

**Urban Land Bank
Demonstration Program
Plan
Fiscal Year 2022-23**



City of Dallas

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

October 27, 2022

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 2022-23 Urban Land Bank Demonstration Program Plan (“Plan”). Before adopting the FY 2022-23 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, 2023.

The performance report for the FY 2021-22 Urban Land Bank Demonstration Program Plan will be available no later than November 1, 2022.

FY 2022-23 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, 2022. 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 2022-23 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;

2. 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 18-0704; and
3. 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 19% 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%+ 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 a developer 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;

3. 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 sales 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 property 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.

Execution of the Development Agreement and Transfer of Ownership

The governing body of a municipality will charge the DHADC with the execution a development agreement and transfer of ownership of property upon approval by the DHADC Board.

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:

1. 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
5. 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 2022-23, 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 whichever value is lower; 1) the fair market value for the property as determined by the appraisal district in which the property is located; or 2) \$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 2022-23, 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 it 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 Qualified Participating Developer/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.00 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 way frontage. When required, developers will be required to demonstrate that the neighborhood association for 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 Boundary	Date Certified
Notre Dame Place 2920 Forest Lane, Suite 115 Dallas, Texas 75234 214.497.9269 wdh@chidallas.org William Hall	City Wide	contact staff for certification date
Builders of Hope 2215 Canada Drive Dallas, Texas 75212 214.920.9850 jarmstrong@bohcdc.com James Armstrong	City Wide	contact staff for certification date
Brompton Community Housing Development Corporation 3701 Kirby Drive, Ste. 860 Houston, Texas 77098 www.Bromptonchdc.org Eleanor Miles Fanning	City Wide	contact staff for certification date

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ATTACHMENT B
Anticipated FY 2022-23 Sources and Amounts of Funding
for the Development of Affordable Housing

DALLAS HOME BUYER ASSISTANCE PROGRAM (DHAP)

FY 2022-23 \$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 \$271,000 for existing properties and \$271,000 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 2022-23 \$966,070

A CHDO is a private, non-profit, 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 2022-23 \$4,534,626

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 Article 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.

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ATTACHMENT C
List of Properties Eligible for Sale to the Land Bank in FY 2022-2023
(by Projected AMI Target)

<u>AMI 60% and below</u>		ELSIE FAYE HEGGINS			
		2600	ST	3606	BRYAN ST
3300	BLACKBURN ST	7808	CARUTH CT	3610	BRYAN ST
4431	HOLLAND AVE	3020	BRYAN ST	2102	N EDGEFIELD AVE
13000	VIDA LN	2420	ARIZONA AVE	4250	IH 30
2530	PEAVY RD	7801	CARUTH CT	5413	RIVERSIDE DR
7916	CORNERSTONE PKWY	503	JOSEPHINE ST	5417	RIVERSIDE DR
10010	BUCKINGHAM RD	4716	HUEY ST	10241	HARRY HINES BLVD
7920	CORNERSTONE PKWY	3018	MCNEIL ST	5403	RIVERSIDE DR
17231	STEDMAN DR	3020	BRYAN ST	2023	UDAL AVE
4106	NEWTON AVE	504	RAYENELL AVE	5409	RIVERSIDE DR
6	HEATH ST	1811	LENWAY ST	5413	RIVERSIDE DR
2026	GALLAGHER ST	1708	LENWAY ST	321	HUTCHINS AVE
14130	REGENCY PL	7808	CARUTH CT	79	C F HAWN FWY
7918	CORNERSTONE PKWY	7909	CARUTH CT	5409	RIVERSIDE DR
4729	STOKES ST	803	APACHE LN	5417	RIVERSIDE DR
9011	EN CORE DR	8000	S R L THORNHORN FWY	5405	RIVERSIDE DR
9	UNKNOWN ST	2800	BRIGHAM LN	9910	BLANCO RD
1010	ALLEN ST	1711	LENWAY ST	3521	DIXON AVE
1403	HUTCHINS AVE	9011	EN CORE DR	2471	TUNE AVE
1048	E LEDBETTER DR	10101	WHISPERING TRL	5409	RIVERSIDE DR
			REVEREND CBT SMITH		
5001	MARNE ST	120	ST	7424	GREENVILLE AVE
	WOLF CREEK C		AUTUMN MEADOW		
922		1906	TRL	2402	JABEZ AVE
305	ELLVALE DR	2415	WORTHINGTON ST	2422	CLEO AVE
					S WALTON WALKER
7801	CARUTH CT	2312	OAK PLAZA	1001	BLVD
3020	BRYAN ST	2106	EBBTIDE LN	8309	C F HAWN FWY
7900	CARUTH CT	22	NO NAME ST	1109	COMPTON ST
7800	CARUTH CT	13800	C F HAWN FWY	8200	MOBERLY LN
5817	CARY AVE	13219	BRENTRIDGE DR	1125	COMPTON ST
7125	SANTA FE AVE	3232	GUIDING LIGHT DR		
2437	ST CLAIR DR	7701	CARR ST		<u>AMI 61-80%</u>
1015	MILDRED ST	2445	PARKCLIFF DR	6566	TURNER WAY
5300	KEENLAND PKWY	10924	AUDELIA RD	1000	EMERALD ISLE DR
4226	S LANCASTER RD	2740	N BUCKNER BLVD	7831	LAKESIDE PARK
1	SARANASH CT	1	HUTCHINS RD	7100	ARAGLIN CT
7822	CARUTH CT	3700	MCMILLAN AVE	4519	GILBERT AVE

2439	ST CLAIR DR	2800	IRVING BLVD	9011	NO NAME ST
4110	MCKINNEY AVE	3918	MARSHALL ST ELSIE FAYE HEGGINS	1223	COMPTON ST
7801	E CARUTH CT	1624	ST	2416	FETCHET ST
11800	FOREST LAKES LN	3610	FRANK ST	2420	FETCHET ST
4340	RAWLINS ST	116	TERRACE DR	1123	COMPTON ST
4500	RAWLINS ST	3916	LE FORGE AVE	1120	E 11TH ST
7826	LAKESIDE PARK	2600	PLEASANT MOUND	2403	JOEL AVE
900001	OLD MOSS RD	6110	LAKE JUNE PL	2401	FETCHET ST
5900	CLUB HILL PL	3945	HANCOCK ST	2405	FETCHET ST
11800	FOREST LAKES LN	2042	LEROY RD	2406	JABEZ AVE
11570	DRUMMOND DR	1510	SMOKE TREE LN	2407	JOEL AVE
3400	ST FRANCIS AVE	1014	PACKARD ST	2408	JOEL AVE
4800	FAIRMOUNT ST	1426	WARRAVAN TRL	2409	MILLICENT AVE
62	LAWLER RD	1740	OAK HILL CIR	2409	FETCHET ST
11801	FOREST LAKES LN	1126	VERMONT AVE	2412	MOONLIGHT AVE
22	LAKESIDE PARK	1238	GEORGIA AVE	2413	FETCHET ST
26	WOODED GATE DR	1227	HILLCREST DR	2413	JOEL AVE
6900	FOREST LN	5512	SINGING HILLS DR	2414	MOONLIGHT AVE
28	WOODED GATE DR	1112	CONNER DR	2417	FETCHET ST
9901	JOURDAN WAY	322	N MASTERS DR	2418	JABEZ AVE
12603	HILLCREST DR	1813	PLEASANT DR	2420	MOONLIGHT AVE
2843	PROST AVE	5300	KEENLAND PKWY	2420	MILLICENT AVE
1335	CHRYSTENNE RD	6453	STEFANI DR	2421	FETCHET ST
820	N VALLEY BLVD	2010	JORDAN VALLEY RD	2424	JABEZ AVE
4635	VERDON AVE	1204	S EWING AVE	2424	ELLINGTON ST
1222	BLISS ST	9800	HARWELL DR	2425	FETCHET ST
6526	BEXAR ST	5403	RIVERSIDE DR	2425	MILLICENT AVE
5704	BERNAL DR	1800	CHESTNUT ST	2429	MILLICENT AVE
2728	KEELER ST	11001	GARLAND RD	2430	JOEL AVE
2623	LAGOW ST	11900	FORD RD	2431	ELLINGTON ST
300	W LOUISIANA AVE	6827	W NORTHWEST HWY	2433	MILLICENT AVE
9725	CALLE DEL ORO LN	11000	SWITZER AVE	2436	JOEL AVE
2627	PARSONS ST	2322	SUNBEAM AVE	2436	MILLICENT AVE
6702	BEXAR ST	2325	SUNBEAM AVE	2438	DUKE AVE
2825	NAMUR ST	2428	SUNBEAM AVE	2439	ELLINGTON ST
7700	KELVINGATE CT	2400	FETCHET ST	2441	FETCHET ST S WALTON WALKER
2625	ROCHESTER ST	1825	E 11TH ST	1001	BLVD

		W GROVER C	
1127	COMPTON ST	111	WASHINGTON AVE
8400	ENDICOTT LN	1325	PENNSYLVANIA AVE
1718	WACO AVE	1502	ROXANA AVE
4107	SPRING AVE	1610	SUNBEAM AVE
12330	C F HAWN FWY	1616	ROXANA AVE
1633	ROXANA AVE	1702	TUNE AVE
2400	MILLCENT AVE	1903	UDAL AVE
2400	ELLINGTON ST	1907	UDAL AVE
2400	CLEO AVE	1914	SUNBEAM AVE
2400	MOONLIGHT AVE	2317	MOONLIGHT AVE
2401	JOEL AVE	2322	SUNBEAM AVE
2401	CLEO AVE	2324	SUNBEAM AVE
	CARLTON GARRETT		
5908	ST	2325	TUNE AVE
7540	S LANCASTER RD	2424	SUNBEAM AVE
2400	FETCHET ST	2426	SUNBEAM AVE
3444	COMPTON ST	2427	SUNBEAM AVE
1121	COMPTON ST	2430	SUNBEAM AVE
3900	S POLK ST	2434	TUNE AVE
2440	FETCHET ST	2443	MOONLIGHT AVE
5326	RAILROAD AVE	2446	TUNE AVE
5330	RAILROAD AVE	2455	MOONLIGHT AVE
5332	RAILROAD AVE	2521	SUNBEAM AVE
5412	RAILROAD AVE	2402	TUNE AVE
5416	RAILROAD AVE	2408	JABEZ AVE
5420	RAILROAD AVE	2409	DUKE AVE
1115	COMPTON ST	2409	JOEL AVE
2561	TUNE AVE	2414	JABEZ AVE
2565	TUNE AVE	2416	CLEO AVE
2516	SUNBEAM AVE	2420	JOEL AVE
2544	TUNE AVE	2422	JOEL AVE
2550	SUNBEAM AVE	2428	ELLINGTON ST
2564	SUNBEAM AVE	5352	PINE ROW
2566	TUNE AVE	816	STELLA AVE
2568	TUNE AVE	2401	DUKE AVE
2574	TUNE AVE		
	ELSIE FAYE HEGGINS		
3801	ST		
			AMI 81-115%
		8340	PLAINVIEW DR
		2825	NAMUR ST
		5500	MARGARITA DR
		1570	N CLINTON AVE
		1614	N WINNETKA AVE
		1324	FRIENDSHIP DR
		14	EL SOL ST
		3815	LEMAY AVE
			GREAT TRINITY FOREST
		1	WAY
		5300	KEENLAND PKWY
		204	PLEASANT MEADOWS DR
		2247	HANDLIN ST
		134	PLEASANT MEADOWS DR
		455	W GREENBRIAR LN
		1521	N CLINTON AVE
		10638	RYLIE RD
		2753	PROSPERITY AVE
		425	CHEYENNE RD
		2735	HUDSPETH AVE
		13943	INDIAN WELLS RD
		2158	BEN HUR ST
		3712	ELISE WAY
		1	COLLEGE WAY
		2627	KIRVEN DR
		12619	FISH RD
		4100	CLEVELAND RD
		1	ANAHITA LN
		1	SARANASH CT
		1	PRAIRIE FLOWER TRL
		6501	AMERICAN WAY
		3400	TRINITY GATE DR
		13557	SHORTLEAF DR
		1	CONCORDIA LN
		1100	S BELTLINE RD
		150	CREEK COVE DR

1	DEPAUL AVE	8709	S HAMPTON RD
10400	E NORTHWEST HWY	1725	SUNBEAM AVE
7700	LOS ALAMITOS DR	5122	PINE ROW
11800	AUDELIA RD	6130	J J LEMMON RD
1960	HIGHLAND RD	5300	CLAYPOOL RD
	S WALTON WALKER		
3100	BLVD	4000	E LEDBETTER DR
3126	GREGG LN	2308	MOONLIGHT AV
2940	S COCKRELL HILL RD	5300	CLAYPOOL RD
3100	PALO ALTO DR	5700	CRAWFORD Fwy
1000	FRONT ST	5300	CLAYPOOL RD
3035	SIMPSON STUART RD	5300	CLAYPOOL RD
1400	FIREBIRD DR	5300	CLAYPOOL RD
1601	W WHEATLAND RD	5300	CLAYPOOL RD
1707	WAGON WHEELS DR	5300	CLAYPOOL RD
9205	BRINSON RD	4800	JULIUS SCHEPPS FWY
8302	FALL OAKS CROSSING	2322	MOONLIGHT AVE
3500	OSAGE CIR	2327	DOWDY FERRY RD
8600	MIDPARK RD	9601	JULIUS SCHEPPS FWY
15101	PRESTON RD		
3402	MARVIN D LOVE FWY		
1121	E ILLINOIS AVE		
3819	S TYLER ST		
3002	STAG RD		
10701	PLANO RD		
2300	STOREY LN		
11323	WOODMEADOW PKWY		
7901	PARK LN		
1262	SLEEPY HOLLOW DR		
2402	JOEL AVE		
1019	HAYMARKET RD		
1720	UDAL AVE		
4445	W LEDBETTER DR		
10898	STINSON ST		
2320	SUNBEAM AVE		
7402	S COCKRELL HILL RD		
2430	JABEZ AVE		