Urban Land Bank Demonstration Program Plan Fiscal Year 2021-22



Department of Housing and Neighborhood Revitalization 1500 Marilla Street Room 6CN Dallas, Texas 75201

December 2, 2021

OVERVIEW

The Urban Land Bank Demonstration Act ("Act"), codified in Texas Local Government Code Chapter 379C, as amended ("Code"), allows the governing body of a municipality to adopt an urban land bank demonstration program in which the officer charged with selling real property ordered sold pursuant to foreclosure of a tax lien may sell certain eligible real property by private sale for the public purpose of affordable housing development or other purposes outlined in the Act.

The governing body of a municipality that adopts an urban land bank demonstration program must adopt a plan annually. The plan must include the following:

- 1. a list of community housing development organizations eligible to participate in the right of first refusal provided by Texas Local Government Code Section 379C.011;
- 2. a list of the parcels of real property that may become eligible for sale to the land bank during the upcoming year;
- 3. the municipality's plan for affordable housing development on those parcels of real property; and
- 4. the sources and amounts of funding anticipated to be available from the municipality for subsidies for development of affordable housing in the municipality, including any money specifically available for housing developed under the program, as approved by the governing body of the municipality at the time the plan is adopted.

The City of Dallas (the "City") proposes to present, adopt, and implement a FY 2021-22 Urban Land Bank Demonstration Program Plan ("Plan"). Before adopting the FY 2021-22 Plan, the City will hold a public hearing on the proposed Plan. The City will provide notice of the hearing to all City-certified Community Housing Development Organizations ("CHDO") and to neighborhood associations identified by the City as serving the neighborhoods in which properties anticipated to be available for sale under the Plan are located. The City will make copies of the proposed Plan available to the public not later than the 60th day before the date of the public hearing.

Following the adoption of the Plan, the Plan will be implemented and the annual performance reports on the Plan will be available through the Housing and Neighborhood Revitalization Department no later than November 1, 2022.

The performance report for the FY 2020-21 Urban Land Bank Demonstration Program Plan will be available no later than November 1, 2021.

FY 2021-22 URBAN LAND BANK DEMONSTRATION PROGRAM PLAN

Eligible Parcels of Property

The primary objective of the Urban Land Bank Demonstration Program ("Program") is to acquire unproductive, vacant, and developable parcels of real property and parcels improved with abandoned, vacant, and uninhabitable structures for affordable housing or commercial development. The Dallas Housing Acquisition and Development Corporation ("DHADC") is an instrumentality of the City and has been designated by the City to administer the Program and Plan on its behalf. The acquisition of these parcels will enable the DHADC to facilitate the development of new single-family homeownership units, multifamily rental units, and lease-purchase units on the parcels to house low- and moderate-income households and, on appropriate parcels, allow commercial development that will complement the City's affordable housing strategy. A secondary purpose of the DHADC is to acquire unproductive, vacant parcels of real property zoned for residential use that are not appropriate for residential development due to their size or the presence of factors that would make development of a single-family home prohibitively expensive but, if sold to an eligible adjacent property owner who agrees to maintain the property in accordance with terms set forth by the DHADC, would stabilize the neighborhood in which the parcel is located.

For a parcel to be eligible for sale to the DHADC:

- 1. the market value of the property as specified in the judgment of foreclosure must be less than the total amount due under the judgment, including all taxes, penalties, and interest, plus the value of nontax liens held by a taxing unit and awarded by the judgment, court costs, and the cost of the sale;
- 2. the parcel of land must be not improved with a habitable building or buildings or an uninhabitable building or buildings that are occupied as a residence by an owner or tenant who is legally entitled to occupy the building or buildings; and
- 3. the parcel of land must have delinquent taxes on the property for a total of at least five years as reported by Dallas County.

A list of the eligible properties is attached as **Attachment C**. These properties may be available for sale to the DHADC beginning October 1, 2021. The DHADC anticipates that it will refer up to 25 properties per month for tax foreclosure. However, the annual number of referred parcels will not likely exceed 150 parcels due to funding constraints. Referring parcels on a monthly basis will help the DHADC implement a more strategic acquisition and disposition process and better monitor the parcel acquisition process.

The DHADC's acquisition strategy for FY 2021-22 will prioritize:

1. acquiring eligible parcels zoned for residential use or suitable for residential use that are located in close geographic proximity to one another in order to reduce

- development costs related to the creation of affordable housing units and to most effectively strengthen neighborhoods;
- to the extent that eligible parcels are available, acquiring parcels zoned for residential use or suitable for residential use that are located within the Emerging Market and Stabilization Reinvestment Strategy Areas ("RSAs") adopted by the Dallas City Council as part of the Comprehensive Housing Policy ("Housing Policy") on May 9, 2018 via Resolution 180704; and
- acquiring eligible parcels zoned for residential or commercial use that are located near existing or planned mixed-income housing developments, City-owned land, or City-supported economic development projects that, if developed with affordable housing units or a commercial use, would support the City's affordable housing strategy.

City of Dallas Comprehensive Housing Plan for Affordable Housing Development

Background

Dallas has a housing shortage of approximately 20,000 housing units. This shortage is driven by the cost of land and land development, labor and materials shortages, federal, state, and local constraints, as well as, the single-family rental market which prevents equilibrium in the homeownership market. This shortage is consistent with the overall national trend following the 2009 housing bust. While the housing market has seen a steady but slow recovery, job growth in the Dallas metro area attracted a population growth of about 2.9% that outpaced the growth in the supply of housing. Much of the single-family housing inventory converted to rental following the 2009 bust while 60% or more of the home sales in the three (3) years following were in the price range below \$249,999.00. In 2014, the housing market was in transition - the number of home sales priced under \$249,999.00 decreased to less than 40% of the market, and by 2017, nearly 58% of home sales were priced between \$300,000.00 and \$1 million. According to the Real Estate Center at Texas A&M University, while the volume of homes in Dallas only grew by 3.6%, the median sales price in Dallas grew by 9.1% in 2017. These market conditions have led to an increase in both rental rates and sales prices in the overall market and 6 out of 10 families in Dallas are housing cost burdened, meaning they spend more than 30% of their income on housing, due in part to wages not keeping pace with housing costs. Undoubtedly, families at lower income bands are more financially strained by these market conditions.

On March 12, 2017, the Dallas City Council Housing Committee established three goals for the development of a comprehensive strategy for housing: 1) create and maintain available and affordable housing throughout Dallas, 2) promote greater fair housing choices, and 3) overcome patterns of segregation and concentrations of poverty through incentives and requirements.

In August 2017, the City of Dallas engaged The Reinvestment Fund to conduct a Market Value Analysis ("MVA"), an analytical tool used to assess the residential real estate market throughout the entire City to determine, with granular detail, where market strength, transition, and stress exists.

Comprehensive Housing Policy Goals

On May 9, 2018, the Dallas City Council adopted a Comprehensive Housing Policy that sets annual production goals of 3,733 for homeownership units and 2,933 for rental units while still maintaining the 3-year historic average ratio of homeownership and rental percentages. Beyond unit production, the Comprehensive Housing Policy supports creating increased availability of housing for people at incomes ranging from 30% - 120% of the Department of Housing and Urban Development ("HUD") Area Median Income ("AMI"), by incentivizing homeownership developments for families at 60% or higher AMI and rental developments that include rent restricted units for families at the full range of 30% - 120% of AMI.

The Comprehensive Housing Policy highlights the DHADC and Program as a strategy that will help support the goals of the Comprehensive Housing Policy.

How the Goals of the Urban Land Bank Demonstration Program Align with the Comprehensive Housing Policy

The goals of the Program align with the Comprehensive Housing Policy as follows:

- 1. The Program's goals related to a for-sale housing product align with the Comprehensive Housing Policy's annual production goals of 3,733 homeownership units serving households between 60% and 120% AMI. Pursuant to the Code, the DHADC shall impose deed restrictions on each property sold to developers requiring the development and sale, rental, or lease-purchase of the property to low income households. Each property sold during any given fiscal year to a developer to be developed for future sale must be deed restricted for sale to low income households. The Code requires that at least 25% of the DHADC's properties must be deed restricted for sale to households with gross household incomes not greater than 60% AMI and that not more than 30% of the DHADC's properties may be deed restricted for sale to households with gross household incomes greater than 80% AMI;
- 2. The Program's goals related to a rental housing product align with the Housing Policy's annual production goals of 2,933 rental units serving households between 30% and 120% AMI. Pursuant to the Code, properties that are sold for the development of rental housing must be deed restricted to serve households earning no more than 60% AMI;

- The Program's method of strategically acquiring unproductive parcels of land and returning them to productive use aligns with the Comprehensive Housing Policy's focus on preparing weaker real estate markets for investment; and
- 4. The Program's prioritization of the sale of parcels to City-certified CHDO's aligns with the Comprehensive Housing Policy's recognition that City-certified CHDO's play an important role in the creation and preservation of affordable housing. The Housing Policy also supports creation of affordable housing by CHDO's through low- or no-interest gap financing.

Sale of Property to a Qualified Participating Developer

Pursuant to the Code, only "qualified participating developers" ("Qualified Participating Developers") may participate in the Program and purchase parcels from the DHADC, subject only to statutory exceptions related to sale of parcels for commercial development and to eligible adjacent property owners. In order to be designated as a Qualified Participating Developer under Section 379C.005 of the Code, a developer must: (1) have built one or more housing units within the three-year period preceding the submission of a proposal to the land bank seeking to acquire real property from the land bank; (2) have a development plan approved by the municipality for the land bank property; and (3) meet any other requirements adopted by the municipality in the urban land bank demonstration plan. The City requires that the Qualified Participating Developer be able to develop the acquired properties within a three-year period. The DHADC will publish an application and update such application from time to time that will provide guidance to Qualified Participating Developers regarding the City's & DHADC's priorities and its criteria for evaluating development proposals.

Right of First Refusal to Qualified Organizations

An organization that meets the definition of a Community Housing Development Organization, under 24 CFR 92.2 and is certified by the City as such may be a "qualified organization" ("Qualified Organization") under Section 379C.011 of the Code. Only Qualified Organizations may engage in the "right of first refusal" for the Program.

A list of the CHDOs, who may exercise the "right of first refusal" is attached as **Attachment A**. Attachment A may be amended from time to time as organizations obtain or lose certification. In order to exercise the "right of first refusal" the CHDO must also:

- Contain within its designated geographical boundaries of operation, as set forth in its application for certification filed with and approved by the City, a portion of the property that the DHADC is offering for sale,
- 2. Have built at least three single-family homes or duplexes or one multifamily residential dwelling of four or more units in compliance with all applicable building codes within the preceding two-year period of the date the property becomes

- available for purchase through the DHADC and within the organization's designated geographical boundaries of operation, and
- 3. Have built or rehabilitated housing units (within the preceding two-year period) within a one-half mile radius of the offered parcel.

Pursuant to Section 379C.011 of the Code:

- 1. The DHADC will provide written notice to Qualified Organizations each time it acquires a parcel. The DHADC will list the date of conveyance of the parcel to the DHADC, notify the Qualified Organization that it may exercise its "right of first refusal" within six (6) months from the date of the deed of conveyance of the property to the DHADC, and will request that the Qualified Organization respond to the notice within thirty (30) days of receipt stating whether it intends or declines to exercise its right of first refusal;
- 2. During this six-month period, the DHADC will not sell the property to a Qualified Participating Developer other than a Qualified Organization unless all Qualified Organizations eligible to exercise the right of first refusal for the parcel notify the DHADC that they are declining to exercise their right of first refusal;
- 3. After the period for the right of first refusal expires, the DHADC may sell the parcel to any other Qualified Participating Developer at the same price that the DHADC offered the property to the Qualified Organization;
- 4. At the discretion of the DHADC and consistent with the City approved development plan, the subject parcel may be held for up to twelve (12) additional months by the DHADC once an offer has been received and accepted from a Qualified Organization or Qualified Participating Developer; and
- If more than one Qualified Organization expresses an interest in exercising its right of first refusal, the Qualified Organization that has designated the most geographically compact area encompassing a portion of the property shall be given priority.

The DHADC will not give a right of first refusal for the purchase of any parcel that reverted to the DHADC pursuant to the Code. Additionally, the right of first refusal applies only to properties acquired under the Code for the Program. There is no right of first refusal for properties acquired by the DHADC via other programs or acquisition strategies.

Sale of Land Bank Property to an Eligible Adjacent Property Owner

Notwithstanding any other right of first refusal granted under the Code, if the DHADC determines that a property acquired by the DHADC is not appropriate for residential development, the DHADC first shall offer the property for sale to an eligible adjacent property owner for the lower of either (1) the fair market value of the property as

determined by the appraisal district in which the property is located or (2) the sales price recorded in the annual plan. For FY 2021-22, if the DHADC determines that a property owned by the DHADC is not appropriate for residential development, the DHADC may sell the property to an eligible adjacent property owner for a maximum price of \$1,000.00, provided that the eligible adjacent property owner: (1) owns a parcel of real property located immediately adjacent to the parcel owned by the DHADC, (2) maintains a valid homestead exemption on the parcel located immediately adjacent to the parcel owned by the DHADC, (3) does not owe any delinquent property taxes on any land located within the City of Dallas and is not indebted to the City or is delinquent in any payment owed to the City under a contract or other legal obligation, (4) has not been issued a notice of violation or citation for a violation of a health and safety ordinance within the past three years and (5) agrees to maintain the parcel in compliance with all federal, state and local laws and regulations for a period of three years subject to a right of reverter.

An adjacent property owner that purchases a parcel of real property under this section may not lease, sell, or transfer that property to another person before the third anniversary of the date the adjacent property owner purchased that property from the DHADC, unless the DHADC adopts a policy permitting the transfer of the property to a family member of the eligible adjacent property owner or the transfer occurs as a result of the death of the eligible adjacent property owner.

Sale of Property for Commercial Use

The DHADC may also acquire and sell parcels of land intended for commercial use to any developer, regardless of whether the developer is considered a Qualified Participating Developer pursuant to the Code. In order to purchase a parcel intended for commercial use, a developer must: (1) have a development plan approved by the City for the property; and (2) demonstrate ability to develop, within a three-year period, the proposed property to be acquired. The DHADC will publish an application, and update such application from time to time, to evaluate whether a developer meets the foregoing criteria.

Sales Prices for Land Bank Parcels

Except for parcels sold to eligible adjacent property owners, for FY 2021-22, properties will be initially offered at fair market value ("FMV"), as determined by a comparative market analysis. A discount will be available if project underwriting indicates that the discount is needed to ensure the viable sale to an income-qualified buyer.

Deed Restrictions and Right of Reverter for Land Bank Parcels

The DHADC will impose deed restrictions (also called "restrictive covenants") on all parcels its sells.

1. Properties to be developed for sale by Qualified Participating Developers: the DHADC will impose deed restrictions to require the development and sale of the

parcel to low-income households in accordance with the Code. Furthermore, once sold, the property must be occupied by a low-income household for a period of at least five (5) years. The Code requires that at least 25% of the properties must be deed restricted for sale to households with gross household incomes not greater than 60% AMI and that not more than 30% of the properties may be deed restricted for sale to households with gross household incomes greater than 80% AMI.

- 2. Properties to be developed for rental housing by Qualified Participating Developers: the DHADC will require the development and rental of the property to low-income households in accordance with the Code for a period of not less than fifteen (15) years. The Qualified Participating Developer will be required to: (a) lease 100% of the rental units to households with incomes not greater than 60% of AMI, based on gross household income, adjusted for family size for the Dallas Area Metropolitan Statistical Area as determined annually by HUD, (b) lease 40% percent of the total rental units to households earning no more than 50% of AMI, (c) lease 20% percent of the total rental units to households earning no more than 30% of AMI, (d) file an annual occupancy report with the City on a form provided by the City, and (e) impose deed restrictions that prohibit the exclusion of any individual or family from the development based solely on the participation of the individual or family in the housing choice voucher program under Section 8, United States Housing Act of 1937 (42 U.S.C. Section 1437f), as amended.
- 3. Properties to be developed for commercial purposes: the DHADC will require that the parcel be developed and maintained in accordance with the development plan for a minimum of 15 years.
- 4. Properties to be sold to eligible adjacent property owners: the DHADC will require that the eligible adjacent property owner maintain the property in accordance with all federal, state and local regulations for three (3) consecutive years. Furthermore, the eligible adjacent property owner will be prohibited from leasing, selling, or transferring the parcel to another person before the third anniversary of the date the adjacent property owner purchased the parcel from the DHADC, unless the DHADC adopts a policy permitting the transfer of the property to a family member of the eligible adjacent property owner or the transfer occurs as a result of the death of the eligible adjacent property owner.

All DHADC properties will be conveyed with a right of reverter so that if the Qualified Participating Developer (residential development) or developer (commercial development) does not apply for a construction permit within eighteen (18) months from recording the Deed without Warranty and close on any construction financing within the three-year period following the date of the conveyance of the property from the DHADC to the Qualified Participating Developer/developer, the property will revert to the DHADC for subsequent resale to another Qualified Participating Developer/developer or conveyance to the taxing entities who were parties to the judgment for disposition as otherwise allowed under the law. All DHADC properties previously sold and expected to

be sold to eligible developers will provide a Deed of Trust which may be subordinated only to a private financial institution's superior lien against the property for the purpose of securing project financing.

Reversion of Unsold Land Bank Properties

If a property is not sold within four (4) years to a Qualified Organization or a Qualified Participating Developer, the property will be transferred from the DHADC to the taxing entities who were parties to the judgment for disposition as otherwise allowed under the law. A property may be transferred to the taxing entities before completion of the four-year period if the DHADC determines that the property is not appropriate for residential or commercial development. The DHADC may also sell property to a political subdivision or a nonprofit organization before completion of the four-year period in accordance with Sections 379C.0106 and 379C.009 of the Local Government Code.

Parcel Exchange and Parcel Swap

The DHADC may permit a Qualified Participating Developer or Developer (collectively "Developer") to exchange a property purchased from the DHADC with any other property owned by the Developer, if the Developer: (1) agrees to construct on the other property affordable housing for low-income households as provided in this Plan and state law, and (2) the other property is located in a planned development incorporating the property originally purchased from the DHADC or another location as approved by the DHADC. The DHADC shall adjust the deed restrictions for each of the properties exchanged by the Developer under this section in a manner consistent with the Code.

The DHADC may sell two adjacent properties that are owned by the DHADC to a Qualified Participating Developer if at least one of the properties is appropriate for residential development and the Developer agrees to replat the two adjacent properties as one property that is appropriate for residential development.

The DHADC may also allow a Developer to swap a parcel previously purchased from the DHADC with a new parcel purchased from the DHADC if the DHADC determines, in its sole discretion, that: (1) the Developer timely made the request, and (2) the cost to develop affordable housing or a commercial use on the previously-purchased parcel is prohibitively expensive. In such instances, the Developer must submit a proposal for the new parcel in accordance with the application process.

Design Guidelines

The DHADC strongly encourages the incorporation of defining features of a neighborhood into newly constructed infill houses. Those defining features of older inner-city neighborhoods may include: roof pitches, porches, materials and window types. Developers must comply with any standards established by an existing neighborhood conservation district and/or neighborhood plans. Additionally, all projects must advance the principles and policies contained in the City of Dallas Complete Streets Design

Manual. Site plans and building designs should contribute towards safe and convenient pedestrian, bicycle, transit and automobile access to the extent possible within the project site and the adjacent public right of was frontage. When required, developers will be required to demonstrate that the neighborhood association near the land to be developed has been consulted on any and all design issues. Developers should obtain feedback from neighborhood residents and collaborate to ensure that designs are compatible with existing housing and development patterns.

Supportive Funding

Attachment B reflects the sources and amounts for funding anticipated to be available from the City for subsidies for development of affordable housing in the City of Dallas, including money specifically available for housing developed under this Program, as approved by the City Council of the City of Dallas at the time of adoption of this Plan.

ATTACHMENT A Community Housing Development Organizations

CHDO

GEOGRAPHIC BOUNDARIES

DATE CERTIFIED

Notre Dame Place Inc.

2920 Forest Lane, Suite 115 Dallas, Texas 75234 (214) 497-9269 wdh@chidallas.org William Hall, Executive Director City Wide

Contact the Department of Housing and Neighborhood Revitalization for certification date.

ATTACHMENT B Anticipated FY 2021-22 Sources and Amounts of Funding for the Development of Affordable Housing

DALLAS HOME BUYER ASSISTANCE PROGRAM (DHAP)

FY 2021-22 \$800,000

The Dallas Homebuyer Assistance Program assists homebuyers with a total household income of no less than 60% percent of Area Median Family Income, but not to exceed 120% of the Area Median Income, adjusted for household size, at the time of application to the program to purchase a home within the city limits of Dallas. The amount of assistance includes the following activities: principle reduction, down payment and closing costs assistance that will be based on need. The HOME maximum sales price may not exceed \$228,000 for existing properties and \$246,000 for new construction. For more information, contact the Department of Housing and Neighborhood Revitalization at 214-670-5988.

HOUSING DEVELOPMENT ASSISTANCE

Community Housing Development Organization Set-Aside Program (HOME)

FY 2021-22 \$1,050,000

A CHDO is a private nonprofit, community-based service organization that has significant capacity and whose primary purpose is to develop affordable housing for the community it serves. Certified CHDOs receive special designation from the City of Dallas (City). The HOME Investment Partnership (HOME) Program definition of a CHDO is found at 24 CFR Part 92.2. HUD requires that 15% of the City's HOME allocation each year be made available to CHDOs for the development of affordable homebuyer or rental housing. The City provides various forms of financing as grants and loans, including construction subsidy, gap financing, predevelopment assistance and operating assistance. For more information, contact the Department of Housing and Neighborhood Revitalization at 214-670-5988.

New Construction and Substantial Rehabilitation Program

FY 2021-22 \$4,358,172

The Department of Housing and Neighborhood Revitalization (H&NR) provides various forms of funding to non-profit and for-profit developers. The primary purpose of H&NR's funding is to provide gap financing in the form of a repayable loan to support new

developments or substantial rehabilitation of existing developments located within the City limits, with such funding prioritized in the Reinvestment Strategy Areas, as outlined in the City's Comprehensive Housing Policy and the Program Statement for the New Construction and Substantial Rehabilitation Program. Projects must assist the City in meeting the production goals set forth in the policy by proposing to serve households earning between 30%-120% of the Dallas Area Median Income (AMI) with the targeted income bands varying according to the market and development type.

For more information, contact the Department of Housing and Neighborhood Revitalization at 214-670-5988.

Dallas Housing Finance Corporation Multifamily Program

On April 25, 1984, the City Council approved creation of the DHFC, a public instrumentality and nonprofit corporation, and adopted the Articles of Incorporation. The purpose of the DHFC was to issue revenue bonds on behalf of the City for the purpose of providing funds to finance multifamily developments and mortgage loans for the purchase of single family homes that serve low to moderate income households. On March 28, 1990, the DHFC bylaws were amended to expand the eligible loan area to citywide for the single-family mortgage program. In February 2007, the DHFC bylaws were amended to allow the DHFC to purchase, lease, hold title to, and take an ownership interest in a residential development subject to City Council approval.

Funding subject to availability. For more information, contact the Department of Housing and Neighborhood Revitalization at 214-670-5988.

ATTACHMENT C

List of Properties Eligible for Sale to the Land Bank in FY 2021-2022 (by Zip Code)

75203	75215	75217
2927 ALEX ST	2343 SCOTT ST	2564 SUNBEAM AVE
1217 BOSWELL ST	2515 SOUTHLAND ST	10356 TAMWORTH DR
1219 BOSWELL ST	2607 SOUTHLAND ST	8773 TEAGARDEN RD
2237 CEDAR CREST BLVD	2623 SOUTHLAND ST	909 THELMA ST
2322 CEDAR CREST BLVD	2823 SOUTHLAND ST	2329 TUNE AVE
2536 CEDAR CREST BLVD	3807 SPENCE ST	2402 TUNE AVE
2709 CHILDS ST	3818 SPENCE ST	2434 TUNE AVE
1027 CHURCH ST	3819 SPENCE ST	2446 TUNE AVE
1403 CHURCH ST	3335 SPRING AVE	2471 TUNE AVE
1410 CHURCH ST	2413 ST CLAIR DR	2544 TUNE AVE
1506 CLAUDE ST	2428 ST CLAIR DR	2561 TUNE AVE
1109 COMPTON ST	2437 ST CLAIR DR	2565 TUNE AVE
1115 COMPTON ST	2438 ST CLAIR DR	2566 TUNE AVE
1121 COMPTON ST	2439 ST CLAIR DR	2568 TUNE AVE
1123 COMPTON ST	2517 STEPHENSON ST	2574 TUNE AVE
1125 COMPTON ST	1714 STONEMAN ST	1720 UDAL AVE
1127 COMPTON ST	1724 STONEMAN ST	1903 UDAL AVE
1223 COMPTON ST	3129 VANNERSON DR	1907 UDAL AVE
1228 COMPTON ST	3141 VANNERSON DR	515 WOODMONT DR
1314 COMPTON ST	4635 VERDUN AVE	75218
1411 DALVIEW AVE	75216	11001 GARLAND RD
1413 DALVIEW AVE	1818 ADELAIDE DR	11001 GARLAND RD
1425 DALVIEW AVE	2200 ALABAMA AVE	75219
1435 DALVIEW AVE	2641 ALABAMA AVE	4800 FAIRMOUNT ST
1611 DEAN ST	2847 ALABAMA AVE	4106 NEWTON AVE
1303 DICEMAN AVE	3014 ALABAMA AVE	75220
1102 E 10TH ST	1631 ALASKA AVE	10241 HARRY HINES BLVD
1214 E 10TH ST	2726 ALASKA AVE	9800 HARWELL DR
1716 E 11TH ST	2609 ARIZONA AVE	75223
1720 E 11TH ST	2947 ARIZONA AVE	1114 BANK ST
406 E 8TH ST	4161 BALL ST	3322 BEALL ST
2945 GLOYD ST	2304 BONNIE VIEW RD	3326 BEALL ST
1321 HUTCHINS AVE	3921 BONNIE VIEW RD	3330 BEALL ST
1403 HUTCHINS AVE	8450 CARBONDALE ST	4714 DOLPHIN RD
1 HUTCHINS RD	8450 CARBONDALE ST	1310 FOLEY ST
216 LANDIS ST	3231 DAHLIA DR	3511 FORNEY RD
720 LASALLE DR	3234 DAHLIA DR	1555 HARRIS CT
1015 MILDRED ST	1522 E ANN ARBOR AVE	1579 HARRIS CT
1307 MORRELL AVE	2756 E ANN ARBOR AVE	1602 HARRIS CT
2206 MOUSER ST	1016 E ELMORE AVE	4731 MILITARY PKWY
1006 PACKARD ST	1542 E ELMORE AVE	3331 MINGO ST
1014 PACKARD ST	1121 E ILLINOIS AVE	3547 MINGO ST
808 PONTIAC AVE	2902 E ILLINOIS AVE	3500 OSAGE CIR
1204 REVEREND CBT SMITH ST	1048 E LEDBETTER DR	4721 OWENWOOD AVE
2203 ROCKEFELLER BLVD	3400 E LEDBETTER DR	1205 S HASKELL AVE
234 S CORINTH ST RD	3421 E LEDBETTER DR	1644 S HASKELL AVE
635 S DENLEY DR	3427 E LEDBETTER DR	3311 S HASKELL AVE
1031 SABINE ST	210 E LOUISIANA AVE	7125 SANTA FE AVE
1001 SARGENT RD	1415 E LOUISIANA AVE	4800 SILVER AVE
1715 SICILY ST	1567 E OHIO AVE	3431 TERRELL AVE
1535 SOUTHERLAND AVE	1426 E OVERTON RD	75224
1627 WARSAW ST	1618 E OVERTON RD	3444 CONWAY ST
75204	2307 E OVERTON RD	3402 MARVIN D LOVE FWY
1010 ALLEN ST	2803 E OVERTON RD	6036 NO NAME ST
3300 BLACKBURN ST	2875 E OVERTON RD	3900 S POLK ST
75206	2927 EAGLE DR	4000 S R L THORNTON FWY
3700 MCMILLAN AVE	1502 EXETER DR	3815 S TYLER ST
5013 MILAM ST	1550 EXETER DR	3819 S TYLER ST

75207	75216	75224
800 IRVING BLVD	2743 EXETER DR	3819 S TYLER ST
75208	2519 FERNWOOD AVE	116 TERRACE DR
.515 BURLINGTON BLVD	4330 FERNWOOD AVE	322 W BROWNLEE AVE
.520 N CLINTON AVE	1830 FORDHAM RD	338 W ELMORE AVE
.521 N CLINTON AVE	2900 FORDHAM RD	111 W GROVER C WASHINGTON A
820 N VAN BUREN AVE	2918 FORDHAM RD	300 W LOUISIANA AVE
.614 N WINNETKA AVE	3002 FORDHAM RD	114 W OHIO AVE
75210	2250 FRANK HENDERSON JR DR	75225
118 2ND AVE	1718 GARZA AVE	7800 CARUTH CT
2514 2ND AVE	1238 GEORGIA AVE	7801 CARUTH CT
701 BALDWIN ST	3215 GREAT TRINITY FOREST WAY	7801 CARUTH CT
819 BALDWIN ST	1401 HENDRICKS AVE	7808 CARUTH CT
400 CASWELL ST	1419 HENDRICKS AVE	7808 CARUTH CT
335 COPELAND AVE	1601 HORTENSE AVE	7822 CARUTH CT
710 CROSS ST	1306 HUDSPETH AVE	7900 CARUTH CT
715 CROSS ST	2436 HUDSPETH AVE	7909 CARUTH CT
801 ELSIE FAYE HEGGINS ST	2546 HUDSPETH AVE	7916 CORNERSTONE PKWY
8814 ELSIE FAYE HEGGINS ST	7904 HULL AVE	7918 CORNERSTONE PKWY
2627 FOREMAN ST	7912 HULL AVE	7920 CORNERSTONE PKWY
2738 FOREMAN ST	3612 IDAHO AVE	7801 E CARUTH CT
510 FRANK ST	1413 IOWA AVE	7700 KELVINGATE CT
6610 FRANK ST	2125 KATHLEEN AVE	22 LAKESIDE PARK
117 FRANK ST	4738 KILDARE AVE	7826 LAKESIDE PARK
1909 HAMILTON AVE	4914 KILDARE AVE	7831 LAKESIDE PARK
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117 HAMILTON AVE	3916 LE FORGE AVE	7901 PARK LN
508 HAMILTON AVE	1905 LEACREST DR	1 SARAHNASH CT
2720 HECTOR ST	1910 LEACREST DR	1 SARANASH CT
.702 J B JACKSON JR BLVD	3815 LEMAY AVE	6827 W NORTHWEST HWY
.921 J B JACKSON JR BLVD	3903 LEMAY AVE	75226
349 JAMAICA ST	3915 LEMAY AVE	2020 BOURBON ST
2623 LAGOW ST	4632 LINFIELD RD	2814 DAWSON ST
717 LAGOW ST	4540 LUZON ST	75227
727 LAGOW ST	3614 MARYLAND AVE	7701 CARR ST
802 LAGOW ST	1610 MENTOR AVE	5300 CLAYPOOL RD
814 LAGOW ST	1610 MICHIGAN AVE	5300 CLAYPOOL RD
820 LAGOW ST	2938 MICHIGAN AVE	5300 CLAYPOOL RD
902 LAGOW ST	2759 MOFFATT AVE	5300 CLAYPOOL RD
906 LAGOW ST	3708 OPAL AVE	5300 CLAYPOOL RD
205 METROPOLITAN AVE	3903 OVERTON CT	5300 CLAYPOOL RD
006 METROPOLITAN AVE	3907 OVERTON CT	5300 CLAYPOOL RD
209 METROPOLITAN AVE	3915 OVERTON CT	2843 DON ST
719 PENELOPE ST	4003 OVERTON CT	8400 ENDICOTT LN
710 PINE ST	4011 OVERTON CT	2627 KIRVEN DR
912 PINE ST	4015 OVERTON CT	8200 MOBERLY LN
3302 RAILROAD AVE	1311 PRESIDIO AVE	4708 N JIM MILLER RD
3312 RAILROAD AVE		
	2218 RAMSEY AVE	2825 NAMUR ST
3316 RAILROAD AVE	3051 RAMSEY AVE	2825 NAMUR ST
3318 RAILROAD AVE	1200 RENNER DR	10311 NANTUCKET VILLAGE DR
320 RAILROAD AVE	1315 RENNER DR	9999 OLDE TOWNE ROWE
3322 RAILROAD AVE	1356 S DENLEY DR	5407 PARKDALE DR
326 RAILROAD AVE	2907 S DENLEY DR	5411 PARKDALE DR
330 RAILROAD AVE	1204 S EWING AVE	2600 PLEASANT MOUND
332 RAILROAD AVE	1226 S EWING AVE	1 PRAIRIE FLOWER TRL
3404 RAILROAD AVE	2625 S EWING AVE	2731 SCAMMEL DR
408 RAILROAD AVE	4226 S LANCASTER RD	15 SCARSDALE LN
412 RAILROAD AVE	2515 S MARSALIS AVE	7800 SCYENE RD
416 RAILROAD AVE	2827 SEATON DR	8000 SCYENE RD
420 RAILROAD AVE	1711 SEEVERS AVE	2521 SUNBEAM AVE
6424 RAILROAD AVE	2522 SEEVERS AVE	75228
4428 RAILROAD AVE	2638 SEEVERS AVE	11570 DRUMMOND DR
2511 ROBERT B CULLUM BLVD	1331 SELKIRK DR	2012 GROSS RD
222 S FITZHUGH AVE	3911 SHINDOLL ST	1960 HIGHLAND RD
107 SPRING AVE	3915 SHINDOLL ST	0 PEAVY RD

75210	75216	75228
4803 SPRING AVE	3108 SPRINGVIEW AVE	2530 PEAVY RD
2807 SUTTON ST	816 STELLA AVE	3230 SAN PAULA AVE
4535 WAHOO ST	1446 STELLA AVE	11323 WOODMEADOW PKWY
4319 YORK ST	2433 STOVALL DR	75229
75211	1402 STRICKLAND ST	4112 WALNUT GLEN PL
3301 BARNARD BLVD	1411 STRICKLAND ST	75230
5300 KEENLAND PKWY	4915 STROBEL AVE	7100 ARAGLIN CT
5300 KEENLAND PKWY	1126 VERMONT AVE	11800 FOREST LAKES LN
5300 KEENLAND PKWY	921 WACO AVE	11800 FOREST LAKES LN
1310 N COCKRELL HILL RD	1526 WACO AVE	11801 FOREST LAKES LN
214 N FRANCES ST	1718 WACO AVE	12603 HILLCREST RD
22 NO NAME ST	75217	9901 JOURDAN WAY
2830 S LEDBETTER DR	712 ANGUS DR	9011 NO NAME ST
1001 S WALTON WALKER BLVD	6833 ANTLER AVE	6566 TURNER WAY
1001 S WALTON WALKER BLVD	642 BETHPAGE AVE	26 WOODED GATE DR
3100 S WALTON WALKER BLVD	707 BETHPAGE AVE	28 WOODED GATE DR
3100 S WALTON WALKER BLVD	9205 BRUTON RD	75231
2800 W JEFFERSON BLVD 2905 W JEFFERSON BLVD	5700 C F HAWN FWY 7900 C F HAWN FWY	8302 FAIR OAKS CROSSING
5301 W JEFFERSON BLVD	8309 C F HAWN FWY	7459 HOLLY HILL DR 75232
75212	425 CHEYENNE RD	1906 AUTUMN MEADOW TRL
5704 BERNAL DR	1335 CHEYENNE RD	9421 BECKLEYCREST AVE
5726 BERNAL DR	2400 CLEO AVE	9999 FOREST MEADOW TRL
3431 BICKERS ST	2401 CLEO AVE	215 HAMMERKING RD
3507 CANADA DR	2416 CLEO AVE	7700 LOS ALAMITOS DR
3220 CLAIBOURNE BLVD	2422 CLEO AVE	8709 S HAMPTON RD
3222 CLAIBOURNE BLVD	1612 CONNER DR	8010 S POLK ST
3300 CLAIBOURNE BLVD	6283 DENHAM CIR	922 WOLF CREEK CIR
2026 GALLAGHER ST	6333 DENHAM CT	75233
75214	2028 DOWDY FERRY RD	2974 CLOVIS AVE
6 HEATH ST	2327 DOWDY FERRY RD	2961 EL TOVAR AVE
75215	2401 DUKE AVE	2969 EL TOVAR AVE
1710 BANNOCK AVE	2409 DUKE AVE	2973 EL TOVAR AVE
2311 BETHURUM AVE	2438 DUKE AVE	3104 LARKSPUR LN
2316 BETHURUM AVE	400 ELAM RD	75234
2401 BIRMINGHAM AVE	2400 ELLINGTON ST	11900 FORD RD
2408 BIRMINGHAM AVE	2424 ELLINGTON ST	75235
2825 BIRMINGHAM AVE	2428 ELLINGTON ST	5723 ARLINGTON PARK DR
3025 BIRMINGHAM AVE	2431 ELLINGTON ST	1208 PURITAN DR
2724 BOTHAM JEAN BLVD 2726 BOTHAM JEAN BLVD	2439 ELLINGTON ST 750 EZEKIAL AVE	5403 RIVERSIDE DR 5403 RIVERSIDE DR
4910 BOTHAM JEAN BLVD	8123 FAIRPORT RD	5405 RIVERSIDE DR
2611 BRIGHAM LN	2400 FETCHET ST	5409 RIVERSIDE DR
2814 BRIGHAM LN	2400 FETCHET ST	5409 RIVERSIDE DR
2606 BURGER AVE	2404 FETCHET ST	5409 RIVERSIDE DR
2626 BURGER AVE	2405 FETCHET ST	5413 RIVERSIDE DR
2609 CARPENTER AVE	2409 FETCHET ST	5413 RIVERSIDE DR
2715 CARPENTER AVE	2413 FETCHET ST	5417 RIVERSIDE DR
2908 CARPENTER AVE	2416 FETCHET ST	5417 RIVERSIDE DR
3206 CARPENTER AVE	2417 FETCHET ST	75236
3303 CARPENTER AVE	2420 FETCHET ST	4929 DUNCANVILLE RD
3216 CLEVELAND ST	2421 FETCHET ST	2940 S COCKRELL HILL RD
3512 CLEVELAND ST	2425 FETCHET ST	7402 S COCKRELL HILL RD
1220 COLEMAN AVE	2440 FETCHET ST	4445 W LEDBETTER DR
4904 COLLINS AVE	2441 FETCHET ST	75237
3830 COLONIAL AVE	1324 FRIENDSHIP DR	3332 CALHOUN AVE
4019 COLONIAL AVE	1 GREAT TRINITY FOREST WAY	3431 CALHOUN AVE
5303 COLONIAL AVE	7455 GREAT TRINITY FOREST WAY	3502 CALHOUN AVE
4524 CROZIER ST	728 HAYMARKET RD	3325 HALLETT AVE
2225 DATHE ST 3714 DILDOCK ST	1019 HAYMARKET RD 730 HELENA AVE	3506 HALLETT AVE 3507 HALLETT AVE
2311 DYSON ST	1227 HILLBURN DR	3300 TRINITY GATE DR
5027 ECHO AVE	1602 HOLCOMB RD	3400 TRINITY GATE DR
		2.00

75215	75217	75238
3410 EDGEWOOD ST	2402 JABEZ AVE	10400 E NORTHWEST HWY
1624 ELSIE FAYE HEGGINS ST	2406 JABEZ AVE	10701 PLANO RD
1632 ELSIE FAYE HEGGINS ST	2408 JABEZ AVE	11000 SWITZER AVE
2600 ELSIE FAYE HEGGINS ST	2414 JABEZ AVE	75240
2823 ELSIE FAYE HEGGINS ST	2418 JABEZ AVE	9011 EN CORE DR
2226 EUGENE ST	2424 JABEZ AVE	9011 EN CORE DR
2235 EUGENE ST	2430 JABEZ AVE	8600 MIDPARK RD
2602 EUGENE ST	2401 JOEL AVE	75241
2514 EXLINE ST	2402 JOEL AVE	2204 ARDEN RD
2540 EXLINE ST	2403 JOEL AVE	2815 BENROCK ST
2812 FARRAGUT ST	2407 JOEL AVE	5667 BON AIR DR
2842 FARRAGUT ST 2845 FARRAGUT ST	2408 JOEL AVE	5261 BONNIE VIEW RD
1709 GARDEN DR	2409 JOEL AVE 2413 JOEL AVE	1426 CARAVAN TRL 4100 CLEVELAND RD
2254 GARDEN DR	2420 JOEL AVE	4100 CLEVELAND RD
2345 GARDEN DR	2422 JOEL AVE	1400 FIREBIRD DR
2402 GARDEN DR	2430 JOEL AVE	2506 GIVENDALE RD
2404 GARDEN DR	2436 JOEL AVE	2508 GOOCH ST
2515 GHENT ST	703 JONELLE AVE	3126 GREGG LN
2621 GHENT ST	9030 KISSELL LN	305 HILLVALE DR
2226 GREER ST	6110 LAKE JUNE PL	8617 HONEYSUCKLE LN
2246 HARDING ST	2042 LEROY RD	6130 J J LEMMON RD
2311 HARDING ST	840 LONG ACRE LN	5818 JOHNSON LN
2418 HARDING ST	2400 MILLICENT AVE	9601 JULIUS SCHEPPS FWY
5023 HOHEN AVE	2409 MILLICENT AVE	2906 KAVASAR DR
2715 HOLMES ST	2420 MILLICENT AVE	2936 KAVASAR DR
2401 JEFFRIES ST	2425 MILLICENT AVE	2416 KEMP ST
2414 JEFFRIES ST	2429 MILLICENT AVE	6207 KEMROCK DR
2224 JORDAN ST	2433 MILLICENT AVE	6484 LA GRANGE CIR
2225 JORDAN ST	2436 MILLICENT AVE	2854 LEBROCK ST
2235 JORDAN ST	2308 MOONLIGHT AVE	4520 MEMORY LANE BLVD
2728 KEELER ST	2317 MOONLIGHT AVE	2820 MOJAVE DR
3212 LATIMER ST	2322 MOONLIGHT AVE	2519 OAKDALE AVE
2327 LAWRENCE ST	2400 MOONLIGHT AVE	6515 PALM ISLAND ST
2418 LAWRENCE ST 2422 LAWRENCE ST	2412 MOONLIGHT AVE 2414 MOONLIGHT AVE	2741 PALO ALTO DR 3100 PALO ALTO DR
2711 LAWRENCE ST	2420 MOONLIGHT AVE	5122 PINE ROW
2723 LAWRENCE ST	2443 MOONLIGHT AVE	5352 PINE ROW
1307 LENWAY ST	2455 MOONLIGHT AVE	7001 S LANCASTER RD
1811 LENWAY ST	10019 MUSKOGEE DR	7536 S LANCASTER RD
2521 LENWAY ST	322 N MASTERS DR	3035 SIMPSON STUART RD
2731 MACON ST	9999 NANTUCKET VILLAGE DR	3709 SIMPSON STUART RD
2835 MACON ST	9999 NEW BEDFORD DR	5512 SINGING HILLS DR
1637 MARBURG ST	9999 NEW BEDFORD DR	3002 STAG RD
1640 MARBURG ST	1746 OAK HILL CIR	2513 SYLVIA ST
2622 MARBURG ST	8621 ODOM DR	6102 TRACY RD
2701 MARBURG ST	308 OKLAUNION DR	5200 UNIVERSITY HILLS BLVD
2827 MARBURG ST	7950 OLUSTA DR	9 UNKNOWN ST
2830 MARBURG ST	800 OSLO LN	6801 WILD HONEY DR
2802 MARDER ST	542 PEMBERTON HILL RD	75243
2819 MARDER ST	546 PEMBERTON HILL RD	10924 AUDELIA RD
2633 MARTIN LUTHER KING JR BLVD	1251 PEMBERTON HILL RD	13219 BRENTRIDGE DR
2746 MAURINE F BAILEY WAY	8334 PLAINVIEW DR	10101 WHISPERING TRL
3410 MEADOW ST	8401 PLAINVIEW DR	75248
3414 MEADOW ST 2506 MEYERS ST	612 PLEASANT DR 1813 PLEASANT DR	5900 CLUB HILL PL 15101 PRESTON RD
3814 MYRTLE ST	134 PLEASANT MEADOWS DR	75249
3824 MYRTLE ST	559 PLEASANT VISTA DR	75249 7500 MOUNTAIN CREEK PKWY
2844 OAKDALE ST	8509 PRAIRIE HILL LN	75253
2708 PARSONS ST	9039 QUINN ST	15305 BUDEUDY DR
2712 PARSONS ST	563 RAYENELL AVE	15323 BUDEUDY DR
2534 PEABODY AVE	650 RAYENELL AVE	12330 C F HAWN FWY
1637 PEAR ST	1502 ROXANA AVE	13800 C F HAWN FWY

75215	75217	75253
2875 PEARY AVE	1616 ROXANA AVE	2191 COOL MIST LN
2812 PENNSYLVANIA AVE	1633 ROXANA AVE	12619 FISH RD
2908 PENNSYLVANIA AVE	9557 RYLIE CREST DR	1615 GREENLAWN DR
3117 PENNSYLVANIA AVE	8517 SAN MARINO AVE	2247 HANDLIN ST
1603 PINE ST	134 SEAGOVILLE RD	2620 HAYMARKET RD
1605 PINE ST	10898 STINSON ST	2010 JORDAN VALLEY RD
1609 PINE ST	8123 STONEHURST ST	2312 OAK PLAZA
3218 PINE ST	1610 SUNBEAM AVE	2419 OAK PLAZA
3235 PINE ST	1914 SUNBEAM AVE	2423 OAK PLAZA
2835 REED LN	2320 SUNBEAM AVE	2445 PARKCLIFF DR
2923 REED LN	2322 SUNBEAM AVE	10638 RYLIE RD
3003 REED LN	2324 SUNBEAM AVE	1100 S BELTLINE RD
3018 REED LN	2325 SUNBEAM AVE	1100 S BELTLINE RD
3227 REED LN	2424 SUNBEAM AVE	14100 SEAGOVILLE RD
3010 ROCHESTER ST	2426 SUNBEAM AVE	1510 SMOKE TREE LN
2526 ROMINE AVE	2427 SUNBEAM AVE	13000 VIDA LN
2530 ROMINE AVE	2428 SUNBEAM AVE	75254
3306 RUTLEDGE ST	2516 SUNBEAM AVE	14130 REGENCY PL
2341 SCOTT ST	2550 SUNBEAM AVE	5508 SPRING VALLEY RD