

# Memorandum



DATE October 30, 2017

TO Members of the Economic Development & Housing Committee:  
Tennell Atkins, Chair, Rickey D. Callahan, Vice-Chair, Lee M. Kleinman,  
Scott Griggs, Casey Thomas, II, B. Adam McGough, Mark Clayton, Kevin Felder,  
Omar Narvaez

SUBJECT **Dallas Urban Land Bank Demonstration Program**

On Monday, November 6, 2017, the Economic Development & Housing Committee will be briefed on the Dallas Urban Land Bank Demonstration Program proposed changes. The briefing materials are attached for your review and include the two upcoming related agenda items.

## Summary

Housing and Neighborhood Revitalization (“H&NR”) is proposing changes to the existing Dallas Urban Land Bank Demonstration Program (“the Program”) in response to a program review conducted during July and August 2017. H&NR recommends a number of reforms to the Program to improve program performance and to avoid potential conflicts of interest or compliance issues.

## Background

The Program was formed in 2004<sup>1</sup> by City Council Resolution No. 04-0458 which established the Dallas Housing Acquisition and Development Corporation (“DHADC”)<sup>2</sup> as the City’s land bank entity. DHADC is charged with reclaiming abandoned and vacant lots to develop housing opportunities for the benefit of low income households<sup>3</sup>, pursuant to the State Law.

Under Program rules, an eligible property is one that has five years of delinquent taxes and liens that exceed the Dallas Central Appraisal District (“DCAD”)<sup>4</sup> value. To

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<sup>1</sup> The Texas Urban Land Bank Demonstration Act was created by H.B. 2801 that amended the Texas Local Government Code Chapter 379C in 2003; the basis for the creation of the Land Bank in 2004.

<sup>2</sup> DHADC has no employees and is a component unit of the City of Dallas. The functions of the corporation are performed by City staff as directed by the City Manager and the Board of the corporation. All powers of the corporation are vested in the Board of Directors. DHADC is fiscally dependent on the City and the services provided are almost entirely for the benefit of the City.

<sup>3</sup> Low income household as defined in Chapter 379C.003, is a household with a gross income of not greater than 115 percent of the area median family income, adjusted for household size, for the metropolitan statistical area in which the municipality is located, as determined annually by the Department of Housing and Urban Development.

<sup>4</sup> Dallas Central Appraisal District is responsible for appraising property for the purpose of ad valorem property tax assessment on behalf of the 61 local governing bodies in Dallas County.

this extent, a property with five years of delinquent taxes with a sum in excess of DCAD value is eligible to be acquired via foreclosure by DHADC. Within four years of acquisition, DHADC must dispose the property to a Qualified Community Housing Development Organization (“CHDO”)<sup>5</sup> or Qualified Participating Developer<sup>6</sup>. The developer in turn must pull permits or build within the subsequent 3 years and either rent the property to low income households with incomes up to 60% of the Area Median Income (“AMI”), or sell it to low income families. During the Program’s 13 years of operation, it has generated over \$3.5 million in tax revenue from homes built on the DHADC lots. *See Appendix B – Land Bank Production and Inventory Report. Also attached as Appendix C is a revised version of the Land Bank Developer Proposal.*

As noted above, the Program was adopted on January 28, 2004 by City Council, Resolution No. 04-0458. On October 11, 2016, the City Council adopted the Program Annual Plan for Fiscal Year (“FY”) 2016-2017, by Resolution No. 16-1687. However, during the same FY several issues were raised regarding the appearance of conflicts of interest related to the qualification of participating developers and the eligibility of some homebuyers who purchased homes on DHADC lots.

The conflict of interest concerns led to a comprehensive review of the Program’s operations and cost structure. With the technical assistance provided by Gladys Cook of Florida Housing Coalition (the “Consultant”), the following observations and recommendations for improvement were identified in the included Action Plan as *Appendix D* hereto, and summarized below. *See Appendix A – Florida Housing Coalition Experience.*

### Issues

Program operations were suspended in May 2017 because the City needed to assess stakeholder concerns with the Program. The suspension of operations stalled the execution of the Interlocal Cooperation Contract (“ICC”) with local taxing entities. The ICC is the instrument that gives the Program the authority to acquire and dispose of real property on behalf of the taxing entities for less than market value, and is a key component in making the Program financially viable<sup>7</sup>. Through the review of the Program’s governance documents, the financial reports, and the fiscal audits from the period 2014-2016 and through interviews with key staff members regarding the

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<sup>5</sup> Qualified Organization is one that, (a) has built three single family homes or duplexes or one multifamily of four or more units within the 2-year period preceding the submission of a proposal to the Program; (b) portion of proposed property is located within its designated geographic boundaries of operation; and (c) within the 2-year period preceding the submission of a proposal to the Program has built or rehabilitated housing units within ½ mile radius of the proposed property.

<sup>6</sup> A Qualified Participating Developer is one that, (a) has built one or more housing units within the 3-year period preceding the submission of a proposal to the Program; (b) has a development plan approved by the municipality for the property; and (c) meets any other requirement adopted by the municipality for the Program.

<sup>7</sup> In accordance with the Interlocal Cooperation Contract, land bank program properties may be sold for less than the market value of the property, or less than the total of all taxes, penalties, and interest, plus the value of non-tax liens, court costs and the cost of sale.

operating procedures and tracking methods, the Consultant identified the issues detailed below and provided the corresponding recommendations:

Issue #1 – Existing policies and procedures led to perceived conflicts of interest and/or compliance issues. Since the Program’s inception, it has lacked adequate safeguards to ensure that each homebuyer met the income eligibility requirements, and Qualified Participating Developers didn’t engage in conflicts of interest conduct.

Recommendations:

Issue	Reason	Proposed Change	Expected Outcome
Homebuyer Eligibility	Currently homebuyer income information is provided after the home is sold. The practice of collecting homebuyer information after the sale of lot, creates the risk of ineligible homebuyers purchasing a restricted home as required by the statute.	Require housing staff to review homebuyer eligibility and housing costs.	Land bank lots serve the intended beneficiaries and housing costs are reasonable.
Affordability Requirements	Currently when the developer sells the restricted unit, staff release the deed restriction; this risks the home subsequently being sold to someone other than an intended income qualified buyer.	Require the affordability restriction to carry over to the income qualified homebuyer and apply a recapture policy (defined under "outcome").	Homebuyer will maintain principal residency in the home for an affordability period. If sold, leased or transferred before the expiration of the affordability period, the homeowner will be responsible for repayment of discount or credit amount granted to the developer as part of the lot sale.
Conflict of Interest	This year there were perceptions of conflict of interest amongst the Qualified Participating Developers (QPD) and homebuyers.	Require all QPD to disclose any and all conflicts of interest as part of its Proposal (application) to the Land Bank.	QPD will be prohibited from selling units to relatives, or others that are perceived to have a conflict of interest in the project.

Issue #2 – The Program is not self-sufficient. Contrary to what was previously reported by the prior administration, the Program requires ongoing general funds to support the administrative costs, professional services, and lot maintenance fees.

Recommendations:

Issue	Reason	Proposed Change	Expected Outcome
Service Providers	It's been standard practice for the same companies to be commissioned for Land Bank Program transactions.	Land Bank will issue new request for proposals prior to the expiration of the existing service provider contracts in 2018.	Goal is to 1) insure services are provided at competitive rates, 2) increase pool of service providers, and 3) possibly reduce operating costs.
Managing Program Costs	The costs to operate the acquisition and disposition of a lot exceeds the current \$5,000 sales price. Note Program is unable to use operating funds to acquire lots, nor seek reimbursement from bond funds.	Establish the FMV as the lot sales price and allow for a discount consideration in order to incentivize housing affordability. To the extent sales proceeds are generated, it will help offset operating costs.	May recover a portion of the acquisition, disposition and professional costs.  Coupled with reduced costs by other service providers, we may see an improved statement of income.

Issue #3 – Revise Program operatives to increase its impact and viability. The Program is currently operating limiting its purchases to residential lots that can be developed into for sale single family homes. Implementation of the recommendations listed below would enable the Program to better align with neighborhood planning and community redevelopment initiatives beyond a for-sale product.

Recommendations:

Issue	Reason	Proposed Change	Expected Outcome
Antiquated Tracking System	Program information is currently collected in MS Excel without clear components and project summary.	Implement a property management system that incorporates all land bank functions.	Tracking system will enable Land Bank to track, service, and better report accomplishments.
Portfolio Limitations	Currently the Land Bank Program limits its purchase to vacant residential zoned lots.	Expand scope of properties to allow the purchase of multifamily and commercially zoned properties.	Allow the Land Bank Program to increase the quality of the portfolio for a greater community impact.
Disposition Strategy	Land Bank does not have a strategy for acquisitions/ dispositions.	Strategize and create an acquisition and disposition plan that will enable economies of scale; assess the financial implications of bundling lots and overall community impact.	Reduces lot holding costs and time, and generate additional affordable housing opportunities.

In light of the existing State Law, the city staff will work with local stakeholders to develop recommendations for comprehensive legislative modifications. H&NR anticipates returning to the Committee in the Fall of 2018 for a Program update.

Alternatives

The Program is not financially viable without the participation of the taxing entities. The changes proposed address the concerns raised by the taxing entities and serve to remove impediments to the execution of the ICC. *See Appendix E – Interlocal*

*Cooperation Contract.* Their participation is premised on the City's due diligence and stewardship in complying with the statutory purpose and the City's goals outlined in the Program Statement.

Operation of the Program is based upon an Annual Plan that describes the duties and actions that are essential to carrying out its mission. *See Appendix F – Annual Plan.* Continued Program deferment will lead to an increase in carrying costs, disruptions in housing production, and a further delay in neighborhood revitalization.

Fiscal Impact

The sale proceeds from the DHADC lots are insufficient to sustain Program. Since Program inception DHADC activities have been financed City General Funds and General Obligation Bonds. For FY 2017-2018, \$381,078 of General Funds were allocated. General Funds are to be used to offset administrative costs, and General Obligation Bonds will be necessary for lot acquisition and fees. The below Table 1 depicts the City's contribution to the Program during the last two FY's. For the Program to continue its operations, it requires the continued financial support of the City; nonetheless it's important to understand that should the Program liquidate all its assets today, its cash value would be estimated at approximately \$500,000.

Table 1

	2015-2016	2016-2017	Notes
Lots Sold	109	114	
Land Sales	\$ 545,000	\$ 569,705	Operating funds allocated - \$5000 per lot
Refunds	\$ 137	\$ 519	Recording, tax fees
<b>Total Revenue</b>	<b>\$ 545,137</b>	<b>\$ 570,224</b>	
<b>Expenses paid by Bond Fund:</b>			
Acquisition Fee	\$ 109,000	\$ 32,006	No bond money available to acquire lots
Real Estate Fees	\$ 217,219	\$ 198,540	Attorney / Title Fees
Costs of Lots Sold	\$ 334,899	\$ 311,550	Filing fee, environmental expenses, insurance, etc.
<b>Expenses paid by DHADC:</b>			
Maintenance Costs	\$ 20,052	\$ 2,100	Mowing / tree removal
Management & General Expenses	\$ 299,411	\$ 231,330	Staff, insurance, bank fee, audit fee, recording, etc.
<b>Total Expenses</b>	<b>\$ 980,581</b>	<b>\$ 775,526</b>	
Profit / Loss	\$(435,444)	\$(205,302)	
General Funds - not repaid	\$ (19,661)	\$(158,516)	Admin costs
<b>Profit / Loss</b>	<b>\$(455,105)</b>	<b>\$(363,817)</b>	

### Coordination

On October 11, 12, 24, and 26, 2017, H&RN spoke with various community stakeholders which included for-profit, non-profit and CHDO organizations, all of whom participate in the purchase of lots. The recommended program changes were presented and the changes in lot sales price is of most impact to them, and to be expected was the item of most debate. Some stakeholders preferred the flat amount, others the use of DCAD value. After further review and discussion with our stakeholders, H&RN decided to recommend the lot sales price to be set at the Fair Market Value. H&RN explained that discounts to the Fair Market Value will be considered as part of the developer's proposal. A review of the developer's financials will be conducted to confirm the needed discount amount to successfully build and sell a home to the intended income qualified household.

On October 12, 2017, H&NR met with the City of Dallas Real Estate division to identify ways to collaborate and allow for Program cost savings. The division uses some of the same service providers; nonetheless, they have a few other providers that the Program should engage with for Request for Proposals.

On October 13, 2017, H&NR met with the Dallas Independent School District and Dallas County to resolve outstanding concerns related to the Land Bank and the negative publicity it encountered during FY 2016-2017. At these meetings staff presented the proposed program changes and timeline for establishing a new ICC that will allow for the implementation of such changes and re-instatement of the ICC terms.

On October 16, 2017, H&NR held a conference call with members of the DHADC to present proposed program changes and timeline for establishing a new ICC. The proposed changes were well received and a request was made for orientation packets for DHADC members. Other comments included the use of a more comprehensive meeting structure that encourages participation and transparency of decisions.

On October 24, 2017, H&NR held a conference call with the Linebarger, Grogan, Blair, Sampson LLP to provide an overview of the proposed changes to the Program. The feedback received was related to the processing of legal description and the timeliness of when that information was received by their office. It was recommended that H&NR continue to look for ways to streamline the process, so they could better assist DHADC.

Subject to the Committee's approval the ICC and Annual Plan, call for a public hearing will be placed on the November 8, 2017 Council Agenda for consideration. Additionally, a meeting of the Board of Directors of DHADC is currently scheduled for November 9, 2017, at which time staff will provide a review of the Program

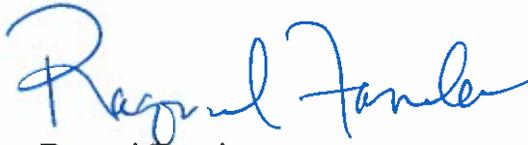
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recommendations and aforementioned documents. To the extent the DHADC and City Council approve the ICC, it will be circulated to the taxing entities for counterpart signatures.

Staff Recommendation

Staff recommends the approval of the ICC and Annual Plan call for public hearing, and respectfully requests your consideration for these items to be placed on the City Council agenda for November 8, 2017.

Should you have any questions, please contact me at (214) 671-5257.



Raquel Favela  
Chief of Economic Development & Neighborhood Services

- Appendix A – Consultant Experience
- Appendix B – Land Bank Performance
- Appendix C - Developer Proposal
- Appendix D – Consultant Action Plan
- Appendix E – Upcoming Agenda - Interlocal Cooperation Contract
- Appendix F – Upcoming Agenda – 2017-2018 Annual Plan Call for Public Hearing

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| <p>c: The Honorable Mayor and the Members of City Council<br/>T.C. Broadnax, City Manager<br/>Larry Casto, City Attorney<br/>Craig D. Kinton, City Auditor<br/>Biliera Johnson, City Secretary (Interim)<br/>Daniel F. Solis, Administrative Judge<br/>Kimberly Bizer Tolbert, Chief of Staff to the City Manager<br/>Majed A. Al-Ghafry, Assistant City Manager</p> | <p>Jon Fortune, Assistant City Manager<br/>Jo M. (Jody) Puckett, P.E., Assistant City Manager (Interim)<br/>Joey Zapata, Assistant City Manager<br/>M. Elizabeth Reich, Chief Financial Officer<br/>Nadia Chandler Hardy, Chief of Community Services<br/>Theresa O'Donnell, Chief of Resilience<br/>Directors and Assistant Directors</p> |
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APPENDIX A

FLORIDA HOUSING COALITION EXPERIENCE

# Meet the Florida Housing Coalition Team

The Florida Housing Coalition Covers the Entire State of Florida with Offices Now Located in the Panhandle, Northeast Florida, Central Florida, Southwest Florida, and Southeast Florida.

The Florida Housing Coalition is based in Tallahassee and offices throughout Florida. Our technical assistance team consists of a highly skilled and geographically dispersed network of professional staff providing technical assistance in all areas of affordable housing planning, finance, and development. Our professional technical assistance team also includes the expertise of our 25-member Board of Directors. Our team is one of the largest and most accomplished statewide providers of training and technical assistance in the nation.



**AIDA ANDUJAR** provides training and technical assistance nationally under Neighborhood Stabilization Program, the HOME Investment Partnership Program and the Community Development Block Grant Program including workshops,

clinics, onsite and offsite technical assistance and training through federal and fee-for-service contracts. Aida provides training and technical assistance under the Catalyst contract with the Florida Housing Finance Corp. including workshop development, on-site and off-site technical assistance and training and responding to calls on the technical assistance line. Aida has more than 29 years of experience and training in the area of affordable housing, including 25 years of responsibility for administration and implementation of state, Federal and local housing grants awarded to local governments. She speaks and writes fluent Spanish. She is a licensed Realtor and holds a Master's degree in Public Administration from Florida International University.



**CARTER BURTON** has 15 years of experience administering HUD housing and community development programs, specifically the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. Carter is a

former CDBG Program Manager for the Arizona Department of Housing and former Grant Administrator for the State of New York Small Cities program. Carter specializes in HUD Consolidated Planning and has developed numerous Consolidated Plans, Annual Action Plans, Analysis of Impediments to Fair Housing, and Consolidated Annual Performance and Evaluation Reports for Entitlements throughout Arizona, California, Connecticut, Florida, Georgia, New York, and Texas. Prior to joining the Florida Housing Coalition Carter worked for two State agencies,

then transitioned to consulting for local Entitlements and non-profit organizations.



**MICHAEL CHANEY** is a Technical Advisor for the Florida Housing Coalition. He has 21 years of experience providing technical assistance to local government, nonprofit housing professionals, and consumers throughout Florida. Chaney offers training

and technical assistance to the advisors implementing Florida's Hardest Hit foreclosure prevention program. He also serves as a trainer for the Coalition's Housing Workshops, where his focus includes monitoring nonprofit sponsors, enhancing rehabilitation strategies, and general housing program administration. Michael is certified by NeighborWorks for both Homebuyer Counseling and Foreclosure Prevention and served as a Neighborworks instructor for Florida-based 5 day certification trainings for housing counselors. He has written several articles for the Coalition's journal on topics related to foreclosure prevention, SHIP and housing for people with disabilities. Mr. Chaney holds a Bachelor's degree from Loyola University in New Orleans and a Masters of Social Work Administration from Florida State University, where he has served as an adjunct faculty member of the housing department.



**GLADYS COOK** assists nonprofit housing and community development organizations along with local governments in program design, finance, development, and management of single and multifamily and permanent supportive housing.

She provides training and technical assistance for programs funded by the Florida Housing Finance Corporation including the Predevelopment Loan Program, SHIP, HOME and SAIL. She provides expertise in housing incentive strategies

including community land trusts, land banking, and inclusion-ary zoning. Ms. Cook is a team member for the Coalition's Tampa-Hillsborough Assessment of Fair Housing. She is heading up the Coalition's Solar for the Sunshine State initiative to provide low and moderate income residents the opportunity to power their homes with solar energy.

Ms. Cook developed innovative housing models independent supported living and intentional communities for people with developmental disabilities. She provides training on the finance and development of permanent supportive housing. Ms. Cook provides the tools for the implementation of affordable housing programs and compliance systems that includes policies, procedures and protocols, document templates, quality controls and reporting.

Ms. Cook has worked on CDBG DR funded disaster recovery programs for hurricanes in Florida and Super Storm Sandy in New York. She developed procedures and protocols used to guide the case management and quality control functions for the \$80 million New York Rising Acquisition for Redevelopment program for the Governor's Office of Storm Recovery. Ms. Cook drafted standard operating procedures and FAQ's for the Acquisition, Repair, Rebuild, and Reimbursement services for the \$640 million New York City Build It Back program. Ms. Cook holds a Master's degree in Urban Planning from Florida State University. She is a HUD Certified HOME Regulations Specialist.



**PAM DAVIS** is the Administrative Assistant/ Workshop Coordinator for the Florida Housing Coalition. She oversees the day-to-day administrative operations at the Tallahassee office, which includes answering phones, distributing mail, updating and renewing memberships. Davis also assists the Technical Advisors staff in the coordination and planning of workshops. With years of experience creating memorable meeting and event moments, Davis focuses on all aspects of meeting and event management. Including planning, site selection, negotiation, contracting, choosing menus, running registration, reservations, database, attendee management, financial/budget management, travel arrangements, entertainment, speakers, audio visual equipment and on site services.



**ASHON NESBITT** comes to the Florida Housing Coalition with experience in local government, asset management, underwriting and development. Prior to joining Florida Housing Coalition, Ashon was Project Manager for an affordable multifamily developer in Tampa, managing projects at various levels for a total of nearly \$90 million invested, with an emphasis on acquisition and rehabilitation in partnership with nonprofit organizations. Ashon also served as an Asset Manager and Underwriter for a prominent syndicator of low income housing tax credits, with duties focused on investor yield maintenance,

**The Florida Housing Coalition has a deep bench of housing professionals strategically located throughout Florida.**

**PANHANDLE**

Michael Chaney  
Jaimie Ross

**NORTHEAST FLORIDA**

Amanda Rosado

**CENTRAL FLORIDA**

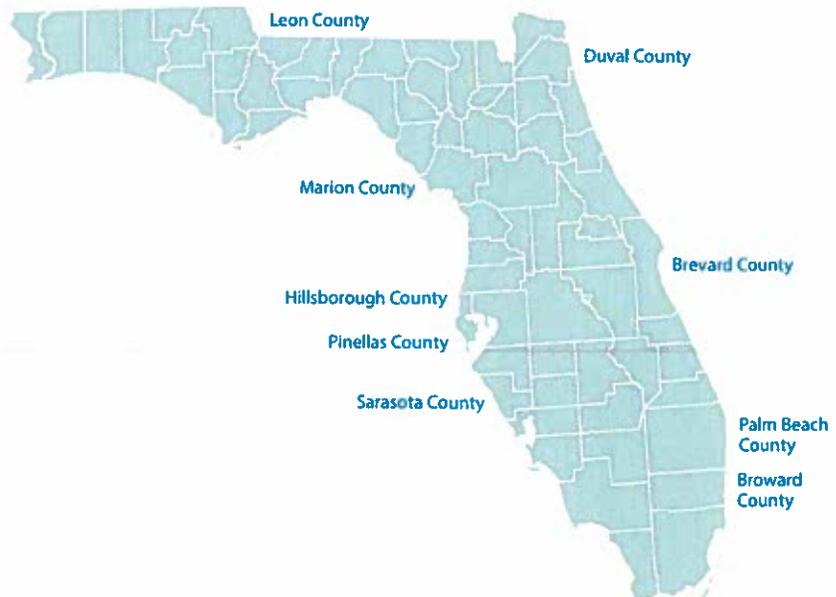
Carter Burton

**SOUTHWEST FLORIDA**

Gladys Cook  
Ashon Nebitt  
Benjamin Toro-Spears  
Susan Pourciau  
Eric Weiner

**SOUTHEAST FLORIDA**

Aida Andujar  
Kimberly Spence



tax credit delivery and program compliance. Additionally, Ashon has local government experience, serving two years as Assistant Housing Programs Manager for Alachua County, where he managed the county's SHIP Down Payment Assistance Program, CDBG Home Rehabilitation program and conducted Homebuyer Education classes. Ashon has Master's Degrees in Urban and Regional Planning and Real Estate from the University of Florida, and a Bachelor of Science in Architectural Studies degree from Florida A&M University.



**SUSAN POURCIAU** is the Director of Homeless Training and Technical Assistance for the Florida Housing Coalition, where she also serves as Chief Operating Officer. Susan's areas of expertise include the work of ending homelessness, systems change, and nonprofit capacity building. Her specific focus areas in the homelessness arena include housing first and rapid rehousing, Continuum of Care (CoC) governance, homeless system design, data-driven management, and funding streams to end homelessness. In terms of capacity building, she has expertise in financial management, governance, leadership, grant writing, and collaboration.

Dr. Pourciau works across sectors in the community, bringing together local government, philanthropy, the private sector, nonprofits, and housing developers to create comprehensive solutions to homelessness. Prior to joining the Florida Housing Coalition, Dr. Pourciau was the Executive Director of several human services nonprofit organizations and was on the faculty of Florida State University. Susan has a doctorate in Accounting and a law degree from Duke University.



**JUDITH REYMOND** is the Instructional Designer for the Florida Housing Coalition. Her duties include providing support to team members in the design, development and implementation of courses, workshops and webinars. Her responsibilities also

include curriculum development, presentation consulting and support, and webinar backup. Judith holds a Master's degree from Florida State University. She has been an adjunct faculty member at Loyola University Chicago and National-Lewis University, also in Chicago. Her professional focus has been the use of technology-enhanced instruction, and her professional interests include motivational design and the use of simulations and games in education and training. Judith's organizing

philosophy is built around her belief in the transformative power of teaching and learning.



**AMANDA ROSADO** holds a master's degree in Social Work with a focus on organizations and communities from the University of South Carolina. For the past ten years, she has worked with individuals and families experiencing chronic

homelessness in various settings including a drop in center, emergency shelter, HIV clinic, and permanent supportive housing programs. In 2010, she assisted in piloting Columbia, South Carolina's first housing first program for chronically homeless individuals, families, and persons living with HIV/AIDS. Her most recent position was with a managing entity in Northeast Florida. In that role, she worked to provide housing as an effective healthcare intervention for consumers within the substance abuse and mental health system. As a strong advocate for housing first and recovery oriented systems of care, she is passionate about utilizing evidence based practices and providing effective interventions to work with some of the most vulnerable populations.



**JAMIE ROSS** is the President and CEO of the Florida Housing Coalition. Prior to joining the Florida Housing Coalition as CEO, Ms. Ross served as the Affordable Housing Director at 1000 Friends of Florida, a statewide nonprofit smart growth organization, from 1991- 2015.

Prior to her tenure at 1000 Friends of Florida, Ross was a land use and real property lawyer representing for profit and nonprofit developers and financial institutions with a law firm in Orlando.

In 1991, Ross initiated the broad-based coalition that successfully advocated the passage of the William E. Sadowski Affordable Housing Act, providing a dedicated revenue source for affordable housing in Florida. She continues to facilitate the Sadowski Act Coalition to ensure funding for Florida's state and local housing programs. Her work includes all forms of legislative and administrative advocacy and education related to the planning and financing of affordable housing. She has authored numerous articles on the planning and financing of affordable housing and smart growth tools for producing and preserving affordable housing. With funding from the Rockefeller Foundation, Ross produced "Creating Inclusive Communities", a macro-media flash presentation on best practices for inclusionary housing programs. She founded the Florida Community Land Trust Institute in January, 2000.

Nationally, Ross serves on the Boards of Grounded Solutions Network and the Innovative Housing Institute. She is a nationally recognized expert in avoiding and overcoming the NIMBY syndrome. Ross is past Chair of the Affordable Housing Committee of the Real Property Probate & Trust Law Section of the Florida Bar, and a former Fannie Mae Foundation James A. Johnson Community Fellow.



**KIMBERLY SPENCE** is a training and technical assistance provider with 10 years of experience administering local planning, housing, and community development programs and providing consulting services with a focus on data collection and analysis

for preparation of Consolidated Plans, Annual Action Plans, and Analyses of Impediments to Fair Housing. Prior to joining the Florida Housing Coalition, Spence worked for one local government in Florida and two private consulting firms. Spence specializes in collecting and interpreting social, economic, and physical data; preparing Consolidated Plans, Annual Action Plans, and Analyses of Impediments; development of policies and procedures, setting up tracking and reporting program progress in IDIS, and grant monitoring. She is also experienced in developing policies and procedures, monitoring recipients of federal funding to ensure program compliance, and providing technical assistance to local governments. Spence is a certified Economic Development Finance Professional, a certified Community Real Estate Developer, and holds a Master's degree in Urban and Regional Planning from Florida Atlantic University.



**BENJAMIN TORO-SPEARS** is a technical advisor with an extensive background in affordable housing and community development, real estate finance, and data management. Toro-Spears has experience in facilitating strategic planning sessions,

managing databases on real estate investments, conducting geospatial analyses, financial management, and assessing the impacts of housing and community development activities. As a Technical Advisor, Toro-Spears provides training to local governments, nonprofit housing developers, and their partners on compliance with affordable housing program regulations, financial and data management, and best practices for organizational management. Toro-Spears also prepares maps and spatial analyses using GIS, and assists with data collection and statistical analysis for the Coalition's policy documents and housing needs assessments for clients.

In his tenure at Enterprise, as an Impact Assessment Fellow, Toro-Spears assessed the impact of Enterprise Community Loan Fund projects and contributed to an index used to evaluate Communities of Opportunity across the nation. As an Information Analyst, Toro-Spears provided technical assistance to public and private clients, conducted company-wide strategic planning sessions, managed a database of over \$35 billion in corporate real estate investments, prepared impact case studies on corporate real estate projects, conducted geospatial analyses, and developed and managed an impact measurement database.



**ERIC WEINER** has over 20 years of affordable housing experience in the areas of development, asset management, and underwriting. Prior to joining the Florida Housing Coalition, he was Administrator of Multifamily Loan Programs for the Texas

Department of Community Affairs (TDHCA). During his tenure as a TDCHA Administrator, Eric created a new \$24 million direct loan program to assist developers in high cost areas, special needs providers, and owners of aging rural properties in need of rehabilitation. He has also served in executive level positions for mission-based and for profit affordable housing developers where he successfully applied for tax credits, tax exempt bonds, subsidized loans, and grants. Eric has spoken at numerous conferences as well as served on local planning boards, economic development councils, and affordable housing advisory committees in Florida and Texas. Eric has an MBA from the University of Southern California and is a Certified Property Manager (CPM), and Certified HOME Specialist.



**JOHNITTA WELLS** is the Conference and Communications Manager at the Florida Housing Coalition. Her primary responsibilities include coordinating the logistics for the Coalition's annual conference, assisting affordable housing

advocates with the tools needed to advocate for affordable housing through the Sadowski Affiliates, and handle the Coalition's website. Prior to joining the Coalition, Wells served as communications coordinator with the Florida Chamber of Commerce and editor at Florida A&M University. She brings a wealth of experience in public relations, marketing and publications. She holds a bachelor's degree in public relations from Florida A&M University. 



**GLADYS COOK**

### **Professional Summary**

Gladys Cook is a Technical Advisor bringing over 32 years experience assisting nonprofit housing and community development organizations along with state and local governments in program design, finance, development, and management of single and multifamily and permanent supportive housing. She provides training and technical assistance for programs funded by the Florida Housing Finance Corporation including the Predevelopment Loan Program, SHIP, HOME and SAIL. Areas of expertise include housing finance, land banks, land trusts, lease purchase, strategic planning, nonprofit capacity building, special needs housing, compliance, monitoring, historic preservation, resource development, credit underwriting.

### **Professional Experience**

#### **Florida Housing Coalition**

Ms. Cook developed innovative housing models independent supported living and intentional communities for people with developmental disabilities. She provides training on the finance and development of permanent supportive housing. Ms. Cook provides the tools for the implementation of affordable housing programs and compliance systems that includes policies, procedures and protocols, document templates, quality controls and reporting.

#### **GCS Planning**

As principal, Ms. Cook provided technical assistance and planning services to nonprofit organizations, state and local agencies in community and economic development. Projects included State of Oregon- CDBG Needs Assessment, as subcontractor to NALCAB, Inc., Indiantown Nonprofit Housing- Consultant for underwriting process for New Hope Community II Rehabilitation, Florida Community Loan Fund-Guidance for borrowers and community assistance including Miracle Outreach of Tampa and Tallahassee Housing Authority.

#### **Capital Access, Inc.**

Ms. Cook participated in the CDBG DR funded disaster recovery programs for hurricanes in Florida and Super Storm Sandy in New York. She developed procedures and protocols used to guide the case management and quality control functions for the \$80 million New York Rising Acquisition for Redevelopment program for the Governor's Office of Storm Recovery. Ms. Cook drafted standard operating procedures and FAQ's for the Acquisition, Repair, Rebuild, and Reimbursement services for the \$640 million New York City Build It Back program.

## **Other**

- Certified HOME Program Regulations Specialist
- Completed HUD-sponsored trainings included but not limited to HOME, CDBG, NSP Marketing, Close-out,
- Designed HUD 108 training update materials including credit underwriting guidelines
- Real Estate License, Florida Dept. of Professional Regulation
- Green Building Coalition of Florida. Certified Home Inspector

## **Selected Publications**

- Guide to Development and Operation of Scattered Site Rental Property, Florida Housing Coalition, 2012
- Numerous articles for Housing Network News, Florida Housing Coalition
- HOME Operating Manual, Multifamily Development, Charlotte, NC

## **Education**

- Masters in Science, Urban and Regional Planning, Florida State University, 1982
- Bachelors in Science, Anthropology, Florida State University, 1977

## **Employment History**

- Florida Housing Coalition, Technical Advisor, Technical Assistance Director 1996-2002, 2006-2014, 2016- present
- GCS Planning, Principal, 2014-2106
- Capital Access Inc. Senior Consultant, 2015
- Habitat for Humanity of Lee and Hendry Counties, VP of Operations, 2002-2006
- Lee County, Florida Planning and Development, Senior Planner, 1987-1996
- City of Sarasota, Florida, Planning Department, Planner, 1984-1986

APPENDIX B

LAND BANK PERFORMANCE



DALLAS HOUSING ACQUISITION AND DEVELOPMENT CORPORATION

Production and Inventory Status Report as of:

DEVELOPMENT

DEVELOPER	LOTS PENDING	Lots Acquired -- Land Bank	Lots Acquired -- Real Estate	Total Lots Acquired	LOTS REVERTED	HOMES UNDER CONSTR.	HOMES COMPLETED	HOMES SOLD	LOT BALANCE
4E CDC	0	2	0	2	1	0	1	0	0
AAA Home Builder	0	0	1	1	0	0	0	1	0
AAA Properties	0	0	2	2	0	0	0	0	2
Aledo Construction Plus	0	0	1	1	0	1	0	0	0
Altura Homes DFW LP (includes 112 NSP lots)	0	123	0	123	0	0	0	123	0
B & J Custom Homes	7	0	0	0	0	0	0	0	0
Builders of Hope CDC - (BOH)	0	46	0	46	7	0	0	39	0
C & C Corporation	5	0	0	0	0	0	0	0	0
Camden Homes	0	0	18	18	0	12	0	0	6
Carrcomm Enterprises	0	0	3	3	0	0	0	3	0
City Wide CDC	1	5	0	5	0	1	2	0	2
Conifa Homes	9	0	8	8	0	8	0	0	0
Cooper Contractors	0	0	17	17	0	1	0	0	16
Comerstone CDC	0	1	0	1	1	0	0	0	0
Dallas City Homes-(DCH)	0	12	0	12	4	0	0	8	0
Dallas Neighborhood Alliance for Habitat - (DNAFH)	3	214	0	214	19	6	2	167	20
DeSoto Real Estate Resource	0	0	18	18	0	2	0	0	16
DFW Construction/Projects	1	0	9	9	0	0	0	6	3
East Dallas Community Organization - (EDCO)	0	22	0	22	2	2	0	17	1
EBM Services	0	0	2	2	0	1	0	1	0
Eric Miller Homes	0	1	0	1	0	0	0	1	0
Frazier Revitalization, Inc. - (FRI)	0	8	0	8	7	0	0	1	0
Harvard Finance North America	0	2	1	3	0	2	0	0	1
Investments by JJJ	0	0	1	1	0	0	0	1	0
JDS-Q Services	0	0	4	4	0	1	0	2	1
Jose Segovia	0	0	1	1	0	0	0	1	0
KH Solutions	0	0	1	1	0	0	0	0	1
King Home Builders	0	0	10	10	0	1	0	5	4
Lakee Group	0	0	6	6	0	3	0	3	0
Life Changing	0	0	3	3	0	0	0	0	3
Marcus Construction	0	0	12	12	0	6	0	2	4
Mascorro Properties	0	0	2	2	0	0	0	2	0
Meredith Investment Properties	1	0	2	2	0	1	0	0	1
Milton Semper	0	0	2	2	0	0	2	0	0
New Vision Properties & Land	2	0	16	16	0	1	0	14	1
Opportunity Construction	0	0	5	5	0	1	0	3	1

March 31, 2017

DEVELOPMENT (continued)

DALLAS HOUSING ACQUISITION AND DEVELOPMENT CORPORATION

Production and Inventory Status Report as of:

DEVELOPER	LOTS PENDING	LOTS Acquired -- Land Bank	LOTS Acquired -- Real Estate	Total Lots Acquired	LOTS REVERTED	HOMES UNDER CONSTR.	HOMES COMPLETED	HOMES SOLD	LOT BALANCE
Optimum Real Estate & Construction Group	0	0	4	4	0	0	1	2	1
Pace Homes	0	0	3	3	0	0	0	1	2
Princess Palace	0	0	10	10	0	6	0	0	4
RPL Properties	0	0	69	69	1	14	0	30	24
Santos Coria	0	36	0	36	1	6	1	11	17
SCB Investments	0	2	0	2	0	0	0	2	0
Simply Custom	0	0	6	6	0	1	0	0	5
SOS Custom Homes	0	0	3	3	0	0	1	0	2
South Dallas/Fair Park Inncity CDC - (ICDC)	0	8	0	8	0	0	0	6	2
Sphinx Development Corporation	0	11	0	11	0	3	2	6	0
Sterling Oasis	7	0	0	0	0	0	0	0	0
Texas Heavenly Home Builders	0	12	0	12	8	0	0	0	4
Adjacent Owner	0	18	0	18	0	0	0	0	0
<b>Total</b>	<b>36</b>	<b>523</b>	<b>240</b>	<b>763</b>	<b>51</b>	<b>80</b>	<b>12</b>	<b>458</b>	<b>144</b>

REVERTED LOTS

Total Reverted Lots	Total Reverted Lots on Hold	Potential Reverted Lots in Current Fiscal Year	Potential Reverted Lots to be Held
409	174	7	2

**POTENTIAL LOTS AVAILABLE FOR DEVELOPMENT BY CENSUS TRACT**  
**March 31, 2017**

COUNCIL DISTRICT	CENSUS TRACT	LOTS SOLD/ PENDING	LOTS AVAILABLE FOR SALE	LAWSUITS IN PROCESS	TOTAL APPROVED LOTS	REVERTED LOTS	GRAND TOTAL
1	20.00	6/0	0	4	10		10
2	24.00	6/0	0	4	10		10
2/7	25.00	22/2	7	13	44	33	63
7	27.01	32/0	24	15	71	39	101
7	27.02	22/1	20	20	63	18	80
7	34.00	4/0	8	10	22	13	30
7	37.00	3/0	12	19	34	18	34
7	38.00	4/0	9	21	34	23	35
7	39.01	2/0	2	5	9	30	9
7	39.02	28/0	28	29	85	66	142
7	40.00	0/1	12	13	26	15	26
4	41.00	13/7	21	27	68	8	73
6	43.00	7/2	1	4	14	1	14
1/4	48.00	3/0	1	2	6		6
4	49.00	21/0	1	4	26	33	27
4	55.00	25/2	7	5	39	5	39
4	56.00	10/0	0	10	20		20
3/4	57.00	38/1	5	31	75	11	76
4	59.01	12/0	0	6	18	1	18
4	86.04	11/0	2	4	17	4	17
4/8	87.01	3/0	0	4	7	1	7
4	87.03	53/4	16	28	101	3	101
3/4	87.04	11/1	0	3	15	6	15
8	87.05	10/1	1	0	12	2	12
4	88.02	11/0	2	9	22	1	23
4	89.00	7/1	3	4	15	30	16
5/7	93.03	9/1	0	13	23		23
6	101.01	119/1	4	31	155	11	157
6	101.02	5/0	0	0	5	2	6
6	105.00	40/2	2	20	64		64
6	106.01	10/0	0	7	17	1	17
8	114.01	19/6	0	5	30	6	35
5/7	115.00	33/0	16	18	67	10	74
8	167.01	112/0	0	2	114		114
7/8	202 (114.02)	29/2	27	17	75		75
7	203 (29/35)	9/0	15	17	41	18	59
	MISC.	14/1	3	33	51		51
<b>Totals</b>		<b>763/36</b>	<b>249</b>	<b>457</b>	<b>1505</b>	<b>409</b>	<b>1679</b>

APPENDIX C

DEVELOPER PROPOSAL

**DALLAS HOUSING ACQUISITION AND DEVELOPMENT CORPORATION**  
**PROPOSAL INCLUDING DEVELOPMENT PLAN**  
**FOR LAND PURCHASE AND MIXED INCOME HOUSING DEVELOPMENT**

This Proposal is made under the Urban Land Bank Demonstration Program, Local Government Code, Chapter 379C (Land Bank Demonstration Program Act, as amended), as approved by Dallas City Council Resolution No. 04-1726.

To acquire property from Dallas Housing Acquisition and Development Corporation (“DHADC” or “Land Bank”) through the Urban Land Bank Demonstration Program, an entity must be a Qualified Participating Developer (“QPD”). A QPD must have a development plan approved by the City for the Land Bank property and meet any other requirements adopted by the City in its plan. Additionally, a QPD is either:

- (1) a developer who must 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 lots from the Land Bank, or
- (2) a City of Dallas certified Community Housing Development Organization (“CHDO”):
  - (a) whose designated geographical boundaries of operation contains a portion of the property that the Land Bank is offering for sale,
  - (b) has built at least three single-family homes or duplexes or one multifamily residential dwelling of four or more units in compliance with all building codes within the preceding two-year period prior to submitting proposal and within the CHDO’s designated geographical boundaries of operation, and
  - (c) has built or rehabilitated housing units within the preceding two-year period within a one-half mile radius of the parcel offered for sale.

For the Urban Land Bank Demonstration Program, mixed income housing is development of homes sold to households at various income levels, and not to exceed 115% of Dallas area median family income (AMFI), as defined by the U.S. Department of Housing and Urban Development (HUD). Placement of industrialized housing is prohibited on any property sold under the Program.

**ALL PROPOSALS INCLUDING DEVELOPMENT PLANS AND SALES ARE SUBJECT TO APPROVAL BY THE DHADC AND THE DALLAS CITY COUNCIL. THEIR RIGHT TO REJECT ANY AND ALL PROPOSALS IS EXPRESSLY RESERVED.**

**SECTION I: THE PROPOSER**

**A. BACKGROUND INFORMATION ABOUT THE PROPOSER**

Name of Proposer (hereafter Entity") \_\_\_\_\_

Type of Entity (Circle Appropriate Type):

Individual

Nonprofit Corporation

For Profit Corporation

Partnership

LLC

Other \_\_\_\_\_

Name of Highest Officer: \_\_\_\_\_ Title: \_\_\_\_\_

Mailing Address of Entity: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

Years in Business \_\_\_\_\_

If a partnership, specify type. Name the partners and identify role in partnership:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If a corporation, state where incorporated. Provide a copy of articles of incorporation and bylaws.

\_\_\_\_\_

If a City of Dallas certified Community Housing Development Organization, provide evidence.

If a nonprofit corporation, attach a copy of IRS' letter of determination.

All Entities other than an individual person need to provide a copy of governance documents (ex: articles of incorporation, bylaws, partnership agreement.)

Provide the areas/neighborhoods/streets/census tracts of interest within the City of Dallas.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**B. PROPOSER EXPERIENCE**

Answer questions for the Entity:

\_\_\_ Yes \_\_\_ No (1) Do you have experience in developing and constructing mixed income housing as defined on page one? Describe your development experience for this type of housing or any other, on a separate sheet.

\_\_\_ Yes \_\_\_ No (2) Do you engage primarily in the building, repair, rental, or sale of housing for low or moderate income individuals and families as defined on page one? Describe your experience on a separate sheet.

\_\_\_ Yes \_\_\_ No (3) Are you a homebuilder?

\_\_\_ Yes \_\_\_ No (4) Do you have a business plan? If yes, provide a copy.

\_\_\_ Yes \_\_\_ No (5) Have you ever declared bankruptcy. If yes, give dates and disposition.

**C. PROPOSER FINANCIAL CAPACITY**

Please enclose a copy of the organizations financial statement for the last 2-years and resumes of the entities/individuals involved in the development.

**D. PRIOR HOUSING PRODUCTION**

1. Provide the number of your annual average residential production completed during the preceding two (2) year period from the date of submission of this proposal. \_\_\_\_\_

2. On a separate sheet, provide addresses of the housing units you built within the City of Dallas and other cities within the three (3) years preceding submission of this proposal to acquire property from the Land Bank.

**E. REAL ESTATE INVENTORY**

1. Number of vacant lots in your inventory. \_\_\_\_\_

2. Average length of time the vacant lots have been held in inventory. \_\_\_\_\_

3. Provide inventory detail (use separate sheet if necessary).

<u>Location/Neighborhood</u>	<u># of Lots</u>	<u>Estimated Start Date</u>	<u>Estimated Completion Date</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**SECTION II: DEVELOPMENT PLAN**

**A. DESCRIPTION OF THE LAND REQUESTED FOR DEVELOPMENT**

(1) Number of lots requested in this proposal. \_\_\_\_\_

(2) Provide the property address and legal description of the land requested (attach extra sheets if necessary) (the "Property").

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**B. DESCRIPTION OF PROPOSED HOUSES ENTITY WILL CONSTRUCT**

At least 25% of the Land Bank properties sold during any given fiscal year to be developed shall be deed restricted for sale to households with gross annual incomes not greater than 60% of AMFI. No more than 30% of the Land Bank properties sold during any given fiscal year to be developed shall be deed restricted for sale to households with gross annual incomes between 81% and 115% of AMFI. (At least 70% of the Land Bank properties sold during any fiscal year to be developed shall be deed restricted for sale to households with gross annual incomes at 80% AMFI or less.)

If a Land Bank property is developed for rental housing, the deed restrictions must be for a period of not less than 15 years and must require that: (1) 100 percent of the rental units be occupied by households with incomes not greater than 60 percent of area median family income, based on gross household income, adjusted for household size; (2) 40 percent of the units be occupied by households with incomes not greater than 50 percent of area median family income, based on gross household income, adjusted for household size; or (3) 20 percent of the units be occupied by households with incomes not greater than 30 percent of area median family income, based on gross household income, adjusted for household size. The deed restrictions for rental properties must require the owner to file an annual occupancy report with the municipality on a reporting form provided by the municipality. The deed restrictions must also prohibit any exclusion of an individual or family from admission to 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. Except as otherwise provided by this section, if the deed restrictions imposed under this section are for a term of years, the deed restrictions shall renew automatically.

PLEASE ATTACH A PROJECT SUMMARY, INCLUDING BUT NOT LIMITED TO:

- Number of homes to be built \_\_\_\_\_
- Area Median Income Family Levels (60% and below, 61%- 80%, 81%-115%) \_\_\_\_\_
- Square Footage ranges of each home \_\_\_\_\_
- Number of Bedrooms/Baths in each home \_\_\_\_\_/\_\_\_\_\_
- Number and Type of Parking \_\_\_\_\_
- Type of Exterior Veneer \_\_\_\_\_ Which sides \_\_\_\_\_
- Sales Price ranges without Subsidies to Qualified Buyer \_\_\_\_\_

PROVIDE FLOOR PLANS AND ELEVATIONS FOR THE PROPOSED PROJECT.

**C. CONSTRUCTION TIMETABLE**

The deed conveying property sold by DHADC will include a right of reverter so that if the Entity does not apply for a construction permit and close on any construction financing within a three-year period following the date of conveyance of the property from the DHADC to the Entity or complete construction no later than four years from execution of the Deed Without Warranty conveying the property, the property will revert to the DHADC for subsequent resale.

Include a timeline which outlines lot acquisition through sales.

**D. HOMEBUYER OCCUPANCY REQUIREMENTS AND INCOME VERIFICATION**

Homebuyers are required to occupy the home as their primary residence for at least one year from the date of closing. Each potential homebuyer will be underwritten using the Dallas Homebuyer Assistance Program underwriting guidelines.

Properties sold to a qualified homeowner will be assigned the deed restriction for an affordability period. Properties developed for rental shall retain the deed restriction under the owner entity.

**E. PROJECT PRO FORMA**

Attach a total development budget and any lender commitments for financing of this project. Show proposed sources and uses of project financing. State whether you have a line of credit and if so, where and in what amount.

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**F. MARKETING**

Submit the Entity's plan for marketing the houses for sale to mixed income families for owner occupancy. Describe the demand for the proposed housing and the selection process after the completion of the marketing efforts.

**G. ADDITIONAL INFORMATION**

Submit any additional information about your proposed project you want to have considered.

**SECTION III: CITIZEN PARTICIPATION**

The CHDO's shall have a general meeting with appropriate neighborhood associations and/or community groups soliciting input about the development **for proposals greater than ten properties** and both CHDO's and Entities shall notify the appropriate Councilmember within whose District and neighborhood the proposed property is located. For Entities other than CHDOs, the proposal selected by the Land Bank must be presented by the Entity to the neighborhood at a meeting scheduled by the Land Bank prior to submission to City Council for approval **only if the proposal is for greater than ten properties**. Input from the community may necessitate the Entity making changes and going to the Land Bank Board again.

**SECTION IV: PAYMENT OF TAXES AND LIENS**

Prospective purchasers can not owe the City of Dallas or other taxing units any unpaid taxes, fees or debts.

The Entity affirms that it is current in payment of taxes and liens to the City of Dallas.

Yes  No

If you answer yes and taxes/liens are found to be outstanding or delinquent, we will require that you provide evidence (receipts or paid statements) showing Entity is current in its payment (s).

Do you have any approved payout arrangements with the County for taxes or liens?

Yes  No

If yes, please give terms and conditions of payout arrangement.

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## **SECTION V: CERTIFICATION**

The Entity certifies that all information in this proposal including development plan is complete and true, to the best of the Entity's knowledge and belief. All information furnished in support of this proposal is given for the purpose of obtaining real property for producing Mixed Income housing under the Urban Land Bank Demonstration Program. By submitting its proposal and development plan for consideration, the Entity hereby agrees to defend, indemnify, release and hold completely harmless and whole the City of Dallas and DHADC, their officers, agents and employees, against any and all claims, lawsuits, judgments, costs and expenses, including attorney fees, for personal injury (including death), property damage or other harm for which recovery of damages or equitable relief is sought, suffered by any person or persons, that might arise out of or be occasioned by or from the consideration, approval or disapproval of this proposal including development plan, and any conveyance of the Property. This indemnification survives and shall not be merged with the closing of this transaction and delivery of any deed or other instrument in connection with the sale of the Property.

As authorized representative on behalf of the Entity, identified below, I hereby submit the Entity's proposal for the purchase of property identified in Section II on page 4 and, subject to DHADC and City Council approval of the proposal including a development plan, agree to pay fair market value with a discount consideration amount needed to ensure the viable sale to an income qualified household.

**I understand that: (1) by submitting this proposal for the Property, the "General Conditions for Proposals" described below are part of this proposal including development plan and (2) that the "General Conditions for Proposals" survive the closing of this transaction, if approved.**

Attached is my executed "CERTIFICATION OF NO DEBTS OWED TO THE CITY". **I represent and certify to DHADC that the Entity has no outstanding City of Dallas judgments against it or its property and the Entity is not delinquent on the payment of any fees, debts, taxes or non-tax liens on property owned by the Entity in the City of Dallas.**

I represent that I have full authority on behalf of the Entity to submit this proposal. By submitting this proposal, the Entity hereby waives and releases any rights it may have either now or in the future, to undertake any legal or equitable action against the City of Dallas and DHADC, itself and/or as Trustee, for failure of DHADC to properly advertise or notice the sale of the Property or to properly conduct the sale of this Property and hereby covenants not to sue the City of Dallas, DHADC, itself and/or as Trustee, in connection with the advertisement, notice of the sale or the sale of the Property. Upon bankruptcy, receivership or dissolution of the Entity, the proposal submitted shall become null, void and unenforceable and DHADC shall have no further obligation to the Entity, its heirs, successors, assigns, representatives or administrators. On behalf of the Entity, I hereby waive any rights the Entity may have to an award or conveyance of the Property, in the event of bankruptcy, receivership or dissolution of the Entity.

**DEVELOPER AFFIDAVIT**

BEFORE ME, the undersigned authority duly authorized to take acknowledgments and administer oaths, on this day personally appears the "Qualified Participating Developer "(QPD) named below (whether one or more, "Developer"), who after being duly sworn on oath states the following:

1. QPD understands and accepts to implement procedures that ensure Affirmative Fair Housing Marketing for the sales/ lease-up of the developed lots. See Exhibit A (attached).
2. QPD shall complete and file the attached Exhibit B Conflict of Interest Questionnaire with the City of Dallas, and provide a copy as part of its Proposal.
3. QPD certified to DHADC that the Entity has no outstanding City of Dallas Judgments against its property and the Entity is not delinquent on the payment of any fees, debts, taxes or non-tax liens on property owned by the Entity in the City of Dallas.
4. QPD understands by submitting this proposal plan I have full authority of behalf of the Entity to submit this proposal.
5. QPD understands that this Affidavit is given as material inducement as part of proposal to acquire property from DHADC and that any false statements, misrepresentations or material omissions may result in civil or criminal liabilities.

In witness whereof, QPD has executed this Affidavit on the \_\_\_\_day of \_\_\_\_\_  
\_\_\_\_\_  
Month                    year

\_\_\_\_\_  
Notary Public, State of Texas



4c. **Marketing Program: Community Contacts.** To further inform the group(s) least likely to apply about the availability of the housing, the applicant agrees to establish and maintain contact with the groups/organizations listed below which are located in the housing market area. If more space is needed, attach an additional sheet. Notify HUD-Housing of any changes in this list. Attach a copy of correspondence to be mailed to these groups/organizations. (Provide all requested information.)

Name of Group/Organization	Group Identification	Approximate Date (mm/dd/yyyy)	Person Contacted (or to be Contacted)
Address & Phone Number	Method of Contact	Indicate the specific function the Group/Organization will undertake in implementing the marketing program	

5. **Reserved**

6. **Experience and Staff Instructions** (See instructions)

6a. Staff has affirmative marketing experience.  
 No  Yes

6b. On separate sheets, indicate training to be provided to staff on Federal, State and local fair housing laws and regulations, as well as this AFHM Plan. Attach a copy of the instructions to staff regarding fair housing.

7. **Additional Considerations** Attach additional sheets as needed.

8. **Compliance with AFHM Plan Regulations:** By signing this form, the applicant agrees to ensure compliance with HUD's Affirmative Fair Housing Marketing Regulations (24 CFR 200.620).

Signature of person submitting this Plan & Date of Submission (mm/dd/yyyy)

Name (type or print)

Title & Name of Company

For HUD-Office of Housing Use Only	For HUD-Office of Fair Housing and Equal Opportunity Use Only
Approved _____ Disapproved _____ (Check One)	
Signature & Date (mm/dd/yyyy)	Signature & Date (mm/dd/yyyy)
Name (type or print)	Name (type or print)
Title	Title

Public reporting burden for this collection of information is estimated to average 3 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid Office of Management and Budget (OMB) control number.

**In General:** The Affirmative Fair Housing Marketing (AFHM) Plan is used to ensure that Federal Housing Administration (FHA)-insured single family housing developers are taking necessary steps to eliminate discriminatory practices and to overcome the effects of past discrimination involving Federally insured housing. No application for any housing development insured under the Department of Housing and Urban Development's (HUD) housing programs, shall be funded without a HUD-approved AFHM Plan (See the "Applicability" section in the instructions below.) Single family housing developers complete the AFHM Plan only during the application process and the AFHM Plan is in effect until after initial occupancy. The responses are required to obtain or retain benefits under the Fair Housing Act, Section 808(e)(5) & (6) and 24 CFR Part 200, Subpart M. The form contains no questions of a confidential nature.

**Applicability:** Single family developers should answer the following two questions to determine if they need to complete an AFHM Plan or if they should complete block 11 on Form HUD-92541, Builder's Certification of Plans, Specifications, & Site. (See HUD Mortgagee Letter 1995-18 dated April 28, 1995 and 2001-09 dated April 2, 2001 for further instructions).

Question 1. (Check if applicable)

- a. Did you sell five (5) or more houses in the last twelve (12) months with HUD mortgage insurance?
- b. Do you intend to sell five (5) or more houses within the next twelve (12) months with HUD mortgage insurance?

If you did **not** check 1a or 1b, you do **not** have to complete an AFHM Plan. You should complete block 11 on the HUD-92541.

If you checked 1a and/or 1b, you must go to Question 2.

Question 2. (Check if applicable)

- a. I am a signatory in good standing to a Voluntary Affirmative Marketing Agreement (VAMA).
- b. I have an AFHM Plan that HUD approved.
- c. I have contracted with a company that has an AFHM Plan or who is a signatory to a VAMA to market my houses.
- d. I certify that I will comply with the following: (a) Carry out an affirmative marketing program to attract all minority and majority groups to the housing for initial sale. Such a program shall typically involve publicizing to minority persons the availability of housing opportunities regardless of race, color, religion, sex, disability, familial status or national origin, through the type of media customarily utilized by the applicants; (b) Maintain a nondiscriminatory hiring policy in recruiting from both minority and majority groups; (c) Instruct all employees and agents in writing and orally of the policy of nondiscrimination and fair housing; (d) Conspicuously display the Fair Housing Poster in all Sales Offices, include the Equal Housing Opportunity logo, slogan and statement in all printed material used in connection with sales, and post in a prominent position at the project site a sign that displays the Equal Opportunity logo, slogan or statement, as listed in 24 CFR 200.620 and appendix to subpart M to part 200. I understand that I am obliged to develop and maintain records on these activities, and make them available to HUD upon request.

If you checked "a, b, c, or d" in Question 2, you do **not** have to complete an AFHM Plan. You should complete block 11 on the HUD-92541.

If you did not check “a, b, c or d” in Question 2, you must complete an AFHM Plan.

Each applicant is required to carry out an affirmative program to attract prospective buyers of all minority and non-minority groups in the housing market area regardless of their race, color, religion, sex, national origin, disability or familial status (24 CFR 200.620). Racial groups include White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander. Other groups in the housing market area who may be subject to housing discrimination include, but are not limited to, Hispanic or Latino, persons with disabilities, families with children, or persons of different religious affiliations. The applicant shall describe in the AFHM Plan the proposed activities to be carried out during advance marketing, where applicable, and the initial sales period. The affirmative marketing program also should ensure that any group(s) of persons ordinarily not likely to apply for this housing without special outreach (See Part 3), know about the housing, feel welcome to apply and have the opportunity to buy.

## INSTRUCTIONS

**Send completed form to:** your local HUD Office  
**Attention:** Director, Office of Housing

**Part 1-Applicant and Project Identification.** Blocks 1a thru 1f-Self-Explanatory. Block 1g-the applicant should specify the approximate date for starting the marketing activities and the anticipated date of initial occupancy. Block 1h-the applicant should indicate the housing market area, in which the housing will be located. Block 1i - the applicant may obtain census tract location information from local planning agencies, public libraries and other sources of census data. Block 1j the applicant should complete only if a Sales Agent (the agent can not be the applicant) is implementing the AFHM Plan.

**Part 2-Type of Affirmative Marketing Area:** The AFHM Plan should indicate the approximate racial composition of the housing market area in which the housing will be located by checking one of the three choices. Single family scattered site builder should submit an AFHM Plan that reflects the approximate racial composition of each housing market area in which the housing will be located. For example, if a builder plans to construct units in both minority and non-minority housing market areas, a separate AFHM Plan shall be submitted for each housing market area.

**Part 3-Direction of Marketing Activity.** Indicate which group(s) the applicant believes are least likely to apply for this housing without special outreach. Consider factors such as price or rental of

housing, sponsorship of housing, racial/ethnic characteristics of housing market area in which housing will be located, disability, familial status, or religious affiliation of eligible population, public transportation routes, etc.

**Part 4-Marketing Program.** The applicant shall describe the marketing program to be used to attract all segments of the eligible population, especially those groups designated in Part 3 of this AFHM Plan present in the housing marketing area that are least likely to apply. The applicant shall state: the type of media to be used, the names of newspaper/call letters of radio or TV stations; the identity of the circulation or audience of the media identified in the AFHM Plan (e.g., White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, Hispanic or Latino, persons with disabilities, families with children, and religious affiliation), and the size or duration of newspaper advertising or length and frequency of broadcast advertising. Community contacts include individuals or organizations that are well known in the housing market area or the locality that can influence persons within groups considered least likely to apply. Such contacts may include, but need not be limited to: neighborhood, minority and women’s organizations, grass roots faith-based or other community based organizations, labor unions, employers, public and private agencies, disability advocates, schools and individuals who are connected with these organizations and/or are well-known in the community. Applicants should notify their local HUD–Office of Housing of any changes to the list in Part 4c of this AFHM Plan.

**Part 5-Reserved**

**Part 6-Experience and Staff Instructions.**

- 6a. The applicant should indicate whether he/she has had previous experience in marketing housing to group(s) identified as least likely to apply for the housing.
- 6b. Describe the instructions and training provided or to be provided to sales staff. This guidance to staff must include information regarding Federal, State and local fair housing laws and this AFHM Plan.

Copies of any written materials should be submitted with the AFHM Plan, if such materials are available.

**Part 7-Additional Considerations.** In this section describe other efforts not previously mentioned which are planned to attract persons least likely to apply for the housing.

**Part 8-Compliance with AFHM Plan Regulation.** By signing, the applicant assumes full responsibility for implementing the AFHM Plan. HUD may monitor the implementation of this AFHM Plan at any time and request modification in its format or content, where deemed necessary.

**Notice of Intent to Begin Marketing.** No later than 90 days prior to the initiation of sales marketing activities, the applicant with an approved AFHM Plan shall submit notice of intent to begin marketing. The notification is required by the Affirmative Fair Housing Marketing Plan Compliance Regulations (24 CFR Part 108.15). It is submitted either orally or in writing to the Office of Housing in the appropriate HUD Office servicing the locality in which the proposed housing will be located.

OMB approval of the Affirmative Fair Housing Plan includes approval of this notification procedure as part of the AFHM Plan. The burden hours for such notification are included in the total designated for this AFHM Plan form.

Exhibit A-2

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/portal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

**Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing**

U.S. Department of Housing and Urban Development  
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0000  
(exp. 03/31/2010)

1a. Project Name & Address (including City, County, State & Zip Code)	1b. Project Contract Number	1c. No. of Units
	1d. Census Tract	
	1e. Housing/Expanded Housing Market Area	
	Housing Market Area:	
	Expanded Housing Market Area:	

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1h. Entity Responsible for Marketing (check all that apply)

Owner     Agent     Other (specify) \_\_\_\_\_

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

2a. Affirmative Fair Housing Marketing Plan

Plan Type     Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly     Family     Mixed (Elderly/Disabled)     Disabled

2c. Date of Initial Occupancy

2d. Advertising Start Date

Advertising must begin at least 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies

To place applicants on a waiting list  (which currently has  individuals)

To reopen a closed waiting list  (which currently has  individuals)

**3a. Demographics of Project and Housing Market Area**  
Complete and submit Worksheet 1.

**3b. Targeted Marketing Activity**

Based on your completed Worksheet 1, indicate which demographic group(s) in the housing market area is/are *least* likely to apply for the housing without special outreach efforts. (check all that apply)

- White       American Indian or Alaska Native       Asian       Black or African American  
 Native Hawaiian or Other Pacific Islander       Hispanic or Latino       Persons with Disabilities  
 Families with Children       Other ethnic group, religion, etc. (specify)

**4a. Residency Preference**

Is the owner requesting a residency preference? If yes, complete questions 1 through 5.  Please Select Yes or No  
If no, proceed to Block 4b.

(1) Type  Please Select Type

(2) Is the residency preference area:

The same as the AFHMP housing/expanded housing market area as  in Block 1e?  Please Select Yes or No

The same as the residency preference area of the local PHA in whose jurisdiction the project is located?  Please Select Yes or No

(3) What is the geographic area for the residency preference?

(4) What is the reason for having a residency preference?

(5) How do you plan to periodically evaluate your residency preference to ensure that it is in accordance with the non-discrimination and equal opportunity requirements in 24 CFR 5.105(a)?

Complete and submit Worksheet 2 when requesting a residency preference (see also 24 CFR 5.655(c)(1)) for residency preference requirements. The requirements in 24 CFR 5.655(c)(1) will be used by HUD as guidelines for evaluating residency preferences consistent with the applicable HUD program requirements. See also HUD Occupancy Handbook (4350.3) Chapter 4, Section 4.6 for additional guidance on preferences.

**4b. Proposed Marketing Activities: Community Contacts**

Complete and submit Worksheet 3 to describe your use of community contacts to market the project to those least likely to apply.

**4c. Proposed Marketing Activities: Methods of Advertising**

Complete and submit Worksheet 4 to describe your proposed methods of advertising that will be used to market to those least likely to apply. Attach copies of advertisements, radio and television scripts, Internet advertisements, websites, and brochures, etc.

**5a. Fair Housing Poster**

The Fair Housing Poster must be prominently displayed in all offices in which sale or rental activity takes place (24 CFR 200.620(e)). Check below all locations where the Poster will be displayed.

Rental Office     Real Estate Office     Model Unit     Other (specify)

**5b. Affirmative Fair Housing Marketing Plan**

The AFHMP must be available for public inspection at the sales or rental office (24 CFR 200.625). Check below all locations where the AFHMP will be made available.

Rental Office     Real Estate Office     Model Unit     Other (specify)

**5c. Project Site Sign**

Project Site Signs, if any, must display in a conspicuous position the HUD approved Equal Housing Opportunity logo, slogan, or statement (24 CFR 200.620(f)). Check below all locations where the Project Site Sign will be displayed.

Rental Office     Real Estate Office     Model Unit     Entrance to Project     Other (specify)

The size of the Project Site Sign will be  x    
The Equal Housing Opportunity logo or slogan or statement will be  x

**6. Evaluation of Marketing Activities**

Explain the evaluation process you will use to determine whether your marketing activities have been successful in attracting individuals least likely to apply, how often you will make this determination, and how you will make decisions about future marketing based on the evaluation process.



**8. Additional Considerations** Is there anything else you would like to tell us about your AFHMP to help ensure that your program is marketed to those least likely to apply for housing in your project? Please attach additional sheets, as needed.

**9. Review and Update**

By signing this form, the applicant/respondent agrees to implement its AFHMP and to review and update it in accordance with HUD's Affirmative Fair Housing Marketing Regulations (see 24 CFR Part 200, Subpart M). I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (See 18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Signature of person submitting this Plan & Date of Submission (mm/dd/yyyy)

Name (type or print)

Title & Name of Company

**For HUD-Office of Housing Use Only**

Reviewing Official:

**For HUD-Office of Fair Housing and Equal Opportunity Use Only**

Approval

Disapproval

Signature & Date (mm/dd/yyyy)

Signature & Date (mm/dd/yyyy)

Name  
(type  
or  
print)

Name  
(type  
or  
print)

Title

Title

Public reporting burden for this collection of information is estimated to average six (6) hours per initial response, and four (4) hours for updated plans, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid Office of Management and Budget (OMB) control number.

**Purpose of Form:** All applicants for participation in FHA subsidized and unsubsidized multifamily housing programs with five or more units (see 24 CFR 200.615) must complete this Affirmative Fair Housing Marketing Plan (AFHMP) form as specified in 24 CFR 200.625, and in accordance with the requirements in 24 CFR 200.620. The purpose of this AFHMP is to help applicants offer equal housing opportunities regardless of race, color, national origin, religion, sex, familial status, or disability. The AFHMP helps owners/agents (respondents) effectively market the availability of housing opportunities to individuals of both minority and non-minority groups that are least likely to apply for occupancy. Affirmative fair housing marketing and planning should be part of all new construction, substantial rehabilitation, and existing project marketing and advertising activities.

An AFHM program, as specified in this Plan, shall be in effect for each multifamily project throughout the life of the mortgage (24 CFR 200.620(a)). The AFHMP, once approved by HUD, must be made available for public inspection at the sales or rental offices of the respondent (24 CFR 200.625) and may not be revised without HUD approval. This form contains no questions of a confidential nature.

**Applicability:** The form and worksheets must be completed and submitted by all FHA subsidized and unsubsidized multifamily housing program applicants.

#### **INSTRUCTIONS:**

**Send completed form and worksheets to your local HUD Office, Attention: Director, Office of Housing**

**Part 1: Applicant/Respondent and Project Identification.** Blocks 1a, 1b, 1c, 1g, 1h, and 1i are self-explanatory.

Block 1d- Respondents may obtain the Census tract number from the U.S. Census Bureau (<http://factfinder2.census.gov/main.html>) when completing Worksheet One.

Block 1e- Respondents should identify both the housing market area and the expanded housing market area for their multifamily housing projects. Use abbreviations if necessary. A **housing market area** is the area from which a multifamily housing project owner/agent may reasonably expect to draw a substantial number of its tenants. This could be a county or Metropolitan Division. The U.S. Census Bureau provides a range of levels to draw from.

An **expanded housing market area** is a larger geographic area, such as a Metropolitan Division or a Metropolitan Statistical Area, which may provide additional demographic diversity in terms of race, color, national origin, religion, sex, familial status, or disability.

Block 1f- The applicant should complete this block only if a Managing Agent (the agent cannot be the applicant) is implementing the AFHMP.

#### **Part 2: Type of AFHMP**

Block 2a- Respondents should indicate the status of the AFHMP, i.e., initial or updated, as well as the date of the first approved AFHMP. Respondents should also provide the reason (s) for the current update, whether the update is based on the five-year review or due to significant changes in project or local demographics (See instructions for Part 9).

Block 2b- Respondents should identify all groups HUD has approved for occupancy in the subject project, in accordance with the contract, grant, etc.

Block 2c- Respondents should specify the date the project was/will be first occupied.

Block 2d- For new construction and substantial rehabilitation projects, advertising must begin at least 90 days prior to initial occupancy. In the case of existing projects, respondents should indicate whether the advertising will be used to fill existing vacancies, to place individuals on the project's waiting list, or to re-open a closed waiting list. Please indicate how many people are on the waiting list when advertising begins.

**Part 3 Demographics and Marketing Area.**

"Least likely to apply" means that there is an identifiable presence of a specific demographic group in the housing market area, but members of that group are not likely to apply for the housing without targeted outreach, including marketing materials in other languages for limited English proficient individuals, and alternative formats for persons with disabilities. Reasons for not applying may include, but are not limited to, insufficient information about housing opportunities, language barriers, or transportation impediments.

Block 3a - Using Worksheet 1, the respondent should indicate the demographic composition of the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area. The applicable housing market area and expanded housing market area should be identified in Block 1e. Compare groups within rows/across columns on Worksheet 1 to identify any under-represented group(s) relative to the surrounding housing market area, i.e., those group(s) "least likely to apply" for the housing without targeted outreach and marketing. If there is a particular group or subgroup with members of a protected class that has an identifiable presence in the housing market area, but is not included in Worksheet 1, please specify under "Other."

Respondents should use the most current demographic data from the U.S. Census or another official source such as a local government planning office. Please indicate the source of your data in Part 8 of this form.

Block 3b - Using the information from the completed Worksheet 1, respondents should identify the demographic group(s) least likely to apply for the housing without special outreach efforts by checking all that apply.

**Part 4 - Marketing Program and Residency Preference (if any).**

Block 4a - A residency preference is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). Respondents should indicate whether a residency preference is being utilized, and if so, respondents should specify if it is new, revised, or continuing. If a respondent wishes to utilize a residency preference, it must state the preference area (and provide a map delineating the precise area) and state the reason for having such a preference. The respondent must ensure that the preference is in accordance with the non-discrimination and equal opportunity requirements in 24 CFR 5.105(a) (see 24 CFR 5.655(c)(1)).

Respondents should use Worksheet 2 to show how the percentage of the eligible population living or working in the residency preference area compares to that of residents of the project, project applicant data, and expanded housing market area. The percentages would be the same as shown on Worksheet 1.

Block 4b - Using Worksheet 3, respondents should describe their use of community contacts to market the project to those least likely to apply. This table should include the name of a contact person, his/her address, telephone number, previous experience working with the target population(s), the approximate date contact was/will be initiated, and the specific role the community contact will play in marketing the project.

Block 4c - Using Worksheet 4, respondents should describe their proposed method(s) of advertising to market to those least likely to apply. This table should identify each media option, the reason for selection, the estimated cost of the advertisement, and the date of publication, alternative format(s) that will be used to reach persons with disabilities, and logo(s) that will appear on the advertising materials (as well as their size) and be described. Please attach a copy of the advertising or marketing material.

**Part 5 - Availability of the Fair Housing Poster, AFHMP, and Project Site Sign.**

Block 5a - The Fair Housing Poster must be prominently displayed in all offices in which sale or rental activity takes place (24 CFR 200.620(e)). Respondents should indicate all locations where the Fair Housing Poster will be displayed.

Block 5b - The AFHMP must be available for public inspection at the sales or rental office (24 CFR 200.625). Check all of the locations where the AFHMP will be displayed.

Block 5c - The Project Site Sign must display in a conspicuous position the HUD-approved Equal Housing Opportunity logo, slogan, or statement (24 CFR 200.620(f)). Respondents should indicate where the Project Site Sign will be displayed, as well as the size of the Sign and the size of the logo, slogan, or statement. Please submit photographs of project site signs.

**Part 6 - Evaluation of Marketing Activities.**

Respondents should explain the evaluation process to be used to determine if they have been successful in attracting those individuals identified as least likely to apply. Respondents should also explain how they will make decisions about future marketing activities based on the evaluations.

**Part 7- Marketing Staff and Training.**

Block 7a - Respondents should identify staff positions that are/will be responsible for affirmative marketing.

Block 7b - Respondents should indicate whether staff has been trained on the AFHMP and Fair Housing Act

Please indicate who provides the training

In addition, respondents should specify whether they periodically assess staff members' skills in the AFHMP and they should state how often they assess employee skills and how they conduct the assessment.

Block 7c - Respondents should indicate whether staff has been trained on tenant selection in accordance with the project's occupancy policy, including residency preferences (if any). Respondents should also identify those staff positions that are/will be responsible for tenant selection.

Block 7d - Respondents should include copies of any written materials related to staff training, and identify the dates of past and anticipated training.

**Part 8 - Additional Considerations.**

Respondents should describe their efforts not previously mentioned that were/are planned to attract those individuals least likely to apply for the subject housing.

**Part 9 - Review and Update.**

By signing the respondent assumes responsibility for implementing the AFHMP. Respondents must review their AFHMP every five years or when the local Community Development jurisdiction's Consolidated Plan is updated or when there are significant changes in the demographics of the project or the market. When reviewing the plan, the respondent should consider the current demographics of the market area to determine if there have been changes in the population in terms of race, origin, religion, disability. The respondent will then determine if the population least likely to apply for the housing is still the population identified in the AFHMP, whether the advertising and publicity cited in the current AFHMP are still appropriate or whether advertising sources should be modified or expanded. Even if the demographics of the housing market area have not changed, the respondent should determine if the outreach currently being performed is reaching those it is intended to reach as measured by project occupancy and applicant data. If not, the AFHMP should be updated. The revised AFHMP must be submitted to HUD for approval. HUD may review whether the affirmative marketing is actually being performed in accordance with the AFHMP. If based on their review, respondents determine the AFHMP does not need to be revised, they should maintain a file documenting what was reviewed, what was found as a result of the review, and why no changes were required. HUD may review this documentation.

**Notification of Intent to Begin Marketing.**

No later than 90 days prior to the initiation of rental marketing activities, the respondent must submit notification of intent to begin marketing. The notification is required by the AFHMP Compliance Regulations (24 CFR 108.15). The Notification is submitted to the Office of Housing in the HUD Office servicing the locality in which the proposed housing will be located. Upon receipt of the Notification of Intent to Begin Marketing from the applicant, the monitoring office will review any previously approved plan and may schedule a pre-occupancy conference. Such conference will be held prior to initiation of sales/rental marketing activities. At this conference, the previously approved AFHMP will be reviewed with the applicant to determine if the plan, and/or its proposed implementation, requires modification prior to initiation of marketing in order to achieve the objectives of the AFHM regulation and the plan.

OMB approval of the AFHMP includes approval of this notification procedure as part of the AFHMP. The burden hours for such notification are included in the total designated for this AFHMP form.

**Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities  
(See AFHMP, Block 3b)**

In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. Please attach maps showing both the housing market area and the expanded housing market area.

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White					
% Black or African American					
% Hispanic or Latino					
% Asian					
% American Indian or Alaskan Native					
% Native Hawaiian or Pacific Islander					
% Persons with Disabilities					
% Families with Children under the age of 18					
Other (specify)					

**Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)**

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area.  Attach a map.

Attach a map of the project's geographic area.

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
<input type="checkbox"/> White						
<input type="checkbox"/> African American <input type="checkbox"/> Hispanic						
<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian						
<input type="checkbox"/> Other						
<input type="checkbox"/> U.S. born <input type="checkbox"/> Foreign born						
% Asian or Pacific Islander						
<input type="checkbox"/> Persons with Disabilities						
<input type="checkbox"/> Families with Children <input type="checkbox"/> Single-parent families						
Other (specify)						

**Worksheet 3: Proposed Marketing Activities –Community Contacts (See AFHMP, Block 4b)**

For each targeted marketing population designated as least likely to apply in Block 3b, identify at least one community contact organization you will use to facilitate outreach to the particular population group. This could be a social service agency, religious organization, neighborhood group, community center, etc. State the names of contact persons, their addresses, their telephone numbers, their previous experience working with the target population, the approximate date contact was/will be initiated, and the specific role they will play in assisting with the affirmative fair housing marketing. Please attach additional pages if necessary.

Targeted Population(s)	Community Contact(s), including required information noted above.

Worksheet 4: Proposed Marketing Activities – Methods of Advertising (See AFHMP, Block 4c)

Complete the following table by identifying your targeted marketing population(s), as indicated in Block 3b, as well as the methods of advertising that will be used to market to that population. For each targeted population, state the means of advertising that you will use as applicable to that group and the reason for choosing this media. In each block, in addition to specifying the media that will be used (e.g., name of newspaper, television station, website, location of bulletin board, etc.), specify the language(s) in which the material will be provided, identify any alternative format(s) to be used (e.g., Braille, large print, etc.), and specify the logo(s) (as well as size) that will appear on the various materials. Attach additional pages if necessary for further explanation. Please attach a copy of the advertising or marketing material.

Targeted Population(s) → Methods of Advertising ↓	Targeted Population:	Targeted Population:	Targeted Population:
<b>Newspaper(s)</b>			
<b>Radio Station(s)</b>			
<b>TV Station(s)</b>			
<b>Electronic Media</b>			
<b>Bulletin Boards</b>			
<b>Brochures, Notices, Flyers</b>			
<b>Other (specify)</b>			

# CONFLICT OF INTEREST QUESTIONNAIRE

FORM CIQ

For vendor doing business with local governmental entity

This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session. This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).  
 By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.  
 A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.

OFFICE USE ONLY
Date Received

1 Name of vendor who has a business relationship with local governmental entity.

2  Check this box if you are filing an update to a previously filed questionnaire. (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)

3 Name of local government officer about whom the information is being disclosed.

\_\_\_\_\_

Name of Officer

4 Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?

Yes       No

B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?

Yes       No

5 Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.

6  Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).

7

\_\_\_\_\_  
 Signature of vendor doing business with the governmental entity

\_\_\_\_\_  
 Date

**GENERAL CONDITIONS FOR PROPOSALS  
READ CAREFULLY**

The land described above in Section II on page 4 shall be referred to as "the Property" in these General Conditions for Proposals. The Deed without Warranty ("Deed") to the Property will acknowledge that the Property is subject to the prior owner's right of redemption, if any. The Property is purchased "as is, where is, with all faults." It is the proposer's (Entity's) responsibility to examine all applicable building codes and zoning ordinances to determine if the Property can be used for the desired residential purposes.

Dallas Housing Acquisition and Development Corporation ("DHADC") disclaims responsibility as to the accuracy or completeness of any information relating to the Property for sale. The Deed to the Property, to the maximum extent allowed by law, is made on an "as is, where is, with all faults" basis and is subject to all visible and apparent easements and any other instruments of record. Taxes will be assessed from the date of conveyance of the property to the proposer. Also, taxes, penalties and interest for the prior year(s) that are not included in the tax foreclosure judgment(s) will be the responsibility of the Proposer. The Property is subject to post judgment taxes, penalties and interests, if any. Any post judgment taxes, penalties and interest will be the Proposer's responsibility pursuant to the Texas Tax Code, including the pro-rata Property taxes for the remaining part of the then current calendar year, which will be assessed from the date of execution of the Deed. The Proposer represents he has read and fully understands sections 33.52 and 34.01 of the Texas Tax Code in its entirety, including all other applicable sections of the Texas Tax Code that relate to this transaction. The Proposer further understands and agrees to pay the post judgment taxes and the pro-rata (current year) Property taxes from the date of closing through all future years so long as said Proposer owns the Property. The Proposer understands and agrees that DHADC acquired the Property by a tax foreclosure sale and said Proposer is familiar with the legal issues involved in such transactions and sale, including the subsequent resale to bidder(s) and/or purchaser(s), and the risks and limitations of such sales. Said Proposer represents that he is equally knowledgeable as DHADC and the City of Dallas in these matters and transactions. DHADC is not responsible for any misrepresentations, failures of disclosure, errors or any negligent or wrongful acts occurring in the context of or pertaining to the closing of this transaction. Taxes for omitted property, as defined in Section 25.21 of the Texas Tax Code, are the purchaser's responsibility.

DHADC reserves the right to reject any and all proposals and development plans. DHADC will not provide a title policy for the Property and encourages Entity to perform its own environmental due diligence and obtain title insurance.

To the maximum extent allowed by law, DHADC expressly disclaims any warranty or representation, express or implied, including without limitation any warranty of condition, habitability, merchantability or fitness for a particular purpose. DHADC makes no representations of any nature regarding the Property and that DHADC specifically disclaims any warranty, guaranty or representation, oral or written, express or implied, past, present, or future, concerning: (i) the nature and condition of the property, including without limitation, the water, soil and geology, and the suitability thereof and the Property for any and all activities and uses which Grantee may elect to conduct thereon, and the existence of any environmental substances, hazards or conditions or presence of any endangered or protected species thereon or compliance with all applicable laws, rules or regulations, (ii) the nature and extent of any right-of-way, lease, possession, lien, encumbrance, license, reservation, condition or otherwise, and (iii) the compliance of the Property or its operation with any law, ordinance or regulation of any federal, state, or local governmental authority, and (iv) whether or

not the Property can be developed or utilized for any purpose. For purposes hereof, "environmental substances" means the following; (a) any "hazardous substance" under the Comprehensive Environmental Response, Compensation and Liability Act of 1980, 42 U.S.C.A. Section 9601 et. seq., as amended, (b) any "hazardous substance" under the Texas Hazardous Substances Spill Prevention and Control Act, Tex. Water Code, Section 26.261, et. seq., as amended, (c) petroleum or petroleum-based products (or any derivative or hazardous constituents thereof or additives thereto), including without limitation, fuel and lubrication oils, (d) any "hazardous chemicals" or "toxic chemicals" under the Occupational Safety and Health Act, 29 U.S.C.A. Section 651 et. seq., as amended, (e) any "hazardous waste" under the Resource Conservation and Recovery Act, 42 U.S.C.A. Section 6901 et. seq., as amended, (f) asbestos, (g) polychlorinated biphenyls, (h) underground storage tanks, whether empty, filled, or partially filled with any substance, (i) any substance, the presence of which is prohibited by federal, state or local laws and regulations, and (j) any other substance which by federal, state or local laws and regulations requires special handling or notification of governmental authorities in its collection, storage, treatment or disposal. References to particular acts or codifications in this definition include all past and future amendments thereto, as well as applicable rules and regulations as now or hereafter promulgated thereunder.

DATED \_\_\_\_\_

NAME OF ENTITY \_\_\_\_\_

SIGNATURE OF AUTHORIZED REPRESENTATIVE

\_\_\_\_\_  
PRINTED NAME OF AUTHORIZED REPRESENTATIVE

\_\_\_\_\_  
TITLE OF AUTHORIZED REPRESENTATIVE \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

TELEPHONE (    ) \_\_\_\_\_ FAX (    ) \_\_\_\_\_

**ALL PROPOSALS MUST BE SIGNED BY HAND.**

Any questions regarding the parcel of lots for which you are submitting a proposal should be directed to David Noguera at (214) 670-3619.

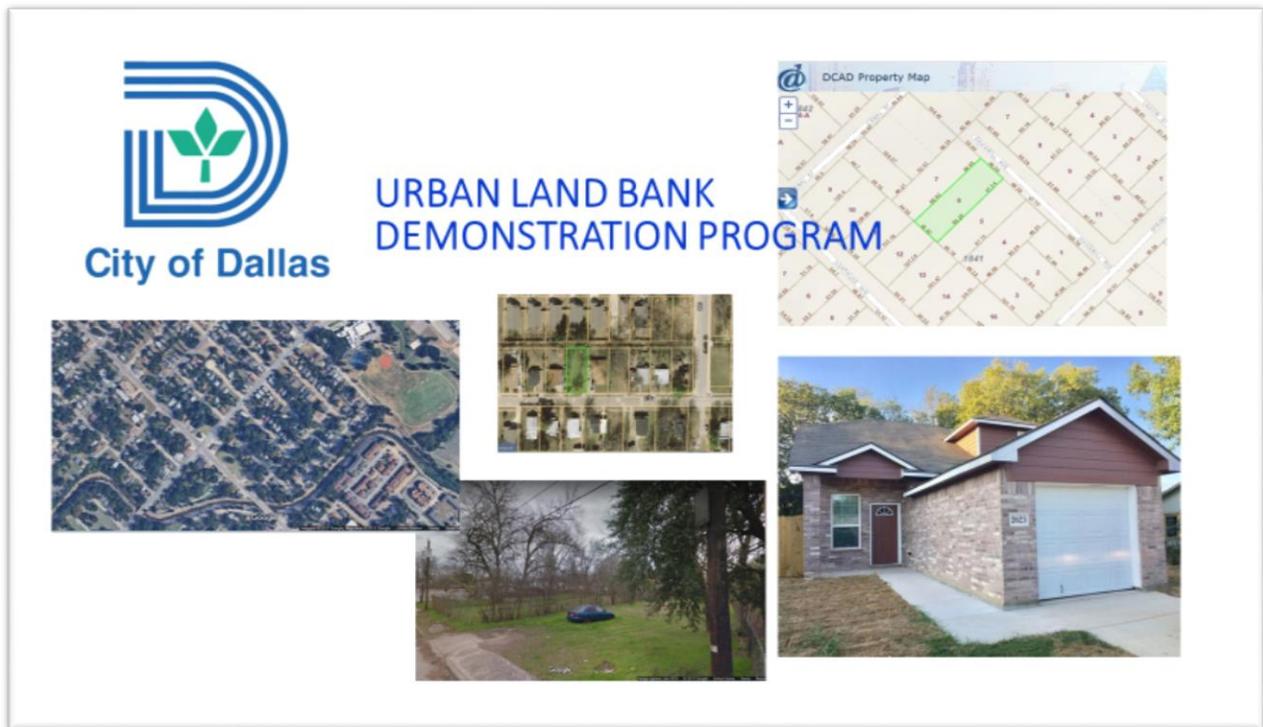


APPENDIX D  
CONSULTANT ACTION PLAN

# Dallas Urban Land Bank Demonstration Program

## Action Plan 2017-18

Prepared by the Florida Housing Coalition for the  
Dallas Housing and Neighborhood Revitalization Department



DRAFT  
October 16, 2017



### Florida Housing Coalition

1367 E. Lafayette Street, Suite C, Tallahassee, FL, 32301 | [FLhousing.org](http://FLhousing.org)

Phone: (850) 878-4219 or (800) 677-4548 | Fax: (850) 942-6312 | Email: [info@flhousing.org](mailto:info@flhousing.org)

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## Introduction

This Action Plan provides guidance on the revision of certain policies and procedures of the Dallas Urban Land Bank Demonstration Program (Land Bank Program). The revisions are based on recommendations from a program review conducted by the Florida Housing Coalition as subcontractor to Training and Development Associations (TDA) during July and August 2017. TDA recommends certain reforms that are further described in the Action Plan. The Florida Housing Coalition, is responsible for the preparation of the Action Plan and briefing materials provided to committee members and the Dallas City Council.

In 2016-2017 issues arose affecting the operation of the program due to appearances of conflicts of interest concerning the qualification of participating builders. Questions also arose on potential non-eligibility of some homebuyers. While the Land Bank is operated as it was designed, the program may be lacking appropriate safeguards to prevent perceived or actual conflicts or non-compliance

The purpose of this report is to provide recommendations on approaches the Land Bank may take in management and disposition that will increase their ability to meet the affordable housing needs in the community and to remain fiscally sustainable. It was observed that some of the operating issues are inherent in the state enabling legislation. Thus, some recommendations are provided should the City consider requesting amendments to the state land bank enabling legislation.

### Program Background and Results

The Dallas Urban Land Bank Demonstration Program has been in operation since 2004, its activities contributing to the reclamation of real property from tax delinquency to productive use as affordable housing. According to a chronology provided by City staff, as of April 30, 2017, the Dallas Land Bank has accomplished the following:

- 2,539 properties submitted for tax foreclosure
- 2,006 lawsuits have been filed
- 1,468 properties have been sold to the Land Bank Program from the Sheriff or directly purchased
- 781 lots were sold to developers and adjacent owners
- 409 lots reverted to taxing jurisdictions and repurposed with clear title
- 247 lots are in inventory
- 458 homes have been built and sold
- 97% of original homebuyers of Land Bank homes are still occupying their homes
- **Over \$3.5 million in tax revenue has been generated from homes built in Land Bank lots**

## Administrative Actions

By November 15, 2017, approval of Land Bank Program changes:

- Approve Interlocal Cooperation Contract (ICC)
- Approve Land Bank Annual Plan
- Procure third party services: title, real estate brokerage, legal, survey, lot maintenance
- Implement actions approved by City Council

## Policies and Procedures

### **Long Term Affordability**

Substantial public investment is made to recover abandoned properties and transform them into productivity. The goal to increase opportunities for low and moderate-income households to purchase a home is the core value and purpose of the land bank program. While the current structure provides affordable housing in the initial sale, sustainable program benefits are basically lost by having no long-term affordability requirements. While it has been indicated that land bank homebuyers have not sold and moved in great numbers, this could occur as the market improves. There are no recapture provisions except for those homes that have been subsidized with federal sources, i.e., HOME. A buyer of a home from a Qualified Participating Developer who is not receiving funding from the Dallas Homebuyer Assistance Program (DHAP) can sell the home in one year into the private market. The home is basically lost from the inventory of affordable housing.

### **Compliance with homebuyer income eligibility requirements**

Current policies allow for a mixed income program serving homebuyers whose gross household income does not exceed 115% of the area median income(AMI). State enabling law requires that a minimum of 25% of homebuyers have incomes below 60% AMI. Up to 70% of homebuyers must have incomes that do not exceed 80% AMI and the remainder may have incomes up to 115% of AMI. Homebuyers who purchase a home from a participating CHDO or who receive assistance from DHAP undergo income verification and certification to determine eligibility. The income of homebuyers who purchase a home through the Qualified Developer program is self-reported and there is no validated method to verify the purchase met income guidelines.

### **Conflict of Interest Policies**

The Land Bank Program has Conflict of Interest Policies for Board members and staff and there are general policies for Vendors of the City but there are none to specifically address the Land Bank Program and the actions of its development partners. The policies should require that Qualified Participating Developers, as well as CHDO's and other nonprofit organizations should acknowledge Conflict of Interest policy. Further participants should make a disclosure when a relative of builders or officers applies to purchase a home and staff should determine if a conflict of interest is indicated

### **Recommendations:**

1. Revise homebuyer purchase agreement to require a minimum long-term affordability period of 20 years. Utilize covenant to enforce a resale and recapture provision for subsequent low and moderate income eligible purchasers.
2. Revise Dallas Homebuyer Assistance Program policies and procedures to require underwriting by City Housing Staff for ALL land bank homebuyers, whether or not a financial subsidy is provided from DHAP or other sources.
3. Revise the Dallas Land Bank Administrative Procedure Manual to incorporate the income verification and certification requirement.
4. Ensure that Qualified Participating Developers acknowledge the Land Bank Program Conflict of Interest policy. Revise the Development Proposal to include a conflict of interest disclosure and prohibition of the sale of land bank properties to relatives.

5. Inform partners and other stakeholders of the requirement of Qualified Participating Developers to acknowledge Conflict of Interest Policies.

## Enhance Fiscal Viability of Program

The services performed by the Land Bank Program are essential to the recovery of abandoned and tax delinquent properties and their remediation to productivity in the payment of taxes, elimination of blight, and the provision of affordable housing. The recovery of these properties has costs that cannot be fully covered by the sale of land bank properties. All large urban land banks require some degree of municipal support due to the nature of the task due to the burden of delinquent taxes, code liens, judicial expenses, site clearance and maintenance, and eventual disposition. In order to continue to perform the valuable service of recovering delinquent properties operating funding must be secured.

The Land Bank program has traditionally relied on the services of third party professionals. These services include legal, title, real estate brokerage, survey, and environmental assessments. City staff may obtain qualifications to operate within the Multiple Listing Services. This would eliminate the payment of real estate fees for each transaction. Other professional services should be procured using the City's procurement policies.

As it is currently operated, the Dallas Land Bank Program requires ongoing municipal support to cover staff, professional services, and lot maintenance. The sale of lots is insufficient to cover the operating costs of the program. The recommended fiscal and program policy changes outlined below are intended to reduce the level of municipal support in the future as well as to improve and expand the performance of the Land Bank Program.

The Land Bank Program has utilized a flat sales rate of \$5,000 per lot. This results in some properties being sold below the fair market value and others above. This method does not contribute to establishing value in the neighborhoods where this takes place. By utilizing a Fair Market Value as the sales price, and reducing third party expenses, the Land Bank should recover a greater portion of its expenses in acquisition, maintenance, and disposition costs.

Many land banks in large urban areas utilize a property tax recapture strategy. This method, which may require state enabling legislation, allows a percentage of property taxes to be dedicated to the land bank program operations. Typically, a 50% share of the tax proceeds, after special district and assessments are subtracted, would be paid to the land bank program for a period of five years. The equity in this allocation is that the land bank program transformed non-producing delinquent properties to those paying taxes. This would support the continuation of land bank operations to acquire properties, clear title, and put them back to productivity.

The Land Bank Program could be operated more effectively with the implantation of an integrated property management system. The Land Bank program has been in existence for 18 years. Thousands of properties have been processed in purchase, foreclosure, maintenance, sale and reversion transactions. The current program is operated basically by hand, using several excel spreadsheets. There are now sophisticated and allow for cloud based land bank tracking, reporting and mapping that can increase information quality while allowing the program to grow and expand to meet its potential. These programs are not necessarily costly but the migration to a new system will require time and effort.

**Recommendations:**

1. Issue a request for proposals for third party professional services including legal, title, environmental and survey.
2. Qualify staff as members of Multiple Listing Services and eliminate the use of private real estate brokerage services.
3. Establish the Fair Market Value as the sales price rather than the flat rate of \$5,000 per lot. Establish a discount rate to secure long-term affordability.
4. Explore a property tax recapture strategy that would dedicate 50% of future tax revenue from land bank properties to the operation of the land bank program for a period of five years. The recapture would expire after five years.
5. Improve operations and reporting by implementing a customized land bank property management system that incorporates all land bank functions including acquisition, maintenance, clearance of title and preparation for sale, and sales information. The recommended system is Property Profile System (PPS) because it integrates financial data with parcel information, acquisition, maintenance, sale expenses, and marketing.  
[https://www.wrlandconservancy.org/documents/conference2014/Land\\_Bank\\_Property\\_Management\\_System\\_2014.pdf](https://www.wrlandconservancy.org/documents/conference2014/Land_Bank_Property_Management_System_2014.pdf)

## Expand and Enhance Land Bank Program Activities

The Land Bank Program is currently operated to perform the minimal activities for which it is authorized. A more robust program that employs a variety of tools and is better coordinated with neighborhood planning and community redevelopment initiatives can reduce the current portfolio and more effectively target the uses of future parcels brought into the program.

**Planning Opportunities**

There are five Neighborhood Improvement Districts in Dallas. The acquisition and disposition of tax foreclosed properties takes place isolated from the ongoing efforts to revitalize and stabilize neighborhoods. While Land Bank activities are vital to redeeming properties by returning them to productivity, there is room for improvement in coordination and targeting. This could be improved by implementing a robust land bank tracking software program that includes mapping and reporting capabilities to conduct sophisticated analysis of potential land bank properties and their end use.

**Multifamily Residential**

While the main intent of the state and local land bank legislation and planning is for single family residential. However, multifamily rental housing is authorized in the state Land Bank Act and is an eligible activity. The Land Bank Program and its partners may identify suitable multifamily properties as well as properties for assemblage.

**Commercial Properties**

The Dallas Land Bank program may acquire commercial property and may sell land bank properties for commercial purposes. This has not been frequently undertaken and there are few policies in place to

guide this activity. Commercial property transactions can generate revenue for the program as well as may coordinate with other economic development proposals.

### **Properties over \$10,000**

The Land Bank may acquire tax delinquent parcels that are valued over \$10,000 with City Council approval. This limitation may prevent the assemblage of critical properties needed to accomplish neighborhood revitalization goals. The Land Bank could benefit from participating in larger projects as well as assist in the implementation of significant projects.

### **Green Spaces, Pocket Parks**

Land banks are excellent sources of mini-parks and green spaces for parcels that are not suitable for housing. Records do not indicate this has been conducted.

### **Lease Purchase Homes**

Lease purchase programs are usually operated by nonprofit housing development organizations. The program allows for prospective homebuyers to purchase a home once they have repaired credit or other issues. Lease purchase programs can ensure that homes are developed and occupied more quickly.

Section §92.254 (7) of the HOME Final Rule addresses the use of HOME funds in the Lease Purchase process. Lease Purchase allows for the development and occupancy of homes that will be leased for up to three years until the Lessee can qualify for a mortgage and purchase the home.

*Lease-purchase.* HOME funds may be used to assist homebuyers through lease-purchase programs for existing housing and for housing to be constructed. The housing must be purchased by a homebuyer within 36 months of signing the lease purchase agreement. The homebuyer must qualify as a low-income family at the time the lease-purchase agreement is signed. If HOME funds are used to acquire housing that will be resold to a homebuyer through a lease-purchase program, the HOME affordability requirements for rental housing in §92.252 shall apply if the housing is not transferred to a homebuyer within forty-two months after project completion.

### **Adjacent Lot Disposition**

Only 17 adjacent lots have been purchased by adjacent owners according to the 4-17 Production and Tracking Report. Given the number of reversions and unsold properties in the Land Bank, adjacent lot policies should be reviewed and a marketing plan developed with the intention of reducing the number of properties in the portfolio that have not been selected by developers.

### **Households Displaced by Natural and Other Disasters Survivors**

Many households have relocated to Dallas having been displaced by the flooding and damage from Hurricane Harvey. This influx of potential homebuyers presents an opportunity to utilize the Land Bank portfolio lots. Existing programs can be utilized with incentives for Developers to assist these new residents.

### **Strategic Task Force**

The strategic disposition of land bank portfolio properties for expanded activities and the assemblage of lots will require analysis and input from stakeholders. A task force dedicated to this purpose can assist to reduce the land bank inventory and create a greater impact on the revitalization of neighborhoods and increase affordable housing opportunities.

**Recommendations:**

1. Expand the scope of properties considered for purchase to include multifamily and commercial properties, including those over \$10,000 (current program limit).
2. Expand the uses of land bank portfolio properties to include pocket parks, open spaces, community gardens, and adjacent lot acquisition by adjacent property owners.
3. Develop a Lease Purchase program for land bank lots that would increase the opportunity for low and moderate-income homebuyers to succeed by first leasing the home while saving for a down payment and improving credit.
4. Develop incentives to create opportunities for households displaced by natural disasters to access Land Bank portfolio properties.
5. Assign a task force to strategize and create a disposition plan for the land bank portfolio properties and to furthermore assess the financial implications to the assemblage of lots for larger developments.

## Potential Revisions to State Land Bank Enabling Legislation

The Texas Urban Land Bank Demonstration Program enabling legislation (Ch. 379C Local Government Code) has been only slightly revised since it was adopted in 2003. When the enabling legislation was contemplated it coupled the shortage of affordable housing with the problem of abandoned properties for which recovery was a lengthy judicial process. This was resulting in surplus lands being sold to a speculative market that resulted in a cycle of abandonment and blight rather than productive redevelopment. The state legislation is drafted to be closely aligned to the federal HOME program requirements. It also contained many restrictions on the disposition and use of tax delinquent properties that may have made sense at the time but are cumbersome in the operation of a land bank at the local level. Today, housing needs are addressed in a much broader fashion and local governments apply the restrictions that best meet specific local program needs. The recommendations below are a summary of changes that could improve the state land bank legislation to be more effective on a local level. It is suggested that a task force be formed to consider the recommendations below as well as other matters that could be improved in the enabling legislation.

**Recommendations:**

1. Eliminate requirements to provide right of first refusal to CHDO's. Non-CHDO housing provider organization should remain the priority to disposition of land bank lots.
2. Clarify and simplify eligibility of participating households by a cap on income eligibility and allow municipalities to apply their specific income restrictions.
3. Determine if the property tax recapture method requires state authorization. If so, pursue this option to increase revenue to the Land Bank Program.
4. Reduce timeframe of tax delinquency from five years to three years to allow Land Banks to expedite the judicial process of foreclosure to more rapidly return properties to productivity.
5. Include a method to expedite land bank operations in the event of a disaster.

APPENDIX E  
UPCOMING AGENDA – INTERLOCAL COOPERATION CONTRACT

AGENDA DATE: November 8, 2017  
COUNCIL DISTRICT(S): All  
DEPARTMENT: Housing & Neighborhood Revitalization  
CMO: Raquel Favela, 670-5257  
MAPSCO: N/A

**SUBJECT**

Authorize an Interlocal Cooperation Contract for the Urban Land Bank Demonstration Program with Dallas County, Dallas Independent School District, Dallas County Hospital District, Dallas County School Equalization Fund, Dallas County Education District and Dallas County Community College District to facilitate the Dallas Housing Acquisition and Development Corporation's (Land Bank) acquisition of unimproved tax foreclosed properties for sale to qualified developers for the development of affordable housing and commercial use - Financing: No cost consideration to the City

Total amount: \$0.00 No cost consideration to the City  
Funding types:            NO COST CONSIDERATION TO THE CITY

**BACKGROUND**

This action will authorize the City Manager, or his designee, to execute an Interlocal Cooperation Contract for the Urban Land Bank Demonstration Program with Dallas County, Dallas Independent School District, Dallas County Hospital District, Dallas County School Equalization Fund, Dallas County Education District and Dallas County Community College District to facilitate the Land Bank's acquisition of unimproved, tax-foreclosed properties for sale to qualified developers for the development of affordable housing in accordance with Chapter 379C of the Texas Local Government Code (Code).

The term of the contract will begin on October 1, 2017 and end on September 30, 2018.

Under the contract, the City may refer to the County up to 300 parcels of real property intended for acquisition by the Land Bank for filing of a tax lawsuit prior to March 31, 2018. The City or the Land Bank must give written notice to all parties to the contract of the specific addresses of parcels intended for acquisition by the Land Bank prior to referring said parcels to the County for filing of a tax lawsuit, and prior to the sale of a property to the Land Bank after a judgment is obtained. Each party will have the right to withhold its consent to the filing of a lawsuit on a parcel or on the sale of a particular parcel to the Land Bank.

**PRIOR ACTION/REVIEW (COUNCIL, BOARDS, COMMISSIONS)**

On January 28, 2004, City Council authorized the City of Dallas Urban Land Bank Demonstration Program and Program Statement; the Dallas Housing Acquisition and Development Corporation to amend its Articles of Incorporation and Bylaws and change the make up of its Board of Directors; adoption of the Urban Land Bank Demonstration Program Plan; and Interlocal Cooperation Contract between the City of Dallas, with Dallas County, Dallas Independent School District, Dallas County Hospital District, Dallas County School Equalization Fund, Dallas County Education District and Dallas County Community College District by Resolution No. 04-0458.

The Economic Development and Housing Committee will be briefed on recommended changes to the Urban Land Bank Demonstration Program on November 6, 2017.

**FISCAL INFORMATION**

No cost consideration to the City.

**WHEREAS**, the City has an interest in preserving and increasing the tax base and creating affordable housing for low income households to provide necessary decent, safe, and sanitary housing for such households; and

**WHEREAS**, on January 28, 2004, City Council authorized the City of Dallas Urban Land Bank Demonstration Program and Program Statement; the Dallas Housing Acquisition and Development Corporation to amend its Articles of Incorporation and Bylaws and change the make up of its Board of Directors; adoption of the Urban Land Bank Demonstration Program Plan; and Interlocal Cooperation Contract between the City of Dallas, Dallas County, Dallas Independent School District, Dallas County Hospital District, Dallas County School Equalization Fund, Dallas County Education District and Dallas County Community College District by Resolution No. 04-0458; and

**WHEREAS**, City Council established the Dallas Housing Acquisition and Development Corporation (Land Bank) as its land bank for the purpose of acquiring, holding, and transferring unimproved, tax-foreclosed, real property for the development of affordable housing in accordance with Chapter 379C of the Texas Local Government Code (Code); and

**WHEREAS**, the City Council desires to enter into an Interlocal Cooperation Contract for the Urban Land Bank Demonstration Program with Dallas County, Dallas Independent School District, Dallas County Hospital District, Dallas County School Equalization Fund, Dallas County Education District and Dallas County Community College District to facilitate the Land Bank's acquisition of unimproved, tax-foreclosed properties for sale to qualified developers for the development of affordable housing in accordance with the Code; and

**Now, Therefore,**

**BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF DALLAS:**

**SECTION 1.** That the City Manager is hereby authorized to sign an Interlocal Cooperation Contract for the Urban Land Bank Demonstration Program with Dallas County, Dallas Independent School District, Dallas County Hospital District, Dallas County School Equalization Fund, Dallas County Education District and Dallas County Community College District, approved as to form by the City Attorney which will include the following provisions:

November 8, 2017

**SECTION 2.** That the terms of the contract will include:

- A. The contract will begin on October 1, 2017 and end on September 30, 2018.
- B. The City will be allowed to refer to the County up to 300 parcels of real property intended for acquisition by the Land Bank for filing of a tax lawsuit prior to March 31, 2018.
- C. The City or the Land Bank must give written notice to all parties of the specific addresses of parcels intended for acquisition by the Land Bank prior to referring said parcels to the County for filing of a tax lawsuit and prior to the sale of a property to the Land Bank after a judgment is obtained. Each party will have the right to withhold its consent to the filing of lawsuit on a parcel or sale of a particular parcel to the Land Bank.

**SECTION 3.** That this resolution shall take effect immediately from and after its passage in accordance with the provisions of the Charter of the City of Dallas, and it is accordingly so resolved.

**EXHIBIT A**  
**INTERLOCAL COOPERATION CONTRACT**  
**FOR THE URBAN LAND BANK DEMONSTRATION PROGRAM**

STATE OF TEXAS            §  
  §  
COUNTY OF DALLAS       §

**THIS INTERLOCAL COOPERATION CONTRACT FOR THE URBAN LAND BANK DEMONSTRATION PROGRAM** ("Contract") is made and entered into by and between the City of Dallas ("City"), the County of Dallas ("County"), the Dallas County Hospital District, the Dallas Independent School District, the Dallas County Schools District, and the Dallas County Community College District.

**WITNESSETH:**

**WHEREAS**, Chapter 791 of the Texas Government Code authorizes local governments and political subdivisions of the State of Texas to contract with each other to perform certain "Governmental Functions and Services", including administrative functions, in which the parties are mutually interested; and

**WHEREAS**, the parties to this Contract are mutually interested in the administrative Governmental Function and Service of the tax collection process, managed by the County on behalf of the parties, which includes the selling and reselling of tax foreclosed properties; and

**WHEREAS**, the parties to this Contract are also mutually interested in the following Governmental Functions and Services: (1) in instances where a tax foreclosed property is unlikely to sell because it has had delinquent taxes for more than five years and the taxes owed exceed the fair market value of the property, ensuring that the property is put back into productive use in order to preserve and increase the tax base; and (2) the creation of affordable housing for low-income households<sup>1</sup> to preserve and increase the tax base, to provide necessary decent, safe, and sanitary housing for their citizens; and

**WHEREAS**, pursuant to Chapter 379C of the Texas Local Government Code ("Code"), a municipality may (1) adopt an urban land bank demonstration program in which the officer charged with selling tax-foreclosed real property ("Officer") may sell certain eligible property by private sale for the purpose of developing affordable housing and (2) establish or approve a land bank for the purpose of acquiring, holding, and transferring unimproved real property as provided in the Code; and

<sup>1</sup> Low income household as defined in Chapter 379C 003, is a household with a gross income of not greater than 115 percent of the area median family income, adjusted for household size, for the metropolitan statistical area in which the municipality is located, as determined annually by the Department of Housing and Urban Development.

**WHEREAS**, on January 28, 2004, the City adopted an Urban Land Bank Demonstration Program Plan, as amended, ("Plan") and designated the Dallas Housing Acquisition and Development Corporation, a Texas non-profit corporation, as its land bank ("Land Bank"); and

**WHEREAS**, pursuant to the Code, the Land Bank facilitates the performance of Governmental Functions and Services by acquiring unimproved, tax-foreclosed, real property from the Officer and selling such property to Qualified Participating Developers<sup>2</sup> or Qualified Community Housing Development Organizations for the development of affordable housing to be sold to low-income households; and

**WHEREAS**, the cooperation of the parties is necessary to performance of the Governmental Functions and Services; and

**WHEREAS**, this Contract provides the purpose, terms, rights, and duties of the parties with respect to performance of the Governmental Functions and Services, the Plan, and the Land Bank; and

**NOW, THEREFORE**, for TEN AND NO/100 DOLLARS (\$10.00) consideration and the mutual promises and covenants contained herein this Contract is hereby entered into by the City, the County, the Dallas County Hospital District, the Dallas Independent School District, the Dallas County Schools District, and the Dallas County Community College District who agree as follows:

### **SECTION 1. CONTRACT TERM**

The term of this Contract shall begin on October 1, 2017, and end on September 30, 2018 ("Term"), unless terminated earlier in accordance with this Contract.

### **SECTION 2. TERMINATION**

Any party to this Contract may terminate its participation in this Contract for any reason upon sixty (60) days written notice.

### **SECTION 3. COUNTY OBLIGATIONS**

A. The County shall process cases of tax foreclosure on up to 300 parcels of real property meeting the criteria of the Code and referred by City.

<sup>2</sup> A Qualified Participating Developer is one that: (a) has built one or more housing units within the 3-year period preceding the submission of a proposal to the Program; (b) has a development plan approved by the municipality for the property; and (c) meets any other requirement adopted by the municipality for the Program.

B. The Officer shall sell eligible property, if not redeemed, to the Land Bank as provided in the Code. The Officer shall sell the eligible property to the Land Bank for the reasonable and customary court costs and costs of sale authorized in the court judgment in accordance with the fee schedule shown in **Exhibit A**, as may be amended from time to time.

#### **SECTION 4. CITY OBLIGATIONS**

A. The City shall adopt its Plan annually in accordance with the Code. The Plan shall include the following:

(1) A list of community housing development organizations eligible to participate in the right of first refusal provided by Section 379C.011 of the Code;

(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 City's plan for affordable housing development on those parcels of real property;

(4) The sources and amounts of funding anticipated to be available from the City for subsidies for development of affordable housing in the City, including any money specifically available for housing developed under the Land Bank program, as approved by the City at time the Plan is adopted; and

(5) The anticipated number of tax-foreclosure cases to be filed on behalf of the Land Bank during the upcoming year.

B. Prior to adopting the Plan, the City shall hold a public hearing on the proposed Plan.

C. The City or its Land Bank shall provide a copy of the proposed Plan to all parties and the public at least sixty (60) days prior to Dallas City Council hearing on and consideration of the Plan and after the Dallas City Council has adopted the Plan, the City or its Land Bank shall give all parties a copy of the Plan after it is adopted by the Dallas City Council.

D. The City or its Land Bank shall provide notice of the Dallas City Council's hearing on and consideration of the Plan to all community housing development organizations and to neighborhood associations identified by the City as serving the neighborhoods in which properties anticipated to be available for sale to the Land Bank are located.

E. The City or its Land Bank shall give written notice to all parties of the specific addresses of parcels intended for acquisition by the Land Bank prior to referring said parcels to the County for filing of a tax lawsuit.

F. The City may refer to the County up to 300 parcels intended for acquisition by the Land Bank for filing of a tax lawsuit prior to March 31, 2018. Prior to such referral, the City shall have obtained title work for such properties and approval of the legal description of such properties by the City Attorney. The City or Land Bank shall only use current revenues to fund purchases and other expenses related to the Land Bank.

G. The City shall give written notice to all parties of the address of a parcel for which a judgment is obtained prior to sale of the property to the Land Bank.

H. Subject to annual appropriations by the Dallas City Council, the City or its Land Bank shall pay the County for all reasonable and customary court costs and costs of sale actually incurred by the County for any of the cases filed on behalf of the City for the Land Bank, in accordance with **Exhibit A**.

I. The City or its Land Bank shall pay costs for ad litem services not provided through pro bono services and included in the signed tax court judgment within thirty (30) working days of receipt of the signed judgment.

J. The City or its Land Bank shall supervise performance of this Contract and shall make quarterly written reports to all parties.

K. The City or its Land Bank shall employ personnel, perform administrative actions, and provide other services necessary to perform its duties under the Contract.

## **SECTION 5. RIGHTS AND OBLIGATIONS OF ALL PARTIES TO THIS CONTRACT**

A. Each party to this contract hereby:

(1) Agrees that the sale of tax foreclosed properties for use in connection with the Land Bank program is a sale for a public purpose;

(2) Agrees that the administration of and participation in the sale of the tax foreclosed property to the Land Bank constitute Governmental Functions and Services;

(3) Consents that those tax-foreclosed properties for which consent to inclusion in the Plan, filing of a lawsuit, or sale to the Land Bank has not been withheld, as allowed under Sections 5.B, 5.C, and 5.D below, may be sold to the Land Bank for less than the market value of the property as specified in the judgment or less than the total of all taxes, penalties, and interest, plus the value of non-tax liens held by a taxing unit and awarded by the judgment, court costs, and the cost of sale;

(4) Agrees that with the sale of each parcel to the Land Bank, the taxing unit will legally convey right, title, and interest acquired or held by the taxing unit, subject to the right of redemption;

(5) Agrees that the proceeds, if any, from the sale of the properties to the Land Bank by the Officer shall be distributed in accordance with Texas Property Tax Code Section 34.02; and

(6) Agrees that nothing in this contract shall adversely affect the regular current and delinquent tax collection efforts of any party.

B. The parties to this Contract agree that the number of tax-foreclosure lawsuits included in the City's proposed Plan may be modified at the recommendation of a party prior to Dallas City Council's public hearing on and consideration of the Plan.

C. Any party may withhold consent to the filing of a lawsuit on any property by providing written notice to all parties within thirty (30) days of receipt of the notice of the intended lawsuit, as required in Section 4.E of this Contract, is received from the City.

D. Any party may withhold consent to the sale of a property to the Land Bank of a parcel for which a judgment has been obtained by providing written notice to all parties within thirty (30) days of receipt of the notice of the intended sale, as required in Section 4.G of the Contract, is received from the City.

## **SECTION 6. FORMAL APPROVAL**

This Contract is expressly subject to and contingent upon formal approval by the governing bodies of the parties.

## **SECTION 7. NO THIRD-PARTY BENEFICIARY ENFORCEMENT**

It is expressly understood and agreed that enforcement of the terms and conditions of this Contract and any right of action relating to such enforcement shall be strictly reserved to the parties hereto and nothing contained in this Contract shall be construed to create any rights for any third parties.

## **SECTION 8. NON-ASSIGNMENT**

The parties shall not sell, assign, transfer, or convey this Contract, in whole or in part, without the prior written consent of the other parties.

## **SECTION 9. RESPONSIBILITY**

The parties to this Contract shall each be responsible for the sole negligent acts of their officers, agents, employees, or separate contractors. In the event of joint and concurrent negligence of the parties to this Contract, responsibility, if any, shall be apportioned

comparatively in accordance with the laws of the State of Texas, without waiving any governmental immunity available to the parties under Texas law and without waiving any defenses of the parties under Texas law.

## SECTION 10. NOTICES

Any notice, payment, statement, communication, report, or demand required or permitted to be given under this Contract by any party to the another may be effected by personal delivery in writing or deposited in the U.S. mail by certified letter, return receipt requested. Mailed notices shall be addressed to the parties at the addresses appearing below, but each party may change its address by written notice in accordance with this section. Mailed notices shall be deemed communicated as of three (3) days after mailing.

To County:

Dallas County Judge  
Dallas County Administration Building  
411 Elm Street, 2nd Floor  
Dallas, Texas 75202

To City:

Director  
City of Dallas  
Department of Housing & Neighborhood  
Revitalization  
1500 Marilla Street, Room 6DN  
Dallas, Texas 75201

To Dallas County Hospital District:

General Counsel, Legal Affairs  
Parkland Health & Hospital System  
5201 Harry Hines Boulevard  
Dallas, Texas 75235

To Dallas Independent School District:

Director of Real Estate and Leasing  
Dallas Independent School District  
3701 S. Lamar, Box 61  
Dallas, Texas 75215

To Dallas County Schools District:

Superintendent  
Dallas County Schools  
5151 Samuell Blvd.  
Dallas, Texas 75228

To Dallas County Community College District:

Chief Financial Officer, Business Affairs  
Dallas County Community College District  
4343 IH 30  
Mesquite, Texas 75150

## **SECTION 11. GOVERNING LAW AND VENUE**

The obligations of the parties to this Contract shall be performed in Dallas County, Texas, and venue for any legal action under this Contract shall lie exclusively in Dallas County, Texas. In construing this Contract, the laws and court decisions of the State of Texas shall control.

## **SECTION 12. LEGAL CONSTRUCTION**

In the case that any one or more of the provisions contained in this Contract shall for any reason be held to be invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provision of this Contract, and this Contract shall be considered as if such invalid, illegal, or unenforceable provision had never been contained in this Contract.

## **SECTION 13. COUNTERPARTS**

This Contract may be executed in any number of counterparts, each of which shall be deemed an original and constitute one and the same instrument.

## **SECTION 14. CAPTIONS**

The captions to the various clauses of this Contract are for informational purposes only and shall not alter the substance of the terms and conditions of this Contract.

## **SECTION 15. AMENDMENTS; ENTIRE AGREEMENT**

This Contract (with all referenced exhibits, attachments, and provisions incorporated by reference) embodies the entire agreement of all parties, superseding all oral or written previous and contemporary agreements between the parties relating to matters set forth in this Contract. This Contract may be modified or amended only by written agreement of the parties, to be attached to and made a part of this Contract; however, any changes to the terms of this Contract that are required by changes in federal, state, or local law or regulations will be automatically incorporated into this Contract without written amendment and shall become effective on the date designated by such law or regulation.

**EXHIBITS**

**Exhibit A** Dallas County's Schedule of Fees for Court Costs and Costs of Sale

[SIGNATURE PAGES FOLLOW]

Executed this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by City, signing by and through its City Manager, duly authorized to execute same by City Council Resolution No. 16-XXXX adopted on November 8, 2017;

**CITY OF DALLAS:**

T. C. Broadnax,  
City Manager

By: \_\_\_\_\_  
City Manager

**APPROVED AS TO FORM:**

Larry E. Casto  
City Attorney

By: \_\_\_\_\_  
Assistant City Attorney

Executed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by **Dallas County**, signing by and through its Judge, duly authorized to execute same by Commissioner's Court Order No. \_\_\_\_\_ on \_\_\_\_\_, 20\_\_\_\_;

**DALLAS COUNTY (COUNTY")**

By: \_\_\_\_\_  
Clay Lewis Jenkins  
Dallas County Judge

DATE: \_\_\_\_\_

**RECOMMENDED:**

BY: \_\_\_\_\_  
Gordon R. Hikel, Esq.  
Assistant Court Administrator

**\*Approved as to Form:**

FAITH JOHNSON  
DISTRICT ATTORNEY

RUSSELL RODEN  
CHIEF, CIVIL DIVISION

\_\_\_\_\_  
Assistant District Attorney

**\*BY LAW, THE DISTRICT ATTORNEY'S OFFICE MAY ONLY ADVISE OR APPROVE CONTRACTS OR LEGAL DOCUMENTS ON BEHALF OF ITS CLIENTS. IT MAY NOT ADVISE OR APPROVE A LEASE, CONTRACT, OR LEGAL DOCUMENT ON BEHALF OF OTHER PARTIES. OUR REVIEW OF THIS DOCUMENT WAS CONDUCTED SOLELY FROM THE LEGAL PERSPECTIVE OF OUR CLIENT. OUR APPROVAL OF THIS DOCUMENT WAS OFFERED SOLELY FOR THE BENEFIT OF OUR CLIENT. OTHER PARTIES SHOULD NOT RELY ON THIS APPROVAL, AND SHOULD SEEK REVIEW AND APPROVAL BY THEIR OWN RESPECTIVE ATTORNEY(S).**

Executed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by **Dallas County Hospital District**, signing by and through its Executive Vice President and Chief Financial Officer, duly authorized to execute same by Dallas County Hospital District Managers' Resolution No. \_\_\_\_\_ on \_\_\_\_\_, 20\_\_\_\_;

**DALLAS COUNTY HOSPITAL DISTRICT:    APPROVED AS TO FORM:**

By: \_\_\_\_\_  
Executive Vice-President and CFO

By: \_\_\_\_\_  
Legal Counsel

Executed this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by **Dallas Independent School District**, signing by and through its Board President, duly authorized to execute same by Board Resolution No. \_\_\_\_\_ on \_\_\_\_\_, 20\_\_\_\_;

**DALLAS INDEPENDENT SCHOOL DISTRICT:**

**APPROVED AS TO FORM:**

By: \_\_\_\_\_  
President of the Board of Trustees

By: \_\_\_\_\_  
Legal Counsel

**ATTESTED:**

By: \_\_\_\_\_  
Secretary of the Board

Executed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_, by **Dallas County Schools District**, signing by and through its President of the Board of Trustees, duly authorized to execute same by vote of the Board on \_\_\_\_\_, 20\_\_\_\_\_; and

**DALLAS COUNTY SCHOOLS DISTRICT:      APPROVED AS TO FORM:**

By: \_\_\_\_\_  
President of the Board of Trustees

By: \_\_\_\_\_  
Legal Counsel

**ATTESTED:**

By: \_\_\_\_\_  
Secretary of the Board

Executed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by Dallas County Community College District, signing by and through its Chief Financial Officer, duly authorized to execute same by vote of the Board on \_\_\_\_\_, 20\_\_\_\_.

**DALLAS COUNTY COMMUNITY  
COLLEGE DISTRICT:**

**APPROVED AS TO FORM:**

By: \_\_\_\_\_  
Chief Financial Officer

By: \_\_\_\_\_  
Legal Counsel

## Exhibit A

### Dallas County's Schedule of Fees for Court Costs and Costs of Sale

#### Court Costs

• Original Petition	\$232
• Original Citation	\$80
• Alias Citation	\$80
• Process Service (per attempt)	\$75
• Citation by Publication Issuance	\$65
• Citation by Publication Service	\$65
• Citation by Publication Advertisement	\$500*
• Intervention Fee	\$75
• Abstract of Judgment Issuance	\$8
• Order of Sale (Issuance and Service)	\$150
• Notice of Lis Pendens – 1 <sup>st</sup> Page	\$26
• Each Additional Page	\$4
• Abstract of Judgment Recording – 1 <sup>st</sup> Page	\$26
• Each Additional Page	\$4
• Ad Litem	As awarded by the Court (minimum - \$350)

#### Costs of Sale

• Posting Fee	\$80
• Levy Fees	\$150
• Sheriff Commission	10% of Judgment
• Deed Fee	\$30

\* Citation by Publication Advertisement is an estimated cost; actual cost is that charged by the publication.

APPENDIX F

UPCOMING AGENDA – 2017-18 ANNUAL PLAN CALL FOR PUBLIC HEARING

AGENDA DATE: November 8, 2017  
COUNCIL DISTRICT(S): All  
DEPARTMENT: Housing & Neighborhood Revitalization  
CMO: Raquel Favela, 670-6257  
MAPSCO: N/A

**SUBJECT**

Authorize (1) a public hearing to be held on January 10, 2018, to receive comments on the proposed City of Dallas FY 2017-18 Urban Land Bank Demonstration Program Plan; and (2) at the close of the public hearing, consideration of approval of the City of Dallas FY 2017-18 Urban Land Bank Demonstration Program Plan – Financing: No cost consideration to the City

Total amount: \$0.00 No cost consideration to the City  
Funding types: \_\_\_\_\_ NO COST CONSIDERATION TO THE CITY

**BACKGROUND**

The governing body of the municipality that adopts an Urban Land Bank Demonstration Program must adopt a plan annually. The Plan must include a list of parcels of real property that may become eligible for sale to the land bank for affordable housing development on those parcels of real property, and the sources and amounts of funding anticipated being available from the municipality for development of affordable housing. A copy of the proposed FY 2017-18 Plan is attached as "Exhibit A" to the resolution.

Before adopting the FY 2017-18 Annual Plan, the City of Dallas must hold a public hearing on the proposed Plan. The City of Dallas will provide notice of the hearing to all City certified Community Housing Development Organizations (CHDO's) and to neighborhood associations identified by the City as serving the neighborhoods in which properties anticipated to be available for sale to the land bank are located. The City of Dallas will make copies of the proposed plan available to the taxing entities and to the public beginning November 8, 2017. There must be a sixty-day public comment period prior to City Council action on the plan per state statute.

On October 13, 2017, Housing and Neighborhood Revitalization staff met with the taxing entities to resolve outstanding concerns related to the Interlocal Cooperation Contract. Program proposed changes were well received, including the application of the Fair Market Value, with any necessary discount, for the lot sales price. Applying the Fair Market Value will prevent suppressing neighborhood values. It will also allow for the Land

Bank Program to recognize the discounted rate and unaccounted subsidy it provides for the development of affordable housing.

Approval of this agenda item will authorize a call for public hearing on January 10, 2018, to consider public comments on the proposed FY 2017-18 Urban Land Bank Demonstration Program Plan attached as "Exhibit A" to the resolution and authorizes consideration of the Plan following the hearing.

### **PRIOR ACTION/REVIEW (COUNCIL, BOARDS, COMMISSIONS)**

On January 28, 2004, City Council authorized the establishment of the Dallas Housing Acquisition and Development Corporation ("DHADC") as its land bank, authorized amendments to the Articles of Incorporation and By-Laws of the DHADC, and authorized an Interlocal Cooperation Contract with the affected taxing jurisdictions for participation in the Dallas Urban Land Bank Demonstration Program by Resolution No. 04-0458.

On October 11, 2016, City Council held a public hearing to receive comments on the proposed City of Dallas FY 2016-17 Urban Land Bank Demonstration Program Plan; and approved the City of Dallas FY 2016-17 Urban Land Bank Demonstration Program Plan by Resolution No. 16-1687.

The Economic Development and Housing Committee will be briefed on recommended changes to the Urban Land Bank Demonstration Program on November 6, 2017.

### **FISCAL INFORMATION**

No cost consideration to the City.

### **MAP**

Attached

**WHEREAS**, on January 28, 2004, City Council authorized the establishment of the Dallas Housing Acquisition and Development Corporation ("DHADC") as its land bank, authorized amendments to the Articles of Incorporation and By-Laws of the DHADC, and authorized an Interlocal Cooperation Contract with the affected taxing jurisdictions for participation in the Dallas Urban Land Bank Demonstration Program by Resolution No. 04-0458; and

**WHEREAS**, the City of Dallas desires to operate an Urban Land Bank Demonstration Program during the Fiscal Year (FY) 2017-18, beginning October 1, 2017; and

**WHEREAS**, State law requires that a public hearing be held and action taken to adopt the Urban Land Bank Demonstration Program Plan annually; and

**WHEREAS**, holding a public hearing on January 10, 2018 for public comment on the proposed FY 2017-18 Urban Land Bank Demonstration Program Plan attached as "Exhibit A" will satisfy requirements set forth in the Urban Land Bank Demonstration Program Act.

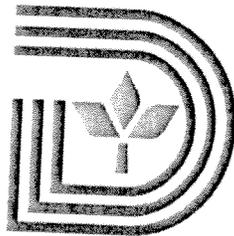
**Now, Therefore,**

**BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF DALLAS:**

**SECTION 1.** That (1) a public hearing be held on January 10, 2018 before the Dallas City Council to receive comments from citizens on the proposed FY 2017-18 Urban Land Bank Demonstration Program Plan attached as "Exhibit A" and (2) at the close of the public hearing, consider approval of the FY 2017-18 Urban Land Bank Demonstration Program Plan.

**SECTION 2.** That this Resolution shall take effect immediately from and after its passage in accordance with the provisions of the Charter of the City of Dallas, and it is accordingly so resolved.

# Urban Land Bank Demonstration Program Plan Fiscal Year 2017-18



**City of Dallas**

**Housing & Neighborhood Revitalization  
1500 Marilla Street  
Room 6DN  
Dallas, Texas 75201**

**January 10, 2018**

# CITY OF DALLAS' FY 2017-18 URBAN LAND BANK DEMONSTRATION PROGRAM PLAN

## I. OVERVIEW

The 2003 Texas Urban Land Bank Demonstration Act, as amended, provides an opportunity for the City of Dallas to address the dual needs of developing affordable housing. The Act 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 purposes of affordable housing development.

The governing body of a municipality that adopts an Urban Land Bank Demonstration Program must adopt a plan annually. The plan for Fiscal Year (FY) 2017-18 includes the following elements:

- 1) A list of the parcels of real property that may become eligible for sale to the land bank during the plan year,
- 2) An estimate of the total number of tax lawsuits to be filed to acquire land bank properties in the plan year,
- 3) The proposed sale price of the properties anticipated to be sold to "qualified participating developers" during the plan year,
- 4) A list of community housing development organizations eligible to participate in the "right of first refusal" for acquisition and development of real property sold to the land bank,
- 5) The municipality's plan for affordable housing development on those parcels of real property, and
- 6) The sources and amounts of funding anticipated being 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 proposes to implement a local Urban Land Bank Demonstration Program and presents this plan for implementation. Before adopting the FY 2017-18 plan, the City of Dallas will hold a public hearing on the proposed plan. The City of Dallas will provide notice of the hearing to all City Certified Community Housing Development Organizations (CHDOs) and to neighborhood associations identified by the City as serving the neighborhoods in which properties anticipated to be available for sale to the land bank are located. The City of Dallas will make copies of the proposed plan available to the public not later than the 60<sup>th</sup> day before the date of the public hearing.

Following the adoption of the FY 2017-18 Urban Land Bank Demonstration Program Plan, the plan will be implemented and the annual performance reports on the plan will be available through the Housing Department no later than November 1, 2018. The performance report for the FY 2016-17 Urban Land Bank Demonstration Program Plan are currently available.

## **II. PURPOSE**

The objective of the City of Dallas' Urban Land Bank Demonstration Program is to acquire unproductive, vacant, and developable lots and lots improved with abandoned, vacant and uninhabitable houses to be "banked" by the Dallas Housing Acquisition and Development Corporation (the "Land Bank") for affordable housing or other commercial development. The acquisition of these lots will enable new single-family homeowner or rental development on the lots to house low income households and stabilize distressed communities. This initiative will be implemented by means of the tax foreclosure process for properties with five years or more of delinquent property taxes.

## **III. PARCELS OF PROPERTY**

The City has identified parcels of real property that may become available for sale to the Land Bank during the fiscal year beginning October 1, 2017 (see Attachment C). The considerations for parcel identification included vacant residential/commercial properties with at least five years or more of delinquent property taxes (reported from Dallas County). Priority is given to properties located in: 1) neighborhoods designated within the City of Dallas, 2) neighborhoods with active Community Housing Development Organization projects, and 3) other neighborhoods identified by the City as being in need of new housing/commercial development. The parcels listed will follow a process of review to determine suitability for housing development before moving forward to tax foreclosure and possible land banking. Attachment D are those parcels available to the Land Bank for submission, approximately 100 parcels from Attachment D were previously referred for tax foreclosure may be resubmitted.

Notwithstanding any other right of first refusal granted under Texas Local Government Code ("Code") Chapter 379C, if the Land Bank determines that a property acquired by the Land Bank is not appropriate for residential development, the Land Bank first shall offer the property for sale to an eligible adjacent property owner for either the lower of the fair market value for the property as determined by the appraisal district in which the property is located, or the sales price recorded in the annual plan, i.e., the amount for which the property would be sold to a "qualified participating developer", calculated as shown on page 5 of this annual plan. An "eligible adjacent property owner" means a person who owns property located adjacent to property owned by the Land Bank and satisfies eligibility requirements adopted by the Land Bank. An adjacent property owner that purchases 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 Land Bank, unless the Land Bank adopts a policy permitting the transfer of the property to a family member of the eligible adjacent property owner or occurs as a result of the death of the eligible adjacent property owner.

#### **IV. ADDITIONAL USE OF LAND BANK PROPERTY**

The Land Bank may also acquire and sell to a developer property intended for commercial use.

#### **V. QUALIFIED BUILDERS**

##### **A. Qualified Participating Developer**

In order to be designated as a Qualified Participating Developer under Section 379C.005 of the Code and participate in the Urban Land Bank Demonstration Program, 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 City for the Land Bank property; and (3) demonstrate ability to develop, within a three-year period, its inventory of residential lots acquired through City of Dallas operated or assisted programs including proposed Land Bank property to be acquired.

##### **B. Community Housing Development Organizations**

An organization which meets the definition of a Community Housing Development Organization (CHDO), under 24 CFR 92.2 and is certified by the City of Dallas as such, may be a "qualified organization" under Section 379C.011 of the Code. Only "qualified organizations" as defined in the Code may engage in the "right of first refusal" for this program.

A listing of those CHDOs that may be eligible for the "Right of First Refusal" is available as Attachment A. In order to engage in the "right of first refusal" on the acquisition of a property from the Land Bank, the CHDO must also have the following to be considered a "qualified organization":

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 Land Bank is offering for sale,
2. 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 Land Bank and within the organization's designated geographical boundaries of operation, and
3. Built or rehabilitated housing units (within the preceding two-year period) within a one-half mile radius of the offered parcel.

### **C. Right of First Refusal**

Code Section 379C.011 explains the elements of the "Right of First Refusal" for "qualified organizations." The City of Dallas and Land Bank will apply the following points to this process:

1. Written notice will be provided to the "qualified organizations" by certified mail for the offering;
2. The time period for "right of first refusal" will be six (6) months from the date of the deed of conveyance of the property to the Land Bank;
3. During this six-month period, the Land Bank may not sell the property to a qualified participating developer other than a qualified organization. If all qualified organizations eligible to exercise the right of first refusal for that property notify the Land Bank that they are declining to exercise their right of first refusal during the 6-month period or if an offer to purchase the property is not received from a qualified organization during the 6-month period, the Land Bank may sell the property to any other qualified developer at the same price that the Land Bank offered the property to the qualified organization;
4. After the "right of first refusal" period expires, the subject property will be offered to a "qualified participating developer" as defined in the Code;
5. If more than one "qualified organization" expresses an interest in exercising its "right of first refusal," the organization that has designated the most geographically compact area encompassing a portion of the property shall be given priority;
6. There will be no requirements for the Land Bank to give "right of first refusal" for "qualified organizations" under 379C.011, if the Land Bank is selling property that reverted to the Land Bank under Section 379C.009(d); and,
7. The "right of first refusal" applies only to properties acquired under Texas Local Government Code Chapter 379C: Urban Land Bank Demonstration Program. There is no "right of first refusal" for properties acquired by the City or its Land Bank through other City programs or initiatives. The qualified organization's "right of first refusal" is subject to an eligible adjacent property owner's "right of first refusal" as provided in Code Section 379C.0106.

## **VI. AFFORDABLE HOUSING DEVELOPMENT PLAN**

### **A. Housing Need**

Based on 2016 census data, the population of the City of Dallas has grown by 10% since April 1, 2010. The City of Dallas has identified high priority needs in the availability and affordability of housing, also in accordance with the census data, it has a homeownership rate of 42.3% compared to the national average of 63.9%.

In order to achieve a 50% homeownership rate goal, approximately 27,000 single-family units would have to be created. The priority for the City of Dallas is not only to create single-family homes but also to make them affordable. The definition of an affordable homeownership unit is one in which a household does not allocate more than 30% of its total income towards housing. Under the Urban Land Bank Demonstration Program, the target population is households at or below 115% of area median family income.

### **B. Housing Requirements**

At least 25% of the Land Bank properties must be deed restricted for sale to households with gross household incomes not greater than 60% of the area median family income adjusted for household size; and not more than 30% of those Land Bank properties may be deed restricted for sale to households with gross household incomes greater than 80% of the area median family income, adjusted for household size. In addition, a lease-purchase option may be used with the understanding that the purchaser must close on the house within twelve months from the date the lease-purchase begins. The City desires to take advantage of opportunities to leverage private and public funding for mixed income developments.

If a Land Bank property is developed for rental housing, the deed restrictions must be for a period of not less than 15 years and must require that: (1) 100 percent of the rental units be occupied by households with incomes not greater than 60 percent of area median family income, based on gross household income, adjusted for household size, for the metropolitan statistical area in which the municipality is located, as determined annually by the United States Department of Housing and Urban Development; (2) 40 percent of the units be occupied by households with incomes not greater than 50 percent of area median family income, based on gross household income, adjusted for household size, for the metropolitan statistical area in which the municipality is located, as determined annually by the United States Department of Housing and Urban Development; or (3) 20 percent of the units be occupied by households with incomes not greater than 30 percent of area median family income, based on gross household income, adjusted for household size, for the metropolitan statistical area in which the municipality is located, as determined annually by the United States

Department of Housing and Urban Development. The deed restrictions for rental properties must require the owner to file an annual occupancy report with the municipality on a reporting form provided by the municipality. The deed restrictions must also prohibit any exclusion of an individual or family from admission to 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. Except as otherwise provided by this section, if the deed restrictions imposed under this section are for a term of years, the deed restrictions shall renew automatically.

### **C. Housing Opportunities**

The City of Dallas intends to continue implementation of the Urban Land Bank Demonstration Program to produce affordable housing. Attachment D identifies the list of 2539 properties the Land Bank has referred for tax foreclosure under the FY 2003-04, FY 2004-05, FY 2005-06, FY 2006-07, FY 2007-08, FY 2008-09, FY 2009-10, FY 2010-11, FY 2011-12, FY 2012-13, FY 2013-14, FY 2014-15 and FY 2015-16 Plans. In the event any properties are removed from Attachment D, an equal number of qualified lots may be substituted. The City of Dallas intends to sell up to 200 properties in FY 2017-18 to "qualified organizations" and "qualified participating developers" for affordable housing development under this program. Subject parcels will first be offered for sale in FY 2017-18 to "qualified organizations" at fair market value with a discount consideration amount needed to ensure the viable sale to an income qualified household. All properties will be deed restricted and have provisions in place to ensure the intended purpose of the Land Bank Program. For example, a property sold to a qualified homeowner will be assigned a deed restriction for an affordability period, and a property developed for rental shall retain the deed restriction under the owner entity.

### **D. Qualified Builder Requirements**

All parcels will be conveyed with a right of reverter so that if the "qualified participating developer" does not apply for a construction permit and close on any construction financing within the three-year period following the date of the conveyance of the property from the Land Bank to the "qualified participating developer," the property will revert to the Land Bank for subsequent resale to another "qualified participating developer" or conveyance to the taxing units who were parties to the judgment for disposition as otherwise allowed under the law. 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 Land Bank to the taxing units who were parties to the judgment for disposition as otherwise allowed under the law. A property may be transferred to the taxing units before completion of the four-year period if the Land Bank determines that the property is not appropriate for residential or

commercial development. The Land Bank may also sell property to a political subdivision or a nonprofit organization before completion of the four-year period.

The Land Bank may permit a qualified participating developer to exchange a property purchased from the Land Bank with any other property owned by the developer if the developer agrees to construct on the other property affordable housing for low income households as provided in this plan and state law and the other property is located in a planned development incorporating the property originally purchased from the Land Bank or another location as approved by the Land Bank. The Land Bank shall adjust the Deed Restrictions under Texas Local Government Code Section 379C.010 for each of the properties exchanged by the developer under this section.

The Land Bank may sell two adjacent properties that are owned by the Land Bank 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.

## **VII. 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.

**ATTACHMENT A  
COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS  
RE-CERTIFICATION LIST FOR FY 2017-18  
Updated – 5/23/16**

<b>CHDO</b>	<b>GEOGRAPHIC BOUNDARIES</b>	<b>DATE CERTIFIED</b>
<b>Builders of Hope CDC</b> 7920 Elmbrook Drive, Suite 103 Dallas, Texas 75247 Office (214) 920-9850 Fax (214) 630-5155 David Campbell, President	West Dallas - Sylvan Avenue on the East; Trinity River on the North; IH-30 on the South; Loop 12 (Walton Walker Blvd.) on the West	12/15/1999
<b>City Wide Community Development Corp.</b> 3730 S. Lancaster Rd., Suite 110 Dallas, Texas 75216 Office (214) 371-0888 Fax (214) 371-0887 Sherman Roberts, President	City-wide	5/21/2007
<b>East Dallas Community Organization</b> 4210 Junius St., Suite 5 <sup>th</sup> Floor Dallas, Texas 75246 Office (214) 515-9779 Fax (214) 826-1966 Gerald Carlton, President Rick Guerrero, Director of Operations Jesse A. Banda, Homebuyer Consultant	City-wide	10/09/1997
<b>Innercity Community Development Corporation/ South Dallas/Fair Park</b> 4907 Spring Ave. Dallas, Texas 75210 Office (214) 915-9900 Fax (214) 915-9909 Diane Ragsdale, Managing Director	South Dallas/Fair Park including Zip Codes 75210 & 75215 and Census Tracts 27.01, 27.02, 28, 29, 35, 36, 37, 38, 39.01 & 39.02	8/17/1992
<b>SouthFair Community Development Corporation</b> 2610 Martin Luther King Blvd. Dallas, Texas 75215 Office (214) 421-1363 Fax (214) 421-1364 Annie Jones Evans, Executive Director	Martin Luther King Jr. Blvd. on the South; Good-Latimer on the West; Dart Green Line on the North; Robert B. Cullum Blvd. on the East	02/03/1994

**ATTACHMENT B  
2017-2018 ASSISTANCE PROGRAM**

The City of Dallas is required to include in its Urban Land Bank Demonstration Program Plan the sources and amounts of funding anticipated to be available from the City for development of affordable housing in Dallas, 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. This Plan is proposed for City Council adoption on January 10, 2018.

**DALLAS HOMEBUYER ASSISTANCE PROGRAM**

FY 2014-15 Actual	\$2,100,000
FY 2015-16 Actual	\$2,100,000
FY 2016-17 Actual	\$2,100,000
FY 2017-18 Actual	\$1,501,792

Provides deferred payment loans to low-mod-income homebuyers for down payment, closing costs and principle reduction. (214-670-4447)

**HOUSING DEVELOPMENT ASSISTANCE**

**Community Housing Development Organization Program**

FY 2014-15 Actual	\$1,000,000
FY 2015-16 Actual	\$1,000,000
FY 2016-17 Actual	\$1,000,000
FY 2017-18 Actual	\$825,000

Provides operating assistance grants and both pre-development and development loans to nonprofit City-certified Community Housing Development Organizations (CHDOs) developing affordable housing for low-income households. Development funding may be used for property acquisition and housing acquisition, rehabilitation and/or new construction. (214-670-3601)

### **Community Based Development Organization Program**

FY 2014-15 Actual	None
FY 2015-16 Actual	None
FY 2016-17 Actual	None
FY 2017-18 Proposed	None

Provides vertical construction loans to Community Based Development Organizations. (214-670-3601)

### **Economic Development GO Bond Program for Southern Dallas**

FY 2014-15 Actual	None
FY 2015-16 Actual	None
FY 2016-17 Actual	None
FY 2017-18 Proposed	Subject to November 2017 Bond Election

Provides funding to promote economic development in the Southern area of the City and transit oriented development throughout the City. The funds can be used for acquisition, demolition, planning, design, construction, as well as, public streets and utilities. This includes providing funding for mixed-income residential in the Southern sector or mixed-use transit oriented development throughout the City. (214-670-3633)

### **Housing Development Loan Program**

FY 2014-15 Actual	\$1,977,078
FY 2015-16 Actual	\$1,348,807
FY 2016-17 Actual	\$2,488,780
FY 2017-18 Proposed	\$3,605,570

Provides private and non-profit organizations with loans/grants for the development of permanent supportive housing and senior housing including but not limited to pre-development costs, development costs, construction subsidies, relocation costs, demolition costs, acquisition costs, related acquisition costs and rental rehabilitation. (214-670-3601)

## **Dallas Housing Finance Corporation Multifamily Program**

Funding subject to availability of bond proceeds

Provides financing through issuance of tax-exempt mortgage revenue bonds for new construction of multifamily housing for low- and moderate-income households. (214-671-8266)

**ATTACHMENT C  
FY 2017-18 LAND BANK PLAN**

**RESIDENTIAL**

<u>ADDRESS</u>	<u>ADDRESS</u>	<u>ADDRESS</u>
204 E 10TH	4533 FELLOWS	2017 MORRIS
401 E 10TH	4629 FELLOWS	2020 MORRIS
424 W 10TH	4724 FELLOWS	3502 MORRIS
912 E 10TH	4728 FELLOWS	1842 MORRIS
1024 E 10TH	4732 FELLOWS	3500 MORRIS
1027 E 10TH	4736 FELLOWS	3506 MORRIS
1102 E 10TH	4752 FELLOWS	3510 MORRIS
1124 E 10TH	4812 FELLOWS	3542 MORRIS
1214 E 10TH	4816 FELLOWS	3602 MORRIS
1221 E 10TH	4820 FELLOWS	3606 MORRIS
1300 E 10TH	4832 FELLOWS	3639 MORRIS
1308 E 10TH	4836 FELLOWS	3701 MORRIS
1107 E 10TH	4844 FELLOWS	3722 MORRIS
1031 E 11TH	2414 FELTON	3741 MORRIS
1125 E 11TH	806 FERNWOOD	1 MOSSGLEN
1624 E 11TH	1527 FERNWOOD	1222 MOUNTAIN LAKE
1013 E 11TH	1835 FERNWOOD	1405 MOUNTAIN LAKE
1700 E 11TH	2519 FERNWOOD	1 MOUNTAIN SHORES
1716 E 11TH	2521 FERNWOOD	2 MOUNTAIN SHORES
1720 E 11TH	2526 FERNWOOD	3 MOUNTAIN SHORES
1823 E 11TH	2603 FERNWOOD	4 MOUNTAIN SHORES
1825 E 11TH	2638 FERNWOOD	5 MOUNTAIN SHORES
2410 E 11TH	3914 FERNWOOD	16 MOUNTAIN SHORES
409 W 12TH	4330 FERNWOOD	2206 MOUSER
722 W 12TH	2639 FERNWOOD	3616 MT EVEREST
901 E 12TH	2719 FERNWOOD	3726 MT RANIER
917 E 12TH	2935 FERNWOOD	3623 MT ROYAL
911 18TH	3001 FERNWOOD	804 MUNCIE
2714 1ST	3007 FERNWOOD	908 MUNCIE
4208 1ST	3217 FERNWOOD	910 MUNCIE
4210 1ST	3225 FERNWOOD	913 MUNCIE

4215		1ST					
4216		1ST		3922	FERNWOOD	1812	MUNCIE
4224		1ST		3930	FERNWOOD	1911	MUNCIE
4226		1ST		2612	FERRIS	1927	MUNCIE
2304		2ND		2620	FERRIS	1923	MUNCIE
2538	S	2ND		301	FIDELIS	930	MUNCIE
4230		2ND		8820	FILES	119	MURDEAUX
5366		2ND		8919	FILES	547	MURDOCK
2008		3RD		4008	FINIS	605	MURDOCK
2971		50TH		4011	FINIS	609	MURDOCK
2436		51ST		2402	FINKLEA	720	MURDOCK
2506		51ST		2406	FINKLEA	824	MURDOCK
2611		51ST		2410	FINKLEA	1624	N MURDOCK
2624		51ST		2414	FINKLEA	10019	MUSKOGEE
2436		52ND		2418	FINKLEA	3511	MYRTLE
2522		52ND		2430	FINKLEA	3015	MYRTLE
2612		52ND		4500	FIRESIDE	3824	MYRTLE
2633		52ND		9305	FIRESIDE	4316	MYRTLE
2641		52ND		9309	FIRESIDE	6310	MYRTLE
2705		52ND		1	FISH	6318	MYRTLE
2727		52ND		2708	FISH TRAP	123	NACHITA
2433		52ND		2714	FISH TRAP	2810	NAMUR
2630		52ND		5124	FITCHBURG	2825	S NAMUR
2746		52ND		5512	FITCHBURG	3145	NANDINA
				1315	FITZHUGH	3244	NANDINA
618	E	5TH		1520	S FITZHUGH	9999	NANTUCKET VILLAGE
817	E	6TH		1625	S FITZHUGH	10311	NANTUCKET VILLAGE
918	W	7TH		1627	S FITZHUGH	2446	NAOMA
115	W	8TH		3311	S FITZHUGH	2506	NAOMA
406	E	8TH		3706	S FITZHUGH	7934	NASSAU
513	E	8TH		4222	S FITZHUGH	8002	S NASSAU
521	E	8TH		3608	S FITZHUGH	3343	S NAVAJO
1922	E	8TH		1014	S FIVE MILE	3314	NAVAJO
1930	E	8TH		1022	W FIVE MILE	3116	NAVARO
2934	W	9TH		1531	W FLEETWOOD	3226	NAVARO
1030	E	9TH		1630	FLEETWOOD	3314	NAVARO
110	S	ACRES		304	FLEMING	3321	NAVARO
111	N	ACRES		312	FLEMING	3503	NAVARO
116	N	ACRES		1218	FLETCHER	3018	NAVARO
230	S	ACRES		1300	FLETCHER	3226	NAVARO
350	N	ACRES		1308	FLETCHER	5	NAVY

350	N	ACRES	1325	FLETCHER	15	NAVY
1439		ADELAIDE	1330	FLETCHER	221	NAVY
1535		ADELAIDE	1000	FLETCHER	1909	NEAL
1818		ADELAIDE	1212	FLETCHER	111	NECHES
3907		AGNES	1302	FOLEY	654	NEELY
4002		AGNES	1310	FOLEY	631	W NEOMI
1413	W	AIRPORT FWY	2423	FONVILLE	722	NEOMI
2210		AKRON	12800	FOOTHILL	726	NEOMI
1910		AL LIPSCOMB	1335	FORDHAM	731	NEOMI
1823		ALABAMA	1526	FORDHAM	1359	NEPTUNE
2119		ALABAMA	1746	FORDHAM	9999	NEW BEDFORD
2200		ALABAMA	2110	FORDHAM	9325	NEWHALL
2206		ALABAMA	2218	FORDHAM	9407	NEWHALL
2210		ALABAMA	2227	FORDHAM	1115	NEWPORT
2214		ALABAMA	2246	FORDHAM	3115	NICHOLSON
2218		ALABAMA	2302	FORDHAM	5	NO NAME
2222		ALABAMA	2403	FORDHAM	8	NO NAME
2226		ALABAMA	2406	FORDHAM	363	NO NAME
2404		ALABAMA	2522	FORDHAM	999	NO NAME
2412		ALABAMA	2729	FORDHAM	1219	NO NAME
2423		ALABAMA	2402	FORDHAM	3515	NO NAME
2641		ALABAMA	1827	FORDHAM	5839	NO NAME
2705		ALABAMA	2254	FORDHAM	6036	NO NAME
2722		ALABAMA	2733	FORDHAM	6500	NO NAME
2831		ALABAMA	2751	FORDHAM	6524	NO NAME
2835		ALABAMA	2819	FORDHAM	6532	NO NAME
2847		ALABAMA	2826	FORDHAM	6534	NO NAME
2900		ALABAMA	2839	FORDHAM	9011	NO NAME
2919		ALABAMA	3217	FORDHAM	1224	NOAH
2926		ALABAMA	3223	FORDHAM	1100	NOKOMIS
2935		ALABAMA	3300	FORDHAM	1131	NOLTE
2939		ALABAMA	3304	FORDHAM	1415	NOMAS
3014		ALABAMA	2627	FOREMAN	1525	NOMAS
3038		ALABAMA	2738	FOREMAN	1735	NOMAS
3042		ALABAMA	2923	FOREMAN	1842	NOMAS
3102		ALABAMA	12026	FOREST GLEN CT	1846	NOMAS
2541		ALAMAIN	3407	FORNEY	1939	NOMAS
2715		ALAMAIN	3423	FORNEY	1955	NOMAS
2723		ALAMAIN	3427	FORNEY	1966	NOMAS
2739		ALAMAIN	3511	FORNEY	2010	NOMAS

2747	ALAMAIN	1900	FORT WORTH	3316	NOMAS
1514	ALASKA	114	FRANCES	3320	NOMAS
1631	ALASKA	210	N FRANCES	3321	NOMAS
1706	ALASKA	215	N FRANCES	3324	NOMAS
2006	ALASKA	218	N FRANCES	3326	NOMAS
2402	ALASKA	315	S FRANCES	3407	NOMAS
2720	ALASKA	2726	FRANK	3431	NOMAS
2730	ALASKA	3510	FRANK	3529	NOMAS
2814	ALASKA	3604	FRANK	3615	NOMAS
2914	ALASKA	3607	FRANK	1805	NOMAS
2927	ALASKA	3610	FRANK	3630	NOMAS
1510	ALASKA	3710	FRANK	3715	NOMAS
2931	ALASKA	3714	FRANK	3718	NOMAS
2946	ALASKA	3807	FRANK	3720	NOMAS
3036	ALASKA	4010	FRANK	5518	NOMAS
3123	ALASKA	4117	FRANK	5521	NOMAS
414	ALBRIGHT	4303	FRANK	5703	NOMAS
401	ALBRIGHT	4326	FRANK	5707	NOMAS
403	ALBRIGHT	4328	FRANK	5711	NOMAS
405	ALBRIGHT	4343	FRANK	5715	NOMAS
410	ALBRIGHT	4347	FRANK	5719	NOMAS
415	ALBRIGHT	4414	FRANK	5723	NOMAS
421	ALCALDE	4431	FRANK	4705	NOME
2902	ALEX	4435	FRANK	4711	NOME
2911	ALEX	4504	FRANK	4716	NOME
2927	ALEX	4510	FRANK	4720	NOME
2907	ALEX	4535	FRANK	4723	NOME
2914	ALEX	4602	FRANK	4732	NOME
2055	ALHAMBRA	4611	FRANK	4736	NOME
1010	ALLEN	2726	FRAZIER	4744	NOME
4004	ALSBURY	2739	FRAZIER	4748	NOME
13	ALTO GARDEN	2911	FRAZIER	4812	NOME
1325	AMOS	2915	FRAZIER	4820	NOME
1333	AMOS	1321	FRIENDSHIP	4832	NOME
1340	AMOS	4838	FRIIO	4836	NOME
2212	ANDERSON	1000	FRONT	4843	NOME
2223	ANDERSON	1219	FRONT	4851	NOME
2225	ANDERSON	2817	FROST	4123	NORCO
2227	ANDERSON	2834	FROST	1201	NORTH
2229	ANDERSON	2846	FROST	1207	NORTH
2234	ANDERSON	2850	FROST	1215	NORTH

2239	ANDERSON	2858	FROST	1310	NORTH
2219	ANDERSON	2859	FROST	239	NORTH SHORE
2241	ANDERSON	2870	FROST	851	OAK FOREST
2243	ANDERSON	2874	FROST	2826	OAK LN
2251	ANDERSON	9351	FROSTWOOD	714	OAK PARK
2302	ANDERSON	4014	FUREY	2328	OAK PLAZA
2402	ANDERSON	3507	FUREY	2404	OAK PLAZA
2414	ANDERSON	3919	FUREY	2419	OAK PLAZA
2600	ANDERSON	4002	FUREY	2364	OAKDALE
2629	ANDERSON	4015	FUREY	2370	OAKDALE
2710	ANDERSON	4031	FUREY	2428	OAKDALE
2643	ANDERSON	4109	FUREY	2510	OAKDALE
1815	ANGELINA	4127	FUREY	2514	OAKDALE
1955	ANGELINA	4130	FUREY	2519	OAKDALE
2017	ANGELINA	4131	FUREY	2521	OAKDALE
2024	ANGELINA	2651	GADBERRY	2542	OAKDALE
2037	ANGELINA	1843	GALLAGHER	2543	OAKDALE
2914	ANGELINA	1910	GALLAGHER	2547	OAKDALE
9414	ANGELUS	1950	GALLAGHER	2829	OAKDALE
9422	ANGELUS	2026	GALLAGHER	2834	OAKDALE
9430	ANGELUS	3404	GALLAGHER	2837	OAKDALE
713	ANGUS	3510	GALLAGHER	2844	OAKDALE
717	ANGUS	3710	GALLAGHER	1306	OAKLEY
2324	ANN ARBOR	5215	GALLAGHER	1308	OAKLEY
2326	ANN ARBOR	2207	GALLATIN	1406	OAKLEY
1503	E ANN ARBOR	1102	GALLOWAY	1506	OAKLEY
1514	E ANN ARBOR	3227	GARDEN	9999	OAKWOOD
1522	E ANN ARBOR	3335	GARDEN	2403	OBENCHAIN
1719	E ANN ARBOR	1634	GARDEN	4	ODESSA
1955	E ANN ARBOR	1626	GARDEN	4103	ODESSA
1961	E ANN ARBOR	1715	GARDEN	3431	ODESSA
1965	E ANN ARBOR	2223	GARDEN	8621	ODOM
2107	E ANN ARBOR	2231	GARDEN	318	E OHIO
2143	E ANN ARBOR	2238	GARDEN	1238	W OHIO
2207	E ANN ARBOR	2246	GARDEN	1242	E OHIO
2211	E ANN ARBOR	2254	GARDEN	1567	E OHIO
2215	E ANN ARBOR	2345	GARDEN	114	OHIO
2671	ANN ARBOR	2402	GARDEN	119	W OHIO
2019	E ANN ARBOR	2403	GARDEN	1547	E OHIO
2219	E ANN ARBOR	2404	GARDEN	1538	E OHIO
2251	E ANN ARBOR	2407	GARDEN	219	W OKLAUNION

2323	E	ANN ARBOR	2408	GARDEN	900001	OLD MOSS
2407	E	ANN ARBOR	2410	GARDEN	3708	OPAL
2504	E	ANN ARBOR	2424	GARDEN	3723	OPAL
2516	E	ANN ARBOR	2425	GARDEN	3810	OPAL
2528		ANN ARBOR	13600	GARDEN GROVE	3831	OPAL
2671	E	ANN ARBOR	13826	GARDEN GROVE	3923	OPAL
2723	E	ANN ARBOR	942	GARDENVIEW	4214	OPAL
2746	E	ANN ARBOR	4600	GARLAND	4234	OPAL
2773	E	ANN ARBOR	4611	GARLAND	829	OSLO
654		ANNAROSE	4818	GARLAND	800	OSLO
710		ANNAROSE	4822	GARLAND	4406	N OTTAWA
2111		ANNEX	5409	GARLAND	76	OVERLOOK
803		APACHE	5014	GARLAND	1427	OVERTON
3725		ARANSAS	5229	GARLAND	1607	E OVERTON
3814		ARANSAS	4414	GARRISON	1618	E OVERTON
3826		ARANSAS	4512	GARRISON	1623	E OVERTON
3922		ARANSAS	4516	GARRISON	1651	E OVERTON
4114		ARANSAS	4520	GARRISON	2307	E OVERTON
1317		ARBOR VITAE	4601	GARRISON	2730	E OVERTON
2111		ARDEN	4602	GARRISON	2803	E OVERTON
2117		AREBA	4609	GARRISON	2835	E OVERTON
2119		AREBA	4618	GARRISON	1230	OVERTON
1711		ARIZONA	4710	GARRISON	405	E OVERTON
1918		ARIZONA	4711	GARRISON	1426	E OVERTON
2021		ARIZONA	4712	GARRISON	2815	E OVERTON
2201		ARIZONA	4713	GARRISON	2855	E OVERTON
2209		ARIZONA	1523	GARZA	3907	OVERTON
2221		ARIZONA	1529	GARZA	3915	OVERTON
2227		ARIZONA	1610	GARZA	4007	OVERTON
2420		ARIZONA	1618	GARZA	4011	OVERTON
2430		ARIZONA	1630	GARZA	4015	OVERTON
2606		ARIZONA	1634	GARZA	4023	OVERTON
2609		ARIZONA	1718	GARZA	1418	OWEGA
2610		ARIZONA	1730	GARZA	1422	OWEGA
2618		ARIZONA	1733	GARZA	1426	OWEGA
2642		ARIZONA	1735	GARZA	1442	OWEGA
2716		ARIZONA	1742	GARZA	1446	OWEGA
2814		ARIZONA	1823	GARZA	1510	OWEGA
2839		ARIZONA	2231	GARZA	1542	OWEGA
2914		ARIZONA	2900	GAY	4721	OWENWOOD

3006	ARIZONA	2909	GAY	4818	OWENWOOD
3018	ARIZONA	2914	GAY	4822	OWENWOOD
3006	ARIZONA	2810	GAY	4838	OWENWOOD
3031	ARIZONA	2904	GAY	1179	OXBOW
3035	ARIZONA	2910	GAY	1183	OXBOW
3047	ARIZONA	2911	GAY	4907	PACIFIC
3328	ARIZONA	2912	GAY	704	PACKARD
8218	ARLENE	1238	GEORGIA	705	PACKARD
5511	ARLINGTON PARK	1239	GEORGIA	713	PACKARD
3732	ARMOR	1410	GEORGIA	717	PACKARD
3734	ARMOR	1514	GEORGIA	721	PACKARD
3736	ARMOR	1537	GEORGIA	1011	S PACKARD
3738	ARMOR	2723	GERTRUDE	1014	PACKARD
3742	ARMOR	2707	GERTRUDE	3522	PACKARD
5	ARMY	2515	GHENT	417	PAGE
20	ARMY	2518	GHENT	4022	W PALACIOS
21	ARMY	2522	GHENT	2322	PALL MALL
22	ARMY	2526	GHENT	2620	PALL MALL
23	ARMY	2542	GHENT	2656	PALL MALL
1614	ARROW	2555	GHENT	2660	PALL MALL
4504	ASH	2621	GHENT	2715	PALL MALL
4526	ASH	2634	GHENT	2719	PALL MALL
5407	ASH	2401	GIBBS WILLIAMS	2723	PALL MALL
9566	ASH CREEK	2445	GIBBS WILLIAMS	2750	PALL MALL
1	ASHWOOD	2521	GIBBS WILLIAMS	2808	PALL MALL
2	ASHWOOD	3526	GIBSONDELL	2814	PALL MALL
600	ASPENDALE	4513	GINGER	2815	PALL MALL
3208	ATLANTA	4539	GINGER	2820	PALL MALL
3619	ATLANTA	2434	GIVENDALE	2824	PALL MALL
3942	ATLANTA	2502	GIVENDALE	557	PALMETTO
3736	ATLANTA	2506	GIVENDALE	2741	PALO ALTO
3905	ATLANTA	2510	GIVENDALE	3155	PALO ALTO
3938	ATLANTA	9	GLADEWATER	3172	PALO ALTO
3943	ATLANTA	4116	GLADEWATER	9302	PARAMOUNT
1833	ATLAS	4126	GLADEWATER	9426	PARAMOUNT
5104	AUDREY	4154	GLADEWATER	9502	PARAMOUNT
5141	AUDREY	4170	GLADEWATER	1409	PARK ROW
5301	AUDREY	4227	GLADEWATER	1805	PARK ROW
5309	AUDREY	4239	GLADEWATER	1815	PARK ROW

1906	AUTUMN MEADOW	4247	GLADEWATER	1819	PARK ROW
3912	AVANT ST	4327	GLADEWATER	1831	PARK ROW
407	AVE A	1415	GLEN	2532	PARK ROW
409	AVE A	1418	GLEN	2723	PARK ROW
415	AVE A	5722	GLEN FOREST	2445	PARKCLIFF
1619	AVE B	2519	GLENFIELD	5407	PARKDALE
1703	AVE B	2524	GLENFIELD	5411	PARKDALE
1710	AVE B	2711	GLENFIELD	6903	PARKDALE
1727	AVE B	2719	GLENFIELD	6919	PARKDALE
1731	AVE B	9	GLIDDEN	6927	PARKDALE
1	AVE D	19	GLIDDEN	6938	PARKDALE
423	AVE E	20	GLIDDEN	5008	PARKLAND
426	AVE E	1331	GLIDDEN	721	PARKVIEW
426	AVE E	1338	GLIDDEN	509	PARKWOOD
444	AVE E	2919	GLOYD	516	PARKWOOD
319	AVE F	2945	GLOYD	605	PARKWOOD
351	AVE F	2730	GOLDMAN	611	PARKWOOD
418	AVE F	3206	GOLDSPIER	617	PARKWOOD
323	AVE G	2315	GOOCH	623	PARKWOOD
327	AVE G	2333	GOOCH	629	PARKWOOD
607	AVE G	2339	GOOCH	740	PARKWOOD
419	AVE H	2346	GOOCH	1211	PARLAY
516	AVE H	2403	GOOCH	1212	PARLAY
402	AVE J	2420	GOOCH	1215	PARLAY
403	AVE J	2503	GOOCH	1216	PARLAY
503	AVE J	2701	GOOCH	1219	PARLAY
419	AVE L	2809	GOOCH	1222	PARLAY
405	AVE L	2814	GOOCH	1223	PARLAY
410	AVE L	2820	GOOCH	2708	PARNELL
3962	AVOCADO	2825	GOOCH	2722	PARNELL
4202	AZTEC	2310	GOOCH	2724	PARNELL
4208	AZTEC	2412	GOOD LATIMER	2732	PARNELL
4212	AZTEC	2425	S GOOD LATIMER	2828	PARNELL
4249	AZTEC	2715	GOODWILL	2901	PARNELL
4306	AZTEC	2716	GOODWILL	2915	PARNELL
4311	AZTEC	2722	GOODWILL	4815	PARRY
4118	BABCOCK	2723	GOODWILL	4528	PARRY
1305	BADEN	1900	GOULD	4910	PARRY
1315	BADEN	2608	GOULD	2708	PARSONS
1322	BADEN	2700	GOULD	2712	PARSONS

1330	BADEN	2716	GOULD	2711	PARSONS
1336	BADEN	2724	GOULD	3343	PARVIA
118	S BAGLEY	2727	GOULD	5168	PATONIA
400	N BAGLEY	2829	GOULD	1307	PEABODY
403	N BAGLEY	9700	GRADY	1319	PEABODY
1042	N BAGLEY	10706	GRADY	1325	PEABODY
4019	BAKER	2703	GRAFTON	1812	PEABODY
3916	BALCH	608	GRAHAM	2311	PEABODY
3914	BALCH	702	GRAHAM	2406	PEABODY
4503	BALDWIN	710	GRAHAM	2408	PEABODY
4727	BALDWIN	1502	GRAND	2413	PEABODY
4731	BALDWIN	1507	GRAND	2509	PEABODY
4806	BALDWIN	1910	GRAND	2524	PEABODY
4611	BALDWIN	2524	GRAND	2525	PEABODY
4810	BALDWIN	2534	GRAND	2529	PEABODY
4811	BALDWIN	2723	GRAND	2533	PEABODY
4819	BALDWIN	4309	GRAND	2610	PEABODY
4161	BALL	1101	E GRANT	2612	PEABODY
4134	BALL	1231	GRANT	2724	PEABODY
710	BANK	1307	GRANT	2431	PEABODY
1114	BANK	3017	GRAYSON	1637	PEAR
1419	BANK	2722	GRAYSON	1712	PEAR
1430	BANK	1	GREAT TRINITY FOREST	1713	PEAR
1500	BANK	804	GREEN CASTLE	2819	PEARY
1515	BANK	9999	GREENGROVE	2823	PEARY
1516	BANK	13101	GREENGROVE	2859	PEARY
71	BANKS	13305	GREENGROVE	2875	PEARY
78	BANKS	214	GREENHAVEN	2839	PEARY
140	BANKS	234	GREENHAVEN	999	PEBBLE VALLEY
145	BANKS	1611	GREENLAWN	401	PECAN
1615	BANNOCK	1615	GREENLAWN	402	PECAN
1625	BANNOCK	1619	GREENLAWN	407	PECAN
1635	BANNOCK	1406	GREENVILLE	408	PECAN
1641	BANNOCK	2218	GREER	413	PECAN
1710	BANNOCK	2325	GREER	416	PECAN
5135	BARBER	2226	GREER	423	PECAN
5213	BARBER	3126	GREGG	431	PECAN
2619	BARLOW	3128	GREGG	606	PEMBERTON HILL
2623	BARLOW	3141	GREGG	648	PEMBERTON HILL

2709	BARLOW	620	GRIFFITH	1031	PEMBERTON HILL
2717	BARLOW	1626	GRINNELL	3532	PENELOPE
3301	BARNARD	1630	GRINNELL	3533	PENELOPE
5500	BARREE	10404	GROVE OAKS	3533	PENELOPE
5634	BARREE	200	E GRUBB DR	3602	PENELOPE
5734	BARREE	3738	GUARANTY	3603	PENELOPE
1449	BARRY	3212	GUNTER	3606	PENELOPE
916	BAYONNE	3224	GUNTER	3614	PENELOPE
805	BAYONNE	4845	GURLEY	3631	PENELOPE
811	BAYONNE	2811	GUYMON	3702	PENELOPE
818	BAYONNE	3325	HALLETT	3704	PENELOPE
1115	BAYONNE	3333	HALLETT	3707	PENELOPE
1121	BAYONNE	3507	HALLETT	3719	PENELOPE
1836	BAYSIDE	3515	HALLETT	3811	PENELOPE
1847	BAYSIDE	3200	HAMILTON	3815	PENELOPE
2023	BAYSIDE	3306	HAMILTON	3819	PENELOPE
2019	BAYSIDE	3523	HAMILTON	3922	PENELOPE
2023	BAYSIDE	3602	HAMILTON	4006	PENELOPE
605	S BEACON	3702	HAMILTON	1313	PENNSYLVANIA
3313	BEALL	4117	HAMILTON	1317	PENNSYLVANIA
3322	BEALL	3706	HAMILTON	1325	PENNSYLVANIA
3326	BEALL	3726	HAMILTON	1415	PENNSYLVANIA
3327	BEALL	3815	HAMILTON	2414	PENNSYLVANIA
3330	BEALL	3909	HAMILTON	2504	PENNSYLVANIA
8119	BEARDEN	3925	HAMILTON	2525	PENNSYLVANIA
3023	BEAUCHAMP	4105	HAMILTON	2710	PENNSYLVANIA
3066	BEAUCHAMP	4309	HAMILTON	2722	PENNSYLVANIA
3067	BEAUCHAMP	4343	HAMILTON	2728	PENNSYLVANIA
3300	BEAUCHAMP	4400	HAMILTON	2812	PENNSYLVANIA
3302	BEAUCHAMP	4414	HAMILTON	2822	PENNSYLVANIA
3019	BEAUCHAMP	4426	HAMILTON	2834	PENNSYLVANIA
3421	BEAUCHAMP	4508	HAMILTON	2908	PENNSYLVANIA
1534	BEAUFORD	4510	HAMILTON	3105	PENNSYLVANIA
1553	BEAUFORD	1858	HAMLET	3110	PENNSYLVANIA
1577	BEAUFORD	4033	HAMMERLY	3117	PENNSYLVANIA
1643	BEAUFORD	4013	HAMMERLY	3203	PENNSYLVANIA
1737	BEAUFORD	3303	HAMPTON	2617	PENNSYLVANIA
1739	BEAUFORD	3601	HANCOCK	2512	PENNSYLVANIA
1819	BEAUFORD	3617	S HANCOCK	3423	PEORIA
1821	BEAUFORD	3621	HANCOCK	3717	PEORIA

12402		BEAUFORD	3625	HANCOCK	3722	PEORIA
1409		BEAUMONT	3906	HANCOCK	3738	PEORIA
707	N	BECKLEY	3910	HANCOCK	3838	PEORIA
719	N	BECKLEY	3911	HANCOCK	3842	PEORIA
735	N	BECKLEY	3918	HANCOCK	4528	PERRY
828	N	BECKLEY	3926	HANCOCK	2	PERSIMMON
912	S	BECKLEY	4004	HANCOCK	2906	PERSIMMON
918	S	BECKLEY	24	HARBOR	2918	PERSIMMON
1512	S	BECKLEY	2301	HARDING	2937	PERSIMMON
2938	S	BECKLEY	2227	HARDING	3038	PERSIMMON
3042	S	BECKLEY	2246	HARDING	3045	PERSIMMON
3206	S	BECKLEY	2311	HARDING	3049	PERSIMMON
3302	S	BECKLEY	2326	HARDING	3053	PERSIMMON
8924		BECKLEYCREST	2327	HARDING	3129	PERSIMMON
9116		BECKLEYCREST	2335	HARDING	3156	PERSIMMON
8918		BECKLEYCREST	2343	HARDING	3203	PERSIMMON
9421		BECKLEYCREST	2418	HARDING	4508	PHILIP
9224		BECKLEYVIEW	1522	HARLANDALE	4515	PHILIP
9228		BECKLEYVIEW	1735	HARLANDALE	4520	PHILIP
209		BECKLEYWOOD	2314	HARLANDALE	4523	PHILIP
336		BECKLEYWOOD	2318	HARLANDALE	4524	PHILIP
3712		BEDFORD	2431	HARLANDALE	4531	PHILIP
5238		BEEMAN	2644	HARLANDALE	5119	PHILIP
3200	S	BELTLINE	3031	HARLANDALE	5509	PICKFAIR
1100	S	BELTLINE	2923	HARLANDALE	108	PIN OAK
4231	S	BELTLINE	3014	HARLANDALE	112	PIN OAK
4233	S	BELTLINE	3121	HARLANDALE	267	PIN OAK
2058		BEN HUR	3135	HARLANDALE	410	PIN OAK
2065		BEN HUR	3328	HARLANDALE	1600	PINE
2070		BEN HUR	3105	HARMON	1603	PINE
2122		BEN HUR	3108	HARMON	1609	PINE
2158		BEN HUR	3130	HARMON	1617	PINE
2164		BEN HUR	3143	HARMON	1725	PINE
2176		BEN HUR	1538	HARRIS CT	2232	PINE
2182		BEN HUR	1550	HARRIS CT	2233	PINE
2222		BEN HUR	1579	HARRIS CT	2408	PINE
7041		BENNING	1600	HARRIS CT	2506	PINE
2726		BENROCK	1602	HARRIS CT	2522	PINE
2730		BENROCK	2315	HARRISON	2538	PINE
2731		BENROCK	2605	HARRISON	2539	PINE
2806		BENROCK	2609	HARRISON	2603	PINE

2807	BENROCK	2611	HARRISON	2616	PINE
2815	BENROCK	2819	HARSTON	2643	PINE
2823	BENROCK	2823	HARSTON	2830	PINE
2830	BENROCK	3631	HARSTON	3218	PINE
2906	BENROCK	401	HART	3235	PINE
2907	BENROCK	407	HART	3319	PINE
2918	BENROCK	409	HART	3335	PINE
2934	BENROCK	411	HART	3622	PINE
2938	BENROCK	444	HART	3635	PINE
2946	BENROCK	452	HART	3639	PINE
2947	BENROCK	457	HART	3642	PINE
2954	BENROCK	608	HARTSDALE	3702	PINE
2955	BENROCK	11001	HARVEST	3710	PINE
2962	BENROCK	9800	HARWELL	3714	PINE
2963	BENROCK	3308	HARWOOD	3723	PINE
9350	BERMUDA	3409	S HARWOOD	3902	PINE
3401	BERNAL	3513	S HARWOOD	3902	PINE
3427	BERNAL	3521	S HARWOOD	4002	PINE
3439	BERNAL	4926	S HARWOOD	4010	PINE
5518	BERNAL	3516	S HARWOOD	2627	PINE
5704	BERNAL	1644	S HASKELL	3410	PINE
5708	BERNAL	3212	S HASKELL	2810	PINE
5726	BERNAL	1205	S HASKELL	2327	PINE
3227	BERTRAND	2310	S HASLETT	2002	PLAINCREEK
3603	BERTRAND	2711	HASTINGS	2010	PLAINCREEK
3614	BERTRAND	1624	HATCHER	2016	PLAINCREEK
3723	BERTRAND	1632	HATCHER	8334	PLAINVIEW
4306	BERTRAND	1705	HATCHER	8344	PLAINVIEW
2026	BERWICK	2255	HATCHER	8351	PLAINVIEW
534	BETHPAGE	2303	HATCHER	8401	PLAINVIEW
630	BETHPAGE	2503	HATCHER	8430	PLAINVIEW
634	BETHPAGE	2525	HATCHER	604	PLEASANT
707	BETHPAGE	2541	HATCHER	612	PLEASANT
642	BETHPAGE	2551	HATCHER	1038	PLEASANT
714	BETHPAGE	2561	HATCHER	1813	PLEASANT
2210	BETHURUM	2600	HATCHER	2267	PLEASANT
2214	BETHURUM	2603	HATCHER	2271	PLEASANT
2216	BETHURUM	2615	HATCHER	2851	PLEASANT
2302	BETHURUM	2645	HATCHER	3105	PLEASANT
2311	BETHURUM	2819	HATCHER	134	PLEASANT MEADOWS

2316	BETHURUM	3112	HATCHER	204		PLEASANT MEADOWS
2743	BETHURUM	3801	HATCHER	204		PLEASANT MEADOWS
845	BETTERTON	3814	HATCHER	612		PLEASANT VISTA
900	BETTERTON	3926	HATCHER	613		PLEASANT VISTA
903	BETTERTON	3930	HATCHER	619		PLEASANT WOODS
1015	BETTERTON	533	HATTON	627		PLEASANT WOODS
1101	BETTERTON	538	HATTON	1420	N	PLUM
1105	BETTERTON	3739	HAVANA	5734	N	PLUM DALE
1112	BETTERTON	772	HAVENWOOD	5739		PLUM DALE
1131	BETTERTON	929	HAVENWOOD	5744		PLUM DALE
1145	BETTERTON	4412	HAVERTY	5800		PLUM DALE
1139	BETTERTON	728	HAYMARKET	5801		PLUM DALE
5414	BEXAR	1019	HAYMARKET	5818		PLUM DALE
6004	BEXAR	2021	HAYMARKET	5906		PLUM DALE
6018	BEXAR	2045	HAYMARKET	5908		PLUM DALE
6022	BEXAR	2071	HAYMARKET	6018		PLUM DALE
6520	BEXAR	2101	HAYMARKET	6022		PLUM DALE
6526	BEXAR	2161	HAYMARKET	6023		PLUM DALE
6702	BEXAR	7610	HAZEL	6031		PLUM DALE
6812	BEXAR	2003	HEARNE	6035		PLUM DALE
6915	BEXAR	2714	HECTOR	6039		PLUM DALE
6919	BEXAR	2720	HECTOR	6043		PLUM DALE
7011	BEXAR	2707	HECTOR	6047		PLUM DALE
7013	BEXAR	4430	HEDGDON	6051		PLUM DALE
1503	BICKERS	4511	HEDGDON	6055		PLUM DALE
1518	BICKERS	538	HELENA	6059		PLUM DALE
1711	BICKERS	542	HELENA	6067		PLUM DALE
1719	BICKERS	602	HELENA	6071		PLUM DALE
1823	BICKERS	611	HELENA	6072		PLUM DALE
1910	BICKERS	619	HELENA	800		PLYMOUTH
1930	BICKERS	731	HELENA	4114		POINSETTIA
3423	BICKERS	734	HELENA	4105	S	POINTER
3431	BICKERS	747	HELENA	925		POLK
3634	BICKERS	402	HENDERSON	9330		POLK
3638	BICKERS	1110	HENDRICKS	9408	S	POLK
3642	BICKERS	1311	S HENDRICKS	1818	S	POLLARD
3702	BICKERS	1327	HENDRICKS	1842		POLLARD
3706	BICKERS	1401	HENDRICKS	1919	S	POLLARD
3724	BICKERS	1419	HENDRICKS	3915		POLLY

3317	BIGLOW	1631	HERALD	3919	POLLY
4002	BIGLOW	1638	HERALD	3924	POLLY
4006	BIGLOW	1621	HERALD	3927	POLLY
4019	BIGLOW	1635	HERALD	3933	POLLY
4151	BIGLOW	3819	HERRLING	3927	POLLY
4155	BIGLOW	4817	HEYWORTH	3933	POLLY
4159	BIGLOW	5726	HIAWATHA	3919	POLLY
4175	BIGLOW	5732	HIAWATHA	3915	POLLY
3911	BIGLOW	523	HIGH	3425	PONDROM
4207	BIGLOW	718	HIGHFALL	3509	PONDROM
4214	BIGLOW	1960	HIGHLAND	708	PONTIAC
4218	BIGLOW	3420	HIGHLAND WOODS	800	PONTIAC
4231	BIGLOW	3421	HIGHLAND WOODS	801	PONTIAC
3126	BILL HARROD	3426	HIGHLAND WOODS	903	PONTIAC
2615	BIRDSONG	3430	HIGHLAND WOODS	1023	PONTIAC
2401	BIRMINGHAM	3436	HIGHLAND WOODS	1624	POPLAR
2408	BIRMINGHAM	3440	HIGHLAND WOODS	1715	POPLAR
2501	BIRMINGHAM	3444	HIGHLAND WOODS	2207	POPLAR
2521	BIRMINGHAM	3504	HIGHLAND WOODS	2307	POPLAR
2700	BIRMINGHAM	3505	HIGHLAND WOODS	2206	PORTERFIELD
2825	BIRMINGHAM	3510	HIGHLAND WOODS	2210	PORTERFIELD
2901	BIRMINGHAM	3511	HIGHLAND WOODS	2213	PORTERFIELD
2909	BIRMINGHAM	3516	HIGHLAND WOODS	2214	PORTERFIELD
2929	BIRMINGHAM	3517	HIGHLAND WOODS	2218	PORTERFIELD
2929	BIRMINGHAM	3521	HIGHLAND WOODS	2221	PORTERFIELD
2931	BIRMINGHAM	3525	HIGHLAND WOODS	800	PRAIRIE CREEK
3020	BIRMINGHAM	3526	HIGHLAND WOODS	1002	N PRAIRIE CREEK
3021	BIRMINGHAM	3529	HIGHLAND WOODS	1	PRAIRIE FLOWER
3025	BIRMINGHAM	3533	HIGHLAND WOODS	8509	PRAIRIE HILL
3034	BIRMINGHAM	3536	HIGHLAND WOODS	900009	PRATER
3118	BIRMINGHAM	3537	HIGHLAND WOODS	1432	PRESIDIO
3119	BIRMINGHAM	940	HILLBURN	1506	PRESIDIO
3725	BLACK OAK	1227	HILLBURN	1613	PRESIDIO

1210	BLISS	1231	HILLBURN	1651	PRESIDIO
1214	BLISS	9999	HILLBURN	6526	PROSPER
1218	BLISS	2703	HILLGLENN	2727	PROSPERITY
1222	BLISS	227	HILLVALE	2745	PROSPERITY
1308	BLISS	917	E HOBSON	2753	PROSPERITY
1314	BLISS	1010	HOBSON	2761	PROSPERITY
1318	BLISS	1115	E HOBSON	2763	PROSPERITY
1022	BLUEBERRY	1144	E HOBSON	2769	PROSPERITY
9025	BLUECREST	5019	HOHEN	2771	PROSPERITY
9211	BLUECREST	5023	HOHEN	2781	PROSPERITY
5868	BLUFFMAN	841	HOLCOMB	2801	PROSPERITY
6002	BLUNTER	846	HOLCOMB	2802	PROSPERITY
6006	BLUNTER	851	HOLCOMB	2910	PROSPERITY
6007	BLUNTER	930	HOLCOMB	2918	PROSPERITY
6014	BLUNTER	942	HOLCOMB	2931	PROSPERITY
402	BOBBIE	950	HOLCOMB	3018	PROSPERITY
416	BOBBIE	1032	E HOLCOMB	3019	PROSPERITY
417	BOBBIE	1224	HOLCOMB	3706	PROSPERITY
400	BOBBIE	1032	HOLCOMB	3710	PROSPERITY
8329	BOHANNON	6232	HOLLIS	2759	PROSPERITY
5635	BON AIR	7459	HOLLY HILL	1403	PUEBLO
5643	BON AIR	1004	HOLLYWOOD	1414	PUEBLO
5647	BON AIR	2703	HOLMES	1515	PUEBLO
5663	BON AIR	2715	HOLMES	1903	PUEBLO
5707	BON AIR	2820	HOLMES	1922	PUEBLO
5711	BON AIR	2824	HOLMES	1933	PUEBLO
5714	BON AIR	2913	HOLMES	1947	PUEBLO
5731	BON AIR	3012	HOLMES	3318	PUEBLO
5735	BON AIR	3105	HOLMES	3324	PUEBLO
5739	BON AIR	3522	HOLMES	3329	PUEBLO
5667	BON AIR	3720	HOLMES	3423	PUEBLO
1240	N BOND	3734	HOLMES	3434	PUEBLO
1252	N BOND	3821	HOLMES	3521	PUEBLO
315	BONNIE VIEW	3826	HOLMES	3525	PUEBLO
327	BONNIE VIEW	2908	HOLMES	3541	PUEBLO
332	BONNIE VIEW	2708	HOLMES	3543	PUEBLO
345	BONNIE VIEW	3826	HOLMES	3552	PUEBLO
349	BONNIE VIEW	3830	HOLMES	3622	PUEBLO
405	BONNIE VIEW	3833	HOLMES	3623	PUEBLO
417	BONNIE VIEW	3847	HOLMES	3624	PUEBLO
426	BONNIE VIEW	3908	HOLMES	3626	PUEBLO

431	BONNIE VIEW	1722	HOMELAND	3700	PUEBLO
434	BONNIE VIEW	3642	HOMELAND	5618	PUEBLO
440	BONNIE VIEW	3642	HOMELAND	5622	PUEBLO
1529	BONNIE VIEW	3730	HOMELAND	5626	PUEBLO
2202	BONNIE VIEW	3702	HOMELAND	5630	PUEBLO
2210	BONNIE VIEW	1520	HOMELAND	5633	PUEBLO
2214	BONNIE VIEW	9429	HOMEPLACE	5634	PUEBLO
2304	BONNIE VIEW	35	HONEYSUCKLE	5637	PUEBLO
2538	BONNIE VIEW	8317	HONEYSUCKLE	5638	PUEBLO
3704	BONNIE VIEW	8321	HONEYSUCKLE	5641	PUEBLO
3716	BONNIE VIEW	8327	HONEYSUCKLE	5642	PUEBLO
3815	BONNIE VIEW	8331	HONEYSUCKLE	5645	PUEBLO
3921	BONNIE VIEW	8521	HONEYSUCKLE	5646	PUEBLO
4114	BONNIE VIEW	8607	HONEYSUCKLE	5649	PUEBLO
4310	BONNIE VIEW	8611	HONEYSUCKLE	5650	PUEBLO
4431	BONNIE VIEW	8617	HONEYSUCKLE	5654	PUEBLO
5261	BONNIE VIEW	2222	HOOPER	5658	PUEBLO
5603	BONNIE VIEW	2403	HOOPER	5702	PUEBLO
3508	BOOKER	2435	HOOPER	5703	PUEBLO
3515	BOOKER	2530	HOOPER	5706	PUEBLO
3516	BOOKER	2532	HOOPER	5707	PUEBLO
3339	BORGER	2538	HOOPER	5802	PUEBLO
3434	BORGER	2555	HOOPER	5805	PUEBLO
3603	BORGER	2615	HOOPER	5806	PUEBLO
3426	BORGER	2618	HOOPER	5809	PUEBLO
1219	BOSWELL	2622	HOOPER	5810	PUEBLO
1220	BOSWELL	2629	HOOPER	5813	PUEBLO
1222	BOSWELL	18	HORIZON HILLS	5814	PUEBLO
6623	BOULDER	19	HORIZON HILLS	5817	PUEBLO
2020	BOURBON	2	HORTENSE	5818	PUEBLO
5011	BOURQUIN	1334	HORTENSE	5821	PUEBLO
5104	BOURQUIN	1342	HORTENSE	5822	PUEBLO
5140	BOURQUIN	1506	HORTENSE	5825	PUEBLO
5144	BOURQUIN	1510	HORTENSE	5826	PUEBLO
5213	BOURQUIN	1511	HORTENSE	5829	PUEBLO
5415	BOURQUIN	1601	HORTENSE	5830	PUEBLO
5424	BOURQUIN	5406	HOUSTON SCHOOL	5900	PUEBLO
4711	BOWLING	1306	HUDSPETH	3332	PUEBLO
4828	BOXWOOD	1422	HUDSPETH	3107	PUGET
2710	BOYNTON	1607	HUDSPETH	3221	PUGET

2718	BOYNTON	1611	HUDSPETH	4011	PUGET
1044	BRADFIELD	1710	HUDSPETH	1201	PURITAN
4507	BRADSHAW	1714	HUDSPETH	1205	PURITAN
4626	BRADSHAW	2135	HUDSPETH	1208	PURITAN
4626	BRADSHAW	2159	HUDSPETH	1209	PURITAN
4519	BRADSHAW	2203	HUDSPETH	1212	PURITAN
3216	BRANDON	2306	HUDSPETH	8724	QUINN
4814	BRASHEAR	2436	HUDSPETH	9039	QUINN
4818	BRASHEAR	2546	HUDSPETH	6606	RACINE
4822	BRASHEAR	2550	HUDSPETH	5404	RAILROAD
4826	BRASHEAR	2706	HUDSPETH	5408	RAILROAD
4827	BRASHEAR	2708	HUDSPETH	5412	RAILROAD
4930	BRASHEAR	2710	HUDSPETH	5416	RAILROAD
1429	BRIAR CLIFF	2733	HUDSPETH	5420	RAILROAD
1544	BRIAR CLIFF	2735	HUDSPETH	5438	RAILROAD
414	BRIDGES	2820	HUDSPETH	4219	RAMONA
6816	BRIERFIELD	4702	HUEY	15	RAMSEY
7005	BRIERFIELD	4712	HUEY	1609	RAMSEY
2814	BRIGHAM	4716	HUEY	1818	RAMSEY
2708	BRIGHAM	4718	HUEY	1931	RAMSEY
2736	BRIGHAM	4806	HUEY	2019	RAMSEY
2807	BRIGHAM	4807	HUEY	2218	RAMSEY
2814	BRIGHAM	4810	HUEY	2431	RAMSEY
2838	BRIGHAM	7740	HULL	2614	RAMSEY
2908	BRIGHAM	7904	HULL	2615	RAMSEY
2916	BRIGHAM	7935	HULL	2716	RAMSEY
2920	BRIGHAM	7944	HULL	2742	RAMSEY
2924	BRIGHAM	7958	HULL	2743	RAMSEY
700	S BRIGHTON	7905	HULL	2819	RAMSEY
1137	S BRIGHTON	7911	HULL	3038	RAMSEY
8823	BRILEY	7912	HULL	3042	RAMSEY
2330	BRITTON	7935	HULL	3051	RAMSEY
2114	BRITTON	7953	HULL	3106	RAMSEY
2416	BRITTON	8024	HUME	5700	RANCHERO
2519	BRITTON	3746	HUMPHREY	2453	RANDOLPH
2526	BRITTON	4404	HUMPHREY	2519	RANDOLPH
2643	BRITTON	2711	HUNTER	2551	RANDOLPH
2610	BRITTON	1930	HUNTINGDON	2531	RANDOLPH
2631	BRITTON	2002	HUNTINGDON	2453	RANDOLPH
2633	BRITTON	2006	HUNTINGDON	4020	RANGER
2715	BRITTON	1401	HUTCHINS	4024	RANGER

2814		BRITTON	1403	HUTCHINS	1411	RANIER
2822		BRITTON	1404	HUTCHINS	110	RAVINIA
2903		BRITTON	1503	HUTCHINS	202	RAVINIA
2914		BRITTON	1321	HUTCHINS	502	S RAYENELL
1031		BROADVIEW	1810	IDAHO	563	S RAYENELL
1116		BROCK	1918	IDAHO	607	RAYENELL
1120		BROCK	2018	IDAHO	623	RAYENELL
1121		BROCK	2222	IDAHO	643	RAYENELL
1123		BROCK	2223	IDAHO	650	RAYENELL
4923		BRONX	2323	IDAHO	766	RAYENELL
2119		BROOKHAVEN	2511	IDAHO	802	RAYENELL
1519		BROOKHAVEN	2630	IDAHO	821	RAYENELL
2627	W	BROOKLYN	3110	IDAHO	2538	RAYMOND
2858	W	BROOKLYN	4023	IDAHO	7202	RED BUD
823		BROOKWOOD	4228	IDAHO	319	RED WING
912		BROOKWOOD	4407	IDAHO	334	RED WING
917		BROOKWOOD	2515	IDAHO	7012	REDBUD
923		BROOKWOOD	3915	IDAHO	3206	REED
929		BROOKWOOD	1121	E ILLINOIS	2808	REED
936		BROOKWOOD	2716	ILLINOIS	2815	REED
2007		BROWDER	2720	E ILLINOIS	2835	REED
2009		BROWDER	3437	E ILLINOIS	2919	REED
408	E	BROWNLEE	2100	E INADALE	2923	REED
515	E	BROWNLEE	3105	INDIANOLA	3003	REED
322	W	BROWNLEE	1927	INGERSOLL	3014	REED
7720		BROWNSVILLE	1928	INGERSOLL	3018	REED
7721		BROWNSVILLE	1930	INGERSOLL	3022	REED
7724		BROWNSVILLE	1934	INGERSOLL	3220	REED
7727		BROWNSVILLE	1935	INGERSOLL	3228	REED
7732		BROWNSVILLE	1938	INGERSOLL	3231	REED
7735		BROWNSVILLE	1939	INGERSOLL	3311	REED
7743		BROWNSVILLE	2434	INGERSOLL	3327	REED
7807		BROWNSVILLE	2622	INGERSOLL	3335	REED
7808		BROWNSVILLE	3402	INGERSOLL	3706	REESE
7820		BROWNSVILLE	3615	INGERSOLL	4625	REIGER
9529		BROWNWOOD	3722	INGERSOLL	4825	REIGER
4015		BRUNDRETTE	4010	INGERSOLL	5533	REIGER
4018		BRUNDRETTE	4026	INGERSOLL	1200	RENNER
4022		BRUNDRETTE	1503	IOWA	1315	RENNER
254	N	BRYAN CIR	1413	IOWA	3107	REYNOLDS
202	N	BRYAN CIR	111	IRA	3119	REYNOLDS

248	N	BRYAN PL	118	N	IRA	3239	REYNOLDS
250	N	BRYAN WAY	10899	N	IRIS	3306	RICH ACRES
9999	N	BUCKNER	1922		IROQUOIS	3312	RICH ACRES
2199		BUCKSKIN CIR	2507		IROQUOIS	3312	RICH ACRES
2418		BUDD	2622		IROQUOIS	1126	RIDGEWOOD
2313		BUDD	2807		IROQUOIS	2623	RIPPLE
2418		BUDD	3520		IROQUOIS	2627	RIPPLE
2422		BUDD	2015		IVANHOE	2631	RIPPLE
15319		BUDEUDY	4010		IVANHOE	2637	RIPPLE
15323		BUDEUDY	4022		IVANHOE	2637	RIPPLE
7545		BUFORD	7924		IVORY LN	2640	RIPPLE
709		BUICK	7927		IVORY LN	2641	RIPPLE
115		BUNCHE	7944		IVORY LN	2919	RIPPLE
125		BUNCHE	7924		IVORY LN	2935	RIPPLE
126		BUNCHE	7927		IVORY LN	5618	RIVERSIDE
224		BUNCHE	5035		IVY	718	RIVERWOOD
2606		BURGER	5041		IVY	2506	ROBERT B CULLUM
2610		BURGER	5103		IVY	4306	ROBERT L PARISH SR
2626		BURGER	5156		IVY	2734	ROBERTA
2711		BURGER	1702		J B JACKSON	2803	ROBERTA
2818		BURGER	1916		J B JACKSON	2807	ROBERTA
1004		BURLINGTON	1917		J B JACKSON	2811	ROBERTA
1515		BURLINGTON	1921		J B JACKSON	3437	ROBERTS
2310		BURLINGTON	944		JADEWOOD	3501	ROBERTS
4516		BURMA	3526		JAMAICA	3516	ROBERTS
4532		BURMA	3711		JAMAICA	3927	ROBERTS
4536		BURMA	3715		JAMAICA	4003	ROBERTS
4540		BURMA	4018		JAMAICA	4006	ROBERTS
4628		BURMA	4202		JAMAICA	4010	ROBERTS
4635		BURMA	4214		JAMAICA	4014	ROBERTS
4640		BURMA	4346		JAMAICA	4515	ROBERTS
4704		BURMA	4352		JAMAICA	2601	ROCHESTER
4725		BURMA	4406		JAMAICA	2711	ROCHESTER
4726		BURMA	4426		JAMAICA	2718	ROCHESTER
4740		BURMA	4431		JAMAICA	2907	ROCHESTER
4741		BURMA	4518		JAMAICA	2910	ROCHESTER
4744		BURMA	4606		JAMAICA	2915	ROCHESTER
4745		BURMA	3607		JAMAICA	2922	ROCHESTER
4815		BURMA	4603		JAMAICA	3002	ROCHESTER
4830		BURNSIDE	4415		JAMAICA	3006	ROCHESTER

4914	BURNSIDE	6616	JEANE	3010	ROCHESTER
5114	BURNSIDE	2430	JEFF	3016	ROCHESTER
5154	BURNSIDE	3347	JEFFERSON	2231	ROCKEFELLER
555	BURRELL	1601	W JEFFRIES	2203	ROCKEFELLER
561	W BURRELL	2401	JEFFRIES	10726	ROCKINGHAM
9800	C F HAWN	2410	JEFFRIES	709	ROCKWOOD
10100	C F HAWN	2413	JEFFRIES	713	ROCKWOOD
13800	C F HAWN	2414	JEFFRIES	717	ROCKWOOD
14000	C F HAWN	2426	JEFFRIES	725	ROCKWOOD
6010	C F HAWN	2431	JEFFRIES	2731	ROGERS
4510	C.L. VEASEY	2501	JEFFRIES	2715	ROGERS
4710	C.L. VEASEY	2502	JEFFRIES	2719	ROGERS
2419	CADILLAC	2505	JEFFRIES	2227	ROMINE
2422	CADILLAC	2506	JEFFRIES	2526	ROMINE
1521	CALDWELL	2513	JEFFRIES	2530	ROMINE
1530	CALDWELL	2514	JEFFRIES	1211	ROSE GARDEN
1536	CALDWELL	2515	JEFFRIES	3409	ROSELAND
1542	CALDWELL	2517	JEFFRIES	4407	ROSELAND
1554	CALDWELL	2606	JEFFRIES	5	ROSEMONT
1613	CALDWELL	2610	JEFFRIES	7512	ROSEMONT
1615	CALDWELL	2621	JEFFRIES	7922	ROSEMONT
1618	CALDWELL	2629	JEFFRIES	4407	ROSINE
1423	CALDWELL	2636	JEFFRIES	4428	ROSINE
1425	CALDWELL	3406	JEFFRIES	5120	ROSINE
1534	CALDWELL	2741	JENNINGS	8003	ROTHINGTON
1614	CALDWELL	2747	JENNINGS	8005	ROTHINGTON
3332	CALHOUN	2753	JENNINGS	1401	ROWAN
3431	CALHOUN	2759	JENNINGS	1424	ROWAN
3502	CALHOUN	2655	JENNINGS	1616	ROXANA
3506	CALHOUN	1714	JEROME	5700	ROYAL
9725	CALLE DEL ORO	3117	JESSIE BELL	2100	ROYAL OAKS
1920	CALYPSO	2406	JEWELL	2200	ROYAL OAKS
2008	CALYPSO	2402	JIM	10110	ROYCE
2020	CALYPSO	1250	JIM	10117	ROYCE
2038	CALYPSO	2802	JIM	4334	RUSK
2058	CALYPSO	137	N JIM MILLER	4411	RUSK
2510	CAMEL	307	S JIM MILLER	4414	RUSK
2611	CAMEL	1021	JIM MILLER	3702	RUSKIN
2612	CAMEL	4708	N JIM MILLER	3709	RUSKIN
2627	CAMEL	8107	N JOHN	3724	RUSKIN
2630	CAMEL	8111	JOHN	3238	RUTLEDGE

2631	CAMEL	8115	JOHN	3300	RUTLEDGE
2634	CAMEL	8116	JOHN	3306	RUTLEDGE
2706	CAMEL	5739	JOHNSON	3310	RUTLEDGE
2708	CAMEL	5921	JOHNSON	3315	RUTLEDGE
2710	CAMEL	9999	JOHNSON	3322	RUTLEDGE
2732	CAMEL	5818	JOHNSON	3323	RUTLEDGE
2736	CAMEL	604	JONELLE	3327	RUTLEDGE
2741	CAMEL	627	JONELLE	3441	RUTZ
2743	CAMEL	632	JONELLE	8143	RYLIE
6218	CANAAN	648	JONELLE	10708	RYLIE CREST
1505	CANADA	660	JONELLE	9557	RYLIE CREST
1902	CANADA	711	JONELLE	110	S ACRES
3018	CANADA	715	JONELLE	506	SABINE
3511	CANADA	746	JONELLE	1020	SABINE
3523	CANADA	4731	JONES	1031	SABINE
3837	CANADA	2224	JORDAN	7920	SAIPAN
3845	CANADA	2234	JORDAN	832	SAMIA
3931	CANADA	2235	JORDAN	2519	SAMOA
4023	CANADA	2215	JORDAN	2515	SAMOA
4425	CANADA	2225	JORDAN	3100	SAMUELL
4429	CANADA	18	JORDAN RIDGE	7534	SAN JOSE
4443	CANADA	2019	JORDAN VALLEY	2812	SANDERSON
4643	CANADA	2104	JORDAN VALLEY	1104	SANE ST
4007	CANAL	429	JOSEPHINE	1518	SANGER
4216	CANAL	503	JOSEPHINE	1808	SANGER
4419	CANAL	519	JOSEPHINE	1822	SANGER
4233	CANAL	3610	JULIUS SCHEPPS	2703	SANTA CRUZ
4235	CANAL	3614	JULIUS SCHEPPS	2611	SANTA FE
4317	CANAL	315	JUSTIN	4934	SANTA FE
4319	CANAL	2418	N KAHN	7125	SANTA FE
4322	CANAL	2141	KATHLEEN	5318	SANTA FE
4511	CANAL	2407	KATHLEEN	6221	SARAH LEE
4606	CANAL	2655	KATHLEEN	6227	SARAH LEE
4611	CANAL	2115	KATHLEEN	1001	SARGENT
4615	CANAL	2125	KATHLEEN	2731	SCAMMEL
2840	CANARY	2135	KATHLEEN	15	SCARSDALE
1829	CANELO	2736	KAVASAR	3902	SCHOFIELD
213	E CANTY	2807	KAVASAR	3918	SCHOFIELD
1614	CANYON	2814	KAVASAR	3607	SCHUSTER

2012	CANYON	2818	KAVASAR	2203	SCOTLAND
2016	CANYON	2831	KAVASAR	2323	SCOTLAND
7724	CARBONDALE	2906	KAVASAR	2414	SCOTLAND
7728	CARBONDALE	2914	KAVASAR	2754	SCOTLAND
7824	CARBONDALE	2918	KAVASAR	2775	SCOTLAND
8110	CARBONDALE	2919	KAVASAR	2415	SCOTLAND
8450	CARBONDALE	2935	KAVASAR	2329	SCOTT
7704	CARBONDALE	2936	KAVASAR	2341	SCOTT
7816	CARBONDALE	2939	KAVASAR	2343	SCOTT
7832	CARBONDALE	2942	KAVASAR	2418	SCOTT
4201	CARDINAL	2952	KAVASAR	3407	SCOUT
4205	CARDINAL	2962	KAVASAR	3517	SCOUT
4221	CARDINAL	2963	KAVASAR	4300	SCYENE
4229	CARDINAL	9999	KAVASAR	4401	SCYENE
4309	CARDINAL	201	E KEARNEY	4403	SCYENE
4310	CARDINAL	2728	KEELER	7225	SCYENE
4410	CARDINAL	2732	KEELER	7331	SCYENE
3709	CARL	5300	KEENLAND	7339	SCYENE
3802	CARL	2732	KELLER	7800	SCYENE
4214	CARL	2913	KELLOGG	8000	SCYENE
4245	CARL	2419	KEMP	131	SEAGOVILLE
3201	CARL	2457	KEMP	134	SEAGOVILLE
4230	CARL	2462	KEMP	141	N SEAGOVILLE
4231	CARL	2466	KEMP	235	N SEAGOVILLE
5800	CARLTON GARRETT	1	KEMROCK	340	SEAGOVILLE
5814	CARLTON GARRETT	11	KEMROCK	356	SEAGOVILLE
5902	CARLTON GARRETT	6015	KEMROCK	9622	SEAGOVILLE
5908	CARLTON GARRETT	6030	KEMROCK	10115	SEAGOVILLE
5914	CARLTON GARRETT	6039	KEMROCK	14100	SEAGOVILLE
6200	CARLTON GARRETT	6040	KEMROCK	2824	SEATON
6205	CARLTON GARRETT	6042	KEMROCK	2827	SEATON
6207	CARLTON GARRETT	6043	KEMROCK	2845	S SEATON
6212	CARLTON GARRETT	6107	KEMROCK	2924	SEATON
6306	CARLTON GARRETT	6109	KEMROCK	2926	SEATON
6307	CARLTON GARRETT	6121	KEMROCK	2930	SEATON
6310	CARLTON GARRETT	6125	KEMROCK	4427	SEAY

2617	CARPENTER	6131	KEMROCK	6516	SEBRING
2621	CARPENTER	6207	KEMROCK	6546	SEBRING
2633	CARPENTER	6216	KEMROCK	8906	SEDGEMOOR
2647	CARPENTER	6222	KEMROCK	9310	SEDGEMOOR
2707	CARPENTER	6311	KEMROCK	1508	SEEGAR
2719	CARPENTER	6411	KEMROCK	1516	SEEVERS
2721	CARPENTER	6419	KEMROCK	1615	SEEVERS
2731	CARPENTER	6427	KEMROCK	1702	SEEVERS
2819	CARPENTER	6434	KEMROCK	1711	SEEVERS
3006	CARPENTER	6454	KEMROCK	1723	SEEVERS
3612	CARPENTER	6505	KEMROCK	1912	SEEVERS
2618	CARPENTER	6511	KEMROCK	1918	SEEVERS
2715	CARPENTER	2811	KENESAW	2118	SEEVERS
3205	CARPENTER	3509	KENILWORTH	2502	SEEVERS
3206	CARPENTER	3723	KENILWORTH	2518	SEEVERS
3224	CARPENTER	3623	KENILWORTH	2522	SEEVERS
3303	CARPENTER	3706	KENILWORTH	2624	SEEVERS
3531	CARPENTER	3916	KENILWORTH	2638	SEEVERS
3711	CARPENTER	700	KESSLER LAKE	2714	SEEVERS
3715	CARPENTER	3418	KEYRIDGE	2930	SEEVERS
3801	CARPENTER	3422	KEYRIDGE	3054	SEEVERS
3914	CARPENTER	3511	KEYRIDGE	3011	SEEVERS
4006	CARPENTER	3515	KEYRIDGE	1331	SELKIRK
4007	CARPENTER	3516	KEYRIDGE	4111	SHADRACK
4211	CARPENTER	1409	E KIEST	2510	SHARON
4226	CARPENTER	1700	E KIEST	2512	SHARON
4229	CARPENTER	1713	E KIEST	2758	SHARON
1514	CARSON	1805	E KIEST	1702	SHAW
1446	CARSON ST	2720	E KIEST	1716	SHAW
2800	CARTER	3517	E KIEST	1846	SHAW
2806	CARTER	2503	E KILBURN	1910	SHAW
2818	CARTER	2606	KILBURN	1917	SHAW
2810	CARTER	2615	KILBURN	1940	SHAW
5807	CARY	2846	KILBURN	1964	SHAW
5815	CARY	2623	KILBURN	1968	SHAW
5817	CARY	4833	KILDARE	2028	SHAW
413	CASCADA DR	4914	KILDARE	7	SHAYNA
2842	CASEY	4926	KILDARE	1222	SHEFFIELD
2842	CASEY ST	4935	KILDARE	1402	SHEFFIELD
2842	Casey St	4943	KILDARE	1408	SHEFFIELD
3878	CASTLE HILLS	4947	KILDARE	3436	SHELDON

10534	CASTLEROCK	4738	KILDARE	3444	SHELDON
3706	CAUTHORN	1231	KILLOUGH	3932	SHELLEY
3824	CAUTHORN	1329	KILLOUGH	2113	SHELLHORSE
3907	CAUTHORN	1339	KILLOUGH	2123	SHELLHORSE
3530	CAUTHORN	1427	KILLOUGH	2124	SHELLHORSE
3533	CAUTHORN	1505	KILLOUGH	2130	SHELLHORSE
3614	CAUTHORN	1545	KILLOUGH	2140	SHELLHORSE
3718	CAUTHORN	3819	KIMBALLDALE	2206	SHELLHORSE
2322	CEDAR CREST	3407	KIMBLE	2212	SHELLHORSE
2536	CEDAR CREST	2606	KIMSEY	2218	SHELLHORSE
2229	CEDAR CREST	2810	KINGBRIDGE	23	SHEPHERD
2237	CEDAR CREST	2718	KINGBRIDGE	3906	SHINDOLL
2536	CEDAR CREST	1038	KINGS	1711	SHORE
3303	CEDAR LAKE	2200	KINGS	1715	SHORE
1421	CEDAR OAKS	8325	KINGSFIELD	1719	E SHORE
1427	CEDAR OAKS	8345	KINGSFIELD	1619	SICILY
5405	CEDAR RIDGE	8353	KINGSFIELD	1702	E SICILY
4571	CEDARDALE	3617	KINGSFORD	1715	SICILY
4736	CEDARDALE	1507	KINGSLEY	3517	SIDNEY
4820	CEDARDALE	1511	KINGSLEY	3521	SIDNEY
3711	S CENTRAL	1815	KINGSLEY	3527	SIDNEY
3713	S CENTRAL	2522	KINGSTON	3529	SIDNEY
3717	S CENTRAL	2503	KIRKLEY	3533	SIDNEY
3741	S CENTRAL	2517	KIRKLEY	3534	SIDNEY
7615	S CENTRAL EXPY	1317	KIRNWOOD	3601	SIDNEY
3711	S CENTRAL EXPY	1800	KIRNWOOD	3603	SIDNEY
3713	S CENTRAL EXPY	408	KIRSAN	3607	SIDNEY
3717	S CENTRAL EXPY	2627	KIRVEN	3621	SIDNEY
3741	S CENTRAL EXPY	8111	KISKA	3622	SIDNEY
2103	CHALK HILL	8112	KISKA	3711	SIDNEY
2123	CHALK HILL	7919	KISKA	3802	SIDNEY
2623	CHALK HILL	9030	KISSELL	3926	SIDNEY
2	CHAMBLIN	5806	KITTY	2614	SILKWOOD
2711	CHARBA	12	KIWANIS	2618	SILKWOOD
1204	CHARLOTTE	11800	KLEBERG	2620	SILKWOOD
1205	CHARLOTTE	12239	KLEBERG	2701	SILKWOOD
1302	CHARLOTTE	12611	KLEBERG	2718	SILKWOOD
1332	CHARLOTTE	2438	KNIGHT	2723	SILKWOOD
5910	CHELSEA	3733	KOLLOCH	2726	SILKWOOD
5918	CHELSEA	3742	KOLLOCH	2727	SILKWOOD
5922	CHELSEA	3907	KOLLOCH	2730	SILKWOOD

5934	CHELSEA	4308	KOLLOCH	2802	SILKWOOD
5935	CHELSEA	4609	KOLLOCH	2811	SILKWOOD
5941	CHELSEA	4720	KOLLOCH	2814	SILKWOOD
5945	CHELSEA	4726	KOLLOCH	2818	SILKWOOD
6003	CHELSEA	2517	KOOL	2819	SILKWOOD
6006	CHELSEA	2611	KOOL	4635	SILVER
4346	CHERBOURG	2622	KOOL	4655	SILVER
4514	CHERBOURG	2626	KOOL	4701	SILVER
4515	CHERBOURG	2631	KOOL	4800	SILVER
4525	CHERBOURG	2635	KOOL	4806	SILVER
4534	CHERBOURG	2708	KOOL	4807	SILVER
4535	CHERBOURG	2717	KOOL	4820	SILVER
4538	CHERBOURG	2719	KOOL	4831	SILVER
4545	CHERBOURG	2726	KOOL	9406	SILVER FALLS
4549	CHERBOURG	2740	KOOL	4020	SILVERHILL
4561	CHERBOURG	1928	KRAFT	2411	SIMPSON
4608	CHERBOURG	1938	KRAFT	2417	STUART
4611	CHERBOURG	2006	KRAFT	2955	SIMPSON
4612	CHERBOURG	2012	KRAFT	5327	STUART
4627	CHERBOURG	2024	KRAFT	5512	SINGING HILLS
4636	CHERBOURG	2031	KRAFT	5711	SINGLETON
4639	CHERBOURG	322	N KRAMER	9700	SKILLMAN
4640	CHERBOURG	3420	N KRISTEN	14000	SKYFROST
4643	CHERBOURG	3819	KYNARD	14300	SKYFROST
4647	CHERBOURG	3304	KYSER	14515	SKYFROST
238	E CHERRY POINT	6810	LACY	2403	SKYLARK
307	E CHERRY POINT	6816	LACY	8746	SLAY
315	E CHERRY POINT	4122	LADALE	8752	SLAY
323	E CHERRY POINT	3411	LADD	1948	SMOKE TREE
331	E CHERRY POINT	2720	LAGOW	1940	SMOKE TREE
339	E CHERRY POINT	2403	LAGOW	1903	SMOKE TREE
2659	CHERRY VALLEY	2628	LAGOW	1852	SMOKE TREE
2919	CHERRY VALLEY	2820	LAGOW	1732	SMOKE TREE
425	CHEYENNE	2902	LAGOW	1717	SMOKE TREE
1335	CHEYENNE	2906	LAGOW	1711	SMOKE TREE
1933	CHEYENNE	103	LAKE	1707	SMOKE TREE
1939	CHEYENNE	405	LAKE	1703	SMOKE TREE
2818	CHICAGO	8322	LAKE ANNA	1514	SMOKE TREE

2902	CHICAGO	421		LAKE CLIFF	3760	SOFT WIND
3102	CHICAGO	7420		LAKE JUNE	3623	SOFTCLOUD
3222	CHICAGO	9501		LAKE JUNE	3623	SOFTCLOUD
3338	CHICAGO	8745		LAKE JUNE	4510	SOLAR
3610	CHICAGO	835		LAKE TERRACE	4534	SOLAR
2797	CHIESA RD	2118		LAKEVIEW	4535	SOLAR
3314	CHIHUAHUA	1608		LAKEVIEW	4542	SOLAR
3400	CHIHUAHUA	2724	S	LAMAR	4543	SOLAR
3407	CHIHUAHUA	4910	S	LAMAR	4550	SOLAR
3429	CHIHUAHUA	834		LAMBERT	4553	SOLAR
3438	CHIHUAHUA	22		LANARK	4557	SOLAR
3502	CHIHUAHUA	2434		LANARK	4600	SOLAR
2709	CHILDS ST	619	S	LANCASTER	4603	SOLAR
5308	CHIPPEWA	2410	S	LANCASTER	4624	SOLAR
5426	CHIPPEWA	4226		LANCASTER	4002	SOLOMAN
2723	CHOICE	6318	N	LANCASTER	4006	SOLOMAN
2402	CHRYSLER	6322	S	LANCASTER	4019	SOLOMAN
2411	CHRYSLER	6326	S	LANCASTER	4102	SOLOMAN
2415	CHRYSLER	6620	S	LANCASTER	4135	SOLOMAN
2518	CHRYSLER	7422	S	LANCASTER	4029	SONNY CIR
1027	CHURCH	623	N	LANCASTER	3703	SONORA
1028	CHURCH	4226	S	LANCASTER	3934	SONORA
1030	CHURCH	7536	S	LANCASTER	3935	SONORA
1033	CHURCH	13122	S	LAND	1802	SOUTH
1103	CHURCH	202		LANDIS	1804	SOUTH
1109	CHURCH	208		LANDIS	1901	SOUTH
1124	CHURCH	215		LANDIS	2516	SOUTH
1136	CHURCH	216		LANDIS	2524	SOUTH
1403	CHURCH	218		LANDIS	2934	SOUTH
1410	CHURCH	227		LANDIS	3101	SOUTH
1415	CHURCH	229		LANDIS	3116	SOUTH
4322	CICERO	4202		LANDRUM	222	SOUTH SHORE
6424	CINNAMON	4206		LANDRUM	625	SOUTHEAST
9	CIRCLEWOOD	4210		LANDRUM	1717	SOUTHERLAND
9538	CIRCLEWOOD	4217		LANDRUM	1535	SOUTHERLAND
3220	CLAIBOURNE	4220		LANDRUM	3158	SOUTHERN OAKS
3222	CLAIBOURNE	4222		LANDRUM	3202	SOUTHERN OAKS
2612	CLARENCE	4224		LANDRUM	3234	SOUTHERN OAKS
2616	CLARENCE	4227		LANDRUM	3292	SOUTHERN OAKS

2630		CLARENCE	4233	LANDRUM	2202	SOUTHLAND
2704		CLARENCE	4300	LANDRUM	2241	SOUTHLAND
2737		CLARENCE	4304	LANDRUM	2319	SOUTHLAND
911	W	CLARENDON	4309	LANDRUM	2515	SOUTHLAND
915	W	CLARENDON	4317	LANDRUM	2522	SOUTHLAND
1316	E	CLARENDON	4402	LANDRUM	2607	SOUTHLAND
1403	E	CLARENDON	9212	LANEYVALE	2622	SOUTHLAND
915	W	CLARENDON	9219	LANEYVALE	2623	SOUTHLAND
914		CLAUDE	9426	LANEYVALE	2631	SOUTHLAND
1009		CLAUDE	2507	LANGDON	2635	SOUTHLAND
1102		CLAUDE	8502	LAPANTO	2701	SOUTHLAND
1104		CLAUDE	2202	LAPSLEY	2714	SOUTHLAND
1201		CLAUDE	2626	LAPSLEY	2722	SOUTHLAND
1204		CLAUDE	3123	LAPSLEY	2731	SOUTHLAND
1209		CLAUDE	3203	LAPSLEY	2826	SOUTHLAND
1222		CLAUDE	3207	LAPSLEY	2838	SOUTHLAND
1229		CLAUDE	3211	LAPSLEY	2823	SOUTHLAND
1315		CLAUDE	3215	LAPSLEY	2526	SOUTHLAND
1330		CLAUDE	3219	LAPSLEY	2535	SOUTHLAND
1506		CLAUDE	3302	LAPSLEY	405	SPARKS
1432		CLAUDIA	3306	LAPSLEY	418	SPARKS
810		CLEARFIELD	3310	LAPSLEY	421	SPARKS
944		CLEARFIELD	3314	LAPSLEY	433	SPARKS
2563		CLEARVIEW	3315	LAPSLEY	442	SPARKS
401		CLEAVES	3318	LAPSLEY	505	SPARKS
419		CLEAVES	3319	LAPSLEY	622	SPARKS
438		CLEAVES	3322	LAPSLEY	624	SPARKS
447		CLEAVES	3323	LAPSLEY	6530	SPEIGHT
437		CLEAVES	3326	LAPSLEY	3810	SPENCE
439		CLEAVES	3327	LAPSLEY	3905	SPENCE
2705		CLEVELAND	3330	LAPSLEY	4006	SPENCE
2818		CLEVELAND	3331	LAPSLEY	3707	SPENCE
3216		CLEVELAND	3334	LAPSLEY	3809	SPENCE
3512		CLEVELAND	3335	LAPSLEY	3818	SPENCE
3642		CLEVELAND	3338	LAPSLEY	3819	SPENCE
4100		CLEVELAND	3339	LAPSLEY	3827	SPENCE
4521		CLEVELAND	3342	LAPSLEY	3835	SPENCE
2814		CLEVELAND	3345	LAPSLEY	11521	SPENCE
222	S	CLIFF	3346	LAPSLEY	6105	SPORTSMANS
612	N	CLIFF	3349	LAPSLEY	6111	SPORTSMANS
616	N	CLIFF	3350	LAPSLEY	6115	SPORTSMANS

715	N	CLIFF	3354		LAPSLEY	6121	SPORTSMANS
510	S	CLINTON	3356		LAPSLEY	6125	SPORTSMANS
818	S	CLINTON	4727		LARUE	6131	SPORTSMANS
1521	N	CLINTON	910		LASALLE	6135	SPORTSMANS
2036		CLOUDCROFT	3015		LATIMER	6141	SPORTSMANS
7339		CLOVERGLEN	3414		LATIMER	6145	SPORTSMANS
2974		CLOVIS	3504		LATIMER	6151	SPORTSMANS
2987		CLOVIS	3513		LATIMER	6155	SPORTSMANS
5525		CLUB CREST	3521		LATIMER	6165	SPORTSMANS
2203		CLYMER	3730		LATIMER	6211	SPORTSMANS
2407		CLYMER	3732		LATIMER	6165	SPORTSMANS CT
2411		CLYMER	3815		LATIMER	6171	SPORTSMANS CT
2607		CLYMER	3922		LATIMER	6181	SPORTSMANS CT
3306		CLYMER	2327		LAUREL HILL	6105	SPORTSMANS PKWY
3310		CLYMER	10		LAURELAND	6231	SPORTSMANS PKWY
3314		CLYMER	546	E	LAURELAND	6241	SPORTSMANS PKWY
24		COLDBROOK	406	W	LAURELAND	6221	SPORTSMANS PKWY
28		COLDBROOK	62		LAWLER RD	3303	SPRING
2247		COLDBROOK	51		LAWLER RD	3304	SPRING
1216		COLEMAN	62		LAWLER RD	3310	SPRING
1220		COLEMAN	2218		LAWRENCE	3319	SPRING
1307		COLEMAN	2318		LAWRENCE	3331	SPRING
1314		COLEMAN	2410		LAWRENCE	3335	SPRING
6917		COLESHIRE	2627		LAWRENCE	3524	SPRING
4505		COLLINS	2327		LAWRENCE	3619	SPRING
4818		COLLINS	2418		LAWRENCE	3623	SPRING
4904		COLLINS	2422		LAWRENCE	3627	SPRING
4419		COLLINS	2426		LAWRENCE	3804	SPRING
4611		COLLINS	2434		LAWRENCE	3808	SPRING
4822		COLLINS	2442		LAWRENCE	3900	SPRING
2815		COLONIAL	2446		LAWRENCE	3905	SPRING
3504		COLONIAL	2454		LAWRENCE	4237	SPRING
3600		COLONIAL	2503		LAWRENCE	4304	SPRING
3613		COLONIAL	2535		LAWRENCE	4326	SPRING
3627		COLONIAL	2601		LAWRENCE	4334	SPRING
3717		COLONIAL	2628		LAWRENCE	4335	SPRING
3722		COLONIAL	2700		LAWRENCE	4723	SPRING
3815		COLONIAL	2710		LAWRENCE	4803	SPRING

3820	COLONIAL	2711	LAWRENCE	4927	SPRING
3830	COLONIAL	2719	LAWRENCE	4603	SPRING GARDEN RD
4019	COLONIAL	336	W LAWSON	4611	SPRING GARDEN RD
4114	COLONIAL	3818	LE FORGE	4631	SPRING GARDEN RD
4224	COLONIAL	3902	LE FORGE	5508	SPRING VALLEY RD
4317	COLONIAL	1905	LEACREST	2714	SPRINGDALE ST
4318	COLONIAL	2000	LEACREST	3021	SPRINGVIEW
4422	COLONIAL	1902	LEACREST	3026	SPRINGVIEW
4522	COLONIAL	1910	LEACREST	3211	SPRINGVIEW
4600	COLONIAL	2132	LEACREST	3240	SPRINGVIEW
4810	COLONIAL	2533	LEACREST	3327	SPRINGVIEW
4811	COLONIAL	325	LEADS	3337	SPRINGVIEW
4902	COLONIAL	336	LEADS	3347	SPRINGVIEW
4904	COLONIAL	6315	LEANA	3350	SPRINGVIEW
4919	COLONIAL	6413	LEANA	3360	SPRINGVIEW
5003	COLONIAL	1819	LEATH	3361	SPRINGVIEW
5007	COLONIAL	2035	LEATH	2865	SPRUCE VALLEY
5012	COLONIAL	2046	LEATH	2925	SPRUCE VALLEY
5019	COLONIAL	2711	LEBROCK	3103	SPURLOCK
5031	COLONIAL	2718	LEBROCK	348	S ST AUGUSTINE
5102	COLONIAL	2719	LEBROCK	1101	ST AUGUSTINE
5218	COLONIAL	2720	LEBROCK	1337	ST AUGUSTINE
5323	COLONIAL	2724	LEBROCK	1619	S ST AUGUSTINE
4901/4903	COLONIAL	2728	LEBROCK	1925	S ST AUGUSTINE
202	N COLSON	2733	LEBROCK	2237	N ST AUGUSTINE
3020	COLUMBINE	2736	LEBROCK	2945	S ST AUGUSTINE
3034	COLUMBINE	2737	LEBROCK	5259	ST CHARLES
3040	COLUMBINE	2745	LEBROCK	2411	ST CLAIR
3048	COLUMBINE	2749	LEBROCK	2413	ST CLAIR
4541	COLWICK	2807	LEBROCK	2414	ST CLAIR
1100	COMAL	2815	LEBROCK	2415	S ST CLAIR
1102	COMAL	2822	LEBROCK	2416	ST CLAIR
1110	COMAL	2823	LEBROCK	2418	ST CLAIR
1204	COMANCHE	2826	LEBROCK	2421	ST CLAIR
1205	COMANCHE	2827	LEBROCK	2422	ST CLAIR
1208	COMANCHE	2838	LEBROCK	2425	ST CLAIR
1209	COMANCHE	2843	LEBROCK	2428	ST CLAIR
1212	COMANCHE	2854	LEBROCK	2434	ST CLAIR
1213	COMANCHE	2855	LEBROCK	2437	ST CLAIR

1216	COMANCHE	1048		LEDBETTER	2439	ST CLAIR
1123	COMPTON	1915	E	LEDBETTER	2506	ST CLAIR
1202	COMPTON	2003	E	LEDBETTER	2517	ST CLAIR
1228	COMPTON	2007	E	LEDBETTER	2521	ST CLAIR
1311	COMPTON	2346	E	LEDBETTER	407	ST MARY
1315	COMPTON	2615	E	LEDBETTER	3820	STANLEY SMITH
1316	COMPTON	3307	E	LEDBETTER	3914	STANLEY SMITH
1325	COMPTON	3311	E	LEDBETTER	3919	STANLEY SMITH
1522	COMPTON	3427	E	LEDBETTER	2315	STARKEY
7506	CONCORD	3540	E	LEDBETTER	2331	STARKS
1	CONCORDIA	337	E	LEDBETTER	2336	STARKS
2403	CONKLIN	3421	E	LEDBETTER	2344	STARKS
2409	CONKLIN	5538	S	LEEWOOD	2404	STARKS
2411	CONKLIN	4417		LELAND	2406	STARKS
2614	CONKLIN	4506		LELAND	2410	STARKS
1612	CONNER	4519		LELAND	2412	STARKS
2046	COOL MIST	4911		LELAND	2415	STARKS
2058	COOL MIST	4918		LELAND	2424	STARKS
2140	COOL MIST	4215		LELAND	2425	STARKS
2147	COOL MIST	3823		LEMAY	2440	STARKS
2157	COOL MIST	3903		LEMAY	2441	STARKS
2170	COOL MIST	3915		LEMAY	2510	STARKS
2191	COOL MIST	13328		LENOSA	2511	STARKS
2200	COOL MIST	1307		LENWAY	2538	STARKS
2247	COOL MIST	1708		LENWAY	2627	STARKS
2364	COOL MIST	2521		LENWAY	2635	STARKS
3942	COOLIDGE	1710		LENWAY	2702	STARKS
3922	COOLIDGE	2412		LENWAY	2707	STARKS
3906	COOLIDGE	2501		LENWAY	6625	STARKS
3907	COOLIDGE	2521		LENWAY	2607	STARKS
3922	COOLIDGE	2601		LENWAY	319	STARR
3938	COOLIDGE	2611		LENWAY	3731	STATE OAK
2704	COOMBS	1922		LEROY	1315	STELLA
2712	COOMBS	2042		LEROY	1406	STELLA
2716	COOMBS	2904		LEWISTON	1451	STELLA
2708	COOMBS	1619		LIFE	1446	STELLA
2702	COOMBSVILLE	2023		LIFE	816	STELLA
2210	COOPER	1816		LINCOLN	2522	STEPHENSON
2216	COOPER	7436		LINDA	2529	STEPHENSON
1817	COOPER	7507		LINDA	2711	STEPHENSON
3714	COPELAND	5035		LINDER	2715	STEPHENSON

3807		COPELAND	5002	LINDER	2727	STEPHENSON
3918		COPELAND	5006	LINDER	4	STILLWELL
4003		COPELAND	5035	LINDER	5	STILLWELL
4005		COPELAND	4702	LINDSLEY	1425	STIRLING
4104		COPELAND	5319	LINDSLEY	1444	STIRLING
4011		COPELAND	4706	LINDSLEY	4611	STOKES
4015		COPELAND	4718	LINDSLEY	4616	STOKES
4114		COPELAND	2816	LINFIELD	4640	STOKES
4210		COPELAND	3023	LINFIELD	4646	STOKES
4302		COPELAND	3514	LINFIELD	4648	STOKES
4322		COPELAND	3518	LINFIELD	4708	STOKES
4323		COPELAND	4632	LINFIELD	4716	STOKES
4326		COPELAND	4816	LINFIELD	4719	STOKES
4334		COPELAND	11518	LIPPITT	4720	STOKES
4335		COPELAND	4532	LIVE OAK	4723	STOKES
224	S	CORINTH	2631	LOBDELL	4727	STOKES
611	S	CORINTH	2638	LOBDELL	4729	STOKES
615	S	CORINTH	2539	LOBDELL	4735	STOKES
621	S	CORINTH	3300	LOCKETT	4743	STOKES
800	S	CORINTH	3523	LOCKETT	4748	STOKES
1331		CORINTH	3527	LOCKETT	4751	STOKES
1630		CORINTH	6806	LOCKHEED	4752	STOKES
1910		CORINTH	2739	LOCUST	4803	STOKES
1912		CORINTH	2251	LOCUST	4804	STOKES
7440		CORONADO	2201	LOCUST	4704	STOKES
3341		CORONET	2226	LOCUST	8123	STONEHURST
4515		CORREGIDOR	2238	LOCUST	1741	STONEMAN
4516		CORREGIDOR	2250	LOCUST	2227	STONEMAN
4519		CORREGIDOR	2739	LOCUST	1714	STONEMAN
4520		CORREGIDOR	2266	LOLITA	1724	STONEMAN
4523		CORREGIDOR	2740	LOLITA	1010	STONEWALL
4524		CORREGIDOR	2914	LOLITA	1	STRAUS
4525		CORREGIDOR	2915	LOLITA	1038	STRICKLAND
4538		CORREGIDOR	850	LONG ACRE	1402	STRICKLAND
4539		CORREGIDOR	319	LONGRIDGE	1404	STRICKLAND
4540		CORREGIDOR	1220	LONSDALE	1411	STRICKLAND
4543		CORREGIDOR	1233	LONSDALE	1435	STRICKLAND
4548		CORREGIDOR	1	LOOP 12	4500	STROBEL
4551		CORREGIDOR	13	LOOP 12	4907	STROBEL
4552		CORREGIDOR	14	LOOP 12	4915	STROBEL
4553		CORREGIDOR	15	LOOP 12	4919	STROBEL

4556	CORREGIDOR	7455		LOOP 12	4	STRONG
4559	CORREGIDOR	1617	S	LORIS	2416	SUE
4603	CORREGIDOR	1300		LOTUS	8116	SUETELLE
4604	CORREGIDOR	1302		LOTUS	1861	SUMMIT
4607	CORREGIDOR	1309		LOTUS	1725	SUNBEAM
4623	CORREGIDOR	1311		LOTUS	1807	SUNBEAM
4627	CORREGIDOR	1313		LOTUS	2322	SUNBEAM
4628	CORREGIDOR	2214		LOTUS	2324	SUNBEAM
4631	CORREGIDOR	2226		LOTUS	2424	SUNBEAM
4632	CORREGIDOR	799		LOTUS	2426	SUNBEAM
4636	CORREGIDOR	210	E	LOUISIANA	2427	SUNBEAM
4639	CORREGIDOR	224	E	LOUISIANA	2428	SUNBEAM
4640	CORREGIDOR	300	W	LOUISIANA	2430	SUNBEAM
4643	CORREGIDOR	319	W	LOUISIANA	2516	SUNBEAM
4644	CORREGIDOR	1423	E	LOUISIANA	2550	SUNBEAM
4647	CORREGIDOR	1616		LOUISIANA	3814	SUNNYVALE
4648	CORREGIDOR	1415	E	LOUISIANA	3218	SUNNYVALE
10436	CORY	7012	W	LOVETT	237	SUNSET
8926	COTTONVALLEY	3716		LOVINGOOD	18	SUNSET VILLAGE
9008	COTTONVALLEY	3810		LOVINGOOD	2807	SUTTON
2718	COUNCIL	3729		LOVINGOOD	2819	SUTTON
2710	COUNCIL	2302		LOWERY	2823	SUTTON
2731	COUNCIL	2308		LOWERY	2728	SWANSON
2723	COUNCIL	2331		LOWERY	2803	SWANSON
2729	COUNCIL	2406		LOWERY	2806	SWANSON
800	COUNTRY CLUB PL	2605		LOWERY	2728	SWANSON ST
816	COUNTRY CLUB PL	2340		LOWERY	3354	SYLVAN
4827	COWAN AVE	2510		LOWERY	4244	SYLVESTER
2518	CRADDOCK	6623		LUCY	2404	SYLVIA
3615	CRANE	6627		LUCY	2432	SYLVIA
3623	CRANE	4504		LUZON	2517	SYLVIA
3629	CRANE	4528		LUZON	2429	TALCO DR
3639	CRANE	4531		LUZON	2210	TALLYHO
3716	CRANE	4535		LUZON	2214	TALLYHO
1	CRANFILL	4540		LUZON	2403	TALLYHO
4419	CRANFILL	4611		LUZON	2407	TALLYHO
4508	CRANFILL	4623		LUZON	2410	TALLYHO
4517	CRANFILL	4631		LUZON	2411	TALLYHO
4525	CRANFILL	4639		LUZON	2415	TALLYHO
800	N CRAWFORD	4640		LUZON	2419	TALLYHO

8471	CREEKWOOD	4644	LUZON	2430	TALLYHO
3835	CREPE MYRTLE	4647	LUZON	503	TAMA
2523	CREST	4648	LUZON	524	TAMA
502	CRETE	1410	LYNN HAVEN	100	TAMALPAIS
1	CRIMNSON	2426	LYOLA	99999	TAMALPAIS
3670	CRIPPLE CREEK	2433	LYOLA	2603	TANNER
2311	CROSS	2441	LYOLA	2636	TANNER
2710	CROSS	2716	LYOLA	2643	TANNER
2721	CROSS	2726	LYOLA	2830	TANNER
2715	CROSS	2804	LYOLA	2835	TANNER
2719	CROSS	2808	LYOLA	812	TARRYALL
2725	CROSS	2814	LYOLA	818	TARRYALL
2404	CROSSMAN	2821	LYOLA	925	TARRYALL
2415	CROSSMAN	2838	LYOLA	101	TATUM
2603	CROSSMAN	2845	LYOLA	703	TATUM
3105	CROSSMAN	2849	LYOLA	6907	S TAYLOE
3438	CROSSMAN	2853	LYOLA	8773	N TEAGARDEN
2615	CROSSMAN	2854	LYOLA	6309	TEAGUE
9643	CROWNFIELD	11050	N MACARTHUR	6311	TEAGUE
9649	CROWNFIELD	2141	MACK	6317	TEAGUE
3907	CROZIER	2249	MACON	6418	TEAGUE
3919	CROZIER	2310	MACON	6419	TEAGUE
4303	CROZIER	2338	MACON	6510	TEAGUE
4524	CROZIER	2402	MACON	6530	TEAGUE
4930	CROZIER	2818	MACON	3906	TELEPHONE
4934	CROZIER	2451	MACON	1302	TEMPEST
4915	CROZIER	2518	MACON	1306	TEMPEST
2613	CRYSTAL	2622	MACON	1454	TEMPEST
601	CUMBERLAND	2633	MACON	2940	TERMINAL
609	CUMBERLAND	2637	MACON	239	TERRACE
2969	CUMMINGS	2711	MACON	116	TERRACE
2969	CUMMINGS	2715	MACON	3431	TERRELL
115	CUNNEY	2718	MACON	3535	TERRELL
119	CUNNEY	2726	MACON	4801	TERRY
2018	CUSTER	2731	MACON	5102	TERRY
2123	CUSTER	2732	MACON	5232	TERRY
2127	CUSTER	2807	MACON	2049	THEDFORD
2130	CUSTER	2810	MACON	909	THELMA
2202	CUSTER	2826	MACON	3209	THOMAS
2214	CUSTER	2835	MACON	2431	THROCKMORTON
2319	CUSTER	8233	MADDOX	216	S TILLERY

2503	CUSTER	2139	MAIL	218	N	TILLERY
2511	CUSTER	2143	MAIL	1116		TILLERY
2519	CUSTER	245	MAIN	1120		TILLERY
2543	CUSTER	266	W MAIN	802	N	TILLERY
2623	CUSTER	2014	MAIN	3502	S	TIOGA
2656	CUSTER	202	W MAIN ST	3312	N	TOKAY
10359	CYMBAL	4321	S MALCOLM X BLVD	3316		TOKAY
1317	DACKI	4400	S MALCOLM X BLVD	3317		TOKAY
3231	DAHLIA	5003	S MALCOLM X BLVD	3320		TOKAY
3234	DAHLIA	5007	S MALCOLM X BLVD	3321		TOKAY
917	DALE	5023	S MALCOLM X BLVD	3324		TOKAY
22	DALVIEW	5031	S MALCOLM X BLVD	3325		TOKAY
1250	DALVIEW	5041	S MALCOLM X BLVD	3328		TOKAY
1254	DALVIEW	5124	S MALCOLM X BLVD	3329		TOKAY
1258	DALVIEW	5207	S MALCOLM X BLVD	3332		TOKAY
1307	DALVIEW	5239	S MALCOLM X BLVD	3333		TOKAY
1315	DALVIEW	5307	S MALCOLM X BLVD	3336		TOKAY
1319	DALVIEW	3815	MALDEN	3337		TOKAY
1428	DALVIEW	3014	S MALLORY	3341		TOKAY
1435	DALVIEW	3122	MALLORY	3342		TOKAY
353	DANIELDALE	3212	MALLORY	3345		TOKAY
365	DANIELDALE	2703	MANILA	3346		TOKAY
431	DANIELDALE	6718	MANITOBA	3349		TOKAY
803	DANIELDALE	1610	MARBURG	3352		TOKAY
1636	DANUBE	2231	MARBURG	12		TOLUCA
3634	DARIEN	2318	MARBURG	1710		TOLUCA
2225	DARIEN	2524	MARBURG	1720		TOLUCA
2238	DARIEN	2539	MARBURG	3230		TOPEKA
2241	DATHE	2614	MARBURG	1718		TORONTO
2403	DATHE	2618	MARBURG	1731		TORONTO
2411	DATHE	2622	MARBURG	1835		TORONTO
2610	DATHE	2701	MARBURG	1836		TORONTO
2611	DATHE	2706	MARBURG	1848		TORONTO
2705	DATHE	2723	MARBURG	1950		TORONTO
2810	DATHE	2727	MARBURG	2009		TORONTO
2838	DATHE	2730	MARBURG	2014		TORONTO
3634	DATHE	2731	MARBURG	3402		TORONTO
4027	DATHE	2735	MARBURG	3403		TORONTO
2814	DAWSON	2738	MARBURG	3407		TORONTO
2822	DAWSON	2739	MARBURG	3423		TORONTO
3804	DE MAGGIO	2826	MARBURG	3519		TORONTO

3806		DE MAGGIO	2827	MARBURG	3540	TORONTO
3811		DE MAGGIO	2828	MARBURG	3548	TORONTO
3900		DE MAGGIO	2830	MARBURG	3561	TORONTO
3907		DE MAGGIO	2843	MARBURG	3618	TORONTO
1611		DEAN	3001	MARBURG	3619	TORONTO
202		DEBRA	3010	MARBURG	3624	TORONTO
203		DEBRA	1604	MARBURG	3632	TORONTO
7		DEEP GREEN	2816	MARBURG	3719	TORONTO
3506		DEL REY	2821	MARBURG	5803	TORONTO
3534		DEL REY	4538	MARCELL	900063	TOWNE HOUSE
3811		DELHI	3301	MARCOLE	6030	TRACY
3922		DELHI	3307	MARCOLE	6034	TRACY
2510		DELL VIEW	3311	MARCOLE	6102	TRACY
6283		DENHAM CIR	3312	MARCOLE	6314	TRACY
100	S	DENLEY	3315	MARCOLE	6316	TRACY
336	N	DENLEY	3316	MARCOLE	6342	TRACY
419	N	DENLEY	3319	MARCOLE	9711	TRAVIS
421	N	DENLEY	3320	MARCOLE	9715	TRAVIS
425	N	DENLEY	3323	MARCOLE	9719	TRAVIS
427	N	DENLEY	3324	MARCOLE	9723	TRAVIS
505	N	DENLEY	3327	MARCOLE	9727	TRAVIS
507	N	DENLEY	3328	MARCOLE	9731	TRAVIS
527	N	DENLEY	3331	MARCOLE	4709	TREMONT
603	N	DENLEY	3332	MARCOLE	3300	TRINITY GATE
632	N	DENLEY	3335	MARCOLE	3400	TRINITY GATE
1410	S	DENLEY	3342	MARCOLE	7903	TROJAN
1438	S	DENLEY	2802	MARDER	7912	TROJAN
1732	S	DENLEY	2819	MARDER	7928	TROJAN
2416	S	DENLEY	2618	MARDER	7931	TROJAN
2719	S	DENLEY	2802	MARDER	7936	TROJAN
2907	S	DENLEY	2823	MARDER	7955	TROJAN
336	N	DENLEY	1212	MARFA	7959	TROJAN
635	S	DENLEY	1236	MARFA	7960	TROJAN
1356	S	DENLEY	1242	MARFA	7932	TROJAN
1356	S	DENLEY	1247	MARFA	2813	TROY
1414	S	DENLEY	1415	MARFA	2819	TROY
2416	S	DENLEY	1502	MARFA	2823	TROY
2907	S	DENLEY	1514	MARFA	1708	TRUNK
3011	S	DENLEY	1527	MARFA	1818	TRUNK
3910	S	DENLEY	1530	MARFA	1822	TRUNK
4011	S	DENLEY	1531	MARFA	4011	TRUNK

4019	S	DENLEY	1610	MARFA	4042	TUMALO
4021	S	DENLEY	1722	MARFA	6495	TUMBLING CREEK
4030	S	DENLEY	18	MARGEWOOD	1702	TUNE
4423	S	DENLEY	20	MARGEWOOD	1925	TUNE
4502	S	DENLEY	5714	MARGEWOOD	2329	TUNE
4506	S	DENLEY	2900	MARIDEEN	2402	TUNE
4515	S	DENLEY	2934	MARIDEEN	2446	TUNE
4521	S	DENLEY	2938	MARIDEEN	2471	TUNE
4631	S	DENLEY	8619	MARIGOLD	2561	TUNE
4718	S	DENLEY	8701	MARIGOLD	2566	TUNE
2104		DENMARK	9	MARINE	2574	TUNE
2116		DENMARK	10	MARINE	21	TURFWAY
2122		DENMARK	2431	MARJORIE	3107	TUSKEGEE
2171		DENMARK	2515	MARJORIE	3112	TUSKEGEE
2317		DENMARK	2521	MARJORIE	3114	TUSKEGEE
1822		DENNISON	2804	MARJORIE	3208	TUSKEGEE
1831		DENNISON	3021	MARJORIE	3217	TUSKEGEE
1954		DENNISON	3115	MARJORIE	3224	TUSKEGEE
1966		DENNISON	2747	MARJORIE	3226	TUSKEGEE
2029		DENNISON	140	MARKS	3228	TUSKEGEE
1		DEPAUL	150	MARKS	1110	TYLER
3330		DETONTE	208	MARKS	2526	TYLER
3322		DETONTE	902	S MARLBOROUGH	5406	UNIVERSITY HILLS
3919		DIAMOND	507	S MARLBOROUGH	9	S UNKNOWN
4000		DIAMOND	5001	S MARNE	3007	URBAN
3911		DIAMOND	5007	MARNE	3107	S URBAN
1303		DICEMAN	5026	MARNE	3115	URBAN
1418		DICEMAN	5039	MARNE	2611	VALENTINE
1424		DICEMAN	5017	MARNE	2702	VALENTINE
1429		DICEMAN	5010	MARNE	2726	VALENTINE
1125		DICEMAN	5006	MARNE	2802	VALENTINE
3714		DILDOCK	5012	MARNE	2811	VALENTINE
3521		DIXON	5021	MARNE	2814	VALENTINE
3707		DIXON	5102	MARNE	2822	VALENTINE
7830		DOAK	2116	MARS	2823	VALENTINE
1026		DODD	825	S MARSALIS	2907	VALENTINE
4701		DOLPHIN	1331	MARSALIS	2926	VALENTINE
4705		DOLPHIN	1342	S MARSALIS	3015	VALENTINE
4709		DOLPHIN	1703	S MARSALIS	3027	VALENTINE
4714		DOLPHIN	1903	S MARSALIS	3041	VALENTINE

4827	DOLPHIN	1907	S	MARSALIS	1301	VALLEY
2843	DON	2002	S	MARSALIS	1303	VALLEY
2847	DON	2415	S	MARSALIS	1306	VALLEY
2935	DON	2818	S	MARSALIS	1307	VALLEY
2939	DON	2823	S	MARSALIS	1314	VALLEY
2712	DONALD	2830	S	MARSALIS	1316	VALLEY
2716	DONALD	2911	S	MARSALIS	1335	VALLEY
2623	DONALD	2915	S	MARSALIS	40	VALLEY MILLS
2627	DONALD	2923	S	MARSALIS	42	VALLEY MILLS
8943	DONNYBROOK	2935	S	MARSALIS	45	VALLEY MILLS
11626	DORCHESTER	3107	S	MARSALIS	47	VALLEY MILLS
2608	DORRIS	4103	S	MARSALIS	9652	VALLEY MILLS
2716	DORRIS	4915	S	MARSALIS	820	VAN BUREN
2718	DORRIS	1516	S	MARSALIS	5611	VAN WINKLE
2825	DORRIS	3709		MARSHALL	3716	N VANDERVOORT
2901	DORRIS	3919		MARSHALL	3806	VANDERVOORT
2902	DORRIS	4002		MARSHALL	3810	VANDERVOORT
2909	DORRIS	4103		MARSHALL	3914	VANDERVOORT
2914	DORRIS	4220		MARSHALL	4010	VANDERVOORT
2930	DORRIS	4302		MARSHALL	4006	VANDERVORT
2931	DORRIS	4315		MARSHALL	3129	VANNERSON
3006	DORRIS	4335		MARSHALL	3141	VANNERSON
220	DOWDY FERRY	4338		MARSHALL	7342	VECINO
512	DOWDY FERRY	2633		MARTIN LUTHER KING JR	114	VENTURA
708	DOWDY FERRY	412		MARTIN LUTHER KING JR	2	VERDE
710	DOWDY FERRY	2320		MARTIN LUTHER KING JR	4	VERDE
1344	DOWDY FERRY	2714		MARTIN LUTHER KING JR	4610	VERDUN
2028	DOWDY FERRY	5700		MARTINEZ	4635	VERDUN
2111	DOWDY FERRY	515		MARTINIQUE	801	VERMONT
1723	DOWDY FERRY	811		MARTINIQUE	813	VERMONT
1414	DOYLE	3402		MARVIN D LOVE	1013	VERMONT
1418	DOYLE	7446		MARY DAN	1126	VERMONT
1502	DOYLE	1704		MARY ELLEN	5029	VETERANS
1506	DOYLE	1726		MARYLAND	5143	VETERANS
1507	DOYLE	2418		MARYLAND	5106	VETERANS
1521	DOYLE	2419		MARYLAND	4213	VICTOR
1526	DOYLE	2635		MARYLAND	4616	VICTOR
1530	DOYLE	2915		MARYLAND	9999	VIDA
1111	DRAGON	4129		MARYLAND	13000	VIDA
1726	DRISKELL	4026		MARYLAND	2726	VILBIG

11570	DRUMMOND	3614	MARYLAND	1730	VILBIG
319	DU BOIS	4216	MARYLAND	3106	VILBIG
407	DU BOIS	4250	MARYLAND	3110	VILBIG
523	DU BOIS	200	MASTERS	3118	VILBIG
2031	DUDLEY	322	S MASTERS	3205	VILBIG
810	DULUTH	1608	N MATAGORDA	3300	VILBIG
1110	DULUTH	1608	MATAGORDA	3335	VILBIG
1826	DULUTH	2711	MAURINE F BAILEY WAY	3339	VILBIG
1915	DULUTH	2723	MAURINE F BAILEY WAY	3401	VILBIG
1926	DULUTH	2726	MAURINE F BAILEY WAY	3502	VILBIG
1910	DULUTH	2746	MAURINE F BAILEY WAY	3510	VILBIG
3512	DUNBAR	3315	MAYBETH	3705	VILBIG
3514	DUNBAR	3806	MAYBETH	3722	VILBIG
8529	DUNLAP	3930	MAYBETH	3826	VINEYARD
8730	DUNLAP	1403	MAYWOOD	3831	VINEYARD
2613	DURHAM	1426	MAYWOOD	3906	VINEYARD
2626	DURHAM	1515	MAYWOOD	3922	VINEYARD
2628	DURHAM	1509	MAYWOOD	4006	VINEYARD
706	N DWIGHT	1413	MCBROOM	4011	VINEYARD
1024	DWIGHT	1414	MCBROOM	2311	VOLGA
411	N DWIGHT	1511	MCBROOM	1335	WACO
2334	N DYSON	1721	MCBROOM	1415	WACO
2400	DYSON	1729	MCBROOM	1522	WACO
2523	DYSON	1834	MCBROOM	1611	WACO
2311	DYSON	1906	MCBROOM	1614	WACO
2218	DYSON	1939	MCBROOM	1706	WACO
812	EADS	1956	MCBROOM	1423	WACO
816	EADS	2012	MCBROOM	1503	WACO
818	EADS	2015	MCBROOM	1510	WACO
2937	EAGLE	2016	MCBROOM	8822	WADLINGTON
2961	EAGLE	2017	MCBROOM	5006	WADSWORTH
2928	EAGLE	2029	MCBROOM	4503	WAHOO
2941	EAGLE	3402	MCBROOM	4515	WAHOO
5519	EAST GRAND	3610	MCBROOM	4519	WAHOO
5439	EAST GRAND	3615	MCBROOM	4523	WAHOO
5415	EAST GRAND	3618	MCBROOM	4531	WAHOO
4309	EAST GRAND	3630	MCBROOM	4535	WAHOO
4729	EAST SIDE	3705	MCBROOM	3808	WALDRON
4932	EAST SIDE	3723	MCBROOM	3918	WALDRON
2724	EASTER	3734	MCBROOM	4039	WALKER

2806	EASTER	3143	MCDERMOTT	907	WALKWAY
4114	EASTER	2815	MCDERMOTT	1012	WALKWAY
4150	EASTER	3115	MCDERMOTT	1621	WALMSLEY
4162	EASTER	3150	MCDERMOTT	1213	WALMSLEY
4166	EASTER	739	MCDOWELL	54	WALNUT
4204	EASTER	1509	MCKEE	1715	WARREN
4218	EASTER	1315	MCKENZIE	2409	WARREN
4219	EASTER	1325	MCKENZIE	2413	WARREN
4246	EASTER	1332	MCKENZIE	2614	WARREN
4234	EASTER	1334	MCKENZIE	2617	WARREN
1915	EBBTIDE	1336	MCKENZIE	2625	WARREN
2106	EBBTIDE	1338	MCKENZIE	2625	WARREN
4930	ECHO	1414	MCKENZIE	2631	WARREN
4935	ECHO	1428	MCKENZIE	2701	WARREN
5018	ECHO	3018	MCNEIL	3004	WARREN
5027	ECHO	3333	MCNEIL	3021	WARREN
5107	ECHO	2800	MEADOW	1627	WARSAW
2054	ECHO LAKE	2820	MEADOW	1337	WASCO
2147	ECHO LAKE	3410	MEADOW	1345	WASCO
2170	ECHO LAKE	4618	MEADOW	1346	WASCO
2182	ECHO LAKE	2816	MEADOW	1349	WASCO
2188	ECHO LAKE	2900	MEADOW	1365	WASCO
2194	ECHO LAKE	3414	MEADOW	1438	WASCO
2204	ECHO LAKE	3520	MEADOW	10327	WATERBURY
2217	ECHO LAKE	2742	MEADOW DAWN	5018	WATSON
2323	ECHO LAKE	4921	MEADOW VIEW	5043	WATSON
2050	EDD	304	MEADOWCREEK	5102	WATSON
2058	EDD	428	MELBA	5127	WATSON
2111	EDD	1206	MELBOURNE	5127	WATSON
2147	EDD	201	MELINDA	5131	WATSON
2341	EDD	202	MELINDA	235	S WAVERLY
2347	EDD	4220	MEMORY	902	S WAVERLY
3041	EDD	4234	MEMORY	1009	WAVERLY
9999	EDD	4400	MEMORY	1703	WAVERLY
2341	EDD	4414	MEMORY	1104	WAYNE
1222	EDGEFIELD	4520	MEMORY	373	N WEAVER
317	EDGEMONT	1600	MENTOR	3017	WEISENBERGER
914	EDGEMONT	1610	MENTOR	3122	S WEISENBERGER
1316	S EDGEMONT	1622	MENTOR	3519	WEISENBERGER
1322	EDGEMONT	1734	MENTOR	3813	WEISENBERGER
1421	EDGEMONT	2405	MERLIN	3916	WEISENBERGER

1627		EDGEMONT	2406	MERLIN	4026	WEISENBERGER
3117		EDGEWOOD	2409	MERLIN	4130	WEISENBERGER
3502		EDGEWOOD	2412	MERLIN	2521	WELLS
3410		EDGEWOOD	2415	MERLIN	2517	WELLS
3419		EDGEWOOD	2418	MERLIN	2519	WELLS
2829		EISENHOWER	2435	MERLIN	2521	WELLS
3203		EISENHOWER	2435	MERLIN	2527	WELLS
3000		EL BENITO	2510	MERLIN	2531	WELLS
3506		EL BENITO	2514	MERLIN	2533	WELLS
14		EL SOL	2518	MERLIN	3217	WENDELKIN
2961		EL TOVAR	206	MERRIFIELD	3317	WENDELKIN
2969		EL TOVAR	5535	MESA	3401	WENDELKIN
2973		EL TOVAR	5507	MESA CIR	3417	WENDELKIN
6413		ELAM	4230	S MESA GLEN	3425	WENDELKIN
6419		ELAM	1607	METROPOLITAN	3514	WENDELKIN
6520		ELAM	1611	METROPOLITAN	3518	WENDELKIN
8314		ELAM	2237	METROPOLITAN	3624	WENDELKIN
8300		ELAM	2240	METROPOLITAN	3636	WENDELKIN
4311		ELECTRA	2319	METROPOLITAN	3722	WENDELKIN
623		ELI	2821	METROPOLITAN	3730	WENDELKIN
33200		ELIHU	2826	METROPOLITAN	3741	WENDELKIN
1400		ELK CREEK	3527	METROPOLITAN	8103	WES HODGES
1410		ELK CREEK	2715	METROPOLITAN	8107	WES HODGES
1425		ELK CREEK	2827	METROPOLITAN	8111	WES HODGES
1507		ELK CREEK	3514	METROPOLITAN	8119	WES HODGES
730		ELKHART	3526	METROPOLITAN	8120	WES HODGES
619		ELLA	3606	METROPOLITAN	8123	WES HODGES
638		ELLA	3614	METROPOLITAN	8124	WES HODGES
738		ELLA	3803	METROPOLITAN	8127	WES HODGES
746		ELLA	3809	METROPOLITAN	8128	WES HODGES
1207		ELLENWOOD	3821	METROPOLITAN	8131	WES HODGES
915		ELMDALE	3905	METROPOLITAN	8132	WES HODGES
107		ELMORE	3926	METROPOLITAN	4242	WESTCLIFF
231	E	ELMORE	4006	METROPOLITAN	24	WESTERHAM
338	W	ELMORE	4015	METROPOLITAN	25	WESTERHAM
1507	E	ELMORE	4105	METROPOLITAN	33	WESTERHAM
1542	E	ELMORE	4213	METROPOLITAN	34	WESTERHAM
1618	E	ELMORE	4301	METROPOLITAN	35	WESTERHAM
1622	E	ELMORE	4339	METROPOLITAN	36	WESTERHAM
1743	E	ELMORE	4422	METROPOLITAN	4105	WESTMORELAND
1711	W	ELMWOOD	4507	METROPOLITAN	3125	N WESTMORELAND

659	ELSBERRY	4515	METROPOLITAN	2874	WESTRIDGE
726	ELSBETH	4517	METROPOLITAN	9013	WESTSIDE
1624	ELSIE FAYE HEGGINS	4522	METROPOLITAN	9014	WESTSIDE
1632	ELSIE FAYE HEGGINS	4523	METROPOLITAN	15	WESTWAY
2225	ELSIE FAYE HEGGINS	4602	METROPOLITAN	1294	WHISPERING WHISPERING
2255	ELSIE FAYE HEGGINS	4618	METROPOLITAN	1 N	OAKS
2303	ELSIE FAYE HEGGINS	9120	METZ	1507	WHITAKER
2503	ELSIE FAYE HEGGINS	9211	METZ	1503	WHITAKER
2525	ELSIE FAYE HEGGINS	4825	MEXICANA	1323	WHITAKER
2541	ELSIE FAYE HEGGINS	4911	MEXICANA	8916	WHITEHALL
2551	ELSIE FAYE HEGGINS	4934	MEXICANA	9216	WHITEHALL
2561	ELSIE FAYE HEGGINS	5015	MEXICANA	9222	WHITEHALL
2603	ELSIE FAYE HEGGINS	5019	MEXICANA	9428	WHITEHALL
2615	ELSIE FAYE HEGGINS	2414	MEYERS	920	WHITEHALL
2645	ELSIE FAYE HEGGINS	2423	MEYERS	2837	WHITEWOOD
3112	ELSIE FAYE HEGGINS	2506	MEYERS	1110	WHITLEY
3615	ELSIE FAYE HEGGINS	2509	MEYERS	1000	WILD BRICK
3801	ELSIE FAYE HEGGINS	2515	MEYERS	3806	WILDER
3814	ELSIE FAYE HEGGINS	2522	MEYERS	2234	WILHURT
3926	ELSIE FAYE HEGGINS	2526	MEYERS	2235	WILHURT
3930	ELSIE FAYE HEGGINS	2527	MEYERS	2243	WILHURT
4319	HEGGINS	2602	MEYERS	2246	WILHURT
653	ELSTON	2609	MEYERS	2247	WILHURT
711	ELSTON	2611	MEYERS	2251	WILHURT
3012	ELVA	2612	MEYERS	2314	WILHURT
3108	ELVA	2621	MEYERS	2318	WILHURT
3110	ELVA	2622	MEYERS	2414	WILHURT
3202	ELVA	2641	MEYERS	2507	WILHURT
522	ELWAYNE	3314	MEYERS	2515	WILHURT
548	ELWAYNE	3519	MEYERS	2535	WILHURT
610	ELWAYNE	3622	MEYERS	2607	WILHURT
631	ELWAYNE	3630	MEYERS	2619	WILHURT
650	ELWAYNE	2704	MEYERSVILLE	2631	WILHURT
659	ELWAYNE	1251	MICHIGAN	2747	WILHURT
706	ELWAYNE	1610	MICHIGAN	2921	WILHURT

734		ELWAYNE	1632	MICHIGAN	2926	WILHURT
746		ELWAYNE	1735	MICHIGAN	3400	WILHURT
747		ELWAYNE	2642	MICHIGAN	3529	WILHURT
770		ELWAYNE	2710	MICHIGAN	510	S WILLOMENT
759		EMBERWOOD	2926	MICHIGAN	9025	WILLOUGHBY
547		EMBREY	2938	MICHIGAN	9031	WILLOUGHBY
559		EMBREY	3011	MICHIGAN	9419	WILLOUGHBY
1303		EMILY	3051	MICHIGAN	121	WILMER KLEBERG
8400		ENDICOTT	3055	MICHIGAN	4278	WILSHIRE
1307		ENGLEWOOD	3302	MICHIGAN	5522	WILSON
2720	S	ERVAY	3300	MIDDLEFIELD	5526	WILSON
4021		ESMALDA	1015	MILDRED	5530	WILSON
4048		ESMALDA	4715	MILITARY	5534	WILSON
4107		ESMALDA	4727	MILITARY	5703	WILSON
6519		ETHEL	4819	MILITARY	5707	WILSON
1735		EUGENE	10011	MILL VALLEY	5711	WILSON
1743		EUGENE	5625	MILLAR	5805	WILSON
2226		EUGENE	623	MILLARD	5809	WILSON
2228		EUGENE	808	MILLARD	5813	WILSON
2235		EUGENE	813	MILLARD	5903	WILSON
2306		EUGENE	825	MILLARD	5907	WILSON
2602		EUGENE	2807	MILLBROOK	5919	WILSON
6120		EVERGLADE	3502	MINGO	6105	WIN ONLY
6300		EVERGLADE	3510	MINGO	6106	WIN ONLY
604	N	EWING	3531	MINGO	6110	WIN ONLY
1202	S	EWING	3539	MINGO	6111	WIN ONLY
1204	S	EWING	3547	MINGO	6115	WIN ONLY
1214	S	EWING	3516	MINGO	6116	WIN ONLY
1216	S	EWING	3558	MINGO	6121	WIN ONLY
1226	S	EWING	1143	MISSOURI	6122	WIN ONLY
1631	S	EWING	1643	E MISSOURI	6125	WIN ONLY
1818	S	EWING	2718	E MITCHELL	6130	WIN ONLY
1827	S	EWING	2728	MITCHELL	6131	WIN ONLY
2015	S	EWING	8200	MOBERLY	6135	WIN ONLY
2315	S	EWING	2106	MOFFATT	6136	WIN ONLY
2324	S	EWING	2110	MOFFATT	6140	WIN ONLY
2505	S	EWING	2111	MOFFATT	6141	WIN ONLY
2507	S	EWING	2222	MOFFATT	6146	WIN ONLY
2617	S	EWING	2226	MOFFATT	6150	WIN ONLY
2625	S	EWING	2230	MOFFATT	6156	WIN ONLY

2702	S	EWING	2235	MOFFATT	6160	WIN ONLY
2704	S	EWING	2242	MOFFATT	6161	WIN ONLY
2731	S	EWING	2246	MOFFATT	6164	WIN ONLY
4407	S	EWING	2302	MOFFATT	6165	WIN ONLY
1318		EXETER	2759	MOFFATT	6170	WIN ONLY
1346		EXETER	2303	MOFFATT	6171	WIN ONLY
1349		EXETER	2314	MOFFATT	4039	WIND RIVER
1414		EXETER	2319	MOFFATT	1	WINNETKA
1423		EXETER	2322	MOFFATT	1618	N WINNETKA
1502		EXETER	2327	MOFFATT	2411	N WINNETKA
1550		EXETER	2410	MOFFATT	2509	N WINNETKA
2255		EXETER	2415	MOFFATT	1614	N WINNETKA
2322		EXETER	2422	MOFFATT	3331	N WINNETKA
2327		EXETER	2431	MOFFATT	3331	N WINNETKA
2255		EXETER	2763	MOFFATT	904	N WINSTON
1334		EXETER	2656	MOJAVE	4835	N WISTERIA
2522		EXETER	2724	MOJAVE	820	WIXOM
2538		EXETER	2839	MOJAVE	830	WIXOM
2615		EXETER	2906	MOJAVE	922	WOLF CREEK
2626		EXETER	2820	MOJAVE	905	WOODACRE
2631		EXETER	2921	MOJAVE	508	WOODBINE
2743		EXETER	3139	MOJAVE	559	WOODBINE
2510		EXLINE	3216	MOJAVE	623	WOODBINE
2514		EXLINE	4542	MOLER	709	WOODBINE
2515		EXLINE	345	MONTANA	520	WOODBINE
2534		EXLINE	237	MONTANA	26	WOODED GATE
2535		EXLINE	1122	E MONTCLAIR	603	E WOODIN
2540		EXLINE	1220	S MONTCLAIR	822	E WOODIN
2650		EXLINE	2021	S MONTCLAIR	907	E WOODIN
2722		EXLINE	2017	N MONTCLAIR	915	E WOODIN
2726		EXLINE	2017	N MONTCLAIR	1125	WOODIN
2730		EXLINE	4003	MONTIE	1227	WOODIN
2731		EXLINE	4311	MONTIE	1229	E WOODIN
2734		EXLINE	4018	MONTIE	1531	E WOODIN
2735		EXLINE	2300	MOONLIGHT	1615	E WOODIN
526		EZEKIAL	2317	MOONLIGHT	1619	E WOODIN
540		EZEKIAL	106	N MOORE	1623	E WOODIN
610		EZEKIAL	110	S MOORE	1627	E WOODIN
618		EZEKIAL	114	S MOORE	1239	E WOODIN
722		EZEKIAL	118	S MOORE	9999	E WOODLEAF
731		EZEKIAL	122	S MOORE	515	WOODMONT

734	EZEKIAL	333	N	MOORE	647	WOODMONT
746	EZEKIAL	338	N	MOORE	5316	E WOODSBORO
747	EZEKIAL	340	N	MOORE	1931	WOODY
750	EZEKIAL	402	N	MOORE	500	WORTH
754	EZEKIAL	420	N	MOORE	9011	WORTH
7817	FAIRPORT	423	N	MOORE	5117	WYNELL
7909	FAIRPORT	424	N	MOORE	5119	WYNELL
8123	FAIRPORT	426	N	MOORE	5115	WYNELL
5903	FAIRWAY	427	N	MOORE	4511	YANCY
5907	FAIRWAY	428	N	MOORE	4531	YANCY
5306	FANNIE	506	N	MOORE	4536	YANCY
5406	FANNIE	507	N	MOORE	4543	YANCY
5410	FANNIE	508	N	MOORE	4544	YANCY
5524	FANNIE	509	N	MOORE	4548	YANCY
5608	FANNIE	511	N	MOORE	4709	YANCY
2812	FARRAGUT	513	N	MOORE	4739	YANCY
2807	FARRAGUT	515	N	MOORE	4749	YANCY
2810	FARRAGUT	602	N	MOORE	4754	YANCY
2812	FARRAGUT	607	N	MOORE	4758	YANCY
2823	FARRAGUT	135		MOORE	4766	YANCY
2825	FARRAGUT	310	S	MOORE	4808	YANCY
2842	FARRAGUT	329	N	MOORE	5610	YELLOWSTONE
2844	FARRAGUT	406	N	MOORE	3510	YORK
2845	FARRAGUT	406	N	MOORE	3518	YORK
2859	FARRAGUT	413	N	MOORE	3531	YORK
2861	FARRAGUT	413	N	MOORE	3615	YORK
2870	FARRAGUT	501	N	MOORE	3616	YORK
2311	FATIMA	503	N	MOORE	3618	YORK
2315	FATIMA	612	S	MOORE	3622	YORK
2319	FATIMA	2554	N	MORGAN	3624	YORK
2323	FATIMA	2728		MORGAN	3627	YORK
2328	FATIMA	3046		MORGAN	3701	YORK
2336	FATIMA	3115		MORGAN	3703	YORK
2339	FATIMA	3210		MORGAN	3707	YORK
2350	FATIMA	3107		MORGAN	3719	YORK
2354	FATIMA	2811		MORNING	4226	YORK
2358	FATIMA	3902		MORNING	434	YOUNGSTOWN
2362	FATIMA	2738		MORNING	525	YOUNGSTOWN
2363	FATIMA	1018		MOROCCO	8316	YUKON
2366	FATIMA	1210	N	MOROCCO	8320	YUKON
2367	FATIMA	1250	N	MOROCCO	8324	YUKON

2371	FATIMA	1018	N	MOROCCO	8325	YUKON
2375	FATIMA	1420	N	MORRELL	8328	YUKON
2403	FATIMA	1215		MORRELL	8332	YUKON
2407	FATIMA	1303		MORRELL	8338	YUKON
2420	FATIMA	1307		MORRELL	8339	YUKON
2523	FATIMA	1311		MORRELL	8343	YUKON
2639	FATIMA	1427		MORRELL	8344	YUKON
2709	FATIMA	1431		MORRELL	8350	YUKON
2714	FATIMA	1722		MORRELL	8357	YUKON
2717	FATIMA	1726		MORRELL	8360	YUKON
2718	FATIMA	1735		MORRELL	708	ZANG
2719	FATIMA	1802		MORRELL	4705	ZEALAND
2720	FATIMA	2803		MORRELL	4737	ZEALAND
2722	FATIMA	1506		MORRIS	4741	ZEALAND
2723	FATIMA	1512		MORRIS	4745	ZEALAND
2724	FATIMA	1516		MORRIS	4807	ZEALAND
2737	FATIMA	1714		MORRIS	4812	ZEALAND
508	FAULK	1901		MORRIS	4816	ZEALAND
521	FAULK	1912		MORRIS	4820	ZEALAND
531	FAULK	1920		MORRIS	4824	ZEALAND
544	FAULK	1925		MORRIS	4828	ZEALAND
1411	FAYETTE	1929		MORRIS	3331	ZELMA
1415	FAYETTE	2011		MORRIS		

COMMERCIAL

ADRESS

2012		CANYON ST
2016		CANYON ST
106	S	BECKLEY AVE
717		ROCKWOOD ST
777	S	R L THORNTON FWY
4515		VILLAGE FAIR DR
1612	E	11TH ST
224	S	CORINTH ST RD
5410		LBJ FWY
1544		BRIAR CLIFF RD
3407		SCOUT AVE
3517		SCOUT AVE
5530	S	HAMPTON RD

**ATTACHMENT D  
POTENTIAL LAND BANK LOTS SUBMITTED  
FY 2003-04 TO FY 2015-16**

<u>ADDRESS</u>	<u>ADDRESS</u>	<u>ADDRESS</u>
210 1 ST	2631 EXETER	3055 MICHIGAN
4215 1 ST	2743 EXETER	3302 MICHIGAN
4226 1 ST	2255 EXETER	2710 MICHIGAN
2714 1 ST	1334 EXETER	2938 MICHIGAN
329 10TH	2515 EXLINE	1143 MISSOURI
405 10TH	2534 EXLINE	1643 MISSOURI
627 10TH	2603 EXLINE	2728 MITCHELL
1124 10TH E	2607 EXLINE	2111 MOFFATT
1031 11TH	2622 EXLINE	2211 MOFFATT
1125 11TH E	2722 EXLINE	2222 MOFFATT
1709 4 TH	2725 EXLINE	2226 MOFFATT
1916 4 TH	2726 EXLINE	2230 MOFFATT
618 5 TH	2730 EXLINE	2235 MOFFATT
2436 51 ST	2731 EXLINE	2242 MOFFATT
2506 51 ST	2734 EXLINE	2302 MOFFATT
2627 52 ND	2514 EXLINE	2303 MOFFATT
3217 52 ND	2540 EXLINE	2314 MOFFATT
2516 56 TH	2735 EXLINE	2322 MOFFATT
316 6 TH	2535 EXLINE	2410 MOFFATT
401 8 TH	526 EZEKIAL	2427 MOFFATT
521 8 TH	618 EZEKIAL	2431 MOFFATT
424 9 TH	731 EZEKIAL	3139 MOJAVE
701 9 TH	746 EZEKIAL	3216 MOJAVE
731 9 TH	747 EZEKIAL	2906 MOJAVE
1439 ADELAIDE	750 EZEKIAL	2839 MOJAVE
3907 AGNES	754 EZEKIAL	1403 MONTAGUE
4002 AGNES	1339 FAIRVIEW	237 MONTANA, W.
2722 ALABAMA	1510 FAIRVIEW	2017 MONTCLAIR
2847 ALABAMA	5907 FAIRWAY	2021 MONTCLAIR
2900 ALABAMA	5403 FANNIE	4003 MONTIE
2926 ALABAMA	5406 FANNIE	4018 MONTIE
2935 ALABAMA	5410 FANNIE	4022 MONTIE
2939 ALABAMA	5524 FANNIE	4311 MONTIE
3038 ALABAMA	2810 FARRAGUT	329 MOORE
3042 ALABAMA	2812 FARRAGUT	333 MOORE
2641 ALABAMA	2315 FATIMA	406 MOORE
2705 ALABAMA	2323 FATIMA	410 MOORE
1514 ALASKA	2403 FATIMA	413 MOORE
1631 ALASKA	2639 FATIMA	424 MOORE

2006	ALASKA	424	FAULK	501	MOORE
2720	ALASKA	508	FAULK	503	MOORE
2927	ALASKA	532	FAULK	508	MOORE
3036	ALASKA	540	FAULK	523	MOORE
3123	ALASKA	544	FAULK	603	MOORE
2814	ALASKA	545	FAULK	607	MOORE
2931	ALASKA	1407	FAYETTE	612	MOORE
403	ALBRIGHT	1415	FAYETTE	613	MOORE
405	ALBRIGHT	4533	FELLOWS	614	MOORE
410	ALBRIGHT	4728	FELLOWS	734	MOORE
414	ALBRIGHT	4752	FELLOWS	2738	MORNING
415	ALBRIGHT	4812	FELLOWS	2811	MORNING
2221	ANDERSON	4816	FELLOWS	1722	MORRELL
2239	ANDERSON	4820	FELLOWS	1726	MORRELL
2241	ANDERSON	4832	FELLOWS	1506	MORRIS
2245	ANDERSON	4812	FELLOWS	1512	MORRIS
2402	ANDERSON	2415	FELTON	1710	MORRIS
2629	ANDERSON	2414	FELTON	1714	MORRIS
2663	ANDERSON	728	FERNWOOD	1838	MORRIS
2715	ANDERSON	2521	FERNWOOD	1847	MORRIS
1815	ANGELINA	2638	FERNWOOD	1901	MORRIS
1832	ANGELINA	2709	FERNWOOD	1912	MORRIS
1834	ANGELINA	2712	FERNWOOD	1920	MORRIS
1838	ANGELINA	2719	FERNWOOD	1925	MORRIS
1855	ANGELINA	2900	FERNWOOD	1929	MORRIS
1922	ANGELINA	3001	FERNWOOD	2011	MORRIS
1941	ANGELINA	3217	FERNWOOD	2017	MORRIS
1955	ANGELINA	2519	FERNWOOD	2020	MORRIS
1962	ANGELINA	3225	FERNWOOD	2026	MORRIS
1966	ANGELINA	3914	FERNWOOD	3420	MORRIS
1967	ANGELINA	301	FIDELIS	3542	MORRIS
1974	ANGELINA	1311	FITZHUGH	3606	MORRIS
2005	ANGELINA	1331	FITZHUGH	3610	MORRIS
2017	ANGELINA	1625	FITZHUGH	3639	MORRIS
2024	ANGELINA	3706	FITZHUGH	3701	MORRIS
2027	ANGELINA	3608	FITZHUGH, S.	3741	MORRIS
2028	ANGELINA	1527	FLEETWOOD	4731	MORRIS
2032	ANGELINA	1625	FLEETWOOD	4853	MORRIS
2037	ANGELINA	1634	FLEETWOOD	1018	MORROCO, N.
2059	ANGELINA	1336	FLETCHER	2206	MOUSER
1503	ANN ARBOR	1322	FOLEY	1809	MUNCIE
1514	ANN ARBOR	2423	FONVILLE	1922	MUNCIE
1522	ANN ARBOR	1526	FORDHAM	1923	MUNCIE
1955	ANN ARBOR	1531	FORDHAM	10019	MUSKOGEE
1959	ANN ARBOR	1554	FORDHAM	4316	MYRTLE

1961	ANN ARBOR	1555	FORDHAM	6318	MYRTLE
1965	ANN ARBOR	2110	FORDHAM	2446	NAOMA
2107	ANN ARBOR	2118	FORDHAM	3116	NAVARO
2219	ANN ARBOR	2246	FORDHAM	3226	NAVARO
2251	ANN ARBOR	2302	FORDHAM	3234	NAVARO
2528	ANN ARBOR	2406	FORDHAM	3406	NAVARO
2723	ANN ARBOR	2806	FORDHAM	731	NEOMI
2773	ANN ARBOR	2807	FORDHAM	531	NOMAS
2746	ANN ARBOR, E.	2402	FORDHAM	1418	NOMAS
2324	ANN ARBOR, E.	1223	FORESTER	1525	NOMAS
2326	ANN ARBOR, E.	3510	FRANK	1710	NOMAS
3827	ARANSAS	3604	FRANK	1714	NOMAS
4103	ARANSAS	3607	FRANK	1730	NOMAS
4114	ARANSAS	3714	FRANK	1816	NOMAS
1317	ARBOR VITAE	3807	FRANK	1970	NOMAS
2111	ARDEN	4117	FRANK	2010	NOMAS
2119	AREBA	4215	FRANK	2014	NOMAS
2609	ARIZONA	4303	FRANK	2021	NOMAS
2914	ARIZONA	4314	FRANK	3316	NOMAS
3047	ARIZONA	4326	FRANK	3320	NOMAS
3328	ARIZONA	4343	FRANK	3321	NOMAS
2839	ARIZONA	4347	FRANK	3324	NOMAS
4510	ASH	4409	FRANK	3431	NOMAS
5407	ASH	4414	FRANK	3528	NOMAS
3604	ATLANTA	4415	FRANK	3529	NOMAS
3619	ATLANTA	4418	FRANK	3615	NOMAS
3736	ATLANTA	4431	FRANK	3715	NOMAS
5301	AUDREY	4435	FRANK	3718	NOMAS
229	AVE A	4504	FRANK	4705	NOME
315	AVE A	4507	FRANK	4711	NOME
323	AVE A	4535	FRANK	4723	NOME
331	AVE A	4602	FRANK	4744	NOME
426	AVE A	4711	FRANK	4832	NOME
427	AVE A	4726	FRANK	4836	NOME
430	AVE A	4510	FRANK	4843	NOME
431	AVE A	3710	FRANK	4748	NOME
441	AVE A	3610	FRANK	2834	OAKDALE
1703	AVE B	2719	FRAZIER	1326	OAKLEY
1721	AVE B	2726	FRAZIER	1330	OAKLEY
1727	AVE B	2915	FRAZIER	1406	OAKLEY
1731	AVE B	4838	FRIO	3021	OBENCHAIN
1742	AVE B	3507	FUREY	3713	ODESSA
1806	AVE B	4002	FUREY	3719	ODESSA
324	AVE E	4010	FUREY	4103	ODESSA
355	AVE E	4015	FUREY	4142	ODESSA

402 AVE E	4103 FUREY	8621 ODOM
414 AVE E	4109 FUREY	1242 OHIO
419 AVE E	4127 FUREY	1539 OHIO
426 AVE E	4130 FUREY	1547 OHIO
435 AVE E	1723 GALLAGHER	1538 OHIO, E.
444 AVE E	1823 GALLAGHER	3708 OPAL
418 AVE F	1835 GALLAGHER	3710 OPAL
323 AVE G	1843 GALLAGHER	3714 OPAL
607 AVE G	1908 GALLAGHER	3723 OPAL
418 AVE H	1911 GALLAGHER	3801 OPAL
419 AVE H	1913 GALLAGHER	3810 OPAL
516 AVE H	1955 GALLAGHER	3816 OPAL
523 AVE H	1961 GALLAGHER	3822 OPAL
402 AVE J	1967 GALLAGHER	3831 OPAL
403 AVE J	3710 GALLAGHER	4117 OPAL
431 AVE J	3739 GALLAGHER	4207 OPAL
316 AVE L	1107 GALLOWAY	4214 OPAL
323 AVE L	2345 GANDEN	4234 OPAL
506 AVE L	2223 GARDEN	4243 OPAL
510 AVE L	2231 GARDEN	4507 OTTAWA
518 AVE L	2238 GARDEN	1618 OVERTON
3962 AVOCADO	2246 GARDEN	1623 OVERTON
4202 AZTEC	2254 GARDEN	2307 OVERTON
4249 AZTEC	2403 GARDEN	2730 OVERTON
3914 BALCH	2407 GARDEN	2835 OVERTON
4422 BALDWIN	2424 GARDEN	3418 OVERTON
4423 BALDWIN	2425 GARDEN	2855 OVERTON
4507 BALDWIN	2402 GARDEN	1230 OVERTON
4518 BALDWIN	1634 GARDEN	1426 OVERTON
4701 BALDWIN	942 GARDENVIEW	2803 OVERTON, E
4707 BALDWIN	4529 GARLAND	1418 OWEGA
4712 BALDWIN	4531 GARLAND	1442 OWEGA
4715 BALDWIN	4600 GARLAND	1510 OWEGA
4723 BALDWIN	4611 GARLAND	1542 OWEGA
4727 BALDWIN	5409 GARLAND	1422 OWEGA
4735 BALDWIN	4600 GARLAND	1426 OWEGA
4803 BALDWIN	4513 GARRISON	4617 OWENWOOD
4806 BALDWIN	4516 GARRISON	4705 OWENWOOD
4823 BALDWIN	4602 GARRISON	4818 OWENWOOD
4863 BALDWIN	4512 GARRISON	4822 OWENWOOD
4869 BALDWIN	1523 GARZA	4838 OWENWOOD
4611 BALDWIN	1525 GARZA	1414 PADGITT
4134 BALL	1529 GARZA	1534 PADGITT
4161 BALL	1618 GARZA	3612 PALACIOS
1118 BALLARD	1630 GARZA	3719 PALACIOS

710	BANK	1634	GARZA	4003	PALACIOS
1401	BANK	1635	GARZA	2652	PALL MALL
1420	BANK	1719	GARZA	2656	PALL MALL
1429	BANK	1723	GARZA	2719	PALL MALL
710	BANK	1730	GARZA	2723	PALL MALL
1641	BANNOCK	1733	GARZA	1805	PARK ROW
1407	BARRY	1739	GARZA	1819	PARK ROW
1437	BARRY	1742	GARZA	2723	PARK ROW
1449	BARRY	1751	GARZA	2532	PARK ROW
1501	BARRY	1815	GARZA	6927	PARKDALE
4844	BARTLETT	1610	GARZA	2708	PARNELL
805	BAYONNE	1718	GARZA	2722	PARNELL
811	BAYONNE	2911	GAY	2724	PARNELL
818	BAYONNE	1238	GEORGIA	2820	PARNELL
916	BAYONNE	1410	GEORGIA	3510	PARNELL
1121	BAYONNE	1514	GEORGIA	4831	PARRY
1610	BAYSIDE	1537	GEORGIA	4907	PARRY
1619	BAYSIDE	2711	GERTRUDE	4910	PARRY
1623	BAYSIDE	2707	GERTRUDE	4815	PARRY
1702	BAYSIDE	2515	GHENT	2611	PARSONS
1711	BAYSIDE	2519	GHENT	2703	PARSONS
1715	BAYSIDE	2526	GHENT	2712	PARSONS
1834	BAYSIDE	2542	GHENT	2715	PARSONS
1836	BAYSIDE	2622	GHENT	2723	PARSONS
1843	BAYSIDE	2621	GHENT	9999	PARSONS
1847	BAYSIDE	4116	GLADEWATER	2708	PARSONS
1909	BAYSIDE	4126	GLADEWATER	2711	PARSONS
1911	BAYSIDE	4154	GLADEWATER	3333	PARVIA
1918	BAYSIDE	4170	GLADEWATER	1307	PEABODY
2019	BAYSIDE	4227	GLADEWATER	1313	PEABODY
3326	BEALL	5722	GLEN FOREST	1325	PEABODY
3330	BEALL	1306	GLIDDEN	1404	PEABODY
3435	BEALL	1327	GLIDDEN	1709	PEABODY
3023	BEAUCHAMP	3206	GOLDSPIER	1812	PEABODY
3067	BEAUCHAMP	3211	GOLDSPIER	2300	PEABODY
3421	BEAUCHAMP	2310	GOOCH	2408	PEABODY
724	BECKLEY	2403	GOOCH	2413	PEABODY
728	BECKLEY	2701	GOOCH	2525	PEABODY
8918	BECKLEYCREST	2825	GOOCH	2529	PEABODY
9228	BECKLEYVIEW	2715	GOODWILL	1319	PEABODY
3712	BEDFORD	2722	GOODWILL	2533	PEABODY
5238	BEEMAN	2723	GOODWILL	1637	PEAR
7041	BENNING	2700	GOULD	1713	PEAR
3427	BERNAL	2710	GOULD	400	PECAN
3439	BERNAL	2712	GOULD	402	PECAN

3508	BERTRAND	2716	GOULD	410	PECAN
3520	BERTRAND	2724	GOULD	411	PECAN
3614	BERTRAND	2727	GOULD	413	PECAN
3723	BERTRAND	2733	GOULD	416	PECAN
4302	BERTRAND	2703	GRAFTON	606	PEMBERTON
4306	BERTRAND	608	GRAHAM	3533	PENELOPE
4318	BERTRAND	702	GRAHAM	3602	PENELOPE
4322	BERTRAND	710	GRAHAM	3603	PENELOPE
3227	BERTRAND	1822	GRAND	3627	PENELOPE
634	BETHPAGE	2524	GRAND	3631	PENELOPE
642	BETHPAGE	1215	GRANT	3718	PENELOPE
714	BETHPAGE	1309	GRANT	3719	PENELOPE
707	BETHPAGE	1313	GRANT	3815	PENELOPE
2208	BETHURUM	1326	GRANT	3819	PENELOPE
2214	BETHURUM	1345	GRANT	3922	PENELOPE
2216	BETHURUM	1361	GRANT	4337	PENELOPE
2218	BETHURUM	2722	GRAYSON	3707	PENELOPE
2302	BETHURUM	2226	GREER	3614	PENELOPE
2311	BETHURUM	2218	GREER	1308	PENNSYLVANIA
2313	BETHURUM	3224	GUNTER	1313	PENNSYLVANIA
2336	BETHURUM	4538	GURLEY	1317	PENNSYLVANIA
2743	BETHURUM	3306	HAMILTON	1325	PENNSYLVANIA
903	BETTERTON	3523	HAMILTON	2525	PENNSYLVANIA
6520	BEXAR	3702	HAMILTON	2710	PENNSYLVANIA
6526	BEXAR	3706	HAMILTON	2722	PENNSYLVANIA
6702	BEXAR	3726	HAMILTON	2812	PENNSYLVANIA
6812	BEXAR	3909	HAMILTON	2822	PENNSYLVANIA
1518	BICKERS	3912	HAMILTON	2836	PENNSYLVANIA
1526	BICKERS	3925	HAMILTON	3105	PENNSYLVANIA
1531	BICKERS	4105	HAMILTON	3117	PENNSYLVANIA
1606	BICKERS	4226	HAMILTON	2414	PENNSYLVANIA
1615	BICKERS	4309	HAMILTON	2617	PENNSYLVANIA
1623	BICKERS	4314	HAMILTON	2908	PENNSYLVANIA
1626	BICKERS	4321	HAMILTON	4508	PHILIP
1719	BICKERS	4343	HAMILTON	4515	PHILIP
1822	BICKERS	4403	HAMILTON	4520	PHILIP
1831	BICKERS	4410	HAMILTON	4523	PHILIP
1906	BICKERS	4414	HAMILTON	4524	PHILIP
1910	BICKERS	4418	HAMILTON	4530	PHILIP
1918	BICKERS	3123	HAMMERLY	4531	PHILIP
1930	BICKERS	3408	HAMMERLY	4603	PHILIP
1956	BICKERS	4013	HAMMERLY	4717	PHILIP
3634	BICKERS	4017	HAMMERLY	4911	PHILIP
3638	BICKERS	4033	HAMMERLY	5119	PHILIP
3642	BICKERS	4123	HAMMERLY	4515	PHILIP

3702	BICKERS	4143	HAMMERLY	4531	PHILIP
3734	BICKERS	3601	HANCOCK	1617	PINE
3738	BICKERS	3811	HANCOCK	2232	PINE
3317	BIGLOW	3926	HANCOCK	2233	PINE
3907	BIGLOW	3906	HANCOCK	2522	PINE
4002	BIGLOW	3625	HANCOCK	3218	PINE
4151	BIGLOW	3617	HANCOCK	3319	PINE
4155	BIGLOW	2327	HARDING	3335	PINE
4159	BIGLOW	2340	HARDING	3635	PINE
4175	BIGLOW	2344	HARDING	3642	PINE
4207	BIGLOW	2414	HARDING	3710	PINE
4208	BIGLOW	2246	HARDING	3714	PINE
4231	BIGLOW	1423	HARLANDALE	3802	PINE
4019	BIGLOW	1907	HARLANDALE	3817	PINE
3911	BIGLOW	2314	HARLANDALE	3902	PINE
2408	BIRMINGHAM	2431	HARLANDALE	3906	PINE
2521	BIRMINGHAM	2915	HARLANDALE	4002	PINE
2825	BIRMINGHAM	3014	HARLANDALE	4010	PINE
2931	BIRMINGHAM	3328	HARLANDALE	3410	PINE
3020	BIRMINGHAM	3714	HARLINGEN	2603	PINE
3025	BIRMINGHAM	3803	HARLINGEN	2643	PINE
2700	BIRMINGHAM	3130	HARMON	5908	PLUM DALE
2401	BIRMINGHAM	2122	HARRELL	5918	PLUM DALE
3836	BLACK OAK	2819	HARSTON	6043	PLUM DALE
5868	BLUFFMAN	401	HART	6047	PLUM DALE
400	BOBBIE	407	HART	4116	PLUTO
403	BOBBIE	409	HART	3915	POLLY
406	BOBBIE	413	HART	3919	POLLY
412	BOBBIE	445	HART	3927	POLLY
417	BOBBIE	448	HART	3933	POLLY
418	BOBBIE	449	HART	3425	PONDROM
5662	BON AIR	452	HART	1619	POPLAR
315	BONNIE VIEW	455	HART	1717	POPLAR
345	BONNIE VIEW	3513	HARWOOD	2307	POPLAR
349	BONNIE VIEW	3521	HARWOOD	1002	PRAIRIE CREEK, N.
405	BONNIE VIEW	3212	HASKELL	1651	PRESIDIO
406	BONNIE VIEW	3311	HASKELL	2727	PROSPERITY
426	BONNIE VIEW	2701	HASTINGS/Maurine F. Bailey	2759	PROSPERITY
431	BONNIE VIEW	2711	HASTINGS/Maurine F. Bailey	2763	PROSPERITY
434	BONNIE VIEW	2718	HASTINGS/Maurine F. Bailey	2771	PROSPERITY
438	BONNIE VIEW	2727	HASTINGS/Maurine F. Bailey	2802	PROSPERITY
443	BONNIE VIEW	2506	HATCHER	3022	PROSPERITY
1011	BONNIE VIEW	3515	HATCHER	3706	PROSPERITY
1235	BONNIE VIEW	7610	HAZEL	3710	PROSPERITY
2304	BONNIE VIEW	2703	HECTOR	2771	PROSPERITY

3515	BOOKER	2715	HECTOR	1403	PUEBLO
3516	BOOKER	2707	HECTOR	1414	PUEBLO
3508	BOOKER	542	HELENA	1515	PUEBLO
3426	BORGER	734	HELENA	1720	PUEBLO
3607	BORGER	1331	HENDRICKS	1726	PUEBLO
3623	BORGER	1352	HENDRICKS	1815	PUEBLO
3627	BORGER	1405	HENDRICKS	1818	PUEBLO
5011	BOURQUIN	1612	HERALD	1822	PUEBLO
5104	BOURQUIN	1621	HERALD	1903	PUEBLO
5424	BOURQUIN	3819	HERRLING	1933	PUEBLO
4711	BOWLING	602	HIGH	1947	PUEBLO
3320	BRANTLEY	3536	HIGHLAND WOODS	1973	PUEBLO
4826	BRASHEAR	1227	HILLBURN	2024	PUEBLO
4930	BRASHEAR	1115	HOBSON	3314	PUEBLO
6816	BRIERFIELD	1032	HOLCOMB	3329	PUEBLO
7005	BRIERFIELD	1004	HOLLYWOOD	3423	PUEBLO
2702	BRIGHAM	2703	HOLMES	3521	PUEBLO
2708	BRIGHAM	2708	HOLMES	3525	PUEBLO
2806	BRIGHAM	2716	HOLMES	3623	PUEBLO
2807	BRIGHAM	2814	HOLMES	3626	PUEBLO
2814	BRIGHAM	2820	HOLMES	3700	PUEBLO
2838	BRIGHAM	2824	HOLMES	4727	PUEBLO
2906	BRIGHAM	2828	HOLMES	3332	PUEBLO
2918	BRIGHAM	2902	HOLMES	3112	PUGET
2924	BRIGHAM	2913	HOLMES	3116	PUGET
1137	BRIGHTON	3012	HOLMES	3118	PUGET
2114	BRITTON	3016	HOLMES	3535	PUGET
2416	BRITTON	3221	HOLMES	4011	PUGET
2519	BRITTON	3412	HOLMES	4802	RAMONA
2522	BRITTON	3522	HOLMES	3106	RAMSEY
2526	BRITTON	3526	HOLMES	2614	RAMSEY
2610	BRITTON	3734	HOLMES	2615	RAMSEY
2631	BRITTON	3833	HOLMES	2453	RANDOLPH
2633	BRITTON	3826	HOLMES	2519	RANDOLPH
2715	BRITTON	3830	HOLMES	2531	RANDOLPH
2814	BRITTON	1510	HOMELAND	2551	RANDOLPH
2822	BRITTON	1527	HOMELAND	4016	RANGER
2903	BRITTON	1631	HOMELAND	563	RAYNELL
3106	BRITTON	1716	HOMELAND	607	RAYNELL
1116	BROCK	1722	HOMELAND	650	RAYNELL
1120	BROCK	1811	HOMELAND	2835	REED
1123	BROCK	1815	HOMELAND	2923	REED
118	BROOKLYN	1831	HOMELAND	3014	REED
122	BROOKLYN	1835	HOMELAND	3018	REED
7720	BROWNSVILLE	1850	HOMELAND	3022	REED

7721	BROWNSVILLE	1854	HOMELAND	3215	REED
7724	BROWNSVILLE	1918	HOMELAND	3220	REED
7727	BROWNSVILLE	1927	HOMELAND	3228	REED
7735	BROWNSVILLE	3702	HOMELAND	3231	REED
7736	BROWNSVILLE	2230	HOOPER	3327	REED
7807	BROWNSVILLE	2246	HOOPER	3335	REED
7820	BROWNSVILLE	2403	HOOPER	3311	REED
4018	BRUNDRETTE	2431	HOOPER	3600	REESE
2313	BUDD	2434	HOOPER	3706	REESE
2418	BUDD	2439	HOOPER	1403	RENNER
2711	BURGER	2445	HOOPER	1505	RENNER
2818	BURGER	2510	HOOPER	643	REYENELL
4635	BURMA	2514	HOOPER	2906	REYNOLDS
4704	BURMA	2530	HOOPER	3006	REYNOLDS
4726	BURMA	2531	HOOPER	3107	REYNOLDS
4744	BURMA	2532	HOOPER	3239	REYNOLDS
4745	BURMA	2535	HOOPER	730	RIDGE
4740	BURMA	2555	HOOPER	1221	RING
4914	BURNSIDE	2563	HOOPER	2640	RIPPLE
4710	C.L. VEASEY	2607	HOOPER	3501	ROBERTS
1217	CALDWELL	2615	HOOPER	3516	ROBERTS
1231	CALDWELL	2622	HOOPER	3927	ROBERTS
1403	CALDWELL	1306	HUDSPETH	4003	ROBERTS
1419	CALDWELL	1314	HUDSPETH	4006	ROBERTS
1423	CALDWELL	1323	HUDSPETH	4010	ROBERTS
1425	CALDWELL	1326	HUDSPETH	4014	ROBERTS
1521	CALDWELL	1415	HUDSPETH	2617	ROCHESTER
1530	CALDWELL	1438	HUDSPETH	2711	ROCHESTER
1534	CALDWELL	1527	HUDSPETH	2718	ROCHESTER
1536	CALDWELL	1606	HUDSPETH	2803	ROCHESTER
1542	CALDWELL	1607	HUDSPETH	2815	ROCHESTER
1554	CALDWELL	1642	HUDSPETH	2827	ROCHESTER
1614	CALDWELL	1710	HUDSPETH	2910	ROCHESTER
1814	CALYPSO	2003	HUDSPETH	2915	ROCHESTER
2022	CALYPSO	2135	HUDSPETH	2918	ROCHESTER
2054	CALYPSO	2159	HUDSPETH	2932	ROCHESTER
2058	CALYPSO	2203	HUDSPETH	3000	ROCHESTER
2510	CAMEL	2546	HUDSPETH	3002	ROCHESTER
2611	CAMEL	2306	HUDSPETH	3006	ROCHESTER
2614	CAMEL	7904	HULL	3014	ROCHESTER
2630	CAMEL	7905	HULL	612	ROCKWOOD
2732	CAMEL	7911	HULL	709	ROCKWOOD
2736	CAMEL	3607	HUMPHREY	713	ROCKWOOD
6218	CANAAN	3727	HUMPHREY	717	ROCKWOOD
6906	CANAAN	3731	HUMPHREY	725	ROCKWOOD

6910	CANAAN	3735	HUMPHREY	717	ROCKWOOD
1615	CANADA	3746	HUMPHREY	725	ROCKWOOD
1622	CANADA	1930	HUNTINGDON	2715	ROGERS
1923	CANADA	2002	HUNTINGDON	2719	ROGERS
3343	CANADA	2006	HUNTINGDON	2731	ROGERS
3511	CANADA	832	HUTCHINS	2530	ROMINE
3611	CANADA	836	HUTCHINS	2526	ROMINE
3837	CANADA	910	HUTCHINS	5120	ROSINE
4007	CANAL	1230	HUTCHINS	5132	ROSINE
4215	CANAL	1403	HUTCHINS	1423	ROWAN
4235	CANAL	1321	HUTCHINS	1448	ROWAN
4317	CANAL	2323	IDAHO	1520	ROWAN
4319	CANAL	1918	IDAHO	1530	ROWAN
4322	CANAL	3915	IDAHO	3709	RUSKIN
4328	CANAL	2223	IDAHO	3238	RUTLEDGE
4338	CANAL	4527	IMPERIAL	3300	RUTLEDGE
4611	CANAL	4622	IMPERIAL	3314	RUTLEDGE
4615	CANAL	4630	IMPERIAL	3315	RUTLEDGE
4606	CANAL	1938	INGERSOLL	3323	RUTLEDGE
213	CANTY, E	2622	INGERSOLL	3122	RUTZ
2012	CANYON	4010	INGERSOLL	3524	RUTZ
2016	CANYON	1934	INGERSOLL	2515	SAMOA
2018	CANYON	1503	IOWA	2517	SAMOA
2024	CANYON	2622	IROQUOIS	2519	SAMOA
5127	CARDIFF	2807	IROQUOIS	5424	SANTA FE
4201	CARDINAL	4003	IVANHOE	4807	SAPPHIRE
4205	CARDINAL	4014	IVANHOE	4811	SAPPHIRE
4221	CARDINAL	4018	IVANHOE	2203	SCOTLAND
3204	CARL	4026	IVANHOE	2211	SCOTLAND
3208	CARL	7915	IVORY	2410	SCOTLAND
3605	CARL	7924	IVORY	2754	SCOTLAND
3607	CARL	7927	IVORY	2775	SCOTLAND
3614	CARL	7944	IVORY	2415	SCOTLAND
3709	CARL	5035	IVY	2341	SCOTT
3724	CARL	5041	IVY	2343	SCOTT
3802	CARL	5103	IVY	2930	SEATON
3814	CARL	1917	J.B. JACKSON	6516	SEBRING
4211	CARL	3526	JAMAICA	2522	SEEVERS
4214	CARL	3711	JAMAICA	2502	SEEVERS
4215	CARL	3715	JAMAICA	3011	SEEVERS
4218	CARL	3803	JAMAICA	1331	SELKIRK
4230	CARL	3807	JAMAICA	2510	SHARON
4245	CARL	4018	JAMAICA	1702	SHAW
5809	CARLTON GARRETT	4114	JAMAICA	1707	SHAW
5814	CARLTON GARRETT	4343	JAMAICA	1811	SHAW

5902	CARLTON GARRETT	4346	JAMAICA	1818	SHAW
5908	CARLTON GARRETT	4352	JAMAICA	1826	SHAW
6205	CARLTON GARRETT	4406	JAMAICA	1917	SHAW
6207	CARLTON GARRETT	4427	JAMAICA	1927	SHAW
6212	CARLTON GARRETT	4431	JAMAICA	1940	SHAW
6307	CARLTON GARRETT	4518	JAMAICA	1942	SHAW
6310	CARLTON GARRETT	4526	JAMAICA	1943	SHAW
6212	CARLTON GARRETT	4606	JAMAICA	1964	SHAW
2621	CARPENTER	4705	JAMAICA	1976	SHAW
2647	CARPENTER	4426	JAMAICA	2013	SHAW
2719	CARPENTER	4603	JAMAICA	2020	SHAW
2731	CARPENTER	1323	JEFFERSON	3444	SHELDON
2819	CARPENTER	2401	JEFFRIES	2124	SHELLHORSE
3006	CARPENTER	2405	JEFFRIES	2130	SHELLHORSE
3205	CARPENTER	2410	JEFFRIES	2140	SHELLHORSE
3206	CARPENTER	2414	JEFFRIES	1619	SICILY
3303	CARPENTER	2426	JEFFRIES	1623	SICILY
3531	CARPENTER	2431	JEFFRIES	1627	SICILY
3711	CARPENTER	2502	JEFFRIES	1631	SICILY
3715	CARPENTER	2505	JEFFRIES	1707	SICILY
3801	CARPENTER	2506	JEFFRIES	3517	SIDNEY
4007	CARPENTER	2514	JEFFRIES	3521	SIDNEY
4211	CARPENTER	2517	JEFFRIES	3529	SIDNEY
4226	CARPENTER	2518	JEFFRIES	3533	SIDNEY
4229	CARPENTER	2602	JEFFRIES	3603	SIDNEY
4233	CARPENTER	2636	JEFFRIES	3621	SIDNEY
3612	CARPENTER	3406	JEFFRIES	3622	SIDNEY
1446	CARSON	1714	JEROME	3711	SIDNEY
1506	CARSON	2406	JEWELL	3534	SIDNEY
1527	CARSON	604	JONELLE	1002	SIGNET
1514	CARSON	627	JONELLE	1006	SIGNET
2806	CARTER	648	JONELLE	2614	SILKWOOD
2810	CARTER	4614	JONES	2618	SILKWOOD
2818	CARTER	4731	JONES	2620	SILKWOOD
5815	CARY	2215	JORDAN	2718	SILKWOOD
2818	CASEY	2224	JORDAN	2726	SILKWOOD
3510	CAUTHORN	2225	JORDAN	2727	SILKWOOD
3614	CAUTHORN	2115	KATHLEEN	2730	SILKWOOD
3718	CAUTHORN	2125	KATHLEEN	2802	SILKWOOD
3907	CAUTHORN	2141	KATHLEEN	2808	SILKWOOD
1321	CEDAR HAVEN	2407	KATHLEEN	2811	SILKWOOD
3303	CEDAR LAKE	2607	KATHLEEN	2814	SILKWOOD
2707	CHARBA	2716	KEELER	2819	SILKWOOD
2711	CHARBA	2728	KEELER	2820	SILKWOOD
4514	CHERBOURG	2732	KEELER	2906	SILKWOOD

4515	CHERBOURG	2913	KELLOGG	2922	SILKWOOD
4525	CHERBOURG	6019	KEMROCK	4600	SILVER
4534	CHERBOURG	6434	KEMROCK	4604	SILVER
4538	CHERBOURG	6435	KEMROCK	4605	SILVER
4545	CHERBOURG	6505	KEMROCK	4609	SILVER
4549	CHERBOURG	6511	KEMROCK	4612	SILVER
4608	CHERBOURG	6434	KEMROCK	4631	SILVER
4631	CHERBOURG	3509	KENILWORTH	4701	SILVER
4636	CHERBOURG	3623	KENILWORTH	4800	SILVER
4639	CHERBOURG	3706	KENILWORTH	4806	SILVER
4640	CHERBOURG	3723	KENILWORTH	4807	SILVER
4643	CHERBOURG	3916	KENILWORTH	4812	SILVER
4647	CHERBOURG	3432	KEYRIDGE	4831	SILVER
3610	CHICAGO	3504	KEYRIDGE	4835	SILVER
3615	CHICAGO	3508	KEYRIDGE	4838	SILVER
3523	CHIHUAHUA	3515	KEYRIDGE	2403	SKYLARK
5426	CHIPPEWA	3516	KEYRIDGE	2403	SKYLARK
2723	CHOICE	1306	KIEST	3623	SOFTCLOUD
2724	CHOICE	2606	KILBURN	4542	SOLAR
939	CHURCH	2607	KILBURN	4534	SOLAR
1030	CHURCH	2623	KILBURN	4002	SOLOMAN
1103	CHURCH	2639	KILBURN	4006	SOLOMAN
1109	CHURCH	2836	KILBURN	4019	SOLOMAN
1124	CHURCH	4833	KILDARE	4102	SOLOMAN
1403	CHURCH	4914	KILDARE	4135	SOLOMAN
1410	CHURCH	4926	KILDARE	4013	SONNY
1415	CHURCH	4935	KILDARE	3934	SONORA
4322	CICERO	4943	KILDARE	3935	SONORA
6424	CINNAMON OAKS	1507	KINGSLEY	3703	SONORA
2700	CLARENCE	1511	KINGSLEY	3835	SONORA
2704	CLARENCE	2522	KINGSTON	3843	SONORA
919	CLAUDE	1610	KINMORE	3116	SOUTH
1010	CLAUDE	1632	KINMORE	1526	SOUTHERLAND
1201	CLAUDE	2517	KIRKLEY	2623	SOUTHLAND
1217	CLAUDE	7919	KISKA	2646	SOUTHLAND
1314	CLAUDE	4310	KOLLOCH	2714	SOUTHLAND
1339	CLAUDE	3907	KOLLOCH	2826	SOUTHLAND
1422	CLAUDE	2517	KOOL	2722	SOUTHLAND
401	CLEAVES	2611	KOOL	2823	SOUTHLAND
402	CLEAVES	2631	KOOL	2526	SOUTHLAND
412	CLEAVES	1826	KRAFT	2731	SOUTHLAND
435	CLEAVES	1834	KRAFT	2622	SOUTHLAND
437	CLEAVES	1842	KRAFT	2515	SOUTHLAND
439	CLEAVES	1933	KRAFT	2319	SOUTHLAND
2705	CLEVELAND	1938	KRAFT	405	SPARKS

2706	CLEVELAND	2024	KRAFT	441	SPARKS
2712	CLEVELAND	2031	KRAFT	442	SPARKS
2818	CLEVELAND	318	KRAMER	443	SPARKS
3216	CLEVELAND	322	KRAMER	615	SPARKS
3224	CLEVELAND	3819	KYNARD	617	SPARKS
3512	CLEVELAND	3432	LADD	622	SPARKS
3605	CLEVELAND	2403	LAGOW	624	SPARKS
3634	CLEVELAND	2628	LAGOW	421	SPARKS
3306	CLYMER	2720	LAGOW	3707	SPENCE
3310	CLYMER	421	LAKE CLIFF	3809	SPENCE
3314	CLYMER	826	LAMBERT	3810	SPENCE
1212	COLEMAN	834	LAMBERT	3818	SPENCE
1307	COLEMAN	2118	LAMONT	3835	SPENCE
6917	COLESHIRE	421	LANCASTER	3905	SPENCE
4505	COLLINS	601	LANCASTER	4006	SPENCE
4708	COLLINS	609	LANCASTER	3827	SPENCE
2731	COLONIAL	618	LANCASTER	3819	SPENCE
2807	COLONIAL	208	LANDIS	3303	SPRING
2815	COLONIAL	218	LANDIS	3304	SPRING
3613	COLONIAL	4220	LANDRUM	3331	SPRING
3717	COLONIAL	4222	LANDRUM	3524	SPRING
3815	COLONIAL	4224	LANDRUM	3905	SPRING
4102	COLONIAL	4227	LANDRUM	3310	SPRING
4106	COLONIAL	4301	LANDRUM	4304	SPRING
4109	COLONIAL	4304	LANDRUM	4326	SPRING
4114	COLONIAL	4309	LANDRUM	4334	SPRING
4224	COLONIAL	4317	LANDRUM	4335	SPRING
4318	COLONIAL	8502	LAPANTO	4631	SPRING GARDEN
4410	COLONIAL	2626	LAPSLEY	2714	SPRINGDALE
4422	COLONIAL	3513	LATIMER	4603	SPRINGGARDEN
4522	COLONIAL	3922	LATIMER	3027	SPRINGVIEW
4902	COLONIAL	3504	LATIMER	3103	SPRINGVIEW
4919	COLONIAL	2218	LAWRENCE	3347	SPRINGVIEW
5012	COLONIAL	2227	LAWRENCE	3350	SPRINGVIEW
5031	COLONIAL	2318	LAWRENCE	3360	SPRINGVIEW
5102	COLONIAL	2410	LAWRENCE	3361	SPRINGVIEW
4317	COLONIAL	2422	LAWRENCE	3367	SPRINGVIEW
3830	COLONIAL	2446	LAWRENCE	5259	ST CHARLES
1118	COMPTON	2454	LAWRENCE	2421	ST CLAIR
1228	COMPTON	2503	LAWRENCE	2506	ST CLAIR
1231	COMPTON	2530	LAWRENCE	2521	ST CLAIR
1232	COMPTON	2628	LAWRENCE	3814	STANLEY SMITH
1522	COMPTON	2700	LAWRENCE	3820	STANLEY SMITH
1530	COMPTON	2710	LAWRENCE	2331	STARKS
2403	CONKLIN	2711	LAWRENCE	2344	STARKS

2411	CONKLIN	2719	LAWRENCE	2404	STARKS
2614	CONKLIN	2418	LAWRENCE	2410	STARKS
3907	COOLIDGE	2627	LAWRENCE	2412	STARKS
3918	COOLIDGE	2806	LE CLERC	2415	STARKS
3938	COOLIDGE	2810	LE CLERC	2430	STARKS
3943	COOLIDGE	2818	LE CLERC	2441	STARKS
4006	COOLIDGE	2822	LE CLERC	2538	STARKS
3922	COOLIDGE	1905	LEACREST	2543	STARKS
3906	COOLIDGE	2000	LEACREST	2555	STARKS
2214	COOPER	335	LEADS	2559	STARKS
3819	COPELAND	325	LEADS	2563	STARKS
3910	COPELAND	336	LEADS	2627	STARKS
3918	COPELAND	6610	LEANA	2702	STARKS
4003	COPELAND	1819	LEATH	2607	STARKS
4114	COPELAND	1846	LEATH	319	STARR
4227	COPELAND	1847	LEATH	3731	STATE OAK
4302	COPELAND	2003	LEATH	1439	STELLA
4335	COPELAND	2006	LEATH	1627	STELLA
4011	COPELAND	2034	LEATH	2522	STEPHENSON
4326	COPELAND	2046	LEATH	2529	STEPHENSON
615	CORINTH	2050	LEATH	2544	STEPHENSON
618	CORINTH	2605	LEDBETTER	2714	STEPHENSON
611	CORINTH, S.	3307	LEDBETTER	1444	STIRLING
3329	CORONET	4502	LELAND	4611	STOKES
4523	CORREGIDOR	4506	LELAND	4720	STOKES
4524	CORREGIDOR	4911	LELAND	4723	STOKES
4525	CORREGIDOR	4918	LELAND	4616	STOKES
4538	CORREGIDOR	4918	LELAND	4743	STOKES
4539	CORREGIDOR	1610	LIFE	4727	STOKES
4540	CORREGIDOR	1619	LIFE	1728	STONEMAN
4548	CORREGIDOR	1923	LIFE	1741	STONEMAN
4551	CORREGIDOR	1935	LIFE	605	STOREY
4559	CORREGIDOR	1941	LIFE	2450	STOVALL
4632	CORREGIDOR	1949	LIFE	1035	STRICKLAND
4636	CORREGIDOR	1967	LIFE	1038	STRICKLAND
4644	CORREGIDOR	5002	LINDER	1223	STRICKLAND
4628	CORREGIDOR	5006	LINDER	1418	STRICKLAND
4603	CORREGIDOR	4702	LINDSLEY	4915	STROBEL
4604	CORREGIDOR	4718	LINDSLEY	2427	SUE
4607	CORREGIDOR	5319	LINDSLEY	3218	SUNNYVALE
4817	CORRIGAN	2820	LINFIELD	2703	SWANSON
2710	COUNCIL	3514	LINFIELD	2728	SWANSON
2718	COUNCIL	2638	LOBDELL	2432	SYLVIA
2723	COUNCIL	2539	LOBDELL	4720	TACOMA
2729	COUNCIL	2210	LOCUST	2429	TALCO

2731	COUNCIL	2214	LOCUST	10	TAMA
4525	CRANFILL	2226	LOCUST	2643	TANNER
2319	CREST	2739	LOCUST	2603	TANNER
2523	CREST	2201	LOCUST	6214	TEAGUE
518	CRETE	2251	LOCUST	6510	TEAGUE
535	CRETE	2250	LOCUST	3535	TERRELL
539	CRETE	2740	LOLITA	4801	TERRY
2710	CROSS	1300	LOTUS	5102	TERRY
2603	CROSSMAN	1302	LOTUS	5232	TERRY
2615	CROSSMAN	1309	LOTUS	5420	TERRY
3404	CROSSMAN	1311	LOTUS	802	TILLERY, N.
2415	CROSSMAN	1203	LOUISIANA	3230	TOPEKA
4524	CROZIER	1226	LOUISIANA	3234	TOPEKA
4922	CROZIER	1415	LOUISIANA	1718	TORONTO
4930	CROZIER	1423	LOUISIANA	1731	TORONTO
4934	CROZIER	1426	LOUISIANA	1733	TORONTO
216	CUMBERLAND	2334	LOWERY	1737	TORONTO
601	CUMBERLAND	2509	LOWERY	1741	TORONTO
2018	CUSTER	2510	LOWERY	1804	TORONTO
2022	CUSTER	4531	LUZON	1818	TORONTO
2031	CUSTER	4535	LUZON	1839	TORONTO
2202	CUSTER	4540	LUZON	1950	TORONTO
2402	CUSTER	4611	LUZON	2009	TORONTO
2502	CUSTER	1325	LYNN HAVEN	2014	TORONTO
2511	CUSTER	1410	LYNN HAVEN	2026	TORONTO
2543	CUSTER	2441	LYOLA	3332	TORONTO
2607	CUSTER	2225	MACON	3402	TORONTO
2623	CUSTER	2254	MACON	3403	TORONTO
2627	CUSTER	2310	MACON	3407	TORONTO
2656	CUSTER	2337	MACON	3411	TORONTO
2018	CUSTER	2338	MACON	3415	TORONTO
2130	CUSTER	2451	MACON	3423	TORONTO
3231	DAHLIA	2455	MACON	3519	TORONTO
1319	DALVIEW	2459	MACON	3548	TORONTO
3634	DARIEN	2518	MACON	3561	TORONTO
2238	DATHE	2633	MACON	3618	TORONTO
2326	DATHE	2637	MACON	3619	TORONTO
2810	DATHE	2641	MACON	3624	TORONTO
2838	DATHE	2702	MACON	3628	TORONTO
2411	DATHE	2718	MACON	3711	TORONTO
3804	DE MAGGIO	2731	MACON	3719	TORONTO
3808	DE MAGGIO	2732	MACON	3725	TORONTO
3811	DE MAGGIO	2807	MACON	3540	TORONTO
3922	DELHI	2810	MACON	7903	TROJAN
6283	DENHAM	2826	MACON	7912	TROJAN

421	DENLEY	2833	MACON	7928	TROJAN
425	DENLEY	2835	MACON	7931	TROJAN
427	DENLEY	2837	MACON	7936	TROJAN
505	DENLEY	2818	MACON	7955	TROJAN
527	DENLEY	5007	MALCOLM X	7960	TROJAN
603	DENLEY	5023	MALCOLM X	2813	TROY
607	DENLEY	5031	MALCOLM X	2823	TROY
610	DENLEY	5041	MALCOLM X	1818	TRUNK
614	DENLEY	5307	MALCOLM X	1822	TRUNK
628	DENLEY	5124	MALCOLM X	4011	TRUNK
1408	DENLEY	3122	MALLORY	4015	TUMALO
1412	DENLEY	3429	MALLORY	3131	TUSKEGEE
1414	DENLEY	2319	MARBURG	2611	VALENTINE
1502	DENLEY	2524	MARBURG	2619	VALENTINE
1508	DENLEY	2539	MARBURG	2625	VALENTINE
1527	DENLEY	2706	MARBURG	2722	VALENTINE
2404	DENLEY	2735	MARBURG	2726	VALENTINE
2416	DENLEY	3010	MARBURG	2727	VALENTINE
2629	DENLEY	2622	MARBURG	2802	VALENTINE
2907	DENLEY	1604	MARBURG	2810	VALENTINE
2930	DENLEY	2727	MARBURG	2811	VALENTINE
3011	DENLEY	2731	MARBURG	2813	VALENTINE
3910	DENLEY	2723	MARBURG	2814	VALENTINE
3930	DENLEY	2618	MARDER	2822	VALENTINE
4021	DENLEY	2802	MARDER	2825	VALENTINE
4030	DENLEY	2819	MARDER	2907	VALENTINE
4101	DENLEY	1242	MARFA	2914	VALENTINE
4215	DENLEY	1247	MARFA	2926	VALENTINE
4403	DENLEY	1313	MARFA	3015	VALENTINE
4502	DENLEY	1415	MARFA	3027	VALENTINE
4506	DENLEY	1419	MARFA	3035	VALENTINE
4515	DENLEY	1503	MARFA	3041	VALENTINE
4631	DENLEY	1530	MARFA	3720	VANDERVOORT
4718	DENLEY	1531	MARFA	3806	VANDERVOORT
507	DENLEY, N	1610	MARFA	3810	VANDERVOORT
4521	DENLEY, S.	1634	MARFA	3917	VANDERVOORT
1703	DENNISON	1642	MARFA	3923	VANDERVOORT
1729	DENNISON	2134	MARFA	4006	VANDERVOORT
1813	DENNISON	2603	MARJORIE	4010	VERDERVOOR
1822	DENNISON	2736	MARJORIE	4635	VERDUN
1823	DENNISON	2981	MARJORIE	1126	VERMONT
1831	DENNISON	2747	MARJORIE (13A)	1226	VERMONT
1911	DENNISON	2747	MARJORIE (13B)	1230	VERMONT
1954	DENNISON	507	MARLBOROUGH	5029	VETERANS
1962	DENNISON	5001	MARNE	5143	VETERANS

1966 DENNISON	5006 MARNE	2 VILBIG
2014 DENNISON	5007 MARNE	1730 VILBIG
2023 DENNISON	5012 MARNE	3106 VILBIG
2029 DENNISON	5021 MARNE	3203 VILBIG
1954 DENNISON	5027 MARNE	3220 VILBIG
3310 DETONTE	5034 MARNE	3401 VILBIG
3315 DETONTE	5039 MARNE	3502 VILBIG
3322 DETONTE	5102 MARNE	3510 VILBIG
3330 DETONTE	5017 MARNE	3514 VILBIG
3411 DETONTE	5010 MARNE	3540 VILBIG
3322 DETONTE	4103 MARSALIS	3614 VILBIG
3714 DILDOCK	3107 MARSALIS, S.	3705 VILBIG
4709 DOLPHIN	2002 MARSALIS, S.	3714 VILBIG
4815 DOLPHIN	1907 MARSALIS, S.	3722 VILBIG
4819 DOLPHIN	3709 MARSHALL	3721 VINEYARD
2935 DON	3919 MARSHALL	3806 VINEYARD
2843 DON	4002 MARSHALL	3826 VINEYARD
2623 DONALD	4103 MARSHALL	3906 VINEYARD
2627 DONALD	4302 MARSHALL	3906 VINEYARD
2714 DORRIS	4334 MARSHALL	2015 VOLGA
2716 DORRIS	4335 MARSHALL	2130 VOLGA
2718 DORRIS	4338 MARSHALL	2311 VOLGA
2813 DORRIS	4136 MART	1438 WACO
2825 DORRIS	515 MARTINIQUE	1706 WACO
2902 DORRIS	811 MARTINIQUE	1727 WACO
2909 DORRIS	1704 MARY ELLEN	1423 WACO
2914 DORRIS	3921 MARYLAND	4515 WAHOO
2918 DORRIS	4030 MARYLAND	4519 WAHOO
2922 DORRIS	4250 MARYLAND	3809 WALDRON
2930 DORRIS	4216 MARYLAND	2625 WARREN
3017 DORRIS	4026 MARYLAND	2631 WARREN
3023 DORRIS	2726 MAURINE F BAILEY	3004 WARREN
3026 DORRIS	2723 MAURINE F BAILEY	2413 WARREN
3028 DORRIS	2746 MAURINE F BAILEY	2409 WARREN
3029 DORRIS	1407 MAYWOOD	5127 WATSON
3030 DORRIS	1610 MAYWOOD	5131 WATSON
1406 DOYLE	1426 MAYWOOD	5139 WATSON
1409 DOYLE	1715 MCBROOM	5043 WATSON
1419 DOYLE	1729 MCBROOM	5018 WATSON
1502 DOYLE	1835 MCBROOM	1338 WAWEENOC
1503 DOYLE	1838 MCBROOM	3122 WEISENBERGER
1506 DOYLE	1930 MCBROOM	3322 WEISENBERGER
1507 DOYLE	1934 MCBROOM	3813 WEISENBERGER
1510 DOYLE	1948 MCBROOM	4016 WEISENBERGER
1515 DOYLE	1956 MCBROOM	4026 WEISENBERGER

1521	DOYLE	2015	MCBROOM	2517	WELLS
1525	DOYLE	2016	MCBROOM	2519	WELLS
1414	DOYLE	2017	MCBROOM	2521	WELLS
319	DU BOIS	2022	MCBROOM	2527	WELLS
2031	DUDLEY	2027	MCBROOM	2531	WELLS
1110	DULUTH	2028	MCBROOM	2533	WELLS
1826	DULUTH	3402	MCBROOM	3417	WENDELKIN
1910	DULUTH	3430	MCBROOM	3514	WENDELKIN
1912	DULUTH	3431	MCBROOM	3518	WENDELKIN
1915	DULUTH	3610	MCBROOM	3636	WENDELKIN
1926	DULUTH	3615	MCBROOM	3722	WENDELKIN
3634	DUNBAR	3618	MCBROOM	3425	WENDELKIN
3738	DUNBAR	3630	MCBROOM	1503	WHITAKER
3514	DUNBAR	3705	MCBROOM	1538	WHITAKER
8730	DUNLAP	3723	MCBROOM	8916	WHITEHALL
2311	DYSON	3724	MCBROOM	2234	WILHURT
2400	DYSON	3734	MCBROOM	2235	WILHURT
2218	DYSON	1210	MCKENZIE	2243	WILHURT
2226	DYSON	1304	MCKENZIE	2246	WILHURT
2941	EAGLE	1315	MCKENZIE	2247	WILHURT
2928	EAGLE	1336	MCKENZIE	2251	WILHURT
2437	EASLEY	1410	MCKENZIE	2314	WILHURT
2441	EASLEY	1414	MCKENZIE	2318	WILHURT
4930	ECHO	3333	MCNEIL	2326	WILHURT
5015	ECHO	2816	MEADOW	2410	WILHURT
5018	ECHO	2820	MEADOW	2414	WILHURT
5027	ECHO	3604	MEADOW	2418	WILHURT
5107	ECHO	3622	MEADOW	2507	WILHURT
5118	ECHO	3624	MEADOW	2515	WILHURT
1400	EDGEMONT	4921	MEADOW VIEW	2535	WILHURT
1627	EDGEMONT	1610	MENTOR	2603	WILHURT
3502	EDGEWOOD	1734	MENTOR	2606	WILHURT
3218	EL BENITO	2405	MERLIN	2607	WILHURT
3227	EL BENITO	2418	MERLIN	2619	WILHURT
6419	ELAM	2510	MERLIN	2631	WILHURT
4311	ELECTRA	2514	MERLIN	2635	WILHURT
4503	ELECTRA	2518	MERLIN	2747	WILHURT
638	ELLA	2237	METROPOLITAN	2411	WINNETKA
738	ELLA	2240	METROPOLITAN	3611	WINNETKA
1542	ELMORE	3142	METROPOLITAN	1618	WINNETKA
1507	ELMORE	3514	METROPOLITAN	511	WOODBINE
1743	ELMORE	3614	METROPOLITAN	515	WOODBINE
659	ELSBERRY	3615	METROPOLITAN	520	WOODBINE
4319	ELSIE FAYE HEGGINS	3622	METROPOLITAN	530	WOODBINE
522	ELWAYNE	3715	METROPOLITAN	555	WOODBINE

610	ELWAYNE	3803	METROPOLITAN	635	WOODBINE
650	ELWAYNE	3809	METROPOLITAN	709	WOODBINE
734	ELWAYNE	3905	METROPOLITAN	603	WOODIN
631	ELWAYNE	3926	METROPOLITAN	1226	WOODIN
1323	EMILY	4000	METROPOLITAN	1239	WOODIN
2226	EUGENE	4011	METROPOLITAN	1554	WOODIN
2228	EUGENE	4106	METROPOLITAN	1615	WOODIN
2235	EUGENE	4223	METROPOLITAN	1619	WOODIN
2306	EUGENE	4301	METROPOLITAN	647	WOODMONT
2226	EUGENE	4415	METROPOLITAN	515	WOODMONT
609	EWING	4422	METROPOLITAN	5117	WYNELL
619	EWING	4427	METROPOLITAN	5119	WYNELL
906	EWING	4507	METROPOLITAN	5610	YELLOWSTONE
1216	EWING	4515	METROPOLITAN	3510	YORK
2324	EWING	4517	METROPOLITAN	3518	YORK
4407	EWING	4523	METROPOLITAN	3531	YORK
2625	EWING, S.	4602	METROPOLITAN	3615	YORK
1318	EXETER	4606	METROPOLITAN	3618	YORK
1349	EXETER	4618	METROPOLITAN	3622	YORK
1414	EXETER	4006	METROPOLITAN	3624	YORK
1423	EXETER	2715	METROPOLITAN	3719	YORK
1502	EXETER	2319	METROPOLITAN	3807	YORK
2314	EXETER	2414	MEYERS	4226	YORK
2319	EXETER	2422	MEYERS	3627	YORK
2322	EXETER	2423	MEYERS	4705	ZEALAND
2327	EXETER	2505	MEYERS	4737	ZEALAND
2510	EXETER	2506	MEYERS	4741	ZEALAND
2522	EXETER	2509	MEYERS	4742	ZEALAND
2530	EXETER	2522	MEYERS	4745	ZEALAND
2538	EXETER	2602	MEYERS	4807	ZEALAND
2602	EXETER	2609	MEYERS	4812	ZEALAND
2610	EXETER	2612	MEYERS	4816	ZEALAND
2614	EXETER	2641	MEYERS	4820	ZEALAND
2626	EXETER	3523	MEYERS	4824	ZEALAND

# Dallas Urban Land Bank Program Proposed Changes

**Economic Development &  
Housing Committee  
November 6, 2017**

**David Noguera, Director  
Jacqueline Rodarte, Assistant Director  
Housing and Neighborhood Revitalization  
City of Dallas**



# Presentation Overview

- Background/History
- Eligible Builders
- Eligible Beneficiaries
- Issues
- Proposed Program Changes
- Alternatives
- Fiscal Impact
- Coordination
- Staff Recommendation



# Background / History

Dallas Urban Land Bank Demonstration Program formed in 2004 as a response to State Law, Chapter 379C. Its purpose is to:

- Reclaim vacant real property from tax delinquency status (5 yrs or more); and,
- Foster affordable homeownership opportunities to low income households, up to 115% of AMI.

Dallas Housing Acquisition and Development Corporation Board manages the Land Bank Program's goals. It's make-up of 8 are:

- Directors of: Housing, Code Compliance, Development Services; and
- Representatives from Dallas County (2), DISD (1), Real Estate Council (1), and non-profit organization (1).



# Eligible Builders

Land Bank must sell to qualified builders, subject to certain pre-qualification criteria, including:

## A. Community Housing Development Organization(s) (CHDO)

- Receive Right of First Refusal
  - Have built min. of 3 SFH/duplexes or 1 MF (4 units or more) within 2-yr preceding proposal to Land Bank
  - Must be within designated geographic area

## B. Developer(s)

- Built one or more house within 3-yr period preceding proposal

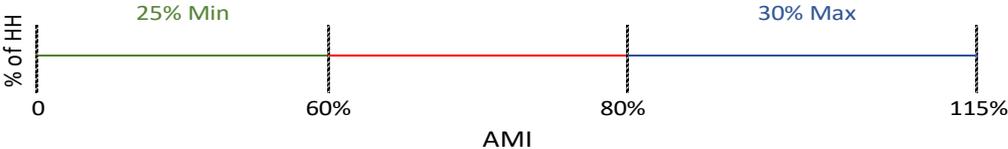
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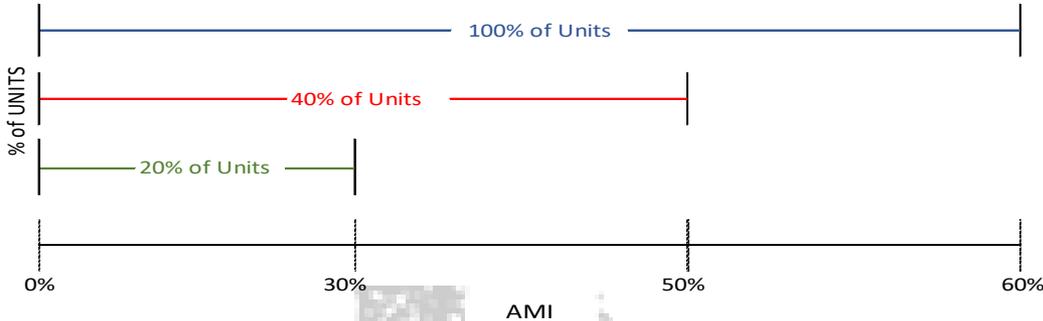
# Eligible Beneficiaries

Land Bank properties developed into for-sale or lease units, during any fiscal year, shall be occupied by households in the following income categories:

## Homeownership Units



## Rental Units



# Issues

The Land Bank Program was suspended in April 2017 and in need of:

- re-evaluation of the Program's practices
- approved Interlocal Cooperation Agreement (ICC)

Evaluation of the program lead to the following areas of reform:

- Policy and Procedures;
- Financial; and
- Operational.



# Program Changes - Policy & Procedure

Issue	Reason	Proposed Change	Expected Outcome
Homebuyer Eligibility	Currently homebuyer income information is provided after the home is sold. The practice of collecting homebuyer information after the sale of lot, creates the risk of ineligible homebuyers purchasing a restricted home as required by the statute.	Require housing staff to review homebuyer eligibility and housing costs.	Land bank lots serve the intended beneficiaries and housing costs are reasonable.
Affordability Requirements	Currently when the developer sells the restricted unit, staff release the deed restriction; this risks the home subsequently being sold to someone other than an intended income qualified buyer.	Require the affordability restriction to carry over to the income qualified homebuyer and apply a recapture policy (defined under "outcome").	Homebuyer will maintain principal residency in the home for an affordability period. If sold, leased or transferred before the expiration of the affordability period, the homeowner will be responsible for repayment of discount or credit amount granted to the developer as part of the lot sale.
Conflict of Interest	This year there were perceptions of conflict of interest amongst the Qualified Participating Developers (QPD) and homebuyers.	Require all QPD to disclose any and all conflicts of interest as part of its Proposal (application) to the Land Bank.	QPD will be prohibited from selling units to relatives, or others that are perceived to have a conflict of interest in the project.



# Program Changes - Financials

Issue	Reason	Proposed Change	Expected Outcome
Service Providers	It's been standard practice for the same companies to be commissioned for Land Bank Program transactions.	Land Bank will issue new request for proposals prior to the expiration of the existing service provider contracts in 2018.	Goal is to 1) insure services are provided at competitive rates, 2) increase pool of service providers, and 3) possibly reduce operating costs.
Managing Program Costs	The costs to operate the acquisition and disposition of a lot exceeds the current \$5,000 sales price. Note Program is unable to use operating funds to acquire lots, nor seek reimbursement from bond funds.	Establish the FMV as the lot sales price and allow for a discount consideration in order to incentivize housing affordability. To the extent sales proceeds are generated, it will help offset operating costs.	May recover a portion of the acquisition, disposition and professional costs.  Coupled with reduced costs by other service providers, we may see an improved statement of income.



# Program Changes – Operations

Issue	Reason	Proposed Change	Expected Outcome
Antiquated Tracking System	Program information is currently collected in MS Excel without clear components and project summary.	Implement a property management system that incorporates all land bank functions.	Tracking system will enable Land Bank to track, service, and better report accomplishments.
Portfolio Limitations	Currently the Land Bank Program limits its purchase to vacant residential zoned lots.	Expand scope of properties to allow the purchase of multifamily and commercially zoned properties.	Allow the Land Bank Program to increase the quality of the portfolio for a greater community impact.
Disposition Strategy	Land Bank does not have a strategy for acquisitions/ dispositions.	Strategize and create an acquisition and disposition plan that will enable economies of scale; assess the financial implications of bundling lots and overall community impact.	Reduce lot holding costs and time, and generate additional affordable housing opportunities.



# Alternatives

Delayed approval of proposed changes will:

- Interrupt the execution of the Interlocal Cooperation Contract;
- Prevent the Land Bank Annual Plan from being published and in Compliance with the State Law;
- Increase carrying costs in processing backlog of transactions and disposition of portfolio; and
- Disrupt housing production and delay neighborhood revitalization efforts.

# Fiscal Impact

	2015-2016	2016-2017	Notes
Lots Sold	109	114	
Land Sales	\$ 545,000	\$ 569,705	Operating funds allocated - \$5000 per lot
Refunds	\$ 137	\$ 519	Recording, tax fees
<b>Total Revenue</b>	<b>\$ 545,137</b>	<b>\$ 570,224</b>	
<b>Expenses paid by Bond Fund:</b>			
Acquisition Fee	\$ 109,000	\$ 32,006	No bond money available to acquire lots
Real Estate Fees	\$ 217,219	\$ 198,540	Attorney / Title Fees
Costs of Lots Sold	\$ 334,899	\$ 311,550	Filing fee, environmental expenses, insurance, etc.
<b>Expenses paid by DHADC:</b>			
Maintenance Costs	\$ 20,052	\$ 2,100	Mowing / tree removal
Management & General Expenses	\$ 299,411	\$ 231,330	Staff, insurance, bank fee, audit fee, recording, etc.
<b>Total Expenses</b>	<b>\$ 980,581</b>	<b>\$ 775,526</b>	
Profit / Loss	\$ (435,444)	\$ (205,302)	
General Funds - not repaid	\$ (19,661)	\$ (158,516)	Admin costs
<b>Profit / Loss</b>	<b>\$ (455,105)</b>	<b>\$ (363,817)</b>	

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*“Economic and Neighborhood Vitality”*

# Coordination

In October spoke to the following stakeholders:

- Dallas County
- Dallas Independent School District
- Board Members
- CHDOs
- Non-profits
- For-profits

Briefings:

- November 6, 2017 – Economic Development & Housing Committee
- November 8, 2017 – City Council
- November 9, 2017 – Land Bank Board Meeting



# Staff Recommendation

Approval of:

- Proposed changes some of which will be integrated in the Developer's Proposal, including, but not limited to,
  - Conflict of Interest Questionnaire;
  - Affirmative Marketing (For-Sale / Rental);
  - Underwriting guidelines; and
  - Design standards
- Interlocal Cooperation Agreement;
- 2017-18 Annual Plan Call for Public Notice; and
- Placement of agenda items on November 8, 2017 City Council Agenda

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# Dallas Land Bank Program Proposed Changes

**Economic Development &  
Housing Committee  
November 6, 2017**

**David Noguera, Director  
Housing and Neighborhood Revitalization  
City of Dallas**

