



5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

5 Year Strategic Plan Executive Summary:

The City of Denison's Five Year Consolidated Plan (Plan) for the time period of October 1, 2010 to September 30, 2014 has been prepared to meet requirements issued by the U. S. Department of Housing and Urban Development (HUD). The Plan is a comprehensive analysis of community needs eligible for HUD funding as well as a summary of strategies to address those needs. Its focus is on low/moderate income individuals, households, and areas of the City in alignment with the goals of HUD's Community Development Block Grant programs. The City's Plan is designed to serve as a resource for all City Departments, local and regional organizations, and Denison residents as they plan for the future. In addition, the Plan will assist the Office of Community Development as it formulates Annual Action Plans that identify how HUD funds included in the Plan will be spent over the upcoming years.

The development of the Plan was an intensive collaborative planning process begun with the first 5 Year Plan in 1995. During the past few months the Office of Community Development staff initiated data analysis of the 2000 census and identified trends relevant to its long-range planning efforts. Over the course of the spring and summer , the City conducted 3 public hearings where Community Development staff and the Community Development Block Grant Steering Committee shared findings from the census data, highlighted accomplishments from the 2005-2009 Consolidated and proposed ideas to meet the identified needs. The City then met with local public service providers to discuss the needs and direction of service they provide for the citizens of Denison to coordinate efforts and develop priorities.

Over the next 5 years, the City anticipates receiving and estimated \$2 million from HUD through the Community Development Block Grant program. Through the community-driven planning process of public hearings meeting with service providers, the city has established a unified vision for the allocation of these resources over the next 5 years. Past performances have shown that the need exceeds the resources. the City of Denison has been able to draw down the funds well within HUD requirements for cash on hand. All of the proposed outcomes and performances have been met or exceeded during the past 5 program years.

The City of Denison is located in north central Texas four miles south of the Oklahoma boundary. It is on U. S. Highway 75, between Dallas, which is 75 miles

south, and Tulsa, which is 210 miles north. The 2000 population of Denison is 22,773. Demographics at the Census Tract and Block Groups are from the 2000 Census.

Strategic Plan

Due every five years no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The City of Denison proposes to undertake a comprehensive community development program through the accomplishment of the activities listed in the 5-Year Consolidated Plan in order to provide improved housing and neighborhood conditions in low/moderate income neighborhoods. The specific activities are intended to stimulate private sector investment and redevelopment efforts in neighborhoods eligible for block grant assistance.

Housing activities should not only improve living conditions for the occupants and neighborhoods, but should extend the life of the structure.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

5 Year Strategic Plan General Questions response:

1. The geographic area of the jurisdiction is the corporate city limits of the City of Denison. The Rehab program and the First Time Home Buyer program is city-wide, available to income qualified citizens. The Demolition program will be conducted in the low/moderate income areas as defined by HUD and the Census Bureau.
2. Applicants for the Rehab program and the First Time Home Buyers program are qualified by household income limits, these activities are city-wide. The Demolition activity will be in defined low/moderate income Census Tracts and Block Groups because the area is the beneficiary not the individual site being demolished.
3. The only obstacle that we would encounter in meeting the needs that have been identified would be the level of funding is not sufficient.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

5 Year Strategic Plan Managing the Process response:

1. The City of Denison's Office of Community Development is the lead agency for the development and submission of the Plan and the administration of the programs identified in the Plan.
2. The City of Denison' Office of Community Development consulted with public and private organizations during the preparation and development of the Plan. The most important agencies consulted included various departments of the city such as Utilities Department, Public Works, and quasi-private organizations such as Denison Housing Authority, Grayson Housing Authority, Grayson County Shelter and the Salvation Army. to provide comments at all phases of the Consolidated Plan process, the Community Development Block Grant Steering Committee conducted public hearings during the development of the Plan. It is important to receive as much input as possible to be sure the Plan was encompassing as possible. There were core groups of selected agencies contacted and consulted on a one-on-one basis. These agencies had been involved in the program since 1995 and had a valuable insight to future needs.
3. The City of Denison's Office of Community Development conferred with local and state agencies regarding housing and other needs of children, elderly persons, persons with disabilities, homeless persons and other persons served by these agencies. Throughout the planning process conferences by telephone, office visits and meetings contributed to the development of the assessment, the needs analysis and the strategy.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

5 Year Strategic Plan Citizen Participation response:

1. In the preparation of the Plan, the City of Denison followed the guidelines established in its Citizen Participation Plan which was adopted in 1997 and updated in 2009. The purpose of the Citizens Participation Plan is to encourage public input during the preparation of the Consolidated Plan, as well as for any future amendments and other related documents. The City of Denison Citizen Participation Plan is attached for review.
2. A summary of any citizen comments or views on the Plan are attached.
3. The foundation of the "bottoms up" consolidated planning process for the City of Denison was through participation of the Consolidated Plan Advisory Committee. The Committee is primarily comprised of representatives from affected agencies and service providers. Membership on the Committee is self-selecting, which provides for any interested party to participate as a member. The primary function of the Committee is to review the estimates and forecasts of the target population and ensure that the community development programs are responsive to locally identified needs. Citizen participation in the consolidated planning process was augmented by soliciting comments from citizens that are located within the CDBG eligibility areas. The housing and community development needs identified by neighborhoods were incorporated into the needs analysis for the Plan. Public hearing notices invited persons requiring assistance or accommodations to review a draft of the Plan; for example, the mobility impaired or the deaf, to call the Office of Community Development to make special arrangements. This included the number of the Telecommunication Device for the Deaf (TDD) at the Central Fire Station. A draft was made available to the public by placing a copy in the Public Library, the Office of the City Clerk and the Office of Community Development. The Plan was posted on the City's web page so it could be downloaded and reviewed.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

5 Year Strategic Plan Institutional Structure response:

1. The City of Denison's Office of Community Development administers the housing assistance programs in the City. Included in its functions are implementation and oversight of the housing rehabilitation program, Fair Housing promotion, First Time Home Buyers Program, demolition of unsafe houses and funding of subrecipients with CDBG funds when authorized in the Annual Action Plans. Implementation of Plan activities and strategies often requires coordination through the Office of Community Development with a number of other city departments. Public facilities and improvements, for instance, are undertaken through the Utility Department. The demolition of unsafe structures is sometimes completed through the Public Works Department. Other public agencies are directly involved with carrying out Plan activities depending on the type of activity. Coordination and oversight of Consolidated Plan strategies and actions is through the Office of Community Development. Local banks, mortgage companies, real estate developers and similar private-sector interests play significant roles in the types and availability of housing in the community. In addition, housing finance agencies, particularly the Texoma Housing Finance Corporation, whose goal includes affordable housing credits availability, offer current and future opportunities for addressing housing needs. The long term potential for successfully addressing housing and neighborhood revitalization cannot be fully met without active participation by these entities. To effectively allocate resources and maximize housing opportunities and neighborhood revitalization requires mutual knowledge and understanding of both private sector credit and investment needs and public goals and programs. The Office of Community Development and the Housing Authority of the City of Denison has served as facilitator and coordinator for private and public participation to increase the decent affordable housing stock in the City of Denison. The Plan strategy includes continued coordination with, and leveraging of, private lending resources. The real estate community is becoming increasingly involved with homebuyer assistance programs. Coordination has been particularly instrumental in providing outreach to those who may not have otherwise considered themselves as possible homebuyers, an effort that is planned to be continued and expanded under the Plan Strategy.

The provision of assistance to homeless persons is generally provided by nonprofit organizations, typically with each entity primarily addressing particular segments of this population. The Office of Community Development will provide technical and related assistance to organizations seeking funding available directly from the U. S. Department of Housing and Urban Development. Occasionally, CDBG funds are used to assist public service agencies. The Office of Community Development also works closely with all City offices, state, nonprofit and private organizations and agencies that provide housing related or community development services.

The Denison Housing Authority administers public housing services in the City of Denison. The Grayson County Housing Authority and the Texoma Council of Governments provide rental assistance such as Section 8 certificate and voucher programs in Denison. The provision of rental assistance to eligible low and very low-income persons is a primary function. For rental assistance that may involve cooperative efforts with the City of Denison, Grayson Shelter, Salvation Army and

Housing Authorities for implementation and resource allocation, activities will be undertaken pursuant to cooperative agreements that include specific roles and

responsibilities. The Housing Authority of the City of Denison may also enter into agreements with the City or tenant organization or other entities for the purpose of implementing activities as part of the strategy of the Consolidated Plan, including programs involving tenant management and homeownership programs.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

5 Year Strategic Plan Monitoring response:

1. The minor/emergency rehab activities will be inspected by a City inspector and the Rehabilitation Inspector during the duration of the projects. All rehab work will conform to local, state and HUD requirements. The First Time Home Buyers program and the demolition activities will be monitored by the Community Development Director by reviewing each project for compliance to income requirements, location, and environmental issues. If a subrecipient is funded through an Annual Action Plan, the City of Denison will monitor the subrecipients by conducting yearly on-site visits and completing monitoring forms suggested by HUD to document these visits in the subrecipient files. The City of Denison will also keep accurate records of all funds disbursed and distributed for each subrecipient. Client data documentation is received with each draw request from the subrecipient. The information will be monitored and entered into IDIS for reporting purposes. Performance measures will be kept in check by corresponding with the subrecipients on the number of clients served.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Needs Analysis and Strategies response:

1. The needs identified in the various needs tables attached to the Plan were the result of public meetings with the CDBG Steering Committee, City Departments, State agencies and local service providers. The logic was to make as much of an impact with the dollars available. The age of our housing stock, the age of occupants and the deteriorated living conditions were factors that lead to the decision to concentrate most of the grant to housing activities.

The City of Denison is fortunate to have several well funded foundations that are willing to support the community. In the past, the majority of the foundation monies were committed to the local not-for-profit hospital. During the past 5 years the local hospital sold to a for-profit entity and a new hospital was built on

the south edge of town. With the tax status of the hospital changed, the opportunity for local service providers to apply for those dollars increased with more success than in the past. We encouraged those agencies to apply for those funds and we offered any assistance to them to complete that process.

2. The only obstacles that would prevent the City of Denison from meeting all of the underserved needs is the amount of resources available. We believe that a large portion of those underserved are the elderly and frail elderly with deteriorated living conditions. Our waiting list for those clients needing assistance with rehabilitation projects has grown to a wait of approximately 4 years. A wait of 4 years for someone with a leaking roof or faulty electrical wiring will result in more damage to the home or presents a fire danger to the home and occupants. Owner-occupied housing, especially the elderly and frail elderly home owners, are the highest prioritized needs identified in the needs tables.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

5 Year Strategic Plan Lead-based Paint response:

1. The City of Denison Office of Community Development administers the U. S. Department of Housing and Urban Development's Community Development Block Grant program. As a part of that Federal housing program, HUD's Guidelines under CFR 24 Part 35 concerning Lead-Based Paint Hazards apply to the rehabilitation contractors to comply with Material and Workmanship Standards 1170.10. The Office of Community Development also ensures that the owners of units rehabilitated with Federal funds are well informed concerning lead-based paint hazards. In the City of Denison, the 2000 Census indicated that there were 8,649 structures built before 1979 and there are 5,735 of these that are owner-occupied. The Office of Community Development estimates that 83% of the owner-occupied units, or 4,760, are occupied by low-moderate income households. It also estimated that the largest segment of that population is the elderly.

2. The CDBG Steering Committee made a recommendation to the City Council over ten years ago to eliminate the full rehab program. With funds available we were completing about 10 full rehab projects and about 20 emergency projects a year. When the full rehab program was cancelled, there was a 30 year wait to receive the work. Under the full rehab program CDBG funds were used to update the entire house at one time. The roof would be replaced, the house re-wired, all of the plumbing replaced, foundation work, cabinets replaced, carpet replaced and the home was painted inside and out.

The City's Owner-Occupied Minor Rehabilitation Program is required to comply with HUD's Guidelines under CFR 24 Part 35 concerning Lead-Based Paint Hazards. Minor Rehabilitation is defined by replacing the roof, re-plumbing the house, re-wiring the house, foundation support for the structure or installing heating in the house. These would be done one area at a time and we were cycling through the waiting list in about a year. In the beginning, the client would have to wait about a year between projects. The regulations require certain levels of compliance according to the amount of Federal dollars invested in the projects. The maximum amount that can be spent on a minor rehab project is \$4,500. This maximum was established by the City Council. With an investment of that amount, testing before and after the rehab project is not required if the projects are "do no harm". We do not disturb more than 2 square feet inside a home or 20 square feet outside the home. The Statistical Metropolitan Area (SMA) the size of Denison and Sherman is limited in the number of contractors that submit bid packets on minor rehab projects. The additional requirements of being certified to remove or abate lead-based paint would eliminate all of the local contractors that work on rehab projects in the area at this time. The limitations of dollars allowed on the projects and the number of projects completed each program year has not generated any interest from contractors in the larger SMA near us.

The local established guidelines for the minor rehab program requires an applicant to submit a request to be placed on the waiting list with the City. That placement on the waiting list establishes a number for the client for the minor rehab work. While an applicant is on that waiting list, they can request emergency rehab work to be done. The type of emergency work is limited. A situation that creates a health or safety hazard to the neighbors is addressed. The City Council authorized an expenditure of up to \$1,000 to complete an emergency project but that amount has been dropped due to the increased prices. Examples of projects of an emergency would be a gas leak that caused the gas company to turn off service to the house, a disruption of electrical power to the house due to storm damage to the service drop, a water line freeze and break and the service is turned off, and a sanitary sewer leak/backup that creates a health risk to the occupants and neighbors. We will provide a copy of U. S. EPA, U. S. CPSC and U.S. HUD's publication entitled *Protect Your Family From Lead in Your Home* to read and sign an attached receipt to show that they have been informed concerning the hazards of lead-based paints. The contractors will be instructed to use "safe work practices" in completing the minor rehab projects. The goal of the City is to assist 600 households during the next 5 years.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly

persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

5 Year Strategic Plan Housing Needs response:

1. The plan focuses on owner-occupied households and individuals that have the greatest need for housing and those having special housing needs and fall below these benchmarks:

Households with 50% or less of the median household income (MHI); or

Households with housing costs greater than 30% of median household income (MHI)

The segment of the population having special housing needs includes the elderly, the frail elderly, persons with disabilities including persons with HIV/AIDS and their families, Single persons, large families, public housing residents, victims of domestic violence and families on the public housing and section 8 tenant-based waiting list.

The need in relation to owner-occupied housing in Denison is twofold. First, there are a substantial number of persons who cannot afford to purchase a home. Second, there are a substantial number of current homeowners who cannot afford to adequately maintain their property.

Homeownership in Denison, as in most cities, is out of reach of many families. Although income levels compared to current price levels indicate that affordability of owner-occupied housing is at an all time high, families often cannot save for the closing cost and down payment associated with the purchase of a home. Beyond the initial cost of securing a home mortgage, monthly payments that are over 25 - 30% of gross income can be difficult to maintain.

HUD defines affordable housing as not consuming more than 30% of a family's gross monthly income. The 2000 Census figures showed 9,185 owner-occupied housing units in Denison. An affordability comparison at that time indicated that a large number of very low and low-income households could probably afford the \$37,900 median priced home. In 2000, the median price had increased to \$52,600 and in 2010 the amount is even higher. There are not many low and moderate-income families that could afford the median priced home and have the money for down payment and closing costs. The 2000 Census also showed that 46.6% of all the owner-occupied housing in the City of Denison was valued at less than \$50,000. Current estimates would show that the percentage has decreased and the value of

the home has increased. This indicates that affordable housing units for the very low-income family to purchase are not readily available.

Based on HUD's analysis of the 2000 Census Data, there were no units available for sale that are affordable to households with incomes less than 30% of the median. There were 184 units available for sale that were affordable to families with incomes 50% or less than median. It is estimated that the future estimates will show no major change in these trends. Extremely low and very low-income families may have financial capability of making monthly payments if they are able to provide "up front" cost for the purchase. The City has initiated a First Time Home Buyers Assistance Program designed to allow families at these income levels to purchase a home. The program has been in existence for seventeen years and has been able to assist over 300 families with more than \$600,000 spent. It is anticipated that \$25,000 will be budgeted for each year covered by this Plan and approximately 40 families will be assisted with the program.

HUD's definition of moderate income is households that have income that is between 81% and 95% of the median family income. The table below shows the breakdown of the households in Denison with any type of housing problem by income group.

| PERCENT OF HOUSEHOLDS WITH HOUSING PROBLEMS BY INCOME GROUP | | | |
|--|----------------|------------------|----------------------|
| % of Median Family Income | 0 – 30% | 31% - 50% | 51% - 80& |
| Total Units | 636 | 4,001 | 1,296 |
| Built before 1910 | 70.0% | 27.0% | 55.6% |
| % w/Some problem | 34.4% | 11.0% | 4.9% |

Source: 2000 SOCDS CHAS Data – Affordability Mismatch Output

Supportive housing needs for the elderly is a concern in the City of Denison. Housing costs and availability is an overwhelming problem for the aged. The Older Americans Act of 1965 declared that the aged are entitled to suitable housing at a cost they can afford, independently selected and designed and located with reference to their special needs. Yet the number of housing units available to older persons at a reasonable cost remains inadequate in this area.

The Texoma Area Agency on Aging, as a board member of the National Association for Senior Living Industries, recognized the retirement industry as a contributing factor to the economic development in the Denison area. As a result, in the early 1990's, Texoma Area Agency on Aging worked closely with the Trammel Crow Company to encourage the location of their first retirement community in the Texoma region. The project was constructed just outside the city limits of Denison. Prior to this development, many older citizens in the area were moving to continuing care retirement communities in Dallas and Denton, leaving family and friends for convenience and assurance of a secure living environment. Since that time, several other developers saw the need for independent and/or assisted living communities in

the City. As of the beginning of 2000, there were a total of five excellent facilities that provide housing to the elderly. As good as these facilities are, they are not all affordable to those who need these services. A facility was constructed in the City, shortly after the Trammel Crow project, by the United Methodist Retirement Homes. They directed their marketing efforts to a population of older persons with a similar income. However, they recognized the need for more low to moderate income housing alternatives and worked cooperatively with the Texoma Area Agency on Aging to successfully obtain HUD 202 funding for expansion of housing options on their campus. This project continues as they research additional funding sources to maximize their affordable housing efforts.

Information from the Texoma Area Agency on Aging – Elder Watch shows us that approximately 4% of the total population of Texas is over the age of 75+ and approximately 1% is over the age of 85+. In the City of Denison 2.6% of the population is 85+, 9% of the population is 75+ and 21.8% is 60+. As the nation's older population has grown, the number of households headed by persons 65+ has risen significantly. It is estimated that between 1980 and 1995 the percentage of households headed by persons age 65 and older increased by 33% and those headed by persons over 75 rose by 52%. Because older people generally live on fixed incomes, they face the hardships of maintaining a house and coping with rising expenses including mortgages, repairs, and utilities. The elderly spend an inordinate portion of their income on shelter. These excessive costs can and do threaten the ability of older persons to maintain independent living, especially for the marginal income elderly, as well as those at or below the poverty level.

In the City of Denison, 330 households over the age of 75 earn annual income less than \$5,000 and an additional 275 households over the age of 75+ earn less than \$10,000 in annual income. Based on the total number of residents 65+ in Denison (3,970), it is estimated that 751 elderly live at or below 125% of the poverty threshold. In an effort to be more responsive to "dwelling use" problems, Elder Watch incorporated a home safety checklist as a component of an assessment to determine the need for minor home repair and adaptive use services to reduce in-home falls and other injuries. Home retrofitting and adaptation are of vital importance to facilitate the normal activities of daily living. Simple home modifications include accommodations for wheelchairs, showers, bathtubs, and commode safety feature installations, emergency response systems, automatic door locks, emergency buzzers at front doors, intercom systems, and other new high tech home components that enhance and promote independent living. Minimal federal and state resources have been available, however, to support costs associated with these services, particularly for the target population of frail, at risk, low income female and minority elderly who live alone.

Under this program, critical housing needs will be addressed to remove health and safety hazards including:

- ▶ Plumbing
- ▶ Roof repairs
- ▶ Installation of grab bars in bathrooms
- ▶ Installation of railing on stairs and porches
- ▶ Floor leveling
- ▶ Wheelchair ramps and sidewalk extensions

In an effort to serve as many clients as possible, the City of Denison will partner with the Elder Watch Program at the Texoma Council of Governments and identify work

that needs to be done to address safety issues with the elderly occupants. If we are completing a plumbing rehab of the home and the occupant needs a wheel chair ramp we will contact Elder Watch. Funding for the Elder Watch comes from the State Area Agency on Aging and other sources other than Community Development Block Grant programs.

A final factor to consider is the growing population of elderly who live alone. Older people who live alone generally have higher poverty rates, receive less financial assistance from relatives and may incur higher living expenses than people in extended family households. Solitary older people with Activities of Daily Living (ADL) limitations receive less assistance and are at higher risk for institutionalization than older people who live with their spouses. Very old women (age 85+) who live alone are a particularly vulnerable group. In Denison, approximately 36% of the 60+ population live alone. The table below is an inventory of present housing units available for the elderly in Denison.

| HOUSING UNITS AVAILABLE FOR ELDERLY IN DENISON | | |
|--|---|--|
| LOW INCOME | MODERATE INCOME | HIGH INCOME |
| <u>Manning Park</u> | <u>Wesley Village</u> | <u>Katy House</u> |
| 125 Units 9 mos. - 1 year wait Rents-\$50 - \$250 income based | 136 Units No waiting list Rents-\$775 - \$1,450 | 30 Units No wait Rents-\$1,700 - \$2,680 |
| <u>Tower Lane Homes</u> | | <u>The Greenbrier</u> |
| 9 Units 9 mos. - 1 year wait Rents-\$50 - \$250 income based | | 75 Units 2 month wait \$2,000 - 2,600 |
| <u>Eastwood Homes</u> | | |
| 37 Units 9 mos. - 1 year wait Rents-\$50 - \$250 income based | | |
| Source: Denison Housing Authority & Office of Community Development | | |

Denison consistently has a high rental occupancy rate. This is due to the fact that there are few available rental units in the City. The table below shows the rental occupied units by bedroom size.

| RENTAL OCCUPIED UNITS BY BEDROOM SIZE TABLE | | |
|--|-------|-----|
| 0 - 1 | 2 | 3+ |
| 1,014 | 1,342 | 860 |
| Source: 2000 SOCDS CHAS Data – Affordability Mismatch Output | | |

As shown in the table above, there are only 3,216 units offered for rent. Of those 3,216 units, there are 2,953 units rented. The remaining units are either

unhabitable or the demand for rent is higher than the market can support. Assistance to renters in the City of Denison comes from three major agencies. The Housing Authority of the City of Denison (DHA) provides rental assistance to low and moderate-income persons and to the elderly. These units stay occupied and there is a waiting list. The Texoma Council of Governments assists renters in the City by providing help under the Section 8 Rental Certificates and Vouchers. The third agency is the Housing Authority of Grayson County that also issues certificates and vouchers in the City of Denison.

There are 10,309 housing units in the City of Denison. Of that total, 83.9% of those housing units were constructed before 1979; 18.0% of that number was constructed before 1939 (Source: 2000 Census Publication - 2000 Table DP-4). The waiting list of applicants requesting minor housing rehabilitation is about 300 households. The City's CDBG Rehabilitation Program addresses the needs of those homes that are owner occupied. Over 90% of the City's waiting list is the low and extremely low-income elderly. As described earlier, the waiting time for that work is long. Today, we are working on applicants that submitted requests in early 1995. By the time we begin to work on these homes, there are areas that have deteriorated to a point where they cannot be rehabbed for the maximum amount allowed for minor rehabilitation. Those applicants that submit requests today would have to wait 4 years for a minor rehabilitation project to begin. With the addition of the Lead-Based Paint Regulations taking effect in September 2000, it was an opportunity for the CDBG Steering Committee to review our program and receive input from the public on how the program would best serve the citizens on the waiting list. We now have a program that can address some of the needs of those on the waiting list. The Minor Rehab Program will address needs in five areas: 1. Roof replacement, 2. Re-wiring the home, 3. Re-plumbing of the home, 4. Replacing space heaters with central heat, and 5. Foundation Support of the home. The emphasis is placed on trying to extend the life of the home by providing these repairs in a timely manner. The rehab programs are targeted to the extremely low, low and moderate income households of Denison. Through the end of last fiscal year, 93% of those households assisted were in the very low income, elderly category. During the period covered by this Plan we will attempt to complete 200 Minor Rehabilitation projects.

Other programs are available to offer assistance to families that are in their own home or to allow them to stay in their home. Home ownership is, by far, the choice of the majority of the citizens of Denison. The predominant effort should be trying to keep people in their own safe, sanitary, and decent home. A program that has identified a need and is working to keep people in their home is the Weatherization Assistance Program (WAP) administered by the Texoma Council of Governments (TCOG). This program, which began in the early 1980's, is funded by grants passed through the Texas Department of Housing and Community Affairs (TDHCA) from the Department of Energy, the Department of Health and Human Services and TXU Electric. In 2009 TCOG received almost \$5 million to perform weatherization projects in the region. TCOG expects funding to continue throughout the five-year period covered by the Consolidated Plan and with the stimulus funds received, expand the program. The WAP allows for repairs that reduce utility costs and addresses infiltration of air into either owner occupied or renter occupied housing units. The WAP can provide insulation in attics, floors and/or walls, caulking, weather-stripping, replacement of exterior doors and/or windows, repair or replacement of heating and/or air conditioning units and storm windows. The Texas Easy Energy Audit must justify all measures installed within the home. The WAP has

a current \$2,052 per unit cost limitation and is currently operated in thirteen counties including Grayson County and the City of Denison. TCOG also administers the TXU Electric "Piggy Back" program in Denison and it is operated within the same guidelines as the WAP. However, additional cost saving measures such as Compact Fluorescent Light bulbs, low-flow showerheads and refrigerators can also be provided. All households receiving assistance must have an annual income that falls at or below 125% of the Federal Poverty Income Index. The number of households served varies from county to county/city to city during each program year. During the most recently completed WAP program year, 18 housing units in Denison received assistance. Elderly individuals occupied most of the units and it is anticipated this group continuing to be a high percentage of those receiving assistance in the future. With the additional funding the numbers to be served during the five-year period covered by this Plan will increase.

As described earlier, there is still a need for affordable housing for the elderly in Denison. The low-income housing units described in the table above are all under the direction of the Housing Authority of the City of Denison. The moderate and high-income units are not an option because of the amounts charged for monthly rent.

The Housing Authority has determined there is a need to increase the number of working families residing in public housing units. Currently, only 51% of the families work. The Housing Authority plans to increase that number to 60 percent over the next five years. This will be accomplished through a combination of flat rents, rent incentives, working preferences and by working closer with social service agencies to provide job training and employment opportunities.

The Housing Authority extends its role beyond housing assistance and develops programs that provide economic self-sufficiency to families. They provide educational programs in the community center that is easily accessible to the residents. Classes are held for both adults and children with incentives provided for attending classes.

The Housing Authority is currently in a modernization program at Eastwood and Tower homes. The projects include the updating the exterior of the units. The residents are in need of a laundromat and a childcare center. The three playgrounds, located on each site, are in need of improvements.

The credit store is an innovative idea that provides the residents with household items, donated by the community, which normally cannot be purchased by other means. The residents are required to participate in the educational classes or volunteer their time in assisting at the community center. The credit store is in need of improvement.

The drug prevention program, funded by the Public Housing Drug Elimination Grant, provides positive alternatives to drug use. The program includes educational, recreational and sports for both adults and youth. In addition, the Security Foot Patrol program that consists of off-duty police officers provides a safe living environment for the residents. The Housing Authority will continue to seek funds for the continuation of these successful programs from every level of government and private corporations.

Community Development Block Grant funds will be used at the Housing Authority to assist with the expense of paying a tutor to conduct employment training and preparing residents to take the GED test. Funds will also be used to provide counseling classes for the adult and minor residents of the Housing Authority. It is anticipated that 100 people will benefit from the funding.

As previously mentioned, a substantial percentage of the elderly population needs supportive services of some type to remain out of institutionalized care. Elderly renters need rental assistance, homemaker services and/or transportation services. Those who own a single-family dwelling may need assistance with repairs and day-to-day maintenance. They also need monetary assistance to pay utility expenses. Statistics available on the number of elderly in need of supportive services was provided by the Texoma Area Agency on Aging. The Texas Department of Human Services indicated that the waiting list for their homemaker program is growing. There are a few other organizations providing homemaker services. These agencies have stated that their clientele is considered frail elderly.

Below is a list of provider agencies and a description of the services that the agency provides:

Texas Department of Human Services - provides the following elderly services; 1) family Care - includes assistance to all elderly with cleaning, shopping and personal items; 2) Primary Home Care - similar to Family Care but available to elderly who need the assistance due to medical reasons; 3) Emergency Response System - enables an elderly or disabled person to get quick help in an emergency; 4) Residential Care - assisted living with minimal supervision and available 24 hours; 5) Adult Day Care Services - provides an environment for the elderly person to visit outside their home. These services are available to the income eligible.

Texas Department of Human Services, Adult Protective Services - investigates situations that have been reported to them in which an older or disabled person is believed to be abused, neglected or exploited;

Texoma Area Agency on Aging, Tri-County Senior Nutrition Project, Inc. - provides hot meals at the Senior Citizen's Center in Denison on weekdays. For those elderly and frail elderly that are homebound or disabled, the agency delivers hot meals to the homes once a day.

Community Center Weekend Meals - delivers prepackaged meals to the homes of the elderly and frail elderly on Friday afternoons. This enables the household to have meals during the weekend.

Housing Authority of the City of Denison - provides subsidized housing for independent elderly and physically disabled who meet federal income guidelines; subsidized congregate housing units and social activities.

Wesley Village Retirement Homes - provides retirement residences; private rooms with full bath; three meals a day in the dining room and an emergency call system. Ten of these units are subsidized.

City of Denison Community Development - staff reports that a significant number of the individuals on the waiting list for rehabilitation assistance are elderly. Over 83%

of the houses rehabilitated annually are those of elderly citizens who cannot afford to maintain their property.

There are four nursing homes serving the frail elderly. Housing costs for the facilities are largely dependent on the level of care provided to the resident. Providers state that an average cost for care in Denison is approximately \$2,400 per month. All units require pay through Medicaid, VA, private pay or private insurance. There is no indication from service providers that a major need exists in this area. A potential problem could be the fact that most private care facilities set aside only a small percentage of the units for Medicare and Medicaid patients. As the elderly and low-income elderly population continues to increase, a need for additional affordable units available to those on Medicare/Medicaid will become necessary.

Service providers do note that a need exists for those in the elderly population that are not yet candidates for nursing homes but need some assistance with the activities of daily life. Often these elderly persons will move into a nursing home in order to obtain this level of assistance because there are no affordable facilities available that provide a lower level of assistance.

Currently there is not a need for extended services to persons diagnosed with AIDS. There are no shelter facilities other than the Grayson County Shelter to serve persons with HIV or AIDS in need of housing. To date, the Grayson County Health Department has not identified a housing need. Contact will be maintained with the Health Department and if and when a need is identified, it will be addressed.

Mental Health/Mental Retardation Services of Texoma provide information on households receiving assistance from the agency. A Medicaid program provides support to families with a mentally retarded household member. The program can also provide support to adults who are seeking to become more independent. MHMR Services of Texoma provides two types of supportive housing programs. One type is set up to provide more intensive training and supervision. The other housing provides training with monitoring rather than supervision. MHMR also provides a Home and Community Based service program for developmentally disabled. These individuals are either served in their home or in an alternative living unit. The unit has three impaired individuals and a care provider. Most of the individuals served by MHMR are at the very low-income level. Also, most of those individuals served are potentially homeless.

2. There is not a disproportionately greater need for assistance from the Community Development Block Grant program in the City of Denison in any racial or ethnic group. The requests follow fairly close to the ethnic and racial breakdown of the City as a whole.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the

severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Housing Needs response:

1. The process utilized to set priority needs for the City of Denison's five year Affordable Housing Strategy was a combination of information gained through the Consolidated Plan process and from local service agencies. Table 11, The Support of Applications by Other Entities Report, shows the housing program applications that the City of Denison will support in the next five years from other agencies. Table 12, The Housing Priority Needs Summary, summarizes all priority housing needs. The priority housing needs for renters, owners and first time homebuyers are derived from 2000 Census Data and it is not anticipated that the 2010 Census will show any dramatic changes in this needs assessment.
2. By utilizing information regarding existing programs, statistical data analyzed in the housing and homeless assessment and service agency comments obtained for the Consolidated Plan, staff was able to determine priorities. Each housing strategy covers the following areas:
 - Priority Analysis
 - Strategy Development and Implementation
 - Investment Plan
 - Geographic Distribution
 - Service Delivery and Management

A. Rental Assistance

Provisions of rental assistance and increasing the supply of affordable standard rental properties available to low and very low-income households is indicated on Table 12: Housing Priority Needs Summary as a "Med" need except for the elderly segment of the population. In the City of Denison, the supply and care of rental units is left to other agencies and the private sector. The amount of CDBG funding to the City limits the assistance to owner-occupied housing units.

Analysis - According to data presented in the 2000 Census, over 51% of renters in Denison are very low-income; 44.53% of these have a severe cost burden. These figures show that a majority of renters are very low-income and are not currently able to afford their present housing. Several service providers have stated that Denison's rents are high. The providers must actively consume much of their assistance allocations on rental assistance. Rental occupancy of greater than 95% also indicates that the supply of available rental units is small.

There are also indications that a large portion of the rental property affordable to low-income persons is in substandard condition. These facts coupled with the knowledge that the Denison Housing Authority, Grayson County Housing Authority and the Texoma Council of Governments have over 300 very low-income persons on waiting lists for rental assistance of some type is evidence that increasing available rental assistance should be a major priority for Denison.

Investment Plan - The Denison Housing Authority, Grayson County Housing Authority and the Texoma Council of Governments will continue to utilize its current Section 8 vouchers and certificates to assist very low-income households, both for families and the elderly.

Geographic Distribution - Tenant based rental assistance provided by Denison and Grayson Housing Authorities and the Council of Governments is available citywide, there are no restrictions on location. However, units must be affordable and for Section 8 tenants and they must be within FMR's.

Service Delivery - Denison Housing Authority, Grayson County Housing Authority and the Texoma Council of Governments will administer the Section 8 program in Denison. The Denison Housing will continue to manage the public housing units for the very low-income and the elderly.

B. Assistance to Owners

Maintain existing owner-occupied units housing very low and low-income families and individuals. Table 12: Housing Priority Needs Summary, which is based on 2000 Census Data, indicates that assistance to low income homeowners has a "High" need.

Analysis - The program designed to maintain existing owner-occupied units are actually attempts to ensure that very low income and low-income owners remain owners. Owner-occupied housing that becomes uninhabitable increases the number of very low and low-income renters seeking housing. Although owners tend to have higher incomes and a lower incidence of cost burden than renters, very low-income owners still experience problems; 69.7% of very low-income owners have housing problems and experience a cost burden. It is anticipated that the 2010 Census will show that that number has increased with both the occupant and the house "age in place".

The City of Denison has a waiting list for rehabilitation assistance of over 300 households. The availability of the program has not been advertised in the past few years. It is thought that the waiting list number would be much higher if the program were advertised. These figures indicate that assistance, especially for the very low-income elderly homeowners is very important. With a change in the program from substantial rehab to only minor and emergency, it was anticipated that more homes would be preserved with the increase in the number of minor rehab projects being completed. As the funds were decreased for the past few program years the time on the waiting list has almost doubled since the minor rehab only program had begun.

Investment Strategy - The City of Denison's housing rehabilitation program will continue to assist very low and low-income homeowners. This program

provides grants to very low and low-income owners. During each year of the program's existence a majority of those assisted have been from the very low-income category. This is expected to continue. The City of Denison will continue to support the Minor Housing Rehabilitation Program and the Emergency Rehabilitation Program. Under the Minor Rehabilitation Program, units will receive grants to replace roofs, re-wire the house, re-plumb the house, level/support the structure and to install heating systems. This is the primary and currently the only programs available to assist homeowners. Because of the regulations pertaining to lead-based paint, housing units will not receive full rehabilitation. The number of units being repaired under the minor and emergency rehab programs will increase. Staff projects with the funding level expected for the next fiscal year, approximately 105 units will be completed under the minor and emergency rehab programs.

Geographic Distribution - The City's Housing Rehabilitation Program is available citywide. Most rehabilitation projects take place in the older areas of the City where a higher percentage of housing has some substandard condition.

Service Delivery - The City of Denison, Office of Community Development administers the Housing Rehabilitation Programs.

C. Assistance to First Time Homebuyers

The housing needs in Table 12: Housing Priority Needs Summary does not indicate a specific category for first time homebuyers. The first time homebuyer market is identified from data collected from the Census. This group is identified as Renter/Small Family/Cost Burden >30%. This category has a "Med" need.

Analysis - The City of Denison administers a homebuyers assistance program. Last year was the 16th year the program was in place. To date, there have been over 300 grants for up to \$2,500 to assist the homebuyer with the closing costs and a portion of the down payment. The program was designed and modified by a committee consisting of the presidents of four of the local lending institutions and City staff. The requirements to participate in the program is simple; you cannot have owned a home in the last three years; the potential buyer has to fall within the income guidelines established by HUD and the Census Bureau for this MSA, and the home to be purchased must be within the corporate city limits of Denison. The interest in the program has continued and the City Council has authorized the continuation of this program for next fiscal year.

Investment Strategy - For the reasons stated above, the City of Denison will continue its First Time Homebuyers Program. During next year, the City has allocated \$50,000 in CDBG funding for the program. Additional funds may be reallocated if these are exhausted. It is believed that 20 households can be assisted with this funding amount. This is a primary program designed to meet this priority. The City will also continue to develop programs and policies designed to increase the supply of affordable housing.

Geographic Distribution - the First Time Homebuyers Program is available to purchase any structure that the buyer can qualify for within the City of Denison.

Service Delivery - the City of Denison's Office of Community Development will continue to administer the First Time Homebuyers Program.

3. The basis for assigning priority given to each category of priority needs was from input from the citizens of Denison, clients on the waiting list, public service agencies and the Community Development Block Grant Steering Committee. The wait for a client to receive assistance was the main factor to concentrate on "boards and nails" and reduce the waiting time.
4. The obstacles to meeting the underserved needs is the amount of funding available.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

5 Year Strategic Plan Housing Market Analysis responses:

1. The general condition of the majority of the housing stock in the city is fair. The total number of single-family housing units in the city is 10,309. The inventory of occupied houses in the City of Denison is 9,185. Of that number, 6,093 are owner-occupied and 3,092 are rental properties. There are 1,124 housing units that are vacant. The 1,124 units are broken down by 374 units for rent, 129 units for sale and 621 other. The majority of the 621 other are in a condition where they could not be occupied and are waiting to be demolished. It has been determined by the Chief Building Official that 453 of the 621 homes identified as other could not be brought up to current codes for 50% of the appraised value. The remaining 168 homes will fall into the same category if the owners do not take action soon. (Source: 2000 Census publication: 2000 SF 1 QT-H1)

The City of Denison made a commitment to housing in the city by their support of various programs that were and are being administered. The City administers

the Community Development Block Grant program. The Housing Authority of the City of Denison was established to provide housing to the low income and the elderly. While the City recognizes the need for more affordable housing, its capacity to address that need is limited. The waiting list, more than 300 names, for the minor rehabilitation program demonstrates the condition of housing stock. Eighteen percent of the homes in the City were constructed prior to 1940. Fifty-one percent of the houses were constructed prior to 1960. The need is there to rehabilitate more housing units than monies are available. More and more structures are being demolished due to serious stages of deterioration.

Creating vacant lots that must be maintained throughout the neighborhoods compounds this problem. Through the CDBG Program, the City of Denison will continue to address the needs in rehabilitation to extend the livability of these homes. The closure of some businesses and the merger of others was the culmination of an unprecedented boom-bust cycle in the late 1980's and, in which we must view the matrix of changes in the population, income, demand, affordability and condition of housing stock. Meetings have and will be held with the banking industry in the City to design additional programs to assist the housing needs of the citizens.

The value of the owner occupied housing units in the City of Denison is shown in the table below:

| VALUE OF OWNER OCCUPIED HOUSING UNITS | |
|---|-------------------|
| 46.6% | <\$50,000 |
| 41.9% | 50,000 - 99,999 |
| 7.2% | 100,000 - 149,999 |
| 2.6% | 150,000 - 199,999 |
| 1.3% | 200,000 - 299,999 |
| 0.5% | 300,000> |
| (Source: 2000 Census publication: <u>2000 SF 3 DP-4</u>) | |

Additional information from the 2000 Census showed that homes in the City of Denison have a median value at \$52,600. The persons that have been described as applicants for the assistance programs described above are all qualified on basis of gross income. The most current figures available on household income limits for these programs are from February 2005. The MSA of Denison/Sherman, TX has income limits of: One person, \$28,800 – 80% of median income and \$10,800 – 30% of median income. This shows the spiraling difficulty for the lower income population to become homeowners. To further demonstrate this problem, the Grayson County Board of Realtors reported there were 365 homes sold during 2004 in the City of Denison. The average selling price of the homes sold was \$85,000. Those numbers for 2005 are: 175 homes sold with an average selling price of \$82,000. Convert that to a monthly payment and add taxes, insurance and utilities and an applicant on a waiting list

for any of the assistance programs will have a difficult time becoming a homeowner.

Several years ago, the Council at the time was interested in designing a program for low and moderate-income first-time home ownership. One plan that was implemented was the use of CDBG funds to assist first-time homebuyers with closing cost and down payments. This program presents opportunities for families, large and small, that cannot afford to purchase a home on their own. Some indication of the need for assistance is the number of applicants on the housing rehabilitation waiting list.

2. The number of units currently assisted by local, state or federally funded programs are targeted for the low/moderate income households in the City. While low/mod areas are determined by the Census Bureau as Block Groups where 51% of the households have income less than the median income for the MSA, adjusted for household size. There are sixteen Block Groups in 7 Census Tracts that are defined as low/mod areas of Denison. Minor/Emergency Rehabilitation projects, carried out through the City of Denison's Community Development Block Grant program, are assisting primarily elderly, low and extremely low income households. The total number assisted is directly related to the funding level each year. Over 70% of the total grant amount is dedicated to housing activities. The Texoma Council of Governments (TCOG) and the Grayson County Housing Authority administer the Section 8 Certificate and Voucher programs in the City of Denison. These numbers have not risen significantly over the past few years and there is no indication that funding levels will be increased during the period of this plan.
3. The characteristics of our current housing market will have a great of influence on the use funds available. With the waiting list as long as it is, trying to preserve the current housing stock is our first concern. Safe sanitary, decent housing for all of the citizens of Denison is our goal. This is not to say there are not other needs in the areas of housing. These needs have just been given a lower priority during the planning process. By far, the elderly make up the majority of our waiting list. They are also low and extremely low income clients with few or no other options available to them to address their housing needs. The goal will be just over 100 units to receive Minor/Emergency Rehab projects.

The City of Denison will continue with our affordable housing program by donating lots to builders who make a commitment to construct homes that fall within the affordable range for the City. Negotiations have begun for the transfer of 26 lots to the Texoma Housing Finance Corporation (THFC) for the construction of affordable homes on the lots. The THFC has received NSP funds from the Texas Department of Housing and Community Affairs for the proposed construction. As the housing market improves, the City will continue to pull lots from the monthly Sherriff Sale list of properties to place in inventory for the program. From this inventory of lots the City donates property to the local Habit for Humanity for the construction of affordable housing.

The private sector has constructed apartment projects that require a select number of units be rented to low/moderate income persons. Not counting public housing, there are over 200 units in the city of Denison.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Strategic Plan Specific Housing Objectives response:

1. The priority and specific housing objectives the city of Denison hopes to achieve over the next 5 years is first to provide safe, sanitary, decent housing to the low income citizens in Denison. This will be done by concentrating funding to housing activities to reduce the time the clients wait for assistance with replacing a roof, re-wiring the house, plumbing projects, foundation support and heating projects. The second housing objective we hope to achieve is to reduce the slum and blighted areas of town. Structures will be identified in the low/mod areas of town and the demolition process will be conducted. The City of Denison will provide additional assistance through the General Fund to continue the demolition and clearance program to city-wide projects.

To enhance the affordable housing commitment, the City will continue with the First Time Home Buyers program by providing a \$2,500 grant to assist with closing cost and/or down payment assistance.

2. Over the next 5 years we anticipate completing over 500 Minor/Emergency Rehab projects using CDBG funds. The demolition and clearance activity will use both CDBG funds and General Funds to complete 80 CDBG demolitions and 200 demolition using General Funds. The first Time Home Buyers program has a goal of assisting 40 families with their first home. This , of course, depends on the speed of the recovery of the housing market. If the recovery warrants additional funds to be placed in the activity adjustments will be made to future Action Plans.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

5 Year Strategic Plan Needs of Public Housing response:

1. Denison Housing Authority (DHA) administers 325 units of Public Housing. The agency was established in 1942 and is governed by a Board of Commissioners. The Board consists of 5 members appointed by the Mayor. The mission of the

Housing Authority is: (1) to serve the needs of the low and very-low income families and to increase the availability of safe, sanitary and affordable housing in its community; (2) ensure equal opportunity in housing; (3) promote self-sufficiency to the families and individuals it serves; and (4) improve quality of life and economic viability. The tables below give the number of units by current household type, bedroom size and income level.

| MANNING PARK PLAZA | |
|---------------------------|--------------|
| TYPE | No. of Units |
| 1 Br. Elderly/Disabled | 125 |
| Low Income | 12 |
| Very Low Income | 113 |

| EASTWOOD and TOWER HOMES | |
|---------------------------------|--------------|
| TYPE | No. of Units |
| Family | 200 |
| 1 Bedroom | 41 |
| 2 Bedroom | 77 |
| 3 Bedroom | 52 |
| Low Income | 9 |
| Very Low Income | 161 |

The 2 tables below give the breakdown of the waiting list.

| MANNING PARK PLAZA | |
|---------------------------|----|
| Number on List | 22 |
| Low Income | 3 |
| Very Low Income | 19 |
| Average Wait: 9 months | |

| EASTWOOD and TOWER HOMES | |
|--|----|
| Number on List | 36 |
| Low Income | 3 |
| Very Low Income | 33 |
| Average Wait: 9 months-1-3 Br., 3 months 2 Br. | |

The Housing Authority does not expect to lose any units from their inventory during the period covered by this plan. All of the units have or are going through a modernization program. General rehab, roofs, wiring, plumbing, heat and air-conditioning units have been replaced.

The Housing Authority, through private donations and grants, offer programs to provide self-sufficiency to the residents. Education classes for GED training,

computer, cooking and other self-help classes are provided free of charge to those residents. Childcare for residents attending the programs is available on-site. A resident is paid through a contract to provide this care. Programs for children such as computer and tutoring are also available. Snacks and meals are served as an incentive to attend the programs for both adults and children. During the summer, children get the opportunity to attend Boys and Girls Club and other activities which are sponsored by solicited grants and foundation funds. Breakfast is also served during the summer months when school is out.

Eastwood homes has an on-site laundry facility for residents which is available during regular business hours. Currently there are 6 regular and 1 large capacity washing machine and 8 dryers.

DHA has a credit store where residents who volunteer or make donations are provided "share dollars" which can be spent at the store on donations of clothing, household goods, furniture and other items. No cash is exchanged and the store is for residents only. The residents also volunteer or work at the store during hours of operation.

Off duty Denison Police Officers provide security for the DHA as they patrol when the DHA offices are closed. When weather permits, the officer walks the property interacting with the residents and especially with the children. The officers receive pay through the Authority's Drug Free program.

Residents who are involved in illegal activity such as drug or violence are dealt with swiftly under the "Zero Tolerance" programs set forth by HUD and followed closely by the Housing Authority.

The Texoma Council of Governments (TCOG), under several Annual Contribution Contracts with HUD, currently has authorization to assist a total of 585 households throughout Grayson and Fannin counties under this rental subsidy program. The program began in the early 1980's and TCOG expects funding to continue throughout the five-year period covered by this Consolidated Plan. The TCOG Section 8 Rental Assistance program consists of the Certificate/Voucher Program, Family Unification Program, Mainstream Program and Welfare-to-Work Program. TCOG also administers a Self-Sufficiency (FSS) Program that is tied directly to many of the 585 households identified above. The FSS is designed to assist clients in achieving economic independence and prepare them for home ownership. There are forty-nine households in Denison receiving Section 8 rental assistance through TCOG. More than half of these are classified as small related households and the majority (89.65%) have household incomes that are at or below 30% of the median income of the area. The number of assisted households and the demographic information of those being served are constantly changing based on several uncontrollable factors. Historically, the TCOG Section 8 Rental Assistance programs have had from 30 to 75 housing units located within the corporate limits of Denison at any given time and they expect this trend to continue in the future.

Another agency that administers HUD Section 8 Certificates/Vouchers in the City of Denison is the Housing Authority of Grayson County (HAGC). Again, as with TCOG, the majority of households served are at or below 30% of the median

income for the area. The Housing Authority of Grayson County currently serves 87 households in the City of Denison. Of those 87 households, 71.3% are at or below the median income for the area and 79 households are of the elderly and disabled.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

5 Year Strategic Plan Public Housing Strategy response:

1. The Denison Housing Authority, through private donations and grants, offer programs to provide self-sufficiency to the residents. Education classes for GED training, computer, cooking and other self-help classes are provided free of charge to those residents. Childcare for residents attending the programs is available on-site. A resident is paid through a contract to provide this care. Programs for children such as computer and tutoring are also available. Snacks and meals are served as an incentive to attend the programs for both adults and children. During the summer, children get the opportunity to attend Boys and Girls Clubs and other activities which are sponsored by solicited grants and foundation funds. Breakfast is also served during the summer months when school is out.

Eastwood Homes has an on-site laundry facility for residents which is available during regular business hours. They currently have six regular and one large capacity washing machine and eight dryers.

Denison Housing Authority has a credit store where residents who volunteer or make donations are provided "share dollars" which can be spent at the store on donations of clothing, household goods, furniture and other items. No cash is exchanged and this store is for residents only. The residents also volunteer or work at the store during hours of operation.

Off-duty Denison Police Officers provide security for the Denison Housing Authority as they patrol when the HDA offices are closed. When weather permits, the officers walks the property interacting with the residents and

especially the children. The officers receive pay through the Authority's Drug Free program.

Residents who are involved in illegal activities such as drugs or violence are dealt with swiftly under the "Zero tolerance" program set forth by HUD and followed closely by the Housing Authority.

2. Community Development Block Grant funds have been used in the past to pay for the snacks for some of the resident's childcare programs. The City of Denison will assist the DHA in seeking funding from local foundations and other grant sources when requested.
3. The Denison Housing Authority is not designated as "troubled" by HUD or otherwise performing poorly.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

5 Year Strategic Plan Barriers to Affordable Housing response:

1. There appears to be no overt barriers to the development of affordable housing in Denison. City policies have been set up to encourage the development and maintenance of affordable housing. The City of Denison also promotes fair housing to ensure affordable units be available to all citizens. Current fair housing activities include the following:
 1. Administration of a Fair Housing Ordinance.
 2. Community Development Director acts as Fair Housing Administrator, reviews complaints, mediates complaints and provides information on filing complaints with HUD, etc.
 3. Participation by Community Development Director in the Grayson County Community Resource Board, when active.
 4. Participation by Community Development Director in the Grayson County Board of Realtors.
2. There have been no negative effects of public policy identified that requires a strategy to remove or ameliorate negative effects. A new Analysis of Impediments to Fair Housing will be completed and any revision of the Plan as a result of a finding that needs to be addressed will be conducted.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

5 Year Strategic Plan Homeless Needs response:

The U. S. Department of Housing and Urban Development has defined "homeless" to mean:

1. An individual who lacks a fixed, regular and adequate night-time residence; and
2. An individual who has a primary night-time residency that is:
 - I. A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters and transitional housing for the mentally ill);
 - II. an institution that provides a temporary residence for individuals intended to be institutionalized; or
 - III. a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

In consultation with area providers the number of homeless persons in Denison is difficult to ascertain. Very few of the homeless are actually on the street. The Grayson County Shelter determined that there might be as many as 20 - 30 persons who actually live without any type of permanent shelter and remain in Denison over a period of several months or more. Most homeless families and individuals are living doubled up with relatives or friends or living in their cars. Local agencies report that the location of Denison, about half way between Dallas and Oklahoma City, they get requests for assistance from people traveling along this U. S. Hwy. 75 corridor going to a larger city where they know more services exist.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on

reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

5 Year Strategic Plan Priority Homeless Needs response:

1. The Continuum of Care is the U. S. Department of Housing and Urban Development's approach to dealing with the cycle of homelessness. The primary goal of the Continuum of Care (CoC) is to assist homeless individuals and families to move to self-sufficiency, to the extent possible, and to permanent housing. Implementation of the CoC is intended to be a coordinated community-based process for identifying needs and creating a system to address those needs.

The City of Denison does not have a formal Continuum of Care Gaps Analysis prepared. The coordination between the homeless providers in the area has been excellent. The Texas Homeless Network provides leadership to submit the state-wide application to HUD for the local agencies. These agencies have been working together and know the needs of this segment of the population, and are doing an excellent job of trying to address those needs with the funding levels at which they operate. The homeless population of Denison represents a "point in time" estimate of individuals who are homeless at any one time. There are many variables that influence that number. We have not had an accurate count of homelessness in Denison since the 2000 Census. At that "point in time" there were 31 people classified as homeless in Denison. There are times when there are no residents in the local shelter. This is not to say there are no homeless; they just choose not to stay in a facility.

2. There has not been a need identified to give a high priority to chronically homeless persons in Denison. The City will continue to work with the Texas Homeless Network, the Grayson County Shelter, Salvation Army and others to monitor and address needs as they are determined.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

5 Year Strategic Plan Homeless Inventory response:

Denison is home to the Grayson County Shelter. The Shelter provides multiple

survival services to homeless persons, and others in need, with explicit goals of self-reliance. In 1985, the Grayson County Ministerial Alliance committed itself to help relieve the human pain, family displacement and tragic consequences of the homeless in this area. Grayson County Shelter opened their doors in 1987 to assist families and individuals in need of housing, food and clothing. The founding member of the Shelter was Dr. Donald H. Brandt. He donated the building in memory of his wife(Helen Brandt) to serve the homeless people in the area.

The Shelter has grown to a 52 bed occupancy, and they typically house 300 people per year. They assist their residents in accessing services such as completing paperwork associated with permanent housing, obtaining Medicaid for children, applying for jobs, applying for food stamps, WIC, etc., as they prepare for independent living. Case Manager completes weekly interviews with each resident to evaluate progress in each of these areas. Homeless families and individuals are allowed to live in the Shelter for 21 days; however, the shelter will extend time to residents who are doing everything asked of them to secure employment, housing, and are responsible with assigned chores such as cooking and cleaning the facility.

Grayson County Shelter proudly admits that they are more than just a free bed and meal ticket. Grayson County Shelter makes a sincere effort to help their residents understand what changes they can make in their lives, and how to better themselves to become successful on their journey to self-sufficiency. the Shelter also assisted people from all over North Texas and Southern Oklahoma area with nearly 14,000 donations such as free clothing, hot meals, showers, coats, blankets, bags of food, diapers, baby formula, hygiene items or other needed essentials for their family. The Shelter monitors those items by keeping ongoing records and making a computer log system kept by a staff member. The Shelter strives to meet the needs of those less fortunate, but also maintain records to keep the "constant recipients" from becoming too dependent on community donations.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

5 Year Homeless Strategic Plan response:

1. Homelessness - The City of Denison's strategy for developing a system to address homelessness and the priority needs of the homeless person and families is to continue to support those agencies involved with this segment of our population. For a city the size of Denison we are fortunate to have the Grayson County Shelter located here. Their job performance is excellent and they are fulfilling a need that would otherwise not be address this efficient. When requested, the Office of Community Development will assist with the submission of grant packet to federal, state and local entities to continue with their work. The dialogue established with the Texas Homeless network place all of the providers of services to the homeless in one room at the same time each month. The sharing of resources is made possible by this coordination and cooperation.
2. Chronic homelessness - There has not been a need identified to give a high priority to chronically homeless persons in Denison. The City will continue to work with the Texas Homeless Network, the Grayson County Shelter, Salvation Army and others to monitor and address needs as they are determined.
3. Homelessness Prevention - Our strategy to prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless is limited with resources available to the City. If the reason for the homelessness is caused to the condition of the home we can use Minor/Emergency Rehab funds to complete some repairs to ensure safe, sanitary, decent housing. When a family has utility bill overdue that will cause a disconnection of that utility, we will refer them to the Texoma Council of Governments for assistance in paying the bill. When situations arise that we cannot give direction we refer them to the Grayson County Shelter for assistance.
4. Institutional Structure - The institutional structure, through which the City of Denison, including private industry, non-profit organizations, and public institutions, through which the City will carry out its homelessness strategy is a combination of each of these entities. With the exception of the private industry, each agency that addresses homelessness attend monthly meeting coordinated

by the local representative of the Texas Homeless Network. The Consolidated Plan Advisory Committee was established for the first 5-Year Consolidated Plan over 15 years ago and have remained active. Although regular meetings are not conducted, we keep in contact when situations arise and one agency need to discuss a situation outside their area of service. The private sector has begun to realize the needs of these agencies, especially the Shelter, and donation of time and money have increased.

5. Discharge Coordination Policy - The City of Denison does not receive McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funding.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

5 Year Strategic Plan ESG response:

1. N/A

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

5 Year Strategic Plan Community Development response:

1. The City of Denison's priority non-housing community development needs are categorized as: 1. Anti-crime Program, 2. Infrastructure, 3. Planning & Administration, 4. Public Facilities, 5. Public Services and 6. Youth Programs. The anti-crime program has been identified by the Housing Authority of the City of Denison as a need to pay the salaries off-duty police officers to patrol the housing complexes after hours to assist with the deterrent of crime and drug use in the areas. The next need identified by the Public Works Department of the City of Denison is the aging infrastructure around the City. Water and sanitary sewer projects, street improvements and flood drainage improvements require upkeep and replacement in some areas. General planning and administration of the grant over the next 5 years will be required by the Office of Community Development. The administrative cap of 20% of the total grant each year will not be exceeded any year. We received input from the public requesting neighborhood facilities and the non-residential historic preservation of the historical district in town.

Discussions with the Consolidated Plan Advisory Committee and agencies represented mentioned needs in the areas of handicapped services, transportation services, employment training and mental health services. Also, non-housing need for the elderly discussed were the need for senior centers and expanded services for the elderly. A need for youth programs and facilities were identified. A youth center on the north side of town providing child care services and youth programs year round was discussed.

2. The basis for assigning the priority to each category of need was the length of the waiting list for minor/emergency rehab. With the amount of the grant not expected to increase substantially over the next 5 years, the highest priority was to extend the life of the existing housing stock by completing as many minor/emergency projects as possible. The City of Denison is fortunate to have several foundations that address many of the identified needs. In the past the majority of the foundation money went to the local non-profit hospital. After the purchase of the hospital by a for-profit corporation, the foundation money became more accessible for other entities. The Office of Community Development has committed to work with those agencies and neighborhood groups in applying for foundation money.
3. There are no specific obstacles to meeting the needs of the underserved other than the amount of the CDBG grant.
4. Specific long-term and short-term community development objectives developed in accordance with the primary objectives of the CDBG program to provide safe, sanitary decent housing and a suitable living environment and expand economic opportunities, principally for low and moderate-income persons is to continue with the minor/emergency rehab program, offer grants for assistance with the purchase of a home by first time home buyers and, when the housing market completes the recovery, offer builders lots in the City of construct affordable homes in Denison.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

5 Year Strategic Plan Antipoverty Strategy response:

1. The City of Denison's goals, programs, and policies for reducing the number of poverty level families is limited to the size of the grant. The biggest impact the CDBG program can make is in the area of housing. The number of low income families on the waiting list to receive services is an indication of the number of households not having funds to complete basic repairs to the home. As these needs are not addressed, the condition continues to deteriorate. Low income families trying to move into their first home is difficult because most have not been able to save money to use for closing costs and down payment. Our affordable housing program has been operating outside the CDBG arena. The City donates lots obtained for sheriff sale lists and donated the lots to area builders with the commitment to construct affordable homes. The affordable housing program is a joint effort between the 4 taxing jurisdictions in Denison, the private sector and the Texas Department of Housing and Community Affairs.
2. The programs identified above will reduce, or assist in reducing, the number of poverty level families by allowing the family to use the funds for expenses other than housing repairs. The minor/emergency rehab program will put a roof on the home, re-wire the house, replace the plumbing and heating and repair the foundation of the structure. The First Time home Buyers Program will assist those families who were unable to save money for closing costs and down payment to purchase their first home. The grant will pay up to \$2,500 in closing costs and/or down payments assistance allowing the buyers to have money for deposits, utility bills, etc. Our affordable housing program donates the lots to the builders who cannot charge the buyers any land costs in the purchase of a home. This will give the buyer more "boards and nails", or more home for their dollar.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

1. N/A

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Non-homeless Special Needs Analysis response:

1. The discussions among service providers, decision makers, clients, and citizens that has take place during the planning process uncovered some key areas of weakness in Denison's non-homeless special needs or public service delivery system. A list of priorities has been developed based on these discussions. These priorities are as follows:
 - * Development of a service coordination unit. The purpose of the unit is coordination of information and referral service in the Denison area. Client information will be available to appropriate organizations. Service organizations will keep the unit advised of services accessed and other client activities. Some case management services could be included.
 - * Work toward providing additional resources to areas identified as urgent needs by the service providers. Resources will include direct funding from the City of Denison (CDBG funds) when approved, technical assistance in obtaining funding from sources and assistance with service coordination. These steps should encourage effective use of resources.
 - * Promote increased communication and coordination among service providers and funding organizations. This will include organizations at local, regional, state and federal levels. Proposed activities include an annual human service conference for area agencies, regular review of City human service funding policies, establishment of focus groups designed to target specific areas of need and increasing communication between funding organizations.
 - * Encourage the development and maintenance of programs that promote self-sufficiency.

As we have discussed earlier in this plan, funding from local foundations are going to be available for local agencies to request since the local hospital has gone from a not-for-profit hospital to a for-profit facility. The Office of Community Development has been in contact with local agencies that have requested funding through the CDBG program over the past years and informed them that we would be available the assist any of them to apply for funding to the foundations.

Denison's program of infrastructure improvements in CDBG eligible areas has consistently had a major goal of neighborhood improvement and stabilization. Public improvements have been completed in existing residential neighborhoods. The consolidated Plan Advisory Committee and the Community Development Block Grant Steering Committee have identified additional goals for the community development infrastructure program. The most discussed projects were:

- * Improvement of accessibility for persons with disabilities.
- * Correction of deficiencies affecting the health and safety of neighborhoods.
- * Extension of infrastructure for affordable housing.
- * Extension of infrastructure for economic development activities.
- * Improvement of human service facilities.
- * Projects are eligible for community development infrastructure programs if they meet one of these CDBG National Objectives:
 1. Benefits Low and Moderate Income Persons
 2. Meets an Urgent Community Need
 3. Eliminates slum and Blight

The City of Denison's Community Development Block Grant Steering Committee develops and forwards recommendations to the City Council regarding CDBG funds for infrastructure improvements and public service needs. There are evaluated on an annual basis. Projects submitted to the Steering Committee for consideration may come from many sources. Generally, a list of proposed infrastructure projects are developed by City department each year. These projects may be a result of a City planning effort or priorities defined by neighborhood groups. Proposals may also come to the committee based on citizen input during public hearings. Additionally, projects may be identified by the city Council. The Steering Committee then ranks the projects and allocates funding recommendations based on the following criteria:

Project Criteria

1. Meets a national objective of the CDBG program.
2. Meets a major community or neighborhood need.
3. Provides a substantial benefit to low and moderate income persons.
4. Would not be carried out in a timely manner without the use of CDBG funds.

Final Criteria

1. Reasonable cost per household/person benefit
2. Increase of other source funding because of CDBG participation.

Work must be done to increase coordination of proposed infrastructure and public service projects with all areas within the City. When the final list is published in the Annual Action Plan not all groups are satisfied. Each entity champions their own project. When their project is not identified on the list, they want to know why. Historically, infrastructure projects completed with CDBG funds have been

the replacement of under-sized water lines and deteriorated sanitary sewer mains in the low/mod neighborhoods. The Committees and the City Council recommend that projects continue, when funds are available, for the replacement of deteriorated sewer Systems in the low/mod income neighborhoods. A system of funding criteria that is acceptable to the City Council will need to be developed to reassure each entity that they receive the same review and consideration as the next. The use of CDBG funds, along with general city funds, will allow for these projects to be completed in the future. It would be very difficult to complete these projects with only one funding source.

No other special needs have been identified in Denison with respect to non-homeless including frail elderly, disabled persons, persons with alcohol or drug addiction, and persons with HIV/AIDS as shown in Table 1B. According to available information the unmet need for people who are not homeless but require supportive housing in order to live independently is low. Some services are available for these special needs through nonprofit agencies, mostly outside the City of Denison.

2. Resources that can be reasonably expected to be available for use for the public service needs and the infrastructure improvements during the period covered by this plan would be CDBG funds, funds from the City's General Fund, monies for the private sector and local foundation money.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and

programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

5 Year Non-homeless Special Needs Analysis response:

1. There are 3,876 persons in the City of Denison over the age of 65. There are 2,024 over the age of 75. We can assume that one third of these, or 668, are frail elderly. The plan identifies the elderly and frail elderly as having high priority needs. The other sub-populations are not tracked by the Office of Community Development as close as the elderly and frail elderly because of the requests for assistance through the CDBG minor and emergency rehabilitation program. We have discovered over the years that those with special needs are cared for in home by family and friends. There have been programs started during the past 5 years that attempted to assist those with addictions, released from confinement, and those leaving abusive situations. Of these only a few have survived. It could have been lack of funds, low interest or organizational failure causing the doors to close.
2. The priority for assistance to the elderly and frail elderly has been identified as high. Most of the clients on the waiting list for housing repairs are elderly and frail elderly. The list continues to grow and the waiting time increases as the house and client age in place.
3. As stated above, the client and the house age in place as they wait for assistance. The commitment for safe, sanitary, decent housing is justification for the high priority.
4. Funding is the obstacle for meeting the underserved needs.
5. Housing opportunities for the elderly and the frail elderly range from an amount based on Social Security income to over \$4,000 per month. The Denison Housing Authority has housing specifically reserved for the elderly based on income. Housing developments for the elderly constructed with private funds and church supported funding are out of the reach for most elderly. Meals on Wheels and Weekend Meals on Wheels provide nutritional meals for those requiring the service. There is a Senior Citizen's Center in Denison that provides meals and social interaction for those seniors capable of visiting.
6. The City of Denison does not receive HOME funds.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require

supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

5 Year Strategic Plan HOPWA response:

The City of Denison does not receive HOPWA funds.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Specific HOPWA Objectives response:

1. The City of Denison does not receive HOPWA funds.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

There is no additional narrative to be included at this time.