

# ANNUAL ACTION PLAN

for CDBG Program Year  
2024-2025

DRAFT

City of Denison, Texas

JULY 2024

For submission to the U.S. Department of Housing and Urban Development



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

### INTRODUCTION

The City of Denison, Texas has completed the planning process for the 2024 Annual Action Plan in response to a consolidated planning process developed and required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Annual Action 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, for one fiscal year. The Annual Action Plan is the one-year implementation strategy, based on the Consolidated Plan, to guide the City's use of their CDBG resources to address these needs.

The City participates in the CDBG program and is required to prepare and submit an action plan for HUD approval in order to receive Community Development Block Grant Funds. This Annual Action Plan serves as an application for federal funds under HUD's formula grant programs and provides a basis for assessing performance.

The Annual Action Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. The Plan was developed using HUD and U.S. Census data for demographics and housing, input from community meetings and past program performance. During the planning process, the City conducted public meetings and had meetings with City Departments, CDBG Steering Committee, and with the City Council. The purpose of this process was to receive citizen input on the current housing and community development needs and proposed use of CDBG funds.

This document constitutes the 2024 Annual Action Plan which is the fifth year of the 2020-2024 Five- Year Consolidated Planning period. It sets forth a description of activities for the use of funds that are expected to become available during the coming Federal fiscal year (October 1, 2024 – September 30, 2025), determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken. The formula allocation for the Community Development Block Grant program is \$266,630.

## **SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN**

The Five-Year Consolidated Plan identified five goals, along with corresponding descriptions and strategies, to address the City of Denison's housing and community development needs. These goals are summarized within the Five-Year Consolidated Plan as follows:

### **GOAL 1: MINOR/EMERGENCY REHABILITATION**

**Description:** *Provide financial 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: PUBLIC SERVICES**

**Description:** *Social programs and services for low- and moderate-income persons within the City of Denison.*

### **GOAL 4: CODE ENFORCEMENT**

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

### **GOAL 5: ADMINISTRATION/PLANNING**

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

These goals seek to address the priority needs identified throughout the 2020-2024 Consolidated Plan.

Among the needs identified are:

- Minor homeowner housing rehabilitation
- Emergency homeowner housing rehabilitation
- Code enforcement
- Demolition of unsafe and blighted structures
- Improved roadways and medians

## **EVALUATION OF PAST PERFORMANCE**

Recent years have shown significant progress in the City of Denison's efforts to implement HUD entitlement programs. The City complies with HUD regulations and continues to deliver community development services in an efficient manner.

In the past, the City has been successful in implementing infrastructure projects in low- and moderate-income neighborhoods by use of a Section 108 Loan, blight elimination, emergency and minor home repairs, and public facilities improvements (public park equipment replacements) in qualifying neighborhoods. The City continues to make payments on the Section 108 Loan which accounts for much of the City's annual CDBG allocation. The City will use the remaining CDBG funds intentionally in order to meet the goals and objectives identified in the Consolidated Plan.

## **SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS**

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives and strategies. The development of the Annual Action Plan is a collaborative process that involves reaching out to stakeholders, and meetings with the public/CDBG steering committee to determine areas of need. As part of this process, the City sought to identify strategies to address the priority needs. Priority needs were identified within the Consolidated Plan based on available housing data, public input, stakeholder consultation, and public meetings, and past program performance.

The City employs diverse methods to encourage on-going participation from residents, community service providers, and existing and potential community development partners. The participation process for the Annual Plan included public notices; a 30-day public comment period; one public hearing; and consultation with city staff and elected officials. Additionally, the City has participated in a two-year USDA Rural Placemaking Innovation Challenge grant. Public workshops were held on various topics which aligned with the priority needs identified in the Consolidated Plan. In the end, the planning process yielded the active involvement and input of citizens, stakeholders, and governmental departments. The FY 2024 Annual Action Plan does not deviate from the current Five-Year Consolidated Plan document and Strategic Plan for 2020-2024.

## **SUMMARY OF PUBLIC COMMENTS**

Based on input and data received through the citizen participation process for the Consolidated Plan and through internal department meetings, there is a common interest in improving the quality of housing within the city. Potential needed improvements may include:

- Minor homeowner housing rehabilitation
- Emergency homeowner housing rehabilitation
- Code enforcement
- Demolition of unsafe and blighted structures
- Improved roadways and medians
- Supportive resources for homeless populations

There were x public comments received at the Public Hearing on August 5<sup>th</sup>, and the 2024 proposed budget and Annual Action Plan were approved by the Community Development Block Group Steering Committee. No public comments were received during the public review and comment period from July 13, 2024 - August 13, 2024. The City Council contingently approved the plan at the August 5, 2024 City Council meeting pending the closing of the public comment period on August 13, 2024.

## **SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM**

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

## **SUMMARY**

This Annual Action Plan identifies goals, objectives, and strategies to address the City of Denison's housing and community development needs for the 2024 fiscal year. These needs were identified through an extensive citizen participation process that involved neighborhood residents, service providers and other community partners.

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

### AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

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

**TABLE 1: RESPONSIBLE AGENCIES**

Agency Role	Name	Department/Agency
Lead Agency	CITY OF DENISON	Development Services

**Table 1 - Responsible Agencies**

### NARRATIVE

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

The development of the Annual Action Plan was based on the 2020-2024 Consolidated Plan and the previous FY 2023 Annual Action Plan. The Department of Development Services works closely with other pertinent City Departments as well as the CDBG Steering Committee.

To maximize citizen participation, the city conducted outreach through a public notice, a public hearing, and a 30-day public comment period. In addition, public workshops were held as part of a USDA grant requirement. Topics and community input reflected the needs identified in the Consolidated Plan and the 2024 Annual Action Plan. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Annual Action Plan.

## **CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION**

Inquiries, comments or complaints concerning the Consolidated Plan, any amendments, or performance reports, can be conveyed by contacting City staff at:

*Mary Tate, Director of Development Services*

*Development Services Department*

*City of Denison*

*300 W. Main*

*P.O. Box 347*

*Denison, Texas 75020*

*Telephone: (903) 465-2720 x2521*

*[mtate@denisontx.gov](mailto:mtate@denisontx.gov)*

*Business hours: 8:00 a.m. – 5:00 p.m., Monday through Friday*

Inquiries, comments or complaints on the programs may also be offered at the public hearings. Written responses to all written complaints may also be made to the Texas – Fort Worth Branch Office of the U.S. Department of Housing and Urban Development (HUD) at the following address:

*U.S. Department of Housing and Urban Development*

*Community Planning and Development Division*

*801 Cherry Street, Unit #45*

*Fort Worth, Texas 76102*

*Phone: (817) 978-5600*

*Fax: (817) 978-5569*

*TTY: (800) 877-8339*



## AP-10 Consultation – 91.100, 91.200(b), 91.125(l)

### INTRODUCTION

The City employs diverse methods to encourage on-going participation from residents, community service providers, and existing and potential community development partners. The participation process for the Annual Action Plan included public notice; a 30-day public comment period; and one public hearing.

### 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

Institutional coordination of the resources received through the Consolidated Plan establishes a unified vision for community development. The City uses a collaborative process to shape various programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, attempting to reduce duplication of effort at the local level.

The City will execute this Annual Action Plan in harmony with the 2020-2024 Consolidated Plan, as well as public, private and nonprofit agencies. Nonprofit agencies may include, but are not limited to, service providers and community housing development organizations. Private sector partners may include, but are not limited to, local financial institutions, developers and local businesses. The Development Services Department works closely with the Utilities Department, Public Works, local churches, and quasi-private organizations such as Denison Housing Authority, Grayson Housing Authority, Texoma Family Shelter, and the Salvation Army to design programs that address identified needs.

These agencies were provided with the opportunity to participate in the process through a public hearing and a public comment period.

**Table 2** outlines the types of agencies and organizations consulted throughout the program year and during the development of the City of Denison 2020-2024 Consolidated Plan and 2024 Annual Action Plan.

**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. 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 growing 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.

**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. The City has previously coordinated with many public service agencies and will continue to do so.

**DESCRIBE AGENCIES, GROUPS, ORGANIZATIONS, AND OTHERS WHO PARTICIPATED IN THE PROCESS AND DESCRIBE THE JURISDICTION'S CONSULTATIONS WITH HOUSING, SOCIAL SERVICE AGENCIES, AND OTHER ENTITIES**

As noted above, the City will coordinate with a range of public entities in the development and execution of a range of programs and activities.

A wide range of stakeholders were consulted to determine the level of infrastructure, housing, and social service needs. These included housing and social service agencies in addition to public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to low- and moderate- income households and persons. **Table 2** indicates the wide range of entities consulted during the Annual Action Planning process through meetings, surveys, e-mails, comment periods, and agency plan research and coordination.

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**TABLE 2: AGENCIES, GROUPS, AND ORGANIZATIONS THAT PARTICIPATED**

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
City of Denison	Local Government	Goals, Priority Needs, Needs Assessment, Market Analysis, Strategic Plan, and Action Plan	Department Head Meetings/Discussions with Pertinent Staff
Callie Clinic	Health Services, Persons with HIV/AIDS Services	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
Court Appointed Special Advocates for Children of Grayson County	Children’s services, Victim’s services, Child Welfare Agency, Non-Profit	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
Denison Housing Authority	Public Housing Authority	Goals, Priority Needs, Needs Assessment, Market Analysis, Strategic Plan, and Action Plan	Email correspondence, survey input, invited to public meetings, phone call
Denison ISD	Education services, Publicly Funded Institution, School System	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
Denison Public Library	Publicly Funded Institution, Education Services	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
Denison SNAP Center	Elderly Person Services, Persons with Disabilities Services	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
GO Taps Public Transit	Regional organization, Elderly Person Services, Persons with Disabilities Services, Public Transit System	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
Grayson County Health Department	County Government	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
Texoma Family Shelter	Homeless Services, Housing Services	Goals, Priority Needs, Needs Assessment, Market Analysis, Strategic Plan, and Action Plan	Email correspondence, survey input, invited to public meetings

**TABLE 2: AGENCIES, GROUPS, AND ORGANIZATIONS THAT PARTICIPATED**

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Habitat for Humanity Grayson County	Non-Profit Organization, Housing Services	Goals, Priority Needs, Needs Assessment, Market Analysis, Strategic Plan, and Action Plan	Email correspondence, survey input, invited to public meetings
Housing Authority of Grayson County	Public Housing Authority	Goals, Priority Needs, Needs Assessment, Market Analysis, Strategic Plan, and Action Plan	Email correspondence, survey input, invited to public meetings
Sherman-Denison MPO	Regional Organization, Planning Organization	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
Surrender House	Health Services, Addiction Treatment Center	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
Texoma Council of Governments	Regional Organization	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
Texoma Housing Partners	Housing, Housing Services, Fair Housing Services, Regional Organization	Goals, Priority Needs, Needs Assessment, Market Analysis, Strategic Plan, and Action Plan	Email correspondence, survey input, invited to public meetings
Texoma Medical Center	Health Services, Regional Hospital	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
Volunteer Match	Volunteer Organization	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings
W.I.C. (Special Supplemental Nutrition Program for Women, Infants, & Children)	County Government, Health Services, Children’s Services	Goals, Needs Assessment, Strategic Plan	Email correspondence, survey input, invited to public meetings

**Table 2 - Agencies, Groups, & Organizations that Participated**

At a minimum, the City’s commitment to providing coordinated community, housing and supportive services to its low-income residents is implicit in these goals. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts shown in **Table 3**. The City of Denison will continue to encourage building partnerships between governmental agencies and advocates for low-income individuals.

**IDENTIFY ANY AGENCY TYPES NOT CONSULTED AND PROVIDE RATIONALE FOR NOT CONSULTING**

The City follows HUD rules and regulations for Citizen Participation, and therefore offers a number of participation and comment venues. The City has made a concerted effort to contact all known agencies and organizations involved in activities that are relevant to CDBG activities and programs. All notices are sent directly to the Continuum of Care participants and an e-mail list of local social service agencies. Although this effort does not ensure that all agencies are involved, it provides all local and relevant agencies with the opportunity to collaborate throughout the development of this Plan.

Citizens are provided information via notices published in the local newspaper, on the City website, in City facilities, such as the Denison Library and the SNAP Center, and other online postings.

**TABLE 3: OTHER CONSULTATIONS & COORDINATION**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	N/A	N/A
Denison Housing Master Plan	City of Denison	Contributes to the direction of the Strategic Plan goals, and aids in identifying priority housing needs for the City.

**Table 3 - Other Consultations & Coordination**

## AP-12 Citizen Participation – 91.105, 91.200(c)

### SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION

Much like the Consolidated Plan, the development of the Annual Action Plan requires extensive citizen participation. For the 2024 Annual Action Plan, the City of Denison, TX underwent a citizen participation process as it pertains to HUD requirements. HUD requires local jurisdictions to provide for citizen participation which encourages the development of the Annual Action Plan in cooperation with residents from every walk of life. In particular, HUD, and the City alike, believe it is important to obtain the views of residents who live in low- and moderate-income areas, as well as service providers who deliver services to low-income and special needs residents. The following section describes the public participation process that was completed for the City of Denison, TX 2024 Annual Action Plan. A summary of the public participation process is shown in **Table 4**.

**TABLE 4: CITIZEN PARTICIPATION OUTREACH**

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
Denison, TX 2023 National Community Survey	Non-Targeted/Broad Community	300 plus responses	Need for affordable housing, infrastructure improvements, mobility and connectivity	Some comments addressed in this plan.
Public Hearing #1	CDBG Steering Committee & Non-Targeted/Broad Community	August 5, 2024; XX Attendees.	TBD.	All comments addressed generally or specifically in this plan.
30- Day Public Comment Period	Non-Targeted/Broad Community	July 13, 2022 – August 13, 2024; TBD.	TBD.	XXX
Public Meeting	Non-Targeted/Broad Community	August 5, 2024: City Council meeting	City Council discussion and contingent approval of 2024 Annual Action Plan	XXX

**Table 4 - Citizen Participation Outreach**

## **SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL-SETTING**

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Annual Action Plan goals, objectives, and strategies. The Annual Action Plan is a collaborative document that requires a robust process to involve stakeholders and the public to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, non-profit agency participation, surveys, and past program performance; this Annual Action Plan seeks to address those needs. In addition, the City consulted with various City Departments to identify priority needs and develop corresponding strategies. The National Community Survey also contributed to the development of goals and priority needs.



## AP-15 Expected Resources

### INTRODUCTION

The Annual Action Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan for the 2024 fiscal year. These resources are summarized in **Table 5**.

The City is faced with the difficult task of meeting increasing needs with limited resources. Some of the figures shown below in the table are estimates. The figures are based upon the known HUD allocation.

Allocations for each CDBG entitlement grantee are determined annually by HUD following the adoption of the federal budget by Congress. HUD grants these funds to the communities to carry out a wide range of community development activities directed towards revitalizing neighborhoods, increasing economic development, and improving community facilities and services. Grantees must give maximum priority to activities that benefit low- and moderate-income persons, aid in the prevention or elimination of slums or blight and meet urgent community development needs that pose a serious threat to health or welfare of the community. Grantees have wide flexibility to develop their own programs, activities, and funding priorities so long as they meet one of these national objectives. The City of Denison City Council adopts the allocations for the use of CDBG funding based on the priorities set forth in the Consolidated Plan.

The City of Denison anticipates a total allocation of \$266,630 in CDBG funding for the 2024 program year. No program income for CDBG is expected. CDBG funds will be used primarily for housing rehabilitation and Section 108 Loan paybacks. Portions of the funding will also go toward supporting code enforcement efforts and administration of the city's CDBG program. Anticipated resources are also summarized in **Table 5**.

**TABLE 5: ANTICIPATED RESOURCES**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Remainder of Consolidated Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public, Federal	Admin; Housing; Code Enforcement; Public Improvements; Public Services	\$266,630*	\$0	\$0	\$266,630	\$266,630	Additional resources for leveraging may include State and Federal grants, City Departmental funds, public or social service providers, or other sources.

\*HUD 2024 Formula Allocation

**Table 5 – Anticipated Resources**

The Annual Action Plan must summarize the City’s priorities and the specific goals it intends to initiate and/or complete within the 2024 fiscal year to meet the goals of the Strategic Plan that are outlined in the 2020-2024 Consolidated Plan. These goals must be described in quantitative terms. The 2024 Annual Action Plan selected goal outcome indicators are based on previous performance and the 2024 allocation.

**EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED**

CDBG funds will be used in concert with the City general fund to support code enforcement efforts. 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**

Denison offered an Affordable Housing Program from June 2014 through December 2021 to assist low- to moderate-income individuals and families purchase new homes and to redevelop areas around downtown that have historically not been attractive to builders. The program was highly successful. No other publicly owned land is available for this purpose.

**DISCUSSION**

No further discussion. Please see preceding responses.

## AP-20 Annual Goals and Objectives

**TABLE 6: GOALS SUMMARY INFORMATION**

Sort Order	Goal Name	Category	Start Year	End Year	Outcome	Objective	Geographic Area	Needs Addressed	Funding Year 5	Goal Outcome Indicator	Quantity	Unit of Measure (UoM)
1	Minor/Emergency Rehabilitation	Affordable Housing	2024	2025	Affordability	Create Suitable Living Environments	Citywide	Minor/Emergency Rehabilitation	\$27,185	Homeowner Housing Rehabilitated	4	Household Housing Units
2	Infrastructure Projects	Other: Section 108 Loan Program	2024	2025	Availability/Accessibility	Create Suitable Living Environments	Citywide	Infrastructure Projects	\$188,107	Other	1	Other
3	Code Enforcement	Non-Housing Community Development	2024	2025	Affordability	Create Suitable Living Environments	Citywide	Code Enforcement	\$24,675	Jobs Created/Retained	3	Jobs
4	Administration/Planning	Other: Program Administration	2024	2025	Availability/Accessibility	Create Suitable Living Environments	Citywide	CDBG Administration	\$26,663	Other	0	Other

**Table 6 - Yearly Goals Summary Information**

**TABLE 7: GOAL DESCRIPTIONS**

1	Goal Name	<b>Minor/Emergency Rehabilitation</b>
	Goal Description	Provide assistance to low- and moderate-income households for plumbing, electrical, roof, heat, and foundation rehabilitation   CDBG - \$30,000
2	Goal Name	<b>Infrastructure Projects</b>
	Goal Description	Payments made toward repaying the Section 108 Loan which funded infrastructure improvement projects related to water/sewer, pavement, accessibility, and drainage in low- and moderate-income neighborhoods.   CDBG - \$188,107
3	Goal Name	<b>Code Enforcement</b>
	Goal Description	Support code compliance and minimum property standards to support safe, affordable housing in eligible neighborhoods.   CDBG - \$24,675
4	Goal Name	<b>Administration/Planning</b>
	Goal Description	Administer the CDBG program.   CDBG - \$23,848

**Table 7 - Goal Descriptions**

## AP-35 Projects

### INTRODUCTION

The 2024 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.

A total of five (5) projects (including project administration) will be funded in FY 2024. See Project Information table below.

**TABLE 8: PROJECT INFORMATION**

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

**Table 8 - 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) Youth Services/Homeless Prevention and Services, 4) Code Enforcement, and 5) 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 2024 Annual Action Plan reflects these established priorities. As noted in the 2020-2024 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 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 farther. 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

**TABLE 9: PROJECT SUMMARY INFORMATION**

1	<b>Project Name</b>	<b>Minor/Emergency Rehabilitation</b>
	Target Area	Low/Mod Neighborhoods and Citywide
	Goals Supported	Minor/Emergency Rehabilitation
	Needs Addressed	Minor/Emergency Rehabilitation
	Funding	CDBG: \$30,000
	Description	Provide assistance to low- and moderate-income households for plumbing, electrical, roof, heat, and foundation rehabilitation.
	Completion Target Date	9/30/2025
	Estimated Benefit	5 Households Housing Units
	Location	Citywide
	Planned Activities	Housing Rehabilitation - Replacement of roof, plumbing, wiring, heating, and providing level/support work.
	2	<b>Project Name</b>
Target Area		Low/Mod Neighborhoods
Goals Supported		Infrastructure Improvements
Needs Addressed		Infrastructure Projects
Funding		CDBG: \$188,107
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.
Completion Target Date		9/30/2025
Estimated Benefit		1 Other
Location		N/A
Planned Activities		Repayment of Section 108 Loan
3		<b>Project Name</b>
	Target Area	Low/Mod Neighborhoods
	Goals Supported	Code Enforcement
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$24,675
	Description	Support code compliance and minimum property standards to support safe, affordable housing in eligible neighborhoods.
	Completion Target Date	9/30/2025
	Estimated Benefit	Jobs Created/Retained (approximately 3)
	Location	Citywide
	Planned Activities	Amelioration of slum and blight, and promotion of safe, affordable housing in eligible neighborhoods.
	4	<b>Project Name</b>
Target Area		Citywide
Goals Supported		Administration/Planning
Needs Addressed		Program Administration
Description		One Year of CDBG Program Administration

Completion Target Date	9/30/2025
Estimated Benefit	Not applicable; administration of overall CDBG program for one (1) year
Location	Not applicable
Planned Activities	Annual action planning, project development, coordination and compliance oversight, and administrative activities

**Table 9 - Project Summary Information**

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## AP-50 Geographic Distribution

### 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.

**TABLE 10: GEOGRAPHIC DISTRIBUTION**

Target Area	Percentage of Funds
Citywide	10%
Low/Mod Neighborhoods	90%

*\*Percentages shown do not include administration budget.*

**Table 10 - Geographic Distribution**

### RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

The City has worked closely with the public and civic leaders to ascertain the priority needs within the targeted areas. Meetings with agency providers, and the CDBG Steering Committee guided the prioritization of needs. These priority needs include 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 five goals of the Strategic Plan during the fifth year (2024 fiscal year) of the 2020-2024 Consolidated Plan. These projects benefit low- and moderate-income persons Citywide and within the City's low- and moderate- income areas.

## AP-55 Affordable Housing

### INTRODUCTION

As stated previously, the City places a high priority on providing safe, affordable, and decent housing in Denison. Through the emergency/minor repair program, the City will work to repair existing houses in low- and moderate- income neighborhoods and for low- and moderate-income individuals.

**TABLE 11: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT**

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special Needs	0
<b>Total</b>	<b>5</b>

Table 11 - One Year Goals for Affordable Housing by Support Requirement

**TABLE 12: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE**

One Year Goals for the Number of Households Supported Through:	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
<b>Total</b>	<b>5</b>

Table 12 - One Year Goals for Affordable Housing by Support Type

### DISCUSSION

The City is prepared to engage in affordable housing activities during the 2024 fiscal program year; however, the activities will be done through programs like the Minor/Emergency rehabilitation program. The city will rely on various partners throughout the jurisdiction and county in assisting its residents in obtaining affordable housing. It is the intention of the City to initiate a more robust housing program in the near future.

## AP-60 Public Housing

### **INTRODUCTION**

The Denison Housing Authority owns and operates approximately 325 public housing units. The mission of the Housing Authority is: (1) to serve the needs of the low and very-low-income families and to increase the availability of safe, sanitary, and affordable housing in its community; (2) ensure equal opportunity in housing; (3) promote self-sufficiency to the families and individuals it serves; and (4) improve quality of life and economic viability.

Housing Choice Vouchers are administered through the Housing Authority of Grayson County and the Texoma Council of Governments. These Section 8 Housing Choice Vouchers are not administered through the City or the Denison Housing Authority. The City works cooperatively with the Denison Housing Authority and the Housing Authority of Grayson County which provides City residents with various public housing opportunities.

### **ACTIONS PLANNED DURING THE NEXT YEAR TO ADDRESS THE NEEDS TO PUBLIC HOUSING**

The City of Denison's Department of Development Services will continue to work with the Denison Housing Authority to assist in accomplishing objectives of the CDBG program such as helping residents to identify affordable housing opportunities. The City will continue to provide referrals to those that require housing assistance. However, public housing improvements will not be addressed in the City of Denison's 2024 Action Plan due to limited grant funding.

### **ACTIONS TO ENCOURAGE PUBLIC HOUSING RESIDENTS TO BECOME MORE INVOLVED IN MANAGEMENT AND PARTICIPATE IN HOMEOWNERSHIP**

For the 2024 fiscal year, the City will maintain a 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.

**IF THE PHA IS DESIGNATED AS TROUBLED, DESCRIBE THE MANNER IN WHICH FINANCIAL ASSISTANCE WILL BE PROVIDED OR OTHER ASSISTANCE**

The Denison Housing Authority is not designated as troubled.

**DISCUSSION**

Not Applicable.

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## AP-65 Homeless and Other Special Needs Activities

### **INTRODUCTION**

This section of the Annual Action Plan describes the City of Denison's one-year goals, and the specific actions steps it will undertake in the 2024 program year to carry out the homeless strategy identified in the five-year Strategic Plan. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations.

Going forward the City will work to assess the community's homeless needs and develop the policies, procedures and capacity to better assist homeless and other special needs activities; however, the City will primarily continue to support those agencies that are already involved in addressing homelessness and other special needs of the non-homeless populations. Due to funding limitations, the City does not plan to directly address homeless needs with CDBG funds during the 2024/2025 program year.

### **DESCRIBE THE JURISDICTIONS ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS**

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.

### **REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS**

The City government cannot directly assist persons experiencing homelessness; rather, it relies on the Texoma Family Shelter (located in the City of Denison) and other service-oriented agencies to assist those persons. The Texoma Family Shelter is a steadfast resource for those experiencing homelessness as it has the best connections to other organizations and agencies, like the Salvation Army, who provide food, shelter, clothing, financial assistance, healthcare, and transportation resources.

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.

## **ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS**

There are two homeless shelters in the City: The Texoma Family Shelter, which serves the entire homeless population within the City and the County and HEAT, which primarily serves 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. 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**

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, the Salvation Army, 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**

The City's strategy to prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless is limited due to a lack of resources. If the reason for homelessness is a result of poor living conditions (such as a home in disrepair), the City can use Minor/Emergency Rehab funds to complete some repairs to ensure safe, sanitary, decent housing. The City cannot directly address other causes of homelessness, such as an overdue utility bill or mental health concerns. In these cases, the City refers the individual to the Texoma Council of Governments, the Texoma Family Shelter, or the Salvation Army for assistance.

**DISCUSSION**

The City does not anticipate funding activities to prevent homelessness with the FY 2024 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

### INTRODUCTION

This section of the Annual Action Plan summarizes actions the City of Denison will undertake during the program year to reduce barriers to affordable housing and influence whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment. At this time, the city is involved in the following Fair Housing activities:

1. Administration of a Fair Housing Ordinance.
2. Director of Development Services acts as Fair Housing Administrator, reviews complaints, mediates complaints and provides information on filing complaints with HUD, etc.
3. Participation by Director of Development Services in the Tri-County Services monthly meeting.
4. Ongoing meetings with local builders and developers.

### **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. In the upcoming fiscal year, City staff intends to undertake a comprehensive zoning rewrite and embark on a new Comprehensive Plan. In 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.

### DISCUSSION

Public policies can have a direct impact on barriers to affordable housing. Denison has recognized this fact and is committed to exposing any barriers or obstacles to developing affordable and fair housing as they become evident.



## AP-85 Other Actions

### INTRODUCTION

This section of the 2024 Annual Action Plan describes the City of Denison's planned actions to carry out the following strategies outlined in the Strategic Plan:

- Foster and maintain affordable housing
- Rehabilitate housing for existing homeowners
- Reduce slum and blight through code enforcement

### ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

The greatest challenge to meeting underserved needs in the coming year will be meeting the increased need for program activities with a limited amount of funding. 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.

Through the use of CDBG-CV funds the City, through public service providers, continues to support a number of activities to those in need including financial assistance to establish, stabilize, and expand micro- enterprises that provide education, food delivery, cleaning, and other services to support health and childcare.

### ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

The City will commit the majority of its CDBG funding to the Minor/Emergency Rehabilitation program, which is designed to prolong the life of the housing stock. This assistance gives existing low- to moderate- income homeowners the opportunity to remain in their homes.

## **ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS**

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 2024 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 the 2018-2022 American Community Survey (ACS) estimates, 18.1% 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**

The City has a strong institutional structure in place to carry out its housing, community and economic development strategies. The City's Development Services Department will administer the CDBG Program and will administer the CDBG Owner-Occupied Minor/Emergency Housing Rehab Program for program year 2024. The City will also administer the demolition program using General Funds and will continue to enhance coordination between housing and service agencies in the area. Private builders and lending institutions will continue, with the assistance of the City, to develop affordable housing in Denison. The institutional structure of public, non-profit and private organizations described above generally functions well in meeting the needs of families and individuals in the City of Denison. The lack of funding for serving those in need is the primary gap in the institutional structure. The lack of funding for serving those in need is the primary gap in the in the institutional structure.

The City will continue to coordinate with various community groups to determine objectives and goals through the public participation process. These groups play a vital role in implementing the Five-Year Consolidated Plan and the Annual Action Plans, annual Performance Reviews, and any proposed Substantial Amendments. All stakeholders are welcomed and encouraged to participate in the implementation of this Consolidated Plan and Annual Action Plan.

### **ACTIONS PLANNED TO ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES**

The City maintains a close relationship with state, regional, and county organizations that aid low- and moderate-income persons as well as the homeless.

The City will work closely with local non-profit organizations to actively encourage housing programs for low- and moderate-income individuals. Private builders and lending institutions will continue, with the assistance of the city, to develop affordable housing in Denison.

This collaborative approach will assist in the creation and delivery of effective service delivery programs and affordable housing projects.

### **DISCUSSION**

The City's actions planned to address obstacles to meeting underserved needs include activities in support of special needs assistance in partnership with area service providers. Additionally, the city's actions to foster and maintain affordable housing include continued funding of programs and agencies that further the affordable housing goals of the city.

## AP-90 Program Specific Requirements

### INTRODUCTION

Projects to be carried out with the 2024 CDBG allocation are identified in the Projects Table (Tables 8 & 9). The following identifies program income that is available for use that is included in projects to be carried out.

### COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) REFERENCE 24 CFR 91.220. (I)(1)

**TABLE 13: AVAILABLE PROGRAM INCOME**

Available Program Income	Amount
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.	0
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.	0
3. The amount of surplus funds from urban renewal settlements.	0
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.	0
5. The amount of income from float-funded activities.	0
<b>Total Program Income:</b>	<b>0</b>

**Table 13 - Available Program Income**

**TABLE 14: OTHER CDBG REQUIREMENTS**

Available Program Income	Amount
1. The amount of urgent need activities.	0%
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%

**Table 14 - Other CDBG Requirements**

### DISCUSSION

The city estimates 100 percent of CDBG funding will be spent on low- and moderate-income activities.

# Appendix

1. Maps
2. Public Participation
3. SF 424 and SF 424D
4. Certifications
5. Citizen Participation Plan

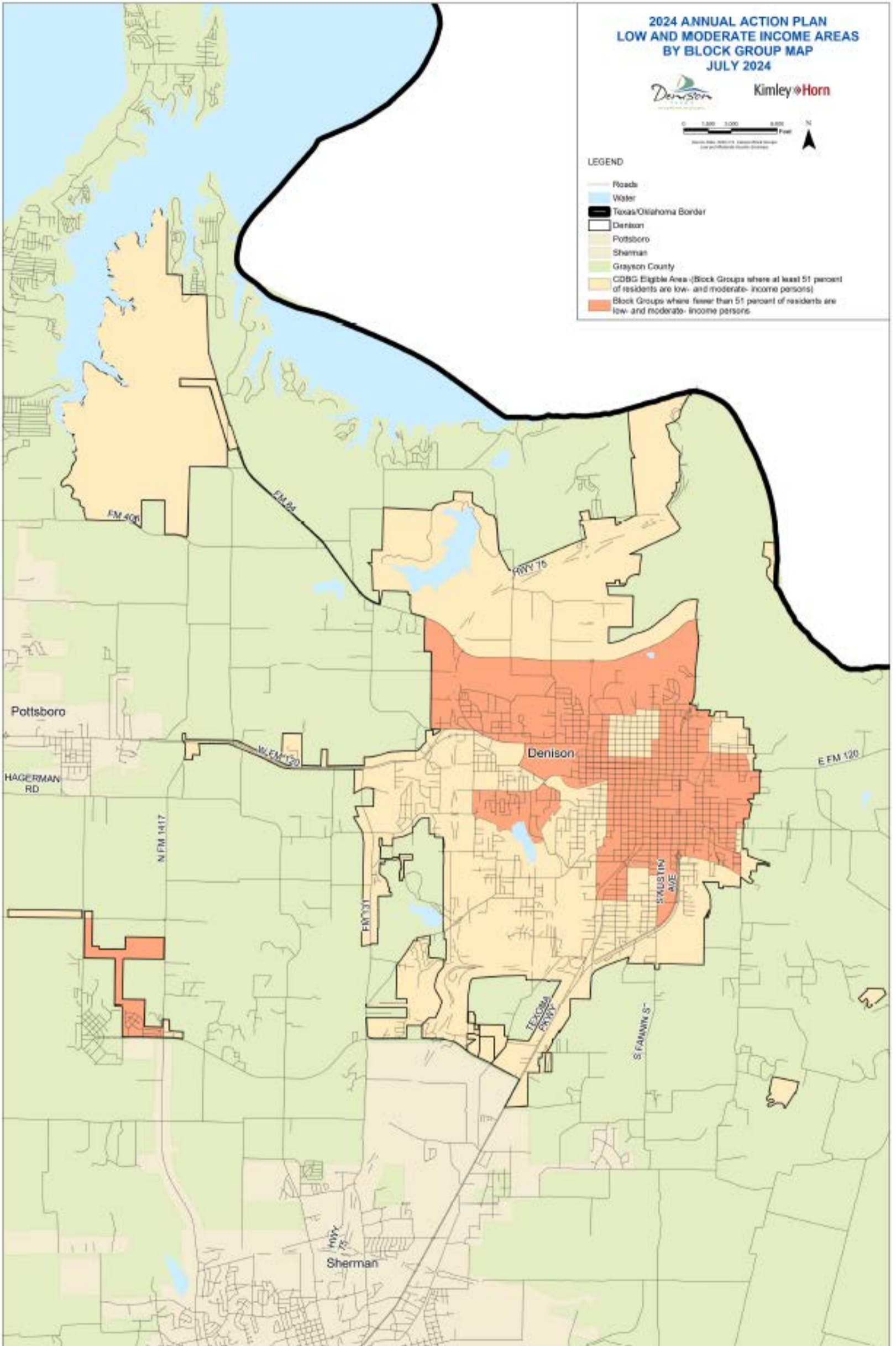
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2024 ANNUAL ACTION PLAN  
LOW AND MODERATE INCOME AREAS  
BY BLOCK GROUP MAP  
JULY 2024



LEGEND

- Roads
- Water
- Texas/Oklahoma Border
- Denison
- Pottsboro
- Sherman
- Grayson County
- COBG Eligible Area (Block Groups where at least 51 percent of residents are low- and moderate- income persons)
- Block Groups where fewer than 51 percent of residents are low- and moderate- income persons



2024 ANNUAL ACTION PLAN  
LOW INCOME POPULATION  
CONCENTRATION MAP  
JULY 2024

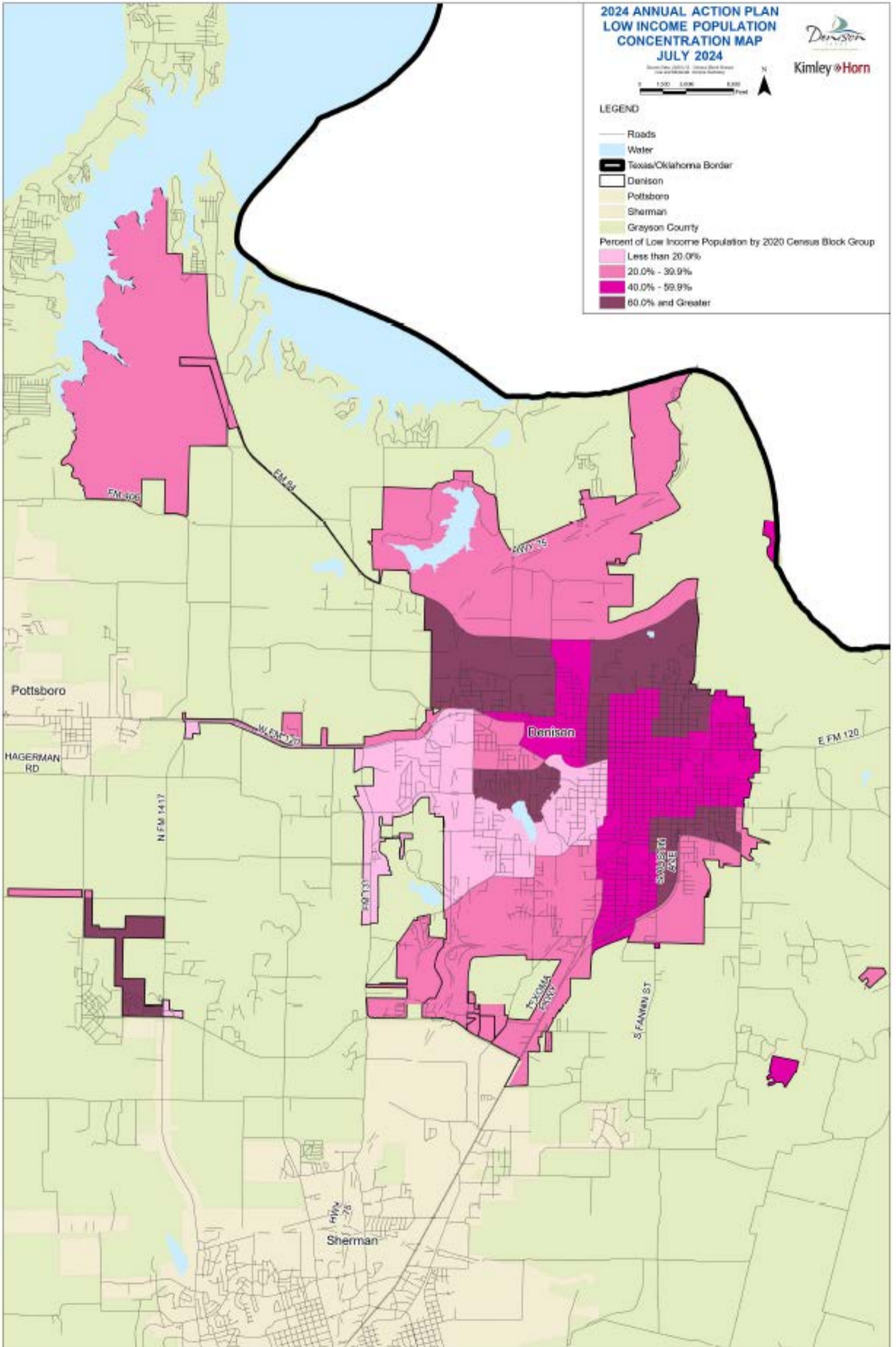


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LEGEND

- Roads
- Water
- Texas/Oklahoma Border
- Denison
- Pottsboro
- Sherman
- Grayson County
- Percent of Low Income Population by 2020 Census Block Group
  - Less than 20.0%
  - 20.0% - 39.9%
  - 40.0% - 59.9%
  - 60.0% and Greater



2024 ANNUAL ACTION PLAN  
AFRICAN AMERICAN POPULATION  
CONCENTRATION MAP  
JULY 2024



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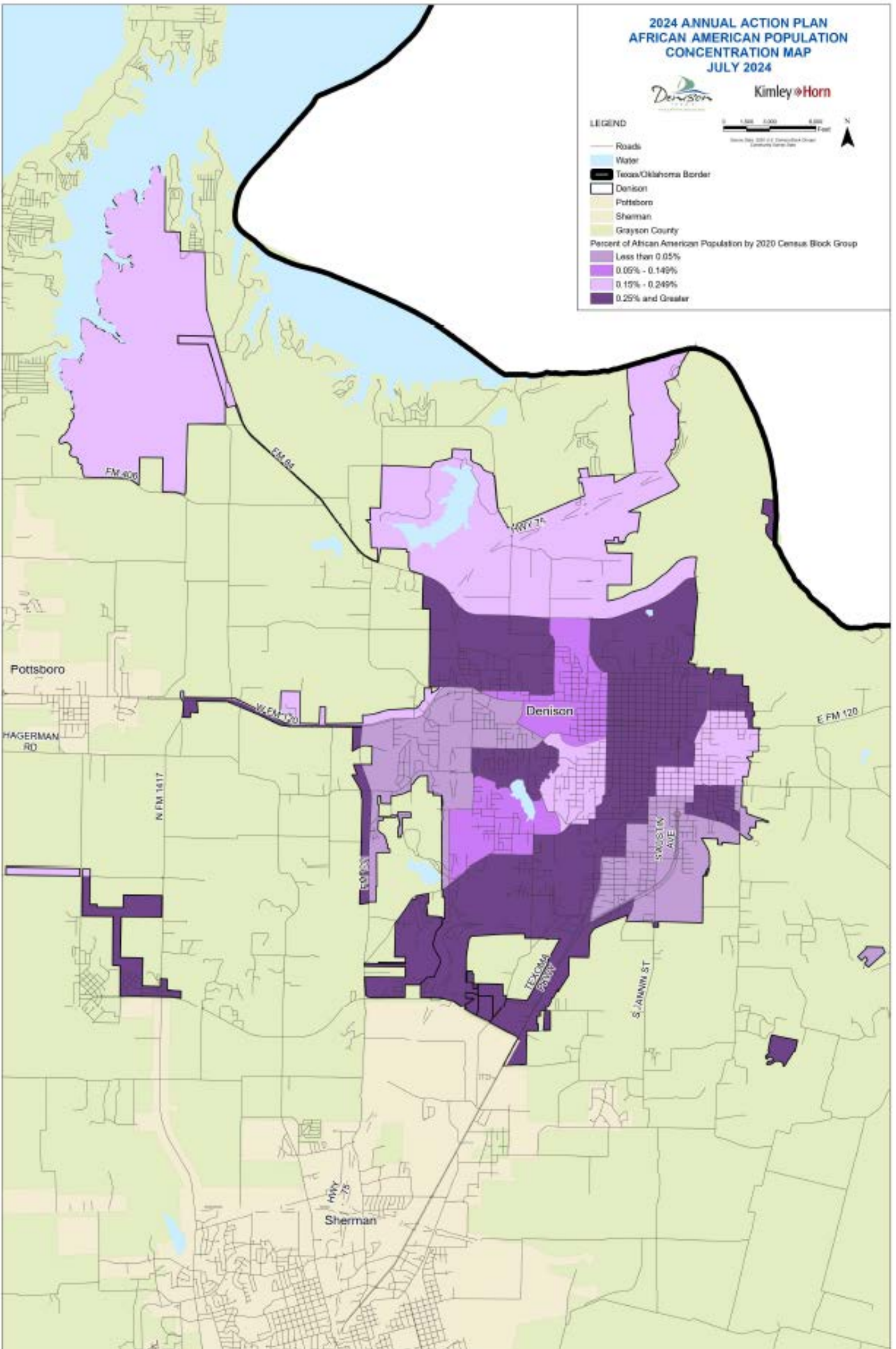
LEGEND

- Roads
- Water
- Texas/Oklahoma Border
- Denison
- Pottsboro
- Sherman
- Grayson County



Percent of African American Population by 2020 Census Block Group

- Less than 0.05%
- 0.05% - 0.149%
- 0.15% - 0.249%
- 0.25% and Greater





2024 ANNUAL ACTION PLAN  
HISPANIC POPULATION  
CONCENTRATION MAP  
JULY 2024



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LEGEND

- Roads
- Water
- Texas/Oklahoma Border
- Denison
- Pottaboro
- Sherman
- Grayson County



- Percent of Hispanic Population by 2020 Census Block Group
- Less than 5.0%
  - 5.0% - 9.9%
  - 10.0% - 14.9%
  - 15.0% and Greater

