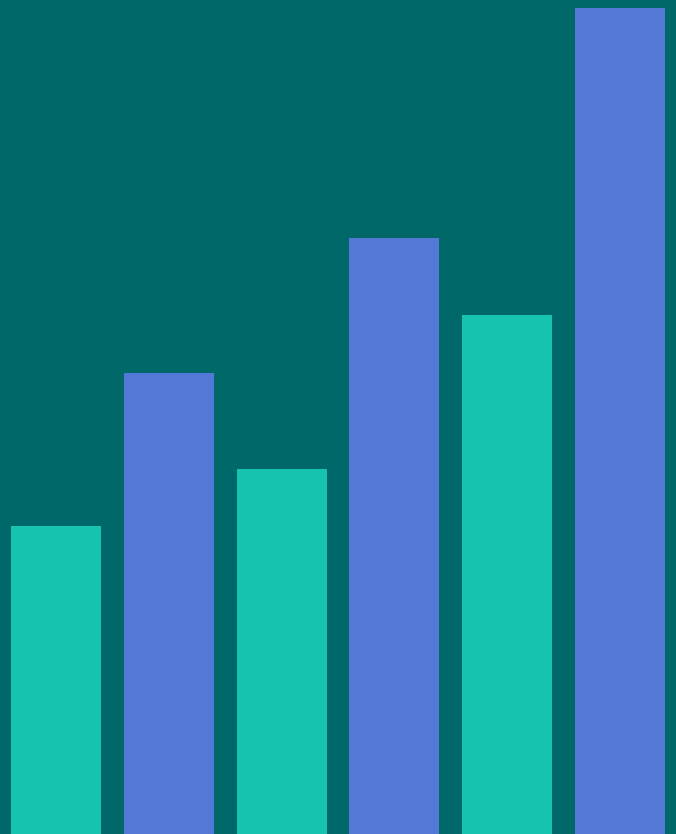
UP FOR GROWTH

21st Century ROAD to Housing

What's in it and why it matters for Arkansas

Mike Kingsella
CEO, Up for Growth
Natural State Housing Summit · October 1, 2026



Arkansas doesn't have one housing shortage

Northwest Arkansas

About 4,300 homes short, even after adding 28,000 since 2019

Central Arkansas and the River Valley

Enough homes on paper, yet Little Rock rents up about a quarter

The Delta and small towns

A new home can cost more than it's worth

Northwest and Central figures: Up for Growth housing underproduction, 2023 data (2025 release)

Statewide: homes the lowest-income renters can afford

48

for every 100 households

About 55,000 homes short

National Low Income Housing Coalition, The Gap 2026

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The pieces to watch from Arkansas

01

Planning and zoning

Planning grants, zoning guidance, pre-approved designs

Secs. 207, 107, 209

02

Building codes

Single-stair guidance, manufactured and modular homes

Sec. 102, Title III

03

Money already flowing

CDBG for new construction; public land lists start today

Secs. 204, 104

04

Rural housing

Faster USDA review on infill sites

Sec. 103

05

Capital

Community banks' role in housing

Title IX

Federal law does not build houses.
It changes decisions.

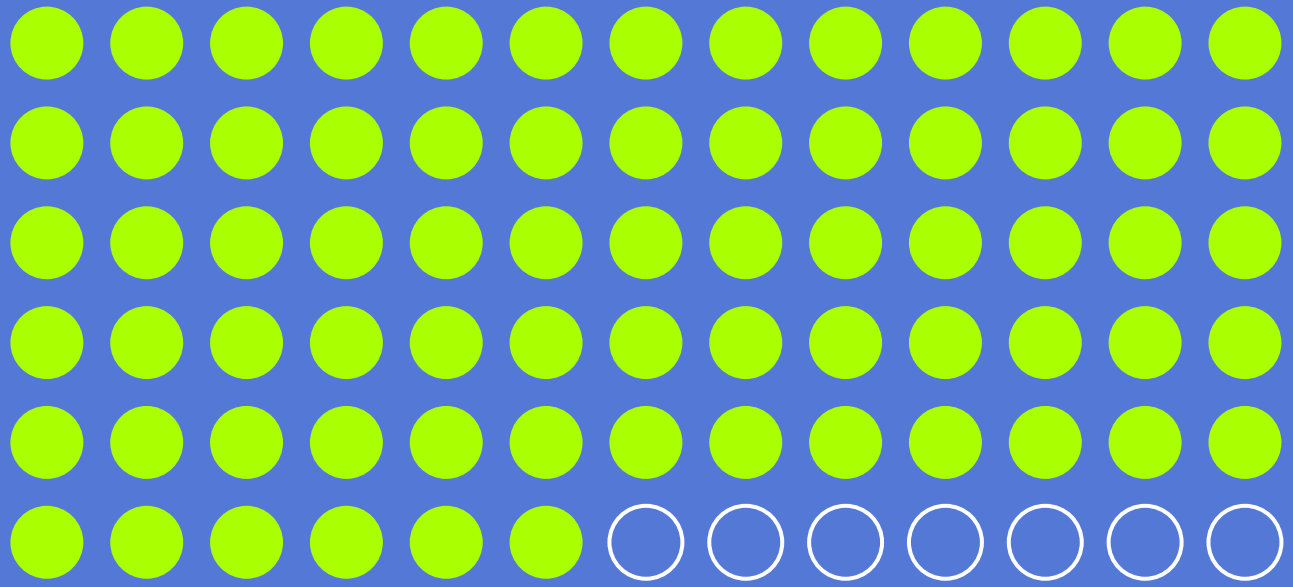
Law → Agency → State, city, bank → Builder, owner, lender → **A home, or not**

78

banks headquartered in Arkansas

71

of them are community banks



Title IX: Strengthening Community Banks' Role in Housing

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FDIC BankFind, June 30, 2026

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Arkansas gets to help prove whether it works.

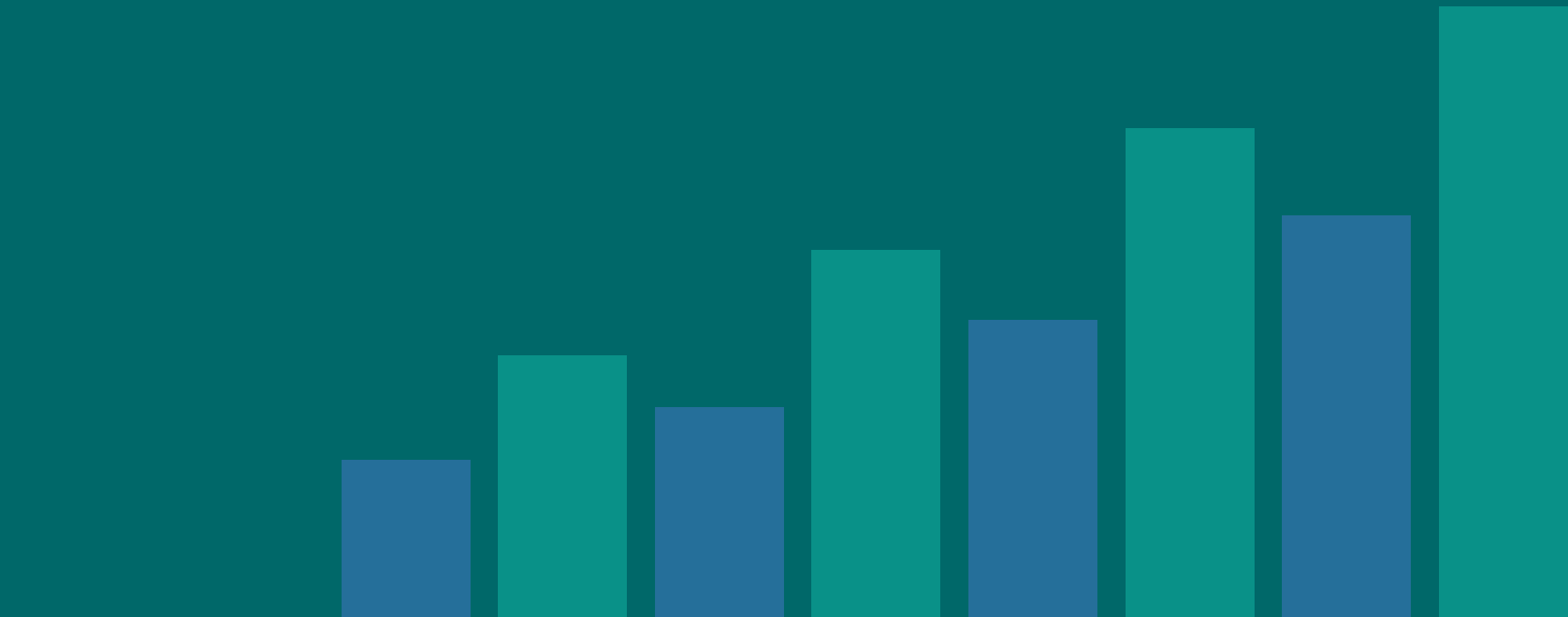
ROAD 1.0
Enactment

ROAD 1.5
Implementation

We are here

Evidence
What actually changed

The next law
Written from evidence



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