



Denison, Texas

Consolidated Annual Performance and Evaluation Report (CAPER) 2024-2025

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

In addition to repaying a Section 108 loan, which accounts for a large share of the City's CDBG allocation, the City has continued to support very low- and low-income households through the Minor/Emergency Rehab Program, which supports repairs for plumbing, electrical, heat, roof, and foundation rehabilitation, with priority given to emergency repairs such as gas leaks for hazardous wiring.

Additional, the City's Code Enforcement Program seeks to support code compliance and minimum property standards in order to strengthen the safety and affordability of housing in eligible neighborhoods.

Together, these programs are a cost-effective way to serve as many eligible households as possible, by allowing people to preserve and remain in safe, healthy, and affordable housing.

In PY24, Minor/Emergency repairs included the installation of a new roof and fixing plumbing leaks.

City officials noted that, as housing and repair costs continue to increase, households on fixed incomes face the greatest challenges in making needed repairs. Seniors on Social Security, whose homes may be older and require more maintenance, are particularly challenged.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Administration/Planning	Program Administration	CDBG: \$	Other	Other	0	0	0.00%	0	0	0.00%
Code Enforcement	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	15	15	100.00%	3	3	100.00%
Infrastructure Projects	Non-Housing Community Development	CDBG: \$	Other	Other	5	5	100.00%	0	0	0.00%
Minor/Emergency Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	44	54	123.00%	5	10	200.00%
Public Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	100	100	100.00%	0	0	0.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City has utilized CDBG funds to support the Minor/Emergency Home Repairs and Code Compliance programs. In PY24, the City also leveraged approximately \$11,000 in additional Minimum Property Standards local funds to complete the last two CDBG-funded

homes in the Minor/Emergency Home Repairs program.

The City focuses on assisting Denison's most vulnerable residents, with a focus on very-low and low-income households. As the population ages, and seniors rely on fixed Social Security incomes, the demographic profile of residents has grown older.

In the past year, the City was able to support 10 households' needs for emergency repairs, but would like to increase this number significantly. Additionally, the City seeks to address the extensive repairs often needed in one home, so that the occupants can have stability, rather than addressing only some of the repairs. With the substantial cost of such comprehensive work, the City needs additional funding.

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 the new 2025-2029 Consolidated Plan. Nonetheless, they remain priorities for our City's efforts to help citizens maintain safe and affordable housing.

In order to properly and consistently address the barriers facing low-income and underserved populations, CDBG funds have been and continue to be used to supplement three (3) code compliance officer positions. A need does exist for an additional code compliance officer. An additional office would help to mitigate the large zones that each code officer is responsible for so that a greater impact could potentially be made.

As previously stated, a large share of the City's CDBG funding goes toward the repayment of the Section 108 loan utilized to complete an infrastructure project in a low-moderate income area. The remaining payment of approximately \$189,776 in the next program year will complete the repayment of the loan. In subsequent years, these funds will be utilized for additional emergency home repair projects, which will significantly increase the number of households that can be assisted by the City of Denison.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	10
Black or African American	0
Asian	0
American Indian or American Native	0
Native Hawaiian or Other Pacific Islander	0
Total	10
Hispanic	2
Not Hispanic	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The ten citizens served were White, and 20% were of Hispanic/Latino ethnicity.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	266,630	252,504.48
Other (see narrative)	Public -federal	67,200.55	67,200.55

Table 3 - Resources Made Available

Narrative

In Program Year 2024-2025, the City had \$266,630 in CDBG resources, and also had \$25,093.55 in remaining balances for CDGB Administration and \$2,161.57 in Emergency Rehab from previous years, but did not have any outstanding project income. The City also spent \$39,945.43 in CV Administration funds from 2020. These resources were utilized to carry out the goals outlined in the City's Consolidated Plan and 2024 Annual Action Plan, with a balance remaining of \$14,125.52 in CDBG Administration funds.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of Denison, Texas	10	10	City Wide
Low/Mod Neighborhood	90	90	Low- and moderate-income neighborhoods

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City's geographic distribution of funds aligned with the planned percentages of allocation.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Although matching funds are not required, the City seeks opportunities to leverage and thereby stretch dollars further through partnerships. For example, the City has developed a partnership with the local Habitat for Humanity to maximize the impact of human and financial resources in providing affordable housing opportunities for citizens.

Beyond CDBG-funded projects, the City has worked to develop partnerships with local agencies and internal partnerships to stretch resources further. For example, a local hotel/motel had to be shut down, and the City brought in Texoma Community Center, Texoma Family Shelter, and the local school district to assist tenants in finding new homes and making students' transitions to new schools as smooth as possible (if applicable).

Internal partnerships include those offering a more comprehensive approach to situations in which a given property is deemed unsafe. The City may learn of unsafe buildings through complaints, code compliance activities, or emergency personnel responding to certain situations. Community Development, Fire, Police, Code, and Buildings Department personnel are all involved to address life and safety issues.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	5	10
Number of Special-Needs households to be provided affordable housing units	0	0
Total	5	10

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	5	10
Number of households supported through Acquisition of Existing Units	0	0
Total	5	10

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City has worked hard to support as many eligible households as possible, but the community's need greatly exceeds the funding available, particularly since a large share of CDBG funding goes toward Section 108 loan repayments. With the final Section 108 loan repayment scheduled for the 2025-2026 year, more funding will be available to serve a greater section of need within Denison.

Nonetheless, the City has met or exceeded its goals, despite the rising costs of building materials and labor.

Discuss how these outcomes will impact future annual action plans.

With the new 2025-2029 Consolidated Plan, our strategy of assisting eligible households by addressing emergency and minor home repairs that can allow people to remain in safe, healthy, and affordable homes was continued. This contributes to the affordability of homes through stabilizing those housing situations.

Nonetheless, the City’s CDBG Steering Committee has indicated an interest in pursuing other projects outside of emergency rehabilitation in the future due to market-based challenges and difficulties in securing contractors. These strategies may include developing additional partnerships to leverage limited funding to maximize community impacts, as well as educating developers on financial incentives to support the development of low-income housing.

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.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	10	0
Moderate-income	0	0
Total	10	0

Table 7 – Number of Households Served

Narrative Information

Denison utilizes the HUD calculator to determine eligibility of low- and extremely-low income residents, and has successfully reached these households through various housing initiatives. For PY24, the majority of households served were low-income. The projects completed were for roof repairs/replacement and major plumbing problems and leaks. Approximately 5,000 properties in the low-to-moderate income areas were included in code compliance activities.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City recognizes the need to proactively address homelessness within the City. However, the City does not have the policies, procedures, capacity or mechanisms in place to financially or administratively assist organizations that provide these types of services and did not undertake any projects addressing non-homeless special needs or homeless special needs.

The City recently worked with two local agencies and the independent school district to support families living in a hotel/motel that had to be shut down for safety reasons. The agencies worked to relocate families and to ensure children effected would have a smooth transition to their new schools (if applicable). 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.

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.

As stated above, the City has strengthened partnerships with agencies assisting homeless people, and the public schools, to help support transitional housing needs. 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 low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Due to a lack of resources, the City does not have the resources to address causes of homelessness related to mental health concerns or overdue utility bills, and instead refers those individuals to the Texoma Council of Governments, the Texoma Family Shelter, or the Salvation Army for assistance. The City's main strategy to prevent homelessness for individuals and families with children is to assist when the family is in poor living conditions (such as a home in disrepair) and needs support to remain living there. The City's Minor/Emergency Repairs funds can help fund some repairs to ensure safe, sanitary, decent housing.

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

As previously stated, the City recognizes the need to proactively address homelessness within the City. However, as an entity, the City does not have the ability or experience to single-handedly take on this task. Rather, the City acts as a conduit to connecting individuals to the aforementioned organizations. The City will continue to collaborate with the Texoma Family Shelter, HEAT, Menorah Ministry, the Salvation Army, and others to monitor and address needs as they are determined.

Also mentioned previously, when a local hotel/motel had to be shut down, the City partnered with Texoma Community Center and Texoma Family Shelter and the Denison Independent School District to support residents in relocating and ensuring children had a smooth transition to new schools (if applicable).

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Due to limited grant funding, the City did not address public housing improvements within this program year. However, the City's Department of Development Services will continue to collaborate with the Denison Housing Authority to assist in accomplishing our CDBG objectives in helping residents identify affordable housing opportunities and providing referrals to those that require housing assistance.

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 taken to encourage public housing residents to become more involved in management and participate in homeownership

As stated above, the City has maintained its partnership with the Denison Housing Authority to ensure that these goals are being addressed. However, the City will not directly address homeownership for public housing residents. Through minor/emergency rehabilitation programs, the City will indirectly encourage homeownership by ensuring that those in existing homes are able to stay there.

The City encourages all residents to participate in public meetings or public engagement activities.

Actions taken to provide assistance to troubled PHAs

The Denison Housing Authority is not designated as troubled.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

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. By doing so, 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.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

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 taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

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 taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Because the nature of poverty is complex and multi-faceted, the City will attempt to allocate CDBG funds for services to very low-income and 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 2024-25 Annual Action Plan had an impact on households living in poverty. The rehabilitation projects assisted 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 taken to develop institutional structure. 91.220(k); 91.320(j)

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.

As stated previously, the City has begun internal partnerships with the Fire, Police, Code, and Buildings Departments to identify and respond to unsafe conditions in local buildings. In the case of a local hotel/motel that had to be shut down, the City worked with local providers of services to homeless people, and the local independent school district, to ensure a safe transition for hotel tenants.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

While the City maintains a strong working relationship with state, regional, and county organizations that serve low- and moderate-income persons, as well as homeless persons, City officials recognize an opportunity exists to strengthen coordination with public and private housing, homelessness, and social service agencies. In doing so, the City can strengthen the delivery of effective service delivery programs and affordable housing projects.

To these ends, officials have held a nonprofit roundtable to help make connections with and among nonprofit providers. Additionally, the City has continued to work with local nonprofits to actively encourage housing programs for low- and moderate-income households. The City also continues to work with private builders and lending institutions to develop affordable housing in Denison.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City works to identify and address any barriers or obstacles to developing affordable and fair housing as they become evident. To reduce barriers to affordable housing, the City administers a Fair Housing ordinance and provides people with Fair Housing concerns with resources and connections to HUD for filing complaints.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used 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.

As previously stated, the City is beginning a new comprehensive planning process and will do a zoning rewrite after that completion.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

City of Denison publishes all public notices for the public hearings and public participation opportunities in the Herald Democrat and on the city's website. In addition to the website and City Hall, CAPER Draft Plans were made available in other public locations, such as the library and the senior center. The public had 30 days to comment on the draft from November 9, 2025 to December 9, 2025. Public hearings were held for the CDBG Steering Committee on December 8, 2025, and for the City Council on December 15, 2025.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

During the Program Year 2024, there were no substantial deviations to the program objectives from previous years. The program initiative, under the steering committee, is shifting to focus on more public services and home rehabilitation investments. The goal of the change is to enact permanent and widespread positive change with more potential for multipliers and externalities.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants? No.

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

Not applicable.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0				
Direct, on-the job training (including apprenticeships).	0				
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0				
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0				
Outreach efforts to identify and secure bids from Section 3 business concerns.	0				
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0				
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0				
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0				
Held one or more job fairs.	0				
Provided or connected residents with supportive services that can provide direct services or referrals.	0				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0				
Assisted residents with finding child care.	0				
Assisted residents to apply for, or attend community college or a four year educational institution.	0				
Assisted residents to apply for, or attend vocational/technical training.	0				
Assisted residents to obtain financial literacy training and/or coaching.	0				
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0				
Provided or connected residents with training on computer use or online technologies.	0				
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0				
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0				
Other.	0				

Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative

Section 3 projects are housing rehabilitation, housing construction, and other public construction projects assisted under HUD programs that provide housing and community development financial assistance when the total amount of assistance to the project exceeds a threshold of \$200,000.