

# THE ADVANCER

April 2024

**MICHAEL JACKSON**

Delta Community Development and Law Center, Inc.



Recipient of the  
2024

Dr. Calvin R. King Sr.  
Economic  
Development Award

*We are proud of his efforts and glad of the opportunity for him to win this year's award.*

**-Dr. Calvin R. King Sr.**

# Attorney Michael Jackson Recipient of the 2024 Dr. Calvin R. King Sr. Economic Development Award

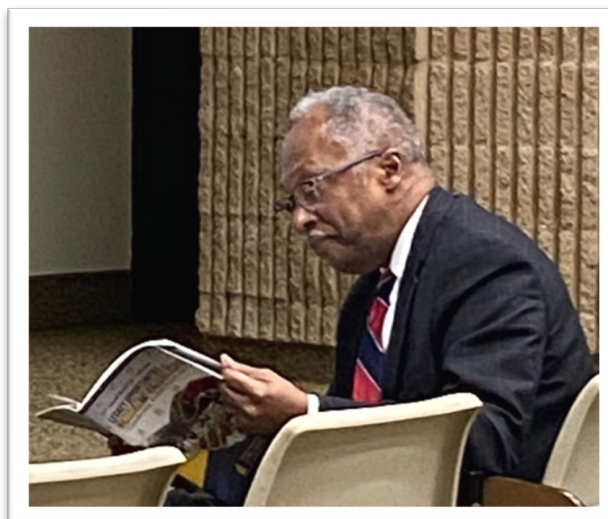
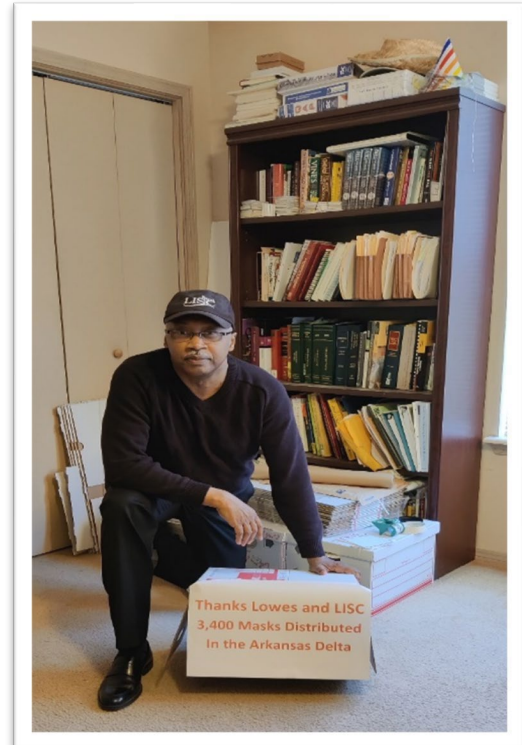


Attorney Michael Jackson received the Calvin R. King Sr. Economic Development Award presented at the 2024 Arkansas Democratic Black Caucus (ADBC) King Kennedy Awards. Attorney Jackson practices law at the Delta Community Development and Law Center, Inc, Little Rock Arkansas and is a native of West Helena, Arkansas.

Prior to becoming an attorney, Jackson worked for Senator Dale Bumpers, Local Initiative Support Corporation (LISC) and several other community economic development programs that addressed the needs of the underserved segments of our population.

The King Kennedy Dinner was established in 2005 by the ADBC to honor and recognize outstanding individuals who have made significant contributions to their communities and the state. In 2019, the program format was updated, and the name changed to the King Kennedy Awards.

Dr. Calvin King, Sr. a Lee County resident and President/CEO of Arkansas Land and Community Development Corporation, is a McArthur Fellow and serves on the Federal Home Loan Bank of Dallas Advisory Council. Dr. King received the first award in 2005, named in his honor to recognize his work in Community economic development. The ADBC works to assure that all governmental policies, programs, and practices are filtered through the Black perspective in order that the results of such policies and programs accrue equitably to the benefit of Black Arkansans.



While Mr. Jackson loves the work he does, the best part of his job is the people he gets to work with and the team that surrounds him. He is talented, highly intelligent, honest, ethical, and very loyal. He's a man of solid character and good judgment, who will stand up for what is right.



Jeff Collins, Collins Enterprise and Attorney Jackson at the 65<sup>th</sup> Annual Rural Life Conference at the University of Arkansas in Pine Bluff.

# Dr. Calvin King Reappointed to Federal Home Loan Bank of Dallas Affordable Housing Advisory Council

**DALLAS, TEXAS — The Federal Home Loan Bank of Dallas (FHLB Dallas) is pleased to announce the reappointment of Dr. Calvin King to the FHLB Dallas Affordable Housing Advisory Council (Advisory Council).**

Dr. King brings decades of community development experience to the Advisory Council. “Working toward affordable, sustainable housing is extremely important to me, and I am excited about our efforts to make homeownership a reality for more Americans,” Dr. King said.

Dr. King is the founder, president and CEO of the Arkansas Land and Farm Development Corporation in Brinkley, Arkansas. The Arkansas nonprofit works with African American farmers to introduce the production of alternative crops that enhance the economic sustainability for minority farmers, as well as affordable housing developments in low-income rural communities. The organization is active in 42 counties.

Dr. King is a MacArthur Fellow and has received numerous state and national recognitions for his work with African American farmers and other small landowners with limited resources.

“We are thrilled to see the reappointment of Dr. King,” said Greg Hettrick, senior vice president and director of Community Investment for FHLB Dallas. “Dr. King has been a valuable resource for the council.” Dr. King’s three-year term began January 1, 2024.

The Advisory Council is comprised of 13 representatives from state, community, and nonprofit organizations in FHLB Dallas’ five-state District. They are appointed by the FHLB Dallas Board of Directors (Board) and advise the Board on affordable housing and economic development issues.



## About the Federal Home Loan Bank of Dallas

The Federal Home Loan Bank of Dallas is one of 11 district banks in the FHLBank System created by Congress in 1932. FHLB Dallas, with total assets of \$147.6 billion as of September 30, 2023, is a member-owned cooperative that supports housing and community development by providing competitively priced loans and other credit products to approximately 800 members and associated institutions in Arkansas, Louisiana, Mississippi, New Mexico, and Texas. For more information, visit our [website at fhlb.com](https://www.fhlb.com).



Member driven.  
Community focused.

# Arkansas Land and Community Development Corporation (ALCDC)

Outreach Meeting held at the Warren Branch Library in Warren, AR February 15, 2024.

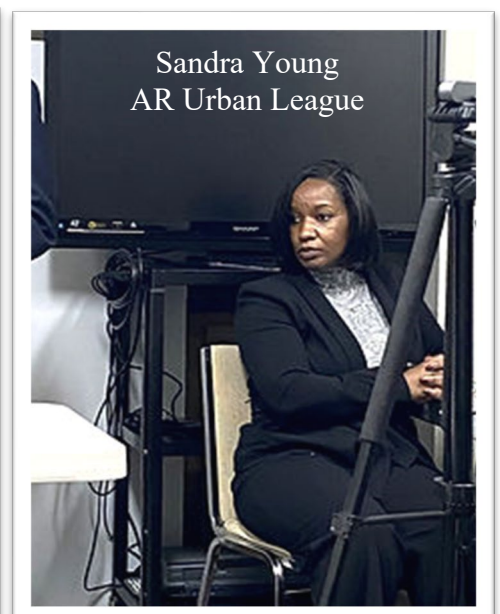
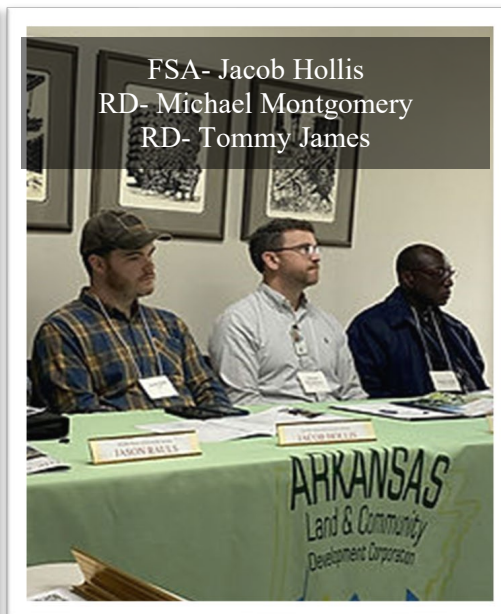
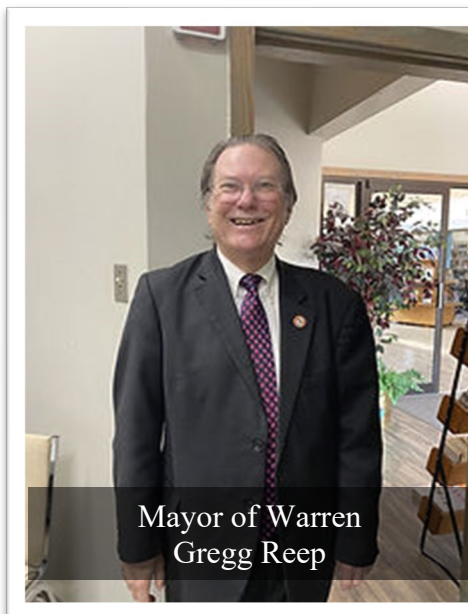
For over forty-three (43) years, ALCDC program service delivery has provided education, training and technical outreach for minority farmers/landowners and rural and urban residents. Education and training workshops and summits are offered to the public on resource opportunities available through the USDA Natural Resources Conservation Service (NRCS), Farm Service Agency (FSA) and Rural Development (RD) and other public and private sector agencies.

Throughout this year, ALCDC will continue to convene its branded outreach round table meetings and events. The meetings are designed to encourage productive education, training, technical assistance, and discussion to serve the interest of the underserved segments of our population.

Southeast Regional Summit Resource Speakers offered participants insights on available resource opportunities and programs inclusive of:

- Introducing the new and underserved populations to beginning farming as a career.
- Introducing new and existing farmers to NRCS conservation equity program resource opportunities.
- Access to farm financing for rural and urban farmers. Heirs' property challenges and solutions and financing opportunities for housing.

Agriculture production plays a key role in our rural and urban economies. As we build back better, we must create new and better markets for all producers' communities and consumers. As always, ALCDC program service delivery is supporting historically underserved and underrepresented farmers and communities that are seeking participation in this essential part of our economy. We want to thank the Warren Branch Library and the Mayor Reep and all those who attended the in- person/hybrid summit in Bradley County. We are looking forward to a continued partnership and collaborating with you as a catalyst in Urban and Rural Community Economic Development.



# USDA Announces Next Major Step in Promoting Competition in Agriculture and Advancing Economic Opportunity and Fairness for Growers

*A new final rule under the Packers and Stockyards Act promotes inclusive competition and prevents discrimination, retaliation and deception in contract farming.*

**WASHINGTON** – The U.S. Department of Agriculture (USDA) today announced the finalization of *Inclusive Competition and Market Integrity Under the Packers and Stockyards Act*.

The final rule will be effective 60 days following publication in the Federal Register. The final rule *Inclusive Competition and Market Integrity Under the Packers and Stockyards Act* (the Inclusive Competition Rule) establishes clearer, more effective standards under the Packers and Stockyards (P&S) Act for prohibited practices relating to discrimination, retaliation, and deception in contracting. This will help producers and growers that have suffered from increasingly consolidated markets over the last 30 years by enhancing market integrity and ensuring fair access to economic opportunities.

“Discrimination, retaliation, and deception against producers and growers has no place in modern livestock and poultry markets,” said Secretary of Agriculture Tom Vilsack. “The Biden-Harris Administration is making significant progress in tackling the abuses that have left producers and growers excluded from economic opportunities and fair and equal access to the marketplace. This rule establishes clearer, more effective standards to govern the modern marketplace, and they are another example of how USDA is focused on building new, fairer, more resilient and more competitive markets for our farmers, ranchers, and producers.”

USDA is finalizing a series of rules under the Packers and Stockyards Act as part of [President Biden’s historic Executive Order on Promoting Competition](#) in America’s Economy, a key pillar of Bidenomics. These rules complement a series of other all-encompassing actions by USDA to increase competition in agricultural markets, create a fairer playing field for small- and mid-size farmers, lower grocery costs for consumers, and strengthen local and regional food systems. Actions include enhancing independent meat and poultry and other diversified food processing capacity, expanding domestic, innovative fertilizer production, creating a fairer market for seeds and other agriculture inputs, investing in State Attorney General enforcement capacity, and supporting more robust and resilient supply chains. These investments will create better economic opportunities, which will result in more affordable prices and choices for consumers at the grocery store, in addition to more opportunities and revenue for producers.

“The Packers & Stockyards Act stands for the basic proposition that livestock producers and poultry growers should be able to compete, cooperate, communicate, and more without fear of retaliation, and should never be subject to discrimination because of who they are or deceptive in their contracting,” said USDA’s Senior Advisor for Fair and Competitive Markets Andy Green. “To deliver the best products and the most competitive prices, we need competitive markets and markets with integrity. That’s what this final rule is designed to deliver.”

The rule:

- Prohibits the adverse treatment of livestock producers and poultry growers based on race, color, religion, national origin, sex (including pregnancy, sexual orientation, and gender identity), disability, marital status, or age. It also prohibits discrimination against a livestock and poultry producer cooperative.
- Prohibits retaliation against producers and growers for their engaging in certain protected activities: lawful communications or refusals to communicate, assertion of contractual and Packers & Stockyards Act rights, participation in associations and cooperatives, exploring or entering a business relationship with a competing packer/swine contractor/live poultry dealer, and certain other protected activities.
- Prohibits employing false or misleading statements or omissions of material information in contract formation, performance, and termination; and prohibits regulated entities from providing false or misleading representations regarding refusal to contract.
- Supports USDA monitoring, evaluation, and enforcement of compliance with aspects of this rule through certain recordkeeping requirements.

This rule is part of a suite of Packers and Stockyards Act rules proposed by USDA to enhance transparency, stop discrimination, and support market fairness in a range of circumstances. The final rule will be published in the *Federal Register*. More information on the final rule is available on the Agricultural Marketing Service's [Inclusive Competition Rule website](#).

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris Administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate-smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit [www.usda.gov](http://www.usda.gov). USDA is an equal opportunity provider, employer, and lender.

## What Is Heir Property?

Maybe your parents were trying to keep everything fair and equal when they left the family home and land to all of their children jointly. Or maybe there was no will at all, so you and your siblings inherited jointly according to interstate laws. In cases where property has been passed down through a family for generations, there could be dozens of joint heirs when there is no will. Whatever the situation is that led you to jointly inherit property in Arkansas, the Uniform Partition of Heirs Property Act (UPHPA) can help you get your fair share.

In legal terms, heirs' property is undivided joint property. As in the examples we gave above, this means that multiple people have inherited a single piece of property. Up until the passage of the UPHPA in Arkansas in 2017, this often created a nightmare scenario where complete strangers could swoop in and buy the land at public auction for pennies on the dollar. Thankfully, that is not the case anymore, but heirs' property can still cause some headaches.

## What to Do If You Want Out of a Joint Inheritance

Let's say you and your sister are joint heirs of your parents' house. You don't want the house, but you want your share of what it's worth. Your sister wants to keep the house but will not agree to buy you out. You will need to take the following steps:

- **File in court.** You will have to file a partition suit with the court, asking them to divide the property. As the person who files the suit, you will be ineligible to buy the property.
- **Appraise property.** The court will appoint an independent appraiser to determine the reasonable value of the property.
- **Offer to joint owners.** In this example, your sister will be given an opportunity to pay you 50 percent of the property's value. In a situation involving multi-generational heirs' property, this step could involve finding and notifying dozens of people and determining each person's legal interest. That can be a costly and time-consuming process.
- **Court sells property.** If your sister doesn't want to or cannot afford to buy you out, the house will be put on the open market, and you and your sister will each get 50 percent of the sale price.



While the UPHPA makes the division of property legally possible, it can be hard on families.



# ARKANSAS DEPARTMENT OF AGRICULTURE

1 Natural Resources Drive, Little Rock, AR 72205  
agriculture.arkansas.gov  
(501) 225-1598



Wes Ward  
Secretary of Agriculture

Sarah Huckabee Sanders  
Governor

## [Arkansas Department of Agriculture](#)

Contact: Ayden Massey, (501) 813-6012

[ayden.massey@agriculture.arkansas.gov](mailto:ayden.massey@agriculture.arkansas.gov)

### **Arkansas Department of Agriculture Urges Caution Due to Wildfire Risk**

**LITTLE ROCK, AR** – The Arkansas Department of Agriculture’s Forestry Division is reminding Arkansans that wildfire danger is elevated across the state, and currently, 14 counties are under a burn ban. The Forestry Division maintains a county-by-county map that identifies wildfire danger risk levels, burn bans, and prescribed burns. Find the map

at [mip.agri.arkansas.gov/agtools/Forestry/Fire\\_Info](http://mip.agri.arkansas.gov/agtools/Forestry/Fire_Info).

“Conditions are dry with low humidity statewide, and we are forecasted to experience periods of high winds in the coming days.” said State Forester Kyle Cunningham. “We are seeing an increase in the number of wildfires and their intensity, and that’s a trend that will continue until we see significant rainfall. With this in mind, we are asking citizens of the state to be mindful of this risk and avoid burning.”

Wildfire danger is broken down into four risk levels: low, moderate, high, and extreme. Risk levels are determined by drought status and long-term weather forecasts and are defined by how easily fires can start and how hard they are to contain. The risk level definitions are:

- **Low:** Fuels do not ignite easily. Weather conditions will lead to slow, easy to control fires.
- **Moderate:** Fire can start from accidental causes. May not become serious, but caution should be taken.
- **High:** Fires ignite easily and spread quickly. Unattended brush fires and campfires are likely to escape. Fires may become serious if not attacked early.

- **Extreme:** Fires start quickly, spread furiously, and burn intensely. Every fire started has the potential to become large. Expect extreme, erratic behavior.

Currently, 42 counties in the state have been given the “high” designation, while the rest of the state remains under “moderate” risk levels. Additionally, the following 14 counties are under burn bans: Ashley, Carroll, Columbia, Faulkner, Fulton, Independence, Madison, Ouachita, Phillips, Searcy, Sharp, Union, Van Buren, and White. Burn bans primarily prohibit activities that involve an open flame. This includes fireworks, campfires, trash burning, open flame grilling, and prescribed or controlled burns.

The Forestry Division is asking those who see fires to report them by calling 1-800-468-8834 and to avoid flying drones in the area. When drones are present, those fighting the fires are unable to perform detection flights or fly single engine airtankers (SEATs) to drop water.

To learn more about burn bans in your county, find your local official’s contact information at [arcounties.org/counties/](http://arcounties.org/counties/). The Arkansas Department of Agriculture is dedicated to the development and implementation of policies and programs for Arkansas agriculture, forestry, and natural resources conservation to keep its farmers and ranchers competitive in national and international markets while sustaining natural resources and ensuring safe food, fiber, and forest products for the citizens of the state and nation. Visit [agriculture.arkansas.gov/](http://agriculture.arkansas.gov/). The Arkansas Department of Agriculture offers its programs to all eligible persons regardless of race, color, national origin, sex, age, or disability and is an Equal Opportunity Employer.



# One USDA/NRCS/FSA Rural Development DeValls Bluff, AR. (March 13, 2024)

'Urban Farming' is a growing industry across the country that provides fresh food to families locally and promotes an overall healthier lifestyle to the community. Our Central Regional Summit Resource Speakers offered participants insights on available resource opportunities and programs inclusive of:

- Introducing new and underserved populations to beginning farming as a career.
- Introducing new and existing farmers to NRCS conservation equity program resource opportunities.
- Access to farm financing for rural and urban farmers.
- Heirs, property challenges and solutions and financing opportunities for housing.



Mayor Thelma Gray



*From left to right:* Kennard Williams, Gwendolyn Handcock, Haley Samsom, Dr. Calvin King Sr, Justin Blackburn, Keith Huskey, Trisha Davis, Christi Riley, Mallory Brown



Kennard and Gwendolyn  
(NRCS)



Haley and Justin  
(FSA)



Keith, Trisha, Mallory, and Christie  
(Rural Development)

# USDA Announces Lending Rates for Agricultural Producers

Agriculture (USDA) announced loan interest rates, which are effective March 2024. USDA's Farm Service Agency (FSA)

loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures or meet cash flow needs.

"I encourage our lenders and borrowers alike to work with our local offices and our cooperators to capitalize fully on the existing flexibility in these important programs," said FSA Administrator Zach Ducheneaux.

## Operating, Ownership and Emergency Loans

FSA offers farm ownership, operating and emergency loans with favorable interest rates and terms to help eligible agricultural producers, whether multi-generational, long-time, or new to the industry, obtain financing needed to start, expand or maintain a family agricultural operation. For many loan options, FSA sets aside funding for underserved producers, including, beginning, women, American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or Pacific Islander, and Hispanic farmers and ranchers.

Interest rates for Operating and Ownership loans for March 2024 are as follows:

- [Farm Operating Loans](#) (Direct): 4.875%
- [Farm Ownership Loans](#) (Direct): 5.250%
- [Farm Ownership Loans](#) (Direct, Joint Financing): 3.250%
- [Farm Ownership Loans](#) (Down Payment): 1.500%
- [Emergency Loan](#) (Amount of Actual Loss): 3.750%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders.

To access an interactive online, step-by-step guide through the farm loan process, visit the [Loan Assistance Tool](#) on farmers.gov.

## Commodity and Storage Facility Loans

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling

equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low. Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.

- [Commodity Loans](#) (less than one year disbursed): 5.875%.
- [Farm Storage Facility Loans](#):
  - Three-year loan terms: 4.250%
  - Five-year loan terms: 4.125%
  - Seven-year loan terms: 4.125%
  - Ten-year loan terms: 4.125%
  - Twelve-year loan terms: 4.250%
- [Sugar Storage Facility Loans](#) (15 years): 4.375%

## Farm Loan Program Process Improvement

FSA has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a direct loan application annually, FSA has made various improvements, including:

- The [Online Loan Application](#), an interactive, guided application that is paperless and provides helpful features, including an electronic signature option, the ability to attach supporting documents, such as tax returns, complete a balance sheet and build a farm operating plan.
- The [Loan Assistance Tool](#) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- An [online direct loan repayment feature](#) that relieves borrowers from the necessity of calling, mailing, or visiting a local Service Center to pay a loan installment.
- A [simplified direct loan paper application](#), reduced from 29 pages to 13 pages.

## More Information

Since the Inflation Reduction Act was signed by President Biden in August 2022, USDA's Farm Service Agency has provided approximately \$2.1 billion in immediate assistance to more than 39,000 distressed borrowers. The deadline to request assistance through the Inflation Reduction Act Assistance for Distressed Borrowers and Discrimination Financial Assistance Program has passed. Any applications submitted before the program deadlines are currently under review. Visit the related program webpages for more information.

# USDA NRCS in Arkansas Announces Sign-Up for Urban Agriculture Conservation Opportunities

LITTLE ROCK, Ark., April 12, 2024 – The U.S. Department of Agriculture’s (USDA) Natural Resources Conservation Service (NRCS) in Arkansas announced two additional sign-ups through the Environmental Quality Incentives Program’s (EQIP) Small Farm and Urban Agriculture Initiative and the Conservation Stewardship Program (CSP).

“These additional opportunities will help agricultural producers throughout Arkansas make best use of their natural resources where agricultural production is often limited by competing land uses and higher costs of utilization,” said Arkansas NRCS State Conservationist Mike Sullivan. “Urban and small farmers provide critical access to healthy food for local communities, as well as jobs, increased green spaces, and community engagement.”

In Arkansas, healthy food access can be limited in urban, suburban and rural areas, and small-scale, sustainable, diversified operations are vital to support local and regional food systems.

## How to Apply

NRCS accepts applications for conservation programs year-round, but to be included in this funding opportunity, interested producers should contact their local USDA Service Center and apply by May 17, 2024. Applicants are encouraged to work with NRCS and the USDA’s Farm Service Agency (FSA) to complete eligibility requirements at their earliest convenience during the application process.

## EQIP - Urban Agriculture

For urban operations in this particular sign-up, NRCS offers technical and financial assistance with conservation practices, such as conservation cover; conservation crop rotation; cover crops; high tunnel systems; irrigation system, micro irrigation; Irrigation Water Management; low tunnel systems; Mulching; Nutrient management; Pest management conservation system; Prescribed grazing; Raised beds; Residue and tillage management – no-till; Residue and tillage management – reduced till; Roof Runoff Structure; Soil carbon amendment; and Wildlife habitat planting. The full list of practices is available at the NRCS office in your local [USDA Service Center](#).

## CSP - Urban Agriculture (ACT-NOW)

CSP offers additional opportunities to expand on existing conservation efforts through enhancements. Interested producers should submit applications including the NRCS-CPA-1200 and maps that identify and delineate the boundaries of all eligible land uses and acres included in the operation to their local NRCS office. The CSP-Urban Agriculture sign-up will be offered via ACT NOW. ACT NOW allows NRCS to expedite application approval and contract obligation in a designated ranking pool when an eligible application meets or exceeds a state-determined minimum ranking score, which is 60 for the CSP-Urban Agriculture ranking pool. Eligible applications will be batched and processed in the order they’re received, with selections made weekly. CSP-Urban Act Now applications will be accepted on a continuous sign-up basis until May 17, 2024, or until funds have been expended. The full list of enhancements is available at your [local NRCS office](#).

## More Information

Through conservation programs, NRCS provides technical and financial assistance to help producers and landowners make conservation improvements on their land that benefit natural resources, build resiliency, and contribute to the nation’s broader effort to combat the impacts of climate change. More broadly, these efforts build on others across USDA to encourage use of conservation practices.

USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris Administration, USDA is transforming America’s food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit [www.usda.gov](http://www.usda.gov).

*USDA is an equal opportunity provider, employer, and lender.*



# Save the Date



Arkansas Land and Farm Development Corporation

44<sup>th</sup> Annual Conference

October 24-25, 2024

Hosted by

Arkansas Land Community Development Corporation

Held at the Brinkley Convention Center

**UPCOMING POS-SUMMIT WORKSHOPS**  
**In-Person/Hybrid Summit**  
**One USDA NRCS/FSA/Rural Development**

POST -SUMMIT WORKSHOP	POST -SUMMIT WORKSHOP
	In-Person/Hybrid Summit
	Date: <b>April 25, 2024</b>
Mark your Calendars for Updates on Meeting	Memphis, TN- Shelby County – <b>Knowledge Quest</b> <b>Main Campus 590 Jennette Pl, Memphis, TN 38106</b>
	One USDA NRCS/FSA/Rural Development
	11:00 am – 1:00 pm
In-Person/Hybrid Summit	In-Person/Hybrid Summit
Date: <b>May 9, 2024</b>	Date: <b>May 23, 2024</b>
Tollette, AR- Howard County – <b>City of Tollette 205</b> <b>Town Hall Drive, Tollette, AR 71851</b>	Morrilton, AR – Conway County – <b>Chambers of Commerce</b> <b>115 E. Broadway, Morrilton, AR 72110</b>
One USDA NRCS/FSA/Rural Development	One USDA NRCS/FSA/Rural Development
11:00 am – 1:00 pm	11:00 am – 1:00 pm
In-Person/Hybrid Summit	In-Person/Hybrid Summit
Date: <b>June 13, 2024</b>	Date: <b>June 27, 2024</b>
Somerville, TN- Fayette County – <b>UT Martin</b> <b>Sommerville Center RM 143 (214 Lakeview Rd,</b> <b>Sommerville, TN 38068</b>	Marks, MS - Quitman County – <b>Marks Community Center</b> <b>300 Pecan Street, Marks, MS 38646</b>
One USDA NRCS/FSA/Rural Development	One USDA NRCS/FSA/Rural Development
11:00 am – 1:00 pm	11:00 am – 1:00 pm



# Housing

Arkansas Development Finance Authority has announced a new loan program designed to provide affordable mortgage financing to eligible home buyers.

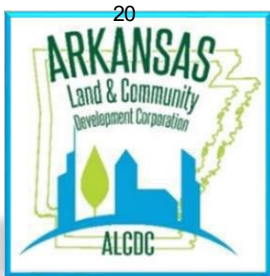
ADFA created the STARTSMART-First time homebuyer program to help make homeownership more affordable for low to moderate income individuals and families in Arkansas.

The StartSmart loan program promises below-market interest rate mortgages for first-time home buyers. The program was launched in response to astronomically high interest rates right now discouraging prospective homebuyers.

Applicants purchasing a home in one of the following thirty (30) federally-targeted counties need not meet the first-time homebuyer requirement: Bradley, Calhoun, Chicot, Clark, Cleburne, Columbia, Conway, Crawford, Crittenden, Cross, Dallas, Desha, Drew, Jefferson, Lafayette, Lee, Lincoln, Madison, Mississippi, Monroe, Nevada, Ouachita, Perry, Phillips, Prairie, St. Francis, Scott, Searcy, White, and Woodruff.

## HOW TO QUALIFY

1. Applicants must be a first-time homebuyer (must not have owned his/her principal residence for three (3) years prior to closing the loan.
2. Applicants purchasing a home in one of the following 30 federally targeted counties DO NOT have to meet the first-time homebuyer requirement: Bradley, Calhoun, Chicot, Clark, Cleburne, Columbia, Conway, Crawford, Crittenden, Cross, Dallas, Desha, Drew, Jefferson, Lafayette, Lee, Lincoln, Madison, Mississippi, Monroe, Nevada, Ouachita, Perry, Phillips, Prairie, St. Francis, Scott, Searcy, White, Woodruff.
3. Veterans and spouses of veterans with proper documentation do not have to be first-time homebuyers.
4. **Household income cannot exceed maximum limits.** Household income varies depending on the number of family members and the county where the property is located.
5. The purchase price of a home cannot exceed \$425,000.
6. Home must be the primary residence.
7. Must have a credit score of no less than 640.
8. Must use an approved lender.



**ALFDC/ALCDC Partnership Membership Renewal  
Form October 1, 2023- September 30, 2024**

\_\_\_\_\_ Individual Membership \$25 \_\_\_\_\_ Partnership Membership \$40  
\_\_\_\_\_ Organizational Membership \$200

**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 residents.

**Member Opportunities** -ALCDC/ALFDC offers leadership opportunities within the organization for our youth, farmers, and rural residents. As a member you will have the opportunity to serve on advisory committees in support of the organizations program service delivery work.

**Marketing Opportunities** -ALCDC/ALFDC offers cooperative marketing opportunities for rural and urban farmers, and businesses. We also offer the opportunity to present and set up an exhibit during our Regional Meetings and Annual Conference, along with faculty rental discounts.

**Access to housing, farming, and youth services** -ALCDC/ALFDC offers rural and urban residents technical aid and training for access to affordable housing, homeownership education business development, help in accessing farm financing resources for conservation practices, 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 at arlcde.org

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City/State/Zip Code:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Please return your application and tax-deductible contribution to:  
ALCDC/ALFDC Membership  
P.O. Box 743 • Brinkley, AR 72021**

ALCDC/ALFDC programs and services are available without regard to race, color, national origin, religion, sex, disability, or familial status. On your compatible Android phone, Smart phone, or tablet-open the built-in camera app. Point the camera at the QR code. Tap the banner that appears on your Android phone, Smart phone, or tablet to join or renew membership.



## 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 Resource 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  
P O Box 743  
Brinkley, Arkansas 72021**



P.O. Box 907  
Brinkley, AR 72021

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## ABOUT THE ADVANCER

The Advancer is a publication of the Arkansas Land and Community Development Corporation (ALFDC) printed quarterly and circulated as a public service and communication resource 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 [alcde1934@yahoo.com](mailto:alcde1934@yahoo.com).

If your mailing address is not correct, you can correct the label above and fax back to (870) 734-4197 or call Mary Harris at (870) 734-3005.

### ALCDC STAFF

Dr. Calvin R. King Sr. – President and Chief Executive Officer (CEO)  
LaShica Miller – Vice-President and Chief Financial Operation Officer (CFOO)  
J. D. Davis – Vice-President of Programs and Policy  
Barbara Erby – Director of Public Relations Marketing Administrative Services  
Larry Lofton – Ag. Farm Division Director  
Janie Williams – Farm Advisor Specialist, Youth Director  
Michael Tucker – Farm Advisor  
Ashley Crockett – Housing Director  
Mary Harris – Office Manager and Farm Administrative Assistant  
Diamond Smith – Accounts Payable  
Tomyra Privett – Administrative Assistant  
Endia Rapier – Site Manager  
MyKaitlyn Smith - Administrative Assistant  
Nelson Hubbert – Environmental Engineer

### Multi-Family Housing (Off-Site)

Ashley Crockett- McNeil Apartments Phase II, Crawfordsville, AR., Earle Duplex's, Pinewood Apartment Development, Brinkley, AR  
Keisha Caffey (Resident Manager)- Meadowbrook, Marianna, Helena-West Helena  
Jennifer Jones (Resident Manager) Forrest City and Wynne

## ALCDC MISSION STATEMENT



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.arlcde.org](http://www.arlcde.org)

Website for ALFDC:  
<https://alfdc.webs.com>

Email: [alcde1934@yahoo.com](mailto:alcde1934@yahoo.com)