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About the cover

Finance and Technology

The cover image depicts a stylized view of Blue Sail Coffee in the Little Rock Technology Park. It is a place to meet or work in the Tech Park's relaxed, creative and motivated atmosphere. The image looks out on Main Street in downtown Little Rock, the urban backdrop which helps attract and keep tech entrepreneurs. The wagon mural in the background is located at Union National Plaza at Fifth and Main Streets. It is called “Playtime” by Jason Jones of Fayetteville and was commissioned by the Downtown Little Rock Partnership.

Acknowledgments

This edition of the Metrotrends newsletter, like all others, was helped along by many hands (and minds). Metroplan would like to give special “thanks” to John Adams of First Security Bank in Conway, whose questions and comments helped inspire this edition’s “finance and technology” theme, and whose background knowledge gave us vital tips on where to go and who to ask as we researched the topic. Metroplan would also like to thank Uday Akkaraju of Bond.AI, Brent Birch of the Tech Park, and Becky Pittman and Collins Andrews of the Venture Center. Lisa Ferrell of North Bluffs Development Corporation provided vital background on Opportunity Zones. And, as always, several members of the Metroplan staff provided vital help with maps (Hans Haustein), building permit data (Iris Woods), and editing (Tab Townsell, Casey Covington, and Susan Markman).
About Metroplan

Metroplan is a voluntary association of local governments that has operated by interlocal agreement since 1955. Originally formed as the Metropolitan Area Planning Commission of Pulaski County, Metroplan now has members in five counties of the six-county metro area (see below). Metroplan is the designated metropolitan planning organization (MPO) under Title 23 of the United States Code.

Metroplan serves as the regional voice on issues affecting Central Arkansas, develops transportation plans required by federal law, convenes stakeholders to deal with common environmental issues, and provides information and staff resources to our member local governments, the business community and the public. As part of that mission, Metroplan publishes Metrotrends twice yearly. The spring/summer edition is the Demographic Review and Outlook; the fall/winter edition is the Economic Review and Outlook.

About CARTS

The Central Arkansas Regional Transportation Study, or CARTS, is the cooperative effort by the participating communities, transportation providers and many other interested parties to develop a long-range transportation plan for the metropolitan area.
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The Little Rock Regional Economy in 2019

The region’s economy continues growing steadily. Employment and unemployment data, which give the most up-to-date picture of economic conditions, remain “on trend” from past years. Job growth from January–October was 2.7 percent, compared with 2.6 percent from January–October of 2018. Unemployment remains very low in historic terms but has climbed a tad over last year, still low and not automatically a bad sign when employers are feeling the pinch for qualified workers.

The region’s unemployment rate has averaged below four percent since early 2016. This implies a strong demand for labor which has gently pulled a few more people into the job market. Preliminary data for 2019 suggest Little Rock regional labor force participation reached 50.6 percent of the total population, its highest level since 2012. Females have been rejoining the labor force at a higher rate than males.

Other indicators give mixed readings. Things have recently ramped up in the construction sector. During 2018, inflation-adjusted construction value in the region reached its highest level since 2007, while commercial construction in 2018 achieved its highest value ever (see pp. 10–13).

During 2018, inflation-adjusted construction value in the region reached its highest level since 2007, while commercial construction in 2018 achieved its highest value ever.

On the other hand, regional income growth has continued running below U.S. averages. The latest 2018 American Community Survey (ACS) figures show that while U.S. per capita income has gained by over 12 percent since 2010, local per capita income has gained less than 9 percent.

Most local industries have shown job growth over the past two years but, as the chart shows the Little Rock area lost jobs in professional and business services despite U.S. growth in this sector. The local economy has continued losing information-sector jobs at a higher rate than the U.S. average.

The local region has kept up slow job growth in manufacturing at virtually the same pace as the U.S. average. Looking forward, however, this sector appears vulnerable in light of trade tensions and general economic conditions.

Wholesale trade has seen faster growth than the U.S. average, a major turnaround from years of local weakness in this sector. However, the region still has fewer jobs in wholesale trade than it had in 2010.

The region’s financial sector grew jobs at nearly twice the U.S. average from 2017 to 2019. Closer analysis of other statistics confirms the strength of local banking and finance. This edition of the Metrotrends Economic Review and Outlook will take a deeper look at the local finance sector.

The Miller Creative Quad on the campus of Hendrix College will combine creative arts with student housing.
Despite relatively slow economic growth in recent years, the Central Arkansas region has been excelling in the finance sector. This can be seen in the chart (at bottom), which depicts job trends for the U.S. and Little Rock regions since the year 2014. By 2019, the region had 4,071 jobs in this sector with a Location Quotient of 1.31, or a ratio of jobs nearly one-third higher than the national average. The same tendency can be seen in GDP terms. As the chart at right shows, the region’s finance sector weathered the Great Recession 2008–2009 with net growth and, despite a dip in the 2011–2013 window, has outperformed the U.S. average through 2016.

Bank deposits are an imperfect measure of the banking business, because banks make money via lending, whereas deposits can be a constraint. Nonetheless, deposits give a partial measure of scale and, on this basis, the Little Rock region has outperformed every comparable nearby metro area. With net deposit growth of 144 percent 2005–2019, the Little Rock region exceeded Oklahoma City, Nashville, Baton Rouge, and even the super-fast-growing Northwest Arkansas urban region.

1 Chart represents NAICS 5221 = Depository credit intermediation, which includes commercial banking.
2 2016 is the latest year for which the U.S. Bureau of Economic Analysis has provided data for the Little Rock MSA.
The idea of a dedicated technology hub had been circulating for years when Little Rock voters passed a sales tax in 2011, which included funding for a technology park. With this funding and a partnership between local business and university leaders, the Little Rock Technology Park formally opened in March 2017. Today it houses 52 tenants, mostly start-up small businesses. The facility’s high-quality urban location attracts and keeps tech workers, who benefit from proximity to one another in an innovative, tech-friendly setting. The Venture Center, which is one of the Tech Park’s tenants, plays a critical role in incubating and nurturing new firms, many of which are housed at the Tech Park.

Little Rock has developed a process which marries the incubation of technology firms with finance. Most of the firms founded so far are small in terms of jobs, but rich with promise. Several firms have outgrown the Tech Park and moved to new locations, but they usually remain in close association. In critical fields like Artificial Intelligence (AI), cyber-security, and financial technology (fintech) the Central Arkansas region is establishing a national presence. In 2019 the Little Rock Technology Park announced a second phase, with plans to add a five-story, 85,000 square-foot building adjacent to its present facility, on parking lot land it already owns.
The Systematics Story

In the late 1960s banks conducted transactions and record-keeping mainly with paper but were moving to computers. A few entrepreneurial-minded individuals in Little Rock realized that banks would need software to make the computers really work. Banking CEOs showed little interest, but investors at the Stephens Corporation saw potential. In its early days the budding Systematics Company struggled with small annual revenues, but its investors took the long view and held firm.

Several staffers with the emerging company had worked for IBM previously, and took to heart its emphasis on training and education. As Systematics developed, it learned to connect its sales and technical branches closely to prevent a disconnect between customer needs and technology. The working environment became innovative yet disciplined. The emphasis was less on quick sales than on staying with customers and training their staffs to work with the new software. By nurturing a loyal customer base, the company sustained its revenue stream.

Systematics never seriously considered leaving its Little Rock base, even though the local cadre of trained data processors was not large. In the early 1980s the company went public, a step that helped not only with building investment capital but also with its public image.

Several precepts of the company’s business success remain relevant today:

- Success depends on a small core of dedicated and highly effective workers. Careful vetting, testing and training help but there’s an element of chance with personnel selection.
- Keep a long-term perspective. Unless you consciously prevent it, the short term will always take precedence over the long term.
- Build systems that relate closely with customers’ needs.

As a publicly-held company, Systematics got bought out by Alltel, becoming Alltel Information Services in the middle 1990s, as banking moved onto the Internet. Later, Fidelity National Financial purchased AIS. After some corporate name changes and reorganizations, the former Systematics became the local presence of Fidelity Information Services (FIS), a global corporate system. Yet the enduring ideas, talents and innovation capability of the old Systematics remain alive today in Little Rock and across the globe.

The local FIS presence still carries a legacy inherited from Systematics.

1 For further background, see Collins Andrews’ Interview with former Systematics CEO Walter Smiley, sponsored by the Arkansas Academy of Computing History, available on YouTube. One hour, highly recommended:  https://arkansasacademyofcomputing.wildapricot.org/Walter-Smiley-bio-interview

The working environment became innovative yet disciplined.
The Venture Center and the Fintech Connection

The Venture Center runs an exciting program that stimulates entrepreneurship of all kinds, usually with a “tech” focus. In association with FIS, it has run four business accelerator programs since 2016. Every year, hundreds of early-stage fintech companies apply to The Venture Center’s highly competitive program, which selects ten finalists. It runs the winners through a twelve-week boot camp providing mentorship, partnerships, and seed investment to make them market-ready. Several local companies have spun off from The Venture Center’s accelerator, including Gas-Pos (featured in last year’s edition of this newsletter), and Bond.AI (opposite page). This success has spurred another financial client, the Independent Community Bankers of America (ICBA) to join The Venture Center’s roster. The ICBA ThinkTECH Accelerator 2.0 will launch in January 2020, helping advance initiatives from the nation’s nearly 5,000 community banks.

The Venture Center fosters the culture of idea-sharing and informal communication at its offices in the Tech Park.

In The Venture Center’s relaxed and urbane atmosphere, entrepreneurs make lasting friendships.

Every year, hundreds of early-stage fintech companies apply to The Venture Center’s highly competitive program, which selects ten finalists.

Mentorship is a key part of The Venture Center’s method of supporting entrepreneurs.

Collaboration in the works.

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1 For background information on The Venture Center and its origins, see the 2016 edition of the Metrotrends Economic Review and Outlook pp. 6-7, at metroplan.org.
Your financial habits are probably less than optimal. 81 percent of Americans are stressed financially, and 43 percent are “effectively poor,” struggling to meet day-to-day costs, wasting resources on petty expenses and credit-card interest, unable to muster small sums of cash for routine financial emergencies. It fits with the short attention spans and stress levels of modern life and how they impact personal money habits.

Uday Akkaraju has an answer. It’s an app for your mobile device that helps you manage your financial wellness. It tracks your earnings and expenditures in context with your needs and can talk with you—via voice interface—about how to enhance your financial status. It also gives advice aimed at gently helping you change your financial habits, so that you spend on the right things, and save and earn more. Called “Bond,” the app will come from your bank, which will keep your financial information private and secure. Bond can talk with you via voice communication and is powered by the Empathy Engine™. It is in production with two banks and will be going mainstream with five more next quarter. It has already been tested and proven to give results.

Uday likes Little Rock. He enjoys living and working in the attractive pedestrian-friendly environment of River Market and Main Street Little Rock. He plans to buy a house soon, in a close-in suburb. He has been part of the tech scene on both coasts, most recently New York. Bond.AI keeps an office in New York which Uday visits regularly, but he prefers his Little Rock location at the Tech Park.

Uday was lured to Little Rock via The Venture Center program, considered one of the world’s leading fintech accelerator programs. The Venture Center has a track record for helping aspiring entrepreneurs scale up their businesses and pairing them with tech-savvy mentors and investors. The sophistication of the downtown Little Rock-North Little Rock urban environment, the proximity of trails and ample countryside nearby, and low housing costs make the city attractive for techies. Arkansas is a “two phone call state”—critical executives, legislators and even the governor are accessible. Uday says “there’s just one degree of separation between you and capital, talent, and legislators. It helps you fly, not just run.” He has worked successfully with paid interns from UALR and graduates from UALR’s Donaghey College of Engineering and Information Technology (EIT). Local graduates are competitive even in the advanced field of Artificial Intelligence.

Some challenges remain. There are too few direct flights. Local tech graduates get lured away by bright lights on the coasts. But Bond.AI has developed a new technology with world-changing potential. The Little Rock region offers boutique urban sophistication at a bargain price and provides budding entrepreneurs a home that offers personal connections in a close community.

“In Arkansas you can grow superfast, there’s just one degree of separation between you and legislators, capital and talent.” —Uday Akkaraju

Uday Akkaraju (at right) has a team at the Tech Park, with other small staffs in New York City and India. From left: Maahesh Balshetwar, Madhavi Kulkarni, Jared Landrum, Uday Akkaraju.
Opportunity Zones are small urban and suburban areas where investors can qualify for important U.S. tax credits. The idea is to open disadvantaged areas up to redevelopment. Local Opportunity Zones (OZs) are found in Faulkner and Pulaski Counties. In Faulkner County, the OZs are defined by three census tracts in eastern Conway, on either side of I-40. In Pulaski County, OZs can be found in and near downtown Little Rock, North Little Rock, and southeastern portions of Jacksonville. The table at right compares overall statistics for racial breakdown, poverty, unemployment and median family income between the overall cities and the Opportunity Zones in them, based on 2017 five-year ACS data.

The program has several features which could encourage the kind of lasting investments needed to turn troubled areas around. If an investor holds onto an OZ investment for ten years or more, he/she pays no capital gains tax on the initial investment’s growth. The Economic Innovation Group has estimated that the tax breaks could add up to 3 percent to investors’ annual rates of return.1

The map on page 9 shows the OZs in Central Arkansas. They are defined by census tracts (tract numbers are shown in white). Development trends are already favoring a larger share of projects in older built-up areas. The new tax breaks just made several good opportunities better. M

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Some Background on Opportunity Zones

In late 2017, coupled with a massive U.S. tax cut, Congress signed into law a program of targeted tax cuts to create Opportunity Zones (OZs) in disadvantaged areas. In the state of Arkansas, a total of 337 census tracts qualified based on income. In April of 2018, Governor Asa Hutchinson nominated 85 official Opportunity Zone areas in the state. The national policy has been questioned, on the basis that wealthy investors may gain more than residents in impoverished areas. On the other hand, the OZ program favors long-term investment, which could bolster the kind of investor commitment and place-making that tend to boost local success. As one writer put it, “the inequality of our era means there are trillions of dollars in idle capital sitting on the sidelines over here, and communities suffering from decades of disinvestment over there.” Time will tell, but in the meantime OZs are an important factor in redevelopment prospects in Central Arkansas.

1 “Boondocks and boondoggles: bringing investment to poor places,” Economist, November 17, 2018.
During the first half of 2019 housing construction moved up a bit: steady overall in single-family, while ticking up in multi-family. Conway saw a big jump in new single-family homes, with 158 new units from January–June 2019, compared with 71 in the 2018 January–June interval. Jacksonville also saw a small move upward, while other cities saw fewer new permits. A downward move was visible in Benton and Bryant, with barely half as many new starts in the first half of 2019 as compared with the same interval the previous year.

Multi-family ticked up in the first half of 2019, with 658 total units started compared with 277 in the first half of 2018. Little Rock granted permits for a complex of 176 units on east Second Street in Little Rock’s East Village area, and 180 new units at 3321 South Bowman Road. Conway saw construction of a new 160-unit complex south of Dave Ward Drive, just west of Harkrider. Finally, Jacksonville added 66 units at 3301 South First Street.
Construction Value Trends

Total construction value in the four-county region reached $1.26 billion in 2018, based on city building permit records. With inflation adjustment, this ranks as the best year since 2007. It also marks two consecutive years of rising value, and the fifth highest yet recorded in the region.

Residential Construction Value

Residential building amounted to $395 million in 2018. Little Rock led the pack with $154 million in residential construction, followed by Conway at $79 million, Sherwood with $34 million and Maumelle at $32 million. Major multi-family investments occurred in Little Rock, Conway, Maumelle and North Little Rock; single-family homes accounted for most of the rest. New single-family homes hit their highest median value yet recorded at $196,666. Maumelle saw its single-family median value surpass $300,000 for the first time ever.
Record Year in Commercial Construction

The real story for 2018, however, is that nonresidential construction in the region surpassed all previous records, including the 2004–2007 boom period, even after inflation adjustment. Slightly more than half of the new construction was in Little Rock (52 percent), followed by North Little Rock (17 percent), Bryant (13 percent), and Conway (7 percent).

The table on page 13 shows the ten largest of these projects. Bank OZK led the list, with its new $98.8 million headquarters on west Cantrell Road. There were two large school construction programs, by Bryant Public Schools and the Lisa Academy in North Little Rock. Hendrix College started work on an innovative new student-living facility that merges art, education and housing.
The investments by Safe Foods and First Orion in North Little Rock benefited from Opportunity Zone locations. Both represent infusions in promising job-generating technology industries. Several smaller industrial investments weren’t large enough to make the list but offer promise, including a new USALCO chloride chemical plant in southwestern Little Rock.

A new CARTI facility in North Little Rock demonstrates strength in the local health sector, as well as the emergence of a major medical hub around the Baptist Hospital facility near East McCain Boulevard in North Little Rock.

The list doesn’t only depict a lot of construction going on in 2018. It also points to a lot of businesses and institutions investing in jobs and economic growth potential for the Central Arkansas region.

### Little Rock Region Largest Commercial Projects 2018

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Value ($ million)</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank OZK</td>
<td>98.8</td>
<td>Little Rock</td>
</tr>
<tr>
<td>Bryant Junior High School</td>
<td>47.6</td>
<td>Bryant</td>
</tr>
<tr>
<td>CARTI</td>
<td>23.7</td>
<td>North Little Rock</td>
</tr>
<tr>
<td>Safe Foods*</td>
<td>17.0</td>
<td>North Little Rock</td>
</tr>
<tr>
<td>Hendrix Miller Creative Quad</td>
<td>16.0</td>
<td>Conway</td>
</tr>
<tr>
<td>First Orion+Argenta Plaza*</td>
<td>15.7</td>
<td>North Little Rock</td>
</tr>
<tr>
<td>Ridgemere Assisted Living Center</td>
<td>14.6</td>
<td>Conway</td>
</tr>
<tr>
<td>ALOFT Hotel</td>
<td>13.7</td>
<td>Little Rock</td>
</tr>
<tr>
<td>Lisa Academy Expansion</td>
<td>10.9</td>
<td>North Little Rock</td>
</tr>
</tbody>
</table>

*Source: city building permit reports.*

*Entry includes two or more separate permit records.*

### LR MSA Commercial Construction $ Value 2018

<table>
<thead>
<tr>
<th>City</th>
<th>Construction Value ($ millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Little Rock</td>
<td>411.1</td>
</tr>
<tr>
<td>N Little Rock</td>
<td>135.8</td>
</tr>
<tr>
<td>Bryant</td>
<td>104.7</td>
</tr>
<tr>
<td>Conway</td>
<td>56.4</td>
</tr>
<tr>
<td>Others</td>
<td>82.7</td>
</tr>
<tr>
<td>MSA Total</td>
<td>790.7</td>
</tr>
</tbody>
</table>
Economic Outlook 2019

The best summary of the region’s economy today is “slow and stable” once again. Unemployment remains low, hovering around 3.3 percent. Regional income has grown more slowly than the U.S. average, but data from the U.S. Bureau of Economic Analysis (BEA) show it ticked up in the 2017–2018 interval after a slower performance 2016–2017. Regional retail sales began picking up in late 2018 and were still climbing slightly faster than the inflation rate through August of 2019. This may suggest an additional up-tick in income growth not yet caught by BEA statistics. The highest-ever non-residential construction value for 2018, cited on page 12, suggests rising investment in the region’s economic future.

The local economy continues undergoing internal structural changes. The region’s once-mighty telecom sector is now smaller as a share of the local economy than the national average, to a mere 1,255 jobs in 2019, from over 5,000 in 2008. The local business and professional services sector, once an engine of growth, has also lost jobs. The region’s health and educational services sector remains its primary job-producer, with a net gain of over 10,000 jobs since 2009. The region’s fintech sector, described pp. 3–7, is already a major player and may become a regional game-changer over the longer term.

The new White Oak Crossing interchange near Maumelle, funded by voter-approved tax dollars, is now open and eases traffic flows in and out of Maumelle. Improved freeway access will yield a jump in land development, business activity and even population growth in eastern Maumelle and extreme western North Little Rock. Traffic will quickly rise to chase the gain in capacity, as with freeway improvements in the past.

Whether or not development in Opportunity Zone districts will alleviate poverty is an open question. Many of these zones are well-located along major transportation routes, so renewed development activity is a likely future prospect. The region’s economy may be picking up from a prolonged slow pattern, while the U.S. economy appears to be slowing after a phase of faster-than-average growth. If so, it would fit with the region’s past pattern of lagging U.S. economic trends by two to five years.

New Vilonia Data

During the year 2018, the City of Vilonia began assisting Metroplan with building permit data. The data we receive from our member cities helps with estimating housing, population and economic trends across the region. Over time, Metroplan will blend Vilonia data into its overall statistics. The table at left gives an idea of housing construction in a city that’s been growing rapidly over the past three decades, with more coming.
In the fall of 2016, this newsletter pointed to the surprising finding that the Little Rock region had the highest share of cyber-security jobs (as defined by occupation) among metropolitan areas in the entire U.S.A. This conclusion was based on a data release from the U.S. Bureau of Labor Statistics (BLS) for employment by occupation in 2015. Since that time, the BLS has updated its data and occupational definitions. The tables below give new data from the latest 2018 release.

The BLS conducts regular modifications to the occupation categories, which helps explain why the newer 2018 figures differ. In the job category “Information Security Analysts,” the state of Arkansas ranks well above average at 16th in the country by Location Quotient (LQ). The Little Rock region has 330 jobs in the field, and ranks 36th among metro areas—the top ten percent. The Northwest Arkansas urban region now shows a higher place in the cyber field, with 450 jobs and ranking 9th among 394 metropolitan areas.

The next table gives a closer look at leading computer-related occupations in the Little Rock region, ones with an LQ above 1.25. The table ranks occupations by LQ and gives BLS projections for the years 2018–2028. As you can see, the region ranks high in computer programmers, 22nd among U.S. metropolitan areas. Programming is, however, a declining occupation, with jobs migrating to lower-cost countries. U.S. programming jobs are projected to drop 7.2 percent over the coming decade.

The Little Rock region ranked high in several related fields, including statisticians (LQ 1.61, rank 30th), computer/information managers (LQ 1.36, rank 27th) and two computer network occupations (rank 50th and 43rd), and cyber security (rank 36th). For two of these sectors, statisticians and information security analysts, jobs are forecast to grow over 30 percent in the next ten years. Overall, the Central Arkansas region has a concentration of jobs in sectors related to statistical analysis, cyber-security, and computer networks. The region does less well in software, web development and database occupations.

The high rankings for the Northwest and Central Arkansas regions in cyber-security correlate with major corporate headquarters in both (but especially Northwest Arkansas), and sizeable utilities and fintech activity (mainly Central Arkansas). The two largest urban regions in Arkansas differ economically, but both share an outsized presence in cyber-security jobs. These promising jobs could become an important factor in state growth prospects, since together the two regions account for nearly half the state’s jobs and GDP.
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