

# Urban Land Bank Demonstration Program Plan Fiscal Year 2020-21



**City of Dallas**

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

**January 28, 2021**

## OVERVIEW

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

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

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

The City of Dallas (the “City”) proposes to present, adopt, and implement a FY 2020-21 Urban Land Bank Demonstration Program Plan (“Plan”). Before adopting the FY 2020-21 Plan, the City will hold a public hearing on the proposed Plan. The City will provide notice of the hearing to all City-certified Community Housing Development Organizations (“CHDO”) and to neighborhood associations identified by the City as serving the neighborhoods in which properties anticipated to be available for sale under the Plan are located. The City will make copies of the proposed Plan available to the public not later than the 60<sup>th</sup> day before the date of the public hearing.

Following the adoption of the Plan, the Plan will be implemented and the annual performance reports on the Plan will be available through the Housing and Neighborhood Revitalization Department no later than November 1, 2021.

The performance report for the FY 2019-20 Urban Land Bank Demonstration Program Plan will be available no later than November 1, 2020.

## FY 2020-21 URBAN LAND BANK DEMONSTRATION PROGRAM PLAN

### Eligible Parcels of Property

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

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

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

A list of the eligible properties is attached as **Attachment C**. These properties may be available for sale to the DHADC beginning October 1, 2020. The DHADC anticipates that it will refer up to 25 properties per month for tax foreclosure. However, the annual number of referred parcels will not likely exceed 150 parcels due to funding constraints. Referring parcels on a monthly basis will help the DHADC implement a more strategic acquisition and disposition process and better monitor the parcel acquisition process.

The DHADC’s acquisition strategy for FY 2020-21 will prioritize:

1. acquiring eligible parcels zoned for residential use or suitable for residential use that are located in close geographic proximity to one another in order to reduce development costs related to the creation of affordable housing units and to most effectively strengthen neighborhoods;

2. to the extent that eligible parcels are available, acquiring parcels zoned for residential use or suitable for residential use that are located within the Emerging Market and Stabilization Reinvestment Strategy Areas (“RSAs”) adopted by the Dallas City Council as part of the Comprehensive Housing Policy (“Housing Policy”) on May 9, 2018 via Resolution 18-0704; and
3. acquiring eligible parcels zoned for residential or commercial use that are located near existing or planned mixed-income housing developments, City-owned land, or City-supported economic development projects that, if developed with affordable housing units or a commercial use, would support the City’s affordable housing strategy.

## **City of Dallas Comprehensive Housing Plan for Affordable Housing Development**

### **Background**

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

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

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

## **Comprehensive Housing Policy Goals**

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

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

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

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

1. The Program’s goals related to a for-sale housing product align with the Comprehensive Housing Policy’s annual production goals of 3,733 homeownership units serving households between 60% and 120% AMI. Pursuant to the Code, the DHADC shall impose deed restrictions on each property sold to developers requiring the development and sale, rental, or lease-purchase of the property to low income households. Each property sold during any given fiscal year to a developer to be developed for future sale must be deed restricted for sale to low income households. The Code requires that at least 25% of the DHADC’s properties must be deed restricted for sale to households with gross household incomes not greater than 60% AMI and that not more than 30% of the DHADC’s properties may be deed restricted for sale to households with gross household incomes greater than 80% AMI;
2. The Program’s goals related to a rental housing product align with the Housing Policy’s annual production goals of 2,933 rental units serving households between 30% and 120% AMI. Pursuant to the Code, properties that are sold for the development of rental housing must be deed restricted to serve households earning no more than 60% AMI;
3. The Program’s method of strategically acquiring unproductive parcels of land and returning them to productive use aligns with the Comprehensive Housing Policy’s focus on preparing weaker real estate markets for investment; and
4. The Program’s prioritization of the sale of parcels to City-certified CHDO’s aligns with the Comprehensive Housing Policy’s recognition that City-certified CHDO’s play an important role in the creation and preservation of affordable housing. The

Housing Policy also supports creation of affordable housing by CHDO's through low- or no-interest gap financing.

### **Sale of Property to a Qualified Participating Developer**

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

### **Right of First Refusal to Qualified Organizations**

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

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

1. Contain within its designated geographical boundaries of operation, as set forth in its application for certification filed with and approved by the City, a portion of the property that the DHADC is offering for sale,
2. Have built at least three single-family homes or duplexes or one multifamily residential dwelling of four or more units in compliance with all applicable building codes within the preceding two-year period of the date the property becomes available for purchase through the DHADC and within the organization's designated geographical boundaries of operation, and
3. Have built or rehabilitated housing units (within the preceding two-year period) within a one-half mile radius of the offered parcel.

Pursuant to Section 379C.011 of the Code:

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

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

### **Sale of Land Bank Property to an Eligible Adjacent Property Owner**

Notwithstanding any other right of first refusal granted under the Code, if the DHADC determines that a property acquired by the DHADC is not appropriate for residential development, the DHADC first shall offer the property for sale to an eligible adjacent property owner for the lower of either (1) the fair market value of the property as determined by the appraisal district in which the property is located or (2) the sales price recorded in the annual plan. For FY 2020-21, if the DHADC determines that a property owned by the DHADC is not appropriate for residential development, the DHADC may sell the property to an eligible adjacent property owner for a maximum price of \$1,000.00, provided that the eligible adjacent property owner: (1) owns a parcel of real property located immediately adjacent to the parcel owned by the DHADC, (2) maintains a valid

homestead exemption on the parcel located immediately adjacent to the parcel owned by the DHADC, (3) does not owe any delinquent property taxes on any land located within the City of Dallas and is not indebted to the City or is delinquent in any payment owed to the City under a contract or other legal obligation, (4) has not been issued a notice of violation or citation for a violation of a health and safety ordinance within the past three years and (5) agrees to maintain the parcel in compliance with all federal, state and local laws and regulations for a period of three years subject to a right of reverter.

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

### **Sale of Property for Commercial Use**

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

### **Sales Prices for Land Bank Parcels**

Except for parcels sold to eligible adjacent property owners, for FY 2020-21, properties will be initially offered at fair market value (“FMV”), as determined by a comparative market analysis. A discount will be available if project underwriting indicates that the discount is needed to ensure the viable sale to an income-qualified buyer.

### **Deed Restrictions and Right of Reverter for Land Bank Parcels**

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

1. *Properties to be developed for sale by Qualified Participating Developers:* the DHADC will impose deed restrictions to require the development and sale of the parcel to low-income households in accordance with the Code. Furthermore, once sold, the property must be occupied by a low-income household for a period of at least five (5) years. The Code requires that at least 25% of the properties must be deed restricted for sale to households with gross household incomes not greater than 60% AMI and that not more than 30% of the properties may be deed



restricted for sale to households with gross household incomes greater than 80% AMI.

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

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

### **Reversion of Unsold Land Bank Properties**

If a property is not sold within four (4) years to a Qualified Organization or a Qualified Participating Developer, the property will be transferred from the DHADC to the taxing

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

### **Parcel Exchange and Parcel Swap**

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

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

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

### **Design Guidelines**

The DHADC strongly encourages the incorporation of defining features of a neighborhood into newly constructed infill houses. Those defining features of older inner-city neighborhoods may include: roof pitches, porches, materials and window types. Developers must comply with any standards established by an existing neighborhood conservation district and/or neighborhood plans. Additionally, all projects must advance the principles and policies contained in the City of Dallas Complete Streets Design Manual. Site plans and building designs should contribute towards safe and convenient pedestrian, bicycle, transit and automobile access to the extent possible within the project site and the adjacent public right of way frontage. When required, developers will be required to demonstrate that the neighborhood association near the land to be developed has been consulted on any and all design issues. Developers should obtain feedback from neighborhood residents and collaborate to ensure that designs are compatible with existing housing and development patterns.

## **Supportive Funding**

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

## ATTACHMENT A Community Housing Development Organizations

<b>CHDO</b>	<b>GEOGRAPHIC BOUNDARIES</b>	<b>DATE CERTIFIED</b>
<p><b>Builders of Hope CDC</b> 7920 Elmbrook Drive, Suite 103 Dallas, Texas 75247 (214) 920-9850 James Armstrong III, President &amp; CEO</p>	<p>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</p>	<p><i>Contact the Department of Housing and Neighborhood Revitalization for certification date.</i></p>
<p><b>Notre Dame Place, Inc.</b> 801 S. Madison Ave. Dallas, Texas 75208 (214) 497-9269 Bill Hall, President</p>	<p>City-wide</p>	<p><i>Contact the Department of Housing and Neighborhood Revitalization for certification date.</i></p>
<p><b>East Dallas Community Organization</b> 4210 Junius St., Suite 5<sup>th</sup> Floor Dallas, Texas 75246 (214) 808-5004 Ken Montgomery, President &amp; CEO</p>	<p>City-wide</p>	<p><i>Contact the Department of Housing and Neighborhood Revitalization for certification date.</i></p>

**ATTACHMENT B**  
**Anticipated FY 2020-21 Sources and Amounts of Funding**  
**for the Development of Affordable Housing**

**DALLAS HOME BUYER ASSISTANCE PROGRAM (DHAP)**

FY 2015-16	\$2,100,000
FY 2016-17	\$2,100,000
FY 2017-18	\$642,129
FY 2018-19	\$767,129
FY 2019-20	\$767,129
FY 2020-21	\$500,000

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

**HOUSING DEVELOPMENT ASSISTANCE**

**Community Housing Development Organization Set-Aside Program (HOME)**

FY 2015-16	\$1,000,000
FY 2016-17	\$1,000,000
FY 2017-18	\$700,000
FY 2018-19	\$885,000
FY 2019-20	\$815,000
FY 2020-21	\$815,000

A CHDO (pronounced cho'doe) is a private nonprofit, community-based service organization that has significant capacity and whose primary purpose is to develop affordable housing for the community it serves. Certified CHDOs receive special designation from the City of Dallas (City). The HOME Investment Partnership (HOME) Program definition of a CHDO is found at 24 CFR Part 92.2. HUD requires that 15% of the City's HOME allocation each year be made available to CHDOs for the development

of affordable homebuyer or rental housing. The City provides various forms of financing as grants and loans, including construction subsidy, gap financing, predevelopment assistance and operating assistance. For more information, contact the Department of Housing and Neighborhood Revitalization at 214-670-5988.

### **New Construction and Substantial Rehabilitation Program**

FY 2015-16	\$1,348,807
FY 2016-17	\$2,488,780
FY 2017-18	\$3,605,570
FY 2018-19	\$21,479,933 (NOFA)
FY 2019-20	\$4,052,783
FY 2020-21	\$16,388,554 (NOFA)

The Department of Housing and Neighborhood Revitalization (H&NR) provides various forms of funding to non-profit and for-profit developers. The primary purpose of H&NR's funding is to provide gap financing in the form of a repayable loan to support new developments or substantial rehabilitation of existing developments located within the City limits, with such funding prioritized in the Reinvestment Strategy Areas, as outlined in the City's Comprehensive Housing Policy and the Program Statement for the New Construction and Substantial Rehabilitation Program. Projects must assist the City in meeting the production goals set forth in the policy by proposing to serve households earning between 30%-120% of the Dallas Area Median Income (AMI) with the targeted income bands varying according to the market and development type.

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

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

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

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

**ATTACHMENT C**  
**List of Properties Eligible for Sale to the Land Bank in FY 2020-2021**  
**(by Zip Code)**

<b>75203</b>	<b>75215</b>	<b>75216</b>
1217 BOSWELL ST	3907 CROZIER ST	2327 CUSTER DR
1219 BOSWELL ST	4524 CROZIER ST	3231 DAHLIA DR
2709 CHILDS ST	4934 CROZIER ST	3234 DAHLIA DR
1124 CHURCH ST	2225 DATHE ST	2223 E ANN ARBOR AVE
1403 CHURCH ST	2305 DATHE ST	2326 E ANN ARBOR AVE
1410 CHURCH ST	3915 DIAMOND AVE	2746 E ANN ARBOR AVE
1117 COMPTON ST	3714 DILDOCK ST	2756 E ANN ARBOR AVE
1123 COMPTON ST	2716 DORRIS ST	1016 E ELMORE AVE
1125 COMPTON ST	2825 DORRIS ST	1010 E HOBSON AVE
1127 COMPTON ST	2914 DORRIS ST	3421 E LEDBETTER DR
1104 E 10TH ST	3514 DUNBAR ST	1230 E OVERTON RD
1716 E 11TH ST	2239 DYSON ST	1426 E OVERTON RD
1720 E 11TH ST	2241 DYSON ST	1618 E OVERTON RD
1825 E 11TH ST	2311 DYSON ST	2307 E OVERTON RD
1328 E CLARENDON DR	4935 ECHO AVE	2815 E OVERTON RD
816 EADS AVE	5027 ECHO AVE	1125 E WOODIN BLVD
531 FAULK ST	3410 EDGEWOOD ST	2743 EXETER DR
1321 HUTCHINS AVE	1624 ELSIE FAYE HEGGINS ST	2519 FERNWOOD AVE
229 LANDIS ST	1632 ELSIE FAYE HEGGINS ST	2526 FERNWOOD AVE
720 LASALLE DR	2600 ELSIE FAYE HEGGINS ST	2935 FERNWOOD AVE
336 LEADS ST	2823 ELSIE FAYE HEGGINS ST	1630 FORDHAM RD
1303 LOTUS ST	2226 EUGENE ST	4512 GARRISON ST
1015 MILDRED ST	2235 EUGENE ST	4642 GARRISON ST
1726 MORRELL AVE	2330 EUGENE ST	1730 GARZA AVE
2803 MORRELL AVE	2602 EUGENE ST	1238 GEORGIA AVE
2206 MOUSER ST	2514 EXLINE ST	1239 GEORGIA AVE
512 N MOORE ST	2535 EXLINE ST	1436 GLEN AVE
800 PONTIAC AVE	2540 EXLINE ST	2306 HUDSPETH AVE
REVEREND CBT SMITH		
1204 ST	2735 EXLINE ST	2546 HUDSPETH AVE
717 ROCKWOOD ST	2812 FARRAGUT ST	7904 HULL AVE
1912 S CORINTH ST RD	2825 FARRAGUT ST	7912 HULL AVE
635 S DENLEY DR	2842 FARRAGUT ST	2223 IDAHO AVE
605 S STOREY ST	2845 FARRAGUT ST	2515 IDAHO AVE
1001 SARGENT RD	1635 GARDEN DR	1413 IOWA AVE
1715 SICILY ST	1638 GARDEN DR	2125 KATHLEEN AVE

1627	WARSAW ST	2254	GARDEN DR	4738	KILDARE AVE
	<b>75204</b>	2345	GARDEN DR	4914	KILDARE AVE
4110	MCKINNEY AVE	2402	GARDEN DR	7919	KISKA ST
	<b>75208</b>	2404	GARDEN DR	1905	LEACREST DR
1614	N WINNETKA AVE	2515	GHENT ST	1910	LEACREST DR
	<b>75210</b>	2621	GHENT ST	2000	LEACREST DR
5104	AUDREY ST	2820	GOULD ST	3815	LEMAY AVE
4811	BALDWIN ST	2218	GREER ST	3903	LEMAY AVE
4819	BALDWIN ST	2226	GREER ST	3915	LEMAY AVE
4855	BALDWIN ST	3708	GUARANTY ST	4632	LINFIELD RD
3603	BERTRAND AVE	2227	HARDING ST	2201	LOCUST AVE
4007	CANAL ST	2246	HARDING ST	2250	LOCUST AVE
4216	CANAL ST	2418	HARDING ST	4540	LUZON ST
4322	CANAL ST	1638	HERALD ST	1722	MARFA AVE
4337	CANAL ST	5023	HOHEN AVE	2742	MARJORIE AVE
4606	CANAL ST	2703	HOLMES ST	4026	MARYLAND AVE
3701	CARPENTER AVE	2715	HOLMES ST	1610	MENTOR AVE
3603	CAUTHORN DR	2820	HOLMES ST	2759	MOFFATT AVE
4011	COPELAND AVE	3821	HOLMES ST	1589	N ATOLL DR
4322	COPELAND AVE	3830	HOLMES ST	1359	NEPTUNE RD
4323	COPELAND AVE	2711	HUNTER ST	3708	OPAL AVE
	<b>75210</b>		<b>75215</b>		<b>75216</b>
4326	COPELAND AVE	2401	JEFFRIES ST	1422	OWEGA AVE
4335	COPELAND AVE	2414	JEFFRIES ST	1426	OWEGA AVE
2710	CROSS ST	2224	JORDAN ST	2218	RAMSEY AVE
2715	CROSS ST	2225	JORDAN ST	1204	S EWING AVE
2725	CROSS ST	2232	JORDAN ST	1226	S EWING AVE
3521	DIXON AVE	2234	JORDAN ST	2507	S EWING AVE
3615	ELSIE FAYE HEGGINS ST	2235	JORDAN ST	2622	S EWING AVE
3801	ELSIE FAYE HEGGINS ST	3610	JULIUS SCHEPPS FWY	2625	S EWING AVE
3814	ELSIE FAYE HEGGINS ST	2728	KEELER ST	2704	S EWING AVE
3926	ELSIE FAYE HEGGINS ST	2724	LAMAR ST	1907	S MARSALIS AVE
2923	FOREMAN ST	3212	LATIMER ST	2002	S MARSALIS AVE
3510	FRANK ST	3827	LATIMER ST	2515	S MARSALIS AVE
3610	FRANK ST	3831	LATIMER ST	3917	S MARSALIS AVE
3714	FRANK ST	2327	LAWRENCE ST	4103	S MARSALIS AVE
4117	FRANK ST	2418	LAWRENCE ST	1711	SEEVERS AVE
4503	FRANK ST	2422	LAWRENCE ST	2638	SEEVERS AVE
4504	FRANK ST	2434	LAWRENCE ST	816	STELLA AVE
4510	FRANK ST	2446	LAWRENCE ST	1446	STELLA AVE
4534	FRANK ST	2511	LAWRENCE ST	2433	STOVALL DR
4611	FRANK ST	2628	LAWRENCE ST	1411	STRICKLAND ST
2904	GAY ST	2711	LAWRENCE ST	4915	STROBEL AVE



2909	GAY ST	2719	LAWRENCE ST	1126	VERMONT AVE
3200	HAMILTON AVE	2723	LAWRENCE ST	2015	VOLGA AVE
3306	HAMILTON AVE	4215	LELAND AVE	921	WACO AVE
3719	HAMILTON AVE	4922	LELAND AVE	1718	WACO AVE
3909	HAMILTON AVE	1708	LENWAY ST	2315	WILHURT AVE
4117	HAMILTON AVE	1710	LENWAY ST	1016	WINTERS ST
4426	HAMILTON AVE	1811	LENWAY ST		<b>75217</b>
4508	HAMILTON AVE	2521	LENWAY ST	712	ANGUS DR
3617	HANCOCK ST	2601	LENWAY ST	6833	ANTLER AVE
3625	HANCOCK ST	2451	MACON ST	803	APACHE LN
3945	HANCOCK ST	2731	MACON ST	642	BETHPAGE AVE
2707	HECTOR ST	2835	MACON ST	707	BETHPAGE AVE
2720	HECTOR ST	1610	MARBURG ST	10614	CHECOTA DR
4712	HUEY ST	1640	MARBURG ST	425	CHEYENNE RD
4716	HUEY ST	2622	MARBURG ST	6333	DENHAM CT
4718	HUEY ST	2701	MARBURG ST	6527	ELAM RD
1702	J B JACKSON JR BLVD	2821	MARBURG ST	638	ELLA AVE
1921	J B JACKSON JR BLVD	2827	MARBURG ST	659	ELWAYNE AVE
4214	JAMAICA ST	2830	MARBURG ST	750	EZEKIAL AVE
4352	JAMAICA ST	2802	MARDER ST	1145	FRANWOOD DR
4731	JONES ST	2819	MARDER ST	1324	FRIENDSHIP DR
2623	LAGOW ST	5001	MARNE ST	942	GARDENVIEW DR
3709	MARSHALL ST	5007	MARNE ST	10404	GROVE OAKS BLVD
3733	MARSHALL ST	5017	MARNE ST	728	HAYMARKET RD
			MARTIN LUTHER KING JR		
3918	MARSHALL ST	2633	BLVD	1227	HILLBURN DR
4017	MARSHALL ST	2746	MAURINE F BAILEY WAY	703	JONELLE AVE
4215	MARSHALL ST	3115	MCDERMOTT AVE	2042	LEROY RD
4315	MARSHALL ST	2800	MEADOW ST	208	MARKS DR
4006	METROPOLITAN AVE	2900	MEADOW ST	2317	MOONLIGHT AVE
4111	METROPOLITAN AVE	3410	MEADOW ST	10019	MUSKOGEE DR
4301	METROPOLITAN AVE	3414	MEADOW ST	1746	OAK HILL CIR
4507	METROPOLITAN AVE	4606	MEADOW ST	7950	OLUSTA DR
4517	METROPOLITAN AVE	2721	MEDILL ST	542	PEMBERTON HILL RD
4602	METROPOLITAN AVE	2415	MERLIN ST	546	PEMBERTON HILL RD
3533	PENELOPE ST	2423	MEYERS ST	612	PLEASANT DR
3719	PENELOPE ST	2506	MEYERS ST	134	PLEASANT MEADOWS DR
3819	PENELOPE ST	3519	MEYERS ST	627	PLEASANT VISTA DR
3703	PINE ST	3824	MYRTLE ST	8509	PRAIRIE HILL LN
3718	PINE ST	3948	MYRTLE ST	9039	QUINN ST
	<b>75210</b>		<b>75215</b>		<b>75217</b>
4002	PINE ST	2837	OAKDALE ST	650	RAYENELL AVE
3927	POLLY ST	2844	OAKDALE ST	9557	RYLIE CREST DR

3933	POLLY ST	2708	PARSONS ST	1725	SUNBEAM AVE
5326	RAILROAD AVE	2712	PARSONS ST	2324	SUNBEAM AVE
5330	RAILROAD AVE	2406	PEABODY AVE	2516	SUNBEAM AVE
5332	RAILROAD AVE	2533	PEABODY AVE	2550	SUNBEAM AVE
5412	RAILROAD AVE	2534	PEABODY AVE	7926	TILLMAN ST
5416	RAILROAD AVE	2875	PEARY AVE	2402	TUNE AVE
5420	RAILROAD AVE	1222	PENNSYLVANIA AVE	2446	TUNE AVE
5424	RAILROAD AVE	1325	PENNSYLVANIA AVE	2471	TUNE AVE
3706	REESE DR	2414	PENNSYLVANIA AVE	2023	UDAL AVE
3608	S FITZHUGH AVE	2425	PENNSYLVANIA AVE	8103	WES HODGES RD
4222	S FITZHUGH AVE	2617	PENNSYLVANIA AVE	515	WOODMONT DR
4300	SCYENE RD	2812	PENNSYLVANIA AVE		<b>75219</b>
3527	SIDNEY ST	3117	PENNSYLVANIA AVE	4106	NEWTON AVE
3533	SIDNEY ST	1603	PINE ST		<b>75223</b>
3534	SIDNEY ST	1605	PINE ST	710	BANK ST
3601	SIDNEY ST	1609	PINE ST	1114	BANK ST
3607	SIDNEY ST	3218	PINE ST	3326	BEALL ST
3626	SIDNEY ST	3235	PINE ST	3330	BEALL ST
4237	SPRING AVE	3410	PINE ST	1536	CALDWELL AVE
2706	SPRINGDALE ST	2307	POPLAR ST	3322	DETONTE ST
2807	SUTTON ST	2815	REED LN	4705	DOLPHIN RD
2823	SUTTON ST	2835	REED LN	4309	EAST GRAND AVE
4503	WAHOO ST	3003	REED LN	1310	FOLEY ST
4535	WAHOO ST	3014	REED LN	3423	FORNEY RD
3627	YORK ST	3227	REED LN	3511	FORNEY RD
3707	YORK ST	3311	REED LN	4600	GARLAND AVE
	<b>75211</b>	3516	ROBERTS AVE	4706	HAMILTON AVE
3301	BARNARD BLVD	2910	ROCHESTER ST	4720	HAMILTON AVE
1018	N MOROCCO AVE	3006	ROCHESTER ST	1555	HARRIS CT
1211	PARLAY CIR	3010	ROCHESTER ST	1579	HARRIS CT
1215	PARLAY CIR	2731	ROGERS ST	1602	HARRIS CT
1219	PARLAY CIR	2526	ROMINE AVE	1714	JEROME ST
1223	PARLAY CIR	2530	ROMINE AVE	4727	MILITARY PKWY
6164	WIN ONLY CIR	3306	RUTLEDGE ST	4731	MILITARY PKWY
	<b>75212</b>	3318	RUTLEDGE ST	3331	MINGO ST
2210	AKRON ST	3713	S CENTRAL EXPY	3502	MINGO ST
2303	AKRON ST	3302	S HARWOOD ST	3516	MINGO ST
4006	ARANSAS ST	2724	S LAMAR ST	3531	MINGO ST
5704	BERNAL DR	4910	S LAMAR ST	3547	MINGO ST
5726	BERNAL DR	5210	S LAMAR ST	4717	OWENWOOD AVE
3351	CANADA DR	3915	S MALCOLM X BLVD	4834	OWENWOOD AVE
3220	CLAIBOURNE BLVD	4211	S MALCOLM X BLVD	4815	PARRY AVE
3222	CLAIBOURNE BLVD	5223	S MALCOLM X BLVD	4515	PHILIP AVE

5406	FANNIE ST	5239	S MALCOLM X BLVD	1644	S HASKELL AVE
4015	FUREY ST	2341	SCOTT ST	4800	SILVER AVE
2026	GALLAGHER ST	2343	SCOTT ST		<b>75224</b>
4013	HAMMERLY DR	2701	SILKWOOD ST	1519	BROOKHAVEN DR
4033	HAMMERLY DR	2803	SILKWOOD ST	2106	EBBTIDE LN
3714	HARLINGEN ST	2811	SILKWOOD ST	116	TERRACE DR
3807	INGERSOLL ST	2819	SILKWOOD ST	322	W BROWNLIE AVE
3123	LAPSLEY ST	2319	SOUTHLAND ST	300	W LOUISIANA AVE
3222	LAPSLEY ST	2515	SOUTHLAND ST		<b>75226</b>
2704	MEYERSVILLE AVE	2526	SOUTHLAND ST	2010	BOURBON ST
3125	N WESTMORELAND RD	2534	SOUTHLAND ST	2020	BOURBON ST
3738	PEORIA AVE	2535	SOUTHLAND ST	1800	CHESTNUT ST
5900	PUEBLO ST	2607	SOUTHLAND ST	2814	DAWSON ST
4002	SOLOMAN DR	2623	SOUTHLAND ST		<b>75227</b>
	<b>75215</b>	2635	SOUTHLAND ST	2843	DON ST
			<b>75215</b>		<b>75227</b>
1520	AL LIPSCOMB WAY	2640	SOUTHLAND ST	8400	ENDICOTT LN
2251	ANDERSON ST	2731	SOUTHLAND ST	6519	ETHEL DR
2414	ANDERSON ST	2823	SOUTHLAND ST	5903	FAIRWAY AVE
2629	ANDERSON ST	3818	SPENCE ST	6232	HOLLIS AVE
2710	ANDERSON ST	3819	SPENCE ST	2740	LOLITA DR
3900	AVANT ST	3911	SPENCE ST	3333	MCNEIL ST
1635	BANNOCK AVE	3304	SPRING AVE	8200	MOBERLY LN
1710	BANNOCK AVE	3404	SPRING AVE	2825	NAMUR ST
1715	BANNOCK AVE	2413	ST CLAIR DR		<b>75228</b>
3227	BERTRAND AVE	2420	ST CLAIR DR	3400	ST FRANCIS AVE
2210	BETHURUM AVE	2428	ST CLAIR DR		<b>75232</b>
2311	BETHURUM AVE	2437	ST CLAIR DR	8918	BECKLEYCREST AVE
2316	BETHURUM AVE	2438	ST CLAIR DR	9421	BECKLEYCREST AVE
6010	BEXAR ST	2607	STARKS AVE	9228	BECKLEYVIEW AVE
6602	BEXAR ST	2630	STARKS AVE	215	HAMMERKING RD
2408	BIRMINGHAM AVE	2635	STARKS AVE	8916	WHITEHALL LN
2608	BIRMINGHAM AVE	1600	STONEMAN ST		<b>75241</b>
2825	BIRMINGHAM AVE	1714	STONEMAN ST	3706	BARNABUS DR
2929	BIRMINGHAM AVE	1724	STONEMAN ST	5667	BON AIR DR
3025	BIRMINGHAM AVE	2227	STONEMAN ST	5012	CRANFILL DR
3515	BOOKER ST	2603	TANNER ST	8611	HONEYSUCKLE LN
2814	BRIGHAM LN	2618	TANNER ST	8617	HONEYSUCKLE LN
2818	BRIGHAM LN	3505	TRUNK AVE	6130	J J LEMMON RD
2606	BURGER AVE	3114	TUSKEGEE ST	6207	KEMROCK DR
2626	BURGER AVE	2822	VALENTINE ST	2820	MOJAVE DR
2818	BURGER AVE	2907	VALENTINE ST	2906	MOJAVE DR
5902	CARLTON GARRETT ST	3027	VALENTINE ST	3139	MOJAVE DR

2503	CARPENTER AVE	4602	VERDUN AVE	3216	MOJAVE DR
2609	CARPENTER AVE	4635	VERDUN AVE	3244	NANDINA DR
2617	CARPENTER AVE	4917	WANDA ST	2741	PALO ALTO DR
2715	CARPENTER AVE	3422	WENDELKIN ST	7536	S LANCASTER RD
2721	CARPENTER AVE	3510	WENDELKIN ST	5512	SINGING HILLS DR
2908	CARPENTER AVE	3514	WENDELKIN ST	9	UNKNOWN ST
3206	CARPENTER AVE	3518	WENDELKIN ST		<b>75243</b>
3303	CARPENTER AVE	3722	WENDELKIN ST	13219	BRENTRIDGE DR
2706	CLEVELAND ST		<b>75216</b>	10010	BUCKINGHAM RD
2828	CLEVELAND ST	2641	ALABAMA AVE	10101	WHISPERING TRL
3512	CLEVELAND ST	2705	ALABAMA AVE		<b>75253</b>
2815	COLONIAL AVE	2726	ALASKA AVE	24	COLDBROOK LN
3722	COLONIAL AVE	2420	ARIZONA AVE	2347	EDD RD
3734	COLONIAL AVE	2938	ARIZONA AVE	12619	FISH RD
3808	COLONIAL AVE	4019	BIGLOW ST	2016	JORDAN VALLEY RD
3830	COLONIAL AVE	2304	BONNIE VIEW RD	2410	PARKCLIFF DR
4019	COLONIAL AVE	3704	BONNIE VIEW RD	12030	RAVENVIEW RD
4206	COLONIAL AVE	3815	BONNIE VIEW RD	3312	RICH ACRES DR
4302	COLONIAL AVE	3921	BONNIE VIEW RD	10638	RYLIE RD
4901	COLONIAL AVE	4740	BURMA RD	1510	SMOKE TREE LN
5102	COLONIAL AVE	7704	CARBONDALE ST	1717	SMOKE TREE LN
5218	COLONIAL AVE	7912	CARBONDALE ST	1735	SMOKE TREE LN
5303	COLONIAL AVE	8240	CARBONDALE ST	12810	SULTANA ST
2731	COUNCIL ST	2218	CUSTER DR		