



# Denison, Texas

## Consolidated Plan 2025-2029

### Annual Action Plan 2025-2026

## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The City of Denison, Texas has completed the planning process for the 2025 – 2029 Five-Year Consolidated Plan (Consolidated Plan) as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Consolidated Plan is to identify goals, objectives and strategies for addressing housing and community development needs, including those of the homeless and other special needs populations. The Consolidated Plan guides the use of City resources to address these needs over a five-year period. This amount is estimated to be an average of approximately \$277,743 per year over the upcoming five-years or a total of \$1,388,715. In the most recent program year (2024), the City received an annual allocation of approximately \$266,630 Community Development Block Grant (CDBG) funds.

The Consolidated Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. The Consolidated Plan was developed using HUD and U.S. Census data for demographics and housing, input from public meetings, City Council meetings, focus groups/stakeholder meetings and interviews, community survey information, and past program performance. During the planning process, the City conducted public hearings with CDBG stakeholders, a public hearing with the City Council, and ran an online community survey. The survey was also sent directly to a number of local community service providers. The purpose of this process was to receive input from citizens and relevant stakeholders on the current housing and community development needs of the City.

There are four major areas of focus in the Consolidated Plan: Housing, Homelessness, Non-Housing Community Development and Non- Homeless Special Needs. The Consolidated Plan process requires the City to identify priority needs for each area and prepare an Annual Action Plan to address the priorities. For every priority, there are goals, objectives and strategies established to measure progress. The citizen input was critical in developing the goals, objectives and strategies of this Consolidated Plan. This Consolidated Plan not only presents goals to address the priority needs of the City, but also to address the statutory goals established by Federal law:

#### Decent Housing:

- Assist homeless persons to obtain affordable housing
- Assist persons at risk of becoming homeless
- Retain affordable housing stock

## Demo

- Increase the availability of affordable housing in standard condition to low- and moderate-income families, particularly to economically disadvantaged persons (and without discrimination on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, disability, gender identity or sexual orientation)
- Increase the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence
- Provide affordable housing that is accessible to job opportunities.

### A Suitable Living Environment:

- Improve the safety and livability of neighborhoods Increase access to quality public and private facilities and services.
- Job creation and retention for low-income persons
- Availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing.

### Expanded Economic Opportunities

#### Expanded Economic Opportunities:

- Job creation and retention for low-income persons
- Availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing.

## 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Our five year Consolidated Plan process, based on our community input and research and analysis, suggests the following four goals:

**GOAL 1: MINOR/EMERGENCY REHABILITATION**

**Description:** *Provide assistance to low- and moderate-income households for plumbing, electrical, roof, heat, and foundation rehabilitation.*

**GOAL 2: INFRASTRUCTURE IMPROVEMENTS**

**Description:** *Repayment of Section 108 Loan which funded infrastructure improvement projects related to water/sewer, pavement, accessibility, and drainage in low- and moderate-income neighborhoods.*

**GOAL 3: CODE ENFORCEMENT**

**Description:** *Support code compliance and minimum property standards to support safe, affordable housing in eligible neighborhoods.*

**GOAL 4: ADMINISTRATION/PLANNING**

**Description:** *Administration of the CDBG program and funding.*

**3. Evaluation of past performance**

The City has made considerable progress against the goals of its 2020-2024 Consolidated Plan.

Over the last five years, the City has provided minor/emergency rehabilitation, including plumbing, electrical, roof, heat, and foundation rehabilitation, to 59 extremely low, low- and moderate-households citywide.

The City provided Code Enforcement/funding to support Minimum Property Standards, including the amelioration of slums and blight, to over 250 residents in low-moderate income areas.

Additionally, the City continues to repay its Section 108 Loan which funded infrastructure improvement projects related to water/sewer, pavement, accessibility, and drainage in low- and moderate-income neighborhoods.

**4. Summary of citizen participation process and consultation process**

Citizens had an opportunity to provide their feedback through community surveys in English and in Spanish, with 377 English-language responses. The public was invited to a public meeting/focus group on May 6<sup>th</sup>, which 18 people attended. Another public meeting was held to discuss the Consolidated Plan on June XX, which YY people attended.

**5. Summary of public comments**

Public comments tended to focus on the need for more affordable housing; for code enforcement and rehabilitation of the city's older housing stock, and particularly senior homes; and the need for public services, particularly for low-moderate income seniors and people with disabilities.

**6. Summary of comments or views not accepted and the reasons for not accepting them**

N/A. All comments received by the City of Denison were considered and are, generally or specifically, addressed by the Strategic Plan and/or Annual Action Plan.

**7. Summary**

The City of Denison appreciates the generous feedback of community members in the development of this Consolidated Plan. The tremendous response to the Community Survey, like the community participation in the City's Big Event Day of Service in March, is emblematic of Denison residents' strong spirit and coming together to solve community issues.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	DENISON	Community Development Department

**Table 1 – Responsible Agencies**

#### Narrative

The City of Denison, TX is the lead agency responsible for overseeing the development of the Five-Year Consolidated Plan and Annual Action Plan. The Department of Planning and Community Development is the internal department that is responsible for the day-to-day administration of CDBG funding.

The development of the Consolidated Plan and Annual Action Plan was based on the previous Consolidated Plan. The Department of Community Development Services works closely with other pertinent City Departments as well as the Community Development Block Grant Steering Committee.

To maximize citizen participation, the City conducted outreach through a series of public notices, hearings, and meetings, as well as a community survey. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Consolidated Plan and Annual Action Plan. In fact, within the Community Survey, nearly 20% of respondents’ household incomes were less than \$25,000.

#### Consolidated Plan Public Contact Information

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The City of Denison conducted a broad and in-depth consultation process to gather the feedback of a variety of community partners, including local, state, and federal government officials; nonprofit and social service partners; the Denison school district; the business community; the faith community; our Continuum of Care on Homelessness, and other providers of services and shelter to homeless individuals and families; and health care providers, including mental health providers.

### **2.**

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

In a focus group, one City official discussed their belief that the City hasn’t done as good a job as they’d like in making relationships with other agencies, including nonprofits and those serving homeless people. The official stated that “we will all feel the repercussions” of not working together. Officials have held a nonprofit roundtable to help make connections with and among nonprofit providers. While homeless people are being housed, the official felt that those on the cusp of homelessness need more supports and that the City must work further with other agencies and take responsibility for the residents they serve.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City collaborates with the Texoma Family Shelter, but does not directly coordinate CDBG activities with the broader Continuum of Care (CoC) agencies, such as the Texas Homeless Network. Representatives from the City’s Community Services Department attend the CoC meetings on a rotating basis.

Additionally, the City has limited direct experience with not-for-profit community service and housing providers for the homeless populations. Although the City is aware that there is a homeless population within Denison, the total CDBG funding amount is not large enough to aid and thoroughly address every need. As such, the City is willing to assist agencies in searching for local, state, and federal grants but cannot supply further financial assistance to homeless populations, and other CoC agencies, through the CDBG grant at this time.

## Demo

As stated above, City officials believe there is an opportunity strengthen relationships with nonprofit providers. While homeless people are being housed, the official felt that those on the cusp of homelessness need more supports and that the City must work further with other agencies and take responsibility for the residents they serve.

A nonprofit official followed this discussion up by suggesting that the attendees could work together as an advocacy group to lobby against a Texas Senate bill that would prohibit facilities serving homeless people from operating within 1,500 feet of a public school. For those coalitions of churches who provide rotating shelters for homeless people, any of them associated with or near a school would also be unable to serve unhoused people.

### **Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

As noted above, the City does not fund any activities through the Continuum of Care with CDBG funds. Additionally, the City does not receive or allocate ESG funds.

### **2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Demo

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by	How was the Agency/Group/Organization consulted and what are the anticipated outcomes
<TYPE=[pivot_table] REPORT_GUID=[AA4FDEC5439905E0BA7EBD82142E56F5]>			
City Planning	Emergency Management/Hazard Mitig	Hazard Mitigation Housing Market	In an interview, the Planning official explained the ways in which the city’s history, zoning, and topography affect the City’s housing supply, as well as the potential challenges of natural disasters. Anticipated outcomes include changes to zoning regulations to allow for increased density and more affordable housing.
Denison Housing Authority	HA	Public Housing	In an interview, the DHA Executive Director discussed the needs of public housing residents, including seniors, people with disabilities, and families. Anticipated outcomes are more families obtaining affordable housing.
City of Denison Planning & Community Development	Housing Services – Housing Services – Elderly Persons Services – Persons with Disabilities Agency – Managing Flood Prone Areas Agency – Management of Public Land or Water Resources Agency – Emergency Management Other government – local Planning Organization	Housing Needs Assessment Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy Other – Hazard Mitigation	In an interview, the Planning official explained the ways in which the city history, zoning, and topography affect City housing supply, as well as the potential challenges of natural disasters. Anticipated outcomes include changes to zoning regulations to allow for increased density and more affordable housing. In a focus group, an Emergency Repairs official shared that many of the emergency repair situations he oversees are those of seniors, who are living in homes that they probably should not be living in. Additionally, a Code Compliance Officer shared their insights regarding the condition of housing in Denison. Anticipated outcomes include more rehabilitation of senior homes and increase in senior housing.
Child and Family Guidance Center of Texoma 804 E Pecan Grove Rd, Sherman, TX 75090	Mental health Families	Non-housing needs	The organization participated via focus group. CFGC offers mental health care for children and families. Anticipated outcomes include increased mental health services for children and families.

Demo

Texoma Area Paratransit System (TAPS)	Transportation	Non-housing community needs Economic Development Poverty reduction	A representative attended a focus group. The organization provides on-demand transportation to 16 north central Texas counties, including Grayson. Anticipated outcomes include additional transportation options for low-income people or those without a vehicle.
Family Promise of Grayson County	Homelessness Families Children Young People	Homelessness	In a focus group, an official noted the different programs and resources available to homeless persons through their programs. Anticipated outcomes include increased shelter and services for homeless people.
Texoma Family Shelter	Homelessness Families Children		In a focus group, an official noted the different programs and resources available to homeless persons through their programs. Anticipated outcomes include increased shelter and services for homeless people.
Texoma Community Center (TCC) 315 W. McLain Drive Sherman, TX 75092	Health Mental Health Substance Abuse Youth Veterans Public Health Agency	Non-housing community needs	In the focus group, the organization's support of child and adult mental health services, as well as Intellectual and Developmental Disabilities (IDD) Services, were discussed. Anticipated outcomes include increased mental health and IDD services for children and adults.
Salvation Army Grayson County – Sherman Corps	Emergency Disaster Services Homeless Shelter Financial Assistance Youth Programs	Homeless Services Youth/Children Families Homelessness Hazard Mitigation	In a focus group, officials discussed their emergency shelter programs and other assistance to families. Anticipated outcomes include increased shelter and services for homeless people.
MAXIMUS	Non-housing community needs	Non-housing community needs	The organization, which attended a focus group, provides administrative services for Medicare, Medicaid, clinical services and CHIP. Anticipated outcomes include more people being connected to eligible services.

Demo

Tracy Realty	Business Leaders Civic Leaders Business and Civic Leaders	Housing Needs Assessment Market Analysis Economic Development	Representatives from this organization discussed the challenges of the local housing market in providing affordable housing. Anticipated outcomes are additional opportunities for affordable housing for Denison's households, including low- and moderate-income households.
United Way of Grayson County	Services – Children Services – Elderly Persons Services – Persons with Disabilities Services – Health Services – Education Services – Employment Regional Organization	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy Homeless Needs – Chronically homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied Youth Homelessness Strategy	A United Way representative attended a focus group and public meeting. She noted the needs of special populations in Denison, particularly around access to affordable housing, transportation, and other essential needs. She also provided information regarding beds available for homeless people at area shelters. Anticipated outcomes include more services for special needs populations.
KTEN	Regional Organization Business Leaders Civic Leaders Business and Civic Leaders	Housing Needs Assessment Market Analysis Economic Development	Representatives from this organization discussed the challenges of the local housing market in providing affordable housing. Anticipated outcomes are additional opportunities for affordable housing for Denison's households, including low- and moderate-income households.
TNT Youth Organization	Services – Children Child Welfare Agency	Non-Homeless Special Needs	A representative attended a public meeting. They discussed the needs of young people for more activities and opportunities in Denison. Anticipated outcomes are more resources for children and youth.

Demo

North Central Texas College	Services – Education Services – Employment Regional Organization	Non-Homeless Special Needs Economic Development Anti-poverty Strategy	A representative attended a public meeting. They discussed the educational resources available to help young people and adult learners to strengthen their career trajectories. Anticipated outcomes include more economic development opportunities for workers.
Domanica Foundation	Services – homeless Services – Health Services – Education	Homeless Needs – Chronically homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs	A representative of the organization attended a public meeting, and shared the needs of people who are homeless or at risk of homelessness, as well as the healthcare and nutrition needs of lower-income households. Anticipated outcomes include more resources to assist low- and moderate-income households in reducing the risk of homelessness.

Table 2 – Agencies, groups, organizations who participated

**Identify any Agency Types not consulted and provide rationale for not consulting**

N/A

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Demo

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Texas Balance of State CoC	Texas Balance of State CoC	The CoC plan focuses on reducing the length of time people are homeless, preventing the number of people who are newly homeless, and increasing people's access to permanent housing, income and employment opportunities, which is similar to our ConPlan goals.
Denison Comprehensive Plan 2023	City of Denison	The Comprehensive Plan's vision for housing within Denison overlaps with many of the policies on which this ConPlan focuses, particularly around home repairs, rehabilitation, and code enforcement.
2022-2027 Comprehensive Economic Development Strategy	Texoma Council of Governments	The TCOG report outlines the challenges facing homeowners and renters in obtaining or maintaining affordable housing.
Hazard Mitigation Plan, 2023 Update	Grayson County	The plan highlights the potential natural hazards affecting Denison households and the mitigation plans in place to support residents in the event of an emergency situation.
Denison Impact Fee Report 2023	City of Denison	Because several stakeholders discussed the challenges of impact fees in building affordable housing, we reviewed this report to understand their necessity further.
Grayson College Strategic Plan 2025	Grayson College	The Grayson College Strategic Plan focuses on strengthening students' college and career pathways, including career enhancement of mid-career students.

Demo

Denison Parks & Trails Master Plan	City of Denison	The Parks and Trails Master Plan gives a sense of those areas of focus within the city, and corridors along which more development and amenities might occur.
Sherman Tomorrow: Planning For Our Future - 2022 Comprehensive Plan	City of Sherman	As a close economic development partner, the City of Sherman’s plans can also inform and reflect Denison’s. The Sherman plan also focuses on building a diverse variety of housing types to ensure affordability and accessibility.
Q1 2025 Report	Sherman Economic Development Corporation (SEDCO)	SEDCO’s reports outline new economic development initiatives coming to the area, which affects the economic development and housing market of Denison.
Building Blocks for a Better Denison, Texas	University of Texas at Arlington College of Architecture, Planning, and Public Affairs	The Capstone report provides a detailed understanding of the varying infrastructure needs of low-income neighborhoods and the need for strengthening equity of resources across all of Denison’s neighborhoods.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

Denison’s economic development efforts are in part coordinated with those of the City of Sherman and with Grayson County. Additionally, shelters providing services to homeless people are located in both Denison and Sherman, and nonprofits work together to help people find appropriate shelter and services.

**Narrative (optional):**

The City received helpful and important insights from community agencies and partners through a variety of resources.

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation**

**Summarize citizen participation process and how it impacted goal-setting**

The City is grateful for the robust response we received to our citizen participation process. In addition to 377 Community Survey responses, the City received input from 18 participants at our first public meeting and YY at our second public meeting. Citizen input regarding priorities and goals aligned closely with that of our consulting nonprofit and government partners, as well as previous successful goals, and helped to strengthen our goal-setting process.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
	Community Survey	Public, including low and moderate income people	377 responses to English-language survey; 0 responses to Spanish-language survey	Respondents noted the strong need for more affordable housing for both seniors and young people.		
	Public Meeting – May 6th	Public, including low and moderate income people	18	Stakeholders discussed the need for more affordable housing throughout the City of Denison, as well as more infrastructure improvements.		
TBD Mid-June	Public Meeting – City Council	Public, including low and moderate income people				

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

While the City's median household income has increased by 62% from 2009 to \$60,821, housing affordability still remains a challenging issue. In a public meeting, participants suggested that managing the city's growth to ensure affordable housing is Denison's biggest challenge.

Denison officials note that the City lacks affordable and safe housing for seniors and for those on a fixed income. Another official stated that the City's rental housing stock is generally not of high quality, and that "people should not live in those houses and pay what they're paying."

Data from 2016-2020 shows that 55 renter- and 60 owner-occupied homes are in substandard condition. Overcrowded conditions affect 104 renter- and 65 owner-occupied homes. Stakeholders and data suggest that the city has a shortage of affordable housing. Housing Cost Burden (HCB) greater than 50% and HCB >30% are by far the most common housing problems. Among renters, 46.7% have HCB > 50%, and another 39.6% have HCB >30%. Among homeowners, these percentages are 32.7% and 41.4% respectively. Stakeholders also noted the need for more housing for single-person households.

In a focus group, one participant noted the challenges for seniors and those on fixed incomes. For seniors, they generally can't re-enter the workforce to meet rising housing costs. This stakeholder noted that some seniors she knows have lived in their homes for 50 years, worked their whole lives and paid their taxes, and now they can't afford their housing or sometimes even a water bill.

According to one stakeholder, Denison has the highest rate of aging population in the tri-county area. The Denison Development Alliance's web page states that 21.9% of the City's population is 65+, vs. 20.3% in the county overall. (<https://denisontx.org/community/demographics/>)

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

While Median Household Income has increased by 36% from 2009 to 2020, Denison is challenged by many of the housing affordability issues confronting small and large cities alike across the U.S. Stakeholders and data suggest that the city has a shortage of affordable housing. Housing Cost Burden (HCB) greater than 50% and HCB >30% are by far the most common housing problems. Among renters, 46.7% have HCB> 50%, and another 39.6% have HCB>30%. Among homeowners, these percentages are 32.7% and 41.4% respectively. Stakeholders also noted the need for more housing for single-person households.

### The City

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	22,845	24,855	9%
Households	9,215	9,360	2%
Median Income	\$37,403.00	\$50,701.00	36%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,274	1,165	2,015	995	3,909
Small Family Households	380	435	715	255	2,225
Large Family Households	64	60	120	130	239
Household contains at least one person 62-74 years of age	250	234	470	420	995
Household contains at least one person age 75 or older	210	290	470	105	420
Households with one or more children 6 years old or younger	224	149	240	230	505

**Table 6 - Total Households Table**

Data Source: 2016-2020 CHAS

**Housing Needs Summary Tables**

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	30	0	0	55	15	10	25	10	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	85	15	4	0	104	10	15	40	0	65
Housing cost burden greater than 50% of income (and none of the above problems)	460	160	45	0	665	200	45	20	0	265

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	19	285	240	20	564	60	105	155	15	335
Zero/negative Income (and none of the above problems)	35	0	0	0	35	75	0	0	0	75

**Table 7 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	575	205	50	0	830	225	70	95	10	400
Having none of four housing problems	239	495	815	280	1,829	230	395	1,055	700	2,380
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	215	255	140	610	50	10	85	145
Large Related	54	25	0	79	10	10	0	20
Elderly	110	114	49	273	100	135	54	289
Other	200	100	90	390	120	14	35	169
Total need by income	579	494	279	1,352	280	169	174	623

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	95	95	50	0	0	50
Large Related	0	0	10	10	10	0	0	10
Elderly	95	59	45	199	40	40	4	84
Other	0	200	25	225	110	0	0	110
Total need by income	95	259	175	529	210	40	4	254

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	30	15	4	0	49	0	15	50	0	65

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	60	0	0	0	60	10	0	0	0	10
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	90	15	4	0	109	10	15	50	0	75

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

**Describe the number and type of single person households in need of housing assistance.**

According to 2023 ACS estimates, among Denison’s 10,001 occupied housing units, 2,813 (28%) are single-person households. Approximately 14.1% of householders living alone are aged 65 years and older. Stakeholders suggest that seniors, people with disabilities, and young people who’ve recently graduated from high school or college have the greatest challenges in finding or maintaining affordable housing. City officials note that seniors may live in older housing that is in need of repairs, rehabilitation, or general maintenance, but that they might not have the skills or financial resources to make those improvements. For young people just starting out, or people on fixed incomes, affordable rentals are a challenge to find.

The current Denison Housing Authority (DHA) waitlist for accessible units is 10 households. The DHA’s 2-bedroom units are two-story, with bedrooms downstairs and bathrooms upstairs. In some cases, people with disabilities may not be able to climb inside stairs. Additionally, some people may need additional space to accommodate their medical needs, such as oxygen tanks for hospital beds. In these circumstances, the Housing Authority can put people on a waitlist for a 3-bedroom “fully flat” home, even if the household is a single person.

Housing Authority officials felt that the city overall needed more one-bedroom units to accommodate the general population's housing needs.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Census data for 2023 reports that 11.4% of the Denison population under 65 has a disability. More than 21% of survey respondents reported having a family member with a disability. The Denison Housing Authority has a waitlist of 10 households for accessible units.

The City does not track data regarding domestic violence victims, but according to a March 2024 report, the Grayson County Sheriff's Office responds to about 20 domestic violence calls each month. The Grayson Crisis Center reported approximately 3,000 calls to their hotline in 2023, up by half from about 2,000 calls in 2022. ([https://www.kten.com/grayson-crisis-center-raises-awareness-about-domestic-abuse/article\\_d252300f-dc38-541e-8d07-2a71326ed614.html](https://www.kten.com/grayson-crisis-center-raises-awareness-about-domestic-abuse/article_d252300f-dc38-541e-8d07-2a71326ed614.html)) The 2025 PIT count includes 42 survivors of domestic violence in Grayson, Fannin, and Cooke counties.

**What are the most common housing problems?**

Housing Cost Burden (HCB) greater than 50% and HCB >30% are by far the most common housing problems. Among renters, 46.7% have HCB > 50%, and another 39.6% have HCB >30%. Among homeowners, these percentages are 32.7% and 41.4% respectively.

**Are any populations/household types more affected than others by these problems?**

For HCB >30%, small related renter households and elderly homeowner households are most affected. For HCB >50%, elderly renters and elderly homeowners are most affected. (Please note: these analyses do not include the category "Other.")

In terms of overcrowding, Overcrowding is most common among extreme low income households in the north-central area of Denison. These areas overlap with Denison's highest poverty rates and populations of Hispanic Origin. A tract in this area reaches 21.85-34.85% of extreme low income households living in overcrowded conditions. (Please see map NA-10: ELIHH with Overcrowding.)

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the**

**needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

A school district official noted that some families are living in hotels because they can't afford housing in Denison. The official said that even among the "worst" hotels, rates are \$500/week, a situation he recognized as "not effective or cheap."

One school official noted that 65% of the school district's students are eligible for free or reduced lunch. He believed there are 60-70 known homeless students/families in Denison, but suggested that these numbers understate the number of families cohabitating with other families and the fact that families don't like to report this information.

The official suggested that a lack of employability, lack of adequate wage jobs, and a lack of public transportation all present challenges for individuals and families in maintaining housing. In a focus group, one attendee noted that low-income families, and particularly those at risk of homelessness, are in need of transportation and child care in order to find and sustain employment.

Additionally, stakeholders reported, people dealing with domestic violence situations are also at risk of homelessness.

At the current time, Denison does not have any rapid rehousing beds. The Salvation Army of Grayson County used to have rapid rehousing beds, and has applied for a grant to reinstitute those beds and services.

**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:**

N/A

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

At an individual level, multiple factors can lead to housing instability and an increased risk of homelessness, including unemployment or job loss, underemployment, mental illness, substance abuse, domestic violence, or family changes such as divorce or death. Additionally, if homes fall into disrepair and become uninhabitable, families can be at increased risk of instability and homelessness. Such changes can have a profound effect on individuals', and particularly children's, mental health.

On a societal level, a lack of livable wage jobs, high costs for housing and other essentials, a lack of new housing construction, and high mortgage rates can create instability for households seeking to avoid homelessness.

Healthy People 2030, which takes a Social Determinants of Health (SDOH) approach to health, notes that housing instability – and particularly overcrowding -- can affect mental health, stress levels, relationships, sleep, and it may increase the risk of infectious disease. Multiple moves can lead to chronic health conditions and poor physical health, and people may have difficulty maintaining consistent health insurance coverage. (<https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/housing-instability>)

In a focus group, one social services provider noted that families experiencing housing instability need assistance with paying rent, finding a job, and/or having access to child care. The agency works with homeless shelters and other agencies to connect people with resources to increase their stability.

## Discussion

Denison and Grayson County are included within the Balance of State’s Continuum of Care on Homelessness (Texas Homeless Network) reporting. The BoS CoC reports the data for 215 counties. For the 2025 PIT count, Denison is included within the Texoma region – Grayson, Cooke, and Fannin counties. For 2025, of 599 homeless people counted, 80 were sheltered, and 519 were unsheltered. This includes 20 sheltered children and 52 unsheltered children under 18. Of 599 homeless people, 42 adults reported they were fleeing domestic violence. The PIT count included 72 children aged 0-17, 41 youth aged 18-24, and 43 people aged 65 or older.

TABLE 6, # Households: Among 9,358 households, 43% are small family households. Seven percent are large family households, 25% are households with at least one person 62-74 years old, 14% have one or more children 6 years or younger, and 16% have at least one person 75 or older.

TABLE 6, # Households: Within the different household income groups, 30% of all households with 0-30% HAMFI are small family households. The two senior groups comprise 36% of this extremely low income group, and 18% of households with incomes of 0-30% HAMFI include children 6 or younger.

TABLE 7, Housing Probs 1: Of renter households with housing problems, 44% were extremely low income households, with another 34% in the >30-50% AMI range. Among renter households experiencing substandard housing, 45% were extremely low income households and 55% were in the >30-50% AMI range. Among owner households, extremely low income households made

up 75% of those with severe cost burdens (i.e., those that spent more than 50% of their income on housing). Owner households earning >50-80% AMI had the greatest share of Substandard Housing and Overcrowded households.

TABLE 8, Housing Probs 2 Among all renter households with incomes of up to 100% AMI that also had 1 or more housing problems, 69% had incomes between 0-30% AMI. By contrast, 0% of renters in the >80-100 AMI group had 1 or more housing problems. Among homeowners, 56% of all owner households with 1 or more housing problems had incomes between 0-30% AMI.

Table 9, Cost Burden 30% Considering households under 80% AMI that are cost-burdened (i.e., that spend >30% of their income on housing), 42.8% of renter households are within 0-30% AMI, 36.5% are within >30-50% AMI, and 20.6% are within >50-80% AMI. Cost-burdened large related households that rent are primarily in the 0-30% AMI group (68.4%). Among cost-burdened elderly renter households, 40.3% have household incomes 0-30% AMI and 41.8% are in the next income level at >30-50% AMI. Among cost-burdened elderly *owner* households, the share within 0-30% AMI is 34.6%. Additionally, 46.7% of elderly owner households with this cost burden are in the >30-50% AMI group.

Table 10, Cost Burden 50% Considering households with incomes of up to 80% AMI that are severely cost-burdened (i.e., that spend >50% of their income on housing), the largest share of renter households (49%) falls in the >30-50% AMI income level, while 82.7% of owner households fall in the 0-30% AMI level. Among elderly renter households with severe cost burdens and up to 80% AMI, 47.7% fall within the 0-30% AMI income level. Of elderly owner households with severe cost burdens and incomes up to 80% AMI, 47.6% have incomes of 0-30% AMI.

Table 11, Overcrowding Among renter households experiencing crowding, 45% are single-family households and 55% are multifamily households. However, among owner households experiencing crowding, 87% are single-family households. Among renters experiencing overcrowding, most (83%) have incomes between 0-30% AMI. Among owner households experiencing overcrowding, however, most (67%) have incomes between >50-80% AMI.

**NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

In order to identify whether an ethnic/racial group is considered to have a disproportionately greater share of housing problems, we indicate those groups for which the percentage of people in a group with housing problems exceeds the percentage for all ethnic/racial groups as a whole by ten percentage points.

With an average of 69% of 0-30%AMI households experiencing housing problems, Hispanic/Latino residents were disproportionately affected, with 100% having 1 or more housing problems.

Within the 30-50 AMI group, 57% of households experienced housing problems. However, 100% of Asian households experienced disproportionate shares of housing problems. Please note that the number of Asian households were 15.

Twenty seven percent of households in the 50-80 AMI group had housing problems; however, American Indian, Alaska Native (100%) and Hispanic/Latino (65%) households were disproportionately affected by housing problems. Please note that there were only 4 American Indian, Alaska Native households.

Among households in the 80-100 AMI group, 5% had housing problems. Hispanic/Latino households in this group were disproportionately affected, with 33% having housing problems.

**0%-30% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	879	390	0
White	724	290	0
Black / African American	85	49	0
Asian	0	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0

Demo

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	65	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	665	500	0
White	600	390	0
Black / African American	30	55	0
Asian	15	0	0
American Indian, Alaska Native	4	25	0
Pacific Islander	0	0	0
Hispanic	10	25	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	540	1,475	0
White	455	1,275	0

Demo

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	25	125	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	35	19	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	45	950	0
White	25	720	0
Black / African American	0	75	0
Asian	0	0	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	20	40	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**Discussion**

**0%-30% of Area Median Income**

There are 1,269 households in the 0%-30% median income level, with 69 % reporting one or more housing problems.

### **30%-50% of Area Median Income**

There are 1,165 households in the 30%-50% median income level with 57% of this population as a whole reporting one or more housing problems.

### **50%-80% of Area Median Income**

There are 2,015 households in the 50%-80% median income level with 27% of this population as a whole reporting one or more housing problems. The 50%-80% median income group is the largest income population, comprising 37% of the 0%-100% median income populations.

### **80%-100% of Area Median Income**

There are 995 households in the 80%-100% median income level with 5% of this population as a whole reporting one or more housing problems. This is the smallest income group of the four reviewed, consisting of 18% of the 0%- 100% population.

### **Summary**

The 0%-30%, 30%-50%, and 50%-80% median income groups, comprise 82% of the 0%-100% median income populations. Over half of households within the two lowest income groups have at least one housing problem. Over one fourth (27%) of people in the 50%-80% group have at least one housing problem.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

Severe household problems are defined as: those households occupying units without a complete kitchen or complete plumbing facilities; those that contain more than 1.5 persons per room; and/or those that pay more than 50% of their income to cover housing expenses.

The percentage of household problems encountered may vary based on ethnicity/race. An ethnic/racial group is considered to have a disproportionately greater number of housing problems when the percentage of people in an ethnic group reporting housing problems exceeds the percentage for all ethnic/racial groups as a whole by ten percentage points. While varying by income range, Black or African-American households and Hispanic/Latino householders experienced disproportionate shares of housing problems.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	800	469	0
White	670	344	0
Black / African American	65	65	0
Asian	0	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	65	0	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	275	890	0
White	240	750	0
Black / African American	15	65	0
Asian	0	15	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	0	0
Hispanic	10	25	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	145	1,870	0
White	105	1,625	0
Black / African American	25	125	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	15	40	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	10	980	0
White	10	735	0
Black / African American	0	75	0
Asian	0	0	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	0	55	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**Discussion**

In order to identify whether an ethnic/racial group is considered to have a disproportionately greater share of severe housing problems, we indicate those groups for which the percentage of people in a group with severe housing problems exceeds the percentage for all ethnic/racial groups as a whole by ten percentage points.

With an average of 63% of 0-30% AMI households experiencing severe housing problems, Hispanic/Latino households experienced a disproportionate share of household problems (100%). Black or African-American households had a lower share of severe household problems, at 50%.

Within the 30-50% AMI group, 24% of households experienced severe housing problems. No racial or ethnic group experienced disproportionate shares of severe housing problems. Black or African-American households had a lower share of severe household problems, at 19%.

Seven percent of households in the 50-80% AMI group had severe housing problems. Black or African-American households (17%) were disproportionately affected, as were Hispanic/Latino households (27%). Please note that there were only 25 Black or African-American households and 15 Hispanic households.

## Demo

Among households in the 80-100% AMI group, 1% had severe housing problems. No racial/ethnic groups in this income range were disproportionately affected.

## **NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### **Introduction:**

While the City's median household income has increased by 62% from 2009 to 2023 to \$60,821, housing affordability still remains a challenging issue.

A large percentage of extremely low- income and very low-income households in Denison experience one or more housing problems; for example 69% of 0-30% AMI households have housing problems, and 63% have severe housing problems. One significant household problem is the financial burden created by those households who pay more than 30% or more than 50% of their income to cover housing expenses.

Housing Cost Burden (HCB) greater than 50% and HCB >30% are by far the most common housing problems. Among renters, 46.7% have HCB > 50%, and another 39.6% have HCB >30%. Among homeowners, these percentages are 32.7% and 41.4% respectively.

Housing cost burden is a challenge in communities throughout the nation. The US Census reports that 21 million renter households, or nearly half (49.6%) of the country's 42.5 million renter households, spend more than 30% of their income on housing costs in 2023. The median ratio of income to housing costs for renters remained unchanged from 2022 at 31%, but the Census found that 56.2% of Black or African American renter households, and 54.7% of Some Other Race renter households, were cost burdened. (<https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html>)

The percentage of cost-burdened households may vary based on ethnicity/race. An ethnic/racial population is considered to have a disproportionately greater number of housing problems when the percentage of people in an ethnic/racial population reporting housing problems exceeds the percentage for all ethnic/racial populations as a whole by ten percentage points.

Seventy seven percent of households overall had a housing cost burden of under 30% of their monthly income. Eleven percent of households overall had cost burdens of 30-50%; with 38% of Asian households having this level of cost burden, this may be considered having a disproportionate share. Please note, however, that there are only 15 Asian households in this category. Overall, 11% of households had a cost burden greater than 50%; no racial/ethnic group had a disproportionate share.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,174	984	1,075	125
White	5,945	864	925	85
Black / African American	510	30	85	10
Asian	25	15	0	0
American Indian, Alaska Native	90	4	0	15
Pacific Islander	0	0	0	0
Hispanic	280	39	65	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2016-2020 CHAS  
 Source:

**Discussion:**

In order to identify whether an ethnic/racial group is considered to have a disproportionately greater share of severe housing problems, we indicate those groups for which the percentage of people in a group with severe housing problems exceeds the percentage for all ethnic/racial groups as a whole by ten percentage points.

With an average of 11% of households having a housing cost burden of 30-50%, 38% of Asian households experienced this level of housing cost burden, a disproportionate share. Please note that the sample size of Asian households, at 15, is very small to be determinative.

Eleven percent of households experienced housing cost burdens greater than 50%. No racial/ethnic groups were disproportionately affected by this level of burden.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

In order to identify whether an ethnic/racial group is considered to have a disproportionately greater share of housing problems, we indicate those groups for which the percentage of people in a group with housing problems exceeds the percentage for all ethnic/racial groups as a whole by ten percentage points.

#### **Housing Problems**

With an average of 69% of 0-30%AMI households experiencing housing problems, Hispanic/Latino residents were disproportionately affected, with 100% having 1 or more housing problems.

Within the 30-50 AMI group, 57% of households experienced housing problems. However, 100% of Asian households experienced disproportionate shares of housing problems. Please note that the number of Asian households were 15.

Twenty seven percent of households in the 50-80 AMI group had housing problems; however, American Indian, Alaska Native (100%) and Hispanic/Latino (65%) households were disproportionately affected by housing problems. Please note that there were only 4 American Indian, Alaska Native households.

Among households in the 80-100 AMI group, 5% had housing problems. Hispanic/Latino households in this group were disproportionately affected, with 33% having housing problems.

#### **Severe Housing Problems**

With an average of 63% of 0-30% AMI households experiencing severe housing problems, Hispanic/Latino households experienced a disproportionate share of household problems (100%). Black or African-American households had a lower share of severe household problems, at 50%.

Within the 30-50% AMI group, 24% of households experienced severe housing problems. No racial or ethnic group experienced disproportionate shares of severe housing problems. Black or African-American households had a lower share of severe household problems, at 19%.

Seven percent of households in the 50-80% AMI group had severe housing problems. Black or African-American households (17%) were disproportionately affected, as were Hispanic/Latino households (27%).

Among households in the 80-100% AMI group, 1% had severe housing problems. No racial/ethnic groups in this income range were disproportionately affected.

### **Housing Cost Burden**

Eleven percent of households overall had cost burdens of 30-50%; with 38% of Asian households having this level of cost burden, this may be considered having a disproportionate share. Please note, however, that there are only 15 Asian households in this category. Overall, 11% of households had a cost burden greater than 50%; no racial/ethnic group had a disproportionate share.

### **If they have needs not identified above, what are those needs?**

Among those households that did have housing problems or severe housing problems, 86% of renters and 74% of homeowners reported that cost burdens of greater than 30% or greater than 50% were their problem. This breaks down among renters as 39.6% reporting >30% housing cost burden and 46.7% with housing cost burden greater than 50%. Among homeowners, 41.4% report a housing cost burden > 30%, and 32.7% report a cost burden of greater than 50%. Discussions with community stakeholders also suggest that rehabilitation of older homes, often occupied by seniors without the ability or financial means to repair those homes, is a challenging issue.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Generally speaking, most neighborhoods throughout Denison are quite diverse and heterogeneous. In the southern and northeast areas of Denison, 4.89-13.33% of residents identify as Black/African American Alone. The northwest areas of Denison have fewer Black residents, between 0-4.89%. Residents of Hispanic Origin more commonly live in two central tracts of Denison proper, where between 13.22-28.18% of residents are Hispanic. In other areas of Denison, the rate is between 0-13.22%. (Please see CPD Maps in MA-50.)

**NA-35 Public Housing – 91.205(b)**

**Introduction**

The Denison Housing Authority maintains two public housing development with 200 units. A third development is focused on seniors and people with disabilities and offers 121 one-bedroom units. All residents pay no more than 30% of their income toward rent or the maximum rent. Rents currently range from \$50 - \$750 per month. Currently, 68 households pay maximum rent. Some occupants have lived in the Housing Authority units for 40+ years.

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	180	0	0	0	0	0	0

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,173	0	0	0	0	0
Average length of stay	0	0	2	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	14	0	0	0	0	0
# of Disabled Families	0	0	55	0	0	0	0	0
# of Families requesting accessibility features	0	0	180	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Race of Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	139	0	0	0	0	0	0
Black/African American	0	0	38	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	3	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	5	0	0	0	0	0	0
Not Hispanic	0	0	175	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Demo

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Across the three housing authority developments, there are 26 units that are handicapped-accessible. The DHA offers one development, Manning Park, that is comprised entirely of one-bedroom units and is focused on seniors and people with disabilities.

The current waitlist for accessible units is 10 households. The DHA's 2-bedroom units are two-story, with bedrooms downstairs and bathrooms upstairs. In some cases, people with disabilities may not be able to climb inside stairs. Additionally, some people may need additional space to accommodate their medical needs, such as oxygen tanks for hospital beds. In these circumstances, the Housing Authority can put people on a waitlist for a 3-bedroom "fully flat" home, even if the household is a single person.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The current waitlist for the DHA units is 12-18 months long. For example, there are currently 50 applicants on the waitlist for one-bedroom units, 6 applicants for 2-bedroom units, and 6 applicants on the waitlist for 3-bedroom units. As previously noted, the current waitlist for accessible units is 10 households.

DHA officials feel that access to employment opportunities and to public transportation are the most immediate needs of public housing residents. Currently, 38.46% of DHA households are employed. The nearby town of Sherman has more job opportunities than Denison, but they may be harder to get to without transportation.

**How do these needs compare to the housing needs of the population at large**

DHA officials felt that these needs were similar to those of the Denison population at large, although the population at large may have more access to transportation. Officials also noted that the typical starter home in Denison is \$130,000, and felt that this price is out of reach for many young people and families.

**Discussion**

The Housing Authority receives requests to be put on their waitlist from people around the state and around the country. On their waitlists, the Housing Authority gives preference to seniors, people with disabilities, or people who are employed. Housing Authority officials felt that the

## Demo

city of Denison overall needed more one-bedroom units to accommodate the general population's needs.

The current waitlist for the DHA units is 12-18 months long. For example, there are currently 50 applicants on the waitlist for one-bedroom units, 6 applicants for 2-bedroom units, and 6 applicants on the waitlist for 3-bedroom units.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

Denison's Code Enforcement Officers and Police Department assist in the annual PIT count. The Police Department, Fire Marshal, Buildings Department, and Code Enforcement together investigate abandoned properties where squatters or illicit activities might be taking place to address these issues.

Denison and Grayson County are included within the Balance of State's Continuum of Care on Homelessness (Texas Homeless Network) reporting. The BoS CoC reports the data for 215 counties. For the 2025 PIT count, Denison is included within the Texoma region – Grayson, Cooke, and Fannin counties. For 2025, of 599 homeless people counted, 80 were sheltered, and 519 were unsheltered. This includes 20 sheltered children and 52 unsheltered children under 18. Of 599 homeless people, 42 adults reported they were fleeing domestic violence. The PIT count included 72 children aged 0-17, 41 youth aged 18-24, and 43 people aged 65 or older.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Denison and Grayson County are included within the Balance of State's Continuum of Care on Homelessness (Texas Homeless Network) reporting. The BoS CoC reports the data for 215 counties.

Denison is included within data for the Texoma region – Grayson, Cooke, and Fannin counties combined. For 2025, of 599 homeless people, the PIT count included 14 people who identified as veterans. Seventy seven people reported a substance abuse disorder, and 106 reported a mental health condition. Four people reported a condition of HIV/AIDS, 35 reported a developmental disability, and 47 reported a physical disability. Finally, 92 identified as chronically homeless.

## Demo

In a focus group, one official felt that the biggest challenge for the City was in working with chronically homeless people; she felt that some of this population “is not ready to be housed,” in part because they may not want contact with the government and/or don’t wish to be drug-tested. She noted that, because some of this population may be deemed high risk, it is hard to find shelter for them.

Texoma Family Shelter notes that 30% of its population is children, and therefore the shelter has high barriers to entry. Women over 21 and men over 35 must have a job, which limits the shelter’s ability to house disabled people, including people with severe mental health challenges.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans. –**

The 2025 PIT count noted 124 people in families of adults and children in Fannin, Cooke, and Grayson counties. As stated above, 14 people identified as veterans. One veteran household included four children, and the other households were adults only. A school district official noted that some families are living in hotels because they can't afford housing in Denison. The official said that even among the "worst" hotels, rates are \$500/week, a situation he recognized as "not effective or cheap." Other officials noted that the hotels can be rented by the day or week.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

While race/ethnicity data is not available for all people counted, among the people whose race/ethnicity was reported, 6 identified as American Indian or Alaska Native; 12 identified as Black or African American; 5 identified as Black or African American and Hispanic/Latino; 2 identified as Hispanic/Latino; 46 identified as White; and 6 identified as Multi-Race and 2 identified as Multi-Race and Hispanic/Latino.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

As noted above, 519 homeless people counted were unsheltered, and 80 were sheltered. This includes 52 unsheltered children under 18 and 20 sheltered children. Thirty four unsheltered adults were 65 years of age or older. At a focus group, members noted several service gaps in supporting homeless people.

**Chronically Homeless**

In a focus group, one official felt that the biggest challenge for the City was in working with chronically homeless people; she felt that some of this population "is not ready to be housed," in part because they may not want contact with the government and/or don't wish to be drug-tested. She noted that, because some of this population may be deemed high risk, it is hard to find shelter for them.

### Elderly/Frail Elderly

One focus group attendee noted that her shelter is 75 years old, and that the doorways aren't wide enough to accommodate wheelchairs, making it difficult to house people with disabilities and in particular elderly people. She shared the story of a blind, evicted elderly lady for whom the agency could not find shelter.

A City official who works with code enforcement noted that the agency struggles in supporting seniors living in substandard housing, because there is nowhere else to move them to in order to get those individuals into safe housing.

### Youth and Young Adults

Another focus group attendee expressed frustration that there was a service gap for teens and young adults, noting that she couldn't find housing and supports for a 16-year old pregnant teen and her 18-year old boyfriend.

### **Discussion:**

While Denison-specific data is not available, Grayson, Cooke, and Fannin counties counted 599 homeless individuals during the 2025 PIT count, including 41 who were youth 18-24 and 92 who were chronically homeless. The Denison area has a variety of organizations offering emergency and transitional shelter to individuals and families, and one organization hopes to receive funding to begin again its rapid rehousing program.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Discussions with community stakeholders and agencies supporting special needs populations highlight the difficulties the high cost of housing has had on residents of all backgrounds. As housing costs rise, households have fewer funds for transportation, medical care, food, and other necessities.

### **Describe the characteristics of special needs populations in your community:**

#### Children and Families

One school official noted that 65% of the school district's students are eligible for free or reduced lunch. He believed there are 60-70 known homeless students/families in Denison, but suggested that these numbers understate the number of families cohabitating with other families and the fact that families don't like to report this information.

The official suggested that a lack of employability, lack of adequate wage jobs, and a lack of public transportation all present challenges for individuals and families in maintaining housing. In a focus group, one attendee noted that low-income families, and particularly those at risk of homelessness, are in need of transportation and child care in order to find and sustain employment.

For the 2022-23 school year, 830 Denison ISD students (17%) were enrolled in special education programs. ([https://www.har.com/school\\_district/denison-isd\\_091903](https://www.har.com/school_district/denison-isd_091903))

#### Mental Health/Behavioral Health

Although specific numbers aren't available, the City and Grayson County are aware of the increase in need for mental health and behavioral health services. A school district official stated that the biggest problem facing the county in terms of services was mental health services. He noted that the ISD has many students with severe challenges, and mentioned a fourth grader who had a severe mental breakdown and had to be transported for treatment. When the ISD called the agency they wanted to bring the child to, the agency said that they weren't sure they had a bed for the student.

Because of their location close to the Oklahoma border, one ISD official noted that the City struggles with lots of drug challenges. Challenges include unregulated THC, which has found its way into the hands of young children.

## Domestic Violence

As the county's population has grown, so have reports of domestic violence, stakeholders noted. According to a March 2024 report, the Grayson County Sheriff's Office responds to about 20 domestic violence calls each month. The Grayson Crisis Center reported approximately 3,000 calls to their hotline in 2023, up by half from about 2,000 calls in 2022. ([https://www.kten.com/grayson-crisis-center-raises-awareness-about-domestic-abuse/article\\_d252300f-dc38-541e-8d07-2a71326ed614.html](https://www.kten.com/grayson-crisis-center-raises-awareness-about-domestic-abuse/article_d252300f-dc38-541e-8d07-2a71326ed614.html))

The Grayson Crisis Center offers a safe haven, crisis intervention, and comprehensive support services to victims of family violence or sexual assault, and works to break the cycle of these challenges. In 2022, the Center served over 572 adults and children.

Because of space considerations, a discussion of additional populations is included in the Discussion section below.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

As stated above, most special needs populations are in need of affordable, safe housing, as well as access to specific services, including counseling and legal services for victims of domestic violence; mental health/behavioral health services for young people and adults, including those leaving incarceration; rehabilitation and counseling services for people with substance abuse disorder; and food assistance, health care, and transportation for some members of all special populations.

The current waitlist for accessible units is 10 households. The DHA's 2-bedroom units are two-story, with bedrooms downstairs and bathrooms upstairs. In some cases, people with disabilities may not be able to climb inside stairs. Additionally, some people may need additional space to accommodate their medical needs, such as oxygen tanks for hospital beds. In these circumstances, the Housing Authority can put people on a waitlist for a 3-bedroom "fully flat" home, even if the household is a single person.

For all populations, the discussion of needs is based on in-depth focus groups, interviews, and community surveys of government officials, community organizations providing social services, as well as members of the public, and research of socioeconomic, demographic, housing, and other related data.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to the Texas 2021 HIV Surveillance Report, there are 8 cases of people with HIV diagnoses in Grayson County, or a rate of 5.7 per 100,000 population. This is down from a peak of 13 cases (10.3 per 100,000 rate) in 2015. For AIDS diagnoses, the 2021 number was 6 (4.3 per 100,000 population), up from 2 (1.5 rate/100,000) in 2019 and 2020. (<https://www.dshs.texas.gov/sites/default/files/hivstd/reports/HIVSurveillanceReport.pdf>)

Four homeless people living in either Grayson, Cooke, or Fannin counties identified as having HIV/AIDS in the 2025 PIT count.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

N/A

#### **Discussion:**

Other population discussions are included below:

#### Substance Abuse

A special report by 24/7 Wall Street examined the cities in Texas that reported the most drug offenses. Using data from the FBI and examining only towns with populations of 25,000 residents or greater, they ranked Texas communities based on drug or narcotic violations reported per 100,000 residents in 2020. A drug violation or offense is “the unlawful cultivation, manufacture, distribution, sale, purchase, use, possession, transportation, or importation of any controlled drug or narcotic substance...Drug crimes are classified as crimes against society – a specific category of crime in which individuals or property are not harmed. Other forms of crimes against society include animal cruelty, gambling offenses, prostitution, and weapons violations<sup>1</sup>.”

This report ranked Denison 4<sup>th</sup> worst in the state of Texas, with the following data:

- Drug offenses in 2020: 1,435 per 100,000 people (371 total)
- Drug offenses as a share of all crimes against society: 88.8%
- Drug offenses as a share of all crime: 24.7%
- Location: Grayson County
- Population: 25,858

([https://247wallst.com/special-report/2022/10/06/cities-in-texas-reporting-the-most-drug-offenses/?tpid=1173588&tv=link&tc=in\\_content](https://247wallst.com/special-report/2022/10/06/cities-in-texas-reporting-the-most-drug-offenses/?tpid=1173588&tv=link&tc=in_content))

Oxford House North Heritage provides a facility for people to recover from drug and alcohol addiction. The services are fee-based.

## Other Needs

Per a September 2024 report, “The demand for food assistance today is even greater than during the pandemic’s peak. In Grayson County alone, nearly 22,000 people, including more than 7,300 children, are grappling with hunger. This results in a child food insecurity rate of 22.7 percent in the county.” (<https://www.whitesboronewsrecord.com/article/785,hunger-in-grayson-county-continues-to-rise>)

Grand Central Station Sherman provides nutritious prepared meals in a family friendly environment, as well as weekend food bags for children, and a food pantry.

## Seniors

Denison’s share of population that is aged 65+ is 20%, which is higher than nearby Sherman (15.2%), McKinney (10.3%), Grayson County (18.1%), and the state of Texas (13.7%). (<https://www.census.gov/quickfacts/fact/table/TX,graysoncountytexas,mckinneycitytexas,shermancitytexas,denisoncitytexas/PST045224>) In the 2025 Point in Time count for Grayson, Cooke, and Fannin counties, 43 homeless people were aged 65+, including 34 people who were unsheltered.

Stakeholders discussed the needs of seniors for affordable, accessible housing, including having their older homes repaired or rehabilitated for safety and accessibility. A shortage of senior housing exists in the City, and City officials don’t know where seniors who need significant repairs to their homes could go. Seniors also need transportation and food assistance.

## People with Disabilities

Census data for 2023 reports that 11.4% of the population under 65 has a disability. More than 21% of survey respondents reported having a family member with a disability. As with our other special populations, people with disabilities may have transportation needs, as well as a need for housing that can accommodate their conditions. Stakeholders expressed concern that many people with disabilities may also be on fixed incomes, which limits their access to housing that is affordable.

## People in Incarceration

In a 2024 conference in Denison about rural mental health needs, Grayson County Jail administrator Capt. Sarah Bigham said 30 to 40 percent of inmates struggle with mental health. ([https://www.kten.com/denison-conference-focuses-on-mental-health-in-rural-areas/article\\_80e4dba2-fcc2-56ca-8724-5f385f3067e5.html](https://www.kten.com/denison-conference-focuses-on-mental-health-in-rural-areas/article_80e4dba2-fcc2-56ca-8724-5f385f3067e5.html)) If not treated, these individuals will face challenges receiving that care when they leave incarceration.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Per City officials, although Denison has great public parks, it has a shortage of other public facilities. For example, facilities for unhoused people would be helpful.

One official noted the need for more mental health facilities. Carrus Behavioral Hospital is located in nearby Sherman, but there’s a need for more diversified options, the official stated.

In the community survey, on a scale of 1-3, with 3 representing a high need, respondents highly ranked highly the need for parks/recreational facilities (2.2). A public hearing participant noted that the City’s Parks and Trails Master Plan is focused on developing parks in areas less well-served by parks. Some participants expressed an interest in more lights so that facilities could be used at night.

Public hearing participants also suggested improvements to the Senior Center, mainly in the areas of programming and activities for seniors. Another participant suggested that there are lots of classes and activities at the center, but the City struggles to communicate this information to new or longtime residents who may not have access to wifi.

Another public meeting participant suggested that the City needs to continue to grow its police and public safety facilities, saying “we can’t grow if we don’t grow there.” Another attendee noted that the City has already planned for the large Preston Harbor development with a fire station and police substation planned for that area.

### **How were these needs determined?**

These needs were determined through detailed demographic, socioeconomic, and other research and analysis; as well as public input through focus groups, surveys, and stakeholder interviews.

### **Describe the jurisdiction’s need for Public Improvements:**

City officials believe that infrastructure is the City’s greatest non-housing need. Denison would like to invest more money in older parts of town, including rehabilitation of older homes. Doing so, some officials believe, would solve many community issues and help to make housing more affordable.

One official noted that, while growth is fantastic, it’s important that the City distribute equitable development to the central part of the city and ensure incremental investment in lower income

areas. The east side of the city, for example, is lacking water, sewer, and street improvements in some areas. The City has worked with a University of Texas-Arlington (UT-A) group to develop a block by block framework to identify infrastructure, minimum property standards, shares of owners and renter units, etc. in order to invest in neighborhoods.

In a public meeting, participants noted that all of the city's aging infrastructure needs updating, but noted especially sewers and roads. Attendees also noted a need for more sidewalks, particularly in lower-income neighborhoods and those neighborhoods where people might want to walk to local jobs. For example, people living at the Grayson County Family Shelter can't walk to work on the roads in that area. The University of Texas-Arlington study team observed an older woman navigating a wheelchair in the middle of the street because there were no sidewalks.

Another participant suggested the city needs more STOP signs and "Children at Play" signs to slow down traffic in areas where there are lots of children and families. Another attendee stated that the Public Works department is doing surveys to put STOP signs where YIELD signs currently are.

In the community survey, on a scale of 1-3, with 3 representing a high need, respondents ranked most highly the need for street/sidewalk improvements (2.78), followed by water/sewer improvements (2.62).

### **How were these needs determined?**

These needs were determined through detailed demographic, socioeconomic, and other research and analysis; as well as public input through focus groups, surveys, and stakeholder interviews.

### **Describe the jurisdiction's need for Public Services:**

While the Denison Independent School District (ISD) provides helpful services to students and their families, and the Parks Department provides good senior services, City officials recognize there may be opportunities to further support other populations.

Despite the growing population, the local hospital has closed its pediatrics unit, which has made accessing physical care for children much more challenging. Denison and neighboring Sherman only have 1 or 2 active pediatricians in total, and therefore most children are seen by physician's assistants.

Several stakeholders spoke of the need for more transportation services for lower-income residents or those without access to a vehicle. Denison is served by the Texoma Area Paratransit System (TAPS), which closed down a few years ago but is now back in operation. The service

offers on-demand curb-to-curb service, including free rides for veterans, but some stakeholders suggested additional capacity might be needed.

Public meeting participants noted a need for day care for both young people and seniors. One pointed out that kids under five years old are the fastest-growing population in Grayson County, and that parents need affordable daycare. One attendee works with the Boys and Girls Club Board and noted that 270-280 K-12 students utilize after-school care there; she described this number of after-school care slots as “woefully inadequate” compared to the need for this care. Another said that kids 11-17 “don’t have anything to do” in the city. Another participant mentioned an interest in drop-in adult day care at the Senior Center.

In the community survey, on a scale of 1-3, with 3 representing a high need, respondents ranked most highly the need for child care (2.72), followed by mental health (2.64), Youth (2.51), Veterans (2.51), and Homeless Persons (2.5).

#### **How were these needs determined?**

These needs were determined through detailed demographic, socioeconomic, and other research and analysis; as well as public input through focus groups, surveys, and stakeholder interviews.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Denison has grown significantly over the last 15 years, including increasing by 12% since 2020 to 27,543 people in 2025. (<https://worldpopulationreview.com/us-cities/texas/denison>) (Please see chart MA-05 Population Growth.) One stakeholder noted that, although the City's projected growth has been known for years, it is happening so rapidly that the City is challenged in meeting this growth moment. The school system, which currently has 5,000 students, consulted with demographers who suggested an "extreme growth" scenario could lead to 18,000 students in the next decade.

While the City's median household income has increased by 62% from 2009 to 2023 (\$60,821), housing affordability still remains a challenging issue. One real estate official at a public hearing noted that more people are living together with roommates to afford rental housing.

At the public hearing, attendees noted a need for affordable housing for young families, workforce housing, and starter homes. One attendee noted that the city now has production builders developing housing. One real estate official noted having an \$89,000 home for sale for which they received 8 offers, with six from investors in Dallas or Austin.

One real estate professional noted that Denison's growth is propelled by a strong school system, increased economic development and jobs, the positive attention the City has received, and "the viable, measurable appeal of being here." The City was recently awarded a 2025 Great American Main Street Award, one of only three nationwide, which recognizes communities for their excellence in comprehensive preservation-based commercial district revitalization. The Denison ISD has proactively planned for population growth with bond issues, building, and construction of new schools.

The City's growth has led to increased population and jobs, and that these conditions make Denison a magnet for more growth. The real estate professional felt that one cause of insufficient housing is high impact fees for development, which other stakeholders echoed.

One school district official felt that Denison might start to see more manufactured homes being available for rental throughout the county to try to meet the need for more affordable housing.

While housing prices have continued to increase, stakeholders noted that the housing market is slowing down from its highs of 2020-2022. Some builders report having to reduce their prices because buyers aren't purchasing homes as quickly as in the past few years. Nonetheless, with more economic development, jobs, and residents expected from the growth of the

semiconductor industry in nearby Sherman and Denison, it is likely the demand for housing will stay relatively strong. Preston Harbor, a \$6 billion, 3,100 acre development to be built near Lake Texoma, will provide a variety of housing and amenities over the next decade. At a public meeting, one attendee noted that this will someday double the size of Denison's population.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Denison’s residential housing stock is comprised of 74% of single family detached homes, and another 10% of units in 2-4 unit structure. A little less than ¼ of all rental units are 1-bedroom or less. While 37% of renter units and 78% of owner units are comprised of 3+ bedrooms, stakeholders noted that most developers are focused on this market.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,855	74%
1-unit, attached structure	220	2%
2-4 units	1,060	10%
5-19 units	560	5%
20 or more units	480	5%
Mobile Home, boat, RV, van, etc	395	4%
<b>Total</b>	<b>10,570</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	1%	115	3%
1 bedroom	145	3%	790	21%
2 bedrooms	1,085	19%	1,434	38%
3 or more bedrooms	4,360	78%	1,395	37%
<b>Total</b>	<b>5,620</b>	<b>101%</b>	<b>3,734</b>	<b>99%</b>

**Table 27 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City focuses CDBG funds on Code Enforcement/owner-occupied home rehabilitation, minor/emergency repairs, infrastructure improvements, and public services supporting low- and moderate-income households throughout Denison.

The Housing Authority receives requests to be put on their waitlist from people around the state and around the country. On their waitlists, the Housing Authority gives preference to seniors,

people with disabilities, or people who are employed. Housing Authority officials felt that the city of Denison overall needed more one-bedroom units to accommodate the general population's needs.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The City does not have any LIHTC units, but City officials noted that some developers have expressed interest in LIHTC developments.

**Does the availability of housing units meet the needs of the population?**

Stakeholders expressed a need for more affordable units, particularly for lower- and moderate-income households and small households. Another concern is that older homes can be in poor condition, necessitating some form of rehabilitation assistance.

**Describe the need for specific types of housing:**

One City official noted that developers are focused on building larger, 2-, 3-, or 4-bedroom homes. However, many stakeholders noted the need for more housing for single individuals, and housing affordable to people on fixed incomes, such as seniors or people with disabilities. Additionally, young people 18-24 also find it hard to find an affordable "starter" apartment. In a focus group, one public stakeholder noted that not everyone wants a single-family home, nor do they want to live in a large apartment building. This stakeholder wished that more townhome-style housing was available.

**Discussion**

As is discussed more fully in MA-15, the Denison housing market demand grew quickly, particularly since 2020, but seems to be slowing down a bit. Given the potential for new businesses and employees in nearby Sherman and in Denison, officials see Denison as a desirable and popular location to live.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

While the Denison housing market has retreated somewhat from its historic highs in the early 2020s, housing prices continue to climb. In mid-April 2025, according to Zillow, the average Denison home value is \$231,126, up 0.8% from 2024, with a median sales price of \$258,433. (<https://www.zillow.com/home-values/44906/denison-tx/>)

On the other hand, Redfin's analysis of the Denison housing market concludes the market is "not very competitive." Per Redfin, the median sales price per square foot is \$153, down 7.3% from last year. In mid-April, 2025, houses were on the market approximately 99 days, versus 50 days at this time in 2024. This is indicative of a less competitive, or slowing, market where homes are not selling as quickly. (<https://www.redfin.com/city/5133/TX/Denison/housing-market>) Real estate officials and developers report slowing sales of new homes, prompting some developers to reduce prices.

Looking at home values rather than sales, the Cost of Housing Table below shows that median home values increased 32% over the 11-year period from 2009 to 2020. Median home values are highest in the areas around Denison's city limits to the north, west, and south, reaching \$181,300-321,800. In the central and eastern areas of Denison, median home values range from \$0-181,300. (Please see MA-15 Median Home Values Map.)

Per Zillow, the Denison rental market is classified as "cool," yet median prices are still out of reach for many households. Overall median rents in Denison in mid-April 2025 are \$1,500. The median rent for a studio is \$750, and \$1,000 for a one bedroom (1BR), \$1,275 for 2BR, \$1,600 for 3BR, and \$1,650 for 4 or more BR. (<https://www.zillow.com/rental-manager/market-trends/denison-tx/>) Per the Cost of Housing Table below, median contract rents increased 29% from 2009 to 2020, and our Zillow data cited above show significant increases from 2020 to 2025.

Median contract rent is relatively consistent across all of Denison, ranging from \$622.01-948.01. (Please see MA-15 Median Contract Rent Map.) In a public meeting, one attendee noted that the downtown area offers affordable housing for homeownership. He wished that more individuals and families were committed to living in, investing in, and enjoying the downtown area. He has seen 10-15 houses renovated within his downtown neighborhood.

From January-March 2025, 1,975 people moved to Denison from Los Angeles, the largest metropolitan area represented among migrants to Denison. The next highest were Seattle, WA (1,391), San Francisco, CA (1,126), Washington DC (858), and New York, NY (857). During that same time period, 1,859 Denison residents migrated to Phoenix, followed by 966 to Austin, TX,

762 to Houston, TX, 368 to Buffalo, NY, and 353 to Oklahoma City, OK.  
 (https://www.redfin.com/city/5133/TX/Denison/housing-market#migration)

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	81,500	107,600	32%
Median Contract Rent	559	723	29%

**Table 28 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	730	19.5%
\$500-999	2,423	64.8%
\$1,000-1,499	495	13.2%
\$1,500-1,999	30	0.8%
\$2,000 or more	60	1.6%
<b>Total</b>	<b>3,738</b>	<b>99.9%</b>

**Table 29 - Rent Paid**

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	265	No Data
50% HAMFI	869	650
80% HAMFI	2,437	1,785
100% HAMFI	No Data	2,565
<b>Total</b>	<b>3,571</b>	<b>5,000</b>

**Table 30 – Housing Affordability**

Data Source: 2016-2020 CHAS

## Monthly Rent – 2025 SAFMR and 2024 HOME rents (consultant averaged for 75020 and 75021)

HOME from <https://www.hudexchange.info/programs/home/home-rent-limits/>

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent - SAFMR	1,010	1,055	1,270	1,770	2,135
High HOME Rent	897	1,045	1,227	1,498	1,651
Low HOME Rent	792	849	1,020	1,178	1,313

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

Community stakeholders report that Denison does not have sufficient housing for all income level households, with particular shortages for lower- and moderate-income households. As previously stated, housing for single person households – whether seniors, people with disabilities, young people 18-24, or other individuals – is insufficient. For larger families with low to moderate household incomes, it is more difficult to find affordable housing.

A participant in a public hearing stated that the THF Park neighborhood has lots of seniors and retirees. Nonetheless, the participant noted a need for more senior apartments or facilities.

One public hearing attendee noted that not everyone wants to live in a single family home, but they might also not want to be in a large multifamily building. She suggested a need for more townhomes or duplexes that are affordable and good for different households, including families or retirees.

Another attendee noted that some neighborhoods in Denison, where homes might sell for \$150,000, are actually more affordable than \$1,500 rental payments each month.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Denison has grown significantly over the last 15 years, including increasing by 12% since 2020 to 27,543 people in 2025. (<https://worldpopulationreview.com/us-cities/texas/denison>) (Please see chart MA-05 Population Growth.) As the City continues to grow, the demand for housing meeting most price points will continue, according to community stakeholders.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In Grayson County, the Texoma Council of Governments administers the Section 8/Housing Choice Voucher program; its wait list is currently closed. With April 2025 Fair Market rents of \$750 for a studio, \$1,000 for a one bedroom (1BR), \$1,275 for 2BR, \$1,600 for 3BR, and \$1,650 for 4 or more BR. (<https://www.zillow.com/rental-manager/market-trends/denison-tx/>) SAFMR rents look to be able to support households looking for three or fewer bedrooms, while high HOME rents are close to fair market rents for studios, one-bedroom, and two-bedroom homes. These comparisons suggest that there is still a need to produce more accessible, affordable housing for households needing 3 or more bedrooms.

### **Discussion**

While new developments such as Preston Harbor will provide new housing for the area, and other developers continue to build larger, more expensive homes, there may be a lack of housing for households with low- or moderate incomes.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

Within some older areas of Denison, minimal property standards have led to more dilapidated properties that have not been maintained well. City officials recognize the challenges of citing homes for code violations without having financial resources to assist those homeowners in addressing those violations and maintaining their properties, particularly if those homeowners do not have the finances or skills to fix their homes. One official recognized the need for such resources particularly if the City would like to assist people in aging in place.

A public hearing participant noted that the City might try to incentivize landlords to maintain minimum property standards. He noted that some out of state landlords neglect to even maintain their properties' lawns, which the City then ends up mowing. Another attendee felt there might be an opportunity to also educate tenants regarding maintenance of their homes and minimum property standards.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City's Code of Ordinances, Ch 13, Article VII, Part A requires property owners to maintain all homes and businesses to meet Minimum Property Standards, specifically the exterior structure and exterior grounds of properties. The purpose of the ordinance is to protect the value of Denison properties while maintaining the integrity and safety of Denison neighborhoods.

Examples include painting, replacing rotted wood, maintaining a roof that does not leak or have missing shingles, and maintaining exterior grounds including fences and accessory buildings.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	814	14%	1,260	34%
With two selected Conditions	25	0%	135	4%
With three selected Conditions	10	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,770	85%	2,345	63%
<b>Total</b>	<b>5,619</b>	<b>99%</b>	<b>3,740</b>	<b>101%</b>

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	685	12%	305	8%
1980-1999	709	13%	1,320	35%
1950-1979	2,835	50%	1,284	34%
Before 1950	1,385	25%	840	22%
<b>Total</b>	<b>5,614</b>	<b>100%</b>	<b>3,749</b>	<b>99%</b>

**Table 33 – Year Unit Built**

Data Source: 2016-2020 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,220	75%	2,124	57%
Housing Units build before 1980 with children present	679	12%	300	8%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units – CITY DOES NOT TRACK

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 35 - Vacant Units**

## Need for Owner and Rental Rehabilitation

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Denison is 150 years old, and that the City's infrastructure and housing stock are older than other cities. Within those areas with the oldest housing, the City recognizes that some houses are in violation of local codes, and that many of the owners do not have the funds or skills to repair them. Denison also does not have the funds to help those homeowners or owners of rental housing repair those units.

The City does not track citywide vacant units, although they have discussed beginning to do so. One City official estimated that less than 10% of the City's housing stock is vacant. The City also recognizes the need for a study of blighted properties in the City and, with that inventory, a strategy for addressing this challenge. City officials noted that the Denison network of historical alleys in the downtown area requires some improvements, as some are impassable.

The Minimum Property Standards (MPS) Assistance Program is designed to help low to moderate income Denison residents make the required repairs to meet the MPS ordinance. Qualifying residents can receive up to \$7,500 toward repairs that bring their home into MPS compliance. In some cases, the City can partner with local organizations and churches, who provide volunteer labor to help with the projects. The City then pays for the needed materials for the project.

Denison officials recognize there are numerous code violations around town, as well as simple needs for owner and rental rehabilitation, but the City does not have the staff or financial resources to assist property owners. As previously stated, in order to help seniors age in place, some assistance is likely needed.

One City official noted that the city's largest populations groups tend to be youth under 20 and people older than 50 years old, in part because lots of retirees are returning to Denison. He feels that the older population likely needs funds to support the maintenance of their properties, particularly if they are living in older units. For younger people, it's very hard to find owner or rental housing that is affordable. The official noted that when he moved to Denison in 2017, a 2-bedroom, one-bath unit cost about \$600/month; today, that same unit is \$1,200-1,300 a month. Developers aren't building this size unit currently, and thus the \$1,200-1,300 price tags are for older units. Per this official, new units tend to be 2, 3, or 4 bedroom units with multiple baths, renting for more than \$1,700 per month.

In a focus group, one official who administers the Emergency Repairs program noted that the majority of the housing situations he sees involve seniors applying for assistance. He believes that, in some of the senior homes, people probably shouldn't be living in them because of their state of disrepair. He felt that we can't build enough subsidized senior population housing, and the City has a high share of seniors.

The Emergency Repair program specifies that the types of repairs that may be considered an emergency include some plumbing repairs, gas line repairs, roofing, structural stability, and accessibility among others.

Another focus group member noted that their organization works to repair roofs on seniors' homes so that seniors can stay in their homes. They repaired 24 roofs throughout the county in 2024.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LPB Hazards**

City officials note that with the majority of Denison's housing stock was built prior to 1980, and that low and moderate income households are located throughout the City. The official estimated that as many as 3,000 households could be occupied by low or moderate income families with LPB hazards.

### **Discussion**

As the Year Unit Built table shows, 75% of owner-occupied and 56% of renter-occupied units were built before 1980, including 25% of owner units and 22% of renter units over 75 years old. City officials noted some senior residents who had lived in their homes for 50+ years now needed assistance to maintain their homes' habitability.

According to City officials, many of Denison's vacant/abandoned properties are concentrated in low-moderate income neighborhoods, which the City targets. Denison has demolished about 500 homes in the last few years, including some homes voluntarily demolished. As a result of these demolitions, there was a resurgence of interest from developers in these empty lots, and property values increased significantly. The area is on the east side and north side, north of Morton Street.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Denison Housing Authority maintains two public housing development with 200 units. A third developments is focused on seniors and people with disabilities and offers 121 one-bedroom units. All residents pay no more than 30% of their income toward rent or the maximum rent. Currently, 68 households pay maximum rent. Some occupants have lived in the Housing Authority units for 40 years.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			321						
# of accessible units			26						
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

NOTE: Per the Denison Housing Authority, DHA's housing includes 200 units of public housing and 121 units for seniors and people with disabilities.

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Denison has three public housing developments – Eastwood Homes, located near East Main Street near 8<sup>th</sup> and 9<sup>th</sup> streets, with 149 apartments of 1-, 2-, and 3-Bedrooms; Tower Lane, a cul-de-sac community off Martin Luther King and Armstrong Streets, with 51 1-, 2-, and 3-Bedroom apartments; and Manning Park, off Morton Street, with 120 1-bedroom apartments for elderly and disabled people. Manning Park is known as a Section 8 New Construction property. Within the HUD guidelines of no more than 2 people per bedroom, these properties can accommodate families of up to six people. As can be seen below, the DHA scored a 96b on its most recent housing inspection. The Housing Authority continually inspects and improves housing units as needed; for example, the Housing Authority recently replaced the roofs on 200 public housing apartments, the Community Center, and the DHA offices, including decking and felt.

#### **Describe the restoration and revitalization needs of public housing units in the jurisdiction**

As described above, the Housing Authority has 200 1- 2-, and 3-bedroom public housing apartments, and one development for seniors or people with disabilities with 121 1-bedroom units. The Housing Authority is designated a High Performing Housing Authority and works hard to keep their 200 units of public housing in good condition. For example, the Housing Authority has an outside inspector conduct an inspection of each unit annually, and they respond quickly to tenant concerns. The Housing Authority recently replaced the roofs on 200 public housing apartments, the Community Center, and the DHA offices, including decking and felt. When COVID occurred, a project to install energy efficient windows was stalled, but that is on the DHA’s agenda to complete. All units have electric central heating and air, and utilize geothermal heat, which is considered more energy-efficient. The DHA also works to keep sidewalks in good shape. The Housing Authority Executive Director and Housing Manager drive through the properties daily to ensure there aren’t any issues of trash in the yard, abandoned bikes, or other problems within the properties. Off-duty police officers also drive through the area. Within the senior development, 4 units have major structural issues that the DHA is trying to fix.

## Public Housing Condition

### Final UPCS Scores

Public Housing Development	Average Inspection Score
Eastwood Homes	96b

Table 37 - Public Housing Condition

Source: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/reac/products/prodpass/phscores](https://www.hud.gov/program_offices/public_indian_housing/reac/products/prodpass/phscores)

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As stated above, the Housing Authority keeps the public housing units in good working order. The senior development, Manning Park, for example, was built in 1978. All units have been well-maintained, but four units currently have major structural issues that the DHA has already spent \$500,000 to fix.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The DHA offers a variety of services and activities for its public housing residents. For seniors, various home health companies provide services to residents. The Community Center also offers occasional breakfasts and monthly luncheons for seniors.

For children and families, the Housing Authority offers activities such as movies, popcorn, craft days, game days, and back to school events featuring water slides, and visits from the police department and the local fire truck.

The properties also have a computer room with donated computers and access to wifi. The DHA has placed benches outside so that people can access the wifi during the after hours on their devices.

Local churches will sometimes offer events around the holidays, and may bring public housing residents out to see the Christmas lights around town.

### Discussion:

Denison's Housing Authority has well-maintained its three public housing development and their 320 + units.

## **MA-30 Homeless Facilities and Services – 91.210(c)**

### **Introduction**

Denison, Sherman, and Grayson County offer a variety of shelter and services for different homeless populations, including the following:

Texoma Family Shelter is the area’s only 24/7/365 homeless shelter in the region for displaced families and individuals seeking to rebuild their lives.

- For residents, the shelter offers 42 beds, as well as showers, meals, laundry facilities, clothing, and supports in job searching, financial planning, and transitioning to permanent housing assistance.
- For non-residents, the shelter provides food pantry and food boxes, and a training center.
- Because the shelter services children, it requires a valid government ID, background check, and drug screen for admission.
- While it is not a domestic violence crises facility, the Texoma Family Shelter can refer individuals and families to those services.

Menorah Ministry is an emergency shelter and also acts as a cooling and warming station within the City. Menorah operates during daytime hours and offers lunch seven days per week.

The Homeless Empowerment Action Team (HEAT), comprised of community and faith leaders in Denison, have worked together to find a way to centralize services, support, and engagement with homeless people. HEAT opened a facility in the spring of 2024. They offer showers, clothing, and hygiene products. HEAT has partnered with another non-profit that utilizes the commercial kitchen to prepare and serve meals on a daily basis.

There are no emergency shelters in Denison. However, providers in nearby communities can support Denison residents. Family Promise of Grayson County, which offers a “Rotation Program” to house families among various congregations for 1-2 weeks at a time. Approximately six families are served per year.

- Their Day Center offers Resource Advocates to help people find jobs and housing, and it also includes showers, a washer and dryer, kitchen, computers, and a play area for young children. People can also use the Day Center as their mailing address. In 2024, 717 individuals (231 families) were supported by these programs, with 1,000 families referred to other service providers.
- Family HOPE (Housing Opportunities to Prevent Eviction) offers rent and utilities assistance and provides budget skills and resource advocacy. The program serves approximately 300 families (1,000 people) each year.
- Tabitha House offers transitional living for families from the Rotation program, offering up to 6 beds.
- Family Promise tries to be a low-barrier shelter, but people must have treated mental health conditions. They do not house

people with a history of family violence or sexual assault.

- One public meeting attendee noted that this requirement may be difficult for an 80-year old homeless person who committed a crime in his 20s to find shelter.

The Salvation Army of Grayson County: Sherman Corps offers 20 beds of men’s shelter for people 18+ and with an ID. Guests can live at the shelter for 30-90 days. The Salvation Army used to offer rapid rehousing, and have applied for a grant to reinstitute that housing option.

The Grayson County Women’s Crisis Center offers 32-28 beds, depending on the age of the children in a family.

**House of Eli**

House of Eli is a 501 (c) 3 nonprofit ministry designed to assist young men, aged 18-21, who have been system-involved, previously incarcerated, homeless, or who have aged out of foster care. The organization offers a safe place to call home with transitional housing beds for 11 people. House of Eli is only one of a handful of organizations nationwide that offers essential residential stability, life skills training, vocational training, and business entrepreneurship opportunities.

**Facilities and Housing Targeted to Homeless Households –**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	94		17		
Households with Only Adults	20				
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Nonprofit organizations located in downtown Denison, including the Texoma Family Shelter, Christy’s, and Denison Helping Hands, offer shelter, meals, and showers to homeless people. As mentioned above, the Texoma Family Shelter offers a training center, and Family Promise offers resources to help divert individuals and families from homelessness. The House of Eli House provides safe housing, mentorship, apprenticeships, vocational training, and plenty of love to young men for 12 to 18 months to support their futures. The Texoma Community Center provides child and adult mental health services, as well as Intellectual and Developmental Disabilities (IDD) Services. The Domanica Foundation funds organizations supporting homeless people’s needs.

The Homeless Empowerment Action Team (HEAT), comprised of community and faith leaders in Denison, have worked together to find a way to centralize and continually strengthen services, support, and engagement with homeless people.

**Addressing the emergency and transitional housing needs of homeless persons**

The Grayson Crisis Center offers supports for victims of domestic violence and sexual abuse. The center has a limited number of transition beds for getting clients to rehab or to a safe situation. Tabitha House offers transitional living for families from the Rotation program. For young men aged 18-21 who have been system-involved, previously incarcerated, homeless, the House of Eli offers essential residential stability, life skills training, vocational training, and business entrepreneurship opportunities.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

As discussed above,

Texoma Family Shelter is the area's only 24/7/365 homeless shelter in the region for displaced families and individuals seeking to rebuild their lives, offering 42 beds, as well as showers, meals, laundry facilities, clothing, and supports in job searching, financial planning, and transitioning to permanent housing assistance.

Family Promise of Grayson County serves approximately six families each year through its "Rotation Program" and helps divert 300 families (1,000 individuals) from homelessness through its Family HOPE (Housing Opportunities to Prevent Eviction) program. Another 717 individuals (231 families) were supported by other non-resident programs, with 1,000 families referred to other service providers.

The Salvation Army of Grayson County: Sherman Corps offers 20 beds of men's shelter for people 18+ and with an ID. Guests can live at the shelter for 30-90 days. The Salvation Army used to offer rapid rehousing, and have applied for a grant to reinstitute that housing option.

The Grayson County Women's Crisis Center offers 32-28 beds, depending on the age of the children in a family.

House of Eli serves 11 young men, aged 18-21, who have been system-involved, previously incarcerated, homeless, or who have aged out of foster care. House of Eli is only one of a handful of organizations nationwide that offers essential residential stability, life skills training, vocational training, and business entrepreneurship opportunities.

The Homeless Empowerment Action Team (HEAT), comprised of community and faith leaders in Denison, have worked together to find a way to centralize services, support, and engagement with homeless people.

Nonprofit organizations located in downtown Denison, including the Texoma Family Shelter, Christy's, and Denison Helping Hands, offer shelter, meals, and showers to homeless people.

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## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The Denison area is fortunate to have a number of providers offering services to low- and moderate-income households as well as special needs populations. The United Way of Grayson County focuses on a variety of services, including wraparound services, to support special populations. Their programs include the Tiny Toes, which supports children from birth to five years old through connecting parents with resources and skill-development to ensure their child's success. The United Way also offers a Diaper Bank, as well as the county's "branch" of the Dolly Parton Imagination Library, which provides free books to children.

The Junior League of Grayson County's Happy Feet program is a collaboration with school district counselors to provide free shoes to students. In the last year, 140 students were provided with free shoes through this program.

The Denison ISD has three Communities in Schools (CIS) programs, which offer integrated student support programs and work with community providers to address academic and non-academic barriers to student success. Services include mentoring, tutoring, and supports for basic needs. The ISD hopes to expand to all four of its elementary schools in the next year. The school is also working with a major employer to develop a partnership assisting students and families.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs –**

Elderly, frail elderly, persons with disabilities, persons with alcohol or drug addictions, persons with HIV/AIDS and their families, public housing residents, people leaving incarceration, and young people and families have a variety of supportive housing needs. However, most special needs populations are in need of affordable, safe housing, as well as access to specific services, including counseling and legal services for victims of domestic violence; mental health/behavioral health services for young people and adults, including those leaving incarceration; rehabilitation and counseling services for people with substance abuse disorder; and food assistance, health care, and transportation for some members of all special populations. Elderly, frail elderly, and persons with disabilities may have needs for units that are accessible.

The current waitlist for accessible units is 10 households. The DHA's 2-bedroom units are two-story, with bedrooms downstairs and bathrooms upstairs. In some cases, people with disabilities may not be able to climb inside stairs. Additionally, some people may

need additional space to accommodate their medical needs, such as oxygen tanks for hospital beds. In these circumstances, the Housing Authority can put people on a waitlist for a 3-bedroom “fully flat” home, even if the household is a single person.

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

At a focus group, participants stated that there were no housing options for people leaving mental and physical health institutions/facilities. Texoma Community Center (TCC) offers some outpatient counseling and integrative services, but they are a small part of their overall services.

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**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Many organizations offer supportive services to special populations, including the Denison Independent School District, United Way of Grayson County, the Junior League of Grayson County, the Child and Family Guidance Center (CFGC) of Texoma, the Texoma Community Center, the Salvation Army, and other organizations. For example, CFGC offers mental health care for children and families. Texoma Community Center provides support of child and adult mental health services, as well as Intellectual and Developmental Disabilities (IDD) Services. The Salvation Army provides emergency shelter, financial assistance services, youth programs, a food pantry, and emergency response services. They will continue to offer services to these populations in the coming year. At the current time, Denison does not have any rapid rehousing beds. The Salvation Army used to have rapid rehousing beds, and has applied for a grant to reinstitute those beds and services.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))** N/A

## **MA-40 Barriers to Affordable Housing – 91.210(e) --**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Denison is over 150 years old, and some of the Denison infrastructure (particularly pipes) dates back to the city's beginnings. With deferred maintenance, the weaker infrastructure can't accommodate all of the new housing developments easily. Denison now has a CIP program and impact fees for new construction. Real estate professional and developers, in a focus group, suggested impact fees are too high and make it difficult for developers to build affordable housing.

In a focus group, one developer stated that impact fees are easier to pass on to the buyer in larger, cohesive developments with higher price points. However, with a slowing market, developers are now lowering prices \$15,000-20,000 to stay competitive, making it harder to absorb, eg., \$12,000 impact fees. He suggested additional zoning so that infill areas downtown might have lower impact fees. In 2014, the City worked with developers to build affordable housing for first-time homebuyers in an infill area; as the housing market heated up, those properties gained in value, and within a short time became unaffordable for many households.

A sizable number of lots, platted back in the early 1900s, are very narrow and very deep, including 25'-50' feet wide but 150 feet long, connecting to alley ways. In some areas of the City, there are no public roads to these lots, requiring builders to incur the cost of building the roads and thus disincentivizing development there.

A real estate professional noted that the local rental market's challenges include landlords who aren't upkeeping the caretaking, landscaping, and maintenance of rental properties. Another stakeholder, in an interview, noted that the City's rentals tend to be mom—and-pop operations and not large companies that can utilize established processes to maintain their facilities. Stakeholders suggested that the City would need political support to develop new guidelines or regulations around landlord accountability and instituting rental inspections, including incentives. Strong opposition from landlords ended the City's attempt at a rental insurance program a few years ago. A public hearing participant suggested that high property taxes make it challenging for landlords to offer affordable rental housing, especially as home insurance rates increase.

According to City officials, most of Denison is zoned for single family, commercial, or light industrial use, with limited areas that allow ADUs. The City does not offer incentives, such as density bonuses, for affordable housing, although it is looking into doing so. Denison is beginning a new comprehensive planning process and will do a zoning rewrite after that completion. The City recognizes

opportunities to update the code to allow for flexibility, including increasing ADU zoning, more duplex zoning, and strengthening architectural standards. In rewriting the city’s zoning codes, officials want to be mindful of community sentiment regarding ADUs or multifamily housing and try to build community support for any increased density.

In the past, the City has affordable housing in an overlay district for zoning, but it was not tied to any specific census tracts. Similarly, the City has had Opportunity Zones, but their shovel-ready timeline has gone by. City officials believe they could better utilize Enterprise Zones if a developer was interested in such opportunities. One local civic leader noted that the state offers 100% tax abatement programs for developers. City officials feel that the City would have more opportunity to promote affordable housing if it had more data, such as a Housing Study, to help drive development.

One developer felt that the City was very open to supporting developers in creating affordable housing, including helping with marketing. They felt that they could “go in and talk to the City” easily.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Per the Denison Development Corporation, the top employers in the City are Texoma Medical Center, Ruiz Foods, Walmart, CIGNA, and Denison Independent School District. (<https://denisontx.org/doing-business-here/workforce/>)

Denison’s neighboring city, Sherman, works to support the semiconductor industry, including Texas Instruments’ \$35 billion business expansion in the Sherman area. Denison seeks to recruit related technology companies, including those supporting the semiconductor industry.

Preston Harbor at Lake Texoma, a \$6 billion, 3,100 acre mixed use development in Denison, will bring 7,500 homes, 20,000 residents, and 15,000 jobs to the Denison area. ([www.bisnow.com/dallas-ft-worth/news/hotel/hidden-gem-to-hot-spot-8b-music-themed-resort-projects-to-bring-transformative-lifestyle-to-lake-texoma-127507](http://www.bisnow.com/dallas-ft-worth/news/hotel/hidden-gem-to-hot-spot-8b-music-themed-resort-projects-to-bring-transformative-lifestyle-to-lake-texoma-127507)) The development will include a \$100 million Margaritaville resort, retail, restaurants, and a marina. Homes will include single family, multifamily, and active-adult communities for people 55+.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	91	23	1	0	-1
Arts, Entertainment, Accommodations	1,260	1,063	13	10	-3
Construction	564	324	6	3	-3
Education and Health Care Services	1,820	2,836	19	28	9
Finance, Insurance, and Real Estate	748	1,280	8	13	5
Information	152	97	2	1	-1
Manufacturing	1,534	2,181	16	22	6
Other Services	214	219	2	2	0
Professional, Scientific, Management Services	514	267	5	3	-3
Public Administration	0	0	0	0	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Retail Trade	1,347	1,025	14	10	-4
Transportation and Warehousing	295	69	3	1	-2
Wholesale Trade	432	339	5	3	-1
Total	8,971	9,723	--	--	--

**Table 39 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	11,718
Civilian Employed Population 16 years and over	10,770
Unemployment Rate	8.12
Unemployment Rate for Ages 16-24	19.48
Unemployment Rate for Ages 25-65	5.46

**Table 40 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	1,605
Farming, fisheries and forestry occupations	420
Service	899
Sales and office	3,430
Construction, extraction, maintenance and repair	1,099
Production, transportation and material moving	690

**Table 41 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	7,842	78%
30-59 Minutes	1,633	16%
60 or More Minutes	567	6%
<b>Total</b>	<b>10,042</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	650	60	575

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,185	140	1,030
Some college or Associate's degree	3,580	440	714
Bachelor's degree or higher	1,380	30	355

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4	25	119	165	140
9th to 12th grade, no diploma	335	195	115	665	350
High school graduate, GED, or alternative	680	964	955	2,444	1,595
Some college, no degree	570	820	885	1,629	1,010
Associate's degree	160	455	350	595	570
Bachelor's degree	40	370	225	640	565
Graduate or professional degree	0	140	200	185	370

**Table 44 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	41,100
High school graduate (includes equivalency)	32,033
Some college or Associate's degree	32,396
Bachelor's degree	55,885
Graduate or professional degree	51,123

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

Based on the Business Activity Table, the major employment sectors for Denison are Education and Health Care Services (28% of Denison jobs); Manufacturing (22%); Finance, Insurance, and Real Estate (13%); and, at 10% each, Retail Trade, and Arts, Entertainment, and Accommodations.

**Describe the workforce and infrastructure needs of the business community:**

The business community recognizes the need for the continued development of workers' skills, particularly for those employed in the more advanced manufacturing sectors. With the continued growth of the regional semiconductor industry, there will be a strong need for engineering skills, problem-solving skills, and an underlying understanding of the manufacturing process. For some lower-wage workers, the loss of their vehicle can create challenges in maintaining employment. Denison is served by TAPS Public Transit, which closed down a few years ago but is now back. The service offers on-demand curb-to-curb service, including free rides for veterans.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The expansion or development of various semiconductor plants in neighboring Sherman is likely to result in more employees seeking housing in Denison, several officials noted. Denison is also working to recruit semiconductor support service companies to the City. The City has several workforce development initiatives, including those with Grayson College, (discussed below) that seek to anticipate needed skills and prepare workers for their new responsibilities.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

With a strong manufacturing base, people with lower levels of education can also find suitable job opportunities. As the Median Earnings Table above shows, people with less than a high school education have higher median earnings than people with a high school degree or some college.

One stakeholder noted that, as Texas Instruments continues to expand its workforce, the City's demographics will shift to greater shares of college-educated and advanced-degree residents. Grayson College's 2025 Strategic Plan focuses on helping students along college and career pathways, including older students needing additional skills to thrive in their careers.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Center for Workplace Learning (CWL) provides education and training opportunities for employers and individuals in the Texoma region. The Advanced Manufacturing Program (AMP) was created by local industries, school districts, Grayson College, Sherman Economic Development Corporation, Denison Development Alliance, and Workforce Solutions Texoma.

The program is a dual credit initiative within the Texoma area that allows students to complete college courses starting as early as the 10th grade. Students learn skills unique to Advanced Manufacturing and gain real-world, hands-on training through an industry-driven curriculum. Upon completion, students can directly enter the workforce while continuing their education at Grayson College, or continue their education at a four-year institution. The AMP recently received a \$244,000 grant to build a \$230,000 lab for students to develop their skills.

The Workforce Board works with Grayson Community College on various training programs to support the semiconductor industry, including the \$230,000 lab mentioned above. The school district is working to develop more initiatives to develop its students for the workforce. The ISD works with Southeastern Oklahoma State University (SOSU) to support their teacher preparation programs. Additionally, students go on field trips to Emerson Process Management in McKinney, which develops regulator technologies, to learn more about career opportunities.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No. The regional organization leading the CEDs has been inactive for several years.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

N/A

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PLAN\_SECTION\_ID=[1370705000]>

**Discussion**

While the Labor Force Table above shows an 8.12% unemployment rate (based on 2016-2020 data), the City's unemployment rate has been 3.5% - 4% for several years, according to City

officials. They believe that the City has a challenge of underemployment, and that new jobs will hopefully help people to “move up a notch” in their careers.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

In some of the older neighborhoods of the city – to the north and east of downtown, and in the middle of Denison – there are more housing problems due to the homes' age. The City doesn't have many sidewalks, forcing people to walk in the road to get somewhere.

Please see the following maps:

- MA-50 ELLI w Severe Housing Problems
- MA-50 LI with Severe Housing Problems
- MA-50 MI with Severe Housing Problems

Overcrowding is most common among extreme low income households in the north-central area of Denison. These areas overlap with Denison's highest poverty rates and populations of Hispanic Origin. A tract in this area reaches 21.85-34.85% of extreme low income households living in overcrowded conditions. (Please see MA-50 Poverty Rates.)

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Denison does not have R/ECAPS neighborhoods. Historically, the northern area of the city has traditionally been the home of Black or African-American citizens of all incomes. City officials have found that the city's racial and ethnic mix has become more heterogeneous across neighborhoods across Denison. At the same time, poverty rates are high throughout Denison.

In the southern and northeast areas of Denison, 4.89-13.33% of residents identify as Black/African American Alone. The northwest areas of Denison have fewer Black residents, between 0-4.89%. (Please see MA-50 Black or African American Population Map.)

Residents of Hispanic Origin more commonly live in two central tracts of Denison proper, where between 13.22-28.18% of residents are Hispanic. In other areas of Denison, the rate is between 0-13.22%. (Please see MA-50 Hispanic/Latino Population Map.)

Rental housing built before 1980 is concentrated in poorer areas within Denison in the center (64.34-81.98%) and southeast (>81.98%) of the city. This also overlaps with areas where a greater proportion of residents are Black or Hispanic, though the southeast limits of the city also span predominantly White Census tracts. Elsewhere in the city, the rate of housing built before 1980

falls between 23.55-45.04%. (Please see MA-50 Rental Housing Built Before 1980; MA-50 White Population Map.)

While representation of the following populations is less than White, Black, or Hispanic citizens throughout Denison, please see the following maps for reference.

MA-50 American Indian/Alaska Native Population

MA-50 Asian Population

MA-50 Native Hawaiian/Other Pacific Islander Population

MA-50 Two or More Races Population

MA-50 Some Other Race Population

### **What are the characteristics of the market in these areas/neighborhoods?**

Like most city neighborhoods, the areas have an elementary school and public parks. There aren't many small businesses, restaurants, neighborhood services, or gas stations nearby.

### **Are there any community assets in these areas/neighborhoods?**

These areas' greatest strengths are their community parks, although officials note that those in the northern and eastern parts of the city are in poorer condition.

### **Are there other strategic opportunities in any of these areas?**

A new Parks Director is shifting the department's approach to access for all and looking to update these parks. The Director is also working proactively with the Community Development Department so that everyone is on the same page.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The City of Denison is well-served by both Fixed and Mobile broadband, with 100% coverage throughout the City. (Please see MA 60 Fixed and Mobile Broadband Maps.)

Nationwide, eighty-seven percent of households with incomes of less than \$30,000 utilize the internet, vs. 96% of households earning \$30,000-69,999 and 98% of households earning \$70,000-99,999. (<https://www.statista.com/statistics/327146/internet-penetration-usa-income/>)

A Pew Research study across the US shows that the percentage of adults with incomes below \$30,000 who subscribe to home broadband is less than 50%, while for households earning \$100,000 or more, over 90% have a home broadband subscription. (PLEASE see MA-60 Pew Research Study of Households with Broadband by Income Level.)

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

For Fixed Broadband, Denison has a variety of providers, including AT&T, T-Mobile, Verizon, Rise Broadband, and Nextlink Internet, among others.

Mobile broadband providers include AT&T, Project Genesis, T-Mobile, and Verizon.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Denison is one of 30 jurisdictions participating in the Grayson County Hazard Mitigation Plan. (<https://www.dropbox.com/s/clfgnsulwzll0jbi9538h/Grayson-County-HMAP-Update-FINAL-PUBLIC-Copy-03.27.2024.pdf?rlkey=3eape1wkd7t9w0c5vrkivrlty&e=1&dl=0>) Participating Denison officials include the Mayor and the City's Emergency Management Coordinator. The county's plan notes the risks and mitigation plans for a variety of natural hazards, including tornadoes, extreme heat, thunderstorm winds, drought, flood, hail, lightning, winter storms, wildfires, and dam failures.

According to City officials, Denison's topography, and a network of creeks in some areas of the city, also present some natural hazard risks in the form of flooding concerns. Many creeks run through the older parts of the historical and infill areas. When these hazards haven't been addressed over the years, the next homeowner may be dealing with decades of inadequate preparation or mitigation.

Some homes are built in infill lots in FEMA or Denison flood plains.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

City officials noted that the areas of housing at risk of natural disasters are scattered throughout the city, in all neighborhoods and income groups. The risk to low- and moderate-income households is similar to other income groups, although these lower income populations may not have the resources to recover from a hazardous event as quickly as other households.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

Denison has a proud history as a 150+ year old city. While Denison has continued to grow and build new housing stock, 75% of owner-occupied and 56% of renter-occupied units were built before 1980, including 25% of owner units and 22% of renter units over 75 years old. City officials noted some senior residents who had lived in their homes for 50+ years now needed assistance to maintain their homes' habitability.

The City's record of success in executing its 2020-2024 Consolidated Plan, and Denison stakeholders' continued prioritization of Code Enforcement/Rehabilitation of existing homes, including demolition of unsafe and blighted structures; minor and emergency repairs; ongoing infrastructure improvement through repayment of the Section 108 loan; and public services for low- and moderate-income households, underscores the need for an ongoing alignment with these goals.

The Denison Strategic Plan will continue to focus on low- or moderate-income and special needs individuals or households citywide. Additionally, the City will focus on those neighborhoods with high concentrations of low- and moderate-income households.

While City staff recognize multiple opportunities to strengthen the livability, affordability, safety, and accessibility of different target neighborhoods, its efforts are limited by a lack of resources and funding. The most effective way to serve as many eligible households as possible has been the City's investment in the minor/emergency repairs/rehabilitation program, which offers plumbing, roof, electrical, foundation, and heat repairs for homeowners. These repairs can help people to remain in their homes, to age in place, and to avoid homelessness. The repairs also contribute to the quality of life for homeowners who have not the funds or expertise to repair their homes on their own.

## SP-10 Geographic Priorities

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Table 46 - Geographic Priority Areas

### CITYWIDE PRIORITY

ITEM	RESPONSE
<b>Neighborhood Boundaries</b>	Citywide individuals or households based on income eligibility or special needs status.
<b>Include specific housing and commercial characteristics of this target area.</b>	Throughout the city, all low- and moderate-income areas have high levels of poverty and the need for improved housing, public services, and infrastructure or facilities.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Our stakeholders frequently highlighted the need to support people living in low- and moderate-income areas throughout the city, including the households of people on fixed incomes, such as seniors or people with disabilities. Within the Community Survey, respondents highly ranked the need for affordable housing throughout Denison, as well as the housing and service needs of seniors, people with disabilities, and other special populations throughout the city.
<b>ID Target Needs in Area</b>	In addition to the need for affordable housing, low- and moderate-income and special populations need public improvements/infrastructure, the elimination of slums and blight, and public facilities.
<b>What are the opportunities for improvement in the target area?</b>	Bringing more affordable housing options, improved infrastructure, reducing slums and blight, and improving public facilities such as parks could significantly improve residents' lives.

Are there barriers to improvement in this target area?	Denison lacks the funding and resources, as well as a robust institutional delivery system, creating barriers to improvement.
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**LOW/MOD NEIGHBORHOODS**

<b>ITEM</b>	<b>RESPONSE</b>
<b>Neighborhood Boundaries</b>	Block groups having 51% or more low/moderate income population.
<b>Include specific housing and commercial characteristics of this target area.</b>	Throughout the city, all low- and moderate-income areas have high levels of poverty and the need for improved housing, public services, and infrastructure or facilities.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	These areas have been areas of need in the past and were confirmed by examining the data and public input of this updated Five-Year Consolidated Plan. For example, our stakeholders and Community Survey respondents frequently highlighted the need to support people living in low- and moderate-income neighborhoods, including people on fixed incomes, such as seniors or people with disabilities.
<b>ID Target Needs in Area</b>	In addition to the need for affordable housing, low- and moderate-income and special populations need public improvements/infrastructure, the elimination of slums and blight, and public facilities.
<b>What are the opportunities for improvement in the target area?</b>	Bringing more affordable housing options, public services, housing rehabilitation, and more Fair Housing Information/Education, could help improve these Target Areas.
<b>Are there barriers to improvement in this target area?</b>	Denison lacks funding and resources, as well as a robust institutional delivery system, creating barriers to improvement.

## **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

As stated above, the City has low- and moderate-income areas and households throughout Denison, and also some specific low- to moderate-income neighborhoods in which a targeted approach can help to strengthen housing, public services, infrastructure, and other community needs.

**SP-25 Priority Needs - 91.215(a)(2)**

**Priority Needs**

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
<TYPE=[pivot_table] REPORT_GUID=[FA94014F47E6D9E2B2BD089A3161AB93]>						
Minor/Emergency Rehabilitation	High	Extremely Low Low Moderate Large Families Families with Children Elderly	Citywide	Minor/Emergency Rehabilitation	The minor/emergency repair program offers plumbing, roof, electrical, foundation, and heat rehabilitation for eligible low- to moderate-income households.	Our Needs Assessment Process, including data research and an analysis of public and other stakeholder input, highlighted this important priority. For example, City officials noted some senior residents who had lived in their homes for 50+ years now needed assistance to maintain their homes' habitability.

<p>Infrastructure Projects – Section 108 Loan Payment</p>	<p>High</p>	<p>Extremely Low Low Moderate</p>	<p>Citywide Low/Mod Neighborhoods</p>	<p>Infrastructure Improvements</p>	<p>The City of Denison will repay a Section 108 loan that allowed the City to borrow approximately \$1.55M to fund infrastructure projects in HUD designated neighborhoods with 51% or greater low/moderate income residents.</p>	<p>Infrastructure projects were funded as a result of needs identified in the previous consolidated plan; the loan repayment is a requirement of the loan.</p>
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Code Enforcement	High	Non-housing Community Development	Citywide	Code Enforcement	Funding to support the salaries of code enforcement staff at the City.	Our Needs Assessment, Market Analysis, and community input and consultation process has shown the strong need for Code Enforcement. For example, analysis shows that 75% of owner-occupied and 56% of renter-occupied units were built before 1980, including 25% of owner units and 22% of renter units over 75 years old.
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CDBG Administration	High	Extremely low, Low, Moderate Income HH	Citywide Low/Mod Neighborhoods	Administration/ Planning	Program administration/general planning activities.	This funding helps support administration of critical services to extremely low-, low-, and moderate-income households in Denison.

**Table 47 – Priority Needs Summary**

**Narrative (Optional)**

While this process identified numerous needs throughout Denison, the principal needs identified are housing rehabilitation through minor/emergency repairs; public infrastructure improvements; and the elimination of slums and blight through code enforcement.

Minor/Emergency Repairs/Rehabilitation of Housing is a critical component for maintaining housing affordability, particularly for seniors and extremely low-, low-, and moderate-income households. These repairs can help people to remain in their homes, to age in place, and to avoid homelessness. The repairs also contribute to the quality of life for homeowners who have not the funds or expertise to repair their homes on their own.

At this time, the Public Infrastructure Priority is to repay a Section 108 loan that has made significant infrastructure improvements to distressed extremely low-, low-, and moderate-income neighborhoods. For these same income groups, Code Enforcement also helps to improve distressed neighborhoods' quality of life and keeps neighborhoods viable and affordable.

CDBG funds are not utilized in the demolition of homes or in creating affordable housing; rather, these activities are generally supported by Denison General Funds and thus are not included as priorities in this Consolidated Plan. Nonetheless, they remain priorities for our City's efforts to help citizens maintain safe and affordable housing.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Housing Cost Burden (HCB) greater than 50% and HCB >30% are by far the most common housing problems. Among renters, 46.7% have HCB > 50%, and another 39.6% have HCB >30%. Among homeowners, these percentages are 32.7% and 41.4% respectively. The Denison Housing Authority does not administer Housing Choice Vouchers; instead this function is handled by the Texoma Council of Governments. Instead, Denison utilizes minor/emergency repair and code compliance funds to help reduce other housing problems.
TBRA for Non-Homeless Special Needs	As stated above, Housing Cost Burden is a significant challenge for households, but the City does not have sufficient resources to provide Tenant Based Rental Assistance. The Texoma Council of Government administers TBRA for Denison and other nearby communities.
New Unit Production	With April 2025 Fair Market rents of \$750 for a studio, \$1,000 for a one bedroom (1BR), \$1,275 for 2BR, \$1,600 for 3BR, and \$1,650 for 4 or more BR, new unit production would be helpful. ( <a href="https://www.zillow.com/rental-manager/market-trends/denison-tx/">https://www.zillow.com/rental-manager/market-trends/denison-tx/</a> ) However, Denison does not have the resources to develop new units.
Rehabilitation	City officials and city stakeholders recognize the strong need for additional rehabilitation of owner and renter units in the city's low-income areas to keep people in safe and affordable housing.
Acquisition, including preservation	Due to limited funds, Denison does not have the resources to undertake the acquisition and rehabilitation of renter units.

**Table 48 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

Denison anticipates receiving \$1,388,715 over the 2025-2029 period. No program income for CDBG is expected. CDBG funds will be used primarily for housing rehabilitation, code enforcement, and section 108 loan paybacks, as well as administration of the City’s CDBG program. Out of its own non-CDBG funds, Denison funds public services to demolish abandoned, blighted, or unsafe structures.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	277743	0	0	277,743	1,110,972	Additional resources for leveraging may include other State and Federal grants, City Departments, public or social service providers or other sources; however, the City does not foresee using funding other than the CDBG allocation for housing repairs.

**Table 49 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City leverages general fund to assist in payment of code enforcement throughout the City. The City does not anticipate leveraging other sources of federal, state, or local funding. The CDBG allocation will be the primary source of funding for emergency and minor rehabilitation housing projects for low- and moderate-income households.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City does not have any publicly owned land or property to be used in addressing the needs identified in this Consolidated Plan.

**Discussion**

The resources outlined in this section will be used to leverage the work of the City and its community partners in addressing the needs of low- and moderate- income persons in the City of Denison. During this 5 year period, the City will also seek to identify additional funding and resources that may be used to meet needs that may not be addressed due to resource limitations.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Denison	Government	Planning	Jurisdiction
Denison Housing Authority	PHA	Public Housing Rental	Jurisdiction
Texoma Family Shelter	Non-profit organizations	Homelessness	Region
Texoma Council of Governments (TCOG)	Regional Organization	Non-homeless special needs Community Development Public Services Affordable Rental Housing	Region
Salvation Army Grayson County	Nonprofit organization	Homelessness Non-homeless special needs Community Development Public Services	Region
Texoma Community Center	Nonprofit organization	Non-homeless special needs Community Development Public Services	Region
Grayson Crisis Center	Nonprofit organization	Non-homeless special needs Community Development Public Services	Region

**Table 50 - Institutional Delivery Structure  
Assess of Strengths and Gaps in the Institutional Delivery System**

For a community of its size, Denison has a broad array of providers to support the needs of low- and moderate income households as well as special populations, including county and regional providers. The City recognizes the need to strengthen its coordination with local agencies to address community issues. To that end, Denison officials have worked to develop relationships with nonprofit organizations, including through having a nonprofit roundtable in 2024 to learn

more about agencies and to foster deeper connections. The City is also part of an email group of social service providers who work to support individuals in need. In focus groups, local developers reported that the City is very accommodating and open to working with developers to support the building of affordable housing within Denison.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		
<b>Other</b>			
Other			

**Table 51 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Denison and the region have several providers of services for homeless individuals and families, including Family Promise of Grayson County, the Texoma Family Shelter (CoC), the Salvation Army, and the House of Eli. Nonprofit organizations located in downtown Denison, including the Texoma Family Shelter, Christy’s, and Denison Helping Hands, offer shelter, meals, and showers to homeless people.

The City collaborates with the Texoma Family Shelter, but does not directly coordinate CDBG activities with the broader Continuum of Care (CoC) agencies, such as the Texas Homeless Network. Representatives from the City's Community Services Department attend the CoC meetings on a rotating basis. Additionally, the City has limited direct experience with not-for-profit community service and housing providers for the homeless populations who work to prevent low-income persons from becoming homeless and those who support homeless individuals and households in obtaining safe, affordable, and sustainable housing.

Additionally, organizations such as the Texoma Community Center and the Texoma Medical Center provide outreach services for addiction and drug/alcohol abuse among homeless people. Local hospitals provide HIV/AIDS care and counseling to local residents, including homeless people.

One challenge for citizens, particularly those without transportation, is accessing services that are located outside of Denison, particularly for supportive services for homeless people.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The City recognizes several gaps in its service delivery system. For example, families of children and youth with special health care needs have difficulty finding services. The school system has a robust program supporting students with special needs, but some students' conditions may not qualify for services, but that student still needs help to function at his or her best. The City also provides adaptive recreational services for students.

The City has Day Centers for homeless people, but the centers generally close in the afternoon, leaving those homeless people without a place to go. Additionally, Denison does not have a process in place for opening cooling and warming shelters for homeless people and may be able to play a role in facilitating this with nonprofit providers.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City has worked to develop relationships with nonprofit organizations, including through having a nonprofit roundtable in 2024 to learn more about agencies and to foster deeper connections. The City is also part of an email group of social service providers who work to support individuals in need. For example, an 86-year old man lived in a building that was sold by his landlord, and the man became homeless. Members of the email group tried to find him shelter and services.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information --

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Minor/Emergency Repair/Rehabilitation Program	2025	2029	Affordable housing	Citywide	Minor/Emergency Rehabilitation	CDBG: \$516,851	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Infrastructure Improvements	2025	2029	Non-Housing Community Development	Citywide Low/Mod Neighborhood	Infrastructure Projects – Section 108 Loan Payment	CDBG: \$564,702	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 households 1 Other Assisted
3	Code Enforcement	2025	2029	Non-Housing Community Development	Citywide	Code Enforcement Public Services	CDBG: \$237,727	Housing Code Enforcement/Foreclosed Property Care: 1,250 units Jobs created/retained: 3 Jobs
4	Administration/ Planning	2025	2029	Program Administration	Citywide Low/Mod Neighborhood	CDBG Administration	CDBG: \$69,435	Other: 11,090 Low-Moderate people assisted

Table 52 – Goals Summary

### Goal Descriptions

Goal Name	Goal Description
<TYPE=[pivot_table] REPORT_GUID=[260B38D44EF01E6D4D95179E260BE876]>	
Minor/Emergency Repair/Rehabilitation Program	The minor/emergency repair program offers plumbing, roof, electrical, foundation, and heat rehabilitation for eligible low- to moderate-income households.
Infrastructure Projects	Infrastructure projects were funded as a result of needs identified in the previous consolidated plan; the loan repayment is a requirement of the loan. The City of Denison will repay a Section 108 loan that allowed the City to borrow approximately \$1.55M to fund infrastructure projects in HUD designated neighborhoods with 51% or greater low/moderate income residents.
Code Enforcement	Funding to support the salaries of code enforcement staff at the City.
Administration/Planning	This funding helps support administration of critical services to extremely low-, low-, and moderate-income households in Denison , or approximately 11,090 persons.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

For the 2025-2029 program period, the City plans to complete three (3) Section 108 Loan payments, assist at least 25 households through the emergency repair program, and support job retention through code enforcement. Through all of these efforts, some of which will potentially benefit most of the population of low-moderate income people in Denison, these activities will support approximately 11,090 persons living in low- or moderate-income households.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)** N/A. The City currently offers 26 accessible units.

### **Activities to Increase Resident Involvements**

The Denison Housing Authority (DHA) offers a variety of services and activities for its public housing residents. For seniors, various home health companies provide services to residents. The Community Center also offers occasional breakfasts and monthly luncheons for seniors.

For children and families, the Housing Authority offers activities such as movies, popcorn, craft days, game days, and back to school events featuring water slides, and visits from the police department and the local fire truck.

The properties also have a computer room with donated computers and access to wifi. The DHA has placed benches outside so that people can access the wifi during the after hours on their devices.

Local churches will sometimes offer events around the holidays, and may bring public housing residents out to see the Christmas lights around town.

**Is the public housing agency designated as troubled under 24 CFR part 902?** NO

**Plan to remove the ‘troubled’ designation** N/A

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

According to City officials, most of Denison is zoned for single family, commercial, or light industrial use, with limited areas that allow ADUs. The City does not offer incentives, such as density bonuses, for affordable housing, although it is looking into doing so.

The City is over 150 years old, and some of the Denison infrastructure (particularly pipes) dates back to the city's beginnings. With deferred maintenance, some of this infrastructure is in poor shape, and can't accommodate all of the new housing developments easily. Denison now has a CIP program and impact fees for new construction. One real estate professional, in a focus group, suggested impact fees are too high and make it difficult for developers to build affordable housing. Others concurred, citing the fees as a challenge in building enough housing to meet the demands of the influx of new residents.

In a focus group, one developer stated that impact fees are easier to pass on to the buyer in larger, cohesive developments with generally higher price points. However, the market for some of these larger homes is slowing down, and the homes are not selling. With developers now lowering prices \$15,000-20,000 to stay competitive, he said they are finding it harder to absorb \$12,000 impact fees, for example. He suggested additional zoning so that infill areas downtown might have lower impact fees. Because these areas might not be as cohesive as a new development, and because the new home's immediate neighborhood might not be "so nice on either side of you," impact fees may be too costly to sell.

Another stakeholder noted why impact fees are important, but also felt that such fees "impact substantially where we can build" and limit the ability of developers to create affordable housing.

Some of the city's lots (particularly in the older sections of the city) were platted in the early 1900s. A sizable number of lots are very narrow and very deep, including 25'-50' feet wide but 150 feet long, connecting to alley ways. In some areas of the City, lots have been platted and can be developed, but there are no public roads to them, requiring builders to incur the cost of building the roads and thus disincentivizing development there.

A real estate professional noted that the local rental market's challenges include landlords who aren't upkeeping the caretaking, landscaping, and maintenance of rental properties. She felt this made it hard to find decent housing and suggested that the City might want to develop new guidelines or regulations around landlord accountability. Another stakeholder, in an interview, noted that the City's rentals tend to be mom-and-pop operations and not large companies that can utilize established processes to maintain their facilities.

In the past, the City has affordable housing in an overlay district for zoning, but it was not tied to any specific census tracts. Similarly, the City has had Opportunity Zones, but their shovel-ready timeline has gone by. City officials believe they could better utilize Enterprise Zones if a developer was interested in such opportunities. One local civic leader noted that the state offers 100% tax abatement programs for developers. For example, the Texas Department of Housing and Community Affairs (TDHCA) offers a Housing Tax Credit Program, as well as Multifamily Bond Program and a Multifamily Direct Loan program. (<https://www.tdhca.texas.gov/programs/multifamily-housing-programs>)

One developer felt that the City was very open to supporting developers in creating affordable housing, including helping with marketing. They felt that they could “go in and talk to the City” easily.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City is beginning a new comprehensive planning process and will do a zoning rewrite after that completion. The City recognizes opportunities to update the code to allow for flexibility, including increasing ADU zoning, allowing for more duplex zoning, and strengthening architectural standards. The updated architectural standards may strengthen community support for duplexes and other multifamily housing, and may encourage more potential developers to build affordable housing.

In rewriting the city’s zoning codes, officials want to be mindful of community sentiment regarding ADUs or multifamily housing and try to build community support for any increased density.

City officials feel that the City would have more opportunity to promote affordable housing if it had more data, such as a Housing Study, to help drive development.

In 2014, the City worked with developers to build affordable housing for first-time homebuyers in an infill area; as the housing market heated up, those properties gained in value, and within a short time became unaffordable for many households.

A City official suggested that the City would need political support to institute rental inspections. Another development professional agreed, suggesting the possibility of incentives to get landlords to take increased accountability. The City had tried a rental insurance program a few years ago, but, according to one community leader, there was strong opposition from local landlords who said that if they improved properties they’d have to raise rents.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

In addition to the work of the Texoma Family Shelter and other local agencies, the Denison Police Department, Fire Marshal, Buildings Department, and Code Enforcement together investigate abandoned properties where squatters or illicit activities might be taking place to address these issues. Additionally, the Homeless Empowerment Action Team (HEAT), comprised of community and faith leaders in Denison, have worked together to find a way to centralize and continually strengthen services, support, and engagement with homeless people.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Grayson Crisis Center offers supports for victims of domestic violence and sexual abuse. The center has a limited number of transition beds for getting clients to rehab or to a safe situation. Tabitha House offers transitional living for families from the Rotation program. For young men aged 18-21 who have been system-involved, previously incarcerated, homeless, the House of Eli offers essential residential stability, life skills training, vocational training, and business entrepreneurship opportunities.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

In a focus group, stakeholders noted that there is no permanent supportive housing available in Denison.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The Texoma Family Shelter was beginning capital development to build a new shelter for seniors, but when ESG funding was pulled out of Texoma, it changed its strategy. The shelter now tries to meet with and educate as many builders as possible about affordable housing incentive programs. The shelter official recognized that they needed to meet builders “at the right point in the building process,” before they get to the tax considerations of their build. At this stage, builders can learn more about their financial benefits and the social impact of affordable housing. The shelter still hopes to work with builders on LIHTC projects on an old hospital site in the community, with discussions set for late spring 2025 with City leaders.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City's strategy is primarily one of educating homeowners, and particularly those for whom the city does rehabilitation work, about the potential hazards of lead-based paint. The City uses a HUD-provided brochure to educate homeowners regarding lead-based paint.

The Denison Housing Authority (DHA) has been tested for lead-based paint and is clear. Results of the testing have been reviewed by HUD. New tenants are given a handout at lease signing concerning lead-based paint. It is a brochure from the US Environmental Protection Agency entitled "Protect Your Family from Lead in Your Home."

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The City rehabilitates approximately 25 owner-occupied homes per year, and thus provides this information to those households. It also provides the information to homes for which the City does emergency repairs.

### **How are the actions listed above integrated into housing policies and procedures?**

The City's and DHA actions are integrated into policies and procedures related to rehabilitation work and in new tenant orientation.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

According to 2023 American Community Survey (ACS) estimates, 17% of people living in the City of Denison are below poverty level. The City of Denison does not possess the capacity or manpower to directly improve the poverty status of its citizens. However, the City supports non-profit groups, county, and state efforts to move low-income persons to economic self-sufficiency or to a maximum level of economic independence.

One City official stated that affordable housing is the foundation of a community. One of the ways in which the City seeks to reduce poverty is through its downpayment assistance programs, so that families can begin to create wealth through home ownership.

The City would like to build a housing division to focus closely on building housing programs, including downpayment assistance and emergency funding for rent, fuel, or utilities.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

In addition to coordinating efforts with local nonprofits and county and state efforts to reduce poverty, City officials recognize that low-wage workers and other lower-income people need access to transportation to work, school, and other appointments. City Planning officials are part of the Sherman-Denison Metropolitan Planning Organization to promote transportation supports within the region. The City used to offer public transportation but discontinued the program. It is now looking to bring transportation back in some form. Texoma Area Paratransit System (TAPS) provides on-demand transportation to 16 north central Texas counties, including Grayson.

### **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City of Denison has developed monitoring standards and procedures for its minor/emergency rehabilitation activities; all activities will be inspected by a City inspector and the rehabilitation Inspector throughout the duration of the projects. All rehab work will conform to local, state and HUD requirements.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2) – Introduction

Denison anticipates receiving \$1,388,715 over the 2025-2029 period. No program income for CDBG is expected. CDBG funds will be used primarily for housing rehabilitation, code enforcement, and section 108 loan paybacks. Small portions of the funding may go to public services for low- and moderate-income seniors, youth, other special populations, and the homeless, and administration of the City’s CDBG program.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	277,743			277,743	1,110,972	Additional resources for leveraging may include other State and Federal grants, City Departments, public or social service providers or other sources; however, the City does not foresee using funding other than the CDBG allocation for housing repairs.

Table 53 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City leverages general fund to assist in payment of code enforcement throughout the City. The City does not anticipate leveraging other sources of federal, state, or local funding. The CDBG allocation will be the primary source of funding for emergency and minor rehabilitation housing projects for low- and moderate-income households.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City does not have any publicly owned land or property to be used in addressing the needs identified in this Consolidated Plan.

**Discussion**

The resources outlined in this section will be used to leverage the work of the City and its community partners in addressing the needs of low- and moderate-income persons in the City of Denison. During this 5 year period, the City will also seek to identify additional funding and resources that may be used to meet needs that may not be addressed due to resource limitations.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
	Minor/Emergency Rehabilitation	2025	2029	Affordable Housing	Citywide	Minor/Emergency Rehabilitation	CDBG: \$41,661	Homeowner Housing Rehabilitated: 5 Household Housing Unit
	Infrastructure Projects	2025	2029	Non-Housing Community Development	Citywide Low/Mod Neighborhood	Infrastructure Projects - Section 108 Loan Payment	CDBG: \$188,234	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 households assisted 1 OTHER assisted
	Code Enforcement	2025	2029	Non-Housing Community Development	Citywide	Code Enforcement	CDBG: \$33,961	Housing Code Enforcement/Foreclosed Property Care: 250 units Jobs created/retained: 3 Jobs
	Administration/Planning	2025	2029	Program Administration	Citywide Low/Mod Neighborhood	CDBG Administration	CDBG: \$13,887	Other: Other: 11,090 4,454 households with inc <80% AMI x 2.49 pph

Table 54 – Goals Summary

#### Goal Descriptions –

Goal Name	Goal Description
<TYPE=[pivot_table] REPORT_GUID=[8259A9F3469186F518038A8E2F9CBDBA]>	
Minor/Emergency Repair/Rehabilitation Program	The minor/emergency repair program offers plumbing, roof, electrical, foundation, and heat rehabilitation for eligible low-to moderate-income households.
Infrastructure Projects	Infrastructure projects were funded as a result of needs identified in the previous consolidated plan; the loan repayment is a requirement of the loan. The City of Denison will repay a Section 108 loan that allowed the City to borrow approximately \$1.55M to fund infrastructure projects in HUD designated neighborhoods with 51% or greater low/moderate income residents.
Code Enforcement	Funding to support the salaries of code enforcement staff at the City.
Administration/Planning	This funding helps support administration of critical services to extremely low-, low-, and moderate-income households in Denison, or approximately 11,090 persons.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The 2025 fiscal year will focus on Minor/Emergency housing rehabilitations, the funding of infrastructure projects via the repayment of the Section 108 Loan, and code enforcement. The City anticipates rehabilitating approximately five (5) owner-occupied housing units. Out of its own non-CDBG funds, Denison funds public services to demolish abandoned, blighted, or unsafe structures.

#### Projects –

#	Project Name
1	Minor/Emergency Rehabilitation
2	Infrastructure Projects- Section 108 Loan Repayment
3	Code Enforcement
4	CDBG Program Administration

Table 55 – Project Information

#### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In the Consolidated Plan, the principal needs identified are: 1) Minor/Emergency Rehabilitation, 2) Infrastructure Projects 3) Code Enforcement, and 4) CDBG Administration. These needs were established through the City’s citizen participation process when identifying priorities for the Five-Year Strategic Plan. This year’s 2025 Annual Action Plan reflects these established priorities. As noted in the 2025-2029 Consolidated Plan, minor/emergency Rehabilitation and code enforcement continue to receive *high* rankings because they are a means to make significant improvements in the quality of life in the distressed neighborhoods.

The development of the Annual Action Plan occurred alongside the development of the Consolidated Plan and involved consultation with those agencies involved in delivering housing, housing services, and community improvements. Meetings and discussions were held between the staff of the City's Department of Development Services, other City Departments, and with appropriate housing and social service agencies. Public input was also solicited through a public hearing, a 30-day comment period, and a broad community survey. All projects selected to receive funding meet objectives and goals set by the City to address the needs of low- and

moderate-income persons and special needs populations.

The City's primary obstacle to meeting underserved needs is a significant lack of funding. In recent years, a rise in the cost of labor and materials has greatly impacted the City's ability to help the individuals who need it the most. Projects are costing more and thus the number of individuals receiving direct assistance has decreased. City staff has been creative with solutions and leveraging other areas of departmental budgets in an attempt to stretch dollars further. Additionally, staff have developed and maintained relationships with socially minded contractors who often take a loss on the minor and emergency rehabilitation projects. Another obstacle to meeting underserved needs is the generally increasing demand for public services that is placing an additional burden on public service agencies within the City.

## AP-38 Project Summary

### Project Summary Information –

1	<b>Project Name</b>	Minor/Emergency Rehabilitation
	<b>Target Area</b>	City of Denison, Texas
	<b>Goals Supported</b>	Minor/Emergency Repair/Rehabilitation
	<b>Needs Addressed</b>	Minor/Emergency Rehabilitation
	<b>Funding</b>	CDBG: \$41,661.00
	<b>Description</b>	The minor/emergency repair program offers plumbing, roof, electrical, foundation, and heat rehabilitation for eligible low- to moderate-income households.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Five homeowners will benefit; according to City officials, the families served tend to be seniors and/or people with disabilities.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Housing Rehabilitation - Replacement of roof, plumbing, wiring, heating, and providing level/support work.
2	<b>Project Name</b>	Infrastructure Projects -- Section 108 Loan Repayment
	<b>Target Area</b>	City of Denison, Texas Low/Mod Neighborhood
	<b>Goals Supported</b>	Infrastructure Improvements
	<b>Needs Addressed</b>	Infrastructure Projects-Section 108 Loan Payment
	<b>Funding</b>	CDBG: \$188,234.00

	<b>Description</b>	Infrastructure projects were funded as a result of needs identified in the previous consolidated plan; the loan repayment is a requirement of the loan. The City of Denison will repay a Section 108 loan that allowed the City to borrow approximately \$1.55M to fund infrastructure projects in HUD designated neighborhoods with 51% or greater low/moderate income residents.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 100 families in low- and moderate-income neighborhoods will benefit from the targeted infrastructure improvements financed by this loan.
	<b>Location Description</b>	Low-and moderate-income neighborhoods
	<b>Planned Activities</b>	Repayment of Section 108 loan
<b>3</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	City of Denison, Texas
	<b>Goals Supported</b>	Code Enforcement
	<b>Needs Addressed</b>	Code Enforcement
	<b>Funding</b>	CDBG: \$33,961
	<b>Description</b>	Funding to support the salaries of code enforcement staff at the City.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assuming four families are located near each improved building, approximately 1,000 families, particularly those in low- and moderate-income neighborhoods, will benefit from the work of the Code Compliance team.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Amelioration of slum and blight, and promotion of safe, affordable housing in eligible neighborhoods.

<b>4</b>	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	City of Denison, Texas Low/Mod Neighborhood
	<b>Goals Supported</b>	Administration/Planning
	<b>Needs Addressed</b>	CDBG Administration
	<b>Funding</b>	CDBG: \$13,887
	<b>Description</b>	This funding helps support administration of critical services to extremely low-, low-, and moderate-income households in Denison.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 4,500 low- and moderate-income families throughout Denison will benefit from the administration of CDBG programs, or approximately 11,090 persons.
	<b>Location Description</b>	Citywide, Low/Mod neighborhoods
	<b>Planned Activities</b>	Annual action planning, project development, coordination and compliance oversight, and administrative activities

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Low- and moderate-income areas in the City will be those areas and locations which have the greatest need for housing repairs, public infrastructure/facility improvements, and code enforcement. As such, the geographic distribution of projects will prioritize those low- and moderate-income neighborhoods.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Denison	<b>10</b>
Low/Mod Neighborhoods	<b>90</b>

**Table 56 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Throughout the Consolidated Plan/Annual Action Plan process, and in its other work with public and civic leaders, the City has gathered insights regarding priority needs within the targeted areas. Our focus groups and interviews with government, nonprofit, social service, educational, health, homeless, and other providers highlighted the importance of support for minor/emergency housing repairs, infrastructure improvements, removing slum/blight, and increasing code enforcement. These efforts will occur primarily in low- and moderate-income neighborhoods throughout the City of Denison.

### **Discussion**

The City of Denison has identified four (4) projects to implement the four goals of the Strategic Plan during the first year (2025 fiscal year) of the 2025-2029 Consolidated Plan. These projects benefit low- and moderate-income persons Citywide and within the City's low- and moderate- income areas.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City regards the availability of safe, affordable, and decent housing as a high priority for Denison. One of the most effective ways to do so is through the City's Emergency/Minor Repair program, which works to repair existing houses in low- to moderate-income neighborhoods and for all low- and moderate-income individuals.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	
Non-Homeless	5
Special-Needs	
Total	

**Table 57 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	5
Acquisition of Existing Units	
Total	

**Table 58 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Because of limited funding, the City has found that an effective way of ensuring that homeowners, particularly elderly people or those with disabilities, have safe, affordable, and decent housing, is through providing emergency/minor repairs to those homes. By doing so, homeowners can continue to age in place in their homes.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Denison Housing Authority has a variety of activities and amenities for public housing residents to participate in or utilize for personal or professional enrichment. Activities include occasional breakfasts and lunches at the Community Center, movies, back to school events, and craft or game days. For seniors, various home health companies provide services to residents. The properties also have a computer room with donated computers and access to wifi. The DHA has placed benches outside so that people can access the wifi during the after hours on their devices.

### **Actions planned during the next year to address the needs to public housing**

The Denison Housing Authority will continue to do renovation work on four units that have major structural issues; DHA has already spent \$500,000 to fix these units. Additionally, DHA continues its ongoing inspections, repairs, and monitoring of the public housing properties to ensure residents enjoy a safe, clean environment.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The Denison Housing Authority does not have any programs related to home ownership for their tenants.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A

### **Discussion**

The Denison Housing Authority has done a strong job in maintaining their public housing units. In addition to the major structural work being conducted on four units, the Housing Authority recently replaced the roofs on 200 public housing apartments, the Community Center, and the DHA offices, including decking and felt. When COVID occurred, a project to install energy efficient windows was stalled, but that also is on the DHA's agenda to complete.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction –**

The City collaborates with the Texoma Family Shelter, but does not directly coordinate CDBG activities with the broader Continuum of Care (CoC) agencies, such as the Texas Homeless Network. Representatives from the City’s Community Services Department attend the CoC meetings on a rotating basis.

Additionally, the City has limited direct experience with not-for-profit community service and housing providers for the homeless populations. Although the City is aware that there is a homeless population within Denison, the total CDBG funding amount is not large enough to aid and thoroughly address every need.

The City supports its goals toward homeless individuals and families and other special needs populations through local agencies whose mission is to assist those populations. Due to funding limitations, the City does not plan to directly address homeless needs with CDBG funding during the 2025-2026 program year.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

In the future, the City will consider pursuing activities to address the housing and supportive service needs of persons who are homeless, and those that have special needs. However, at this time, the City does not have the procedures, policies, capacity, or mechanisms in place to financially or administratively assist organizations that provide these types of services. The City does not plan to undertake any non-homeless special needs/homeless needs projects this program year.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

There are three homeless shelters in the City: The Texoma Family Shelter, which serves the entire homeless population within the City and the County; HEAT and Menorah Ministry, both of which primarily serve those within the older, denser sections of the City. The Homeless Empowerment Action Team (HEAT) opened a facility in the spring of 2024. They offer showers, clothing, and hygiene products. HEAT has partnered with another non-profit that utilizes the commercial kitchen to prepare and serve meals on a daily basis. Menorah Ministry is an emergency shelter and also acts as a cooling and warming station within the City. Menorah operates during daytime

hours and offers lunch seven days per week. There are no overnight emergency shelters within the City. Additionally, The Salvation Army, located in a neighboring municipality, helps to meet the transitional needs of the homeless in Denison and within the greater Texoma region. The Salvation Army has become a certified SOAR provider through the Texas Homeless Network allowing the agency to take a proactive approach to reducing homelessness within the community. At least two other transitional housing facilities exist within the City. These agencies address homeless needs through reactionary measures.

The City will consider pursuing activities to proactively address the housing and supportive service needs of persons who are homeless, and those that have special needs. However, at this time, limited funding inhibits the City's ability to undertake these projects independently.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Denison recognizes the need to proactively address homelessness within the City, but the City does not have the ability, experience, or resources to single-handedly take on this task. The City instead works to connect individuals seeking services to the organizations mentioned above. The City will continue to collaborate with the Texoma Family Shelter, HEAT, Menorah Ministry, the Salvation Army, Family Promise of Grayson County, Grayson Crisis Center, House of Eli, and others to monitor and address needs as they are determined.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

At a focus group, participants stated that there were no housing options for people leaving mental and physical health institutions/ facilities. Texoma Community Center (TCC) offers some outpatient counseling and integrative services, but they are a small part of their overall services.

With limited resources, the City's ability to support individuals at imminent risk of homelessness

is limited. The City's Minor/Emergency Rehabilitation program can help those families at risk of homelessness due to poor living conditions to ensure safe, sanitary, decent housing. In cases where other causes, such as financial distress/emergency, mental health, or other challenges place a person or family at risk of homelessness, the City refers that person(s) to the Texoma Council of Governments, the Texoma Family Shelter, Family Promise, or the Salvation Army for assistance.

### **Discussion**

The City does not anticipate funding activities to prevent homelessness with the FY 2025 CDBG allocation. The City will continue to offer other assistance, advice, and coordination with agencies that provide day facilities, case management, job skills training, vocational tools, and other services.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### Introduction:

As previously stated, the need for updated zoning rules to encourage more housing density; Denison's aging infrastructure and the need for impact fees to support development; and challenges with incentivizing landlords to maintain responsibility for their properties comprise some of the most significant barriers to affordable housing. To reduce barriers to affordable housing, the City also administers a Fair Housing ordinance and provides people with Fair Housing concerns with resources and connections to HUD for filing complaints.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. In general, the City of Denison will continue to work with non-profit and for-profit housing developers and providers to increase the amount of affordable housing. The City is beginning a new comprehensive planning process and will do a zoning rewrite after that completion. Denison recognizes opportunities to update the code to allow for flexibility, including increasing ADU zoning, allowing for more duplex zoning, and strengthening architectural standards. The updated architectural standards may strengthen community support for duplexes and other multifamily housing, and may encourage more potential developers to build affordable housing.

In rewriting the city's zoning codes, officials want to be mindful of community sentiment regarding ADUs or multifamily housing and try to build community support for any increased density.

City officials feel that the City would have more opportunity to promote affordable housing if it had more data, such as a Housing Study, to help drive development. In 2014, the City worked with developers to build affordable housing for first-time homebuyers in an infill area; as the housing market heated up, those properties gained in value, and within a short time became unaffordable for many households.

A City official suggested that the City would need political support to institute rental inspections. Another development professional agreed, suggesting the possibility of incentives to get landlords to take increased accountability. The City had tried a rental insurance program a few years ago, but, according to one community leader, there was strong opposition from local

landlords who said that if they improved properties they'd have to raise rents.

In redeveloping its zoning rules, the intention is to consider and alleviate the impacts of land use, building codes, and development pressure on the various economically and culturally defined areas to ensure equitable policies and future development.

The City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing through its various repair and renovation incentive programs.

**Discussion:**

Denison recognizes that public policies, such as land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment. The City works to identify and address any barriers or obstacles to developing affordable and fair housing as they become evident.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Denison has limited resources to address many of the needs within the community, but it has worked with local agencies to coordinate and strengthen strategies to support populations in need.

### **Actions planned to address obstacles to meeting underserved needs**

As stated above, limited resources constrain the activities the City can undertake to support residents in need. To overcome this significant challenge, the City will work more efficiently, seek a greater level of collaboration with other agencies and organizations, and aggressively seek opportunities to leverage funds. The City, through the Consolidated Plan, shall seek to target federal funds, and other available resources, to residents that have traditionally been underserved by previous programs and policies. A strong emphasis will be placed on programmatic restructuring that is not only compliant with changing rules and regulations but directed at the ever-changing economic and community structure.

### **Actions planned to foster and maintain affordable housing**

Within Denison, 75% of owner-occupied and 56% of renter-occupied units were built before 1980, including 25% of owner units and 22% of renter units over 75 years old. City officials noted some senior residents who had lived in their homes for 50+ years now needed assistance to maintain their homes' habitability. The majority of the City's CDBG funding will be committed to Denison's Minor/Emergency Rehabilitation program, which helps to prolong the livability of housing structures for low- to moderate-income homeowners.

### **Actions planned to reduce lead-based paint hazards**

The City's strategy is primarily one of educating homeowners, and particularly those for whom the city does rehabilitation work, about the potential hazards of lead-based paint. The City uses a HUD-provided brochure to educate homeowners regarding lead-based paint.

The Denison Housing Authority (DHA) has been tested for lead-based paint and is clear. Results of the testing have been reviewed by HUD. New tenants are given a handout at lease signing concerning lead-based paint. It is a brochure from the US Environmental Protection Agency entitled "Protect Your Family from Lead in Your Home."

The City incorporates all HUD requirements concerning lead-based paint abatement into its housing rehabilitation programs. However, with the limited funding for the rehabilitation programs, the City does not anticipate performing substantial rehabilitation projects. All homes

built before 1980 are assumed to have lead-based paint; however, since most minor rehabilitation projects through the minor rehabilitation program have a budget of \$6,000 or less, some lead-based paint projects will not be completed.

### **Actions planned to reduce the number of poverty-level families**

Because the nature of poverty is complex and multi-faceted, the City will attempt to allocate CDBG funds for services to very low-income households. CDBG can provide funding for meeting these critical basic needs, but these efforts will be constrained by the amount of funds available and competing priority needs. Each activity in the 2025 Annual Action Plan will have an impact on households living in poverty. The rehabilitation projects will assist with repairs to the home, allowing the homeowner to save money and dedicate it to other needs.

According to 2023 American Community Survey (ACS) estimates, 17% of people living in the City of Denison are below poverty level. The City of Denison does not possess the capacity or manpower to directly improve the poverty status of its citizens. However, the City supports non-profit groups, county, and state efforts to move low-income persons to economic self-sufficiency or to a maximum level of economic independence.

### **Actions planned to develop institutional structure**

While Denison is constrained by a lack of resources and funding, the City and county, state, and nonprofit providers work well together to strengthen the institutional structure for coordinating and enhancing services for residents. With its participation in CoC meetings, as well as those of other community groups, the CDBG Steering Committee, and nonprofit roundtable events, the City seeks to leverage the resources and expertise of area providers to support Denison's low- and moderate-income households and special populations. Denison will continue to build on these foundational relationships to identify the most effective institutional structure for delivering services and supports to residents.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

In a focus group, one City official discussed their belief that the City hasn't done as good a job as they'd like in making relationships with other agencies, including nonprofits and those serving homeless people. The official stated that "we will all feel the repercussions" of not working together. Officials have held a nonprofit roundtable to help make connections with and among nonprofit providers. While homeless people are being housed, the official felt that those on the

culp of homelessness need more supports and that the City must work further with other agencies and take responsibility for the residents they serve.

**Discussion:**

The City's strategies for addressing underserved needs in support of special needs populations are based upon strong coordination with community service providers. The City will also rely on Minor/Emergency Rehabilitation as a key strategy for ensuring safe, affordable, decent housing within Denison.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

#### Other CDBG Requirements

1. The amount of urgent need activities

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> Denison Housing Authority
	<b>List the name of the organization or individual who originated the data set.</b> Beth Neimi, Executive Director
	<b>Provide a brief summary of the data set.</b> Information provided was total number of units in jurisdiction.
	<b>What was the purpose for developing this data set?</b> The purpose is to create an inventory of housing units.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> The information collected was city wide.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>
	<b>What is the status of the data set (complete, in progress, or planned)?</b>
<b>2</b>	<b>Data Source Name</b> Texoma Family Shelter
	<b>List the name of the organization or individual who originated the data set.</b> Daphne Levenson, Director
	<b>Provide a brief summary of the data set.</b> Unhoused data set
	<b>What was the purpose for developing this data set?</b> The purpose is to collaborate and provide data information for the Consolidated Plan.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> The data was jurisdiction wide
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> Data is point in time on January 23, 2025.

	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>In progress</p>
3	<p><b>Data Source Name</b></p> <p>Office of Community Development</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Rich Hollensed, Community Development Coordinator</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Provide information and priorities regarding the Minor/Emergency Rehabilitation program for the Consolidated Plan and annual action plans.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To determine the priorities established for the Minor/Emergency rehabilitation process.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City wide and priorities established by waiting list.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The data set covered by an established waiting list throughout the fiscal year.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>In progress.</p>
4	<p><b>Data Source Name</b></p> <p>American Community Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>General understanding of US populations</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Data is collected by internet, mail, telephone interviews and in-person interviews. Approximately one third of those who do not respond to the survey by mail or telephone are randomly selected for in-person interviews</p>

	<b>Describe the total population from which the sample was taken.</b> U.S. households nationwide
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> U.S. households nationwide