperity in micro-urban farming, with its roots grounded in outreach for sustainable land use and community prosperity, has become a beacon for Arkansans aspiring to reclaim and redefine their relationship with the land. With growing concerns over food insecurity, economic disparity, and the decline of small-scale farming, the organization's program services are uniquely tailored to address these pressing issues.

At the core of the ALCDC's mission is fostering new pathways for rural and urban residents to embark on micro-urban farming ventures. These endeavors ranging from backyard gardens in city neighborhoods to cooperative plots in rural hamlets are designed not only to yield fresh produce, but to cultivate resilience, entrepreneurial spirit, and community self-reliance.

ALCDC Program Services: Bridging Rural and Urban Opportunity

The ALCDC's program services span a broad spectrum, equipping aspiring growers with the tools, training, and resources necessary to launch and sustain micro-urban farms. The key initiatives include:

- **Educational Workshops and Training:** ALCDC offers firsthand workshops and online seminars, covering topics from organic and sustainable growing methods to business planning, marketing, and compliance with municipal regulations. These sessions are open to both seasoned farmers seeking to diversify and beginners eager to nurture their first seedling.
- **Technical Assistance and Mentorship:** Through partnerships with agricultural experts, universities, and experienced local growers, the organization pairs participants with mentors who provide invaluable guidance throughout the farming process. Whether troubleshooting a pest outbreak or navigating the complexities of urban zoning, help is never far away.
- **Resource Access to USDA Conservation Financial Assistance:** Recognizing that initial investment can be a barrier, ALCDC also connects participants to USDA micro low-interest loans, and equipment-sharing programs. These resources make it possible for individuals and groups with limited capital to break ground on new projects.
- **Land Access Initiatives:** Collaborating with municipalities, land banks, and private landowners, the ALCDC facilitates the identification and acquisition of underused plots for farming. Vacant lots can often be transformed into vibrant green spaces, creating a patchwork of productivity across Arkansas's urban and rural landscapes.
- **Community Engagement and Cooperative Models:** ALCDC encourages the formation of cooperatives, enabling participants to pool resources, share knowledge, and access broader markets. Urban Farms become sites of gathering and learning, fostering social cohesion alongside economic opportunity and prosperity.

Micro-urban farming offers more than the promise of fresh vegetables on neighborhood tables. It serves as a powerful economic engine, driving revitalization and growth in areas often overlooked by traditional development.

- In rural Arkansas, micro-farming empowers families to supplement their income, diversify local economies, and preserve agricultural traditions. Small-scale operations are, able to adapt to changing market demands and environmental conditions.
- In urban settings, where food deserts and vacant lots may be prevalent, micro-urban farms transform blight into bounty. They generate jobs, provide entrepreneurial opportunities for youth and adults, and foster pride in local neighborhoods.

One shining example is the Arthur Bean Farm in Forrest City, St. Francis County where ALCDC supported the small town rural micro-urban farmer to receive USDA Natural Resource Conservation Service and Farm Service Agency financial resources. Residents receive the benefit of local farms to table fresh produce and youth mentoring farm work experience. This direct involvement not only strengthens community ties but brings tangible economic returns.

The economic impact of ALCDC's micro-urban farm initiatives is both direct and far-reaching. Among the most significant benefits are:

- **Job Creation:** By stimulating demand for local produce, micro-urban farms support the creation of jobs in cultivation, distribution, and sales. New businesses spring up around value-added products like jams, pickles, and baked goods, further extending the economic ripple effect.
- **Entrepreneurship and Small Business Growth:** ALCDC's support structures empower individuals to launch farm-based ventures, from boutique vegetable farms to specialty herb gardens and flower production. These enterprises enrich the local business ecosystem and inspire a culture of innovation.
- **Food Security and Health:** Access to fresh, affordable produce improves nutrition and reduces household food costs. By keeping food dollars within the community, micro-urban farms strengthen local economies and shield them from the volatility of global supply chains.
- **Property Value Enhancement:** Transforming vacant or underused land into productive green spaces often leads to increased property values, revitalized neighborhoods, and greater community investment.
- **Environmental Sustainability:** Micro-urban farms typically employ sustainable growing practices, reducing the environmental footprint associated with long-distance food transportation and large-scale agriculture.

The real impact of ALCDC's programs is best measured in the stories of those whose lives have been transformed. Light House Produce a couple became beginning micro -urban farmers. With ALCDC's support, the family now own their productive urban family farm. Today, they sell their produce at farmers' markets and local grocers, while teaching others the value of sustainable agriculture.

While the promise of micro-urban farming is vast, challenges remain. Access to land, startup funding, and ongoing technical support are perpetual hurdles. ALCDC continues to advocate for public policies that support small-scale agriculture, from zoning reforms to increased funding for urban agriculture initiatives.

Climate change presents another layer of complexity, demanding adaptive strategies and resilient crop choices. The ALCDC is investing in partnerships to ensure its programs remain responsive and forward-thinking.

Cultivating Hope Opportunity and Prosperity

Arkansas Land and Community Development Corporation, through its comprehensive program services, has planted the seeds for a more sustainable, and prosperous future. By championing micro-urban farming, it is not only nourishing bodies but also nurturing dreams empowering rural and urban Arkansans alike to grow, thrive, and lead.

As fields and rooftops across the state burst into green, the economic benefits of these initiatives become increasingly clear. In every tomato pluck, every market stands erected, and every neighbor brought together the vision of a stronger, more resilient Arkansas takes root one micro-urban farm at a time.

Estate Planning and Heirs Property

The Crucial Role of Wills in Securing Family Legacy and Ensuring Prosperity for the Next Generation Why Planning Ahead Matters More Than Ever

Throughout Arkansas Land and Community Development Corporation (ALCDC) forty-five (45) years of program service delivery, a key component of its work has been on heirs' property. Over the years, many lessons have been learned, and for this reason, based on our gained knowledge and experience, we continue to offer estate planning as part of program services to our customer base.

As society grows increasingly complex and families become more dynamic and diverse, the importance of planning for the future cannot be overstated. Among the most essential tools to secure a family's legacy and prosperity for the next generation is the creation and maintenance of a legally sound will. Many individuals still neglect this critical task, often leaving loved ones vulnerable to legal disputes, financial uncertainty, and emotional distress.

A will, in its simplest form, is a legal document that outlines an individual's wishes regarding the distribution of their assets and the care of any minor children after their death. It offers clarity and direction, ensuring that one's property, investments, and family heirlooms are passed down according to their specific instructions. But a will is far more than a set of instructions, it is a safeguard for family harmony, a means to preserve generational wealth, and an instrument that honors a person's values and aspirations long after they are gone.

The Consequences of Dying Without a Will

When someone passes away without a valid will, it is called dying intestate. In this case the State or provincial intestate succession laws apply in determining who inherits the deceased person's property. These default rules seldom account for unique family dynamics, blended families, or specific bequests. In such cases, assets may not go to the intended heirs, and the process can be drawn out in probate court.

Disputes often arise among surviving family members, fracturing relationships and resulting in costly legal battles. The emotional toll, compounded by the loss of a loved one, can leave lasting scars and diminish the overall family legacy.

Securing the Family Legacy

Thoughtfully crafted wills can secure a family's legacy in several vital ways:

- **Protecting Family Heirlooms and Traditions:** Many families have cherished items jewelry, artwork, letters, or property that carry sentimental value across generations. By specifying the recipients of these treasures, individuals can ensure their history and traditions endure.
- **Empowering the Next Generation:** Wills allow for the establishment of trusts or specific bequests that provide educational opportunities, start-up capital for businesses, or support for charitable causes. In this way, prosperity becomes a gift that keeps giving, fueling dreams and ambitions for years to come.
- **Minimizing Confusion and Conflict:** Clear directives reduce uncertainty and the risk of misunderstandings among family members, supporting a smooth transition of wealth and responsibility.

Wills as a Tool for Prosperity

The financial implications of a will extend far beyond the division of property. Proper estate planning can help families avoid unnecessary taxes, court fees, and administrative costs, preserving more of the estate for the heirs.

With a will, individuals can:

- Appoint trustworthy executors to manage assets and settle debts efficiently.
- Set conditions or guidelines for inheritance, fostering responsibility and wise stewardship in beneficiaries.

- Provide for vulnerable dependents, such as minors or individuals with disabilities, safeguarding their well-being and future stability.

Estate planning professionals note that families who actively engage in will-making are better positioned to maintain and grow their wealth across generations. This initiative-taking approach empowers family members, instills a sense of security, and enables them to focus on nurturing their relationships and pursuing their goals.

The Emotional and Psychological Value of Planning

Beyond legal and financial considerations, having a will offers peace of mind. Knowing that one's affairs are in order relieves anxiety for both the individual and their loved ones. It opens the door for honest, meaningful conversations about values, wishes, and the family's future—a legacy of openness and trust that can be as valuable as financial assets.

Experts often encourage involving the next generation in these discussions, fostering understanding and shared purpose. This not only reduces the potential for surprises or resentment but also strengthens family bonds.

Challenges and Common Misconceptions

Despite the clear benefits, many people put off making a will. Common misconceptions include the belief that wills are only necessary for the wealthy or elderly, or that the process is prohibitively complex and expensive. Every adult regardless of age, wealth, or family structure can benefit from having a will. Modern legal services, including online tools, have made the process more accessible and affordable than ever before. Simple wills can often be created quickly and updated as life circumstances change.

Best Practices for Drafting a Will

To maximize the effectiveness of a will, experts recommend the following steps:

- **Seek Professional Guidance:** While DIY solutions are available, consulting an estate planning attorney ensures that the will comply with all legal requirements and addresses unique family needs.
- **Review and Update Regularly:** Life events such as marriage, divorce, the birth of children, or the acquisition of new assets may require updates to the will.
- **Communicate with Beneficiaries:** Open dialogue can prevent misunderstandings and foster a spirit of cooperation.
- **Safeguard the Document:** Store the original will in a secure, accessible location, and ensure that executors and trusted family members know where to find it.

Looking Toward the Future

As families navigate an ever-changing world, the importance of protecting what matters most remains constant. Creating a will is a powerful act of love and responsibility that secures the family's legacy, nurtures prosperity, and guides the next generation through life's uncertainties.

For those who have yet to take this crucial step, now is the time. By making thoughtful decisions today, individuals can offer their families the ultimate gift: security, harmony, and the enduring promise of a shared future.

For additional information phone (870) 734-3005 or visit our website at www.arlcde.org

Two Decades of Change: Arkansas' Affordable Housing Market in Review Examining the Challenges and Progress in Affordable Housing From 2005 to 2025

The last twenty years have seen significant shifts in the affordable housing landscape for Arkansas. From the quiet neighborhoods of Little Rock to the rural communities of the Ozarks, finding and maintaining affordable homes has become a pronounced issue for many Arkansans. Driven by economic changes, policy reforms, population growth, and fluctuating construction costs, the journey toward guaranteeing safe and affordable housing for all has been both challenging and dynamic. This news story explores the evolution of affordable housing in Arkansas from 2005 to 2025, spotlighting the key forces shaping the market, the obstacles faced, and the innovative solutions emerging across the state.

From 2005–2010 aftermath of crisis and the early 21st century landscape put housing in the spotlight. In the early 2000s, Arkansas' affordable housing market was stable compared to national trends. Homeownership rates remained above the national average, floated by a lower cost of living and a tradition of rural self-sufficiency. However, the 2008 fiscal crisis sent shockwaves throughout the state, as it did nationwide. Foreclosures rose, but less sharply than in coastal states, and credit for new homebuyers tightened.

Construction slowed as developers faced higher borrowing costs and uncertainty. In many smaller towns, aging housing stock became more apparent. While urban areas such as Fayetteville and Conway saw some new affordable developments, rural communities saw stagnation or decline. Federal and state programs such as the Low-Income Housing Tax Credit (LIHTC) and HOME Investment Partnerships Program helped keep some projects afloat, but demand began to outpace supply, setting the stage for future challenges.

From 2010–2015, recovery, urbanization, and the shifting demand had its effects. As the U.S. economy recovered, Arkansas experienced modest job growth and a gradual upward movement in construction activity. The population of major cities grew, driven by the expansion of industries like healthcare, education, and technology. This urbanization increased demand for affordable rental units in cities like Little Rock, Bentonville, and Jonesboro.

However, the cost of construction materials rose, and land in prime urban areas became more expensive. Many developers, seeking profit, focused on market-rate apartments and single-family homes targeted middle or higher-income earners. In contrast, the supply of homes affordable for low-income families, seniors, and people with disabilities lagged.

Policy efforts intensified in this period, with local governments experimenting with inclusionary zoning, expedited permitting for affordable projects, and greater collaboration with non-profits. Yet, challenges such as neighborhood opposition and limited funding often slowed progress. Advocacy groups, such as Habitat for Humanity of Central Arkansas, and Arkansas Land and Farm Development Corporation played a critical role in filling the gap, constructing, or renovating hundreds of homes across the state.

From 2015–2020, rising costs, natural disasters, and a new urgency emerged.

Midway through the decade, Arkansas' affordable housing market faced fresh headwinds. Construction costs continued their upward march, in part due to labor shortages and tariffs on imported materials. Severe weather

events, such as the 2017 tornadoes in northeast Arkansas and repeated flooding along the Arkansas River, destroyed homes and strained local resources.

In response, state and local agencies increased investment in disaster recovery and resilient housing. The Arkansas Development Finance Authority (ADFA) expanded its support for affordable projects, and new state housing trust funds were established to leverage federal dollars and private philanthropy.

Simultaneously, the opioid crisis and rising homelessness became urgent social concerns. Shelters in cities like Fort Smith and Pine Bluff reached capacity, while rural homelessness, often hidden, grew more prevalent. Local governments coordinated with non-profits to pilot rapid rehousing programs, supportive housing for those with behavioral health needs, and landlord incentive initiatives.

Home prices continued to climb, particularly in northwest Arkansas, where the presence of corporate giants like Walmart, Tyson Foods, and J.B. Hunt spurred economic development but also increased competition for housing. First-time homebuyers found it increasingly difficult to secure affordable mortgages, fueling a shift toward long-term renting.

The Pandemic Crisis- federal interventions, and innovative solutions were implemented during this crisis. The COVID-19 pandemic brought unprecedented challenges to Arkansas' housing market, as job losses and economic uncertainty put thousands of households at risk of eviction. Emergency rental assistance programs, funded by the federal government and administered by the state, became lifelines for many families.

Moratoriums on evictions, while temporary, prevented a surge in homelessness but also created financial strain for landlords especially small property owners. As the pandemic waned, the backlog of unpaid rent and mortgages led to legal disputes and slow recoveries in some communities.

Yet the pandemic also spurred innovation. Cities like Little Rock and Springdale embraced modular construction for affordable multifamily developments, reducing building times and costs. Non-profits launched home repair programs for seniors and veterans, addressing the aging of Arkansas' housing stock.

The expansion of broadband to rural communities, partially funded by federal infrastructure bills, enabled more flexible work and learning arrangements, which in turn influenced housing demand. Younger Arkansans, able to work remotely, began moving back to small towns prompting local leaders to reconsider how to provide affordable, quality housing in these areas.

For over two decades, several key challenges have affected housing, some but not all are.

- **Rising Costs:** Material, labor, and land costs have consistently outpaced wage growth, making it harder for low- and moderate-income families to afford homes.
- **Natural Disasters:** Tornadoes, floods, and other disasters have destroyed affordable homes and complicated recovery efforts.
- **Aging Housing Stock:** Much of Arkansas' affordable housing was built decades ago, requiring expensive repairs or replacement.
- **Population Shifts:** Urbanization and, more recently, the re-population of rural areas have changed where affordable housing is most needed.
- **Policy and Funding Gaps:** While federal and state programs have provided crucial support, the funding has rarely met the full need.

Progress and hopeful development continue. Despite these challenges, Arkansas has seen notable progress. Local governments and housing authorities have adopted new tools, such as land banks and community land trusts, to acquire and redevelop distressed properties. Public-private partnerships have resulted in mixed-income developments, integrating affordable units with market-rate housing.

Community organizations have pioneered sweat-equity models and housing cooperatives, empowering residents to build and maintain their own homes. Supportive housing initiatives for veterans and individuals with disabilities have also expanded, with programs demonstrating the positive impacts on health, employment, and stability.

Education and advocacy have grown, with universities and think tanks conducting research on housing affordability and supporting evidence-based policy reforms. Statewide coalitions now regularly convene to address housing insecurity, engaging stakeholders from across the public, private, and non-profit sectors.

The road ahead for 2025 and beyond is yet to be seen. While the future of affordable housing in Arkansas remains uncertain but hopeful. Demographic shifts such as an aging population and increased mixtures are shaping new demands. Technology, including energy efficient construction and smart home features, promises to make housing more sustainable and cost-effective.

However, persistent issues linger, stagnant wages, inflation, and the legacy of housing availability for the socially disadvantage continue to affect who can access the benefits of Arkansas' growth. Policymakers, Arkansas Land and Community Development Corporation (ALCDC), other non-profit advocates, and residents alike recognize that ensuring affordable housing for all will require ongoing investment, collaboration, and creativity.

The story of affordable housing in Arkansas is one of resilience. Over two decades of change, Arkansans have demonstrated that, while challenges are many and complex, the commitment to safe, affordable, and dignified homes for all remains strong—a testament to the enduring spirit of the Natural State.

For additional information on affordable housing program opportunities, Visit ALCDC website at www.arlcde.org or call the office at (870) 734-3005.



USDA invests \$106M to keep working forests working

Backed by President Trump's Executive Order, USDA prioritizes rural prosperity through expanded conservation of timber-producing lands.

Washington, D.C. – U.S. Secretary of Agriculture Brooke L. Rollins today announced the U.S. Forest Service is investing \$106 million to support state and landowner efforts to conserve private working forestlands across the country. Funded through the Forest Legacy Program, these projects will protect forests vital to the economic and social fabric of local communities – ensuring they remain productive, working forests for Americans and tourists to use and enjoy.

“Just like our farms and ranches, working forests are part of the backbone of rural America – providing jobs, timber, clean water, and places for families to hunt, fish, camp, hike and make lifelong memories,” **said Secretary Brooke Rollins**. “For too long our forests have been left idle, only to burn and devastate communities. President Trump has made it a priority to properly manage our forests, empowering USDA and our state partners to protect and unleash the full potential of their forestlands to help their communities grow and thrive.”

In total, the Forest Service will fund 10 projects across 177,000 acres of state- and privately owned forestlands in Arkansas, Hawaii, Iowa, Michigan, Mississippi, New York, Oregon and South Carolina. The investments advance President Trump's Executive Order on Immediate Expansion of American Timber Production by safeguarding forests that supply critical wood products and outdoor recreation opportunities—both of which fuel rural prosperity by creating jobs and supporting rural economies.

The Forest Legacy Program is authorized by the Cooperative Forestry Assistance Act Of 1978 (16 U.S.C. 2103c) and operates through voluntary partnerships with states and landowners with the goal of conserving these lands while balancing other local uses and goals. Projects are selected through competitive state and national processes and carried out through conservation easements or fee-simple acquisitions. Lands conserved through the program either remain in private ownership with long-term protections or become new public lands managed by state or local governments.

Privately owned forests represent 60% of the nation's 704 million forested acres. These lands are essential to the social, economic, cultural, and ecological fabric of local communities and play a critical role in national timber production, supplying 88% of all domestic timber.

To date, the Forest Legacy Program has conserved more than 3.1 million acres of forestland nationwide. To learn more or to view the full list of 2025 projects, visit the [Forest Legacy Program webpage](#).





Federal Emergency Management Agency Designates 39 Counties in Arkansas as Natural Disaster Areas Due to Severe Storms, Tornadoes, and Flooding

This Presidential disaster declaration allows the United States Department of Agriculture (USDA) Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through [emergency loans](#). Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation, or to refinance certain debts. FSA will review the loans based on the extent of losses, security available, and repayment ability.

Impacted Area: Arkansas

Triggering Disaster: Severe storms, tornadoes, and flooding occurring April 2, 2025, and April 22, 2025.

Application Deadline: January 21, 2026

Primary Counties Eligible:

Clark	Clay	Craighead	Crittenden	Cross
Dallas	Desha	Fulton	Greene	Hempstead
Hot Spring	Izard	Jackson	Lafayette	Lawrence
Lee	Little River	Lonoke	Marion	Miller
Monroe	Montgomery	Nevada	Newton	Ouachita
Pike	Poinsett	Prairie	Pulaski	Randolph
St. Franics	Saline	Scott	Searcy	Sevier
Sharp	Stone	White	Woodruff	

Contiguous Counties Also Eligible:

Arkansas	Baxter	Boone	Calhoun	Carroll
Chicot	Cleburne	Cleveland	Columbia	Drew
Faulkner	Garland	Grant	Howard	Independence
Jefferson	Johnson	Lincoln	Logan	Madison
Mississippi	Perry	Phillips	Polk	Pope
Sebastian	Union	Van Buren	Yell	

Louisiana: Bossier, Caddo, and Webster

Mississippi: Bolivar, DeSoto, and Tunica

Missouri: Butler, Dunklin, Howell, Oregon, Ozark, Ripley, and Taney

Oklahoma: Le Flore and McCurtain

Tennessee: Shelby and Tipton

Texas: Bowie and Cass

More Resources

On farmers.gov, the [Disaster Assistance Discovery Tool](#), [Disaster Assistance-at-a-Glance fact sheet](#), and [Loan Assistance Tool](#) can help you determine program or loan options. To file a Notice of Loss or to ask questions about available programs, contact your local [USDA Service Center](#).

FEMA offers different assistance programs for individual citizens, public groups including government agencies and private nonprofit organizations. To find the FEMA help you need following a disaster event, visit fema.gov/assistance.



ALFDC/ALCDC Partnership Membership

Renewal From

October 1, 2025 - September 30, 2026

_____ Individual Membership \$25.00 _____ Partnership Membership \$40.00

_____ Organization Membership \$200.00

Check one of the following:

_____ Renewal Membership _____ New Membership _____ Contribution to Organization \$ _____

Total Amount Paid: \$ _____

Member Benefits

Advocacy and Public Relations -ALCDC/ALFDC participates in federal and state hearing sessions that focus on policy development for its members, farmers, youth, and rural and urban residents.

Member Opportunities -ALCDC/ALFDC offers leadership opportunities within the organization for our youth, farmers, and rural and urban residents. As a member you will have the opportunity to serve on advisory committees, serve a volunteer and form local volunteer working groups in support of the organization's service delivery program.

Marketing Opportunities -ALCDC/ALFDC offers cooperative marketing opportunities for rural and urban farmers, and businesses. As a member, we also offer the opportunity to present and set up an exhibition during our Regional Meetings and Annual Conferences, along with facility rental discounts.

Access to Housing, Farming, and Youth Services -ALCDC/ALFDC offers rural and urban residents technical support and training for access to affordable housing, homeownership education, business development, technical assistance and support in accessing farm financial resources for conservation practices, operating expense, youth leadership development, education enrichment, and workforce readiness.

Information and Communication -ALCDC/ALFDC members can communicate with an ALCDC representative via phone or website concerning their farming, housing, business and youth service's needs. Members receive ALCDC updates and news through our quarterly newsletters and weekly e-letters and website.

Name: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Phone Number: _____ **Email:** _____

**Please return your application and tax-deductible contribution to:
ALCDC/ALFDC Membership P.O. Box743 Brinkley, AR 72021**

ALCDC/ALFDC programs and services are available without regard to race, color, national origin, religion, sex, disability, or familial status.

ALFDC/ALCDC Information Survey for Service

We are requesting that you complete the following survey and provide the requested information. This will give us added options for providing you with valuable service during these challenging times.

Name: _____ Address: _____
City: _____ State: _____ Zip Code: _____
County: _____

Mobile Phone Number: _____ Home Phone Number: _____

Email Address: _____

Is your phone a landline or a mobile? Landline _____

Mobile _____

Do you have access to the internet? Yes _____ No _____

Please check yes or no to all the following that apply:

Landowner: Yes _____ No: _____ Heir Property Interest Holder: Yes: _____ No: _____

Row Crop Farmer: Yes: _____ No: _____ Gardner: Yes: _____ No: _____ Small Farmer: Yes: _____ No: _____

Vegetable Farmer: Yes: _____ No: _____ Rancher (Livestock Operation): Yes: _____ No: _____

Small Business Owner: Yes: _____ No: _____ Veteran: Yes: _____ No: _____ New/Beginning Farmer: Yes: _____ No: _____

Are you presently receiving any service from USDA? Yes: _____ No: _____

If so, which ones apply? _____ National Resources Conservation Service (NRCS)

_____ Farm Service Agency (FSA) _____ Rural Development (RD) _____ Forestry _____ Other

Do you have any conservation program service contracts? Yes: _____ No: _____

If you are an heir or a joint interest holder of land (farm, ranch, or woodland), has this property received any USDA program service? Yes: _____ No: _____

Does your property of interest have a Farm # assigned by USDA Farm Service Agency? Yes: _____ No: _____

Would you desire ALCDC to assist you with attaining a farm # from USDA to qualify you for additional USDA assistance? Yes: _____ No: _____

Please mail the information provided in the survey to:

Mary Harris
PO Box 743
Brinkley, Arkansas 72021



P.O. Box 907
Brinkley, AR72021

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ABOUT THE ADVANCER

The Advancer is a publication of the Arkansas Land and Community Development Corporation (ALCDC) printed quarterly and circulated as a public service and communication Resources for our membership and constituents. The Advancer publication reaches a broad range of organizations and residents throughout the Delta and the United States

The Advancer reflects the nature of our work-supplying self-help opportunities and support services to our farmers and others of limited Resources in our forty-two (42) county service area. ALCDC is committed to helping people become more productive and self-sufficient. We appreciate your comments and suggestions. Direct all comments and inquiries about this publication by phone to (870) 734-3005 or e-mail us at alcldc1934@yahoo.com.

If your mailing address is not correct, contact Mary Harris at (870) 734-3005.

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Jenifer Jones (Resident Manager) Forrest City and Wynne

ALCDC MISSION



The mission of ALCDC is to supply advocacy outreach, technical aid, and training to limited Resources small farmers and all rural residents to alleviate poverty, enhance sustainable farming and strengthen communities' economic sustainability and workforce readiness.

ALCDC services and programs are available without regard to age, race, religion, gender, or physical handicap.

For Additional Information
Phone (870) 734-3005

Visit Our Website

www.arlcldc.org