

**2007-12 ANALYSIS OF IMPEDIMENTS
(A Five-Year Action Plan)**

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STATEMENT OF PURPOSE

The City of Dallas Fair Housing Impediment Analysis and Plan consists of several sections which are intended to inform the reader about fair housing needs in our community and to disclose the plans and actions which will be taken by the City of Dallas Fair Housing Program.

The Fair Housing Office is the designated city office for developing and implementing the Fair Housing Plan. The fair housing planning process has given the Fair Housing Program for the City of Dallas a better opportunity to promote strategic planning and public involvement in a comprehensive manner and provide a basis of accountability to its citizenry.

The essential foundation of the Fair Housing Plan consists of the analysis of impediments to fair housing, the strategic planning actions, the citizen participation process, and the reporting methods and documentation.

Section I contains the analysis of impediments to fair housing choice. This analysis is an update to the analysis to impediments performed in 1993. An analysis of impediments to fair housing choice identifies needs in various areas where actions to affirmatively further fair housing are needed.

Section II of the Fair Housing Plan sets out the strategic plan: how to achieve objectives and goals to address the identified impediments to fair housing choice. These objectives inclusive of education and outreach, technical assistance, fair housing enforcement, and counseling are the strategic methods explained and designed to overcome identified impediments in Section I.

Section III outlines the reporting methods and documentation of strategic actions listed in Section II which will be used to gauge the accomplishments of the City of Dallas Fair Housing Program.

Later parts of the Fair Housing Plan consist of the public participation process and public comments and statements regarding the Fair Housing Plan. The input from these parts is used to develop and assist in the Fair Housing Program development.

FAIR HOUSING HISTORICAL BACKGROUND

It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States. No person shall be subjected to discrimination because of race, color, religion, gender, disability, familial status, or national origin in the sale, rental or advertising of dwellings, in the provision of brokerage services, or in the availability of residential real estate related transactions.¹

However, such protections as described above were largely unavailable prior to the enactment of the Fair Housing Act of 1968. Enactment of the Civil Rights Act of 1968, specifically Title VIII, virtually bans discrimination in all transactions relating to housing and provides for a variety of enforcement mechanisms, including suits by the Department of Justice, investigations by the Department of Housing and Urban Development and the initiation of lawsuits by individual aggrieved persons.

Nearly 100 years prior to the enactment of the Federal Fair Housing Act of 1968, the Civil Rights Act of 1866, 42 USC 1981 et. Seq, was enacted. Section 1981 of the Civil Rights Act of 1866 guaranteed equal rights under the law for all persons within the jurisdiction of the United States. Those protections include the right to make and enforce contracts, to sue, be parties, give evidence, and to enjoy full and "equal benefit of all laws and proceedings for the security of persons and property as is enjoyed by white citizens."

Section 1982 of the Civil Rights Act of 1866 was specifically enacted to protect the property rights of citizens from racial discrimination. Section 1982 states as follows:

"All citizens of the United States shall have the right, in every state and as is enjoyed by white citizens thereof to inherit, purchase, lease, sales, convey real and personal property."

The enactment of Section 1982 was a direct result of the legislation of the enabling clause of the 13th Amendment to the U.S. Constitution prohibiting slavery. The 13th Amendment states, in pertinent part:

"Neither slavery nor involuntary servitude, except as a punishment for crime whereof the parties shall have been duly convicted, shall exist within the United States or any place subject to their jurisdiction."

"Congress shall have power to enforce this article by appropriate legislation."

¹Title 24 CFR Part 100.5

INTRODUCTION

The City of Dallas is committed to eliminating discriminatory practices in housing. The fundamental goal of the Fair Housing Plan for the City of Dallas is to make housing choice for all residents a reality.

Since 1968, the U. S. Department of Housing and Urban Development (HUD) has been under the obligation to affirmatively further fair housing in the programs it funds and administers. Recognizing that the concept of fair housing is fundamental to healthy communities and that communities must be supported to implement effective fair housing strategies in their overall planning and development process, HUD has provided guidelines to the City of Dallas, a HUD funding recipient to develop this Fair Housing Plan. Currently, the City receives approximately \$28.7 million in CDBG and HOME entitlement funds.

HUD has interpreted this obligation of CDBG recipients to affirmatively further fair housing as to require a grantee to (1) conduct an analysis to identify impediments to fair housing choice within the jurisdiction; (2) take appropriate action to overcome the effects of impediments identified through the analysis; and (3) maintain records reflecting the analysis and actions in this regard.

HUD has further interpreted the obligation to affirmatively further fair housing through broad objectives, including (1) analyze and eliminate housing discrimination in the jurisdiction; (2) promote fair housing choice for all persons; (3) provide opportunities for racially and ethnically inclusive patterns of housing occupancy; (4) promote housing that is physically accessible to and usable by all persons particularly persons with disabilities; and (5) foster compliance with the non-discrimination provisions of the Fair Housing Act.

Since 1983, the CDBG statute has contained a requirement that the CDBG grantee certify that it will affirmatively further fair housing. This requirement was not reflected in regulations until 1988. In 1995 HUD published the rule consolidating the CHAS, the Community Development Plan, and the submission and reporting requirements for the four community development formula grant programs, (CDBG, HOME, ESG and HOPWA), into a single plan entitled the Consolidated Plan.

As part of the Consolidated Plan, grantees must submit a certification requiring each recipient of the federal funds to undertake fair housing planning through the completion of an analysis of impediments; take actions to eliminate identified impediments, and maintain records which demonstrate affirmative furthering of fair housing. This City of Dallas' Fair Housing Plan (FHP) is intended to accomplish those requirements.

The FHP specifically analyzes relevant demographic information and data, suggests sources of housing discrimination, and explores other fair housing issues. The FHP includes methods for diverse citizen participation and the development and implementation of fair housing planning; examples of measurable results; and reporting requirements which document affirmative actions taken by the City to further fair housing.

The FHP contains the following three sections and components of fair housing planning: (1) the analysis of impediments of 1998; (2) strategic planning and actions to overcome impediments; and (3) reporting methods and documentation of actions. These components track the Consolidated Plan's regulatory requirements as cited at 24 CFR 91.225(a)(1), 91.325 (a)(1), and 91.425 (a)(1).

The Analysis of Impediments (AI) is a review of impediments to fair housing choice in the public and private sector. The Analysis of Impediments involves a comprehensive review of an entitlement jurisdiction's laws, regulations and administrative policies, procedures, and practices. In addition, the Analysis of Impediments is an assessment of conditions, both public and private, affecting fair housing choice.

Impediments to fair housing choice are defined as any actions, omissions, or decisions taken because of race, color, religion, gender, disability, familial status, or national origin which restrict housing choices or availability of housing choices. Further, impediments to fair housing choice are any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, gender, disability, familial status or national origin.

Because equal and free access to residential housing is fundamental to meeting basic needs and pursuing personal, educational, employment and other goals, it is important that residents in the community be fully aware of the existence, nature, and extent of obstacles to housing choice and the resources available to address those obstacles.

HUD distributed fair housing planning guidelines in February 1996. This is an update of the initial City impediments analysis completed in 1994. Because the City's initial AI was completed prior to the issuance of the HUD planning guide, the 1998 impediments analysis includes additional City topics not addressed in the earlier AI.

METHODOLOGY

The strategic planning methodology used for preparing the Fair Housing Plan is the same methodology used in developing the City's Consolidated Plan. This methodology provides the City and housing related providers/agencies with the means to develop an organized and definitive guide to action aimed at achieving fair housing goals. It facilitates focused direction, performance measures, and accountability for the next five years.

The City's Fair Housing Plan contains a vision, mission, goals, objectives and specific actions (action plan) for addressing impediments. A general discussion on the strategic planning elements is provided below.

A vision reflects the future expression of core values shared by the community (e.g., what do we want to create?). A mission is a broad goal that summarizes the purpose of the organization/community (e.g., what is our purpose?). Goals are ongoing priorities that address major issues (impediments) facing the organization/community. Objectives state specific and measurable achievements to be accomplished within a defined period of time in order to reach certain goals. Strategies are implementation guidelines that define how performance objectives will be accomplished. Action plans are annual work plans that provide specific actions or tactics to be implemented for achieving objectives (typically includes monitoring and reporting mechanisms).

The Fair Housing Plan vision and mission are described below:

Vision - Our vision is that every Dallas citizen has equal access to housing and related services without regard to race, color, religion, sex, national origin, handicap or familial status.

Mission - To affirmatively further and promote fair housing choice through enforcement of applicable local and federal laws and regulations, outreach and education, so that individuals of similar incomes have similar opportunities for housing accommodations, facilitates or services without regard to their race, color, religion, sex, national origin, handicap or familial status.

The goals, objectives, and actions are discussed in Section Two - Strategic Plan and Actions. A systems overview of the strategic planning framework used for developing the Fair Housing Plan 2000 is displayed on the following page.

SECTION ONE: ANALYSIS OF IMPEDIMENTS

EXECUTIVE SUMMARY

1. PURPOSE OF ANALYSIS OF IMPEDIMENTS REPORT

As a Community Development Block Grant (CDBG) recipient, the City is required to affirmatively further fair housing in accordance with public law and criteria contained in Section 570.904 of the CDBG regulations. This document is prepared in accordance with the HUD Fair Housing Planning Guide. As part of the City of Dallas Consolidated Plan required by HUD, grantees must submit a certification that it will undertake fair housing planning through the following vehicles:

- The completion of an Analysis of Impediments (AI);
- Actions to eliminate identified impediments; and
- Maintenance of fair housing records.

This report constitutes the AI for the city of Dallas. The AI is a review of impediments to fair housing choice in the public and private sectors. The AI involves:

- A comprehensive review of the city's laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws, regulations, policies, procedures and practices affect the location, availability and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

Impediments to fair housing choice are defined as:

- Any actions, omissions, or decisions which have the effect of restricting housing choice or the availability of housing choice on the basis of race, color, religion, sex, disability, familial status, or national origin.

Based on the conclusions of the AI, if the city takes lawful steps to eliminate identified impediments to fair housing choice within its jurisdiction, it will be determined that the city has taken affirmative actions to further fair housing choice.

2. DECLARATION OF THE CITY OF DALLAS' FAIR HOUSING POLICY

"It is the policy of the city of Dallas, through fair, orderly, and lawful procedures, to promote the opportunity for each person to obtain housing without regard to race, color, sex, religion, handicap, familial status, or national origin. This policy is grounded upon a recognition of the right of every person to have access to adequate housing of the person's own choice, and the denial of this right because of race, color, sex, religion, handicap, familial status, or national origin is detrimental to the

health, safety and welfare of the inhabitants of the city and constitutes an unjust deprivation of rights, which is within the power and proper responsibility of government to prevent.”

3. ORGANIZATION OF REPORT

This report is divided into eight sections, including this Executive Summary, as listed below. Each of these sections represents components of the Analysis of Impediments as suggested in HUD’s Planning Guide.

- Executive Summary
- Chapter I – Jurisdictional Data
- Chapter II – Group Homes; Service for disable; and Support Living Facilities
- Chapter III – Patterns of Occupancy and Practices in Public Housing, Section and HUD Assisted Housing Programs
- Chapter IV – Public Policies, Practices and Procedures Involving Housing and Housing Related Services
- Chapter V – Fair Housing Compliance Enforcement
- Chapter VI – Lending Practices
- Chapter VII – Community Survey

4. SUMMARY OF RECOMMENDATIONS

The following summarizes the recommendations contained in the AI to further promote fair housing opportunities in the city of Dallas. Detailed descriptions of the recommendations are included at the end of each chapter.

Group Homes and Supported Living Facilities

- Assess the potential for centralization of general information on group home and supported living facilities and the difficulty in obtaining data on the facilities to eliminate barrier to housing information for persons with disabilities

Patterns of Occupancy and Practices in Public Housing, Section 8 and HUD Assisted Housing Programs

- Enhance the Dallas Housing Authority outreach to increase racial/ethnic diversity in the resident population.
- Enhance availability of information to the public on Section 8 Program and the demographic population of public housing developments.

Public Policies, Practices and Procedures Affecting Housing Development

- Continue to review requirements for group dwelling and group residential facilities in the Dallas Development Code (Chapter 51A) to ensure that they do not constitute an impediment to housing choice for persons with disabilities
- Review the language in Chapter 27 relative to calculating habitable and sleeping space for modifications that are more congruent with Fair Housing and Civil Rights Laws.
- Continue to review the accessibility requirements in the Dallas Building Code to ensure that they do not constitute an impediment to housing choice for persons with disabilities.

Fair Housing Compliance Enforcement

- Enhance fair housing education and outreach to underrepresented population in fair housing complaints.

Lending Practices

- There appears to be a lack of education and outreach by the financial institutions of the lending process to the minority communities. The lack of applications may be a reflection of the lack of knowledge of the mortgage lending process.
- There is a statistically significant higher declination rate to African American (23.9 percent) and Hispanic (22.2 percent) families when compared to the declination rate for White families (11.9 percent).

Community Surveys

- Real estate/lender professionals suggest more education in order to inform tenants of their rights, to help find affordable housing, and it is needed of lenders and others on the administrative side to adequately promote fair housing.
- Public officials suggest that the administrative practices of HUD and the practices of real estate and lending agencies are the greatest barriers to fair housing.

- Housing advocates suggest the major barrier to fair housing is limited opportunities for low income individuals; due to housing shortages, lack of funding, predatory lending and geographical limitations through steering and transportation opportunities.

SECTION ONE

THE ANALYSIS OF IMPEDIMENTS

CHAPTER I JURISDICTIONAL DATA

Introduction

Chapter I presents a jurisdictional profile of Dallas, Texas. The overall objective of this analysis is to update the 1998-2003 Analysis of Impediments (AI). The jurisdictional analysis examines the demographic data in Dallas by looking at racial and ethnic characteristics and distribution, income characteristics and distribution, employment characteristics and distribution and housing characteristics and patterns. This information is extrapolated from the 2000 Census Data.

Dallas can be divided into six sub-areas: North Central, Northeast, Central, Southwest, Southeast and Northwest

- North Central sub-area – bounded by I-35E North, I-75, and city limits;
- Northeast sub-area – bounded by I-75N, I-30E, Central Business District, and city limits;
- Central sub-area – (Central Business District) is bounded by I-30, I-75 and I-35E, North;
- Southwest sub-area – bounded by 67S, I-30W, and city limits;
- Southeast sub-area – bounded by I-30E, 67S, and city limits;
- Northwest sub-area – bounded by I-30W, I-35E, North and city limits.

1. Racial and Ethnic Characteristics and Distribution

A racial and ethnic demographic profile of Dallas is needed in order to document the size, makeup, and location of population groups that are most likely to experience barriers in their search for housing.

The total population in Dallas, Texas in 2000 was 1,188,580 compared to the 1990 census data of 1,006,877. While the population has increased by 181,703, the White (non-Hispanic) population has declined to 34.6 percent of the total population, totaling 410,777. The African American (non-Hispanic) population increased in numbers between 1990 and 2000, from 296,004 persons to 304,824 persons respectively. However the African American percent of the total population declined from 29.5 percent in 1990 to 25.6 percent in 2000. The most dramatic change for a population group of significant size was in the Hispanic population. The Hispanic population doubled from 210,240 persons in 1990 to 422,587 persons in 2000. The Hispanic percent of the total population increased from 20.9 percent in 1990 to 35.6 percent in 2000. The two smallest populations are Asian and American Indian. The Asian population has increased in population by 10,756 persons since 1990, representing 2.7 percent of the total population in 2000 followed by American Indians population which increased from 4,792 persons to 6,472 persons, continuing to represent .5 percent of the total population.

Map 1-1 illustrates concentration of minority households by census tracts in the City of Dallas. Based on census data and the percentages of minority households in Dallas, for purposes of this analysis, a concentration is defined as a census tract whose proportion of minority households is greater than 50 percent. Seventy-three percent of the census tracts in Dallas are minority concentrated. Based on the 2000 census data 61.2 percent of the population in Dallas is either Hispanic or African American. These census tract areas are concentrated primarily in the Southeast and Southwest sub-areas of Dallas.

Map 1-1 illustrates the increase. The minority concentration increased from census 1990 to census 2000 in the Northeast and Southwest areas of the City of Dallas. In the Northeast area of Dallas: Richland, Vickery, East Dallas, Ferguson; Far East Renner and Southern tip of Prestonwood, and census track 97.01 in Stemmons North experienced an increase in the percent of minorities in the total population. In the Southwest area census data shows an increase in the percent of in the Southern half of Dallas, specifically Urbandale to the Southern tip of Jim Miller, Burton, Elam and Dowdy Ferry.

The majority of census tracts identified with “high” concentration of minority households are located in the southern sector of Dallas. Map1-2 and 1-3 represent the specific distribution of African American and Hispanics respectively. Table 1-1 provides the race and ethnic population distribution by census tracts.

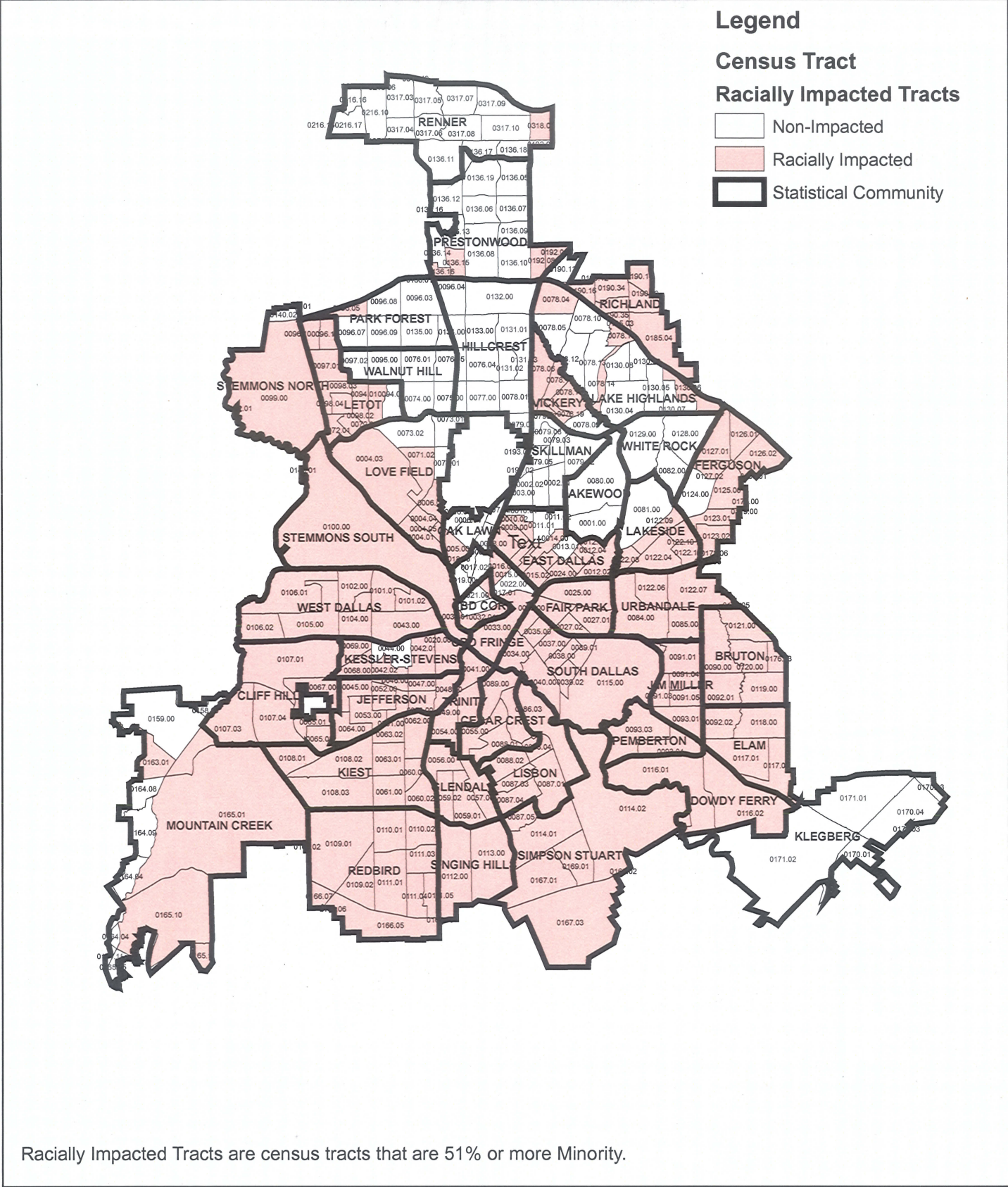
Dallas continues to experience increased racial diversity similar to urban centers across the country. Given that minority group members have the highest probability of experiencing housing discrimination, the effect of the continued growth of minorities in Dallas is especially critical to programs and policies that affirmatively further fair housing.

Map 1-2 illustrates an increase in the African American percent of the total population in the Northern half of Urbandale, Eastern Burton and a portion of Elam areas of Dallas from 20-40 percent in the 1990 census to 50-74 percent in the 2000 census. The Northeast and the Southern tip of Ferguson, Richland, and Vickery areas of Dallas increased the African American percent of the total population from 20-25 percent in the 1990 census to 25-50 percent in the 2000 census. The African American percent of the total population increased in census tracts 78.06 and 78.16, 78.18, and 78.19 from 20-40 percent in the 1990 census to 25-50 percent in the 2000 census. In the Southwest Mt. Creek area of Dallas, census tract 165.11, the African American population increased from 20-40 percent in the 1990 census to 50-75 percent in the 2000 census.

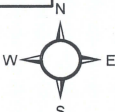
Map 1-3 illustrates an increase of the Hispanic percent of the population in the Southwest area of Dallas. Census tracts 166.05 and 166.06 increased from 20-40 percent on the 1990 census to 50-70 percent in the 2000 census. In census tracts 25, 84, 85 91.04, 91.05, 92.02, 93.01 93.02, and 116.02, (Southeast area of Dallas) the Hispanic percent of the population increased from 20-40 percent in the 1990 census to 50-75 percent in the 2000 census. According to Census Data for 1990 and 2000, the Hispanic percent of the total population increased from 20-25 percent in 1990 to 25-50 percent in 2000 in census tracts 170.03, 170.04, and 171.02 which is located in the southern tips of Southeast Dallas.

City of Dallas Racially Impacted Census Tracts

MAP 1 - 1



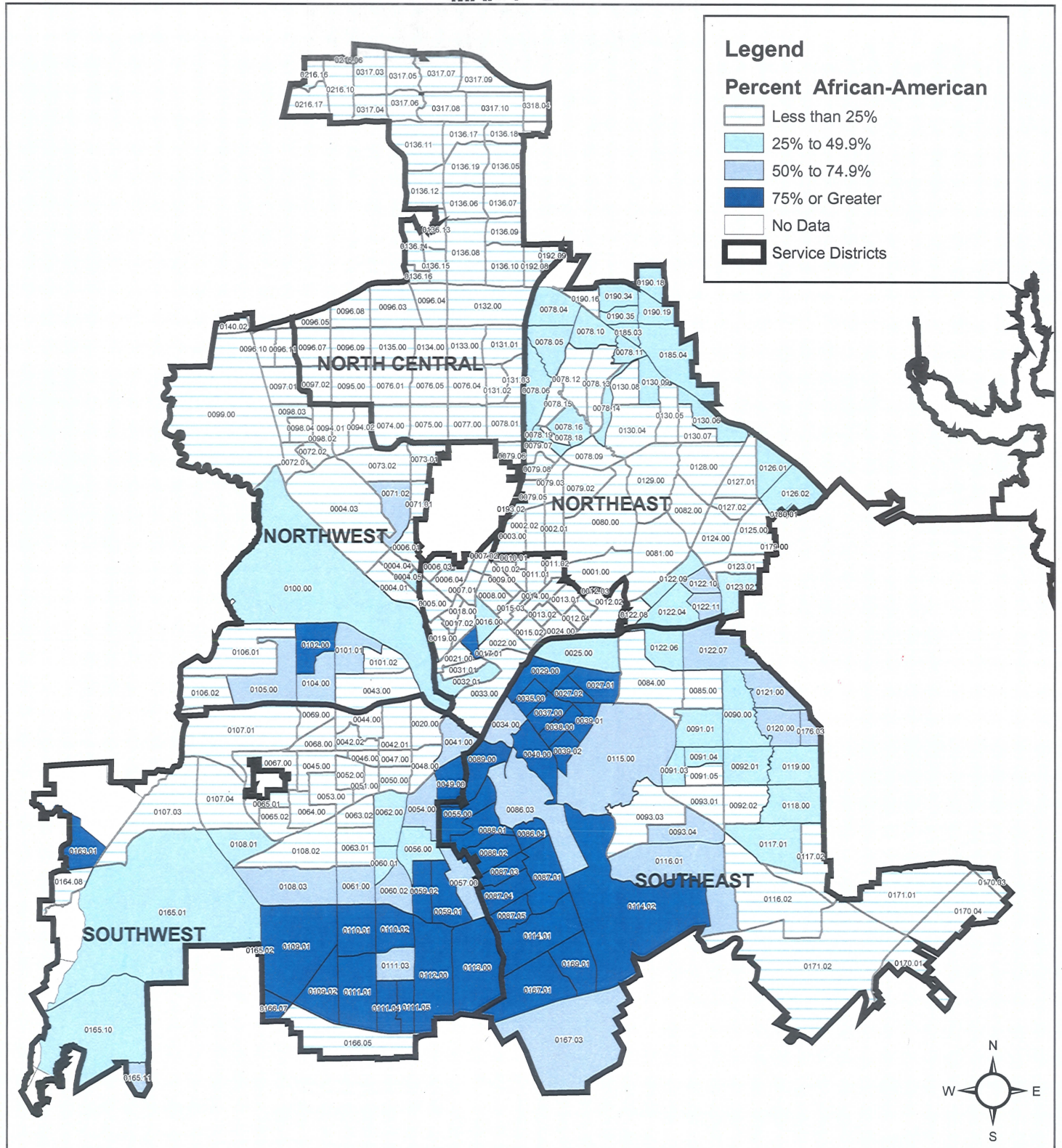
Racially Impacted Tracts are census tracts that are 51% or more Minority.



City of Dallas

Percentage of African-American Population By Census Tract With Basic Service Districts

MAP 1 - 2

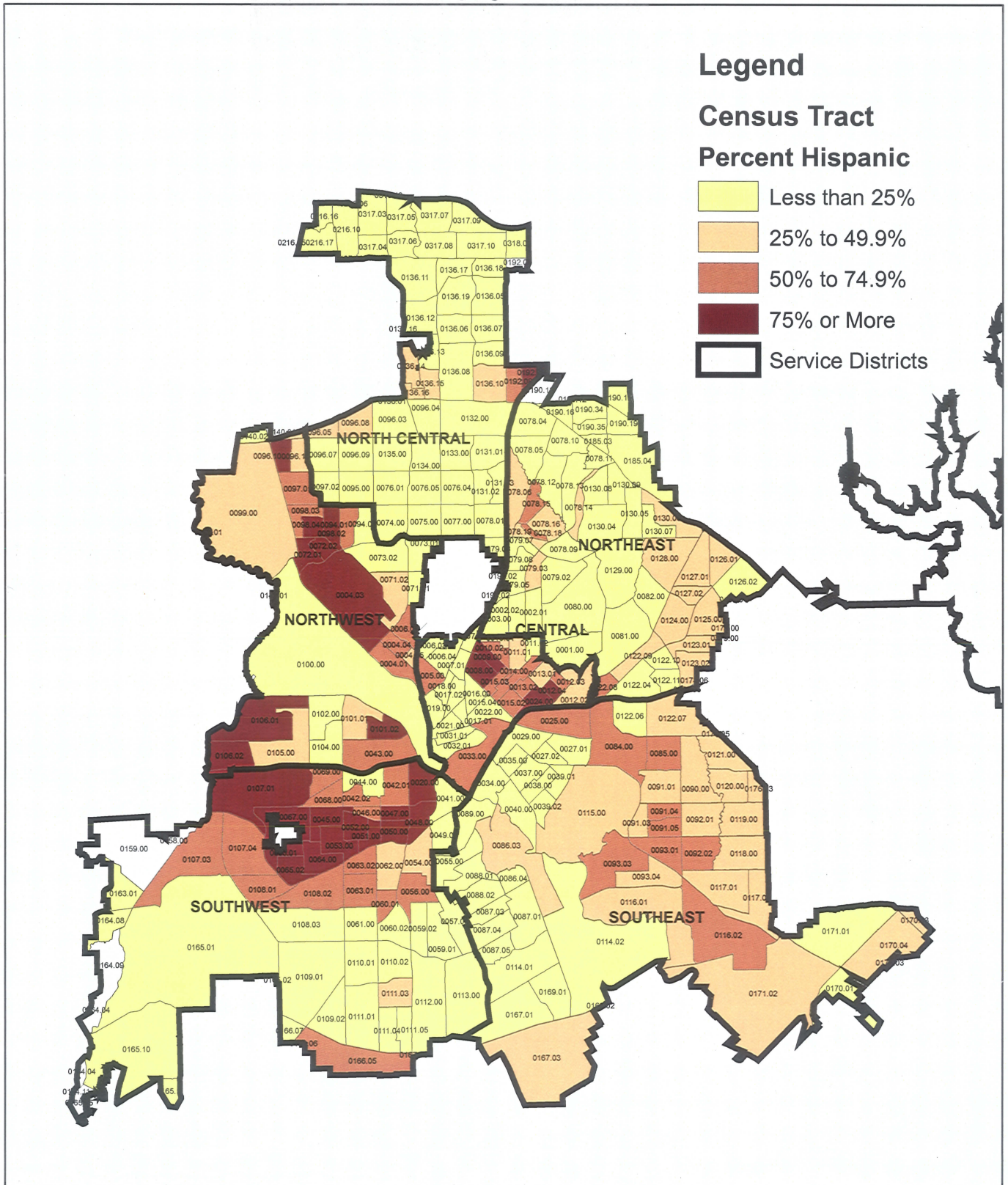


Citywide Percent of African-American Population = 25.70%
Source: Bureau of the Census
2000 Census of Population and Housing

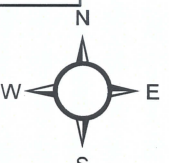
City of Dallas

Percentage of Hispanic Population By Census Tract With Basic Service Districts

MAP 1 - 3



Itlywide Percent of Population Hispanic=35.6%
 Source: Bureau of the Census
 2000 Census of Population and Housing



Median Household Income As A Percent of PMSA Median

MAP 1 - 4

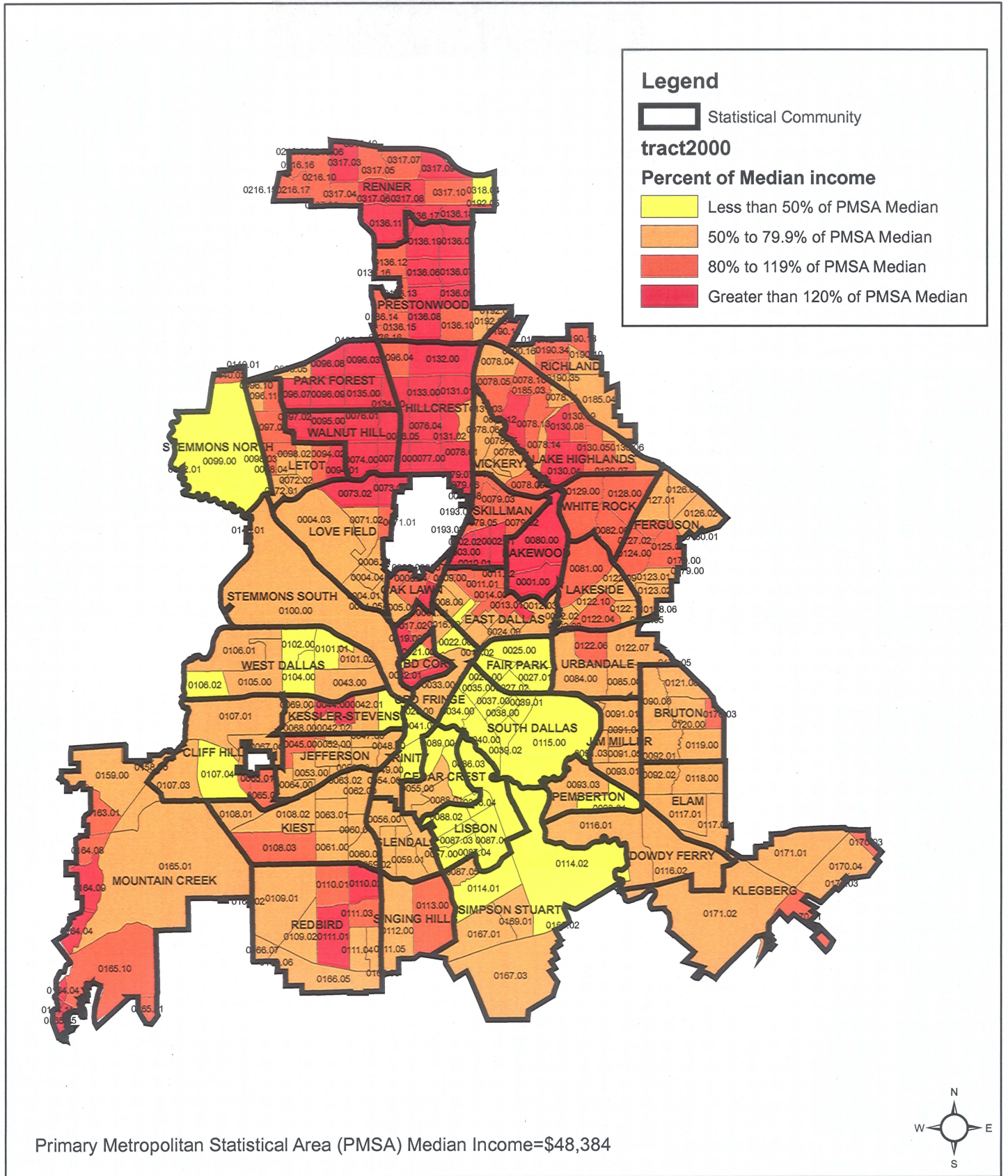


TABLE 1 - 1
City of Dallas
Percent of Persons By Race and Hispanic Origin
2000

Census Tract	Total Persons	Anglo	African-American	Native American	Asian/Hawaiian	Other Races	Two or More Races*	Hispanic	% Black and Hispanic	Percent Minority **
0001.00	3,874	84.8%	3.0%	0.3%	1.5%	0.1%	1.2%	9.1%	12.1%	15.2%
0002.01	2,529	90.9%	0.6%	0.3%	1.1%	0.0%	0.9%	6.2%	6.8%	9.1%
0002.02	3,321	86.4%	0.8%	0.5%	1.1%	0.1%	1.0%	10.0%	10.8%	13.6%
0003.00	3,669	83.3%	3.3%	0.4%	1.6%	0.1%	0.9%	10.5%	13.8%	16.7%
0004.01	4,081	9.4%	7.8%	0.5%	7.4%	0.1%	1.0%	73.8%	81.6%	90.6%
0004.03	6,425	8.6%	1.1%	0.2%	0.7%	0.1%	0.2%	89.1%	90.2%	91.4%
0004.04	4,835	33.0%	4.8%	0.5%	4.7%	0.1%	0.8%	56.0%	60.9%	67.0%
0004.05	2,958	17.9%	37.9%	0.2%	16.1%	0.4%	2.5%	25.0%	62.9%	82.1%
0005.00	5,831	29.9%	5.4%	0.5%	7.3%	0.1%	1.1%	55.6%	61.0%	70.1%
0006.01	9,547	20.6%	5.8%	0.3%	3.5%	0.1%	0.8%	68.9%	74.7%	79.4%
0006.03	4,003	72.8%	3.5%	0.2%	5.4%	0.1%	1.2%	16.6%	20.1%	27.2%
0006.04	3,869	82.0%	2.6%	0.4%	1.6%	0.1%	1.7%	11.6%	14.2%	18.0%
0007.01	2,505	70.3%	2.8%	0.3%	3.2%	0.0%	0.8%	22.6%	25.3%	29.7%
0007.02	3,069	71.7%	2.2%	0.2%	1.5%	0.2%	0.7%	23.5%	25.7%	28.3%
0008.00	6,634	12.2%	6.2%	0.3%	4.0%	0.0%	0.5%	76.8%	83.0%	87.8%
0009.00	6,780	11.1%	2.8%	0.2%	1.2%	0.0%	0.2%	84.5%	87.2%	88.9%
0010.01	1,619	63.7%	1.9%	0.9%	1.2%	0.3%	0.9%	31.1%	33.0%	36.3%
0010.02	2,658	29.4%	2.0%	0.1%	0.3%	0.1%	0.6%	67.5%	69.5%	70.6%
0011.01	3,830	57.8%	4.0%	0.7%	1.4%	0.1%	1.3%	34.8%	38.7%	42.2%
0011.02	2,096	82.1%	1.7%	0.5%	1.0%	0.0%	1.5%	13.2%	14.8%	17.9%
0012.02	3,824	46.7%	24.2%	0.7%	1.9%	0.1%	0.8%	25.5%	49.8%	53.3%
0012.03	1,513	39.6%	1.6%	0.6%	1.0%	0.1%	0.3%	56.9%	58.5%	60.4%
0012.04	3,094	6.2%	0.9%	0.1%	0.1%	0.0%	0.5%	92.1%	93.1%	93.8%
0013.01	2,694	61.3%	4.0%	0.7%	1.7%	0.1%	1.0%	31.1%	35.2%	38.7%
0013.02	3,670	28.7%	5.1%	0.2%	0.7%	0.0%	0.7%	64.6%	69.8%	71.3%
0014.00	4,325	29.7%	6.3%	0.6%	1.8%	0.1%	1.0%	60.5%	66.8%	70.3%
0015.02	4,373	14.0%	8.0%	0.3%	2.4%	0.0%	0.7%	74.6%	82.6%	86.0%
0015.03	4,063	7.9%	7.0%	0.3%	9.1%	0.0%	1.0%	74.7%	81.6%	92.1%
0015.04	3,219	22.5%	12.9%	0.2%	6.9%	0.1%	1.9%	55.5%	68.4%	77.5%
0016.00	2,493	37.5%	44.7%	0.7%	1.9%	0.1%	1.0%	14.0%	58.7%	62.5%
0017.01	1	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%
0017.02	1,870	83.5%	6.7%	0.3%	2.7%	0.2%	0.9%	5.8%	12.5%	16.5%
0018.00	2,361	81.5%	3.1%	0.5%	3.8%	0.2%	1.4%	9.5%	12.6%	18.5%
0019.00	1,860	65.3%	18.3%	0.2%	3.8%	0.1%	2.1%	10.2%	28.5%	34.7%
0020.00	9	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0021.00	2,350	63.2%	21.6%	0.6%	2.5%	0.0%	1.4%	10.8%	32.3%	36.8%
0022.00	4,236	8.5%	3.8%	0.4%	1.7%	0.0%	0.3%	85.4%	89.1%	91.5%
0024.00	5,790	3.1%	40.7%	0.4%	0.2%	0.0%	0.6%	54.9%	95.6%	96.9%
0025.00	4,066	0.6%	94.2%	0.0%	0.3%	0.0%	0.5%	4.3%	98.5%	99.4%
0027.01	1,874	0.8%	95.0%	0.1%	0.1%	0.0%	1.0%	3.0%	98.1%	99.2%
0027.02	951	11.3%	80.1%	0.0%	0.5%	0.0%	0.8%	7.3%	87.4%	88.7%
0029.00	1,911	64.4%	17.6%	0.6%	1.3%	0.1%	2.1%	14.0%	31.6%	35.6%
0031.01	277	33.9%	45.8%	0.4%	3.6%	0.0%	3.2%	13.0%	58.8%	66.1%
0032.01	2,066	24.6%	13.4%	0.7%	1.0%	0.0%	0.8%	59.5%	72.9%	75.4%
0033.00	1,460	13.0%	72.5%	0.1%	0.4%	0.1%	1.0%	12.9%	85.4%	87.0%
0034.00	1,983	3.2%	92.6%	0.1%	0.5%	0.1%	1.1%	2.4%	95.1%	96.8%
0035.00	3,565	0.7%	95.8%	0.2%	0.0%	0.0%	0.7%	2.5%	98.3%	99.3%
0037.00	2,758	0.5%	96.2%	0.0%	0.3%	0.0%	0.8%	2.1%	98.3%	99.5%
0038.00	1,763	1.2%	93.3%	0.0%	0.3%	0.0%	0.5%	4.7%	98.0%	98.8%
0039.01	2,099	1.0%	85.6%	0.3%	0.0%	0.0%	0.3%	12.8%	98.3%	99.0%

Source: Bureau of the Census;

2000 Census of Population and Housing

The racial category "two or more races" was added to the 2000 census.

**Minority=All races except Anglo.

City of Dallas
Percent of Persons By Race and Hispanic Origin
2000

Census Tract	Total Persons	Anglo	African-American	Native American	Asian/Hawaiian	Other Races	Two or More Races*	Hispanic	% Black and Hispanic	Percent Minority **
0039.02	1,496	1.9%	85.3%	0.0%	0.0%	0.0%	0.7%	12.2%	97.5%	98.1%
0040.00	1,915	90.3%	1.5%	0.1%	1.6%	0.0%	0.9%	5.5%	7.0%	9.7%
0041.00	5,616	16.2%	55.7%	0.1%	1.6%	0.1%	0.9%	25.4%	81.1%	83.8%
0042.01	10,690	3.8%	4.4%	0.2%	0.3%	0.1%	0.3%	90.9%	95.3%	96.2%
0042.02	11,091	1.9%	3.1%	0.1%	0.1%	0.0%	0.2%	94.6%	97.7%	98.1%
0043.00	1,974	95.8%	0.3%	0.1%	0.8%	0.1%	0.3%	2.7%	3.0%	4.2%
0044.00	3,479	80.0%	4.0%	0.0%	1.9%	0.1%	0.8%	13.3%	17.2%	20.0%
0045.00	1,423	93.2%	0.7%	0.2%	1.1%	0.0%	0.3%	4.6%	5.3%	6.8%
0046.00	1,045	92.8%	1.1%	0.5%	1.9%	0.0%	0.6%	3.1%	4.2%	7.2%
0047.00	1,989	88.5%	0.7%	0.6%	1.9%	0.0%	0.4%	7.9%	8.6%	11.5%
0048.00	3,168	94.5%	1.0%	0.2%	1.6%	0.0%	0.9%	1.9%	2.9%	5.5%
0049.00	1,848	92.9%	1.0%	0.1%	1.5%	0.1%	1.6%	2.9%	4.0%	7.1%
0050.00	4,431	95.4%	0.3%	0.1%	1.0%	0.0%	0.4%	2.6%	3.0%	4.6%
0051.00	2,476	94.8%	1.1%	0.0%	0.9%	0.0%	0.6%	2.5%	3.7%	5.2%
0052.00	5,701	28.3%	45.5%	0.3%	9.1%	0.2%	2.3%	14.5%	60.0%	71.7%
0053.00	3,631	57.3%	27.0%	0.6%	2.8%	0.0%	1.1%	11.3%	38.3%	42.7%
0054.00	8,015	26.5%	29.9%	0.4%	1.5%	0.1%	1.7%	39.8%	69.7%	73.5%
0055.00	2,660	51.6%	22.7%	0.0%	1.1%	0.0%	0.9%	23.7%	46.4%	48.4%
0056.00	5,566	50.1%	26.9%	0.2%	2.6%	0.2%	1.1%	19.0%	46.0%	49.9%
0057.00	5,109	35.4%	46.6%	0.3%	2.7%	0.3%	2.6%	12.1%	58.7%	64.6%
0059.01	3,338	93.1%	1.0%	0.2%	1.8%	0.0%	0.7%	3.1%	4.1%	6.9%
0059.02	7,341	61.8%	23.4%	0.1%	2.1%	0.1%	1.5%	10.9%	34.3%	38.2%
0060.01	6,552	27.0%	41.8%	0.4%	1.9%	0.1%	2.0%	26.8%	68.6%	73.0%
0060.02	7,319	16.8%	20.6%	0.2%	1.0%	0.1%	4.2%	57.1%	77.8%	83.2%
0061.00	9,598	18.8%	33.6%	0.5%	2.1%	0.5%	4.1%	40.4%	74.1%	81.2%
0062.00	7,874	11.3%	18.2%	0.2%	0.9%	0.1%	1.4%	67.9%	86.1%	88.7%
0063.01	4,027	26.5%	26.0%	0.7%	3.0%	0.1%	2.7%	41.0%	67.0%	73.5%
0063.02	5,910	74.2%	3.9%	0.2%	0.7%	0.2%	0.7%	20.1%	24.0%	25.8%
0064.00	2,781	56.5%	7.5%	0.3%	1.4%	0.2%	1.1%	33.1%	40.6%	43.5%
0065.01	5,068	70.6%	8.7%	0.6%	4.3%	0.3%	1.8%	13.7%	22.4%	29.4%
0065.02	2,373	95.2%	0.6%	0.0%	1.1%	0.1%	0.2%	2.8%	3.4%	4.8%
0067.00	4,408	70.6%	6.7%	0.4%	7.0%	0.4%	2.1%	12.8%	19.5%	29.4%
0068.00	4,878	68.4%	6.1%	0.3%	10.8%	0.2%	2.0%	12.1%	18.3%	31.6%
0069.00	6,109	93.7%	0.4%	0.1%	0.9%	0.1%	0.6%	4.2%	4.6%	6.3%
0071.01	5,421	88.1%	1.5%	0.4%	1.1%	0.1%	0.8%	8.0%	9.5%	11.9%
0071.02	4,241	62.7%	13.8%	0.5%	1.0%	0.1%	1.9%	20.0%	33.8%	37.3%
0072.01	9,799	20.2%	7.1%	0.3%	0.4%	0.0%	0.6%	71.3%	78.5%	79.8%
0072.02	4,709	25.9%	16.5%	0.3%	0.3%	0.2%	0.7%	56.1%	72.6%	74.1%
0073.01	6,872	22.8%	33.7%	0.5%	0.5%	0.0%	0.6%	42.1%	75.7%	77.2%
0073.02	4,509	17.8%	32.3%	0.2%	0.4%	0.1%	0.9%	48.4%	80.7%	82.2%
0074.00	3,044	6.8%	43.7%	0.1%	0.4%	0.1%	0.6%	48.3%	92.0%	93.2%
0075.00	3,301	15.9%	28.6%	0.2%	0.4%	0.0%	0.6%	54.4%	83.0%	84.1%
0076.01	3,727	15.7%	18.8%	0.2%	0.4%	0.1%	0.7%	64.2%	82.9%	84.3%
0076.04	5,898	27.1%	27.1%	0.2%	0.3%	0.1%	1.0%	44.3%	71.4%	72.9%
0076.05	5,243	24.1%	16.4%	0.4%	0.3%	0.0%	1.1%	57.8%	74.2%	75.9%
0077.00	4,038	20.0%	11.7%	0.2%	0.2%	0.0%	0.7%	67.2%	78.9%	80.0%
0078.01	4,240	7.1%	20.4%	0.1%	0.3%	0.0%	0.7%	71.4%	91.8%	92.9%
0078.04	5,555	3.0%	70.7%	0.2%	0.2%	0.0%	0.5%	25.4%	96.1%	97.0%
0078.05	3,747	39.2%	2.9%	0.2%	0.5%	0.1%	0.3%	56.8%	59.8%	60.8%
0078.06	2,491	80.9%	0.6%	0.5%	0.9%	0.0%	1.2%	15.8%	16.4%	19.1%

Source: Bureau of the Census;

2000 Census of Population and Housing

The racial category "two or more races" was added to the 2000 census.

**Minority=All races except Anglo.

City of Dallas
Percent of Persons By Race and Hispanic Origin
2000

Census Tract	Total Persons	Anglo	African-American	Native American	Asian/Hawaiian	Other Races	Two or More Races*	Hispanic	% Black and Hispanic	Percent Minority **
0078.09	2,198	89.4%	0.5%	0.1%	2.0%	0.2%	0.9%	7.0%	7.6%	10.6%
0078.10	4,570	86.0%	3.4%	0.2%	2.9%	0.0%	1.1%	6.5%	9.8%	14.0%
0078.11	4,500	63.4%	11.2%	0.2%	3.1%	0.4%	1.8%	19.9%	31.1%	36.6%
0078.12	2,909	44.4%	7.5%	0.6%	8.0%	0.1%	2.1%	37.4%	44.9%	55.6%
0078.13	3,503	75.9%	2.5%	0.3%	1.9%	0.1%	0.9%	18.3%	20.8%	24.1%
0078.14	4,917	53.9%	9.8%	0.2%	4.9%	0.1%	2.4%	28.7%	38.5%	46.1%
0078.15	2,893	91.2%	1.0%	0.3%	0.7%	0.0%	0.6%	6.3%	7.2%	8.8%
0078.16	5,448	5.9%	8.1%	0.0%	2.5%	0.0%	0.5%	83.1%	91.2%	94.1%
0078.18	3,148	47.0%	7.4%	0.4%	5.2%	0.3%	1.1%	38.7%	46.0%	53.0%
0078.19	4,555	36.6%	5.2%	0.3%	2.1%	0.1%	0.7%	55.0%	60.3%	63.4%
0079.02	2,916	84.0%	3.5%	0.2%	1.0%	0.0%	0.9%	10.4%	13.9%	16.0%
0079.03	6,551	9.7%	3.7%	0.2%	0.4%	0.1%	0.4%	85.4%	89.1%	90.3%
0079.05	3,591	21.3%	13.7%	0.3%	1.6%	0.1%	1.0%	62.0%	75.7%	78.7%
0079.06	9,080	3.8%	8.0%	0.0%	0.4%	0.0%	0.3%	87.4%	95.5%	96.2%
0079.07	1,387	16.7%	11.5%	0.3%	23.4%	0.0%	2.2%	45.9%	57.5%	83.3%
0079.08	9,614	38.0%	41.9%	0.7%	0.3%	0.0%	1.4%	17.7%	59.5%	62.0%
0080.00	4,956	0.8%	68.8%	0.0%	0.1%	0.0%	0.5%	29.6%	98.5%	99.2%
0081.00	3,912	11.8%	55.5%	0.2%	0.1%	0.1%	0.5%	31.9%	87.4%	88.2%
0082.00	4,444	38.5%	7.1%	0.6%	0.2%	0.1%	1.1%	52.4%	59.5%	61.5%
0084.00	5,696	17.2%	36.9%	0.2%	0.4%	0.2%	0.9%	44.2%	81.1%	82.8%
0085.00	2,809	30.4%	19.3%	0.4%	0.8%	0.0%	1.7%	47.4%	66.7%	69.6%
0086.03	7,118	15.9%	42.9%	0.4%	0.3%	0.0%	0.8%	39.7%	82.6%	84.1%
0086.04	8,118	11.0%	44.2%	0.1%	0.3%	0.0%	1.2%	43.2%	87.3%	89.0%
0087.01	6,702	13.1%	55.2%	0.4%	0.3%	0.0%	0.7%	30.4%	85.6%	86.9%
0087.03	4,234	9.8%	52.1%	0.2%	4.1%	0.0%	1.0%	32.8%	84.9%	90.2%
0087.04	6,230	44.8%	25.1%	0.4%	4.6%	0.0%	1.8%	23.3%	48.4%	55.2%
0087.05	4,643	31.0%	49.2%	0.2%	1.4%	0.2%	0.3%	17.7%	66.9%	69.0%
0088.01	6,447	9.5%	59.9%	0.1%	3.9%	0.0%	0.7%	25.7%	85.7%	90.5%
0088.02	3,100	6.2%	22.4%	0.1%	0.2%	0.1%	0.3%	70.7%	93.1%	93.8%
0089.00	2,950	40.0%	27.9%	0.4%	0.5%	0.1%	1.2%	30.0%	57.9%	60.0%
0090.00	4,180	24.3%	53.8%	0.4%	0.8%	0.1%	0.7%	19.8%	73.7%	75.7%
0091.01	4,519	13.5%	60.7%	0.1%	3.7%	0.0%	0.7%	21.2%	81.9%	86.5%
0091.03	4,956	33.5%	23.5%	0.4%	2.2%	0.0%	1.3%	39.0%	62.5%	66.5%
0091.04	5,682	21.3%	33.5%	0.5%	12.7%	0.2%	2.1%	29.6%	63.2%	78.7%
0091.05	5,004	68.3%	4.1%	0.5%	0.9%	0.1%	1.0%	25.2%	29.3%	31.7%
0092.01	6,989	47.4%	7.3%	0.8%	1.9%	0.0%	1.1%	41.4%	48.7%	52.6%
0092.02	5,543	22.8%	25.6%	0.3%	16.6%	0.1%	1.7%	33.0%	58.6%	77.2%
0093.01	7,259	42.3%	33.8%	0.6%	2.2%	0.0%	1.2%	20.0%	53.8%	57.7%
0093.03	6,011	47.5%	6.1%	0.7%	4.4%	0.0%	1.3%	39.9%	46.0%	52.5%
0093.04	2,766	48.0%	5.9%	1.0%	0.8%	0.1%	0.7%	43.6%	49.5%	52.0%
0094.01	7,513	66.3%	4.0%	0.5%	0.9%	0.1%	1.2%	27.0%	31.0%	33.7%
0094.02	4,557	86.4%	3.4%	0.3%	0.9%	0.1%	0.9%	8.0%	11.3%	13.6%
0095.00	5,893	90.5%	2.3%	0.4%	1.1%	0.2%	0.6%	4.8%	7.1%	9.5%
0096.03	4,909	67.1%	17.4%	0.1%	1.8%	0.1%	3.2%	10.2%	27.6%	32.9%
0096.04	8,184	31.2%	34.9%	0.3%	1.5%	0.1%	1.3%	30.7%	65.6%	68.8%
0096.05	3,572	55.2%	20.8%	0.5%	1.9%	0.2%	1.9%	19.5%	40.3%	44.8%
0096.07	3,600	70.4%	13.5%	0.6%	1.1%	0.1%	1.4%	12.9%	26.4%	29.6%
0096.08	5,153	53.8%	30.1%	0.2%	1.4%	0.0%	1.4%	13.1%	43.2%	46.2%
0096.09	2,655	95.6%	0.6%	0.3%	0.8%	0.1%	0.5%	2.1%	2.7%	4.4%
0096.10	1,763	93.0%	0.5%	0.2%	1.9%	0.0%	1.1%	3.3%	3.9%	7.0%

Source: Bureau of the Census;

2000 Census of Population and Housing

The racial category "two or more races" was added to the 2000 census.

**Minority=All races except Anglo.

City of Dallas
Percent of Persons By Race and Hispanic Origin
2000

Census Tract	Total Persons	Anglo	African-American	Native American	Asian/Hawaiian	Other Races	Two or More Races*	Hispanic	% Black and Hispanic	Percent Minority **
0096.11	8,221	58.8%	12.3%	0.2%	5.1%	0.2%	1.6%	21.7%	34.1%	41.2%
0097.01	4,591	89.4%	2.3%	0.3%	3.1%	0.0%	1.0%	3.9%	6.1%	10.6%
0097.02	1,898	94.1%	0.7%	0.2%	0.8%	0.2%	0.8%	3.2%	3.9%	5.9%
0098.02	1,951	91.7%	0.7%	0.2%	1.7%	0.1%	0.6%	5.1%	5.8%	8.3%
0098.03	2,486	93.6%	0.7%	0.0%	2.0%	0.2%	1.1%	2.5%	3.2%	6.4%
0098.04	5,431	86.7%	1.6%	0.5%	4.6%	0.0%	1.4%	5.1%	6.7%	13.3%
0099.00	5,219	73.1%	5.4%	0.6%	7.1%	0.2%	2.1%	11.5%	16.9%	26.9%
0100.00	3,339	87.4%	2.4%	0.2%	3.6%	0.3%	1.9%	4.2%	6.6%	12.6%
0101.01	2,542	91.5%	1.7%	0.2%	3.1%	0.0%	0.5%	2.9%	4.6%	8.5%
0101.02	3,762	59.7%	15.0%	0.4%	6.0%	0.5%	1.5%	16.9%	31.9%	40.3%
0102.00	5,007	54.7%	6.4%	0.4%	2.7%	0.2%	1.4%	34.2%	40.6%	45.3%
0104.00	1,983	89.3%	1.9%	0.1%	5.7%	0.1%	0.5%	2.4%	4.3%	10.7%
0105.00	7,298	73.3%	6.9%	0.4%	6.0%	0.1%	2.4%	11.0%	17.9%	26.7%
0106.01	7,737	57.0%	10.7%	0.2%	7.6%	0.4%	1.8%	22.2%	32.9%	43.0%
0106.02	8,036	52.3%	9.1%	0.2%	7.1%	0.2%	1.6%	29.5%	38.6%	47.7%
0107.01	5,194	34.8%	12.1%	0.3%	5.4%	0.1%	2.2%	45.2%	57.3%	65.2%
0107.03	926	35.5%	11.3%	0.1%	4.3%	0.0%	1.0%	47.7%	59.1%	64.5%
0107.04	3,037	83.1%	2.8%	0.4%	5.7%	0.0%	1.5%	6.4%	9.2%	16.9%
0108.01	2,383	86.3%	1.6%	0.1%	8.4%	0.0%	0.5%	3.0%	4.6%	13.7%
0108.02	5,330	86.6%	1.5%	0.1%	6.7%	0.1%	1.1%	3.7%	5.2%	13.4%
0108.03	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0109.01	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0109.02	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0110.01	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0110.02	1	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0111.01	1,380	73.6%	6.4%	0.4%	0.1%	0.0%	1.7%	17.8%	24.3%	26.4%
0111.03	677	61.4%	9.6%	0.7%	0.0%	0.0%	1.2%	27.0%	36.6%	38.6%
0111.04	7,389	65.2%	6.7%	0.9%	0.2%	0.1%	1.1%	25.8%	32.5%	34.8%
0111.05	3,614	59.9%	13.6%	0.8%	0.4%	0.1%	1.5%	23.8%	37.4%	40.1%
0112.00	3,503	52.3%	19.0%	0.5%	0.7%	0.2%	1.8%	25.5%	44.5%	47.7%
0113.00	3,639	7.9%	51.1%	0.1%	1.6%	0.2%	0.4%	38.8%	89.9%	92.1%
0114.01	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0114.02	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0115.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0116.01	133	51.9%	1.5%	1.5%	0.0%	0.0%	2.3%	42.9%	44.4%	48.1%
0116.02	133	71.4%	0.0%	0.8%	0.0%	0.0%	2.3%	25.6%	25.6%	28.6%
0117.01	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0117.02	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0118.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0119.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0120.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0121.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0122.04	7	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0122.06	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0122.07	128	96.1%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	3.9%	3.9%
0122.08	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0122.09	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0122.10	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0122.11	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0123.01	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: Bureau of the Census;

2000 Census of Population and Housing

The racial category "two or more races" was added to the 2000 census.

**Minority=All races except Anglo.

City of Dallas
Percent of Persons By Race and Hispanic Origin
2000

Census Tract	Total Persons	Anglo	African-American	Native American	Asian/Hawaiian	Other Races	Two or More Races*	Hispanic	% Black and Hispanic	Percent Minority **
0123.02	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0124.00	5,223	22.9%	48.7%	0.4%	7.4%	0.3%	2.8%	17.6%	66.3%	77.1%
0125.00	6,009	28.5%	46.8%	0.3%	6.2%	0.5%	3.1%	14.6%	61.3%	71.5%
0126.01	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0126.02	3,071	32.7%	21.8%	0.2%	17.3%	0.3%	3.7%	24.1%	45.9%	67.3%
0127.01	5,502	48.1%	25.3%	0.3%	13.4%	0.1%	2.7%	10.1%	35.4%	51.9%
0127.02	6,288	28.1%	25.4%	0.3%	28.3%	0.2%	3.3%	14.5%	39.9%	71.9%
0128.00	4,063	37.3%	30.6%	0.2%	14.1%	0.2%	4.3%	13.4%	43.9%	62.7%
0129.00	4,686	36.7%	34.1%	0.3%	9.0%	0.3%	2.5%	17.0%	51.1%	63.3%
0130.04	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0130.05	5,839	22.3%	12.9%	0.3%	4.0%	0.1%	1.1%	59.4%	72.3%	77.7%
0130.06	9,705	13.9%	6.2%	0.1%	1.7%	0.0%	2.1%	76.0%	82.2%	86.1%
0130.07	4	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
0130.08	7,271	5.2%	10.7%	0.4%	0.2%	0.0%	0.3%	83.1%	93.8%	94.8%
0130.09	1,440	1.0%	73.6%	0.3%	0.4%	0.1%	0.6%	24.0%	97.6%	99.0%
0131.01	5,449	27.1%	4.8%	0.3%	0.4%	0.0%	0.6%	66.7%	71.5%	72.9%
0131.02	3,692	21.4%	8.3%	0.2%	0.2%	0.0%	0.7%	69.0%	77.4%	78.6%
0131.03	2,860	9.1%	12.7%	0.1%	2.7%	0.2%	0.6%	74.7%	87.3%	90.9%
0132.00	3,205	77.1%	3.9%	0.4%	0.4%	0.1%	1.7%	16.4%	20.3%	22.9%
0133.00	6,359	18.8%	2.7%	0.3%	0.3%	0.0%	0.7%	77.1%	79.8%	81.2%
0134.00	2,551	32.5%	3.7%	0.7%	0.4%	0.1%	1.7%	61.0%	64.7%	67.5%
0135.00	4,218	7.3%	2.0%	0.1%	0.1%	0.1%	0.1%	90.3%	92.2%	92.7%
0136.05	4,361	3.5%	4.6%	0.4%	0.3%	0.0%	0.5%	90.8%	95.3%	96.5%
0136.06	4,015	1.8%	77.9%	0.2%	0.0%	0.0%	0.5%	19.5%	97.4%	98.2%
0136.07	4,594	8.7%	7.0%	0.8%	0.0%	0.1%	0.6%	82.6%	89.7%	91.3%
0136.08	3,217	10.6%	2.5%	0.3%	0.1%	0.2%	0.5%	85.9%	88.3%	89.4%
0136.09	4,911	15.7%	2.0%	0.7%	0.2%	0.1%	0.7%	80.6%	82.6%	84.3%
0136.10	7,521	14.6%	2.0%	0.4%	0.1%	0.0%	0.3%	82.4%	84.5%	85.4%
0136.11	5,287	4.8%	51.7%	0.3%	0.4%	0.1%	1.0%	41.7%	93.4%	95.2%
0136.12	3,894	1.9%	78.5%	0.1%	0.3%	0.0%	0.7%	18.5%	96.9%	98.1%
0136.13	6,972	1.7%	39.4%	0.2%	0.1%	0.0%	0.5%	58.0%	97.3%	98.3%
0136.14	4,710	1.4%	73.5%	0.1%	0.1%	0.1%	0.7%	24.2%	97.7%	98.6%
0136.15	5,470	0.8%	86.5%	0.0%	0.0%	0.1%	0.7%	12.0%	98.4%	99.2%
0136.16	4,017	7.6%	82.4%	0.1%	0.0%	0.0%	0.5%	9.4%	91.8%	92.4%
0136.17	4,507	4.4%	35.3%	0.2%	0.0%	0.0%	0.5%	59.5%	94.9%	95.6%
0136.18	3,971	32.0%	50.8%	0.2%	4.2%	0.3%	2.5%	10.0%	60.9%	68.0%
0136.19	4,421	12.9%	61.5%	0.2%	0.6%	0.0%	1.0%	23.9%	85.3%	87.1%
0137.04	6,095	12.4%	38.9%	0.3%	0.4%	0.0%	0.6%	47.4%	86.3%	87.6%
0137.22	5,728	14.8%	14.8%	0.3%	0.1%	0.0%	0.5%	69.5%	84.3%	85.2%
0138.01	4,365	24.2%	5.3%	0.4%	0.1%	0.1%	0.7%	69.2%	74.5%	75.8%
0140.01	8,432	9.7%	2.5%	0.4%	0.3%	0.2%	0.5%	86.4%	88.9%	90.3%
0140.02	5,805	8.5%	2.6%	0.4%	0.3%	0.0%	0.2%	88.0%	90.6%	91.5%
0141.09	3,741	15.1%	2.8%	0.4%	0.1%	0.2%	0.2%	81.3%	84.0%	84.9%
0141.19	7,756	9.7%	2.1%	0.5%	0.5%	0.1%	0.5%	86.7%	88.7%	90.3%
0141.20	6,054	16.1%	11.0%	0.7%	0.5%	0.1%	0.6%	70.9%	81.9%	83.9%
0141.21	3,598	13.0%	13.8%	0.6%	0.2%	0.1%	0.6%	71.7%	85.5%	87.0%
0142.01	1,687	1.7%	50.1%	0.2%	0.2%	0.1%	0.5%	47.1%	97.2%	98.3%
0158.00	2,420	1.7%	78.5%	0.4%	0.0%	0.0%	0.2%	19.2%	97.7%	98.3%
0159.00	4,370	1.0%	93.2%	0.3%	0.1%	0.0%	0.5%	4.9%	98.2%	99.0%
0163.01	2,754	1.0%	79.0%	0.1%	0.0%	0.0%	0.7%	19.2%	98.2%	99.0%

Source: Bureau of the Census;

2000 Census of Population and Housing

The racial category "two or more races" was added to the 2000 census.

**Minority=All races except Anglo.

City of Dallas
Percent of Persons By Race and Hispanic Origin
2000

Census Tract	Total Persons	Anglo	African-American	Native American	Asian/Hawaiian	Other Races	Two or More Races*	Hispanic	% Black and Hispanic	Percent Minority **
0164.04	3,331	2.9%	91.0%	0.2%	0.0%	0.0%	0.5%	5.4%	96.5%	97.1%
0164.08	1,528	0.9%	85.5%	0.2%	0.1%	0.0%	0.5%	12.8%	98.3%	99.1%
0164.09	2,609	0.5%	94.9%	0.1%	0.3%	0.0%	0.8%	3.3%	98.2%	99.5%
0164.11	5,551	0.6%	90.9%	0.1%	0.1%	0.0%	1.0%	7.3%	98.2%	99.4%
0165.01	2,730	0.8%	83.5%	0.3%	0.3%	0.0%	1.0%	14.2%	97.7%	99.2%
0165.02	3,766	0.6%	60.0%	0.0%	0.1%	0.1%	0.4%	38.9%	98.9%	99.4%
0165.10	3,460	3.1%	4.1%	0.5%	0.0%	0.0%	0.1%	92.2%	96.3%	96.9%
0165.11	2,356	0.7%	76.1%	0.3%	0.5%	0.4%	0.6%	21.5%	97.6%	99.3%
0165.15	1,209	4.1%	69.6%	0.0%	0.9%	0.0%	0.9%	24.5%	94.0%	95.9%
0166.05	2,378	0.4%	67.7%	0.0%	0.0%	0.0%	0.1%	31.8%	99.5%	99.6%
0166.06	5,163	3.4%	4.4%	0.3%	0.0%	0.0%	0.4%	91.6%	95.9%	96.6%
0166.07	2,940	4.1%	13.7%	0.4%	5.6%	0.0%	0.7%	75.4%	89.1%	95.9%
0167.01	3,459	19.8%	1.3%	0.6%	0.2%	0.0%	0.4%	77.7%	79.0%	80.2%
0167.03	2,947	7.6%	18.3%	0.3%	3.8%	0.0%	1.4%	68.7%	87.0%	92.4%
0169.01	3,656	14.1%	17.5%	0.5%	1.9%	0.0%	0.5%	65.5%	83.0%	85.9%
0169.02	6,341	15.0%	26.3%	0.3%	4.2%	0.0%	1.3%	53.0%	79.3%	85.0%
0170.01	7,770	7.8%	22.0%	0.2%	0.2%	0.1%	0.5%	69.2%	91.2%	92.2%
0170.03	6,870	19.8%	61.5%	0.2%	0.6%	0.1%	0.9%	16.9%	78.4%	80.2%
0170.04	5,803	4.8%	81.3%	0.1%	0.2%	0.1%	0.8%	12.7%	94.0%	95.2%
0171.01	5,453	2.7%	90.8%	0.2%	0.2%	0.2%	0.7%	5.3%	96.1%	97.3%
0171.02	6,948	9.8%	84.9%	0.2%	0.2%	0.0%	0.6%	4.4%	89.3%	90.2%
0176.03	3,082	13.2%	82.4%	0.2%	0.3%	0.0%	0.6%	3.2%	85.6%	86.8%
0178.05	4,055	6.5%	90.5%	0.1%	0.1%	0.0%	0.7%	2.0%	92.6%	93.5%
0178.06	3,852	11.3%	52.6%	0.1%	0.1%	0.2%	0.4%	35.4%	88.0%	88.7%
0178.08	3,995	2.9%	90.5%	0.2%	0.1%	0.0%	0.3%	5.9%	96.5%	97.1%
0179.00	4,348	1.7%	92.6%	0.0%	0.0%	0.0%	0.4%	5.2%	97.8%	98.3%
0180.01	3,423	5.0%	79.0%	0.2%	0.3%	0.1%	1.1%	14.3%	93.3%	95.0%
0181.04	4,661	1.4%	96.0%	0.2%	0.0%	0.1%	0.6%	1.7%	97.7%	98.6%
0181.10	4,079	1.1%	94.9%	0.1%	0.1%	0.0%	0.7%	3.0%	97.9%	98.9%
0181.16	689	6.1%	80.6%	0.7%	0.0%	0.4%	0.3%	11.9%	92.5%	93.9%
0181.17	1	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0181.18	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0181.19	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0181.24	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0181.25	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0181.26	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0181.27	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0181.29	4	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%
0181.30	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0181.31	4	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0181.32	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0182.03	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0185.03	6,934	36.6%	36.9%	0.4%	6.4%	0.3%	1.5%	18.0%	54.9%	63.4%
0185.04	9	33.3%	0.0%	0.0%	0.0%	0.0%	11.1%	55.6%	55.6%	66.7%
0190.12	6,181	31.7%	46.3%	0.1%	2.8%	0.0%	1.3%	17.7%	64.0%	68.3%
0190.16	2,991	17.6%	62.6%	0.5%	1.7%	0.4%	1.5%	15.7%	78.3%	82.4%
0190.18	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0190.19	2,002	18.3%	21.6%	0.4%	0.5%	0.0%	0.8%	58.3%	79.9%	81.7%
0190.34	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0190.35	3,728	3.4%	83.0%	0.1%	0.3%	0.1%	0.8%	12.4%	95.4%	96.6%

Source: Bureau of the Census.

2000 Census of Population and Housing

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City of Dallas
Percent of Persons By Race and Hispanic Origin
2000

Census Tract	Total Persons	Anglo	African-American	Native American	Asian/Hawaiian	Other Races	Two or More Races*	Hispanic	% Black and Hispanic	Percent Minority **
0192.05	5,249	0.9%	96.7%	0.1%	0.1%	0.0%	0.5%	1.8%	98.5%	99.1%
0192.08	401	21.7%	50.6%	0.2%	1.0%	0.0%	0.5%	25.9%	76.6%	78.3%
0192.09	3,860	0.6%	96.9%	0.1%	0.1%	0.1%	0.7%	1.5%	98.4%	99.4%
0193.02	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0216.06	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0216.10	21	81.0%	0.0%	0.0%	0.0%	0.0%	0.0%	19.0%	19.0%	19.0%
0216.15	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0216.16	7,786	78.4%	5.7%	0.4%	7.2%	0.1%	1.5%	6.7%	12.4%	21.6%
0216.17	4,744	75.6%	5.9%	0.4%	6.8%	0.3%	1.3%	9.7%	15.7%	24.4%
0312.00	7,835	74.8%	7.3%	0.6%	6.8%	0.2%	1.4%	8.9%	16.2%	25.2%
0313.04	2,539	84.8%	3.1%	0.1%	7.2%	0.2%	1.5%	3.2%	6.3%	15.2%
0316.49	6,802	75.5%	6.4%	0.4%	10.4%	0.1%	1.3%	5.9%	12.3%	24.5%
0317.03	3,726	79.7%	3.9%	0.3%	8.1%	0.2%	1.7%	6.2%	10.1%	20.3%
0317.04	4,257	77.9%	4.1%	0.2%	11.7%	0.1%	1.5%	4.4%	8.6%	22.1%
0317.05	7,440	63.1%	7.3%	0.2%	17.9%	0.4%	2.4%	8.7%	16.0%	36.9%
0317.06	5	40.0%	0.0%	0.0%	60.0%	0.0%	0.0%	0.0%	0.0%	60.0%
0317.07	546	51.6%	18.1%	0.4%	2.0%	0.2%	2.7%	24.9%	43.0%	48.4%
0317.08	10,913	65.2%	13.8%	0.4%	5.3%	0.5%	1.9%	12.8%	26.6%	34.8%
0317.09	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0317.10	4,632	61.0%	14.3%	0.7%	7.5%	0.4%	2.1%	13.9%	28.2%	39.0%
0318.04	6,182	58.0%	14.1%	0.4%	8.9%	0.3%	1.8%	16.4%	30.6%	42.0%
0401.00	12	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0402.00	9	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0403.01	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0403.02	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0405.02	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0502.01	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1,188,580	34.6%	25.6%	0.3%	2.7%	0.1%	1.1%	35.6%	61.2%	65.4%	

Source: Bureau of the Census;
2000 Census of Population and Housing

The racial category "two or more races" was added to the 2000 census.

**Minority=All races except Anglo.

2. Income Characteristics and Distribution

According to census data, the Median household income in Dallas increased from \$27,489 in 1990 to \$48,384 in 2000. Map 1-4 illustrates the increase in the Median Household Income as a percentage of PMSA (Primary Metropolitan Statistical Area).

A comparison of the 1990 and 2000 census data shows that in the Northeast and White Rock areas of Dallas (census tracts 129.00, and 128.00 to the Ferguson area) the median household income as a percentage of PMSA decreased from greater than 120 percent in 1990 to 80-119 percent in 2000; in census tracts 124.00 and 125.0 the median household income decreased from greater than 100 percent to 100-120 percent, respectively in 1990 to 80-120 percent in 2000, in census tract 127.0 the median household income decreased from 80-100 percent in 1990 to 50-80 percent in 2000, in census tract 126.0 median household income decreased from greater than 120 percent in 1990 to 50-80 percent in 2000.

According to census data, the median household income as a percentage of PMSA decreased in the Eastern half of Dowdy Ferry, the Southern half of Elam, the Western half of Burton, and Southern Urbandale, and Klegberg, from 80-100 percent in 1990 to 50-80 percent in 2000. The Northern part of Urbandale and census tract 122.06 also decreased from greater than 120 percent in 1990 to 80-119 percent in 2000.

According to the Census data, the median household income as a percent of PMSA in the Southwest Mt. Creek area (census tract 165.10) decreased from greater than 120 percent in 1990 to 50-80 percent in 2000. In the Northwestern area of Redbird (census tract 09.01) and the Southern tip of Simpson Stuart, there was a decrease in the median household income as a percent of PMSA from 80-100 percent in 1990 to 50-80 percent in 2000. In census tract 111.01, which is also the Redbird area, the PMSA median household income remained the same greater than 120 percent.

The Northwest area Stemmons North, census tract 99.00 reflects a decrease in household median income from 50-80 percent of the median household income in the 1990 census data to less than 50 percent of the median household income in the 2000 census data.

HUD defines a Low and Moderate Income area as a census tract or block group where over 51 percent of its population earn no more than 80 percent of the area Median Family Income (MFI). According to this data and based on HUD's definition of Low and Moderate Income, the most concentrated areas in Dallas with households earning less than 50 percent of the PMSA are located in South Dallas, Lisbon, Simpson Stuart, Stemmons North, Trinity, and West Dallas. The maps of income and racial distribution indicate that there is a strong correlation between the two characteristics in Dallas.

Table 1-2 identifies median household income by CDBG eligible census tracts. A marked pattern of income distribution clearly exists in Dallas. Census tracts with the highest median incomes are located in the northern sector of Dallas and are predominately populated by White households. The census tracts to the near south and southeast of downtown are almost uniformly very low income and are predominately African American and Hispanic. This pattern of distribution has remained unchanged since the 1998 Analysis of Impediments.

TABLE 1 - 2
City of Dallas
Median Household Income
By CD Eligible Census Tracts
2000

Census Tract	2000 Population	Tract Median Household Income	PMSA Median Income*	% of Median PMSA Income
4.01	4,081	\$29,602	\$48,364	61.2%
4.03	6,425	\$31,961	\$48,364	66.1%
4.04	4,835	\$37,672	\$48,364	77.9%
4.05	2,958	\$25,182	\$48,364	52.1%
5	5,831	\$31,034	\$48,364	64.2%
6.01	9,547	\$33,579	\$48,364	69.4%
8	6,634	\$32,465	\$48,364	67.1%
9	6,780	\$25,489	\$48,364	52.7%
12.02	3,824	\$32,375	\$48,364	66.9%
12.04	3,094	\$32,121	\$48,364	66.4%
13.02	3,670	\$35,721	\$48,364	73.9%
15.02	4,373	\$25,262	\$48,364	52.2%
15.03	4,063	\$21,403	\$48,364	44.3%
15.04	3,219	\$24,576	\$48,364	50.8%
16	2,493	\$31,065	\$48,364	64.2%
20	7,271	\$19,914	\$48,364	41.2%
21	9	\$6,250	\$48,364	12.9%
22.00	2,350	\$24,022	\$48,364	49.7%
24	4,236	\$26,519	\$48,364	54.8%
25	5,790	\$20,877	\$48,364	43.2%
27.01	4,066	\$12,685	\$48,364	26.2%
27.02	1,874	\$17,768	\$48,364	36.7%
29	951	\$15,625	\$48,364	32.3%
33	2,066	\$35,375	\$48,364	73.1%
34	1,460	\$22,308	\$48,364	46.1%
35	1,983	\$9,824	\$48,364	20.3%
37	3,565	\$20,625	\$48,364	42.6%
38	2,758	\$18,176	\$48,364	37.6%
39.01	1,763	\$14,811	\$48,364	30.6%
39.02	2,099	\$16,061	\$48,364	33.2%
40	1,496	\$15,817	\$48,364	32.7%
41	1,440	\$14,341	\$48,364	29.7%
42.01	5,449	\$37,667	\$48,364	77.9%
42.02	3,692	\$37,718	\$48,364	78.0%
43	2,860	\$27,262	\$48,364	56.4%
46	2,551	\$36,696	\$48,364	75.9%
47	4,218	\$25,595	\$48,364	52.9%
48	4,361	\$24,778	\$48,364	51.2%
49	4,015	\$22,955	\$48,364	47.5%
50	4,594	\$25,496	\$48,364	52.7%
51	3,217	\$36,071	\$48,364	74.6%
52	4,911	\$30,801	\$48,364	63.7%
53	7,521	\$37,166	\$48,364	76.8%
54	5,287	\$32,188	\$48,364	66.6%

Source: Bureau of the Census;
2000 Census of Population and Housing, SF3-Table P.53
Geography Compiled by City of Dallas Census Staff.

City of Dallas
Median Household Income
By CD Eligible Census Tracts
2000

Census Tract	2000 Population	Tract Median Household Income	PMSA Median Income*	% of Median PMSA Income
55	3,894	\$26,250	\$48,364	54.3%
56	6,972	\$27,803	\$48,364	57.5%
57	4,710	\$27,396	\$48,364	56.6%
59.01	5,470	\$30,527	\$48,364	63.1%
59.02	4,017	\$29,115	\$48,364	60.2%
60.01	4,507	\$29,321	\$48,364	60.6%
60.02	3,971	\$25,348	\$48,364	52.4%
62	6,095	\$35,023	\$48,364	72.4%
63.01	5,728	\$35,590	\$48,364	73.6%
63.02	4,365	\$38,183	\$48,364	78.9%
64	8,432	\$32,778	\$48,364	67.8%
67	7,756	\$31,278	\$48,364	64.7%
68	6,054	\$30,164	\$48,364	62.4%
69	3,598	\$27,500	\$48,364	56.9%
71.02	5,616	\$32,277	\$48,364	66.7%
72.01	10,690	\$26,525	\$48,364	54.8%
72.02	11,091	\$25,422	\$48,364	52.6%
78.04	5,701	\$36,730	\$48,364	75.9%
78.06	8,015	\$30,275	\$48,364	62.6%
78.11	5,109	\$31,712	\$48,364	65.6%
78.14	6,552	\$31,892	\$48,364	65.9%
78.15	7,319	\$25,690	\$48,364	53.1%
78.16	9,598	\$28,481	\$48,364	58.9%
78.18	7,874	\$24,880	\$48,364	51.4%
78.19	4,027	\$25,843	\$48,364	53.4%
84	9,799	\$29,908	\$48,364	61.8%
85	4,709	\$33,386	\$48,364	69.0%
86.03	1,687	\$20,104	\$48,364	41.6%
86.04	2,420	\$16,913	\$48,364	35.0%
87.01	4,370	\$22,074	\$48,364	45.6%
87.03	2,754	\$21,563	\$48,364	44.6%
87.04	3,331	\$18,226	\$48,364	37.7%
87.05	1,528	\$29,737	\$48,364	61.5%
88.01	2,609	\$27,784	\$48,364	57.4%
88.02	5,551	\$21,436	\$48,364	44.3%
89	2,730	\$23,594	\$48,364	48.8%
90.00	6,872	\$26,919	\$48,364	55.7%
91.01	4,509	\$33,365	\$48,364	69.0%
91.03	3,044	\$24,732	\$48,364	51.1%
91.04	3,301	\$37,159	\$48,364	76.8%
91.05	3,727	\$32,031	\$48,364	66.2%
92.01	5,898	\$32,134	\$48,364	66.4%
92.02	5,243	\$30,677	\$48,364	63.4%
93.01	4,038	\$28,974	\$48,364	59.9%

Source: Bureau of the Census;
2000 Census of Population and Housing, SF3-Table P.53
Geography Compiled by City of Dallas Census Staff.

City of Dallas
Median Household Income
By CD Eligible Census Tracts
2000

Census Tract	2000 Population	Tract Median Household Income	PMSA Median Income*	% of Median PMSA Income
93.03	4,240	\$29,528	\$48,364	61.1%
93.04	5,555	\$18,425	\$48,364	38.1%
96.05	2,909	\$32,756	\$48,364	67.7%
96.10	5,448	\$27,377	\$48,364	56.6%
98.02	6,551	\$31,875	\$48,364	65.9%
98.04	9,080	\$27,843	\$48,364	57.6%
99	1,387	\$22,950	\$48,364	47.5%
100	9,614	\$29,063	\$48,364	60.1%
101.01	3,766	\$19,500	\$48,364	40.3%
101.02	3,460	\$30,341	\$48,364	62.7%
102	2,356	\$7,094	\$48,364	14.7%
104	1,209	\$8,553	\$48,364	17.7%
105	2,378	\$28,058	\$48,364	58.0%
106.01	5,163	\$30,144	\$48,364	62.3%
106.02	2,940	\$21,369	\$48,364	44.2%
107.01	3,459	\$28,825	\$48,364	59.6%
107.03	2,947	\$38,417	\$48,364	79.4%
107.04	3,656	\$21,406	\$48,364	44.3%
108.01	6,341	\$30,017	\$48,364	62.1%
108.02	7,770	\$27,960	\$48,364	57.8%
109.01	5,803	\$27,058	\$48,364	55.9%
109.02	5,453	\$25,338	\$48,364	52.4%
111.04	3,995	\$33,405	\$48,364	69.1%
111.05	4,348	\$25,324	\$48,364	52.4%
112	3,423	\$36,440	\$48,364	75.3%
114.01	4,079	\$18,513	\$48,364	38.3%
114.02	689	\$20,119	\$48,364	41.6%
115	4,956	\$10,800	\$48,364	22.3%
116.01	3,912	\$31,597	\$48,364	65.3%
116.02	4,444	\$33,149	\$48,364	68.5%
117.01	5,696	\$37,310	\$48,364	77.1%
117.02	2,809	\$36,394	\$48,364	75.3%
118	7,118	\$30,706	\$48,364	63.5%
119	8,118	\$37,561	\$48,364	77.7%
120	6,702	\$28,185	\$48,364	58.3%
121	4,234	\$38,423	\$48,364	79.4%
122.07	6,447	\$32,659	\$48,364	67.5%
122.08	3,100	\$26,648	\$48,364	55.1%
122.09	2,950	\$36,250	\$48,364	75.0%
122.10	4,180	\$26,660	\$48,364	55.1%
122.11	4,519	\$26,382	\$48,364	54.5%
123.01	4,956	\$31,250	\$48,364	64.6%
123.02	5,682	\$28,116	\$48,364	58.1%
126.01	5,543	\$36,029	\$48,364	74.5%

Source: Bureau of the Census;
2000 Census of Population and Housing. SF3-Table P.53
Geography Compiled by City of Dallas Census Staff.

City of Dallas
Median Household Income
By CD Eligible Census Tracts
2000

Census Tract	2000 Population	Tract Median Household Income	PMSA Median Income*	% of Median PMSA Income
126.02	7,259	\$30,440	\$48,364	62.9%
127.01	6,011	\$31,336	\$48,364	64.8%
130.06	8,184	\$30,929	\$48,364	64.0%
131.03	8,221	\$31,384	\$48,364	64.9%
165.01	6,934	\$38,086	\$48,364	78.7%
166.05	2,002	\$24,341	\$48,364	50.3%
166.07	3,728	\$27,644	\$48,364	57.2%
167.01	5,249	\$31,948	\$48,364	66.1%
167.03	401	\$32,948	\$48,364	68.1%
169.01	3,860	\$26,651	\$48,364	55.1%
170.04	7,389	\$35,467	\$48,364	73.3%
171.01	3,614	\$33,262	\$48,364	68.8%
171.02	3,503	\$37,174	\$48,364	76.9%
179	133	\$37,475	\$48,364	77.5%
185.03	5,223	\$30,266	\$48,364	62.6%
185.04	6,009	\$31,961	\$48,364	66.1%
190.16	3,071	\$34,267	\$48,364	70.9%
192.08	5,839	\$32,672	\$48,364	67.6%
192.09	9,705	\$25,117	\$48,364	51.9%

PMSA=Primary Metropolitan Statistical Area

3. Employment Profiles

According to 2000 Census data, the rate of unemployment in Dallas is 7.44 percent, which is essentially the same percentage as the 1990 Census data. The rate of unemployment experienced by minority residents continue to be much higher than non-minority residents. Map 1-5 illustrates that unemployment rates by census tract. Table 1-3 illustrates the racial/ethnic percent and unemployment by census tract. An analysis of the map and table data reveals that areas in Dallas with a concentration of minorities greater than 50 percent also have unemployment rates that exceed the city's 7.44 percent average. The highest concentrations of residents with less than 3 percent unemployment rate are located primarily in the Northern sector of the City in subsections of Renner, Prestonwood, Hillcrest, Park Forest, Walnut Hill, western section of Vickery, North Love Field, Oak Lawn; and Northeast Dallas in subsections of Lake Highlands, Lakewood, and Lakeside.

4. Housing Characteristics and Distribution

As defined in the City of Dallas 5-Year Consolidated Plan 2003-08, "An area with a minority concentration is a census tract with a population of a single minority group exceeding 50 percent of the total population of the census tract. Further the Consolidate Plan 2003-08, indicates that the housing supply grew in the city of Dallas by 18,474 housing units.

In 2000, Dallas had 484,053 year-round housing units of which 443,393 were occupied. The vacancy rate in 2000 was 8.4 percent compared to the national vacancy rate of 11.10 percent. Renter occupied housing units comprised 57 percent of the total year-round units, the majority of which were apartments. The vacancy rate in Dallas for rental units in 2000 was 7 percent compared to the National average of 9.4 percent. At the end of 2002, 58 percent of the rental units were efficiencies and one-bedroom units, 37 percent were two bedroom units, and 5 percent were three bedroom units.

Owner occupied housing units in Dallas increased by approximately 10 percent from 177,359 housing units in 1990 to 195,335 housing units in 2000. The vacancy rate for owner occupied units in 2000 was 1.4 percent compared to the national average of 1.7 percent. Table 1-4 illustrates the median rent and home value by census tract.

Degrees of Segregation by Race and Ethnicity

As of 2000, the percentage of minority households have increased from 50 percent to 61.2 percent of Dallas' households; consisting of 35.6 percent Hispanic and 25.6 percent African American compared to 1990 percentages of 21 percent and 29 percent, respectively. The minority households in Dallas remain concentrated in the Northwest, Southwest and Southeast sub-areas of the city. Race and ethnic distribution is illustrated in Maps 1-2 and 1-3.

Map 1-2 shows that the higher concentration (50 percent or greater) of African American households continues to populate the lower Southwest and western section of the Southeast sub-areas of Dallas. However, the 2000 Census data shows a slight shift in the location of African American households resulting in a decreased in African American households residing in the Southeast area and an increase in the eastern borders of the Southeast and Northeast sub-areas of

Dallas. Census tract 115, in the Southeast area of Dallas, decreased in African American population from greater than 80 percent in 1990 to 50 – 75 percent in 2000. However, the African American population in census tracts 120, 121,122.07 and 176.03, on the eastern border of the Southeast area of Dallas increased from 20–40 percent in 1990 to 50–75 percent in 2000 and increased in the eastern bordering Census tracts of the Northeast sub-area of Dallas from less than 20 percent in 1990 to 25–50 percent in 2000.

Map 1-3 shows that Hispanic households continue to primarily populate the Northwest and Southwest sub-area of Dallas. However, the population of Hispanic households in the Southeast sub-area significantly increased from 20-40 percent in 1990 to 25-50 percent in 2000, in the middle section of the Southwest sub-area from 20 – 40 percent in 1990 to 50–75 percent in 2000, and in census tract 166.05 from 20–40 percent in 1990 to 50–75 percent in 2000. White households are primarily in the Northeast and North central sub-areas of Dallas.

Median Home Values and Census Tract Income Characteristics

According to the 2000 Census data, the City of Dallas median home value for a single family dwelling is \$87,400 and the median income is \$48,384. A comparative analysis of the data in Map 1-4 (Median Household Income), Map 1-6 (Median Home Value by Census Tract), and Map 1-7 (Percent of Median Home Value by CDBG Census Tracts) shows that home values at 80 to 119 percent of the median (\$69,920 - \$104,006) are primarily located in census tracts where the household income is 50 to 119 percent of the median income (\$24,192 - \$57,577). The income characteristics of these areas are detailed in the following table.

Dallas Sub-area	Median Income Percentage
Richland	50-79.9 %
Ferguson (partial)	50-79.9%
White Rock (North East section)	80-119%
Lakeside (South East section)	50-119%
Urbandale (North)	50-119%
Burton (North East)	50-79.9%
Mountain Creek (CT 189 & 165.01)	50-79.9%
(CT 165.10)	80-119%
Letot	50-119%

With the exception of very small portions of Lakeside, East Dallas, CBD Fringe and Oak Lawn, the primary home values in CDBG Census Tracts are 79.9 percent or less of the median home value (\leq \$69,833). CDBG Census Tracts are defined as area where the household income is less than 51 percent of the median.

Median Home Values in Racial and Ethnic Concentrated Areas

A comparative review of Map 1-1 (Racially Impacted Census Tracts) and Map 1-6 (Median Home Value by Census Tract) shows that the average home values greater than 120 percent of the City’s median are located in North Central and Northeast areas of Dallas and the Hispanic and African American population percentages are less than 25 percent of the City’s population.

There is a strong correlation between non-racially impacted census tracts and home values at 120 percent or greater than the City's median home value; the exception being in census tract 46 [the Jefferson area] and census tracts 9, 12.02, 12.04 and 14 [East Dallas]. Conversely, the racially impacted census tracts had average home values at 119 percent or less than the City's median home value. However, there are small areas disbursed throughout the City with home values at 80-119 percent of the City's average where the Hispanic or African American population is at or above 50 percent. The table below illustrates the average home value and race/ethnic population for: Letot in the Northwest, Redbird in the Southwest and Urbandale in the Southeast.

Dallas Sub-area	Average Home Value	Race/Ethnic Population	Population Percentage
Letot	80-119 percent	Hispanic African American	50-79.9 % Less than 25%
Redbird	80-119 percent	Hispanic African American	less than 25% greater than 75%
Urbandale	80-119 percent	Hispanic African American	25-49.9 % 50-74.9

The data further shows that home values at or less than 80 percent of the City's median value (\$87,400) are primarily located in the southern sector of the city bound by I-35 E North and I-30 E. This section also has the highest concentration of minority households. Table 1-4 provides the median of home values for single family dwellings in CDBG census tracts.

Median Rental Housing Costs in Low and Moderate Income Census Tracts and Racially Impacted Census Tracts

According to the 2000 census data, the median rent in the City of Dallas is \$521 compared to the median rent in 1990 of \$375, resulting in an increase of \$146. Map 1- 9 illustrates that more affordable rents are located in racially impacted and highly concentrated low and moderate income census tracts. The data show that rents are less than 50 percent of the median (< \$260.50) in South Dallas and West Dallas, and rents at or below 80 percent of the median (≤ \$416.80) are similarly concentrated in southern Dallas bounded by I-35E North and I-30E.

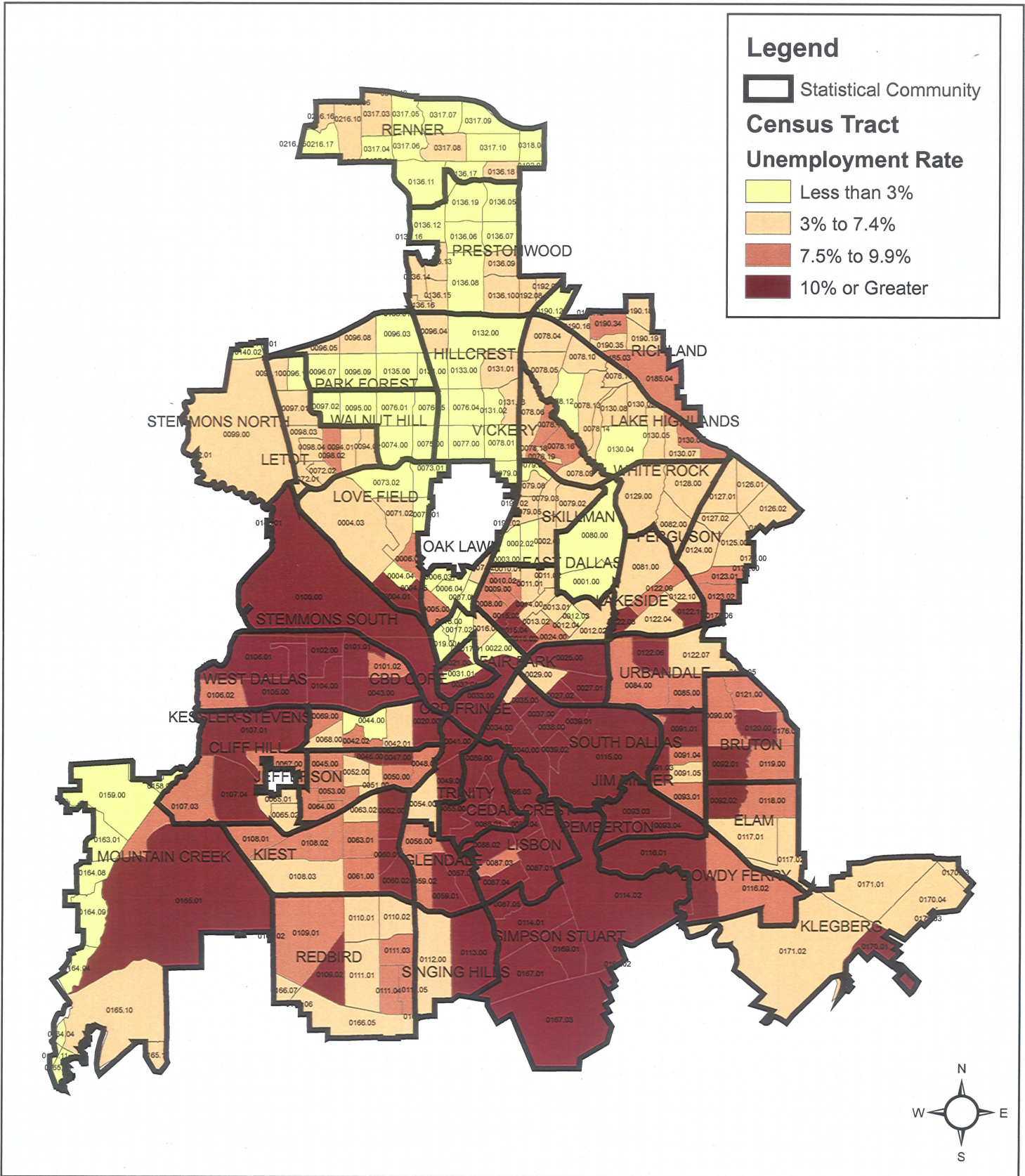
Conversely, areas in Dallas with rents greater than 120 percent of median (> \$625.20) are concentrated in the northern sector of the city mostly in Hillcrest, northern Park Forest, central Prestonwood and a portion of Lake Highlands. Since the 1990 census report rents in the CBD (Central Business District) Core has changed from a mixture of high and low rent with pockets of rents less than 50 percent of median to all rents exceeding 120 percent of median.

In the northern sector, median rents increased in Renner from 100-120 percent to greater than 120 percent; median rents in Hillcrest and Park Forest remain the same from 1990 to 2000 at greater than 120 percent of median rents; and median rents in Preston and Walnut Hill decreased from greater than 120 percent in 1990 to 80-119 percent in 2000.

In the Northeast section of the Love Field area and the East of Letot the median rent decreased from greater than 120 percent in 1990 to 80-119 percent in 2000. In East Dallas median rents decreased in Lakewood and Skillman areas from greater than 120 percent in 1990 to 80-119 percent in 2000.

In southern Dallas, median rents decrease in a portion of Singing Hills, the southern section of Bruton and the southern tip of Mountain Creek from greater than 120 percent in 1990 to 80 -119 percent in 2000. In the northeast tip of the Redbird area median rents decreased from greater than 120 percent in 1990 to 50- 70-9.9 percent in 2000.

City of Dallas Unemployment Rate By Census Tract



Citywide unemployment rate = 7.44%
 Data Source: Bureau of Census
 2000 Census of Population and Housing

TABLE 1 - 3
City of Dallas
Census Tract Tables

Census Tract	Square Miles	Total Population	Percent White	Percent African-American	Percent Hispanic	Percent Minority	Unemployment Rate
0001.00	1.20228	3874	0.84770	0.03020	0.09110	0.15230	0.02314
0002.01	0.68456	2529	0.90870	0.00590	0.06210	0.09130	0.03252
0002.02	0.60777	3321	0.86390	0.00840	0.09970	0.13610	0.00823
0003.00	0.68638	3669	0.83290	0.03300	0.10490	0.16710	0.00828
0004.01	0.79573	4081	0.09380	0.07820	0.73810	0.90620	0.27783
0004.03	4.51302	6425	0.08590	0.01060	0.89140	0.91410	0.06042
0004.04	0.38382	4835	0.32970	0.04840	0.56030	0.67030	0.02815
0004.05	0.17987	2958	0.17880	0.37930	0.25020	0.82120	0.18348
0005.00	0.56895	5831	0.29930	0.05390	0.55630	0.70070	0.07560
0006.01	0.56562	9547	0.20600	0.05800	0.68940	0.79400	0.07953
0006.03	0.39103	4003	0.72850	0.03470	0.16610	0.27150	0.00936
0006.04	0.62092	3869	0.81990	0.02640	0.11550	0.18010	0.02670
0007.01	0.35249	2505	0.70300	0.02750	0.22590	0.29700	0.01449
0007.02	0.33081	3069	0.71750	0.02150	0.23530	0.28250	0.06435
0008.00	0.55643	6634	0.12180	0.06180	0.76770	0.87820	0.08901
0009.00	0.37300	6780	0.11140	0.02760	0.84470	0.88860	0.08946
0010.01	0.25119	1619	0.63680	0.01910	0.31070	0.36320	0.04655
0010.02	0.31234	2658	0.29420	0.01960	0.67530	0.70580	0.09290
0011.01	0.50347	3830	0.57810	0.03970	0.34780	0.42190	0.04076
0011.02	0.33663	2096	0.82060	0.01670	0.13170	0.17940	0.04868
0012.02	1.22785	3824	0.46710	0.24220	0.25550	0.53290	0.04934
0012.03	0.18594	1513	0.39590	0.01590	0.56910	0.60410	0.02770
0012.04	0.22049	3094	0.06170	0.00940	0.92150	0.93830	0.04946
0013.01	0.40662	2694	0.61280	0.04010	0.31140	0.38720	0.03583
0013.02	0.26241	3670	0.28660	0.05150	0.64600	0.71340	0.06749
0014.00	0.38690	4325	0.29710	0.06310	0.60490	0.70290	0.04427
0015.02	0.40443	4373	0.13970	0.07980	0.74620	0.86030	0.12850
0015.03	0.23895	4063	0.07900	0.06970	0.74670	0.92100	0.13622
0015.04	0.23334	3219	0.22520	0.12920	0.55450	0.77480	0.12814
0016.00	0.46657	2493	0.37510	0.44690	0.14040	0.62490	0.07132
0017.01	0.23586	1	0.00000	1.00000	0.00000	1.00000	0.00000
0017.02	0.41771	1870	0.83480	0.06680	0.05780	0.16520	0.01687
0018.00	0.28931	2361	0.81490	0.03130	0.09490	0.18510	0.02338
0019.00	0.43847	1860	0.65320	0.18280	0.10220	0.34680	0.00854
0020.00	0.89717	7271	0.05200	0.10740	0.83100	0.94800	0.10570
0021.00	0.36058	9	1.00000	0.00000	0.00000	0.00000	1.00000
0022.00	0.64720	2350	0.63230	0.21570	0.10770	0.36770	0.02756
0024.00	0.48728	4236	0.08500	0.03750	0.85390	0.91500	0.09575
0025.00	1.60582	5790	0.03110	0.40730	0.54920	0.96890	0.14180
0027.01	0.74976	4066	0.00610	0.94200	0.04280	0.99390	0.25657
0027.02	0.41170	1874	0.00800	0.95040	0.03040	0.99200	0.23190
0029.00	1.01499	951	0.11250	0.80130	0.07260	0.88750	0.06281
0031.01	0.35390	1911	0.64360	0.17580	0.14020	0.35640	0.02163
0032.01	0.64796	277	0.33940	0.45850	0.13000	0.66060	0.54794
0033.00	1.97899	2066	0.24640	0.13410	0.59490	0.75360	0.28412
0034.00	0.85040	1460	0.13010	0.72470	0.12950	0.86990	0.16666
0035.00	0.44701	1983	0.03180	0.92640	0.02420	0.96820	0.14956
0037.00	0.63171	3565	0.00730	0.95820	0.02500	0.99270	0.21010
0038.00	0.48839	2758	0.00540	0.96230	0.02070	0.99460	0.19034

City of Dallas
Census Tract Tables

Census Tract	Square Miles	Total Population	Percent White	Percent African-American	Percent Hispanic	Percent Minority	Unemployment Rate
0039.01	0.47249	1763	0.01250	0.93310	0.04710	0.98750	0.19814
0039.02	0.45148	2099	0.01050	0.85560	0.12770	0.98950	0.31797
0040.00	1.17548	1496	0.01870	0.85290	0.12170	0.98130	0.28778
0041.00	0.85301	1440	0.00970	0.73610	0.23960	0.99030	0.19507
0042.01	0.96837	5449	0.27120	0.04770	0.66750	0.72880	0.06300
0042.02	0.50666	3692	0.21400	0.08320	0.69040	0.78600	0.08180
0043.00	1.79848	2860	0.09060	0.12690	0.74650	0.90940	0.13899
0044.00	0.74220	3205	0.77100	0.03900	0.16440	0.22900	0.01769
0045.00	0.75822	6359	0.18820	0.02700	0.77130	0.81180	0.07640
0046.00	0.28130	2551	0.32460	0.03720	0.60960	0.67540	0.10020
0047.00	0.37844	4218	0.07350	0.01970	0.90260	0.92650	0.12930
0048.00	0.66141	4361	0.03490	0.04590	0.90760	0.96510	0.08666
0049.00	0.85508	4015	0.01840	0.77860	0.19530	0.98160	0.12148
0050.00	0.54563	4594	0.08730	0.07030	0.82630	0.91270	0.09250
0051.00	0.38414	3217	0.10600	0.02490	0.85860	0.89400	0.06382
0052.00	0.57218	4911	0.15700	0.01980	0.80610	0.84300	0.05731
0053.00	0.81832	7521	0.14640	0.02010	0.82450	0.85360	0.07790
0054.00	1.03014	5287	0.04800	0.51710	0.41720	0.95200	0.06585
0055.00	1.04209	3894	0.01900	0.78450	0.18490	0.98100	0.10881
0056.00	0.97139	6972	0.01750	0.39370	0.57970	0.98250	0.09608
0057.00	1.09690	4710	0.01380	0.73500	0.24180	0.98620	0.12991
0059.01	1.10686	5470	0.00770	0.86450	0.11960	0.99230	0.10865
0059.02	0.75225	4017	0.07620	0.82420	0.09360	0.92380	0.09568
0060.01	0.42645	4507	0.04420	0.35320	0.59530	0.95580	0.12265
0060.02	0.92768	3971	0.31980	0.50840	0.10020	0.68020	0.12494
0061.00	0.99272	4421	0.12870	0.61460	0.23860	0.87130	0.08329
0062.00	1.08375	6095	0.12400	0.38920	0.47370	0.87600	0.10782
0063.01	0.98736	5728	0.14790	0.14770	0.69480	0.85210	0.08587
0063.02	0.62108	4365	0.24170	0.05270	0.69190	0.75830	0.06341
0064.00	0.82161	8432	0.09700	0.02500	0.86370	0.90300	0.08557
0065.01	0.53428	5805	0.08480	0.02620	0.87960	0.91520	0.05030
0065.02	0.62987	3741	0.15080	0.02780	0.81260	0.84920	0.05785
0067.00	1.02195	7756	0.09670	0.02050	0.86670	0.90330	0.09137
0068.00	0.62441	6054	0.16140	0.11020	0.70900	0.83860	0.05587
0069.00	0.58105	3598	0.13010	0.13840	0.71650	0.86990	0.07533
0071.01	0.46428	1915	0.90340	0.01510	0.05480	0.09660	0.00350
0071.02	0.98948	5616	0.16190	0.55700	0.25360	0.83810	0.07430
0072.01	0.51152	10690	0.03840	0.04360	0.90920	0.96160	0.05906
0072.02	0.33909	11091	0.01940	0.03120	0.94580	0.98060	0.06969
0073.01	0.73800	1974	0.95800	0.00250	0.02740	0.04200	0.01526
0073.02	1.43089	3479	0.79970	0.03970	0.13280	0.20030	0.01952
0074.00	1.04435	1423	0.93180	0.00700	0.04570	0.06820	0.00000
0075.00	1.00919	1045	0.92820	0.01150	0.03060	0.07180	0.00000
0076.01	1.04360	1989	0.88490	0.00700	0.07940	0.11510	0.00425
0076.04	1.02871	3168	0.94480	0.01040	0.01860	0.05520	0.02043
0076.05	0.97665	1848	0.92910	0.01030	0.02920	0.07090	0.02425
0077.00	0.99605	4431	0.95440	0.00340	0.02620	0.04560	0.02675
0078.01	0.97516	2476	0.94830	0.01130	0.02540	0.05170	0.01885
0078.04	1.12873	5701	0.28280	0.45480	0.14470	0.71720	0.05684

City of Dallas
Census Tract Tables

Census Tract	Square Miles	Total Population	Percent White	Percent African-American	Percent Hispanic	Percent Minority	Unemployment Rate
0078.05	1.02283	3631	0.57310	0.26990	0.11290	0.42690	0.05074
0078.06	1.21306	8015	0.26540	0.29860	0.39830	0.73460	0.06258
0078.09	0.78927	2660	0.51580	0.22670	0.23680	0.48420	0.03362
0078.10	0.86005	5566	0.50070	0.26950	0.19010	0.49930	0.04096
0078.11	0.39728	5109	0.35410	0.46600	0.12120	0.64590	0.04703
0078.12	1.05126	3338	0.93140	0.01050	0.03090	0.06860	0.00823
0078.13	1.14250	7341	0.61830	0.23420	0.10920	0.38170	0.04396
0078.14	0.41873	6552	0.26980	0.41830	0.26760	0.73020	0.04053
0078.15	0.49014	7319	0.16780	0.20620	0.57140	0.83220	0.09276
0078.16	0.76126	9598	0.18760	0.33640	0.40410	0.81240	0.07653
0078.18	0.13644	7874	0.11330	0.18170	0.67890	0.88670	0.05479
0078.19	0.26648	4027	0.26550	0.26000	0.41050	0.73450	0.07906
0079.02	1.11054	5910	0.74210	0.03910	0.20100	0.25790	0.04482
0079.03	0.48123	2781	0.56450	0.07520	0.33080	0.43550	0.06366
0079.05	0.55755	5068	0.70600	0.08660	0.13730	0.29400	0.03809
0079.06	0.48145	2373	0.95150	0.00590	0.02820	0.04850	0.01060
0079.07	0.34783	4408	0.70580	0.06740	0.12790	0.29420	0.02014
0079.08	0.38533	4878	0.68430	0.06130	0.12140	0.31570	0.04041
0080.00	2.24500	6109	0.93670	0.00440	0.04210	0.06330	0.02145
0081.00	2.10314	5421	0.88080	0.01510	0.07990	0.11920	0.03785
0082.00	1.07010	4241	0.62720	0.13770	0.20040	0.37280	0.05565
0084.00	2.38593	9799	0.20180	0.07120	0.71340	0.79820	0.07848
0085.00	1.02562	4709	0.25910	0.16520	0.56060	0.74090	0.08068
0086.03	3.21743	1687	0.01720	0.50150	0.47070	0.98280	0.24427
0086.04	0.49189	2420	0.01690	0.78470	0.19210	0.98310	0.23015
0087.01	1.54567	4370	0.00960	0.93230	0.04940	0.99040	0.14094
0087.03	0.56088	2754	0.00980	0.78980	0.19210	0.99020	0.09961
0087.04	0.88341	3331	0.02880	0.91020	0.05430	0.97120	0.14491
0087.05	0.60605	1528	0.00920	0.85540	0.12760	0.99080	0.13440
0088.01	0.90780	2609	0.00540	0.94900	0.03300	0.99460	0.10755
0088.02	0.96333	5551	0.00610	0.90900	0.07280	0.99390	0.15805
0089.00	1.06143	2730	0.00840	0.83480	0.14180	0.99160	0.17280
0090.00	1.64946	6872	0.22760	0.33660	0.42050	0.77240	0.07926
0091.01	1.34074	4509	0.17810	0.32270	0.48410	0.82190	0.10000
0091.03	0.47192	3044	0.06830	0.43730	0.48320	0.93170	0.15132
0091.04	0.46825	3301	0.15870	0.28600	0.54410	0.84130	0.08450
0091.05	0.54716	3727	0.15670	0.18780	0.64150	0.84330	0.07381
0092.01	1.19518	5898	0.27060	0.27090	0.44300	0.72940	0.10000
0092.02	1.06818	5243	0.24110	0.16360	0.57810	0.75890	0.10395
0093.01	1.02510	4038	0.20030	0.11660	0.67190	0.79970	0.08611
0093.03	2.18678	4240	0.07080	0.20400	0.71440	0.92920	0.10216
0093.04	1.12800	5555	0.03040	0.70680	0.25400	0.96960	0.18525
0094.01	0.59645	3747	0.39180	0.02910	0.56850	0.60820	0.04200
0094.02	0.63740	2491	0.80890	0.00640	0.15780	0.19110	0.02902
0095.00	1.06111	2198	0.89350	0.00550	0.07010	0.10650	0.02421
0096.03	1.35965	4570	0.86020	0.03370	0.06460	0.13980	0.01159
0096.04	0.86723	4500	0.63360	0.11180	0.19930	0.36640	0.04660
0096.05	0.48617	2909	0.44380	0.07460	0.37400	0.55620	0.04713
0096.07	0.91890	3503	0.75930	0.02510	0.18330	0.24070	0.02762

City of Dallas
Census Tract Tables

Census Tract	Square Miles	Total Population	Percent White	Percent African-American	Percent Hispanic	Percent Minority	Unemployment Rate
0096.08	0.90198	4917	0.53890	0.09800	0.28720	0.46110	0.05040
0096.09	1.06510	2893	0.91150	0.00970	0.06260	0.08850	0.00598
0096.10	0.49410	5448	0.05860	0.08110	0.83060	0.94140	0.03495
0096.11	0.53433	3148	0.47050	0.07370	0.38660	0.52950	0.02341
0097.01	0.97366	4555	0.36600	0.05250	0.55040	0.63400	0.04430
0097.02	0.71121	2916	0.83950	0.03460	0.10430	0.16050	0.01875
0098.02	0.58680	6551	0.09720	0.03710	0.85440	0.90280	0.09898
0098.03	0.55136	3591	0.21300	0.13700	0.61960	0.78700	0.06371
0098.04	0.39273	9080	0.03830	0.08040	0.87420	0.96170	0.05365
0099.00	8.63894	1387	0.16650	0.11540	0.45930	0.83350	0.06785
0100.00	12.33791	9614	0.38050	0.41870	0.17650	0.61950	0.21331
0101.01	1.06071	3766	0.00610	0.59960	0.38930	0.99390	0.15004
0101.02	0.67311	3460	0.03120	0.04100	0.92170	0.96880	0.09964
0102.00	1.04011	2356	0.00680	0.76100	0.21480	0.99320	0.41273
0104.00	1.07324	1209	0.04140	0.69560	0.24480	0.95860	0.13684
0105.00	1.94477	2378	0.00380	0.67660	0.31790	0.99620	0.15075
0106.01	2.67979	5163	0.03370	0.04360	0.91570	0.96630	0.10062
0106.02	1.10830	2940	0.04120	0.13670	0.75440	0.95880	0.08004
0107.01	3.88599	3459	0.19770	0.01300	0.77680	0.80230	0.10595
0107.03	2.05308	2947	0.07630	0.18260	0.68710	0.92370	0.08411
0107.04	2.12759	3656	0.14110	0.17480	0.65510	0.85890	0.12331
0108.01	1.12152	6341	0.14950	0.26290	0.53020	0.85050	0.08293
0108.02	1.95625	7770	0.07820	0.21960	0.69210	0.92180	0.08686
0108.03	2.31661	6870	0.19770	0.61460	0.16900	0.80230	0.05783
0109.01	4.08026	5803	0.04760	0.81300	0.12680	0.95240	0.07979
0109.02	1.24760	5453	0.02660	0.90830	0.05280	0.97340	0.14091
0110.01	1.31366	6948	0.09770	0.84900	0.04400	0.90230	0.06425
0110.02	1.07601	3082	0.13240	0.82450	0.03180	0.86760	0.04127
0111.01	1.89992	4055	0.06510	0.90530	0.02020	0.93490	0.04415
0111.03	0.81170	3852	0.11270	0.52570	0.35410	0.88730	0.08986
0111.04	0.77138	3995	0.02930	0.90540	0.05930	0.97070	0.08495
0111.05	0.59661	4348	0.01680	0.92570	0.05240	0.98320	0.09417
0112.00	2.71347	3423	0.04970	0.79000	0.14340	0.95030	0.05801
0113.00	2.86260	4661	0.01390	0.96030	0.01720	0.98610	0.10094
0114.01	2.27103	4079	0.01100	0.94950	0.02990	0.98900	0.25408
0114.02	7.91525	689	0.06100	0.80550	0.11900	0.93900	0.10835
0115.00	6.10757	4956	0.00810	0.68850	0.29640	0.99190	0.26086
0116.01	4.09267	3912	0.11810	0.55470	0.31930	0.88190	0.10074
0116.02	3.86426	4444	0.38460	0.07110	0.52360	0.61540	0.09809
0117.01	1.85281	5696	0.17220	0.36850	0.44240	0.82780	0.05516
0117.02	1.39415	2809	0.30400	0.19330	0.47420	0.69600	0.05161
0118.00	1.55467	7118	0.15860	0.42890	0.39740	0.84140	0.08659
0119.00	1.36605	8118	0.10980	0.44160	0.43160	0.89020	0.09653
0120.00	1.00664	6702	0.13130	0.55190	0.30360	0.86870	0.10474
0121.00	1.10227	4234	0.09780	0.52050	0.32810	0.90220	0.08354
0122.04	1.16386	6230	0.44750	0.25140	0.23290	0.55250	0.03897
0122.06	1.08128	4643	0.31040	0.49170	0.17680	0.68960	0.10526
0122.07	1.94326	6447	0.09510	0.59930	0.25750	0.90490	0.06634
0122.08	0.40450	3100	0.06230	0.22350	0.70710	0.93770	0.10533

City of Dallas
Census Tract Tables

Census Tract	Square Miles	Total Population	Percent White	Percent African-American	Percent Hispanic	Percent Minority	Unemployment Rate
0122.09	0.70062	2950	0.39970	0.27860	0.30030	0.60030	0.09015
0122.10	0.44484	4180	0.24280	0.53830	0.19830	0.75720	0.06588
0122.11	0.50457	4519	0.13540	0.60700	0.21160	0.86460	0.14988
0123.01	0.67920	4956	0.33540	0.23510	0.39000	0.66460	0.08029
0123.02	0.79954	5682	0.21280	0.33540	0.29640	0.78720	0.09446
0124.00	1.19360	5004	0.68270	0.04100	0.25160	0.31730	0.05360
0125.00	1.13847	6989	0.47450	0.07280	0.41440	0.52550	0.04855
0126.01	0.78993	5543	0.22770	0.25640	0.33000	0.77230	0.05529
0126.02	1.24090	7259	0.42250	0.33820	0.19960	0.57750	0.06365
0127.01	1.09894	6011	0.47500	0.06090	0.39880	0.52500	0.07368
0127.02	0.45373	2766	0.47980	0.05860	0.43600	0.52020	0.04239
0128.00	1.78384	7513	0.66340	0.04020	0.27010	0.33660	0.04760
0129.00	1.83096	4557	0.86420	0.03360	0.07990	0.13580	0.04702
0130.04	1.61994	5893	0.90550	0.02310	0.04820	0.09450	0.02512
0130.05	0.79229	4909	0.67120	0.17420	0.10210	0.32880	0.02910
0130.06	0.88061	8184	0.31180	0.34900	0.30680	0.68820	0.08973
0130.07	0.60788	3572	0.55150	0.20830	0.19480	0.44850	0.03638
0130.08	0.69331	3600	0.70420	0.13500	0.12890	0.29580	0.03737
0130.09	0.64651	5153	0.53830	0.30060	0.13120	0.46170	0.04576
0131.01	0.99799	2655	0.95630	0.00640	0.02070	0.04370	0.03448
0131.02	0.53063	1763	0.92970	0.00510	0.03350	0.07030	0.00000
0131.03	0.58820	8221	0.58750	0.12310	0.21750	0.41250	0.04781
0132.00	2.21358	4591	0.89410	0.02270	0.03880	0.10590	0.01132
0133.00	0.97383	1898	0.94100	0.00680	0.03210	0.05900	0.01503
0134.00	0.87873	1951	0.91750	0.00670	0.05130	0.08250	0.01062
0135.00	1.16681	2486	0.93600	0.00680	0.02490	0.06400	0.00000
0136.05	1.09506	5431	0.86710	0.01580	0.05120	0.13290	0.02049
0136.06	0.89702	5219	0.73120	0.05380	0.11480	0.26880	0.02332
0136.07	0.80994	3339	0.87390	0.02400	0.04190	0.12610	0.02845
0136.08	1.75477	2542	0.91460	0.01690	0.02910	0.08540	0.02613
0136.09	0.69358	3762	0.59680	0.14970	0.16930	0.40320	0.03768
0136.10	1.09377	5007	0.54680	0.06430	0.34210	0.45320	0.03235
0136.11	1.55531	1983	0.89310	0.01870	0.02420	0.10690	0.01176
0136.12	1.02744	7298	0.73350	0.06880	0.10980	0.26650	0.02629
0136.13	0.44754	7737	0.57000	0.10730	0.22190	0.43000	0.05958
0136.14	0.57897	8036	0.52250	0.09150	0.29480	0.47750	0.02969
0136.15	0.48594	5194	0.34750	0.12130	0.45170	0.65250	0.04600
0136.16	0.24924	926	0.35530	0.11340	0.47730	0.64470	0.07042
0136.17	0.69965	3037	0.83110	0.02800	0.06420	0.16890	0.02545
0136.18	0.54390	2383	0.86320	0.01590	0.02980	0.13680	0.03220
0136.19	1.18243	5330	0.86640	0.01540	0.03700	0.13360	0.02624
0137.04	0.00249	0	0.00000	0.00000	0.00000	0.00000	NA
0137.22	0.02142	0	0.00000	0.00000	0.00000	0.00000	NA
0138.01	0.04078	0	0.00000	0.00000	0.00000	0.00000	NA
0140.01	0.04157	0	0.00000	0.00000	0.00000	0.00000	NA
0140.02	0.60343	1	1.00000	0.00000	0.00000	0.00000	NA
0141.09	1.52265	1	1.00000	0.00000	0.00000	0.00000	NA
0141.19	0.00381	0	0.00000	0.00000	0.00000	0.00000	NA
0141.20	0.04538	0	0.00000	0.00000	0.00000	0.00000	NA

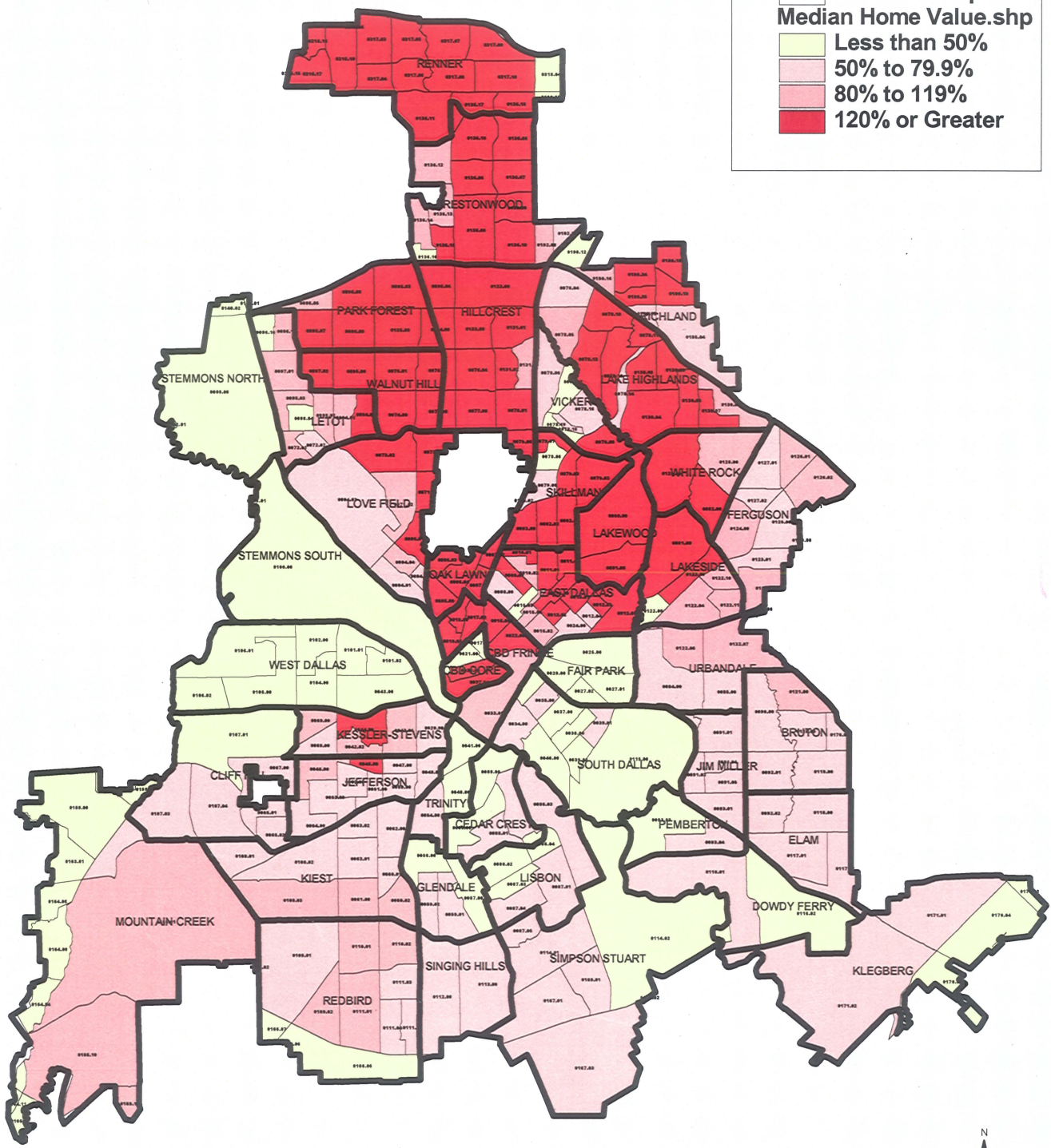
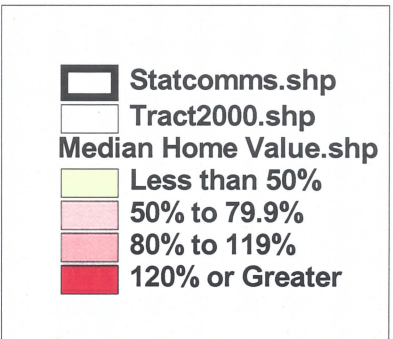
City of Dallas
Census Tract Tables

Census Tract	Square Miles	Total Population	Percent White	Percent African-American	Percent Hispanic	Percent Minority	Unemployment Rate
0141.21	0.07874	0	0.00000	0.00000	0.00000	0.00000	NA
0142.01	0.00431	0	0.00000	0.00000	0.00000	0.00000	NA
0158.00	0.47448	0	0.00000	0.00000	0.00000	0.00000	NA
0159.00	1.82960	0	0.00000	0.00000	0.00000	0.00000	NA
0163.01	0.37930	4	0.00000	1.00000	0.00000	1.00000	NA
0164.04	0.48530	0	0.00000	0.00000	0.00000	0.00000	NA
0164.08	0.50906	4	1.00000	0.00000	0.00000	0.00000	NA
0164.09	1.14685	0	0.00000	0.00000	0.00000	0.00000	NA
0164.11	0.00000	0	0.00000	0.00000	0.00000	0.00000	NA
0165.01	14.12114	6934	0.36560	0.36880	0.18040	0.63440	0.10050
0165.02	0.01706	9	0.33330	0.00000	0.55560	0.66670	0.00000
0165.10	4.80732	6181	0.31730	0.46340	0.17680	0.68270	0.05045
0165.11	0.38579	2991	0.17550	0.62620	0.15680	0.82450	0.05056
0165.15	0.00000	0	0.00000	0.00000	0.00000	0.00000	NA
0166.05	2.65453	2002	0.18330	0.21580	0.58290	0.81670	0.03683
0166.06	0.00351	0	0.00000	0.00000	0.00000	0.00000	NA
0166.07	0.42413	3728	0.03380	0.82990	0.12370	0.96620	0.07093
0167.01	2.25408	5249	0.00860	0.96670	0.01810	0.99140	0.11290
0167.03	5.95410	401	0.21700	0.50620	0.25940	0.78300	0.10795
0169.01	1.25382	3860	0.00600	0.96890	0.01530	0.99400	0.14294
0169.02	0.03830	0	0.00000	0.00000	0.00000	0.00000	NA
0170.01	1.22079	1380	0.73620	0.06450	0.17830	0.26380	0.11484
0170.03	0.34563	677	0.61450	0.09600	0.27030	0.38550	0.05964
0170.04	2.47429	7389	0.65250	0.06710	0.25770	0.34750	0.06749
0171.01	3.32638	3614	0.59850	0.13590	0.23800	0.40150	0.06069
0171.02	8.68663	3503	0.52270	0.19040	0.25490	0.47730	0.06734
0176.03	0.41374	3639	0.07860	0.51110	0.38830	0.92140	0.07794
0178.05	0.08201	0	0.00000	0.00000	0.00000	0.00000	NA
0178.06	0.00891	0	0.00000	0.00000	0.00000	0.00000	NA
0178.08	0.02086	0	0.00000	0.00000	0.00000	0.00000	NA
0179.00	0.02365	133	0.51880	0.01500	0.42860	0.48120	0.00000
0180.01	0.03230	133	0.71430	0.00000	0.25560	0.28570	0.42857
0181.04	0.78200	0	0.00000	0.00000	0.00000	0.00000	NA
0181.10	0.00000	0	0.00000	0.00000	0.00000	0.00000	NA
0181.16	0.00338	0	0.00000	0.00000	0.00000	0.00000	NA
0181.17	0.21904	0	0.00000	0.00000	0.00000	0.00000	NA
0181.18	0.00000	0	0.00000	0.00000	0.00000	0.00000	NA
0181.19	0.00000	0	0.00000	0.00000	0.00000	0.00000	NA
0181.24	0.11454	7	1.00000	0.00000	0.00000	0.00000	0.00000
0181.25	0.00000	0	0.00000	0.00000	0.00000	0.00000	NA
0181.26	0.00279	128	0.96090	0.03910	0.00000	0.03910	NA
0181.27	0.00405	0	0.00000	0.00000	0.00000	0.00000	NA
0181.29	0.04744	0	0.00000	0.00000	0.00000	0.00000	NA
0181.30	0.00886	0	0.00000	0.00000	0.00000	0.00000	NA
0181.31	0.84846	0	0.00000	0.00000	0.00000	0.00000	NA
0181.32	0.08282	0	0.00000	0.00000	0.00000	0.00000	NA
0182.03	0.00000	0	0.00000	0.00000	0.00000	0.00000	NA
0185.03	0.26405	5223	0.22900	0.48710	0.17560	0.77100	0.09182
0185.04	2.10096	6009	0.28540	0.46760	0.14580	0.71460	0.08037

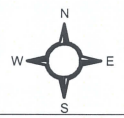
City of Dallas
Census Tract Tables

Census Tract	Square Miles	Total Population	Percent White	Percent African-American	Percent Hispanic	Percent Minority	Unemployment Rate
0190.12	0.66490	0	0.00000	0.00000	0.00000	0.00000	NA
0190.16	0.44071	3071	0.32660	0.21750	0.24130	0.67340	0.06131
0190.18	0.56275	5502	0.48110	0.25300	0.10050	0.51890	0.04339
0190.19	0.67101	6288	0.28070	0.25410	0.14460	0.71930	0.05422
0190.34	0.68989	4063	0.37310	0.30570	0.13360	0.62690	0.07983
0190.35	0.42093	4686	0.36750	0.34120	0.17010	0.63250	0.04385
0192.05	0.13372	0	0.00000	0.00000	0.00000	0.00000	NA
0192.08	0.47628	5839	0.22260	0.12880	0.59380	0.77740	0.05220
0192.09	0.37635	9705	0.13870	0.06150	0.76040	0.86130	0.04179
0193.02	0.02402	4	0.00000	0.00000	0.00000	1.00000	NA
0216.06	0.01843	546	0.51650	0.18130	0.24910	0.48350	0.18421
0216.10	1.14778	10913	0.65190	0.13810	0.12790	0.34810	0.03466
0216.15	0.01823	0	0.00000	0.00000	0.00000	0.00000	NA
0216.16	0.42425	4632	0.61030	0.14340	0.13880	0.38970	0.03945
0216.17	0.85184	6182	0.57990	0.14140	0.16430	0.42010	0.01815
0312.00	1.05170	0	0.00000	0.00000	0.00000	0.00000	NA
0313.04	0.83140	21	0.80950	0.00000	0.19050	0.19050	NA
0316.49	0.01317	0	0.00000	0.00000	0.00000	0.00000	NA
0317.03	1.08018	7786	0.78440	0.05720	0.06690	0.21560	0.03513
0317.04	0.61540	4744	0.75590	0.05940	0.09720	0.24410	0.02444
0317.05	0.86752	7835	0.74790	0.07280	0.08930	0.25210	0.02833
0317.06	0.70261	2539	0.84760	0.03110	0.03150	0.15240	0.01429
0317.07	1.09798	6802	0.75520	0.06440	0.05900	0.24480	0.02559
0317.08	0.91146	3726	0.79660	0.03920	0.06170	0.20340	0.03150
0317.09	1.01877	4257	0.77940	0.04130	0.04420	0.22060	0.02663
0317.10	1.14911	7440	0.63130	0.07330	0.08660	0.36870	0.02349
0318.04	0.63788	5	0.40000	0.00000	0.00000	0.60000	NA
0401.00	0.52575	12	1.00000	0.00000	0.00000	0.00000	NA
0402.00	0.04988	9	1.00000	0.00000	0.00000	0.00000	0.00000
0403.01	0.21641	0	0.00000	0.00000	0.00000	0.00000	NA
0403.02	0.00000	0	0.00000	0.00000	0.00000	0.00000	NA
0405.02	0.20654	0	0.00000	0.00000	0.00000	0.00000	NA
0502.01	1.99971	0	0.00000	0.00000	0.00000	0.00000	NA

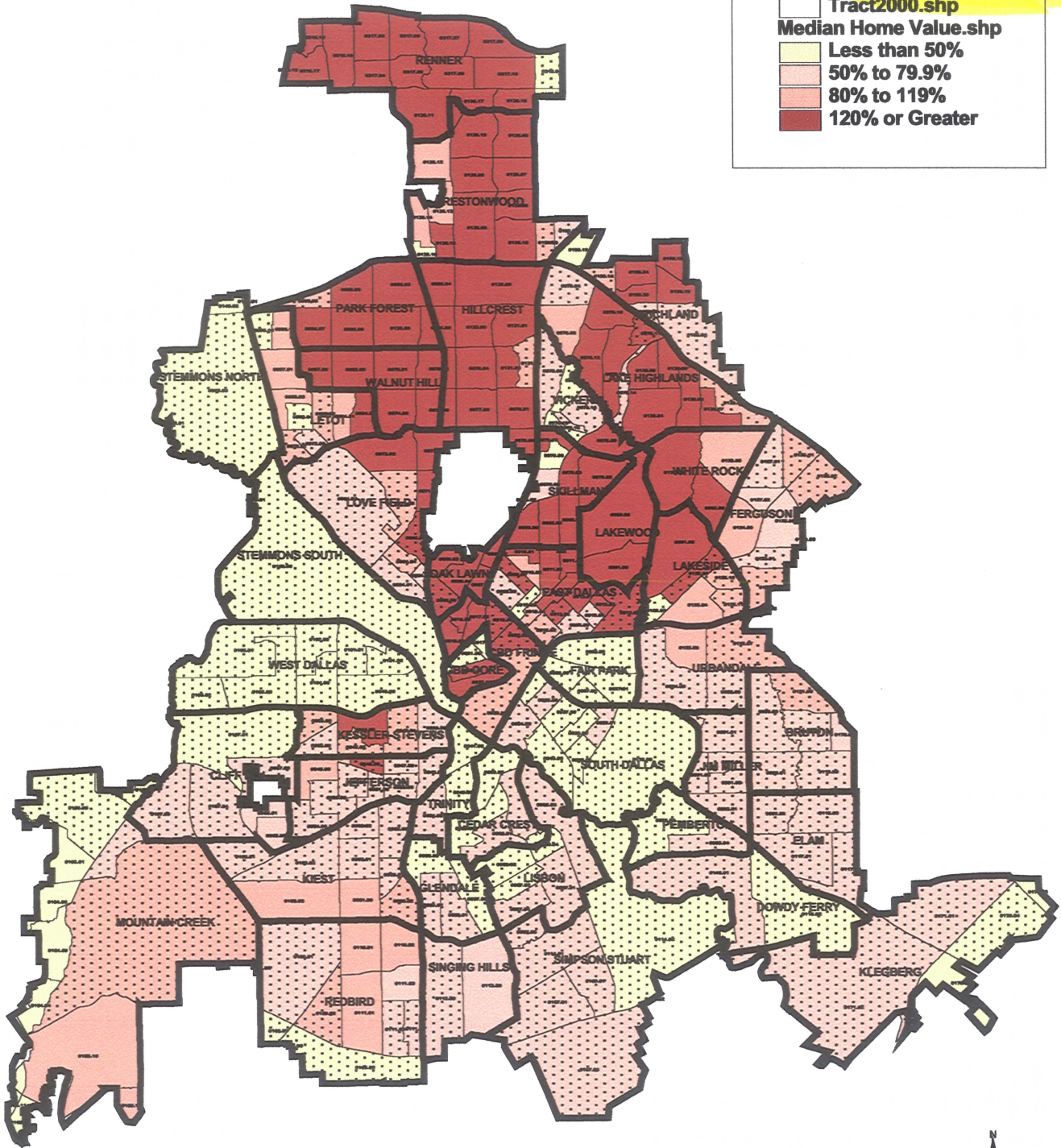
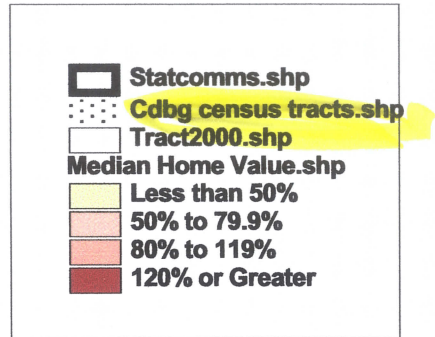
MAP 1 - 6
City of Dallas
Percent of City Median Home Value
By Census Tracts



City of Dallas Median Home Value=\$87,400



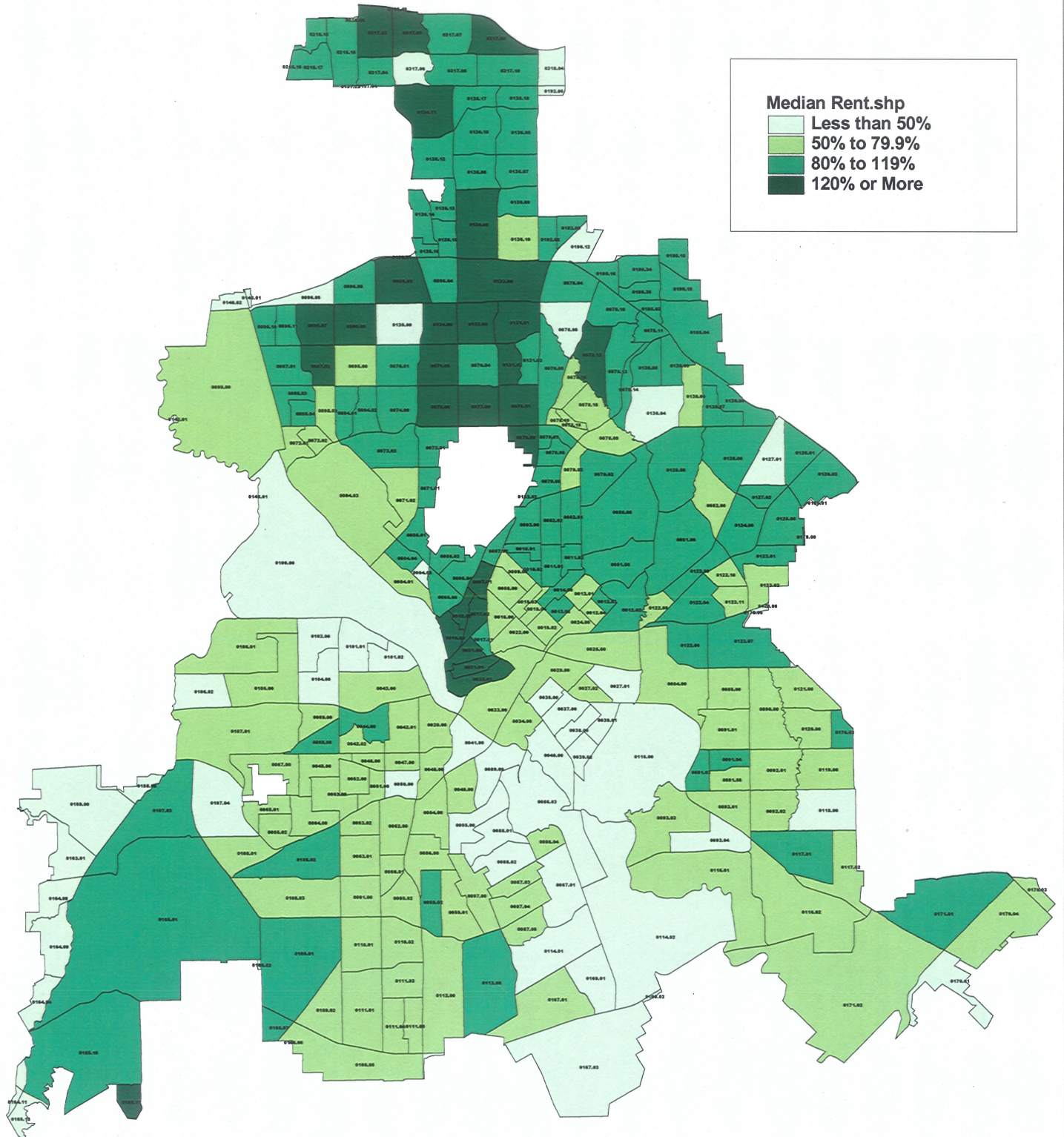
City of Dallas Percent of City Median Home Value By CDBG Census Tracts



City of Dallas Median Home Value=\$87,400



City of Dallas Percent of City Median Rent By Census Tract



Median Rent.shp

- Less than 50%
- 50% to 79.9%
- 80% to 119%
- 120% or More

City of Dallas Median Rent=\$521



City of Dallas Percent of Median Rent By Census Tract and Racially Impacted Tracts

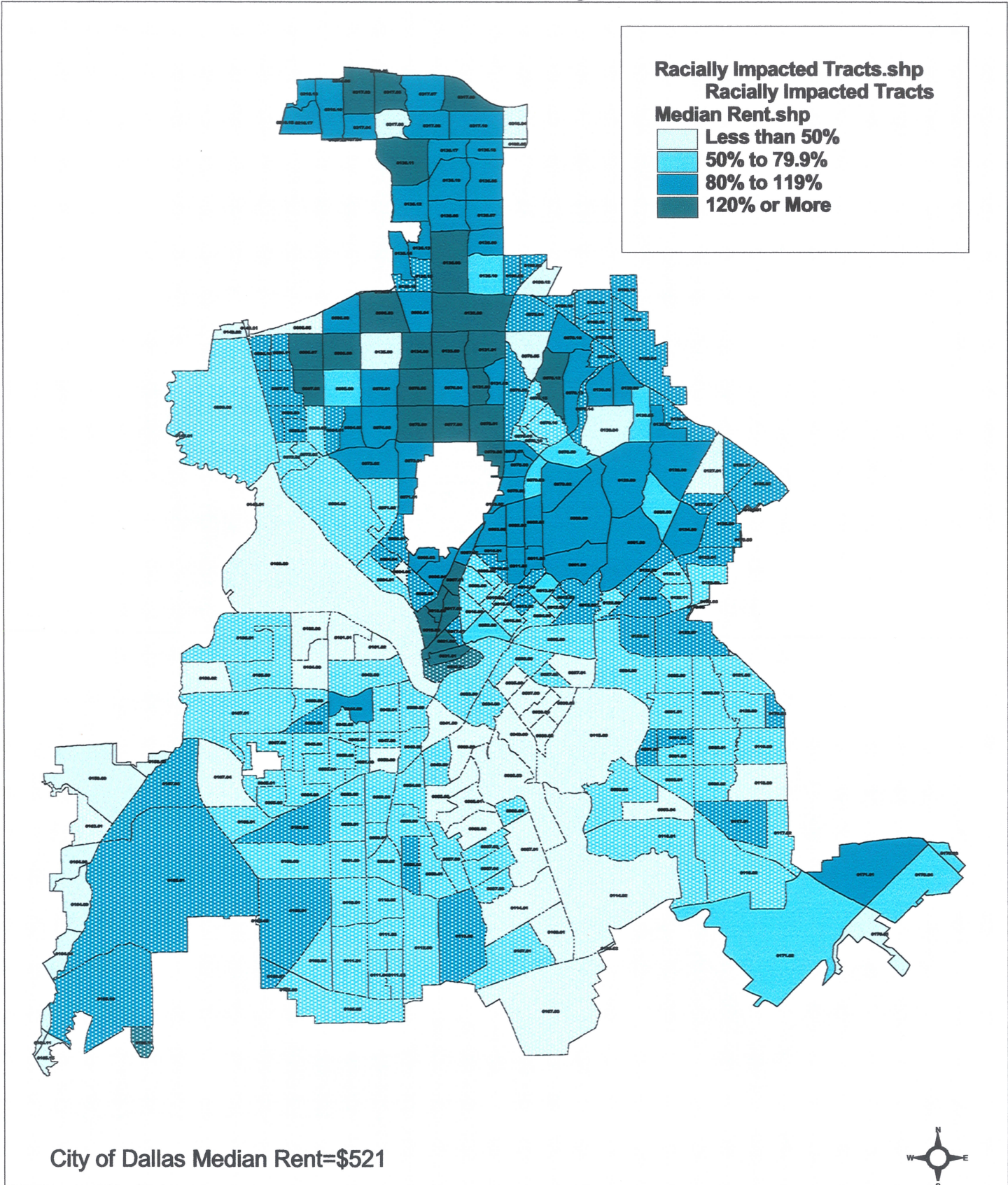


TABLE 1 - 4
City of Dallas
Median Rent and Home Value
By Census Tract

Census Tract	Housing Units	Median Rent	City Median Rent	Percent of City Median Rent	Median Home Value	City Median Home Value	Percent of City Median Home Value
0001.00	2,034	\$620	\$551	112.5%	\$232,700	\$87,400	266.2%
0002.01	1,437	\$573	\$551	104.0%	\$170,200	\$87,400	194.7%
0002.02	2,026	\$542	\$551	98.4%	\$172,900	\$87,400	197.8%
0003.00	2,310	\$611	\$551	110.9%	\$203,400	\$87,400	232.7%
0004.01	968	\$365	\$551	66.2%	\$66,100	\$87,400	75.6%
0004.03	1,760	\$363	\$551	65.9%	\$62,600	\$87,400	71.6%
0004.04	2,261	\$511	\$551	92.7%	\$81,600	\$87,400	93.4%
0004.05	1,307	\$271	\$551	49.2%	\$66,500	\$87,400	76.1%
0005.00	2,929	\$469	\$551	85.1%	\$119,500	\$87,400	136.7%
0006.01	3,895	\$454	\$551	82.4%	\$132,900	\$87,400	152.1%
0006.03	2,844	\$540	\$551	98.0%	\$166,300	\$87,400	190.3%
0006.04	3,070	\$488	\$551	88.6%	\$190,600	\$87,400	218.1%
0007.01	1,705	\$667	\$551	121.1%	\$177,100	\$87,400	202.6%
0007.02	2,228	\$541	\$551	98.2%	\$131,300	\$87,400	150.2%
0008.00	2,227	\$439	\$551	79.7%	\$61,400	\$87,400	70.3%
0009.00	2,370	\$419	\$551	76.0%	\$109,200	\$87,400	124.9%
0010.01	899	\$539	\$551	97.8%	\$141,800	\$87,400	162.2%
0010.02	989	\$457	\$551	82.9%	\$85,800	\$87,400	98.2%
0011.01	1,981	\$470	\$551	85.3%	\$142,800	\$87,400	163.4%
0011.02	1,296	\$504	\$551	91.5%	\$141,700	\$87,400	162.1%
0012.02	2,082	\$466	\$551	84.6%	\$166,700	\$87,400	190.7%
0012.03	532	\$494	\$551	89.7%	\$141,100	\$87,400	161.4%
0012.04	727	\$337	\$551	61.2%	\$58,800	\$87,400	67.3%
0013.01	1,396	\$420	\$551	76.2%	\$116,300	\$87,400	133.1%
0013.02	1,450	\$462	\$551	83.8%	\$127,100	\$87,400	145.4%
0014.00	1,772	\$469	\$551	85.1%	\$323,300	\$87,400	369.9%
0015.02	1,540	\$374	\$551	67.9%	\$83,800	\$87,400	95.9%
0015.03	1,384	\$371	\$551	67.3%	\$18,800	\$87,400	21.5%
0015.04	1,514	\$384	\$551	69.7%	\$81,700	\$87,400	93.5%
0016.00	1,549	\$278	\$551	50.5%	\$122,000	\$87,400	139.6%
0017.01	2	\$563	\$551	102.2%	\$0	\$87,400	NA
0017.02	1,666	\$812	\$551	147.4%	\$260,700	\$87,400	298.3%
0018.00	2,054	\$715	\$551	129.8%	\$145,700	\$87,400	166.7%
0019.00	1,430	\$856	\$551	155.4%	\$369,000	\$87,400	422.2%
0020.00	2,041	\$358	\$551	65.0%	\$61,500	\$87,400	70.4%
0021.00	15	\$825	\$551	149.7%	\$0	\$87,400	NA
0022.00	1,121	\$302	\$551	54.8%	\$221,900	\$87,400	253.9%
0024.00	1,065	\$357	\$551	64.8%	\$45,900	\$87,400	52.5%
0025.00	1,833	\$301	\$551	54.6%	\$37,100	\$87,400	42.4%
0027.01	1,671	\$107	\$551	19.4%	\$35,700	\$87,400	40.8%
0027.02	915	\$327	\$551	59.3%	\$24,600	\$87,400	28.1%
0029.00	515	\$360	\$551	65.3%	\$25,400	\$87,400	29.1%
0031.01	898	\$781	\$551	141.7%	\$204,200	\$87,400	233.6%
0032.01	50	\$925	\$551	167.9%	\$334,100	\$87,400	382.3%
0033.00	673	\$423	\$551	76.8%	\$80,800	\$87,400	92.4%
0034.00	777	\$312	\$551	56.6%	\$60,000	\$87,400	68.6%
0035.00	962	\$174	\$551	31.6%	\$52,100	\$87,400	59.6%

City of Dallas
 Median Rent and Home Value
 By Census Tract

Census Tract	Housing Units	City Median Rent	Percent of City Median Rent	Median Home Value	City Median Home Value	Percent of City Median Home Value	
0037.00	1,567	\$257	\$551	46.6%	\$34,100	\$87,400	39.0%
0038.00	1,294	\$256	\$551	46.5%	\$40,100	\$87,400	45.9%
0039.01	982	\$250	\$551	45.4%	\$45,400	\$87,400	51.9%
0039.02	934	\$229	\$551	41.6%	\$29,700	\$87,400	34.0%
0040.00	646	\$231	\$551	41.9%	\$28,800	\$87,400	33.0%
0041.00	565	\$164	\$551	29.8%	\$22,600	\$87,400	25.9%
0042.01	1,866	\$376	\$551	68.2%	\$101,800	\$87,400	116.5%
0042.02	1,280	\$321	\$551	58.3%	\$88,400	\$87,400	101.1%
0043.00	1,009	\$310	\$551	56.3%	\$28,100	\$87,400	32.2%
0044.00	1,668	\$488	\$551	88.6%	\$188,100	\$87,400	215.2%
0045.00	2,063	\$427	\$551	77.5%	\$75,300	\$87,400	86.2%
0046.00	1,020	\$326	\$551	59.2%	\$107,300	\$87,400	122.8%
0047.00	1,130	\$329	\$551	59.7%	\$54,900	\$87,400	62.8%
0048.00	1,174	\$399	\$551	72.4%	\$47,900	\$87,400	54.8%
0049.00	1,462	\$355	\$551	64.4%	\$39,900	\$87,400	45.7%
0050.00	1,273	\$166	\$551	30.1%	\$53,700	\$87,400	61.4%
0051.00	838	\$338	\$551	61.3%	\$56,600	\$87,400	64.8%
0052.00	1,396	\$359	\$551	65.2%	\$57,300	\$87,400	65.6%
0053.00	2,087	\$369	\$551	67.0%	\$55,400	\$87,400	63.4%
0054.00	1,708	\$306	\$551	55.5%	\$48,400	\$87,400	55.4%
0055.00	1,581	\$189	\$551	34.3%	\$43,100	\$87,400	49.3%
0056.00	1,828	\$331	\$551	60.1%	\$35,800	\$87,400	41.0%
0057.00	1,637	\$343	\$551	62.3%	\$36,300	\$87,400	41.5%
0059.01	1,962	\$407	\$551	73.9%	\$48,900	\$87,400	55.9%
0059.02	1,326	\$458	\$551	83.1%	\$48,300	\$87,400	55.3%
0060.01	1,213	\$429	\$551	77.9%	\$51,800	\$87,400	59.3%
0060.02	1,529	\$392	\$551	71.1%	\$83,900	\$87,400	96.0%
0061.00	1,634	\$413	\$551	75.0%	\$91,100	\$87,400	104.2%
0062.00	1,950	\$412	\$551	74.8%	\$67,000	\$87,400	76.7%
0063.01	1,635	\$409	\$551	74.2%	\$57,900	\$87,400	66.2%
0063.02	1,358	\$408	\$551	74.0%	\$61,300	\$87,400	70.1%
0064.00	2,144	\$404	\$551	73.3%	\$55,200	\$87,400	63.2%
0065.01	1,398	\$297	\$551	53.9%	\$64,300	\$87,400	73.6%
0065.02	954	\$369	\$551	67.0%	\$55,800	\$87,400	63.8%
0067.00	2,022	\$378	\$551	68.6%	\$49,100	\$87,400	56.2%
0068.00	2,179	\$465	\$551	84.4%	\$54,700	\$87,400	62.6%
0069.00	1,236	\$411	\$551	74.6%	\$87,200	\$87,400	99.8%
0071.01	1,163	\$485	\$551	88.0%	\$431,100	\$87,400	493.2%
0071.02	2,289	\$366	\$551	66.4%	\$72,300	\$87,400	82.7%
0072.01	2,972	\$429	\$551	77.9%	\$74,300	\$87,400	85.0%
0072.02	3,141	\$417	\$551	75.7%	\$64,200	\$87,400	73.5%
0073.01	1,062	\$548	\$551	99.5%	\$296,100	\$87,400	338.8%
0073.02	1,815	\$615	\$551	111.6%	\$227,900	\$87,400	260.8%
0074.00	554	\$625	\$551	113.4%	\$562,500	\$87,400	643.6%
0075.00	396	\$1,063	\$551	192.9%	\$1,000,001	\$87,400	1144.2%
0076.01	800	\$608	\$551	110.3%	\$288,600	\$87,400	330.2%
0076.04	1,210	\$442	\$551	80.2%	\$434,600	\$87,400	497.3%

City of Dallas
 Median Rent and Home Value
 By Census Tract

Census Tract	Housing Units	Median Rent	City Median Rent	Percent of City Median Rent	Median Home Value	City Median Home Value	Percent of City Median Home Value
0076.05	839	\$1,078	\$551	195.6%	\$382,700	\$87,400	437.9%
0077.00	2,510	\$780	\$551	141.6%	\$259,100	\$87,400	296.5%
0078.01	1,406	\$758	\$551	137.6%	\$425,300	\$87,400	486.6%
0078.04	2,752	\$557	\$551	101.1%	\$55,900	\$87,400	64.0%
0078.05	1,583	\$254	\$551	46.1%	\$92,900	\$87,400	106.3%
0078.06	3,860	\$448	\$551	81.3%	\$48,300	\$87,400	55.3%
0078.09	1,269	\$390	\$551	70.8%	\$142,500	\$87,400	163.0%
0078.10	2,302	\$524	\$551	95.1%	\$184,300	\$87,400	210.9%
0078.11	3,116	\$497	\$551	90.2%	\$118,800	\$87,400	135.9%
0078.12	1,172	\$1,063	\$551	192.9%	\$220,400	\$87,400	252.2%
0078.13	3,204	\$462	\$551	83.8%	\$217,100	\$87,400	248.4%
0078.14	3,221	\$445	\$551	80.8%	\$52,400	\$87,400	60.0%
0078.15	2,917	\$384	\$551	69.7%	\$42,200	\$87,400	48.3%
0078.16	4,664	\$432	\$551	78.4%	\$56,300	\$87,400	64.4%
0078.18	3,157	\$401	\$551	72.8%	\$45,000	\$87,400	51.5%
0078.19	2,384	\$428	\$551	77.7%	\$35,000	\$87,400	40.0%
0079.02	2,765	\$490	\$551	88.9%	\$129,800	\$87,400	148.5%
0079.03	1,179	\$440	\$551	79.9%	\$181,400	\$87,400	207.6%
0079.05	3,110	\$632	\$551	114.7%	\$60,000	\$87,400	68.6%
0079.06	1,164	\$1,107	\$551	200.9%	\$395,900	\$87,400	453.0%
0079.07	3,234	\$534	\$551	96.9%	\$162,500	\$87,400	185.9%
0079.08	3,803	\$598	\$551	108.5%	\$0	\$87,400	NA
0080.00	2,863	\$496	\$551	90.0%	\$223,000	\$87,400	255.1%
0081.00	2,845	\$617	\$551	112.0%	\$149,600	\$87,400	171.2%
0082.00	1,901	\$378	\$551	68.6%	\$136,900	\$87,400	156.6%
0084.00	2,924	\$328	\$551	59.5%	\$51,000	\$87,400	58.4%
0085.00	1,344	\$367	\$551	66.6%	\$57,100	\$87,400	65.3%
0086.03	549	\$99	\$551	18.0%	\$51,600	\$87,400	59.0%
0086.04	926	\$295	\$551	53.5%	\$34,600	\$87,400	39.6%
0087.01	1,931	\$252	\$551	45.7%	\$48,500	\$87,400	55.5%
0087.03	1,035	\$317	\$551	57.5%	\$36,600	\$87,400	41.9%
0087.04	1,564	\$366	\$551	66.4%	\$46,500	\$87,400	53.2%
0087.05	547	\$331	\$551	60.1%	\$44,500	\$87,400	50.9%
0088.01	1,092	\$187	\$551	33.9%	\$60,000	\$87,400	68.6%
0088.02	2,060	\$224	\$551	40.7%	\$38,100	\$87,400	43.6%
0089.00	1,280	\$99	\$551	18.0%	\$34,400	\$87,400	39.4%
0090.00	2,391	\$363	\$551	65.9%	\$62,300	\$87,400	71.3%
0091.01	1,403	\$426	\$551	77.3%	\$62,100	\$87,400	71.1%
0091.03	871	\$457	\$551	82.9%	\$56,500	\$87,400	64.6%
0091.04	932	\$452	\$551	82.0%	\$57,600	\$87,400	65.9%
0091.05	1,026	\$372	\$551	67.5%	\$49,600	\$87,400	56.8%
0092.01	1,857	\$331	\$551	60.1%	\$56,700	\$87,400	64.9%
0092.02	1,599	\$413	\$551	75.0%	\$45,800	\$87,400	52.4%
0093.01	1,163	\$388	\$551	70.4%	\$46,600	\$87,400	53.3%
0093.03	1,110	\$331	\$551	60.1%	\$39,200	\$87,400	44.9%
0093.04	2,060	\$117	\$551	21.2%	\$52,600	\$87,400	60.2%
0094.01	1,419	\$529	\$551	96.0%	\$89,700	\$87,400	102.6%

City of Dallas
 Median Rent and Home Value
 By Census Tract

Census Tract	Housing Units	Median Rent	City Median Rent	Percent of City Median Rent	Median Home Value	City Median Home Value	Percent of City Median Home Value
0094.02	1,270	\$636	\$551	115.4%	\$159,600	\$87,400	182.6%
0095.00	947	\$305	\$551	55.4%	\$223,600	\$87,400	255.8%
0096.03	1,933	\$910	\$551	165.2%	\$228,800	\$87,400	261.8%
0096.04	2,127	\$562	\$551	102.0%	\$213,000	\$87,400	243.7%
0096.05	1,279	\$245	\$551	44.5%	\$93,400	\$87,400	106.9%
0096.07	1,512	\$1,072	\$551	194.6%	\$122,800	\$87,400	140.5%
0096.08	1,973	\$591	\$551	107.3%	\$158,100	\$87,400	180.9%
0096.09	1,188	\$1,104	\$551	200.4%	\$224,200	\$87,400	256.5%
0096.10	1,487	\$491	\$551	89.1%	\$0	\$87,400	NA
0096.11	1,304	\$525	\$551	95.3%	\$92,700	\$87,400	106.1%
0097.01	1,506	\$456	\$551	82.8%	\$104,100	\$87,400	119.1%
0097.02	1,299	\$713	\$551	129.4%	\$151,100	\$87,400	172.9%
0098.02	1,796	\$427	\$551	77.5%	\$75,400	\$87,400	86.3%
0098.03	1,182	\$565	\$551	102.5%	\$95,200	\$87,400	108.9%
0098.04	2,402	\$479	\$551	86.9%	\$38,700	\$87,400	44.3%
0099.00	613	\$353	\$551	64.1%	\$14,200	\$87,400	16.2%
0100.00	389	\$271	\$551	49.2%	\$38,400	\$87,400	43.9%
0101.01	1,277	\$267	\$551	48.5%	\$29,200	\$87,400	33.4%
0101.02	870	\$254	\$551	46.1%	\$36,000	\$87,400	41.2%
0102.00	787	\$99	\$551	18.0%	\$37,500	\$87,400	42.9%
0104.00	322	\$99	\$551	18.0%	\$22,500	\$87,400	25.7%
0105.00	723	\$315	\$551	57.2%	\$36,400	\$87,400	41.6%
0106.01	1,256	\$295	\$551	53.5%	\$40,300	\$87,400	46.1%
0106.02	807	\$117	\$551	21.2%	\$36,900	\$87,400	42.2%
0107.01	988	\$321	\$551	58.3%	\$36,800	\$87,400	42.1%
0107.03	805	\$489	\$551	88.7%	\$55,200	\$87,400	63.2%
0107.04	1,197	\$124	\$551	22.5%	\$61,800	\$87,400	70.7%
0108.01	2,135	\$376	\$551	68.2%	\$65,600	\$87,400	75.1%
0108.02	2,218	\$449	\$551	81.5%	\$64,900	\$87,400	74.3%
0108.03	2,679	\$437	\$551	79.3%	\$89,900	\$87,400	102.9%
0109.01	2,640	\$469	\$551	85.1%	\$68,800	\$87,400	78.7%
0109.02	2,396	\$430	\$551	78.0%	\$89,800	\$87,400	102.7%
0110.01	2,703	\$409	\$551	74.2%	\$84,100	\$87,400	96.2%
0110.02	1,151	\$340	\$551	61.7%	\$88,900	\$87,400	101.7%
0111.01	1,455	\$384	\$551	69.7%	\$87,200	\$87,400	99.8%
0111.03	1,223	\$365	\$551	66.2%	\$54,300	\$87,400	62.1%
0111.04	1,332	\$438	\$551	79.5%	\$55,500	\$87,400	63.5%
0111.05	1,576	\$407	\$551	73.9%	\$59,100	\$87,400	67.6%
0112.00	1,333	\$356	\$551	64.6%	\$69,200	\$87,400	79.2%
0113.00	1,564	\$504	\$551	91.5%	\$65,800	\$87,400	75.3%
0114.01	1,439	\$142	\$551	25.8%	\$43,800	\$87,400	50.1%
0114.02	331	\$213	\$551	38.7%	\$33,200	\$87,400	38.0%
0115.00	1,595	\$99	\$551	18.0%	\$40,300	\$87,400	46.1%
0116.01	1,324	\$301	\$551	54.6%	\$48,400	\$87,400	55.4%
0116.02	1,408	\$352	\$551	63.9%	\$39,500	\$87,400	45.2%
0117.01	1,685	\$473	\$551	85.8%	\$53,800	\$87,400	61.6%
0117.02	822	\$412	\$551	74.8%	\$50,500	\$87,400	57.8%

City of Dallas
 Median Rent and Home Value
 By Census Tract

Census Tract	Housing Units	Median Rent	City Median Rent	Percent of City Median Rent	Median Home Value	City Median Home Value	Percent of City Median Home Value
0118.00	2,166	\$180	\$551	32.7%	\$53,400	\$87,400	61.1%
0119.00	2,234	\$351	\$551	63.7%	\$55,600	\$87,400	63.6%
0120.00	2,433	\$423	\$551	76.8%	\$58,300	\$87,400	66.7%
0121.00	1,331	\$412	\$551	74.8%	\$70,600	\$87,400	80.8%
0122.04	2,462	\$452	\$551	82.0%	\$91,600	\$87,400	104.8%
0122.06	1,661	\$515	\$551	93.5%	\$99,600	\$87,400	114.0%
0122.07	2,502	\$452	\$551	82.0%	\$104,000	\$87,400	119.0%
0122.08	1,020	\$415	\$551	75.3%	\$9,999	\$87,400	11.4%
0122.09	1,148	\$473	\$551	85.8%	\$119,200	\$87,400	136.4%
0122.10	2,031	\$374	\$551	67.9%	\$95,300	\$87,400	109.0%
0122.11	1,958	\$421	\$551	76.4%	\$83,900	\$87,400	96.0%
0123.01	1,703	\$447	\$551	81.1%	\$64,300	\$87,400	73.6%
0123.02	1,947	\$412	\$551	74.8%	\$75,100	\$87,400	85.9%
0124.00	2,186	\$516	\$551	93.6%	\$79,400	\$87,400	90.8%
0125.00	2,467	\$524	\$551	95.1%	\$63,900	\$87,400	73.1%
0126.01	1,940	\$461	\$551	83.7%	\$84,600	\$87,400	96.8%
0126.02	3,405	\$441	\$551	80.0%	\$91,100	\$87,400	104.2%
0127.01	2,030	\$241	\$551	43.7%	\$58,400	\$87,400	66.8%
0127.02	1,035	\$501	\$551	90.9%	\$60,400	\$87,400	69.1%
0128.00	3,032	\$520	\$551	94.4%	\$104,600	\$87,400	119.7%
0129.00	2,334	\$471	\$551	85.5%	\$120,700	\$87,400	138.1%
0130.04	2,426	\$185	\$551	33.6%	\$156,700	\$87,400	179.3%
0130.05	1,933	\$409	\$551	74.2%	\$114,600	\$87,400	131.1%
0130.06	4,083	\$474	\$551	86.0%	\$99,800	\$87,400	114.2%
0130.07	1,361	\$463	\$551	84.0%	\$112,200	\$87,400	128.4%
0130.08	1,407	\$504	\$551	91.5%	\$195,300	\$87,400	223.5%
0130.09	1,947	\$518	\$551	94.0%	\$155,400	\$87,400	177.8%
0131.01	1,209	\$763	\$551	138.5%	\$261,300	\$87,400	299.0%
0131.02	858	\$1,163	\$551	211.1%	\$255,000	\$87,400	291.8%
0131.03	5,400	\$483	\$551	87.7%	\$74,900	\$87,400	85.7%
0132.00	2,769	\$831	\$551	150.8%	\$362,700	\$87,400	415.0%
0133.00	796	\$1,063	\$551	192.9%	\$390,400	\$87,400	446.7%
0134.00	800	\$739	\$551	134.1%	\$283,600	\$87,400	324.5%
0135.00	927	\$0	\$551	0.0%	\$355,200	\$87,400	406.4%
0136.05	2,073	\$544	\$551	98.7%	\$158,300	\$87,400	181.1%
0136.06	2,552	\$548	\$551	99.5%	\$177,700	\$87,400	203.3%
0136.07	1,336	\$487	\$551	88.4%	\$184,200	\$87,400	210.8%
0136.08	1,010	\$704	\$551	127.8%	\$386,300	\$87,400	442.0%
0136.09	1,316	\$614	\$551	111.4%	\$254,700	\$87,400	291.4%
0136.10	1,811	\$440	\$551	79.9%	\$142,600	\$87,400	163.2%
0136.11	1,079	\$865	\$551	157.0%	\$459,600	\$87,400	525.9%
0136.12	5,124	\$630	\$551	114.3%	\$103,300	\$87,400	118.2%
0136.13	5,005	\$552	\$551	100.2%	\$77,100	\$87,400	88.2%
0136.14	5,030	\$659	\$551	119.6%	\$74,800	\$87,400	85.6%
0136.15	2,563	\$498	\$551	90.4%	\$133,000	\$87,400	152.2%
0136.16	444	\$475	\$551	86.2%	\$37,500	\$87,400	42.9%
0136.17	1,419	\$531	\$551	96.4%	\$181,300	\$87,400	207.4%

City of Dallas
 Median Rent and Home Value
 By Census Tract

Census Tract	Housing Units	Median Rent	City Median Rent	Percent of City Median Rent	Median Home Value	City Median Home Value	Percent of City Median Home Value
0136.18	974	\$589	\$551	106.9%	\$222,700	\$87,400	254.8%
0136.19	2,174	\$514	\$551	93.3%	\$207,200	\$87,400	237.1%
0137.04	0	\$0	\$551	NA	\$0	\$87,400	NA
0137.22	0	\$0	\$551	NA	\$0	\$87,400	NA
0138.01	0	\$0	\$551	NA	\$0	\$87,400	NA
0140.01	0	\$0	\$551	NA	\$0	\$87,400	NA
0140.02	1	\$0	\$551	NA	\$0	\$87,400	NA
0141.09	1	\$0	\$551	NA	\$0	\$87,400	NA
0141.19	0	\$0	\$551	NA	\$0	\$87,400	NA
0141.20	0	\$0	\$551	NA	\$0	\$87,400	NA
0141.21	0	\$0	\$551	NA	\$0	\$87,400	NA
0142.01	0	\$0	\$551	NA	\$0	\$87,400	NA
0158.00	0	\$0	\$551	NA	\$0	\$87,400	NA
0159.00	0	\$0	\$551	NA	\$0	\$87,400	NA
0163.01	2	\$0	\$551	NA	\$0	\$87,400	NA
0164.04	0	\$0	\$551	NA	\$0	\$87,400	NA
0164.08	1	\$0	\$551	NA	\$0	\$87,400	NA
0164.09	0	\$0	\$551	NA	\$0	\$87,400	NA
0164.11	0	\$0	\$551	NA	\$0	\$87,400	NA
0165.01	2,266	\$493	\$551	89.5%	\$82,300	\$87,400	94.2%
0165.02	4	\$0	\$551	NA	\$27,500	\$87,400	31.5%
0165.10	2,024	\$525	\$551	95.3%	\$82,000	\$87,400	93.8%
0165.11	925	\$671	\$551	121.8%	\$73,300	\$87,400	83.9%
0165.15	0	\$0	\$551	NA	\$0	\$87,400	NA
0166.05	727	\$414	\$551	75.1%	\$36,500	\$87,400	41.8%
0166.06	0	\$0	\$551	NA	\$0	\$87,400	NA
0166.07	1,885	\$443	\$551	80.4%	\$0	\$87,400	NA
0167.01	1,731	\$305	\$551	55.4%	\$53,100	\$87,400	60.8%
0167.03	141	\$99	\$551	18.0%	\$69,400	\$87,400	79.4%
0169.01	1,362	\$214	\$551	38.8%	\$49,900	\$87,400	57.1%
0169.02	0	\$0	\$551	NA	\$0	\$87,400	NA
0170.01	500	\$247	\$551	44.8%	\$34,500	\$87,400	39.5%
0170.03	242	\$366	\$551	66.4%	\$26,100	\$87,400	29.9%
0170.04	2,797	\$377	\$551	68.4%	\$28,000	\$87,400	32.0%
0171.01	1,386	\$501	\$551	90.9%	\$53,900	\$87,400	61.7%
0171.02	1,221	\$422	\$551	76.6%	\$59,300	\$87,400	67.8%
0176.03	1,080	\$639	\$551	116.0%	\$66,200	\$87,400	75.7%
0178.05	0	\$0	\$551	NA	\$0	\$87,400	NA
0178.06	0	\$0	\$551	NA	\$0	\$87,400	NA
0178.08	0	\$0	\$551	NA	\$0	\$87,400	NA
0179.00	42	\$713	\$551	129.4%	\$53,300	\$87,400	61.0%
0180.01	46	\$0	\$551	NA	\$69,400	\$87,400	79.4%
0181.04	0	\$0	\$551	NA	\$0	\$87,400	NA
0181.10	0	\$0	\$551	NA	\$0	\$87,400	NA
0181.16	0	\$0	\$551	NA	\$0	\$87,400	NA
0181.17	0	\$0	\$551	NA	\$0	\$87,400	NA
0181.18	0	\$0	\$551	NA	\$0	\$87,400	NA

City of Dallas
 Median Rent and Home Value
 By Census Tract

Census Tract	Housing Units	Median Rent	City Median Rent	Percent of City Median Rent	Median Home Value	City Median Home Value	Percent of City Median Home Value
0181.19	0	\$0	\$551	NA	\$0	\$87,400	NA
0181.24	3	\$0	\$551	NA	\$112,500	\$87,400	128.7%
0181.25	0	\$0	\$551	NA	\$0	\$87,400	NA
0181.26	112	\$933	\$551	169.3%	\$0	\$87,400	NA
0181.27	0	\$0	\$551	NA	\$0	\$87,400	NA
0181.29	0	\$0	\$551	NA	\$0	\$87,400	NA
0181.30	0	\$0	\$551	NA	\$0	\$87,400	NA
0181.31	0	\$0	\$551	NA	\$0	\$87,400	NA
0181.32	0	\$0	\$551	NA	\$0	\$87,400	NA
0182.03	0	\$0	\$551	NA	\$0	\$87,400	NA
0185.03	2,976	\$481	\$551	87.3%	\$55,200	\$87,400	63.2%
0185.04	3,515	\$501	\$551	90.9%	\$51,200	\$87,400	58.6%
0190.12	1	\$0	\$551	NA	\$0	\$87,400	NA
0190.16	1,497	\$453	\$551	82.2%	\$86,200	\$87,400	98.6%
0190.18	2,357	\$519	\$551	94.2%	\$130,600	\$87,400	149.4%
0190.19	2,563	\$485	\$551	88.0%	\$108,400	\$87,400	124.0%
0190.34	1,920	\$470	\$551	85.3%	\$127,600	\$87,400	146.0%
0190.35	2,525	\$528	\$551	95.8%	\$172,300	\$87,400	197.1%
0192.05	0	\$0	\$551	NA	\$0	\$87,400	NA
0192.08	2,210	\$467	\$551	84.8%	\$73,900	\$87,400	84.6%
0192.09	2,854	\$463	\$551	84.0%	\$65,600	\$87,400	75.1%
0193.02	1	\$0	\$551	NA	\$0	\$87,400	NA
0216.06	390	\$438	\$551	79.5%	\$0	\$87,400	NA
0216.10	7,127	\$561	\$551	101.8%	\$201,100	\$87,400	230.1%
0216.15	0	\$0	\$551	NA	\$0	\$87,400	NA
0216.16	2,221	\$530	\$551	96.2%	\$116,000	\$87,400	132.7%
0216.17	3,177	\$541	\$551	98.2%	\$117,500	\$87,400	134.4%
0312.00	0	\$0	\$551	NA	\$0	\$87,400	NA
0313.04	8	\$0	\$551	NA	\$0	\$87,400	NA
0316.49	0	\$0	\$551	NA	\$0	\$87,400	NA
0317.03	4,563	\$771	\$551	139.9%	\$161,500	\$87,400	184.8%
0317.04	2,719	\$637	\$551	115.6%	\$216,600	\$87,400	247.8%
0317.05	5,640	\$685	\$551	124.3%	\$367,600	\$87,400	420.6%
0317.06	810	\$0	\$551	NA	\$466,900	\$87,400	534.2%
0317.07	3,677	\$640	\$551	116.2%	\$196,400	\$87,400	224.7%
0317.08	2,028	\$599	\$551	108.7%	\$208,900	\$87,400	239.0%
0317.09	2,164	\$976	\$551	177.1%	\$190,600	\$87,400	218.1%
0317.10	4,144	\$545	\$551	98.9%	\$182,300	\$87,400	208.6%
0318.04	2	\$0	\$551	NA	\$0	\$87,400	NA
0401.00	4	\$0	\$551	NA	\$0	\$87,400	NA
0402.00	3	\$0	\$551	NA	\$112,500	\$87,400	128.7%
0403.01	0	\$0	\$551	NA	\$0	\$87,400	NA
0403.02	0	\$0	\$551	NA	\$0	\$87,400	NA
0405.02	0	\$0	\$551	NA	\$0	\$87,400	NA
0502.01	0	\$0	\$0	NA	\$0	\$0	NA

CHAPTER II REVIEW OF GROUP HOME AND SUPPORTED LIVING FACILITIES

Introduction

Group homes and supported living facilities are provided for persons with special physical and/or mental needs. Under the City's Fair Housing Ordinance as amended in 1990, persons with disabilities were included as a protected class.

There are three primary types of Community Care facilities in Dallas, Texas. These are Group Residential Facilities, Handicapped Group Dwellings, and Personal Care facilities. Group Residential and Handicapped Group Dwellings are regulated by the City under the Dallas Development Code and licensed by the Texas Department of Social Services. Personal Care facilities are licensed and regulated by the Texas Department of Human Services.

The County has created a program that assists county residents with home ownership for the disabled. This program is called the Home of Your Own program.

1. Texas Department of Aging and Disability Services

The State of Texas Department of Social Services has created a subdivision that is solely dedicated to persons that are aging and have disabilities. Some of the resources that include housing within the City of Dallas are Assisted Living Facilities (ALF); Assisted Living and Residential Care (ALRC); Deaf- Blind with Multiple Disabilities (DB-MD); Intermediate Care Facilities for Persons with Mental Retardation (ICF/ MR); Special Services to Persons with Disabilities (SSPD); Texas Home Living (TxHmL); and Transition Assistance Services (TAS). The Texas Department of Human Services (DHS) monitors activities provided by individual resources.

Assisted Living Facilities (ALF)

Assisted Living Facilities are defined by the Texas department of Aging and Disabilities, as being entities that "provide individualized health and personal care assistance in a homelike setting with an emphasis on personal dignity, autonomy, independence, and privacy." There are 99 Assisted Living Facilities registered through the state located within the city limits of Dallas, Texas.

The DHS monitors and regulates licensing standards for Assisted Living Facilities. DHS inspection and survey personnel perform many actions which include inspections and surveys, follow up visits, complaint investigations, investigations of abuse and neglect, and other visits when necessary. The purpose of the inspection determines size of the team delegated to survey the premises.

Assisted Living and Residential Care (ALRC)

This service provides 24-hour care for patients including “home management, escort, social and recreational activities, 24-hour supervision, supervision of/assistance with or direct administration of medication, and transportation.”

The DHC monitors services provided by the ALRC. DHS conducts two types of monitoring: Compliance and Fiscal Monitoring. Compliance Monitoring determines “if the facility is delivering services according to the rules in this chapter.” “Fiscal Monitoring is a review of documentation that supports the facility’s billing.”

Deaf- Blind with Multiple Disabilities (DB-MD)

This service, defined by the Texas Department of Aging and Disabilities, states “the Deaf-Blind with Multiple Disabilities program provides services to people who are deaf-blind with multiple disabilities as a cost-effective alternative to institutional placement... focusing on increasing opportunities for consumers to communicate and interact with their environment.

Intermediate Care Facilities for Persons with Mental Retardation (ICF/ MR)

These services are provided by the Texas Department of Aging and Disabilities to “help individuals function to their greatest ability” through various rehabilitative services. There are eleven Intermediate Care facilities registered through the State of Texas located within the city limits of Dallas, Texas.

Special Services to Persons with Disabilities (SSPD)

These services are only available in three cities in Texas, which includes Dallas, Austin, and Texarkana. This program provides persons with counseling, personal care, and development of skills needed for independent living in the community.

Texas Home Living (TxHmL)

Texas Home Living, defined by the Texas Department of Aging and Disabilities as “The Texas Home Living Waiver, provides selected essential services and support to people with mental retardation who live in their family homes or their own homes.”

Transition Assistance Services (TAS)

Transition Assistance Services as defined by the Texas Department of Aging and Disabilities, “helps people who reside in a nursing facility and who are Medicaid-eligible to set up a household in the community.”

2. Community Care Facilities

According to the State of Texas Department of Social Services Community Care Licensing Division, there are three types of licensed community care facilities in the City of Dallas which includes: Group Residential Facilities, Handicapped Group Dwellings, and Personal Care facilities. Each of the three types is licensed to serve the needs of a different population as described below.

- **Group Residential Facilities**

A group residential facility is defined by the City of Dallas Development Code as, “an interim or permanent residential facility (as opposed to a lodging or medical treatment facility) that provides room and board to a group of persons who are not a ‘family’... whether or not the facility is operated for profit or charges for the services it offers.”

- **Handicapped Group Dwellings**

Defined by the City of Dallas Development Code as a “single dwelling unit that is the domicile of eight or less residents who are not a ‘family’... and who are all handicapped persons living together as a single housekeeping unit. Exception: Up to two supervisory personnel may reside on the premises, provided that the total number of residents, including supervisory personnel does not exceed eight. For purposes of this definition . . . ‘handicapped persons’ means a handicapped person as defined in the Federal Fair Housing Amendments Act of 1988, as amended.”

- **Personal Care Facilities**

Personal Care Facilities are defined by the Texas Department of Human Services as “an establishment, including a board and care home that furnishes, in one or more facilities, food and shelter to four or more persons who are unrelated to the proprietor of the establishment, and provides personal care services.”

According to the Texas Health and Safety Code, Personal Care Facilities provide, “general supervision or oversight of the physical and mental well-being of a person who needs assistance to maintain a private and independent residence in an assisted living facility or who needs assistance to manage the person's personal life, regardless of whether a guardian has been appointed for the person.”

There are no site or dispersal requirements regulated by the Dallas Development Code for Personal Care Facilities.

3. Home Ownership for the Disabled

Dallas County provides a home ownership program for persons with disabilities through its Home of Your Own (HOYO) program. This program was developed, “to bring together

coalitions of people and organizations representing a broad range of expertise and experience...in fields associated with homeownership, such as mortgage lending, housing development, and real estate.”

All Dallas County suburban cities are eligible areas in which HOYO participants can purchase properties. The City of Dallas is not an eligible area. In brief, the disbursement requirements are: the pre-approved HOYO funds are requested for closing and sent from the state HOYO office in Austin; the home must have a passed Housing Quality Standard (HQS).

To own a home through the HOYO program, an applicant must undergo a HOYO Client Process which consists of attending mandatory seminars, making a written application for HOYO assistance, applying and receiving approval for a mortgage loan, making contact with a realtor and closing on a home.

4. Assisted Living Facilities vs. Boarding Homes

While the City of Dallas regulates most Community Care Facilities within the city limits, Dallas County regulates boarding homes. Based upon Dallas County’s interpretation and distinction between the two entities, Assisted Living Facilities are given permission by the state to administer medical prescriptions to residents while residents of boarding homes are not legally responsible for the administering of medical prescriptions.

5. Public Policies in Relation to Site Requirements for Community Care Facilities

Group Residential Facilities

In the City of Dallas, group residential facilities are permitted in multifamily districts that permit medium and high density multifamily residential districts. The Dallas Developmental Code establishes distance requirements between group dwelling units and group residential facilities and does not require handicapped parking.

Handicapped Group Dwellings

In the residential district regulations of the Dallas Development Code, handicapped group dwelling units are permitted in all single family, town house districts and multifamily standard affordable housing districts. The Development Code is silent with respect to permitting handicapped group dwelling units or group residential facilities in MF-1 (A) and MF-2 (A) residential districts.

Personal Care Facilities

Currently, there are no requirements regulated through the Dallas Developmental Code. According to the City of Dallas Code, “All health, safety, and construction standards established by the city in this code, the fire code, the construction codes, and any other applicable city ordinance or regulation apply to all personal care facilities located within the city.”

6. Dispersal Requirements for Group Homes

Group Residential Facilities

The City's Zoning Ordinance stipulates that, "the location between group residential facilities is at least 1000 feet from all other group dwellings, by right in designated district." Otherwise, by Special Use Permit (SUP) only in the same districts. The City's Zoning Ordinance further states that, "the spacing component of these regulations is based, not on the handicapped status of the resident, but on the non- family status of the groups."

Handicapped Group Dwellings

The City's Zoning Ordinance stipulates that, "the location between handicapped group dwellings is at least 1000 feet from all other handicapped group dwellings and group residential facilities, by right in designated districts." Otherwise, by Special Use Permit (SUP) only in the same districts. The City's Zoning Ordinance further states that, "the spacing component of these use regulations is based, not on the handicapped status of the resident, but on the non- family status of the groups."

Personal Care Facilities

The criteria for licensing, site requirements and dispersal is established by the Texas Department of Human Services. The Dallas Fair Housing Office is currently seeking detailed information on personal care facilities.

Analysis

Detailed information on Community Care Facilities from the Texas Department of Human Services was not readily available. Information including the identification of licensed Community Care Facilities and the location should be readily available to the public.

7. Fair Housing Impediments

Information of housing programs for persons with disabilities required extensive discussion with all three branches of government; the State of Texas, Dallas County, and the City of Dallas along with various departments with the entities. Often limited data was only available on websites, with knowledgeable person inaccessible.

The decentralization of general information on group home and supported living facilities and the difficulty in obtaining data on the facilities presents a barrier to housing choice for persons with disabilities.

**CHAPTER III
PATTERNS OF OCCUPANCY AND PRACTICES IN PUBLIC HOUSING,
SECTION 8 AND GOVERNMENT ASSISTED HOUSING PROGRAMS**

Introduction

Assisted low and moderate income housing in Dallas includes both publicly owned and privately owned housing. Privately owned housing receiving government assistance is required to maintain units affordable to lower and moderate income households. Privately owned assisted housing is defined as units receiving funds from the City of Dallas Housing Programs, the State of Texas and the U.S. Department of Housing and Urban Development (HUD). There are a total of 39,459 publicly owned or publicly assisted housing units in the city of Dallas.

1. Inventory of Public and Assisted Housing

The 39,459 assisted housing units in Dallas consist of: 5,068 public housing units, 6,191 HUD-subsidized apartment units (Section 8, Section 202, Section 207, Section 221, Section 223, and Section 236 assistance), 24,339 housing units are funded by Texas Department of Housing and Community Affairs (TDHCA) through tax credits, bonds or both, and 3,350 housing units and 511 home repairs were units provided through the City of Dallas Housing Initiatives/ Programs. **Table 3-1 identifies the City's assisted rental housing stock including public housing and housing assisted by various government assistance programs.**

City of Dallas Housing Programs

The City of Dallas has 17 housing development and housing preservation programs that produced 3,861 City assisted units. These programs are described below. Program descriptions, target population, and funding sources are provided in Table 3-2.

Mortgage Assistance Program

This program leverages private funds with public assistance by providing gap financing to eligible homebuyers in the form of principal reduction and down payment and closing cost assistance under the following components:

- MAP – up to \$10,000 for first-time homebuyers plus financing for Federal Minimum Housing Standards (MHS) repairs not to exceed \$1,500
- NIP – up to \$12,000 for homebuyers to purchase homes in NIP target areas, plus financing for Federal Minimum Housing Standards (MHS) repairs not to exceed \$1,500
- Cadillac Heights Neighborhood Police Academy Project – up to \$15,000 to households displaced by acquisition of land for the Police Academy facility in the Cadillac Heights Neighborhood

- Downtown Mortgage Assistance Program – up to \$40,000 to purchase a condominium or townhouse in the Central business District

This program also provides marketing outreach, education and counseling to potential homebuyers to prepare them for the financial and other responsibilities of home ownership. Participation in homebuyer education is required to receive mortgage assistance.

Neighborhood Non-Profits Housing Development

In accordance with HOME regulations, the City is required to fund 15% of its HOME allocation to assist Community Housing Development Organizations (CHDOs) in the production of affordable housing. CHDO's can produce single-family or multi-family units for homeownership or rental. CHODOs provide assistance to active non-profit, City-certified CHDOs for the following components:

- Non-Profit Capacity Building Program – Assists with the development of CHDOs by enhancing their capacity through the provision of operating assistance grants (OAGs) for administrative costs. Grants can be funded up to \$50,000 or 50% of the operating budget, whichever is less.
- Development loans – Provided to CHDOs for acquisition, pre-development, development of affordable housing, and homebuyer assistance.

Land Transfer Program (House Bill – 110)

Provides for the transfer of tax-foreclosed, seized, and surplus properties to qualified entities to create or preserve affordable housing

Dallas Housing Finance Corporation (HFC) Single Family Mortgage Revenue Bonds

This program provides mortgage revenue bond financing to benefit low and moderate-income households for single family mortgages and multi-family acquisition and rehabilitation. Also it provides construction funding for seniors and special needs housing. Single family mortgage loans are made through participating lenders. Multi-family bond applications are accepted year-round.

ExxonMobil Green Team

The Green Team provides employment and training services to low and moderate income high school students during the summer months. Students participate in academic studies provided through the Dallas County Community College District two days a week and work three days a week. The ExxonMobil Green Team constructs single-family homes in conjunction with and under the guidance of a non-profit organization. The participants receive paychecks for their participation in both classroom and on-the-job training.

Intown Housing Program

The Intown Housing Program provides for mixed income residential units within the Central Business District (CBD) and its one-mile radius. The program has served as a catalyst to an active multi-family urban residential trend aimed at increasing the vitality of the CBD and surrounding areas.

Basic Home Repair Program

This program provides up to \$25,000 plus a grant for costs to comply with Federal lead-based paint regulations to low-income homeowners for basic home repair services to address only the following systems: electrical, gas, HVAC, water and wastewater, roof and foundation.

Minor Home Repair Program

The Minor Home Repair Program provides a grant of up to \$5,000 for minor and emergency home repairs. This program serves owner-occupants of single family homes with incomes at or below 50% of the area median family income.

Replacement Housing/ SHARE Program

This program provides deferred payment loans up to \$70,000 from Replacement Housing and \$47,500 from SHARE for low-income, owner-occupant households participating in the Basic Repair Program when the extent of the repair required is such that demolition and on-site reconstruction of the home is warranted or for owner-occupants whose homes were previously ordered vacated and demolished by the Urban Rehabilitation Standards Board. The SHARE loan is used in conjunction with a City relocation replacement housing payment.

People Helping People Program

The People Helping People Program provides minor home repairs through volunteer services for lower income elderly and/or disabled homeowners. Repairs include exterior painting, premise cleanup, exterior carpentry repairs, landscaping, small accessory demolition and weatherization of homes.

Rental Housing Preservation Program

The Rental Housing Preservation Program provides financing for acquisition and/or rehabilitation of rental properties to provide affordable housing to lower income households. This program serves low-income households earning 80% or less of the area median family income.

Revolving Loan Fund

The Revolving Loan Fund provides for the acquisition and/or rehabilitation of substandard structures

to increase the availability of affordable housing to lower income renter households. This program serves low-income households earning 80% or less of the area median family income.

Land Bank Program

The Land Bank Program utilizes the tax-foreclosure process to acquire and assemble vacant, tax-delinquent lots for re-sell at below market pricing to developers of affordable, single-family homes that are constructed for sale to low-to-moderate income homebuyers. Land Bank homes must be sold to households with incomes no greater than 80% of area median family income. At least 25% of the properties must be sold to households with incomes no greater than 60% of area median family income. Beginning in September 2007, up to 30% of the homes may be sold to households with incomes of 81% - 115% of the area median family income.

Walker Target Neighborhoods

Sections 4.11 and 5.13 of the Walker Consent Decree identified seven neighborhoods surrounding DHA public housing developments to be community development target neighborhoods and provided a listing of services to be provided to those neighborhoods. The City of Dallas was released from the Walker Consent Decree per Agreed Final Judgment dated August 12, 2003. Under Walker 330 deed-restricted affordable units are provided until the deed restrictions for the respective multi-family projects expire.

Single-family Housing Infrastructure Development Bond Program

This program provides General Obligation Bond funds for street and alley infrastructure development costs, including incidental drainage improvements of new single-family housing developments to achieve affordability for low and moderate-income homebuyers.

Residential Development Acquisition Loan Program

The Acquisition Loan Program provides funding to affordable housing developers for acquisition of vacant and improved properties for single and multi-family development.

Neighborhood Renaissance Partnership Program

The Neighborhood Renaissance Partnership Program is a comprehensive neighborhood revitalization strategy for six targeted communities. Citizen based planning activities and targeted public resources are combined to benefit residents and businesses within the target neighborhood boundaries. This program serves low to moderate-income persons (80% or below area median income) and businesses operating within the target area.

TABLE 3 – 5

CITY OF DALLAS HOUSING PROGRAMS

TABLE 3- 2

• CITY OF DALLAS HOUSING INITIATIVES/PROGRAMS
PERFORMANCE REPORT
HOUSING DEVELOPMENT

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
1	<p><u>Mortgage Assistance Program</u></p> <p>Leverages private funds with public assistance by providing gap financing to eligible homebuyers in the form of principal reduction and down payment and closing cost assistance under the following components:</p> <ul style="list-style-type: none"> • MAP – up to \$10,000 for first-time homebuyers plus financing for Federal Minimum Housing Standards (MHS) repairs not to exceed \$1,500 • NIP – up to \$12,000 for homebuyers to purchase homes in NIP target areas, plus financing for Federal Minimum Housing Standards (MHS) repairs not to exceed \$1,500 • Cadillac Heights Neighborhood Police 	<p>Serves low-income households with annual incomes at 80% or below of the area median family income. There is no income restriction for displaced households in the designated Cadillac Heights area.</p>	<p>HOME, CDBG, and ADDI Funds</p>	<p>FY2006-07 (Actual) FY2007-08 (Budget)</p>	<p>\$5,792,141* \$5,242,141*</p>	<p>511 494</p>	<p>Average Public Subsidy Per Unit (FY2006-07): \$11,650</p>

TABLE 3- 2

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
	<p>Academy Project – up to \$15,000 to households displaced by acquisition of land for the Police Academy facility in the Cadillac Heights Neighborhood</p> <ul style="list-style-type: none"> • Downtown Mortgage Assistance Program – up to \$40,000 to purchase a condominium or townhouse in the Central business District <p>Program also, provides marketing outreach, education and counseling to potential homebuyers to prepare them for the financial and other responsibilities of home ownership. Participation in homebuyer education is required to receive mortgage assistance.</p>			<p>FY2006-07 FY2007-08</p>	<p>\$2,950.000** \$0</p> <p>*Includes funding provided to the Enterprise Foundation to administer the Program’s activities under an approved</p>	<p>74</p>	<p>Average public subsidy per unit: \$40,000</p>

TABLE 3- 2

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
					contract with the City **Unspent funds will carry over to provide mortgage assistance in FY2007-08 for downtown condominium purchases		
2	<p><u>Neighborhood Non-Profits Housing Development</u></p> <p>In accordance with HOME regulations, the City is required to fund 15% of its HOME allocation to assist Community Housing Development Organizations (CHDOs) in the production of affordable housing. CHDO's can produce single-family or multi-family units for homeownership or rental. Provides assistance to active non-profit, City-certified CHDOs for the following components:</p> <ul style="list-style-type: none"> • Non-Profit Capacity Building Program – Assists with the 	Serves low-income households earning 80% or less of the area median family income	HOME funds	FY2006-07 (Actual) FY2007-08 (Budget)	\$1,700,891 \$1,700,891	73 SF 171 deed-restricted affordable units are provided on-going until the deed restrictions for the respective multi-family projects expire*	Average public subsidy per single-family unit: \$18,612 Number of OAGs awarded: 11 Number of CHDOs certified: 11 Number of development loans provided: 13

TABLE 3- 2

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
	<p>development of CHDOs by enhancing their capacity through the provision of operating assistance grants (OAGs) for administrative costs. Grants can be funded up to \$50,000 or 50% of the operating budget, whichever is less.</p> <ul style="list-style-type: none"> • Development loans – Provided to CHDOs for acquisition, pre-development, development of affordable housing, and homebuyer assistance. 					*Units were produced in previous years	
3	<p><u>Land Transfer Program (House Bill – 110)</u></p> <p>Allows for the transfer of tax-foreclosed, seized, and surplus properties to qualified entities for the public purpose of creating or preserving affordable housing.</p>	Serves low-income households earning 80% or less of the area median family income	NA	NA	NA	20	
4	<p><u>Dallas Housing Finance Corporation (HFC) Single Family Mortgage Revenue Bonds</u></p> <p>Provides mortgage revenue bond financing to benefit low and moderate-income</p>	Serves first time homebuyers with incomes at or below \$93,100 for 3-person households in target areas and \$76,475 for 3-person households in non-	Dallas Housing Finance Corp. Single-Family Mortgage Revenue Bonds	FY2006-07 (Actual) FY2007-08 (Budget)	\$13,525,000* \$0	135	Average mortgage of \$100,000 plus subsidy of \$3.500 per unit assisted

TABLE 3- 2

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
	households, for single-family mortgages and multi-family acquisition and rehabilitation. Also provides construction funding for seniors and special needs housing. Single family mortgage loans are made through participating lenders. Multi-family bond applications are accepted year-round.	target areas			*Unspent funds will carry over to provide mortgage assistance in FY2007-08		
5	<p><u>ExxonMobil Green Team</u></p> <p>Provides employment and training services to low and moderate income high school students during the summer months. Students participate in academic studies provided through the Dallas County Community College District two days a week and work three days a week. The ExxonMobil Green Team constructs single-family homes in conjunction with and under the guidance of a non-profit organization. The participants receive paychecks for their participation in both classroom and on-the-job training.</p>	Homes constructed by the ExxonMobil Green Team are sold to households at or below 80% of area median family income.	ExxonMobil Foundation Grant	FY2006-07 (Actual) FY2007-08 (Budget)	<p>\$265,000 \$265,000*</p> <p>*Contingent on receipt of grant funding determined and provided by a private foundation</p>	4 4	100 students enrolled in the ExxonMobil Green Program. They participate in constructing 4 single-family homes built by a certified CHDO. The homes are sold to low-income first-time homebuyers.

TABLE 3- 2

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
6	<p><u>Intown Housing Program</u></p> <p>Provides for mixed income residential units within the Central Business District (CBD) and its one-mile radius. The program has served as a catalyst to an active multi-family urban residential trend aimed at increasing the vitality of the CBD and surrounding areas.</p>	<p>Serves mixed incomes; however, the affordable units must serve households at 80% or below area median family income</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>	<p>NA</p> <p>299 deed-restricted affordable units are provided on-going until the deed restrictions for the respective multi-family projects participating in the Intown Housing Program expire*</p> <p>*Units were produced in previous years</p>	<p>NA</p>
7	<p><u>Basic Home Repair Program</u></p> <p>Provides up to \$25,000 plus a grant for costs to comply with Federal lead-based paint regulations to low-income homeowners for basic home repair services to address only the following systems: electrical, gas, HVAC, water and wastewater, roof and foundation.</p>	<p>Serves owner-occupants of single-family homes with incomes at or below 50% of the area median family income</p>	<p>CDBG Funds</p>	<p>FY2006-07 (Actual) FY2007-08 (Budget)</p>	<p>\$4,091,125 \$4,091,125</p>	<p>113 109</p>	<p>Average Public Subsidy Per Unit (FY2006-07): \$36,205</p>

TABLE 3- 2

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
8	<p><u>Minor Home Repair Program</u></p> <p>Provides a grant of up to \$5,000 for minor and emergency home repairs.</p>	<p>Serves owner-occupants of single-family homes with incomes at or below 50% of the area median family income</p>	<p>CDBG Funds</p>	<p>FY2006-07 (Actual) FY2007-08 (Budget)</p>	<p>\$500,000 \$500,000</p>	<p>100 100</p>	<p>Average Public Subsidy Per Unit (FY2006-07): \$5,000</p>
9	<p><u>Replacement Housing/SHARE Program</u></p> <p>Provides deferred payment loans up to \$70,000 from Replacement Housing and \$47,500 from SHARE for low-income, owner-occupant households participating in the Basic Repair Program when the extent of the repair required is such that demolition and on-site reconstruction of the home is warranted or for owner-occupants whose homes were previously ordered vacated and demolished by the Urban Rehabilitation Standards Board. The SHARE loan is used in conjunction with a City relocation replacement housing payment.</p>	<p>Serves owner-occupants of single-family homes with incomes at or below 50% of the area median family income</p>	<p>CDBG and HOME funds</p>	<p>FY2006-07 (Actual) FY2007-08 (Budget)</p>	<p>\$1,190,000 \$1,618,033</p>	<p>17 24</p>	<p>Average public assistance per unit: \$70.000</p>
10	<p><u>People Helping People Program</u></p> <p>Provides minor home repairs through volunteer services for lower income elderly and/or disabled homeowners. Repairs include exterior painting,</p>	<p>Serves elderly or disabled owner-occupants with incomes at or below 50% of the area median family income.</p>	<p>General Fund</p>	<p>FY2006-07 (Actual) FY2007-08 (Budget)</p>	<p>\$175,000 \$225,000</p>	<p>298 298</p>	<p>Average Public Subsidy Per Unit (FY2006-07): \$554</p> <p>Access approximately 4,500 volunteers who donate approximately 50,000 labor hours valued at \$20 per hour to provide home repair services</p>

TABLE 3- 2

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
	premise cleanup, exterior carpentry repairs, landscaping, small accessory demolition and weatherization of homes.						
11	<u>Rental Housing Preservation Program</u> Provides financing for acquisition and/or rehabilitation of rental properties to provide housing affordable to lower income households.	Serves low-income households earning 80% or less of the area median family income.	NA	NA	NA	NA 1,361 deed-restricted affordable units are provided on-going until the deed restrictions for the respective multi-family projects expire* *Units were produced in previous years	NA
12	<u>Revolving Loan Fund</u> Provides for the acquisition and/or rehabilitation of substandard structures to increase the availability of affordable housing to lower income renter households.	Serves low-income households earning 80% or less of the area median family income	CDBG and HOME Funds	N/A	N/A	N/A	N/A
13	<u>Land Bank Program</u> Utilizes the tax-foreclosure process to acquire and assemble vacant, tax-delinquent lots for	Land Bank homes must be sold to households with incomes no greater than 80% of area	Municipal Bond Funds	FY2006-07 (Actual)	\$2,000,000	24	Refer 300 lots for foreclosure in FY2006-07 and 300 lots in FY2007-08. Sell 90 lots to developers in FY2006-07.

TABLE 3- 2

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
	re-sell at below market pricing to developers of affordable, single-family homes that are constructed for sale to low-to-moderate income homebuyers.	median family income. At least 25% of the properties must be sold to households with incomes no greater than 60% of area median family income. Beginning in September 2007, up to 30% of the homes may be sold to households with incomes of 81% - 115% of the area median family income.					
14	<p><u>Walker Target Neighborhoods</u></p> <p>Sections 4.11 and 5.13 of the <u>Walker</u> Consent Decree identified seven neighborhoods surrounding DHA public housing developments to be community development target neighborhoods and provided a listing of services to be provided to those neighborhoods.</p>	<p>Serves very low-income households with incomes at or below 50% of the area median family income located within designated boundaries surrounding DHA developments.</p> <p>The City of Dallas was released from the Walker Consent</p>	NA	NA	N/A	N/A 330 deed-restricted affordable units are provided on-going until the deed restrictions for the respective multi-family projects	NA

TABLE 3- 2

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
		Decree per Agreed Final Judgment dated August 12, 2003.				expire* *Units were produced in previous years	
15	<p><u>Single-family Housing Infrastructure Development Bond Program</u></p> <p>Provides General Obligation Bond funds for street and alley infrastructure development costs, including incidental drainage improvements, of new single-family housing developments to achieve affordability for low and moderate-income homebuyers.</p>	Serves mixed incomes; however, a minimum of 20-50% of new houses built in the subdivision must be affordable and sold to buyers with household incomes at 80% or below of the area median family income.	General Obligation Bonds	NA	NA* *Operating on carry-over funds	125	Fund development of 123 lots in FY2006-07 in the Southern sector of the City
16	<p><u>Residential Development Acquisition Loan Program</u></p> <p>Provide funding to affordable housing developers for acquisition of vacant and improved properties for single and multi-family development</p>	Serves low-income households with annual incomes at 80% or below of the area median family income	CDBG funds	FY2006-07 (Actual) FY2007-08 (Budget)	\$1,000,000 \$825,000	NA	Develop 23 single-family lots and acquire building to develop 203 multi-family units
17	<p><u>Neighborhood Renaissance Partnership Program (CDBG)</u></p> <p>Comprehensive neighborhood</p>	Serves low to moderate-income persons (80% or below area median income) and	NA	NA	NA	NA 250 deed-restricted affordable	NA

TABLE 3- 2

NO.	PROGRAM	TARGET POPULATION	FUNDING SOURCES	FISCAL YEAR	DOLLAR AMOUNT (BUDGET)	NO. OF HOUSING UNITS PRODUCED	PERFORMANCE MEASURE
	<p>revitalization strategy for six targeted communities. Citizen based planning activities and targeted public resources are combined to benefit residents and businesses within the target neighborhood boundaries.</p>	<p>businesses operating within the target area.</p>				<p>units are provided on-going to eligible seniors until the deed restrictions for the multi-family project expire*</p> <p>*Units were produced in previous years</p>	

Public Housing Programs

Introduction

The housing authority of the City of Dallas was created in 1938, as a separate entity from the City of Dallas, to provide housing assistance to low-income families. The Dallas Housing Authority (DHA) is governed by a five-member Board of Commissioners, which is appointed by the mayor of the City of Dallas. Although the commission is appointed by the mayor, the authority is not a part of the City as defined by the Governmental Accounting Standards Board. The City of Dallas is not financially accountable for the operations of the DHA.

The Mission of the housing authority of the City of Dallas, Texas (DHA) is to, “provide quality, affordable housing to low-income families and individuals through the effective and efficient administration of housing assistance programs; and by creating and cultivating opportunities for program participants to achieve self-sufficiency and economic independence.”

The primary source of funding for the DHA is the U.S. Department of Housing and Urban Development (HUD). HUD oversees the expenditures of most of the general special revenue and capital project funds. Some 450 employees provide housing opportunities to more than 60,000 people through public housing developments and Housing Choice Voucher program (formerly Section 8). On January 30, 2004 the Consolidated Appropriations Act (Public Law 108-199) was signed into law enacting changes in the Housing Choice Voucher Program. The change funded public housing agencies at levels that more closely reflect actual funding needs and local rental market changes.

Currently, the DHA budget is in excess of \$200 million. According to the DHA website (01/25/2005), the racial characteristics of the DHA public housing residents consist of 86 percent African American residents, 7 percent White residents, 6 percent Hispanic residents, and 1 percent Asian residents.

A comparison of the racial/ethnic demographic of DHA public housing residents with the 2000 Census data for Dallas indicates that race/ethnic representation in DHA public housing residents is disproportionate to Dallas population with income below the poverty level by race and ethnicity. The 2000 Census data, on total population with income below the poverty level by racial/ethnic in Dallas is 40 percent Hispanic, 35 percent African American, 35 percent White, and 25 percent other.

In July 2007, the DHA reported that there are 15,076 active Housing Choice Vouchers issued in the Dallas area. The DHA further provided, in July 2007, the following information regarding various DHA program waiting lists:

- Pubic Housing – 8,902 households
- Public Housing for Elderly/Disabled – 625 households
- Section 8 Housing Choice Vouchers – 7,811 households
- Walker – 7,010 households.

The race and ethnicity of the households were not available from the DHA.

According to data provided in June 2007, the Dallas Housing Authority (DHA) owns 5,068 units of low income public housing. Thirty-eight developments consisting of a total of 3,723 units are occupied by families and 1,345 units are occupied by elderly/handicap/disabled households. The eight developments occupied by elderly/handicap/disabled households are located throughout the city. Elderly/disabled developments constitute 27 percent of the total public housing units.

According to the 2000 Census, households 65 years and older constituted 16 percent and families with children under 18 years constituted 30 percent of all households in the City of Dallas. Among public housing tenants, elderly/handicap/disabled households currently constitute 27 percent, and family households constitute 73 percent of all DHA residents. **Table 3-3 summarizes the family and elderly/disability status of DHA residents.**

- **Walker Consent Decree**

In 1985, seven African American women filed a discrimination lawsuit. Subsequent to the lawsuit, in 1995 the court ordered the DHA to build public housing in predominantly White neighborhoods. Homeowners sued and lost, and in 1998 the DHA completed and moved 75 residents to the Frankford Townhomes in North Dallas, a predominately White neighborhood. After homeowners near another North Dallas site filed a lawsuit and numerous court hearings, in January 2000, the U.S. Supreme Court declined to hear the plaintiff's appeal of the case. Additionally, a federal mandate required the DHA to increase the availability of Section 8 subsidized housing opportunities in the private sector throughout the Dallas area. In March 2001, HUD was released from the Walker discrimination lawsuit by providing 3,025 Section 8 vouchers and other resources.

- **Housing Development**

West Dallas: In the summer of 1998, the DHA completed the 225-unit Hamptons at Lakewest and in November 1999 the DHA occupied a newly constructed 196-unit family community called Kingbridge Crossing, formerly the old George Loving Place. Residents from an older complex, Edgar Ward, were moved into the newly-built 152-unit Lakeview Townhomes in August 2001. Elmer Scott was replaced with Villa Creek Apartments that opened in 2004.

The DHA also built Lake West Village, which consists of 50 single-family homes for public housing families who are on the Family Self Sufficiency program. Frankford Townhomes in North Dallas was constructed and Hidden Ridge Apartments at Lake Highlands was acquired and renovated. DHA also revitalized the East Dallas CityPlace neighborhood with the Roseland, Monarch and Carroll properties.

In 2001 the DHA opened the Lakewest Multipurpose Facility. The 56,000 square foot facility includes head start which provides childcare for 150 children, a police substation, the largest YMCA in the area, a junior Olympic-sized pool, and a Parkland women's health clinic. Lakewest consist of contemporary multi-family housing, single family homes, a multi-purpose facility, and business and commercial space. The entire revitalization effort is more than a \$100 million commitment to West

Dallas.

In 2001, the DHA built 50 single-family homes and broke ground on 68-acres for a 305-homeownership community called Greenleaf Village. Greenleaf Village is a national model for public/private partnerships, situated on land previously owned by DHA. DHA partnered with KB Home, American CityVista and Dallas Area Habitat for Humanity. Houses range from \$65 to \$180K.

East Dallas: The Roseland HOPE VI development near CityPlace, including Roseland Townhomes, Roseland Estates, Roseland Gardens, Monarch and Carroll Townhomes represents a \$75 million investment in the community, \$35 million from a HUD grant; the remainder leveraged with private funds. DHA replaced outdated homes, built in 1942, with contemporary, quality public housing and market-rate townhomes, duplexes and single-family homes in an area that is experiencing gentrification. A \$25 million Hall Street initiative between the DHS and Central Dallas Ministries will make way for much-needed commercial and rental opportunities in an area in need of revitalization.

Southeast Dallas: DHA received a \$20 million HOPE VI grant to demolish and rebuild Frazier Courts in southeast Dallas. Frazier Courts is a part of DHA's "Golden Triangle" master plan to demolish Turner Courts and Rhoads Terrace housing developments. The initiative will give new life to an aging area. The Frazier commitment is a \$60 million investment to that community. The project is expected to be completed by fall 2008.

The Consolidated Plan FY 2006-07 indicates that the tenant population is 86 percent African American tenants, seven percent White tenants, six percent Hispanic tenants and one percent Other race tenants. The 2000 Census reports the racial/ethnic demographics of households below the poverty level in the City of Dallas is 34.9 percent African American, 34.5 percent White, 24.7 percent Hispanic and five percent Other. A comparative analysis shows that the African American population in the DHA is disproportionately higher than the percentage of African Americans below the poverty level citywide; and that the populations of White and Hispanic tenants in DHA are disproportionately lower than the percentage of White and Hispanic persons below the poverty level citywide. The percentage difference among the DHA Asian population and those persons below the poverty level citywide is only 4 percent.

**TABLE 3-1
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS**

HOUSING DEVELOPMENT	TYPE	ASSISTED UNITS	APPLICABLE PROGRAMS
PUBLIC HOUSING			
Roseland Town Homes 1949 N. Washington	Family	152	Dallas Housing Authority (DHA)
Roseland Estates 1949 N. Washington	Family	138	Dallas Housing Authority (DHA)
Little Mexico 3027 Harry Hines	Family	102	Dallas Housing Authority (DHA)
Cedar Springs 2533 Lucas Dr.	Family	402	Dallas Housing Authority (DHA)
Frazier Fellowship 4907 Spring Avenue	Family	76	Dallas Housing Authority (DHA)
Brackins Village 1544 E. Eighth	Family	102	Dallas Housing Authority (DHA)
Turner Courts 6601 Bexar St.	Family	294	Dallas Housing Authority (DHA)
Rhoads Terrace 5712 Pilgrim Drive	Family	394	Dallas Housing Authority (DHA)
Villa Creek Apts. 3019 Bickers St.	Family	152	Dallas Housing Authority (DHA)
Conner Dr 2004 Conner Dr.	Family	11	Dallas Housing Authority (DHA)
Kelly Blvd 18012 Kelly Blvd	Family	19	Dallas Housing Authority (DHA)
Larimore 5204 Larimore Lane	Family	21	Dallas Housing Authority (DHA)
Military 7619 Military Pkwy.	Family	25	Dallas Housing Authority (DHA)
Pebbles Apartments 8320 Park Lane	Family	42	Dallas Housing Authority (DHA)
Barbara Jordan Sq. 4700 Country Creek	Family	100	Dallas Housing Authority (DHA)

Source: Dallas Housing Authority, June 2007

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	ASSISTED UNITS	APPLICABLE PROGRAMS
PUBLIC HOUSING			
Homes TX9-29 Various	Family	22	Dallas Housing Authority (DHA)
Homes TX9-30 Various	Family	20	Dallas Housing Authority (DHA)
Homes TX9-37 Various	Family	15	Dallas Housing Authority (DHA)
Homes TX9-40 Various	Family	18	Dallas Housing Authority (DHA)
Homes TX9-42 Various	Family	14	Dallas Housing Authority (DHA)
Carroll Townhouses 2021 N. Washington	Family	71	Dallas Housing Authority (DHA)
Cedar Glen 2906 E. Kiest Blvd.	Family	250	Dallas Housing Authority (DHA)
Estelle Village 5969 Highland Village	Family	291	Dallas Housing Authority (DHA)
Frankford Town Homes 18110 Marsh Lane	Family	76	Dallas Housing Authority (DHA)
Hidden Ridge Apts. 9702 Ferris Branch Blvd.	Family	228	Dallas Housing Authority (DHA)
Kingbridge Crossing 3131 Kingbridge	Family	196	Dallas Housing Authority (DHA)
Lakewest Townhomes 3020 Bickers	Family	152	Dallas Housing Authority (DHA)
Monarch Town Homes 2021 N. Washington	Family	65	Dallas Housing Authority (DHA)
Hamptons @ Lakewest 2425 Bickers	Family	225	Dallas Housing Authority (DHA)
Lakeview Village 2425 Bickers St.	Family	50	Dallas Housing Authority (DHA)
TOTAL FAMILY UNITS		3,723	Dallas Housing Authority (DHA)

TABLE 3-1 (Continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	ASSISTED UNITS	APPLICABLE PROGRAMS
PUBLIC HOUSING			
Audelia Manor 10025 Shoreview Rd.	Elderly	123	Dallas Housing Authority (DHA)
Brooks Manor 630 Llewellyn	Elderly	227	Dallas Housing Authority (DHA)
Cliff Manor 2423 Fort Worth Ave	Elderly	180	Dallas Housing Authority (DHA)
Forest Green Manor 9730 Shepherd Rd.	Elderly	251	Dallas Housing Authority (DHA)
Lakeland Manor 3105 Peavy Rd.	Elderly	172	Dallas Housing Authority (DHA)
Park Manor 3333 Edgewood	Elderly	196	Dallas Housing Authority (DHA)
Simpson Place 3922 Simpson	Elderly	95	Dallas Housing Authority (DHA)
Roseland Gardens 2255 N. Washington	Elderly	101	Dallas Housing Authority (DHA)
TOTAL ELDERLY UNITS		1,345	Dallas Housing Authority (DHA)

Source: Dallas Housing Authority, June 2007

TABLE 3-1 (Continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	ASSISTED UNITS	APPLICABLE PROGRAMS
HUD ASSISTED HOUSING			
Aya Senior Village 2607 Jeffries	Elderly	30	HUD Section 8
Amber Dawn Apartment 8542 Spring Valley Rd.	Family	157	HUD Section 8
Artison Ridge Apartments 5480 Preakness Ln	Family	264	HUD Section 8
Aspen Chase Apartments 11760 Ferguson Rd.	Family	324	HUD Section 8
Autumn Creek Apartments 10765 East NW HWY	Family	81	HUD Section 8
Barkley Square Apartments	Family	141	HUD Section 8
Bent Creek Apartments 9750 Forest Lane	Family	363	HUD Section 8
Bruton Oaks Apt. 9901 Bruton Rd.	Family	304	HUD Section 8
Buckner Village 1810 John West Rd.	Family	172	HUD Section 236
Caldwell House 1323 Caldwell Ave.	Family	6	HUD Section 8
Casa Trevino 1901 W. Davis	Elderly	85	HUD Section 202
Cathedral Gdns Apt. 1500 N. Garrett Ave.	Elderly	114	HUD Section 236 Section 8
Cherokee Village II Apt. 7204 Elam Rd.	Family	150	HUD Section 236
Cliff View Village III 2628 Simpson Stuart Rd.	Elderly	27	HUD Section 202
Cliff View Village 2424 Simpson Stuart Rd.	Elderly	28	HUD Section 202
Cliff View Village II 2425 Simpson Stuart Rd.	Elderly	28	HUD Section 202
Colonial Tepeyac 5880 Bernal Dr.	Family	280	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Carousel Court Apartments 3800 S. Tyler	Family	278	HUD Section 8
Cedar Ridge Apartments 7905 Marvin E. Love	Family	192	HUD Section 8
Champions of North Dallas 4912 Haverwood Ln	Family	550	HUD Section 8
Chapel Creek 3410 Hidalgo Dr.	Family	192	HUD Section 8
Chateau Crete Apartments 1916 Stevens Forest	Family	93	HUD Section 8
Chenault Creek Apartments 2900 Dilido Rd.	Family	228	HUD Section 8
Churchill @ Pinnacle Park 1411 Cockrell Hill Rd.	Family	200	HUD Section 8
Claremont Apartments 2472 Highland Rd.	Family	172	HUD Section 8
Colorado Place Apartments 2242 Fort Worth Ave.	Family	342	HUD Section 8
Columbia Luxar Townhome 3120 Guadalupe Ave.	Family	125	HUD Section 8
Cornerstone Chase 3120 Valley Meadow	Family	166	HUD Section 8
Creekwood Village Apt 10928 Audelia Rd.	Family	362	HUD Section 8
Creastridge 6417 Ridgecrest	Family	110	HUD Section 8
Cross Creek 6033 E. Northwest Hwy.	Family	267	HUD Section 8
Crystal Creek Apartments 1025 Wheatland	Family	217	HUD Section 8
Dallas North Apartments 5557 Alpha Rd.	Family	206	HUD Section 8
Deercreek Apartments 3550 St. Francis	Family	104	HUD Section 8
Deerfield Apartments 9070 Forest Ln.	Family	256	HUD Section 8
Del Mar Apartments 6466 Ridgecrest	Family	260	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Delafield Villas 4101 Delafields Ln.	Family	204	HUD Section 8
Diamond Creek 3402 Buckner	Family	272	HUD Section 8
Dickenson Place 911 St. Joseph	Elderly	165	HUD Section 236 Section 8
Eban Village Apartments I 2710 Jeffries	Family	110	HUD Section 8
Eban Village Apartments II 3011 Park Row	Family	220	HUD Section 8
Edgewood Manor 1811 South Blvd.	Elderly	30	HUD Section 8
El Centro Way 2907-29 Midway Plaza Dr.	Family	10	HUD Section 8
Enchanted Hills Apartments 7802 Villa Cliff Dr.	Family	229	HUD Section 8
Ewing Villas 811 S. Morrell Ave.	Family	80	HUD Section 8
Fair Oak Creek Apartments 8849 Fair Oak Crossing	Family	276	HUD Section 8
First Village Green, Inc. 4306 Olde Forge Rd.	Family	150	HUD Section 8
Forest Gardens 12203 Plano Rd.	Family	232	HUD Section 8
Forest Green Manor 9730 Shepherd Rd.	Family	252	HUD Section 8
Forest Grove Apartments 10203 Budtime	Family	85	HUD Section 8
Forestwood on the Creek 9601 Forest Lane	Family	112	HUD Section 8
French Colony Apartments 1239 Hartsdale	Family	94	HUD Section 8
Garden Ridge Apartments 6517 Melody Ln.	Family	170	HUD Section 8
Good Haven Apartments 1810 High Hill Blvd.	Family	332	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Greens of Hickory trail 8613 Old Hickory Trail	Family	250	HUD Section 8
Harbors@Plum Tree Apts. 7550 S. Westmorland	Family	485	HUD Section 8
Harbors Apartments 7550 S. Westmoreland	Family	480	HUD Section 8
Hemingway House Apts. 3410 Fordham Rd.	Family	124	HUD Section 8
Heritage Square 4753 Duncanville Rd.	Family	112	HUD Section 8
Highlands 2359 Highland Rd.	Family	136	HUD Section 8
Hillburn Hill Apartments 2603 Hillburn	Family	157	HUD Section 8
Hillcrest House Apts. 834 Marsalis Ave.	Family	64	HUD Section 8
Homes of Perisimmon 3245 Simpson Stuart	Family	180	HUD Section 8
Honey Creek Apts. 11611 Ferguson Rd.	Family	686	HUD Section 8
Indian Ridge Apts. 3706 W. 8 th St.	Family	161	HUD Section 8
Jacry Apts. 3823 Bonnieview Dr.	Family	61	HUD Section 8
Lakeridge 2510 Community Dr.	Family	66	HUD Section 8
Lakewood Garden Apts. 4502 Gaston	Family	54	HUD Section 8
Las Lomas Apts 6161 Trail Glen Dr.	Family	236	HUD Section 8
Madison 12800 Jupiter Rd.	Family	364	HUD Section 8
Madison Point Apts. 220 W. Overton Rd.	Family	176	HUD Section 8
March St. 4500 March Ave.	Family	60	HUD Section 8
Meadow Creek Apts. 14000 Maham Rd.	Family	71	HUD Section 8
Melrose Place Apts. 2816 Lucas	Family	113	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Mesa Ridge Apartments 3504 Fawn Valley Dr..	Family	214	HUD Section 8
Mill Run 2732 W. Colorado	Family	112	HUD Section 8
Monarch Place Apts 4618 Monarch	Family	20	HUD Section 8
Monfort Oak Apartments 14100 Monfort Dr.	Family	276	HUD Section 8
Murdeaux Villas 125 S. Murdeaux	Family	240	HUD Section 8
Nantucket Island Apts. 8221 Scyene Rd.	Family	50	HUD Section 8
New Horizon Apts. 3650 Dixon Ave.	Family	192	HUD Section 8
Normandy Apts. 1825 Park Row	Family	18	HUD Section 8
North Creek Condo 9687 Pinyon Tree Ln.	Family	158	HUD Section 8
Oak Lawn Apartments 2624 Douglas Ave.	Family	78	HUD Section 8
Oak Lawn Height Apts. 2600 Arroyo Ave.	Family	136	HUD Section 8
Oakland Apts. 4001 Malcolm X Blvd.	Family	54	HUD Section 8
Oakridge Apartments 2803 W. Illinois	Family	46	HUD Section 8
Oakwood Apts. 2538 Bahama Dr.	Family	102	HUD Section 8
Oasis I 2755 Ledbetter Dr.	Family	187	HUD Section 8
Oakwood Place Apts. 4950 Wadsworth Dr.	Family	206	HUD Section 8
Oasis Park Apartments 3035 E. Ledbetter Dr.	Family	166	HUD Section 8
Park @ Cliff Creek 7310 Marvin D. Love	Family	280	HUD Section 8
Parkwoods Apartments 3035 W. Pentagon Pkwy	Family	826	HUD Section 8
Pegasus Villas 7200 N. Stemmons Frwy.	Elderly	156	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Peterson Place Apts. 5423 Peterson Ln.	Family	168	HUD Section 8
Pine Point 3102 Oradell	Family	318	HUD Section 8
Players Club Apartments 2525 Players Court	Family	320	HUD Section 8
Pottershouse Apartments 2515 Perryton	Elderly	280	HUD Section 8
Prairie Commons 9850 Military Parkway	Family	72	HUD Section 8
Prairie Hill Condo 2016 Prairie Ave.	Family	18	HUD Section 8
Preston Greens Apts 5990 Arapaho Rd.	Family	257	HUD Section 8
Primavera Apts. 2610 Community Dr.	Family	137	HUD Section 8
Primrose @ Highland Meadow 2000 Highland Rd.	Family	150	HUD Section 8
Primrose Oaks Apartments 2999 S. Hampton Rd.	Family	250	HUD Section 8
Primrose Park Villas 2519 John West Rd.	Family	232	HUD Section 8
Prince Williams Apts. 504 Marsalis	Family	12	HUD Section 8
Providence @ Mockingbird 1853 Mockingbird	Family	251	HUD Section 8
Province on the Park 8501 Old Hickory Trail	Family	280	HUD Section 8
Province @ Village Fair 5151 Village Fair Dr.	Family	236	HUD Section 8
Redbird Trails 3636 Redbird LN.	Family	252	HUD Section 8
Reflections of Highpoint 9010 Markville Dr.	Family	373	HUD Section 8
Regal Brook Apts. 8303 Skillman	Family	160	HUD Section 8
Regal Court Apartments 5800 Preston View	Family	231	HUD Section 8
Regal Springs Apartments 13030 Audelia Rd.	Family	220	HUD Section 8
Residence @ The Oaks 2740 Duncanville Rd.	Family	212	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Birchwood Apartments 4829 Cole Manor	Family	276	HUD Section 8
Brittney Park Apartments 14222 Dallas Parkway	Family	217	HUD Section 8
Eastfield Village 8405 La Prada East	Family	232	HUD Section 8 Walker
Easton Hills Apts. 10429 Lone Tree	Family	282	HUD Section 8
Echad Apt. I & II 2620 Ruidosa Ave.	Elderly & Handicap	202	HUD Section 202 HUD Section 8
El Capitan Apt. 1842 El Capitan	Family	150	HUD Section 8
Estelle Village 5969 Highland Village Dr.	Family	288	DHA/ HUD Section 8
Forest Dale Apt. 11851 Highdale	Elderly	206	HUD Section 202
Fowler Christian Apt 105 Juliette Fowler	Elderly/Handicap	164	HUD Section 202
Friendship Tower 3033 S. Cockrell Hill	Elderly	150	HUD Section 202 Section 8
Good Haven Apt. 1810 High Hill Rd.	Family	332	HUD Section 8
Greater Bethlehem Plz 7835 Military Pkwy.	Family	30	HUD Section 202 Section 8
Grove Village 7209 L. Loop 12	Family	232	HUD Section 8
Highland Park Apts. 6271 Highland Hills	Family	172	HUD Section 8
Highland Hills Dr. Apts. 5850 Highland Hills	Family	100	HUD Section 8
Highland Rd. Village 2704 S. Cockell Hill	Family	332	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Lake June Village 1226 N. Masters	Family	100	HUD Section 8
Leigh Ann Apt. 7938 Leigh Ann Dr.	Family	256	HUD Section 8
Mira Vista 7651 Hawn Frwy.	Family	256	HUD Section 8
Northaven Terrace 2800 Jerridee Cir.	Family	208	HUD Section 8
Northgate Village 12303 Plano Rd.	Family	168	HUD Section 8
Midpark Towers 8550 Midpark Rd.	Elderly	200	HUD Section 8
Oak Hollow Apt. 444 Oak Hollow Dr.	Family	150	HUD Section 8
Oak Hollow 13330 Emily Dr. .	Family	100	HUD Section 8
Cedar Glen Apartments 2906 E. Kiest Blvd.	Family	250	DHA/HUD Section 8
Buena Vista Apartments 3969 Altoona Dr.	Family	252	HUD Section 8
People's El Shaddai Vlg 2836 Overton Rd.	Family	100	HUD Section 221
Pleasant Grove Apt. 1441 N. Jim Miller	Family	202	HUD Section 8
Pleasant Village 364 N. Jim Miller	Family	200	HUD Section 8
Rose Garden Apts. 2121 52 nd St.	Family	110	HUD Section 8
Rosemont @ Ash Creek 2563 John West Blvd.	Family	280	HUD Section 8
Roseland Townhomes 2021 N. Washington	Family	152	HUD Section 8
Rosemont @ Arlington Park 1716 Chattanooga Pl.	Family	100	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Rosemont @ Bluffridge 8125 Clark Rd.	Family	256	HUD Section 8
Rosemont @ Cedar Crest 3303 Southern Oaks	Family	256	HUD Section 8
Rosemont @ Hickory Trace 8410 S. Westmorland	Family	180	HUD Section 8
Rosemont @ Lakewest 3000 Hampton Rd.	Family	151	HUD Section 8
Rosemont @ Meadow Ln 4722 Meadow St.	Family	264	HUD Section 8
Rosemont @ Melody Place 6852 Shadybrook Ln.	Family	196	HUD Section 8
Rosemont @ Melody Village 5929 Melody Ln.	Family	262	HUD Section 8
Rosemont @ Mission Trails 330 E. Camp Wisdom	Family	250	HUD Section 8
Rosemont @ Oak Hollow 3015 E. Ledbetter .	Family	153	HUD Section 8
Rosemont @ Pemberton Hill 220 Stoneport Dr.	Family	236	HUD Section 8
Rosemont @ Sierra Vista 9901 Scyene Rd.	Family	250	HUD Section 221
Rosemont @ Timbercreek 801 Beckleymeade	Family	100	HUD Section 8
Shadow Ridge Village 9701 W. Ferris Branc	Family	144	HUD Section 8
Sierra Vista Apts. 2775 Northaven Rd.	Family	224	HUD Section 8
Simpson Place Apts. 3922 Simpson St.	Family	89	HUD Section 8
Solarium Apts. 9275 LBJ Freeway	Family	172	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Southdale Apts. 3727 Dixon Ave.	Family	182	HUD Section 8
Prairie Creek Manor 1190 Prairie Creek	Family	144	HUD Section 236 HUD Section 8
Spanish Creek Apts. 3109 Chapel Creek	Family	302	HUD Section 8
Spring Gardens 7803 Ferguson Rd.	Family	60	HUD Section 8
Pythian Manor 2719 E. Illinois Ave.	Elderly	75	HUD Section 8
Regis Square Apt. 1355 N. Jim Miller	Family	174	HUD Section 8
Spring Ridge Apts. 3604 Legendary Ln.	Family	196	HUD Section 8
Ridgecrest Terrace 5330 Preakness	Family	250	HUD Section 8
St Augustine Estates 2222 St. Augustine	Elderly	150	HUD Section 8
Royal Crest Apt. 3558 Wilhurt Ave.	Family	165	HUD Section 8
Saint Augustine Apt. 1198 N St. Augustine	Family	200	HUD Section 8
Saint James Manor 3119 Easter Ave.	Elderly	100	HUD Section 8
Shiloh Village Apt. 8702 Shiloh Rd.	Family	168	HUD Section 8
Simari Ridge Apartments 3432 Loop 12 South	Family	200	HUD Section 8
St. Charles Apartments 4708 San Jacinto	Family	12	HUD Section 8
Starlight Apts. 9709 Starlight Rd.	Family	73	HUD Section 8
Southcrest Apt. 3702 Conway St.	Family	150	HUD Section 236
Southport Apt. 8502 Willoughby	Family	148	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Spruce Square Apt. 442 St. Augustine	Family	160	HUD Section 8
Steppington Central 10640 Steppington Dr.	Family	224	HUD Section 8
Stone Manor Apts. 3122 Park Lane	Family	108	HUD Section 8
Sunrise Village Apts. 4836 Sunnyvale	Family	148	HUD Section 8
Surrey Row 7272 Marvin D. Love	Family	436	HUD Section 8
Telstar apts. 510 Westmount	Family	100	HUD Section 8
The Homes of Mountain Creek 1350 Skyline Rd.	Family	200	HUD Section 8
The Masters Apts. 1180 N. Masters	Family	144	HUD Section 8
The Parks of Wynnewood 1910 Argentina Dr.	Family	406	HUD Section 8
The Tuscany @ Goldmark 13731 Goldmark Dr.	Family	184	HUD Section 8
The Villas of Sorrento 3130 Stag Rd.	Family	220	HUD Section 8
Tyler Street Manor 922 W. 9th St.	Elderly/Handicap	180	HUD Section 8
Village Green II 4301 Pepper Tree Ln.	Family	208	HUD Section 236 Section 8
Villages of Royal Lane 11349 Newkirk	Family	320	HUD Section 236 HUD Section 8
West Park Apt. 11907 Greenville	Elderly/Handicap	200	HUD Section 8
Wheatland Terrace 443 Wheatland	Family	224	HUD Section 8
Willow Pond Apt. 6003 Abrams Rd.	Family	386	HUD Section 8
Woodland City Apt. 202 Jim Miller	Family	300	HUD Section 8

TABLE 3-1 (continued)
CITY OF DALLAS
PUBLIC AND HUD ASSISTED RENTAL HOUSING DEVELOPMENTS

HOUSING DEVELOPMENT	TYPE	NUMBER of ASSISTED UNITS	APPLICABLE PROGRAMS
Upper E. Apts. 6127 Gaston Ave	Family	50	HUD Section 8
Villa Santa Maria Apts. 1830 Bennett Ave.	Elderly	66	HUD Section 8
Arbor East Apts. 1615 John West Rd.	Family	357	HUD Section 8
Azalea Courts Apts. 1721 John West Rd.	Family	57	HUD Section 8
Villas @ Remond 3050 Remond	Elderly	131	HUD Section 8
Villas of Sorrento 3130 Stag Rd	Family	220	HUD Section 8
Waterchase 12365 Plano Rd.	Family	134	HUD Section 8
Waterford @ Goldmark 13695 Goldmark Dr.	Family	220	HUD Section 8
Wellington Pl. Apts. 9940 Forest Ln.	Family	164	HUD Section 8
West Amherst Apts 5419 Amherst Circle	Family	44	HUD Section 8
West Virginia Park Apts. 8004 N. Virginia Dr.	Family	204	HUD Section 8
Williams Run Apts. 7440 La Vista	Family	252	HUD Section 8
Woodfront Condo 5411 Columbia Ave.	Family	48	HUD Section 8
Woodglen Park Apts. 6800 S. Cockrell Hill	Family	232	HUD Section 8
Woodglen Park II 6800 S. Cockrell Hill	Family	120	HUD Section 8
Woodhollow Apts 4424 Woodhollow Dr.	Family	236	HUD Section 8
Woodside Terrace 14018 Brookgreen	Family	230	HUD Section 8
TOTAL		41,173	

Source: HUD Website Inventory of Federally Subsidized Rental Units & City of Dallas Government-assisted Housing List

**TABLE 3-3
FAMILY AND DISABILITY STATUS OF
PUBLIC HOUSING TENANTS**

Development Name	Family	Elderly/ Handicap/Disabled	Total
Roseland Homes	290	101	391
Little Mexico	102	0	102
Cedar Springs	402	0	402
Frazier Courts	76	0	76
Brackins Village	102	0	102
Turner Courts	294	0	294
Rhoads Terrace	389	0	389
Kingsbridge Crossing	195	0	195
Frankford Homes	76	0	76
Carroll Town Homes	71	0	71
Conner Dr	11	0	11
Kelly Blvd	19	0	19
Lakeview Village	50	0	50
Larimore	21	0	21
Military	25	0	25
Barbara Jordan Sq.	100	0	100
Pebbles Apt.	42	0	42
Homes TX9-29	22	0	22
Homes TX9-30	20	0	20
Homes TX9-37	15	0	15
Homes TX9-40	18	0	18
Homes TX9-42	14	0	14
Hidden Ridge Apartment	228	0	228
Hampton @ Lakewest	225	0	225

**TABLE 3-3- Continued
FAMILY AND DISABILITY STATUS OF
PUBLIC HOUSING TENANTS**

Development Name	Family	Elderly/ Handicap/Disabled	Total
Estelle Village	291	0	291
Cedar Glen	250	0	250
Villa Creek Apartments	152	0	152
Park Manor	0	196	196
Brooks Manor	0	227	227
Cliff Manor	0	180	180
Audelia Manor	0	123	123
Monarch Town Homes	65	0	65
Forest Green	0	251	251
Lakeland Manor	0	172	172
Simpson Place	0	95	95
Total	3,723	1,345	5068
Percent	73	27	100

Source: Dallas Housing Authority (DHA), April, 2004

“Disabled person” means a person who has a disability as defined in Section 223 of the Social Security Act. This includes the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months, or an individual who has attained the age of 55 and is blind.

“Handicapped person” means a person having physical or mental impairment which (1) is expected to be of long-continued or indefinite duration, (2) which substantially impedes his or her ability to live independently, and (3) is of such a nature that such disability could be improved by more suitable housing conditions.

HUD Assisted Housing Units

In the city of Dallas, there are 42 HUD assisted rental developments containing a total of 6,191 units. The number of developments for family and elderly/handicapped are evenly distributed. Elderly/handicap/disabled units constitute 41 percent [2,534] of total HUD assisted units. These developments are subject to the provisions of six different HUD programs that are described below.

HUD Section 202

This program authorizes federal assistance to private non-profit organizations and consumer cooperatives for the purpose of providing support for the elderly, to finance site acquisitions and improvements, construction, reconstruction, or rehabilitation of structures. Projects are expected to have supportive services for the tenants funded from non-HUD private or public sources.

HUD Section 207

This program is referred to as “full insurance” multi-family authorities. This provision offers ways of encouraging construction and substantial rehabilitation of multi-family housing.

HUD Section 221

This program works the same as HUD Section 207, under the guidelines of the National Housing Act.

HUD Section 223

This program assists in the purchase or rehabilitation of housing and/or property in older, declining areas. HUD insures lenders against loss on mortgage loans under other section’s of the National Housing Act. The property must be an acceptable risk giving consideration to the need for providing adequate housing for low and moderate income families.

HUD Section 236

Five projects with a total of 246 units are governed by 40-year HUD Section 236(j) (1) loans, which have a 20-year prepayment option. All projects have Section 8 contracts subject to five year renewals with HUD.

HUD Section 8 Programs

This is a rent subsidy program that assists eligible low income families to obtain decent, safe, and sanitary housing. It consists of various sub-programs, designed to reflect different types of housing (new construction and substantial rehabilitation).

- **Section 8 Housing Choice Voucher Program**

The housing choice voucher program is a federal government program that assists very low-income families, the elderly, and disables families to obtain decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.”

Participants are free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home

In the Section 8 Housing Choice Voucher Program the following criteria exists:

- Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent of the area median income. Median income levels are published by HUD and vary by location. The PHA serving your community can provide you with the income limits for your area and family size.
- PHAs may establish local preferences for selecting applicants from its waiting list. For example, PHAs may give a preference to a family who is (1) homeless or living in substandard housing, (2) paying more than 50% of its income for rent, or (3) involuntarily displaced. Families who qualify for any such local preferences move ahead of other families on the lists who do not qualify for any preference. Each PHA has the discretion to establish local preferences to reflect the housing needs and priorities of its particular community.
- The PHA calculates the maximum amount of housing assistance allowable. The maximum housing assistance is generally the lesser of the payment standard minus 30% of the family's monthly adjusted income or the gross rent for the unit minus 30% of monthly adjusted income
- The units must be maintained by the owner in decent, safe, and sanitary condition or the owner will not qualify to receive the housing assistance payment.
- Rents must be within the fair market rent (FMR) for the area and type of housing.

According to HUD's Subsidized Apartment data base, there are 42 federally assisted developments providing 2,983 dwelling units. The 2,983 units consist of 1,200 units for elderly households, 249 units for handicap households, and 1,534 family units.

- **Conversion vouchers (housing conversions)**

Conversion vouchers provide replacement housing as a result of the demolition, disposition, or mandatory conversion of public housing units. These vouchers are also used to relocate families living in these projects.

Conversion vouchers are also provided to both families affected by an owner's decision to opt-out of a project based Section 8 contract and families affected by an owner's decision to prepay a HUD issued mortgage

Conversion vouchers assist PHAs with relocation or replacement housing needs that result from the demolition, disposition, or mandatory conversion of public housing units. Also conversion vouchers include providing assistance to families living in section 8 projects for which the owner is opting out of the HAP contract, HUD is taking enforcement action against owners with project-based assistance, and projects for which the owner is prepaying the mortgage.

Eligibility Criteria:

Families that live in public housing units scheduled to be demolished, disposed of or converted are eligible for a conversion voucher; families living in developments that are affected by the owner's decision to opt-out of a Section 8 project-based contract; or by the owner's decision to prepay the mortgage, will be notified by the owner to contact the PHA.

- **Family unification vouchers**

Family unification vouchers enable families to rent affordable housing for whom the lack of affordable housing is a primary factor in, (1) the separation of children from their families or (2) in the prevention of reunifying the children with their families.

Family unification vouchers are made available to families for whom the lack of adequate housing is a primary factor in the separation, or threat of imminent separation, of children from their families or in the prevention of reunifying the children with their families. Family unification vouchers enable these families to lease or purchase decent, safe and sanitary housing that is affordable in the private housing market.

PHAs authorized under state law to develop or operate housing assistance programs may apply. Public Housing Agencies (PHAs) respond to notices of funding availability (NOFAs). Each NOFA identifies allocation areas, amount of funds available per area and the selection criteria for rating and ranking applications.

Families are eligible for these vouchers if they meet two conditions:

- a. The public child welfare agency (PCWA) has certified that this is a family for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child, or

children, in out-of-home care, or in the delay of discharge of a child, or children, to the family from out-of-home care; and

b. The PHA has determined the family is eligible for a housing choice voucher

- **Homeownership vouchers**

Homeownership vouchers enable very low income families that need help meeting the monthly mortgage and other homeownership expenses to purchase their first home. This program is administered by the local PHA

Eligible participants must be a participant in the Housing Choice Voucher program and receive rental assistance.

- **Project based vouchers**

Project based vouchers encourage property owners to construct, rehabilitate, or make available, existing housing units to lease to very low income families.

Under the project-based voucher program, a PHA enters into an assistance contract with the owner for specified units and for a specified term. The PHA refers families from its waiting list to the project owner to fill vacancies. Because the assistance is tied to the unit, a family who moves from the project-based unit does not have any right to continued housing assistance. However, they may be eligible for a tenant based voucher when one becomes available.

Project-based vouchers are a component of a public housing agencies (PHAs) housing choice voucher program. A PHA can attach up to 20 percent of its voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set-aside a portion of the units in an existing development. Rehabilitated units must require at least \$1,000 of rehabilitation per unit to be subsidized, and all units must meet HUD housing quality standards.

There are no appropriations for this program and HUD does not allocate funding for project-based voucher assistance. Instead, funding for project-based vouchers comes from funds already obligated by HUD to a PHA under its annual contributions contract (ACC). The PHA can use up to 20 percent of its housing choice vouchers for project based vouchers. The PHA pays the owner the difference between 30 percent of family income and the gross rent for the unit.

- **Vouchers for people with disabilities**

This program enables very low income families with disabilities to lease affordable private housing.

Mainstream program vouchers enable families having a person with disabilities to lease affordable private housing of their choice. Mainstream program vouchers also assist persons with disabilities who often face difficulties in locating suitable and accessible housing on the private market.

Public Housing Agencies (PHAs) authorized under state law to develop or operate housing assistance programs may apply. In some instances, nonprofit agencies may also apply for housing vouchers. PHAs respond to notices of funding availability (NOFAs). Each NOFA identifies allocation areas, amount of funds available per area, and the selection criteria for rating and ranking applications.

Only a family that includes a disabled person and is income eligible may receive a mainstream program voucher. Applicants will be selected from the PHA's housing choice voucher waiting list. Designated housing vouchers enable non-elderly families with a disabled person, who would be eligible for public housing if occupancy were not restricted to elderly families to lease safe, decent and affordable housing.

These vouchers also assist families affected by a PHA decision to designate their buildings as "mixed elderly and disabled buildings" but demonstrate a need for alternative resources for families with a disabled person. PHAs authorized under state law to develop or operate housing assistance programs may apply.

3. General Policies of the Dallas Housing Authority (DHA)

The Dallas Housing Authority updated its Administrative Plan for the Section 8 Rental Certificate, Rental Voucher, and Rental Rehabilitation Programs on November 20, 2003. The plan addresses seventeen sections of program operation beginning with special conditions related to the Walker, et al. v. HUD et al. lawsuit. The primary subjects addressed in the administrative plan include: selection of applicants, briefing families and issuance/cancellation of rental certificates, occupancy policies, Housing Quality Standards, inspection policy, voucher and landlord payment procedures, complaint and appeal process, and subsidy standards.

The following section describes DHA's policies related to tenant selection, consistency of DHA policies with Federal/State/Local guidelines, and non-compliance issues with laws.

Tenant Application, Selection and Assignment Policies of Public Housing and Section 8 Programs in the City of Dallas

Section IV of the administrative plan sets forth the criteria for the selection of applicants for HUD assisted housing operated by DHA.

The DHA's outreach strategies are directed toward potential applicants through advertisement in the Dallas Morning News, local minority newspapers and local radio stations as needed; distribution of brochures, leaflets and handouts; and contacts with community groups/organizations and neighborhood publications.

The plan for selection of applicants and assignment of dwelling units is intended to assure equal opportunity and non-discrimination on the grounds of race, color, creed, age, sex, religion, handicap,

familial status or national origin.

It is DHA's policy to conduct outreach efforts to obtain and maintain a well balanced application pool. Outreach efforts take into account the level of vacancy in DHA units, unit availability through turnover, and size of the waiting list. Based on the application data, a general assessment of the applicant's eligibility is determined. Application data verified more than 60 days before the issuance of a Section 8 Rental voucher is recertified to ensure applicant eligibility.

Applicants are placed on the Section 8 Waiting List based on the date and time of receipt of a completed application. Applicants are told the approximate date that they may be issued a certificate or voucher following the conclusion of their eligibility determination.

Applications for Section 8 Housing are accepted as program needs demand. Times, dates, and locations for applications to be taken are announced by public notice in area newspapers and on local radio stations and posted in DHA's Administrative offices.

4. Affirmative Action Policies of the Dallas Housing Authority (DHA)

The following section discusses affirmative action and policies of the Dallas Housing Authority in order to assure equal opportunity and non-discrimination on the grounds of race, color, creed, age, sex, religion, handicap, familial status or national origin.

Dissemination of Housing Rights Information to Participants of All Assisted Housing Programs

DHA provides an orientation program on a daily basis for all new housing tenants residing in public and assisted housing and tenants receiving Section 8 assistance. This orientation includes the dissemination of fair housing information from the City's Fair Housing Office. DHA provides informational pamphlets from the Fair Housing Office of the City of Dallas to all tenants. Additionally, under DHA's Housing Opportunity Program (HOP), all current Section 8 families relocating to new housing and families who are entering the Section 8 Certificate/Rental Voucher program for the first time are provided additional assistance from HOP counselors.

Recommendations

- Coordinate fair housing education activities with the DHA for employees and resident councils.
- DHA enhance outreach to increase racial/ethnic diversity in the tenant population

6. Fair Housing Impediments

- The availability of the number of households on the Section 8 and public housing waiting list from the DHA is not readily available as is the racial/ethnic demographics of tenants by individual public housing developments and on the waiting list.

CHAPTER IV PUBLIC POLICIES, PRACTICES AND PROGRAMS INVOLVING HOUSING AND HOUSING RELATED ACTIVITIES

Introduction

In accordance with a joint statement of the Department of Justice and the Department of Housing and Urban Development on August 18, 1999, "The Fair Housing Act prohibits a broad range of practices that discriminate against individuals on the basis of race, color, religion, sex, national origin, familial status, and disability. The Fair Housing Act does not pre-empt local zoning laws. However, the Act applies to municipalities and other local government entities and prohibits them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons, including individuals with disabilities." This joint statement further emphasizes that if power is exercised in a specific instance in a way that is inconsistent with a federal law such as the Fair Housing Act, the federal law will supersede; that "long before the 1988 [Fair Housing] amendments, the courts had held that the Fair Housing Act prohibited local governments from exercising their land use and zoning powers in a discriminatory way."

Pursuant to the HUD Fair Housing Planning Guide, review of public policies and programs affecting housing development should include the following components:

- Local zoning, building, occupancy and health and safety codes;
- Community representation on planning and zoning boards and commissions;
- Moratoriums or growth management plans;
- Housing policies and goals; and
- Interdepartmental coordination between local agencies that provide housing or community development resources to areas of minority concentration or to individuals with disabilities.

The following section describes the City of Dallas' policies relevant to each of these topic areas and concludes with a list of recommended actions, which may be implemented to address the identified impediments.

1. Local Zoning, Building and Housing Codes

Zoning Codes

Zoning regulations can play an integral role in influencing the outcome of an equal housing and impediment free community. "Zoning is the division of a region and in particular a municipality, into separate districts based on the allowable use of land. These districts have uniform zoning regulations including those on land use, height, setbacks, lot size, density, coverage and floor-area ratio". These standards are to protect the health, safety and general welfare of the public.

In the City of Dallas zoning regulations are addressed in the City of Dallas Development Code, Chapter 51A. Section 51A-1.102(2), Compliance with FHAA states that, "the city council intends that Chapter 51A fully comply with the Federal Fair Housing Amendments Act of 1988 ("FHAA") and all other applicable state and federal legislation. Residential use and district regulations in this

Chapter 51A are based on the family unit as defined in Section 51A-2.102. It is the express intent of the city council that all families as defined herein be treated alike without regard to the handicapped or non-handicapped status of individual family members, and that this Chapter 51A be construed in a manner consistent with the FHAA and all other applicable state and federal legislation at all times.”

The Dallas Development Code, as amended, explains the concept of zoning as the division of land into districts based upon the allowable use of land. These districts have uniform zoning regulations including those on land use, height, setbacks, lot size, density, coverage, and floor-area ratio. The zoning ordinance was adopted through a full, fair and impartial public hearing process. The zoning ordinance was adopted for the purpose of creating minimum standards deemed necessary for the protection of the city and the public, as it relates to health, safety, morals, and general welfare of the community. In its purest sense, these zoning regulations are made for the protection of property owners and to safeguard them from an arbitrary exercise of powers granted by law.

The City’s Zoning Ordinance - Residential Districts include the Agricultural, Single Family, Duplex, Townhouse, Clustered Housing, Multi-Family Districts, and one Manufactured Home District.

Chapter 51A Section 4.209 specifically addresses residential uses. Section 4.209 states that: “a facility that meets all of the requirements of Article 1011n, V.T.C.A., may locate in any residential zone or district in the city as a matter of right. Unless otherwise directed by the city attorney, the building official and any other city officer or employee charged with enforcement of this chapter shall construe Article 1011n by substituting Congress' definition of a handicapped person in the Fair Housing Amendments Act of 1988, as amended, for the state's definition of "disabled person" in that article.”

The City’s Single Family Districts Zoning Code regulations address standard uses and restrictions for specific uses. The specific uses addressed are: College dormitory, fraternity, or sorority house; Duplex; Group residential facility; Handicapped group dwelling unit; Manufactured home park, manufactured home subdivision, or campground; Multifamily; Residential hotel; Retirement housing; and Single family.

Under the zoning regulations the Single Family Districts do not have maximum dwelling unit density requirements. The minimum lot size prescribed for Single Family Districts range from 5,000 square feet per dwelling unit, the least amount required stipulated under the R-5(A) District to one acre found in the R-1 ac (A) District. The residential uses permitted in Single Family Districts allow for handicapped group dwelling units, as well as single-family units.

In Townhouse Districts the dwelling unit density is as follows:

- TH-1(A) district - no more than six dwelling units for each acre;
- TH-2(A) district - no more than nine dwelling units for each acre; and
- TH-3(A) district - no more than 12 dwelling units for each acre.

In Townhouse Districts single family structures are permitted. The minimum lot area is 2,000 square feet with a minimum of 15 feet between each group of eight single family structures. Handicapped group dwelling units are permitted in all townhouse districts.

The Duplex District classification provides standards for various types of duplex dwellings. A “duplex” is defined in the Code as “two dwelling units located on a lot”. For residential purposes only the main building may be placed on a building site to qualify under the Residential Use category. Pursuant to the regulations stipulated in Section 51A-4.113 no maximum dwelling unit density is required. Duplex structures are permitted with a minimum lot area of 6,000 square feet. Handicapped group dwelling units are permitted, in addition to single family units.

Multifamily Districts are grouped in four categories, MF-1(A) and MF-1(SAH) districts; MF-2(A) and MF-2(SAH) districts; MF-3(A) district; and MF-4 (A) district. The districts are defined in Table 4-1. A maximum dwelling unit density is not established for MF-1(A), MF-1(SAH), MF-2 (A) and MF-2 (SAH) districts. Handicapped group dwelling units are permitted in MF-1(SAH) and MF-2 (SAH) districts and density bonuses are available in multifamily affordable housing districts.

In MF-3(A) and MF-4(A) districts a maximum dwelling unit density is required. The maximum dwelling unit density in a MF-3(A) district is 90 dwelling units per net acre. The maximum dwelling unit density in a MF-4(A) district is 160 dwelling units per net acre. Group Residential Facilities are permitted in MF-3(A) and MF-4(A) districts.

The Clustered Housing District is more restrictive. The regulations hold the minimum lot area permitted for residential uses is 2,000 square feet for each dwelling unit. The maximum dwelling unit density for this category is 18 dwelling units per net acre. However, there is a broader mix of residential use facilities available to maximize need. Under the Clustered Housing District the types of dwelling facilities allowed to exist are as follows, duplex, group residential facilities, and handicapped group dwelling units.

The regulations recognize that the Manufactured Home District address a specific form of housing for which accommodations should be provided. This category regulates development of manufactured home parks, courts, as well as, subdivisions. It encompasses residential uses in any one of the following forms: college dormitory, fraternity or sorority houses; Manufactured Home Park or subdivisions; single family dwelling units; and handicapped group dwelling units. There are no maximum dwelling unit density requirements set for this district category. The Code requires a manufactured home must have the following minimum lot area in size:

- (a) 1,500 square feet for a manufactured home on a transient stand; or
- (b) 4,000 square feet for a manufactured home on a subdivided lot.

Group Residential Facility

A group residential facility is defined in the Dallas Development Code as, “An interim or permanent residential facility (as opposed to a lodging or medical treatment facility) that provides room and board to a group of persons who are not a "family" as that term is defined in this chapter, whether or not the facility is operated for profit or charges for the services it offers. This use does not include:

- (a) Facilities that negotiate sleeping arrangements on a daily basis;

- (b) Dwelling units occupied exclusively by families (Note: Dwelling units occupied exclusively by families are considered to be single family, duplex, or multifamily uses, as the case may be); or
- (c) Any other use specifically defined in this chapter.

According to the Dallas Development Code, residential group facilities must be located at least 1,000 feet from all other group residential facilities and licensed handicapped group dwelling units (as defined in this chapter), by right in CH, multifamily, central area, and mixed use districts; otherwise, by SUP only in the same districts. For purposes of this provision, the term "licensed" means licensed by the Texas Department of Human Services, or its successor, and the distance between uses is measured in a straight line, without regard to intervening structures or objects, between the nearest boundaries of the building sites on which the uses are located. The Development Code further states that, "the spacing component of these use regulations is based, not on the handicapped status of the residents, but on the non-family status of the groups." It should be further noted that this use is permitted only by a Special Use Permit in urban corridor districts.

Group Residential Facilities are subject to the following density restrictions:

ZONING DISTRICT CLASSIFICATION	MAXIMUM NO. OF DWELLING UNITS OR SUITES* PER NET ACRE	MAXIMUM NO. OF BEDS* PER NET ACRE
TH-1(A)	35	70
TH-2(A) and TH-3(A)	40	80
CH	45	90
MF-1(A) and MF-1(SAH)	50	100
MF-2(A) and MF-2(SAH)	60	120
MF-3(A)	90	180
MF-4(A)	160	320
*For purposes of this subparagraph, the term "suite" means one or more rooms designed to accommodate one family, containing living, sanitary, and sleeping facilities, but not containing a kitchen; and the term "bed" means a piece of furniture, mat, cushion, or other device on or in which one may lie and sleep.		

The zoning ordinance stipulates that the location between group residential facilities be at least 1,000 feet from all other group dwellings, by right in designated districts; otherwise, by Special Use Permit (SUP) only in the same districts. The zoning ordinance further states that, "the spacing component of these use regulations is based, not on the handicapped status of the resident, but on the non-family status of the groups."

Required off-street parking is .25 spaces per bed, and one space per 200 square feet of office area. A minimum of four spaces is required. No handicapped parking is required. When a SUP is required, the off-street parking requirement may be established in the ordinance granting the SUP.

The maximum density restrictions range from a minimum of 35 dwelling units or suites per net acre [an acre of land that does not include public right of way] and 70 beds per net acre to a maximum of 160 dwelling units or suites per net acre and 320 beds per net acre.

Handicapped Group Dwelling Units

Handicapped Group Dwelling Units are defined by the Dallas Development Code as a single dwelling unit that is the domicile of not more than eight handicapped persons who are not a "family" as that term is defined in this chapter, and who are living together as a single housekeeping unit. Up to two supervisory personnel may reside on the premises, provided that the total number of residents, including supervisory personnel, does not exceed eight. Further, handicapped persons means a handicapped person as defined in the federal Fair Housing Amendments Act of 1988, as amended.

The Handicapped Group Dwelling Units are permitted when located at least 1,000 feet from group residential facilities and all other licensed handicapped group dwelling units (as defined in this chapter), by right in the following districts: agricultural, single family, duplex, townhouse, CH, MF-1(A), MF-1(SAH), MF-2(A), MF-2(SAH), MH(A), GO(A), central area, MU-1, and MU-1(SAH) districts; otherwise, by SUP only in the same districts. In the GO(A) district, the total floor area of this use in combination with all single family, duplex, and multifamily uses may not exceed five percent of the total floor area of the building in which the use is located. The Development Code further states that, "the spacing component of these use regulations is based, not on the handicapped status of the residents, but on the non-family status of the groups. It should be further noted that this use is permitted only by a Special Use Permit in urban corridor districts.

According to the Dallas Development Code, this use liberalizes current restrictions on the number of unrelated persons who may reside together in a dwelling unit in the city for the exclusive benefit of handicapped persons seeking to permanently reside together as a single housekeeping unit. Its purpose is to comply with the substance and spirit of the federal Fair Housing Amendments Act of 1988, as amended, which requires that reasonable accommodations be made in rules, policies, and practices to permit persons with handicaps equal opportunity to use and enjoy a dwelling. Further, this use is exempt from payment of SUP application fees.

The Dallas Development Code provides for the following actions under this section:

- (1) Any owner of property on which this use is located or proposed to be located may request a letter from the director confirming that no SUP is required for the use. No fee is required to apply for such a letter. Application must be on a form furnished by the director. The director shall issue the requested letter unless, within 30 days after submission of a complete application, the director gives written notice to the applicant that the use or proposed use will require an SUP. For purposes of this paragraph, notice is given to the applicant by depositing the same properly addressed and postage paid in the United States mail. The proper address for purposes of this notice requirement is the address provided by the applicant on the application. No SUP shall be required for uses that operate in justifiable reliance upon a valid confirmation letter issued by the director.
- (2) Any aggrieved person may appeal a decision of the director that an SUP is required for this use. Such appeals shall be heard and decided by the board of adjustment. An appeal to the

board must be made within 15 days after the director gives written notice that the SUP is required. Appeal is made by filing a written notice of appeal on a form approved by the board. No fee is required to appeal the decision of the director to the board.

- (3) If two or more facilities are within 1,000 feet of each other and otherwise in permissible locations, the first one lawfully established and continually operating thereafter is the conforming use. For purposes of this subparagraph, "continually operating" means that the use has not been discontinued for six months or more.

Personal Care Facilities

Chapter 33 of the Code, which addresses Personal Care Facilities, provides for the implementation of provisions of the Texas Health and Safety Code, as amended, which establishes regulations for the protection of the health and safety of residents residing in personal care facilities. Pursuant to Section 33-1(b) of this Chapter, the City has further committed to administer and enforce this Chapter in compliance with the Federal Fair Housing Amendments Act of 1988 and to insure that all persons have equal opportunity to use and enjoy a dwelling.

Manufactured Housing Parks and Manufactured Home Subdivisions

Manufactured Home Parks and Manufactured Home Subdivisions are defined as, "a unified development of transient stands arranged on a lot under single ownership and a plat designed specifically for manufactured home development," respectively.

Manufactured Home Parks must have a site plan approved by the zoning commission and filed in the county records before the building official may issue a building permit for the manufactured home subdivision or a mobile home park.

The Code provision addressing the subject of manufactured home parks and subdivisions offers language that is family friendly. There are specific requirements for open playground space under this use at a rate of 500 square feet of open space for each of the first 20 lots or transient stands provided and at a ratio of 250 square feet for all additional lots or transient stands.

Required off-street parking is 1.5 spaces for each transient stand for a manufactured home park; 1.5 spaces for each lot in a manufactured home subdivision. No handicapped parking is required.

Parking Regulations

In group residential facilities the required off-street parking is .25 spaces per bed, and one space per 200 square feet of office area; a minimum of four spaces is required. In handicapped group dwelling units the required off-street parking is one space in R-7.5(A) and R-5(A) districts and two spaces in all other districts.

No handicapped parking is required for single family, duplex structures, manufactured home parks, group residential facilities or handicapped group dwelling units. If a Special Use Permit (SUP) is required for the designated use, the off-street parking requirement may be established in the ordinance granting the SUP. In determining the off-street requirement, the city council will consider the nature of the proposed use to the degree to which traffic hazards or congestion could affect

nearby streets.

In a separate section of the Dallas Development Code, Section 51A-4.305, the City of Dallas establishes handicapped parking regulations. The Handicapped Parking Regulations are designed to further the policy of the City of Dallas and the State of Texas and eliminate unnecessary barriers encountered by aged, handicapped, or disabled persons to buildings accessible to the public.

The minimum number of handicapped spaces required must be provided according to the following table.

**TABLE 4-2
REQUIRED HANDICAPPED PARKING**

Total Number of Required Off-street Parking Spaces	Minimum Number of Handicapped Spaces Required
1-50	1
51-100	2
101-300	3
301-500	5
Over 500	1% of Total

Density Bonuses

The Density and Density Bonus classifications offer a means to control development impact and the potential saturation of a particular area. The Density measurement addresses the ratio of dwelling units to a lot area. The Density Bonus allows for an increase in the number of dwelling units otherwise allowed for any particular lot. The Code regulations specify the dwelling unit density permitted by right for Standard Affordable Housing (SAH) Districts. The Dallas Development Code Section 51A-4.905 provides for a density bonus in SAH Districts.

A density bonus may be obtained in these districts if one or more SAH units or an in-lieu payment is provided in accordance with this division. Prior to the issuance of a building permit that would increase the dwelling unit density in a SAH district above the number permitted by the Dallas Development Code; an application for a density bonus must be submitted to and approved by the director. Below are the standards for a density bonus.

1. A SAH unit provided to qualify a lot for the density bonus must be:
 - a. within three miles of the lot receiving the density bonus;
 - b. on a lot where no more than 30 percent of the dwelling units are SAH units;
 - c. in a non-minority concentrated area; and
 - d. in compliance with all city ordinances.

2. A SAH unit provided to qualify a lot for a density bonus may not be used to qualify another lot for a density bonus.
3. The design and materials of SAH units must be equivalent to the design and materials of other units located on the same lot. The size of bedrooms in SAH units must be consistent with the size of bedrooms in other units located on the same lot.
4. Of the SAH units provided, 21 percent must have one bedroom, 45 percent must have two bedrooms, 28 percent must have three bedrooms, and five percent must have four bedrooms. In determining the number of units to be provided, fractional units are counted to the nearest whole number, with one-half counted as an additional unit.

A property owner may reduce the number of SAH units required to obtain a density bonus by making an in-lieu payment into a special city account, to be known as the Housing Production Trust Fund, for development of SAH units in non-minority concentrated areas of the city. The amount of the payment required is calculated by multiplying the cost of constructing the multifamily dwelling unit [See Paragraph (2) below] required by the number of units of that size that will not be required by reason of the payment. The entire payment must be made to the director before issuance of any required permit.

The Code further defines a Standard Affordable Housing Dwelling Unit as a dwelling unit of adequate size:

1. Leased or offered for lease to a lower income family for an amount equal to or less than the SAH rental; or
2. that satisfies all necessary criteria, as determined by the appropriate federal or state governmental authority, for low income family occupancy to qualify a project for federal or state tax relief or other housing or financial assistance under a program established by and administered in accordance with federal or state law for the purpose of aiding low income families in obtaining a decent place to live.

A Density Bonus may be provided if one or more SAH units or an in-lieu payment is provided as an alternative to the provision of an SAH unit. Detailed below are the Dallas Development Code standards that are required for a Density Bonus.

1. "A SAH unit provided to qualify for the density bonus must be:
 - a. Within three miles of the lot receiving the density bonus;
 - b. On a lot where no more than 30 percent of the dwelling units are SAH units;
 - c. In a non-minority concentrated area; and
 - d. In compliance with all city ordinances.
2. A SAH unit provided to qualify a lot for a density bonus may not be used to qualify another lot for a density bonus.
3. The design and materials of SAH units must be equivalent to the design and materials of other

units located on the same lot. The size of bedrooms in SAH units must be consistent with the size of bedrooms in other units located on the same lot.

4. Of the SAH units provided, 21 percent must have one bedroom, 45 percent must have two bedrooms, 28 percent must have three bedrooms, and 5 percent must have four bedrooms. In determining the number of units to be provided, fractional units are counted to the nearest whole number with one-half counted as an additional unit.”

Dallas Comprehensive Plan

According to the forwardDallas Comprehensive Plan adopted in June 2006, the key initiatives were:

- Enhance the economy.
- Make quality housing more accessible.
- Create strong and healthy neighborhoods.
- Enhance transportation systems.
- Ensure environmental sustainability.
- Encourage new development patterns.

The forwardDallas Comprehensive Plan is a vision document that includes a Policy Plan, an Implementation Plan, and a Monitoring Program. According to the Comprehensive Plan Guide in the forwardDallas Plan, the four major components are:

The Visions

- Guiding Principles and Core Values
- Describes the conceptual Vision for the future of Dallas

The Policy Plan

- The policy framework for land use, transportation, housing, environment, economic development, neighborhoods and urban design
- Adjusted every 5-10 years

The Implementation Plan

- This Plan contains “do now” action items for the City to pursue
- Provides detailed plans for targeted areas as well as citywide programs
- Adjusted every year

The Monitoring Program

- Establishes benchmarks and a program to assess whether the goals of the Vision and the Policy Plan are being achieved

Analysis:

The forwardDallas Comprehensive Plan is a vision document that includes a Policy Plan, an Implementation Plan, and a Monitoring Program. The Dallas Plan identifies six key initiatives. Under the key initiative “Make quality housing more accessible” the Comprehensive Plan

emphasized maintaining a healthy balance of housing and jobs for long-term sustainability of Dallas. The focus of this initiative is to create housing options that answer the needs of Dallas' diverse population while sustaining existing neighborhoods.

Compared to other major cities it is noted that Dallas has no real estate transfer tax, special impact, or growth fees or other 'innovative' regulatory or tax measures dedicated to housing or other public purposes which tend to raise the cost of housing construction.

In the residential district regulations of the City's Development Code, handicapped group dwelling units are permitted in all single family, townhouse districts and multifamily standard affordable housing districts. Group residential facilities are permitted in multifamily districts that permit medium and high density multifamily residential districts.

The Dallas Development Code establishes distance requirements between group dwelling units and group residential facilities and do not require handicapped parking for these facilities.

Recommendation:

As indicated in the 1998 AI, it is recommended that the requirements for group dwelling and group residential facilities receive continued review to ensure that they do not constitute an impediment to housing choice for persons with disabilities.

Dallas Building Code and New Construction Occupancy Standards

The City of Dallas Building Code, Chapter 53, was amended on December 14, 2005. The amendment incorporated the 2003 International Building Code by adoption of Ordinance No. 053528. The Ordinance took effect on January 1, 2006. The Dallas Building Code identifies its scope as applicable, "to the construction, alteration, movement, enlargement, replacement, repair, equipment, use and occupancy, location maintenance, removal and demolition of every building or structure or any appurtenances connected or attached to such building or structures."

Exceptions to the Dallas Building are:

1. Detached one- and two-family dwelling and multiple single-family dwellings (town houses) not more than three stories above grade with a separate egress.
2. Existing buildings undergoing repair, alterations or additions and change of occupancy shall be permitted to comply with the Dallas Existing Building Code.

Detached one- and two-family dwelling greater more than three stories above grade plan in height with a separate egress and Multiple single-family dwellings (three or more on a single building site as defined in the Dallas Development Code must comply with Chapter 53.

With respect to dwelling units and congregate residences the Dallas Building Code provides for, "at least one room which shall have not less than 120 square feet of floor area. Other habitable rooms except kitchens shall have an area of not less than 70 square feet. Efficiency dwellings units must have a living room of not less than 220 square feet of superficial floor area. An additional 100

square feet of superficial floor area shall be provided for each occupant of such in excess of two.”

The Dallas Building Code defines habitable space as, “space in a structure for living, sleeping, eating or cooking. Bathrooms, toilet compartments, closets, halls, storage or utility space, and similar areas, are not considered habitable space.”

Chapter 11 Accessibility, 2003 International Building Code

The purpose of this provision is to control the design and construction of facilities for accessibility to physically disabled persons.

- Under Section 1102 of Chapter 11, the following definitions are applicable:
- Dwelling Unit or Sleeping Unit, Multistory - A dwelling unit or sleeping unit with habitable space located on more than one story.
- Dwelling Unit or Sleeping Unit, Type A - A dwelling unit or sleeping unit designed and constructed for accessibility in accordance with ICC A117.1.
- Dwelling Unit or Sleeping Unit, Type B – A dwelling unit or sleeping unit designed and constructed for accessibility in accordance with ICC A117.1 consistent with the design and construction requirements of the federal Fair Housing Act.
- Public Entrance - defined as an entrance that is not a service entrance or a restricted entrance.

Under Chapter 11, Accessible Route is defined as a continuous, unobstructed path , and an Accessible Unit is defined as a dwelling unit or sleeping unit that is in compliance with Chapter 11 and Chapters 1 through 9 of the ICC. Chapter 11 outlines the following criteria and exceptions for Accessible Route, Accessible Entrance, and Dwelling Units and Sleeping Units.

Accessible Route

Section 1104; Site arrival points - Accessible routes within the site shall be provided from public transportation stops, accessible parking and accessible passenger loading zones and public streets or sidewalks to the accessible building entrance served.

Exception: An accessible route shall not be required between site arrival points and the building or facility entrance if the only means of access between them is a vehicular way not providing for pedestrian access.

Section 1104.2; Within a site - At least one accessible route shall connect accessible buildings, accessible facilities, accessible elements and accessible spaces that are on the same site.

Exception: An accessible route is not required between accessible buildings, accessible facilities, accessible elements and accessible spaces that have, as the only means of access between them, a vehicular way not providing for pedestrian access.

Accessible Entrances

Section 105.1.6 - Tenant spaces, dwelling units and sleeping units. At least one accessible entrance shall be provided to each tenant, dwelling unit and sleeping unit in a facility.

Exceptions:

1. An accessible entrance is not required to tenants that are not required to be accessible.
2. An accessible entrance is not required to dwelling units and sleeping units that are not required to be Accessible units. Type A units or Type B units.

Dwelling Units and Sleeping Units

Section 1107.1 -General. In addition to the other requirements of this chapter, occupancies having dwelling units or sleeping units shall be provided with accessible features in accordance with this section.

Section 1107.2 -Design. Dwelling units and sleeping units which are required to be Accessible units shall comply with this code and the applicable portions of Chapters 1 through 9 of ICC A117.1. Type A and Type B units shall comply with the applicable portions of Chapter 10 of ICC A117.1. Units required to be Type A units are permitted to be designed and constructed as Accessible units. Units required to be Type B units are permitted to be designed and constructed as Accessible units or as Type A units.

Section 1107.3 - Accessible spaces: Rooms and spaces available to the general public or available for use by residents and serving Accessible units. Type A units or Type B units shall be accessible. Accessible spaces shall include toilet and bathing rooms, kitchen, living and dining areas and any exterior spaces, including patios, terraces and balconies.

Exception: Recreational facilities in accordance with Section I 109.14.

Section 1107.4 - Accessible route. At least one accessible route shall connect accessible building or facility entrances with the primary entrance of each Accessible unit. Type A and Type B unit within the building or facility and with those exterior and interior spaces and facilities that serve the units.

Exceptions:

1. If the slope of the finished ground level between accessible facilities and buildings exceeds one unit vertical in 12 units horizontal (1:12) or where physical barriers prevent the installation of an accessible route, a vehicular route with parking that complies with Section 1106 at each public or common use facility or building is permitted in place of the accessible route.
2. Exterior decks, patios or balconies are part of Type B units and have impervious surfaces, and that are not more than 4 inches (102 mm) below the finished floor level of the adjacent interior space of the unit.

Section 1107.6.2.1.2 - Type B units. Where there are four or more dwelling units or sleeping units intended to be occupied as a residence in a single structure, every dwelling unit and sleeping unit intended to be occupied as a residence shall be a Type B unit.

Exception: The number of Type B units is permitted to be reduced in accordance with Section 1107.7.

Analysis:

In the 1998 Analysis of Impediments (AI) it was noted that the 1994 Dallas Building Code was modified to define an accessible route as, “a continuous path connecting accessible elements and spaces in a building or facility that is usable by persons with disabilities.” Further, the modifications in 1994 added an exception for Group R Occupancies (including apartments, dwellings and congregate residences with more than 10 persons) that state, “when recreational facilities are provided accessory to accessible dwelling units, only 25 percent of recreational facilities need be accessible, provided not less than one of each type in each group of such facilities shall be accessible. All recreational facilities of each type on a site shall be considered in determining the total number of each type which is required to be accessible.

This modification differed from the 1991 Dallas Building Code which defined an accessible route as “a continuous unobstructed path connecting all accessible elements and spaces in an accessible building or facility that can be negotiated by a person using a wheelchair and that is usable by persons with other disabilities.” The recommendation of the AI was that the Dallas Building Code be further reviewed regarding accessibility requirements.

The Dallas Building Code has incorporated Chapter 11, Accessibility, of the 2003 International Building Code. This amendment provides provisions to control the design and construction of facilities for accessibility to physically disabled persons.

Recommendation:

As indicated in the 1998 AI, it is recommended that the accessibility requirements in the Dallas Building Code receive continued review to ensure that they do not constitute an impediment to housing choice for persons with disabilities.

Housing Codes and Existing Residential Occupancy Standards

According to Chapter 27 of the Dallas City Code Section 27-2; “The purpose of this chapter is to protect the health, safety, morals, and welfare of the citizens of the city of Dallas by establishing minimum standards applicable to residential and nonresidential structures. Minimum standards are established with respect to utilities, facilities, and other physical components essential to make structures safe, sanitary, and fit for human use and habitation”. Further, this chapter requires that all structures within the city must comply with this chapter.

In Section 27-15, Occupancy Load Limits; a structure or dwelling unit is considered overcrowded if the standards for floor space per person, sleeping space per person, special provisions; and ceiling height are not met. Each standard as described in Section 27-15 are detailed below.

- (1) Floor space per person. Each structure or dwelling unit must contain at least 150 square feet of habitable floor space for the first occupant and at least 100 square feet of additional habitable floor space for each additional occupant.
- (2) Sleeping space per person. In each structure or dwelling unit of two or more rooms, each room occupied for sleeping purposes by one occupant must contain at least 70 square feet of floor space, and every room occupied for sleeping purposes by more than one person must contain at least 50 square feet of floor space for each occupant.
- (3) Special provisions. Children under 12 months of age are not considered occupants, and children under 12 years of age are considered as 1/2 of one occupant for purposes of Subparagraphs (1) and (2).
- (4) Ceiling height. For purposes of Subparagraphs (1) and (2), a room of a structure must have a ceiling height of at least seven feet to be considered habitable space.

Analysis

Historically, discrimination against families with children existed nationwide. Advertisements restricting housing opportunities for families by stating “no children” were common place. In 1988 the Fair Housing Amendments Act made discrimination based on familial status illegal. Familial status is defined as a family, which includes a minor under the age of 18 living with, a) a parent(s); b) other person(s) with legal custody; or c) the designee of such parent(s) or other person(s) having legal custody.

Further, HUD’s occupancy policy, after numerous administrative changes, depends largely on the number, size and arrangement of sleeping areas. In examining complaints based on familial status, HUD will examine an occupancy restriction to “determine whether it operates unreasonably to limit or exclude families with children.” Therefore, it is imperative that the City’s standard for sleeping area and occupancy does not have an exclusionary impact on families with children.

A definition of occupant which establishes different treatment for children under the age of 18, a protected class under the Fair Housing Law, may create a differential impact on families with children and may be construed as a barrier to housing choice.

In Chapter 27, Section 27-15(3); under Special Provision, children under 12 months of age are not considered occupants, and children under 12 years of age are considered as 1/2 of one occupant.

Recommendation:

In the 1998 AI, a review of the impact of the occupancy standards and relative definitions in Chapter 27 on families with young children was recommended; specifically, as it relates to the Section 27-15(3), Special provisions. This section states that children under 12 months of age are not considered occupants, and children 12 years of age are considered as 1/2 of one occupant. However, the language remains unchanged. Again it is recommended that the language relative to calculating habitable and sleeping space be reviewed for modifications that are more congruent with Fair Housing and Civil Rights Laws.

2. Community Representation on Plan and Zoning Commission, Boards of Adjustments and the Landmark Commission

In the City of Dallas the Plan and Zoning Commission, the Board of Adjustment and the Landmark Commission are established as decision making and administrative bodies in the Dallas Development Code, Article III, Section 51A-3.101. The Dallas Development Code establishes the Director of the Department of Planning and Development as advisor to the Plan and Zoning Commission and Board of Adjustment and secretary to the Landmark Commission.

City Plan and Zoning Commission-The City Plan and Zoning Commission consists of fifteen (15) regular members and 6 alternative members. Each city council member appoints one member to the board. The chair is appointed by the mayor and the vice-chair is appointed by the city council. Members serve for two-year terms ending on September 1 of odd-numbered years and serve until their successors are appointed and qualified. The Commission serves as an advisory body to the city council concerning amendments to the zoning ordinance and the granting or denial of specific use permits. The Commission may adopt, subject to city council approval, rules “not inconsistent with state law or city ordinances, governing its proceedings.”

Current members are 8 males and 6 females. Current Commission membership includes ten whites, four African Americans, and no Hispanics. The disability status of members is not recorded.

Board of Adjustments -The City Board of Adjustments consists of fifteen (15) members. Each city council member appoints one member to the board. The chair and two vice-chairs are appointed by the mayor from among the board members. Board members are divided into three panels and assigned to a panel. To the greatest extent practicable, the panels must reflect the geographic and ethnic diversity of the city. The chair and vice-chairs act as presiding officers of the panels. Members serve for two-year terms ending on September 1 of odd-numbered years and serve until their successors are appointed and qualified. The Board hears and decides appeals from decisions of administrative officials made in the enforcement of the zoning ordinance of the city. The board’s decision is final unless appealed to the district court.

Current members consist of 12 males and five females. Current Commission membership includes ten whites, four African American, and three Hispanics. The disability status of members is not recorded.

Landmark Commission -The City Landmark Commission consists of fifteen (15) members. Each city council member appoints one member to the commission. The city council may appoint three alternative members to the commission who serve in the absence of one or more regular member when requested by the chair or the city manager. The membership must include at least: one architect, one historian, one urban planner, one landscape architect, and one real estate appraiser. All members must have demonstrated outstanding interest, knowledge and commitment to the historic traditions and the preservation of the historic character of the city. Appointments to the commission is made in August of each odd-numbered year for a two-year term beginning on September 1 and serve until their successors are appointed and qualified.

The commission examines and updates the historic landmark preservation plan and presents any

modifications to the city plan commission for inclusion in the city plan; reviews applications for building permits for work on designated historic landmarks; recommends to the plan commission, structures for historic designation; and recommends to city council, actions to preserve historic landmarks or change in use changes that involve historic landmark preservation. Unless appealed, the determinations of the landmark commission on certificates of appropriateness and demolition permits are final.

Current members consist of nine males and five females. Current Commission membership includes nine Whites, one African Americans, and four Hispanics, one position is vacant. The disability status of members is not recorded.

Fair Housing Impediment

- **Continue to review requirements for group dwelling and group residential facilities in the Dallas Development Code (Chapter 51A) to ensure that they do not constitute an impediment to housing choice for persons with disabilities**
- **Review the language in Chapter 27 relative to calculating habitable and sleeping space for modifications that are more congruent with Fair Housing and Civil Rights Laws.**
- **Continue to review the accessibility requirements in the Dallas Building Code to ensure that they do not constitute an impediment to housing choice for persons with disabilities.**

CHAPTER V FAIR HOUSING COMPLAINT ENFORCEMENT

Introduction

Fair housing for all citizens has been a goal of the city of Dallas since 1971. In that year, the Dallas City Council passed the city's first fair housing ordinance which prohibited discrimination based on race, color, religion, and national origin. In 1975 the ordinance was amended to prohibit discrimination based on sex.

In 1990, 15 years later, the Dallas City Council again expanded the protection of the ordinance by prohibiting discrimination against families with children and persons with disabilities. On each occasion, the City provided protection similar to that provided at the national level.

Since 1971, the City of Dallas has maintained an enforcement program which resolves individual complaints of discrimination in a matter which complimented public education efforts to expand housing opportunities for protected households. The primary objective of the enforcement program has been to change the behavior of the discriminating party. The goal is compliance.

The Dallas Fair Housing Office (DFHO) was created on October 1, 1990 under the terms of the City settlement of the housing discrimination lawsuit Walker, et al. v. U.S. Department of Housing and Urban Development et al., commonly known as the Walker Consent Decree. The City of Dallas Fair Housing Ordinance was certified by HUD as substantially equivalent on its face to the Federal Fair Housing Law in November 1991. Substantially equivalent certification is renewable for a five year period after performance assessments are conducted by the Regional Office of the U.S. Department of Housing and Urban Development. The DFHO has received continued certification as compliant with performance standards since 1991. On April 23, 2004, the City of Dallas received its most recent certification and executed an Addendum to the Memorandum of Understanding with HUD through 2009.

In May 2002, the City of Dallas adopted ordinances adding Chapters 15 and 46, "Equal Employment Opportunity Contract Compliance" and "Unlawful Discriminatory Practices Relating to Sexual Orientation", respectively. Chapter 46 became effective October 1, 2002 and the administration of Chapter 46 was added to the responsibilities of the DFHO.

On August 12, 2003, the Agreed Final Judgment was executed which concluded the City fair housing enforcement obligation under the Walker Consent Decree. This, however, did not result in a reduction of the City's commitment to affirmatively further fair housing through the existing DFHO. The DFHO continues at the same staffing and operational level as initially established.

The DFHO is responsible for intake, analysis, investigation and conciliation of citizens' discrimination complaints in housing under chapter 20A and in housing, employment, and public accommodation based on sexual orientation under Chapter 46; and educating citizens, housing providers, real estate and mortgage professionals, business chambers and employment agencies on fair housing and human rights laws and responsibilities.

The mission of the DFHO is: *“To affirmatively further and promote human relations and fair housing choice through enforcement and outreach and education so that individuals have equal opportunity for housing accommodations and related services without regard to their race, color, religion, sex, national origin, handicap, familial status or sexual orientation and equal opportunity for employment and public accommodations without regard to their sexual orientation.”*

1. Inventory of City of Dallas Fair Housing Complaints

• Discrimination Cases filed

Since inception, October 1990 through September 30, 2006, the DFHO received 1578 complaints alleging discrimination. During the time period from this analysis (April 1, 1998 – September 30, 2006), six hundred forty-six (646) discrimination complaints were filed compared to 943 discrimination complaints in the 1998 Analysis of Impediments [AI]. A comparative analysis of the complaint basis between the current data and the 1998 AI data shows the following breakdown by protected class: 300 complaints or 47 percent were based on race as compared to 583 complaints or 66 percent in 1998; 142 complaints or 22 percent were based on a handicap as compared to 98 complaints or 11 percent in 1998; 91 complaints or 15 percent were based on national origin, compared to 105 complaints or 11 percent in 1998; and 38 complaints or 6 percent were based on familial status compared to 97 complaints or 11 percent in 1998. The majority of complaints involved rental properties. [It should be noted that, while the percentage of complaints based on national origin increased by 4 percent from 1998 to 2006, the actual number of complaints based on national origin decreased in 2006 by 14 complaints].

Since inception of Chapter 46, the DFHO has received 27 discrimination complaints or 4 percent, based on sexual orientation. The majority of sexual orientation complaints were relative to employment.

In summary the percentage of discrimination complaints based on race decreased by 19 percent and complaints based on familial status decreased by 5 percent. However, the percentage of complaints based on handicap and national origin increased by 11 percent and 3 percent, respectively. Complaints based on race and national origin continues to constitute the majority of complaints filed with the DFHO at 62 percent of all discrimination complaints filed. Discrimination cases received from Hispanic households is 16 percent, compared to the Dallas population according to 2000 Census data of 35.6 percent.

• Discrimination Cases Closed

Since inception, October 1990 through September 30, 2006, the DFHO closed 1490 discrimination cases of which 497 cases or 33 percent were resolved through written settlement agreements valued at \$561,011 in non-lending settlements and slightly more than \$8 Million in lender settlement value. Since the 1998 AI, 646 discrimination cases were closed of which: 15 cases or 2 percent were administratively closed for lack of complainant cooperation; 28 cases or 4 percent were non-jurisdictional; 49 cases or 8 percent were withdrawn; and 193 cases or 30 percent were resolved through written settlement agreements. The settlement agreements were

valued at \$199,445. All written settlements have a fair housing training requirement and are monitored by the DFHO through the term of the agreement. The value of each settlement varied up to \$5,000.

2. City of Dallas Fair Housing Activities

The primary functions of the DFHO are fair housing enforcement; and education and outreach to the community and the housing industry. A considerable component of enforcement and quality customer service is the inquiry and referral service through complaint intake. The enforcement process and types of education and outreach are discussed below.

Housing Discrimination Complaints Intake

In the DFHO a fair housing complaint is initiated by citizens or administratively, by the Fair Housing Administrator. The majority of complaints are citizen initiated. A complaint is received by mail, telephone, email, in person or as a referral from HUD. All inquirers that do not have discrimination related concerns are referred to the appropriate agency or when requested, provided a housing packet. The housing packet includes fair housing information, a detailed list of government assisted multi-family complexes, and a list of social/disability service agencies. All inquirers are asked the source of referral to the DFHO. The DFHO records all inquiries received on a service request form and enters the data into the DFHO electronic database. This information is valuable in providing various data including assessing the effectiveness of marketing strategies. Inquiries that have discrimination concerns are referred to a DFHO investigator to gather information and management to determine jurisdiction.

▪ Inquiry and Referral Service

Since inception, October 1990 - September 30, 2006, the DFHO has responded to 21,589 citizen inquiries. Since the 1998 AI, April 1, 1998 - September 30, 2006, the DFHO received 11,250 inquiries. An analysis of the 11,250 inquiries in DFHO database shows that the three categories with the highest inquiries were: housing assistance at 56 percent [6,244 inquiries]; fair housing at 22 percent [2,440 inquiries]; and landlord tenant disputes at 21 percent [2,400 inquiries]. Throughout the years the percent of housing discrimination inquiries have increased from five percent in FY 1991, to 22 percent in FY 2006.

The primary sources of citizen referrals were a results of personal referrals at 32 percent; agency referrals at 23 percent; and the telephone directory and newspaper advertisements at 9 percent and 8 percent, respectively. Inquiries that are not housing or sexual orientation related are referred to various service providers including Legal Services for North Texas, Dispute Mediation, Dallas Tenant's Association; Dallas Housing Authority; the City's Housing Department; mental health care service agencies; and disability and elderly care service agencies.

A comparison of the current inquiry data to the 1998 Analysis of Impediments show the following: housing discrimination inquiries increased by one percent, from 21 percent to 22 percent; landlord-tenant disputes inquiries decreased by 2 percent, from 24 percent to 22 percent;

and housing assistance inquiries increased by 37 percent, from 19 percent to 56 percent. There was no identifiable rationale for the substantial increase in housing assistance inquiries.

- **Government-Assisted Housing Referral Packet**

As an enhancement to the DFHO inquiry referral service, the DFHO maintains and distributes, upon request, housing packets. The housing packet contains an inventory of a Government-Assisted Housing list of multifamily developments located in Dallas; information on fair housing rights; a fact sheet on Dallas' fair housing ordinance; a housing discrimination complaint form; and a directory including resources for: temporary housing, counseling, senior services and disability services. The Government-Assisted Housing list contains the property address; telephone number; number of units and bedrooms; rent range; whether Section 8 vouchers are accepted; and the average waiting period. The housing inventory list is updated bi-annually.

Since inception, October 1990 - September 30, 2006, the DFHO has distributed 10,512 assisted housing packages. Since the 1998 Analysis of Impediments (AI), April 1, 1998 - September 30, 2006, the DFHO has distributed 7,711 housing packets.

- **Responsibilities at Intake**

It is the responsibility of the DFHO to ensure that complaint intake activities are carried out. The primary responsibilities at intake include:

1. Collecting and analyzing incoming complaint information to determine if it meets the "filing" requirements and whether the City or HUD has "jurisdiction" to investigate;
2. Perfecting and amending complaints when information is missing or needs to be clarified;
3. Providing complainants with information about the coverage of the Fair Housing Act and the role of the DFHO;
4. Identifying situations that may require immediate attention such as prompt judicial action complaints, or complaints for which the statute of limitations is about to expire;
5. Assessing the potential for and providing the complainant information on the conciliation process;
6. Identifying complaints which may require special processing, such as Administrator-initiated, systemic; or pattern or practice complaints;
7. Appropriately referring complaints which are not within the City's jurisdiction;
8. Logging complaints so as to appropriately serve notice on the parties and properly control and track incoming correspondence; and

9. Identifying how the citizen learned of the Fair Housing Office services to evaluate the effectiveness of existing marketing and to identify the most utilized media sources.

Fair Housing Enforcement

▪ Case Processing

The initial stage of case processing is evaluating the complaint to determine that the DFHO has “jurisdiction” over the particular person and issues involved in the complaint. The term “jurisdiction” refers to the legal authority of a government body to enforce the law in a given set of circumstances. The Fair Housing Act sets forth the boundaries of HUD’s jurisdiction to act on housing-related complaints of discrimination. Given that the City of Dallas Fair Housing Ordinance is certified as a substantially equivalent to the Federal Fair Housing Act, the same standards apply to the City of Dallas. The question of jurisdiction over a specific complaint is critical. To reject a complaint based on an erroneous jurisdictional decision may abridge an individual’s civil rights. Jurisdictional criteria includes: determining whether the complaint is covered by the City of Dallas Fair Housing Ordinance, is timely and within the geographical limits of Dallas, whether the complainant is a member of a protected class, and whether the complainant has standing [an aggrieved party under the law]. At the conclusion of intake and case processing the investigation begins.

▪ Investigation Process

The primary concerns of the investigation are gathering and analyzing facts and other evidence regarding a complainant’s allegation and the respondent’s (the alleged offender) defenses. A fair housing investigator gathers evidence by interviewing the parties and witnesses; collecting, organizing, and analyzing related documents and records; inspecting the subject environment, and, when appropriated, arranging for telephone or in-person interviews/surveys. The fact-finding portion of the investigation is concluded when the investigator has collected sufficient evidence for referral to the Dallas City Attorney to determine whether a case should be closed with a “cause” or “no cause” finding.

The time frame for completing the investigation is established in the regulations implementing the Fair Housing Act. These regulations require completion of an investigation within 100 days from the filing of the complaint, unless it is impracticable to do so. The investigation process in fair housing discrimination includes the following eight primary steps:

1. Collection of the Initial Complaint Information
2. Perfecting the Complaint - Whenever information relating to a filed complaint and/or the issues of jurisdiction is incomplete or needs clarifying (even though the complainant has supplied whatever information he or she has at the time of the initial interview) the intake analyst advises the complainant of needed information and assist accordingly. The process of collecting additional information is known as “perfecting” the complaint.

3. Service of Notice - Section 810 (a) (1) (B) of the Fair Housing Act requires HUD/DFHO to serve notice of the filing of a Title VIII complaint upon the aggrieved person(s) and each respondent.
4. Plan and Conduct the Investigation
5. Assembly of Case File
6. Develop a Fair Housing Investigation Report
7. DFHO Recommendation to the Dallas City Attorney
8. “Cause/No Cause” Determination by Dallas City Attorney- When a determination of “cause” that the Fair Housing Law is violated, litigation is initiated.

An investigation is considered complete when a determination is approved, a Conciliation Agreement is executed, a no reasonable cause determination is issued, or the complaint is otherwise closed.

Conciliation is a process used by HUD and DFHO to assist a complainant and a respondent in achieving a just and mutually acceptable resolution of the dispute to insure compliance in a Title VIII complaint. Conciliations Agreements must have a provision to protect the public interest in furthering fair housing and must be executed on behalf of the Assistant Secretary for Fair Housing and Equal Opportunity (FHEO). A Conciliation Agreement provides a plan for DFHO oversight monitoring of the respondent’s performance of the agreement. In the event of a respondent breach, Section 810 (c) and 814 (b) (2) (A) of the Fair Housing Act and the Dallas Fair Housing Ordinance authorize the DFHO to enforcement the agreement through District Court proceedings.

Fair Housing Education and Outreach

The DFHO Marketing Goals are:

- To promote fair housing choice through an effective education and outreach program;
- To enhance the awareness of city employees, lenders, the real estate industry, lenders, housing providers, and Dallas citizens about fair housing laws and practices;
- Educate renters and potential home owners of their rights and remedies under the City’s Fair Housing Ordinance, State law and the Federal Fair Housing Act of 1968.

The DFHO education and outreach activities are established annually through a marketing plan. The DFHO marketing strategies are to reach the diverse population of Dallas. Fair housing advertisements are published: bi-weekly in local newspapers with a racial and ethnic diverse circulation; quarterly, on six radio stations with racial and ethnic diverse audiences; promotional informational booths are staffed that distribute fair housing literature and information to various

housing related industry and community representatives; and presentations and seminars are provided to property managers, disability service agencies, chambers of commerce, lenders and real estate associations and housing providers.

Additionally, the DFHO provides fair housing information and education to the City of Dallas Police Academy and other department on a request basis.

Fair Housing Enforcement Policies

The DFHO investigation procedures are established in Section 810 of the Fair Housing Act. HUD audits the DFHO annually to evaluate its compliance. The DFHO investigation process and operational procedures continues to comply with the HUD standards.

In FY 2005-06, one of the DFHO priorities was to enhance the quality of service provided to citizens. The DFHO initiated a customer service survey pilot program. The DFHO designed a questionnaire to acquire feedback from the complainant rating the service provided by the DFHO. Thirty percent of the cases filed in FY 2006 were randomly selected and mailed a survey to complete and return. The results of the survey rated customer service at the intake level very satisfactory; the clarity of explaining the investigation process as moderately satisfactory; and status updates throughout the investigation needing improvement. The DFHO modified its procedures to provide an initial overview with the parties of the investigation process; a brochure of the law; and required investigator update throughout the process. The DFHO has incorporated the customer service survey in its work plan for FY 2007 to be distributed to all complainants.

HUD Relationship Summary

The relationship between the DFHO and HUD began after the City Council approved an amendment to the City's Fair Housing Ordinance, Chapter 20A, on November 7, 1990. The Ordinance as amended was submitted to the U.S. Department of Housing and Urban Development on November 20, 1990 along with a written request for substantial equivalency certification. Chapter 20A was amended by the City Council again on September 25, 1991 to provide clarification requested by HUD. HUD transmitted a letter on November 14, 1991 which stated that Chapter 20A was deemed to be substantially equivalent to the Fair Housing Act.

In August 1992 the City of Dallas and HUD signed the first Cooperative Agreement whereby the City acts as an agent for HUD in the enforcement of the Fair Housing Act. HUD refers jurisdictional cases to the City of Dallas and all cases are dual-filed under the agreement. This agreement has been renewed each year.

Private Fair Housing Agency

Currently, the City of Dallas is the only agency within Dallas city limits with enforcement authority under the Federal Fair Housing Act. Under its Fair Housing Initiatives Program (FHIP) HUD funded the Consumer Credit Counseling Service (CCCS), a non-profit agency, in fiscal year 2002-03 for education/outreach and case referral and in fiscal year 2003-04 for predatory lending outreach and case referral.

Under the FHIP grants CCCS assist individuals who believe they have been the target of discrimination when purchasing a home or acquiring an apartment. CCCS provides fair housing education seminars and one-on-one debt and housing counseling to homeowners facing mortgage foreclosure.

The CCCS provided the following assistance under the FHIP grant:

In FY 2002-2003, CCCS assisted citizens in filing 5 housing discrimination complaints with HUD; of which 4 cases were closed no cause and one case is pending trial in October 2007; and

In FY 2003 -2004, CCCS assisted citizens in filing 7 predatory lending complaints with HUD; of which 4 cases were closed no cause and 3 cases were conciliated by HUD.

In fiscal year 2005-06 CCCS received funding from the National Foundation for Credit Counseling (NFCC) to provide predatory lending counseling. CCCS filed 11 complaints on behalf of complainants with HUD; of which 5 cases are closed and 6 cases are pending determination.

Fair Housing Enforcement Policies

The DFHO investigation procedures are established in Section 810 of the Fair Housing Act. HUD reviews the DFHO annually to evaluate its compliance. The DFHO continues to comply with the HUD standards.

At the 2005 National Fair Housing Policy Conference hosted in Anaheim, CA the Office of Fair Housing and Equal Opportunity (FHEO) dedicated a day to “Disaster Recovery”. The session was designed to assist fair housing professionals, states, localities and other disaster recovery agencies to better understand the convergence of Fair Housing Act responsibility and disaster recovery. As a follow-up to those discussions, HUD Assistant Secretary Kim Kendrick of FHEO convened a volunteer technical work group to develop the Fair Housing Disaster Toolkit. The City of Dallas Fair Housing Administrator, as a member of the Fair Housing Work Group participated in the development of the Fair Housing Toolkit for Emergency Preparedness, published in July 2007.

Additionally, the DFHO’s enforcement efforts were recognized in the U.S. Department of Housing and Urban Development 2004 Annual Report highlights.

Recommendation

Given the disparity in the percentage of housing discrimination complaints (16 percent) received and the percent of Hispanic population in Dallas (35.6 percent) enhance fair housing education and outreach to underrepresented population in fair housing complaints is recommended.

CHAPTER VI REVIEW OF LENDING PRACTICES

Introduction

This chapter evaluates data on home ownership opportunities through the four primary financing instruments for mortgage loans including home purchase loans through a prime or “A” paper lenders; non-prime home purchase loans; prime refinance and non-prime refinance within the city of Dallas in 2002. This data was used primarily because the data from the primary financial institutions that regulate lenders had not released the adjusted numbers before this report was started. The primary source of data is from the Federal Financial Institutes Examination Council’s (FFIEC) which compiles the Home Mortgage Disclosure Act (HMDA) reports. The FFIEC is a formal interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions by the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS) and to make recommendations to promote uniformity in the supervision of financial institutions. The FFIEC is the collection point for all mortgage loans under the authority of the preceding agencies including HUD. Additional data was collected from the Neighborhood Watch System from the United States Department of Housing and Urban Development (HUD).

This report focuses on the “Top Ten” financial institutions conducting mortgage finance business within the City of Dallas.. Additionally, the “Top Ten” financial institutions were reviewed in each of the previously mentioned financial categories. The analysis included a review of the company’s Loan Application Records (LAR) and Transmittal Sheets (TS), which are collected under the Home Mortgage Disclosure Act (HMDA). This data is collected by financial institutions as a result of applications for, and originations and purchase of home purchase loans.

During the years following the previous Analysis of Impediment Study, there have been significant changes in the home mortgage market in the City of Dallas. Interest rates are at an all time low and lower than they have been for the single-family home market in the past three decades. The lower interest rates have created opportunity for more families to qualify for homeownership but these affordable rates have also created additional opportunities for families to find themselves in a position to be taken advantage of or “preyed” upon by unscrupulous lenders.

Prior to evaluation of local lending activity, it is important to understand the role the Community Reinvestment Act (CRA) and Home Mortgage Disclosure Act play in encouraging lending in low and moderate-income neighborhoods and in monitoring such activity. The CRA is an important aspect of the provisions of affordable housing opportunities in the City, but the CRA only covers institutions that are depositories. These are financial institutions where you can make a deposit and maintain a savings or checking account. The Office of Comptroller of the Currency (OCC) or the Office of Thrift Supervision (OTS) regulates these depository institutions. However, the majority of home financing is provided through non-supervised

lenders that are not depositories. Non-supervised is the government terminology given to lenders that are not supervised by the OCC or the OTS. These lenders are “supervised” and HUD monitors all of their lending practices and activities.

Community Reinvestment Act

Congress enacted the Community Reinvestment Act (CRA) in 1977. The CRA is intended to encourage certain regulated financial institutions to help meet the credit needs of their entire communities, including low and moderate income neighborhoods. Each of the four supervisory agencies, 1) the Board of Governors of the Federal Reserve System, 2) the Controller of the Currency, 3) the Federal Deposit Insurance Corporation, and 4) the Office of Thrift Supervision are required to do the following:

- Cause its examination authority to encourage an institution to help meet the credit needs of its entire community, consistent with safe and sound operation of the institution;
- Access, in connection with its examination, an institution’s record of helping to meet the credit needs of its entire community; and
- Take that record into account in evaluating an application for a charter, deposit insurance, branch or other deposit facility, office relocation, merger, or holding company acquisition of a regulated financial institution.

The Community Reinvestment Act encourages lenders to give particular attention to local housing and economic development needs in urban and rural areas. In conjunction with CRA, the Home Mortgage Disclosure Act requires lending institutions to make annual public disclosures of their home mortgage lending activity. Disclosures are not only available at the offices of each lending institution, but at a central depository in each Metropolitan Statistical Area (MSA). In addition to requiring each lending institution to make annual public disclosure statements, aggregate tables covering the lending of all institutions subject to HMDA are available for examination upon request.

Home Mortgage Disclosure Act (HMDA)

Since 1976, the Home Mortgage Disclosure Act (HMDA) has required most depository institutions with offices in metropolitan areas to provide data on the geographic location of the home purchase and home improvement loans they originate or buy. In recent years as more information about mortgage lending has become available under HMDA, the access of lower-income and minority households to mortgage credit has drawn considerable attention and has stimulated initiatives in the private and public sectors to increase availability.

The expanded data have come about as the result of legislative amendments in 1989 and 1991 that increased the scope of the information that lenders must collect and the coverage of lenders required to report. Under HMDA, lenders now disclose information on the disposition of home loan applications and on the race or national origin, gender and annual income of loan applicants and borrowers.

HMDA requires covered ¹institutions to compile and disclose data about the applications they receive and the home purchase and home improvement loans they originate or purchase during each calendar year.

Amendments to the Act in 2003 also required additional reporting requirements that are not included in this report but will be available for reports compiled after 2004.

The HMDA data evaluated for the city of Dallas in the following sections is restricted to Home Purchase Loans with all types of financing. The following sections present analysis of Loan Application Records (LAR) and Transmittal Sheet (TS) raw data collected under the Home Mortgage Disclosure Act (HMDA) for Dallas 2002.

¹ 2003 REPORTING CRITERIA FOR DEPOSITORY INSTITUTIONS

Use information and data from the preceding December 31 date when determining whether you meet the reporting criteria. The following questions for a depository institution should be answered to determine if you should report CY 2003 HMDA data in 2004.

1. Is the depository institution a bank, credit union, or savings association?
2. Did the assets of the institution total more than \$32 million on the preceding December 31?
3. Did the institution have a home or branch office in a metropolitan area (MA) on the preceding December 31?
4. In the preceding calendar year, did the institution originate at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one-to-four-family dwelling?
5. Is the institution federally insured or regulated; or was the mortgage loan insured; guaranteed, or supplemented by a federal agency; or was the loan intended for sale to the Federal National Mortgage Association (FNMA) or Federal Home Loan Mortgage Corporation (FHLMC)?

If a depository institution responds 'YES' to the above questions 1 through 4 and 'YES' to at least one question in 5, then HMDA applies to the institution's loan originations, purchases, and applications in the current calendar year. A negative response to any one of the first four questions or to all the questions in 5 would exempt the institution from filing HMDA.

Disposition of Home Mortgage Loans

In 2002, there were 401 financial institutions that provided home mortgage loan products in the City of Dallas that were required to report under the guidelines of the HMDA. The aggregate of all of these lenders processed 239,154 applications and originated 157,269 loans with in the City. This represented an origination rate for the aggregate of all lenders of 65.8%. (Table 17)

According to a review of Home Mortgage Disclosure Act data based upon FY 2002 for the City of Dallas, the ten largest financial institutions in Dallas providing mortgage finance products approved 49,977 loans out of 69,089 applications. This represented a 72.3 percent origination rate. (Table 1)

The top ten lenders represented 29% of all applications received and represented 32% of all loan approved. The top ten lenders originated 3497 Government backed loans insured by FHA or VA or FSA (Farm Service Agency formally known as the Farmers Home Administration). The top ten lenders processed 21.3 percent of all government backed loan applications and approved 21 percent of all government insured loans in the City. (Table 2)

The top ten lenders originated 18,196 Conventional loans from 23,664 applications for a 76.8 percent origination rate. These lenders represented 29.8 percent of all Conventional loans processed in the City. (Table 3) In addition, these lenders approved 26,672 loans out of 37,192 Re-finance applications, which represented 29.7 percent of the 125,141 Re-finance loans processed in the City and 33.2 percent of all loans approved. (Table 4) These ten lenders only originated 1612 loans from 3466 Home Improvement loans for a 46.5 percent origination rate. They still represented 27.8 percent of all Home Improvement loan applications processed and 26.3 percent of all Home Improvement loans originated in the City. (Table 5)

The overall distribution of loan applications by loan types by the top ten lenders identified in this report was: FHA/VA/FSA 6.9 percent; Conventional 34.3 percent; Re-finance 53.8 percent; and Home Improvement loans 5 percent. (Tables 1-5)

Loan Applications, Originations and Denial Rates By Race/Ethnicity

The aggregate of all lenders in the City of Dallas processed 24,823 loan applications for African American families approving 12,214 for an origination rate of 49.2 percent. There were 5942 African American home loan applications denied for a declination rate of 23.9 percent. The aggregate of all lenders in the City processed 31,010 applications from Hispanic families and originated 17,574 loans for an origination rate of 56.7 percent. These same lenders data indicated that there were 6887 loan applications from Hispanic families that were denied for a 22.2 percent declination rate. In addition, there were 10,035 loans originated to Asian families out of 14,104 applications for a 71.2 percent origination rate, the highest of any race. The declination rate for loans submitted by Asian families was only 10.5 percent. In comparison, the number of applications for White families was 169,217 of which 117,446 were originated for an origination rate of 69.4 percent. The declination rate for White applicants was 11.9 percent based upon 20,066 denials. There were almost as many White applicants denied as were applications received individually from the three largest minority groups represented in this report. (Table 17)

The top ten lenders identified in this report as the top providers of home mortgage products in the City represented 26.2 percent of all minority loans processed and were responsible for the origination of 29 percent of the minority loans approved. The origination rate for applications submitted by Asian families was 72.5 percent; by African American families was 56.2 percent; by Hispanic families was 59.9 percent; and by White families was 75.8 percent. (Table 17)

The declination rates for applications processed by the top ten were 10.6 percent for Asian families; 23.1 percent for African American families; 23.6 percent for Hispanic families; and 9.7 percent for White families. The top ten lenders with the highest declination rates for African American families was Wells Fargo with 54.2 percent; Bank of America with 41.7 percent; Washington Mutual Home Loans with 34.3 percent; Guaranty Federal Bank with 22.1 percent; and Chase with a 18.9 percent denial rate. (Table 16)

The top ten lenders with the highest declination rates for Hispanic families was Bank of America with 40.1 percent; Wells Fargo with 33.8 percent;; Washington Mutual Home Loans with 33.8 percent; Guaranty Federal Bank with 20.4 percent; and Chase with a 14.1 percent denial rate.

Overall, the lenders with the highest denial rates for African Americans and Hispanic families are all supervised lenders with CRA requirements. An analysis of the 2002 HMDA data shows that the primary reasons for loan denial were 1) credit history, and 2) debt to income ratios irrespective of race and ethnicity.

Application and Denial Rates for African American Households

A total of 5108 (7.4 percent of the total applications received) home mortgage applications were received by the ten financial institutions from African American applicants. Only 2873 home loans were originated to African American applicants (5.7 percent of all loans approved) while this group comprises approximately 25.9 percent of the Dallas population. Based on the 2002 HMDA data, the average denial rate among the ten financial institutions of application for African American is 23.1 percent. (Table 16)

Application and Denial Rates for Hispanic Households

A total of 7678 (11.1 percent of the total applications received) home mortgage applications were received by the ten financial institutions from Hispanic applicants. Hispanics families received 4606 home loans. Bank of America originated 1401 mortgage loans. Loans to Hispanics constitute 9.2 percent of the total mortgages originated by the top ten. This group comprises approximately 35.6 percent of the total population in Dallas. Based on 2002 HMDA data the average denial rate among the ten financial institutions of application from Hispanics was 23.6 percent. (Table 16)

Application and Denial Rates for White Households

A total of 50,702 (73.4 percent of all applications received) home mortgage applications were received by the ten financial institutions from White applicants. Whites received 38,435 home loans. Loans to Whites constitute 76.9 percent of the total mortgages. This group comprises approximately 50 percent of the total population in Dallas. Based on 2002 HMDA data, the

average denial rate among the ten financial institutions of applications from Whites is 9.7 percent. (Table 16)

Application and Denial Rates for Asian Americans

A total of 5601 (8.1 percent of all applications received) home mortgage applications were received by the ten financial institutions from Asian American applicants. Asians received 4063 home loans. Loans to Asians constitute 8.1 percent of the total mortgages originated by the top ten. This group comprises approximately 2.7 percent of the total population in Dallas. Based on 2002 HMDA data, the average denial rate among the ten financial institutions of applications from Asians is 10.6 percent. (Table 16)

Denial Rates

According to the 2002 data, the denial rate for Hispanics was 23.6 percent and the denial rate for African Americans was 23.1 percent which were both more than twice the denial rate for White applicants at 9.7 percent. The denial rates for African Americans and Hispanic families combined were 40.6 percent from Bank of America; Chase' denial rate was 15.9 percent; Guaranty Federal Bank combined denial rate was 21.2 percent; The combined denial rate Washington Mutual was 34 percent; and Wells Fargo's combined denial rate was 44.8 percent, which was the overall highest denial rate by any of the top ten. (Table 16)

Dallas Top Ten Prime Home Purchase Lenders

ABN Amro –Table 6

ABN Amro is a supervised lender with CRA reporting requirements that has taken over a larger share of the home mortgage market in the past ten years. The lender represented the fourth number of applications and originations among the top ten lenders. They originated 137 FHA loans, 2305 Conventional loans, and 3072 Re-finance loans in FY 2002. Their declination rates for Hispanic families were 2.6 percent and for African American families were 4.9 percent.

Observations:

1. A review of the FHA loan applications indicated that 137 of 268 loans were originated resulting in a 51% origination rate. However, a disproportionately large number of these applications 107 (40%) were closed due to incompleteness. Typically loans are closed under this category when the borrower fails to provide sufficient documentation to close the loan. Because FHA loan applications may be more difficult to originate, the company may not be making every effort to encourage these applicants to complete the process. Fifty one percent of African American applicants and 55 percent of Hispanic applicant's files were closed under this category. Compared to Conventional applications (9%) and Re-finance applications (12.6%) the government sponsored files closed as incomplete of 40% overall and 53.3% for minorities should be an area of concern.

2. The HMDA indicated that there were no loans closed under the category of “Withdrawn.” Loans were either closed for incompleteness, originated or denied. A review of the posting of actions taken by lender should be considered.
3. In a market that is represented by 60 percent African American and Hispanic residents, only 12.8 percent of the applications received were from these two groups. There should be a concerted effort to increase minority lending.(Table 16)

Bank of America –Table 7

Bank of America is a supervised lender with CRA requirements. The bank represented the most applications 14108 of all lenders and originated the second highest number of loans 8,960 in the City. The previous Analysis of Impediment indicated that Bank of America made only 9.2 percent of its loans to minorities with only 3.5 percent of its loans to African American families and 5.7 percent of its loans to Hispanic families. The 2002 data indicated that 20 percent of its applications and 15.6 percent of its originations were to Hispanic families. However, 9.1 percent of its applications were to African American families representing only 6.5 percent of all loans originated.

Observations:

1. A review of the data indicated that Bank of America had the highest number of applications denied (3500) of any of the top ten lenders representing 41 percent of the aggregate of loans denied.
2. Bank of America also had the highest number of loans approved (1179) but not accepted which could be an indicator that either their rates or terms were discouraging to applicants.
3. Even though the bank doubled the representation of approved African American loans, the numbers are still not reflective of a market represented by almost 26 percent African American families. There should be a concerted effort to increase applications and approvals to African American families.
4. The denial rates for African American applicants was 41.7 percent and for Hispanic applicants was 40.1 percent compared to the denial rate for White applicants of 18 percent.
5. Bank of America needs to review its processes to determine why there exists such a disparity between the denial rates of African American and Hispanic applicants to White applicants. (Table 16)

Cendant Mortgage -Table 8

Cendant is a non-supervised lender and has no CRA requirements. Cendant had the lowest number of originations and applications of the top ten lenders identified.

Observations:

1. Only 13.5 percent of Cendant's applications were to minority families. This could be a clear indicator that Cendant needs to provide a better forum of marketing and representation to the minority communities.
2. Only 12.5 of Cendant's applications were from Hispanic families and 8 percent of their applications were by African American families. Of these applications, only 5.9 percent of all loans approved by Cendant were to African American borrowers and only 4.3 percent of loans originated were to Hispanic families. Another clear indicator that Cendant's marketing to minority cultures has not been effective.

Chase Manhattan Mortgage Corporation –Table 9

Chase is a supervised lender with CRA reporting requirements. Chase represented the seventh highest number of both applications and originations of the top ten lenders. The denial rate for African American families is 18.9 percent compared to 9.8 percent to White families. The denial rate to Hispanic borrowers is 14.1 percent roughly half way between the White and African American denial rates.

Observations:

1. Chase has a relatively high rate of origination to application (78.6 %) but needs to encourage more minority participation.
2. Chase needs to review its processes to determine why there exists such a disparity between the denial rates of African American applicants and White applicants.

Countrywide Home Loans – Table 10

Countrywide is not a supervised lender and has no CRA reporting requirements. Countrywide had the second highest number of applications in the City but originated the most loans of any lender. Countrywide processed the most conventional loans of any of the top ten lenders (5778) and approved the most (4421), as well. The declination rate for Whites was 3.7 percent compared to African Americans of 5.5 percent and Hispanics of 5.6 percent. This declination rate for minorities was the closest of any of the top ten lenders when compared to the declination rates of White applicants.

Countrywide's application rate by race was Asian 10.7 percent; African American 7.3 percent; Hispanic 8 percent; and White applicants 74 percent.

Observations:

1. Countrywide had the highest number of withdrawals of all lenders in the top ten.

2. The lender was tied with the highest number of files closed to incompleteness (809) which represented 9.4 percent of all files closed in this category by the aggregate of all lenders in the City.
3. The high number of withdrawals and files closed to incompleteness could be an indicator that applicants are discouraged from completing the process or not given enough encouragement and direction to get the loan.
4. Countrywide's applications were not reflective of the minority populations of the City indicating a clear need to improve the outreach efforts and marketing by the lender to minority communities.

CTX Mortgage Company – Table 11

CTX Mortgage is not a supervised lender and has no CRA reporting requirements. CTX Mortgage had the fifth highest number of applications and the sixth highest number of approvals in the City. CTX generated the highest number of FHA loan applications (1813) which represented 38 percent of government applications processed by the top ten lenders. They originated 1338 of these loans which was twice as many as their nearest competitor National City with 688 originations.

Observations:

1. CTX had the second highest number of withdrawals of the top ten lenders.
2. CTX declination rate to African Americans was 12.4 percent compared to the declination rate for Whites of 2.2 percent. CTX needs to review its processes to determine why there exists such a disparity between the denial rates of African American applicants and White applicants.
3. Twenty-seven percent of African American loans were withdrawn compared to only 15.7 percent of White applications.
4. The excessive number of withdrawals may be due to a lack of encouragement of the applicants to complete the process.

Guaranty Federal Bank – Table 12

Guaranty Bank is a supervised lender with CRA reporting requirements. Guaranty Federal had the eighth largest number of total applications and originations of the top ten in the City

Observations:

1. Guaranty Federal did not process any FHA loan applications according to the 2000 HMDA data.

2. The bank only processed 122 African American loan applications representing 2.8 percent of all applications received. In addition, they only received 142 Hispanic applications representing 3.3 percent of all applications taken by the bank.
3. There is a clear need to improve the outreach efforts and marketing by the bank to minority communities.

National City Mortgage Company – Table 13

National City is a non-supervised lender with no CRA reporting requirements. National City acquired Bank United since the last report. National City had the sixth highest number of applications and the fifth highest number of originations. The lender generated the second highest number of FHA loan applications (767) which represented 16 percent of government applications processed by the top ten lenders. National City originated 688 of these loans for a 89.7 origination rate for government backed loans.

Observations:

1. The declination rate to African Americans was 9.5 percent while the same rate to Whites was only 2.6 percent of all applications received. National City needs to review its processes to determine why there exists such a disparity between the denial rates of African American applicants and White applicants.
2. National City only received 306 applications from African Americans or 5.4 percent of all applications taken.
3. National City needs to improve its marketing and outreach to the minority community especially African Americans.

Washington Mutual Bank – Table 14

Washington Mutual is a supervised lender with CRA reporting requirements. Washington Mutual had the third highest number of applications and originations in the City.

Observations:

1. The declination rate to Hispanics by Washington Mutual is 33.8 percent and to African Americans of 34.3 percent compared to the White declination rate of 14.5 percent. Washington Mutual needs to review its processes to determine why there exists such a disparity between the denial rates of African American applicants and White applicants.
2. The origination rate for Hispanic applications is 42.7 percent and for African Americans 43.1 percent compared to an origination rate of 65.9 percent for White applicants.
3. Washington Mutual needs to improve its outreach and marketing to minority communities.

Wells Fargo Home Mortgage – Table 15

Wells Fargo is a supervised lender with CRA reporting requirements. Wells Fargo had the ninth highest number of applications and originations in the City. Wells Fargo processed the second highest number of Home Improvement loans (1323) and approved the second highest (591) loans of the top ten lenders.

Observations:

1. The declination rate to African American families is 54.2 percent, to Hispanic Families 38.4 percent compared to the White declination rate of 24.7 percent. The declination to African Americans is more than twice that of White applicants.
2. Wells Fargo needs to review its processes to determine why there exists such a disparity between the denial rates of African American applicants and White applicants.
3. Less than 10 percent of all applications received by Wells Fargo were from African American applicants and only 11.3 percent of all applications received were from Hispanic applicants.
4. Wells Fargo Mutual needs to improve its outreach and marketing to minority communities.

Other Top Ten Mortgage Category Leaders

The focus of this report has been on the top ten mortgage lenders in the City of Dallas, however, based upon what the borrowers needs and concerns might be, we have also included a list of the top ten lenders in the following markets: Sub-prime Home Purchase, and Prime and Sub-prime Re-finance.

Dallas Top Ten Sub-Prime Home Purchase Lenders

21st Century Mortgage
Associates Home Equity Service
Conseco Finance Servicing Corporation
Dynex Financial
First Franklin Financial Corporation
Greenpoint Credit
Oakwood Acceptance Corporation
Sebring Capital Corporation
The CIT Group
Vanderbilt Mortgage

Dallas Top Ten Prime Refinance Lenders

ABN Amro
Bank of America
Bank One

Chase Manhattan Mortgage Corporation
Countrywide Home Loans
Flagstar Bank
GMAC Mortgage
National City Mortgage Company
Washington Mutual Bank
Wells Fargo Home Mortgage

Dallas Top Ten Sub-Prime Refinance Lenders

AAMES Funding Corporation
Ameriquest Mortgage Company
Associates Home Equity Service
Citifinancial
Conseco Finance Servicing Corporation
Full Spectrum Lending
Long Beach Mortgage Company
New Century Mortgage Corporation
Option One Mortgage Corporation
The CIT Group/Consumer Finance

Neighborhood Watch System

HUD implemented the Neighborhood Watch System in May of 1999 to identify lenders originating FHA insured home loans that had a high default rate based upon poor or inconsistent underwriting practices. In this system, HUD compares all loans originated by all lenders in a given HUD Office location. This comparison of FHA loan originations over a 24-month period is referred to as a compare ratio. Any lender whose compare ratio exceeds 200% of the average for all lenders doing business in that HUD jurisdiction is subject to being terminated from the FHA program.

The Neighborhood Watch System is updated monthly and is accurate for all loans that are insured by FHA within 60 days of insuring. The information reflected in this report was provided for the performance period of ending March 31, 2004.

The report indicates that of the top fifty (50) lenders originating FHA insured mortgages in the City of Dallas only three lenders are supervised (CRA) lenders. During the 24-month period ending March 31st, 2004 there were 9134 FHA loans originated in Dallas. Of these loans, supervised (CRA) lenders originated only 499. There were 425 financial institutions originating loans in Dallas during this period and only 11 were supervised lenders.

The “Top Ten” FHA home mortgage originators in the City of Dallas are:

LENDER	LENDER TYPE²	TOTAL LOANS ORIGINATED	COMPARE RATIO	TOTAL DEFAULTED LOANS
Summit Mortgage	N/S	505	55%	11
Southwest Funding	L/C	464	177%	33
BSM Financial	NS	383	98%	15
Allied Home Mtg.	L/C	369	148%	22
New Freedom Mortgage	N/S	364	69%	10
Alethes LLC	N/S	310	129%	16
James B Nutter	N/S	298	34%	4
Crest Mortgage	N/S	297	460% ³	55
Prime Lending Inc.	N/S	293	94%	11
CTX Mortgage	N/S	277	126%	14

Upon review of the Neighborhood Watch numbers, the top five lenders based upon compare ratio and fewest percentage of defaulted loans would be James B. Nutter Mortgage (34%), Summit Mortgage (55%), New Freedom Mortgage (69%), Prime Lending (94%), and BSM Financial (98%).

Lending Impediments to Fair Housing Choice

1. There appears to be a lack of education and outreach by the financial institutions of the lending process to the minority communities. The lack of applications may be a reflection of the lack of knowledge of the mortgage lending process.
2. There appears to be an insufficient marketing effort directed towards minority communities. These minority communities represent over 60 percent of the population but only account for 29 percent of all applications processed.

² Lender Type: N/S Non-Supervised; S Supervised; L/C Loan Correspondent

³ Crest Mortgage exceeded the 200 percent thresh hold and has been terminated from the HUD system.

3. There is a statistically significant higher declination rate to African American (23.9 percent) and Hispanic (22.2 percent) families when compared to the declination rate for White families (11.9 percent).

CHAPTER VII COMMUNITY SURVEY

Executive Summary

At the request of the City's Fair Housing Office a survey was conducted of various informants concerning their attitudes toward the conditions and opportunities for fair housing choice in Dallas, and their impressions of those factors that might impede that choice and those factors most in need of improvement. Informants were drawn primarily from three groups knowledgeable about fair housing choice: public officials, housing advocates, and real estate/lender professionals. Extensive and lengthy telephone interviews were conducted with representative members of each of these groups.

In addition to reporting on results of this survey, the full report also compares results of the current survey with a similar survey conducted in 1998. In this way, assessments can be made as to where housing opportunities and impediments are improving and where, perhaps, they are deteriorating.

Overall, respondents give a generally positive view of fair housing opportunities in Dallas. Attitudes toward housing programs (Section 8 programs, public housing developments, privately owned government assisted housing, and the Department of Housing and Urban Development (HUD) assisted housing) were fairly positive, as were attitudes toward the administrative practices of the various fair housing agencies, their assessment of barriers to fair housing, assessment of lending institutions, and overall assessment of fair housing opportunities in Dallas. In all areas, members of the advocacy group were generally more critical of fair housing opportunities and practices in Dallas, whereas, members of the public official and real estate/lender groups generally were more positive. The most negative scores of all, especially as expressed by members of the advocates and public officials group, were recorded when considering responses to the "assessment of rental agencies" question.

Also, it generally is the case that when comparing responses from this survey with the 1998 survey, respondents from all groups expressed some improvement in fair housing opportunities over this period.

Respondents from all groups mentioned the restrictions placed on housing vouchers at the federal level as creating significant barriers. Respondents from the real estate/lender group frequently mentioned improved education as the most needed factor improving fair housing opportunities in the City, respondents from the public official group frequently identified administrative practices of HUD and of the real estate and lending community as most needing improvement, and members of the advocacy group point to limited housing opportunities for low income families as the greatest deficiency.

Introduction

Benavides and Associates (BA), under contract with the City of Dallas Fair Housing Office, conducted the citizen survey of perceptions of fair housing impediments. The purpose of this

survey is to provide the City of Dallas with an analysis of the impediments to fair housing choice that might confront citizens in the community. The questions on the survey were designed to: (1) assess conditions that affect fair housing choice; (2) review patterns of occupancy and practices in public housing, Section 8 and government assisted housing programs and private rental housing with respect to race, color, national origin, gender, disability, religious preference, families with children, and sexual orientation; and (3) assess the availability and accessibility of public transportation from lower income residential areas to employment centers.

A list of informants was provided by the Fair Housing Office. This list was updated and expanded during the interview process so as to include informants most currently knowledgeable of the community, its people, and housing and community development issues (see Appendix I for a list of informants by group). All respondents were guaranteed confidentiality, so while Appendix I lists the names and affiliations of the key informants, no reference is made to the individuals who are sources of comments detailed in Appendix II, or elsewhere in the report. The informants of this survey included:

- A. Public officials including those representing Dallas County and Dallas Area Rapid Transit.
- B. Fair Housing advocacy groups including those representing civil rights organizations, non profit housing and housing providers.
- C. Real estate professionals including those representing apartment owners and managers and housing lenders.

For the remainder of this report, the Dallas County and Dallas Area Rapid Transit group is labeled “**Public officials**”; the fair housing advocacy, civil rights organizations, nonprofit housing and housing providers group is labeled “**Housing Advocates**”; and the real estate professionals, apartment owners and managers and housing lenders group is labeled “**Real Estate/Lender Professionals**.”

Development of the Survey Instruments and Research Methodology

Survey instruments, based on instruments developed for previous Fair Housing Office’s impediment studies, for each group were updated and approved by the Fair Housing Office. The instruments contained both open-ended and closed-ended items, and were tailored to the respective three groups of informants. The Fair Housing Office provided an original list of interviewees. Some interviewees provided by the Housing Office had changed jobs or had moved from the area and consequently were no longer in positions relevant to this study; a few interviewees declined to participate. During the interview process some people, not on the original list, were identified as knowledgeable informants and they were added to the list. In all, a total of 56 informants—most supplied by the Fair Housing Office, and some identified through the interview process itself—were contacted and invited to participate in this study.

Interviewers were selected and training sessions were held to ensure interviewers were briefed as to whom to call, what to say, and other details pertinent to completing surveys over the phone.

Interviewers conducted phone surveys. Interviewers transcribed responses and placed them into a spreadsheet format according to question and informant group. Quantitative responses to the several scaled questions are reported (usually as mean or average scores) in tables throughout the text. Respondents were called a minimum of five times each, and many were called on more occasions. Call-back appointments were made with those not available at the time of initial call. Reminder messages were left with assistants, on answering machines, and on a few occasions by electronic mail. Every possible attempt was made to contact and complete the telephone interview with each and every respondent. Interviews were completed with over 70 percent of all respondents, including 29 (69 percent) of those from the advocacy group, 3 (75 percent) of those from the public official group, and 8 (80 percent) of those from the real estate/lender group.

Every meaningful response was recorded. As in every survey, not every respondent felt fully qualified or capable to respond to every question. Sometimes, a respondent would simply reply with “I don’t know,” or “I’m not familiar with that issue,” or “I have no opinion on that question,” and so forth. Usually, these “non response” responses are not recorded.

Public officials proved to be the most difficult group from which to obtain responses. Agencies contacted included the Dallas Housing Authority, Dallas County, Dallas Area Rapid Transit, Housing and Urban Development, and the Texas Workforce Commission; however, despite repeated contact efforts, only representatives from Dallas County and DART successfully completed the survey. As a result of the number of public officials interviewed, the analysis for this group is primarily based on the quantitative data from the scaled questionnaire items.

A unique feature of this report is that a similar survey, asking similar questions, was conducted in 1998 of these same three groups. Where possible, the responses from this sample are compared with those from the 1998 sample. In this manner, some conclusions may be drawn about where housing opportunities and impediments are improving for the City of Dallas and where, perhaps, they are deteriorating, at least from the perspectives of these three important community segments.

Summation of Findings

The following narrative is intended to summarize the general themes as reported by the three groups of respondents. The narrative is presented in seven sections, reflecting the major headings of the survey instrument: Overall view of fair housing; housing distribution; public policies and programs that affect housing development; access to public transportation; barriers to fair housing choice; approaches taken by private sales, rental and lending agencies; and needed improvements and new policies.

Overall View of Fair Housing

Respondents were asked to indicate on a 5-point scale (from poor to excellent) their overall view of fair housing choice in government assisted housing, public housing and Section 8 housing in Dallas. Responses are shown in Table 1.

Table 1- Overall View of Fair Housing Choice

Considering all factors on a scale of 1 (poor) to 5 (excellent) how do you assess fair housing choice in <u>government</u> assisted housing, public housing, and section 8 housing in Dallas? (This question was not asked of the real estate/lenders group)		
<i>Group</i>	<i>Mean Score</i>	
	<i>1988</i>	<i>Current</i>
Public officials	3.3	3.0
Housing advocates	2.9	2.9

It can be seen in Table 1 that in this survey **public officials** assessed fair housing choice as about “average” (mean=3.0). When asked if current housing assistance programs are generally accessible and available to low and moderate income households, one public official said “yes” and stated that overall they are “pretty good.” **Housing advocates** in this survey assessed fair housing choice as slightly lower than “average” (mean=2.9). Their responses were mixed with some advocates saying that there are “good opportunities” and “excellent programs,” while others commented on voucher shortages and said that these programs were “available, but not too accessible.” They contend that there are “real challenges” and that “neighborhoods have found ways to discourage certain individuals from living there.” Overall the advocacy groups noted several challenges that face fair housing in Dallas, but realize that “activities have started that improve opportunity for fair housing” and that “the city is taking a positive approach.”

Comparing 1998, with this survey; scaled responses shows little change from one survey year to the next. Responses from **the public officials group** are slightly more negative in this survey than in 1998, but not significantly so. No difference is noted between 1998 and this survey **housing advocates’** responses.

While the **real estate/lender professionals** were not asked this close-ended question, their responses to the open-ended questions associated with fair housing choice were not as positive as were responses of the other groups. Typical of comments from this group were: “there is a shortage of affordable housing;” there needs to be “greater visibility of programs;” choice is “still a problem;” and there is a “shortage of housing stock.” Some real estate professionals though did say that opportunities are “getting better” and are “fairer than it’s ever been.”

Two more scaled items were asked of the housing advocates this year. Respondents were asked to indicate on a 5-point scale (from poor to excellent) how they assessed fair housing choice in private rental housing in Dallas, and how they assessed fair housing choice in single family home sales in Dallas. Responses are shown in Tables 1a and 1b, respectively.

Table 1a

Considering all factors on a scale of 1 (poor) to 5 (excellent) how do you assess fair housing choice in <u>private rental</u> housing in Dallas? (This question was just asked of housing advocates)	
<i>Group</i>	<i>Mean Score</i>
Housing advocates	2.9

Table 1b

Considering all factors on a scale of 1 (poor) to 5 (excellent) how do you assess fair housing choice in <u>single family home sales</u> in Dallas? (This question was just asked of housing advocates)	
<i>Group</i>	<i>Mean Score</i>
Housing advocates	3.2

Housing advocates rate fair housing choice in single housing sales somewhat more positive than housing choice in the rental market, as shown in Tables 1a and 1b.

Housing Distribution

Respondents from the **real estate/lender professional group** were asked to estimate home values and rental costs of homes in low and moderate income areas as well as in areas of minority and ethnic concentration. They were also asked to specify the geographical location of their responses where possible. Their estimates of home values in low and moderate income areas ranged from a low of approximately \$65,000 in the southeast and west areas of Dallas to a high of low \$100,000's over various low and moderate income pockets of Dallas. Generally, respondents noted that estimates of home values in areas of minority and ethnic concentration were the same as for low and moderate income areas. However, others responded with a range of \$75,000 in Oak Cliff to less than \$130,000 in areas north of highways I20 and 635. Estimates of monthly rental costs (3Bd/2 Bath) in low and moderate income areas ranged from \$750 to \$1000 per month, with a median monthly cost of approximately \$850. Estimates of monthly rental costs (3Bd/2Bath) in areas of minority and ethnic concentration ranged from \$750 to \$900 per month, with a median monthly cost of \$825.

Real estate/lender professional groups were also asked if there was a sufficient supply of housing and rental properties to meet the needs of low to moderate income households. The majority of the respondents answered that the housing supply is not sufficient. Typical responses included: "programs of assistance are accessible, but supply is not keeping up with demand," and

“barriers prevent development such as building codes, zoning laws and developer’s fees.” Respondents had a similar assessment of rental properties. Typical of responses were: “there is no neighborhood stability;” “there’s an overall shortage;” and “it’s is a double edged sword; you can always find a place to rent but it is often not safe, decent and affordable.”

Real estate/lender professional groups were asked to indicate on a 5-point scale (from poor to excellent) how they assessed the supply of houses and rental properties to meet the demand of low to moderate income groups in Dallas. Responses are shown in Tables 1c and 1d, respectively.

Table 1c

Considering all factors on a scale of 1 (poor) to 5 (excellent) how do you assess supply of houses to meet the demand of low to moderate income groups in Dallas?	
<i>Group</i>	<i>Mean Score</i>
Real estate/lender professionals	2.9

Table 1d

Considering all factors on a scale of 1 (poor) to 5 (excellent) how do you assess supply of rental properties to meet the demand of low to moderate income households in Dallas?	
<i>Group</i>	<i>Mean Score</i>
Real estate/lender professionals	2.5

As Tables 1c and 1d show, real estate lenders and professionals rate supply of housing for low and moderate income groups to be somewhat more favorable than the supply of rental properties for these groups.

Public Policies, Programs and Administrative Practices Affecting Housing Opportunities

All respondents were asked their assessment (on a 5-pont scale ranging from “poor” to “excellent”) of Section 8 project based programs, Section 8 voucher programs, public housing developments, privately owned government assisted housing and HUD assisted housing (section 235 or 236) programs as currently operating and administrating in Dallas.

Table 2- Overall Attitudes toward Fair Housing Programs

Considering all factors, on a scale of 1 (poor) to 5(excellent) how do you assess fair housing programs in Dallas?		
<i>Group</i>	<i>Mean Score</i>	
	<i>1998</i>	<i>Current</i>
Real estate/lender professionals	2.1	3.5
Public officials	2.9	4.0
Housing advocates	2.7	3.3

As can be seen from Table 2 above, **real estate/lender professionals** (mean = 3.5) and **public officials** (mean = 4.0) view the operation of these programs more favorably than do respondents from the **housing advocates** (mean = 3.3). **Real estate/lender professionals** said that the programs are “adequate,” yet they “need greater visibility,” “need more vouchers to be made available,” and there is a need for “more opportunities.” **One public official responded** “yes” when asked if housing assistance programs are available and accessible to households according to the fair housing law. **Housing advocates** were the most critical of these programs claiming that there is always “a long waiting list” and that programs are not accessible for low income and people who are HIV positive. Other housing advocates noted that there is availability, “but there is a Section 8 crisis with the freeze in federal funding” and that “there is insufficient supply given the demand.” All three groups reported a need for more vouchers; **one real estate/lender professional** reported that “discrimination still goes on.” Public agencies and advocacy groups also noted that there are “too few” and “not enough” housing opportunities for persons with disabilities.

Comparing this survey with 1998 responses, it can be seen that all groups perceive considerable improvement in fair housing programs in Dallas over this period.

Respondents were also asked to evaluate the administrative practices of fair housing agencies in Dallas. Responses can be seen in Table 3.

Table 3- Attitudes toward the Administrative Practices of Fair Housing Agencies

Considering all factors, on a scale of 1 to 5 how do you assess the administrative practices of fair housing agencies in Dallas?		
<i>Group</i>	<i>Mean Score</i>	
	<i>1998</i>	<i>Current</i>
Real estate/lender professionals	2.9	3.6
Public agencies	3.3	4.0
Housing advocates	2.6	3.2

It can be seen in Table 3 that **public officials** (mean = 4.0) and **real estate/lender professionals** (mean = 3.6) generally rated administrative practices of fair housing agencies above average, while the **housing advocates** (mean = 3.2) tended to be more critical of administrative practices. **Real estate/lender professionals** focused their responses on development policies. One said that, “development is adequate, but no policies guarantee quality of housing.” Another commented, “there needs to be a re-alignment of city resources to encourage more development and assistance programs for down payments and closing costs.” When asked if the Dallas Housing Authority (DHA)’s policies and practices were favorable to providing fair housing choice, respondents from **real estate/lender professionals** were mostly positive. Typical responses were: “the DHA works hard on their policies and practices,” “yes, with current, strong leadership” and “absolutely.” **Real estate/lender professionals** were more critical of HUD’s administrative practices saying that, “HUD is removed from the ordinary person” and that “HUD needs to do a better job of monitoring enforcement.” However, positive feedback was also given of HUD, including the observation that “HUD seems to be proactive across the board these days” and that “discrimination has decreased.”

According to the mean for the scaled item (4.0), **public officials** generally felt positive about the administrative practices of fair housing agencies in Dallas. However, one official did note several critiques of HUD including limiting vouchers and having “no comprehensive housing policy.”

Housing advocates tended to be more critical of administrative practices. At the city level, advocates claim that the “Dallas fee schedule is regressive and disproportionately affects the lowest income group.” This group also contends that there needs to be “more mixing of incomes.” In general the advocacy group had favorable things to say about the Dallas Housing Authority including the comments that “they do their best to follow guidelines” and that “they have improved over the last few years.” Their critique of HUD was mixed. Some advocates claimed that HUD was doing a good job in regards to fair housing choice and that HUD is “favorable to development.” However, others noted that “fair housing is not their main issue” and that it “should focus more on low-income families.” **Housing advocates** also stated that agencies were “politically motivated” and that “political agendas get in the way of perfectly fine

projects because they won't distribute dollars to a project they don't want to have implemented." In general, **housing advocates** believed non-profit housing providers and private housing providers to be favorable to fair housing choice. However one noted that nonprofit providers "are not actively promoting it" and that private housing providers are "not always in the right places."

Respondents were asked what other Dallas community-based programs, agencies or activities are providing fair housing choice in Dallas. **Real estate/lender professionals** listed several agencies, including the North Texas Affordable Housing Coalition, Multitude Housing Resource Center and East Dallas Group. **Housing advocates** mentioned the Dallas Bar Association, Dallas Housing Crisis Center, Housing Crisis Center and ACORN as helpful in promoting fair housing. Both the **real estate/lender professionals** and **housing advocates** commented on the favorable projects that CHODO's and CDC's are doing for the community.

Generally speaking, respondents evaluated the various fair housing assistance programs—including Section 8 project based programs, Section 8 voucher programs, public housing developments, privately owned government assisted housing and HUD assisted housing (sec. 235 or 236) as "fair." Responses from the **real estate/lender professionals** and **housing advocates** indicated concern for long waiting lists and accessibility to these programs for low income individuals. **Real estate/lender professionals** believe that discrimination is still a problem, and all three groups were critical of the current available resources for persons with disabilities.

Overall, the three groups of respondents rated the administrative practices and policies of fair housing agencies in Dallas as "fair" to "good." The Dallas Housing Authority and HUD received favorable comments, although there were some concerns that HUD funds need to focus more on low-income individuals. When comparing responses from this sample with those of the 1998 sample it can be seen that these groups' assessment of administrative practices of fair housing agencies in Dallas all have improved noticeable over this period of time.

Access to Public Transportation

Respondents were asked to comment on the location of current housing programs in regard to their proximity to work centers or public transportation for low and moderate income households. All three groups of respondents reported that public transportation is fairly well available for those currently residing in assisted housing developments. But they also reported some concerns. **Housing advocates** believe that public transportation to major job centers is "accessible" and "good," but that it could be improved with the addition of more stops and more frequent runs. One respondent noted, "For example, if you live in South Dallas and work in North Dallas, the buses don't run early enough to get you there (at 6:30am)." Also, it was believed that there could be better accessibility, because some people are still walking "too many miles to get to a station." It was pointed out that residents have to live in the DART area, and even then public transportation only works "if they have the money to pay the fare." Also, the location of the job centers plays a role. One respondent commented that "Many jobs are far out (in the suburbs) and buses don't run that far." There were also concerns specific to individuals living in low income areas. One respondent noted that in West Dallas there are places where bus

service is lacking and that there is a need for “route penetration into the neighborhoods.” Another respondent described access to transportation services in the Joppy area as “horrible.” Some respondents were concerned about public transportation for individuals with disabilities. One respondent contends that transportation is “neither accessible nor available for the cognitively impaired.”

In general, **real estate/lender professionals** responded favorably to DART’s accessibility, yet several noted that there is a need for “expansion to low income housing and job centers.” Another respondent elaborated on this point by saying that “DART rail lines need to go further South and East.” All three groups reported that DART is doing a good job of providing transportation to people living in assisted housing and persons with disabilities.

Barriers to Fair Housing Opportunities

Respondents were asked to assess the seriousness of barriers to fair housing opportunities in Dallas on a 5-point scale ranging from 1—“very serious” to 5—“not a problem.” Responses are shown in Table 4.

Table 4- Assessment of Barriers to Fair Housing

Considering all factors, on a scale of 1 (very serious) to 5 (not a problem) how do you assess barriers to fair housing opportunities in Dallas?		
<i>Group</i>	<i>Mean</i>	
	<i>1998</i>	<i>Current</i>
Real estate/lender professionals	2.4	3.4
Public officials	3.0	3.5
Housing advocates	3.8	2.9

Generally, as can be seen in Table 4, there was little difference between the **real estate/lender professionals** (mean = 3.4) and **public officials** (mean = 3.5) in terms of the degree of seriousness that they rated barriers to fair housing opportunities. **Public officials** did not offer many comments with regard to barriers to fair housing opportunities. One official believed that HUD creates barriers by not encouraging public-private partnerships. It was noted that CDBG funds play a role in this particular barrier. Also, one public official said a comprehensive housing policy does not exist.. Finally, with regard to barriers, one public official stated that there will always be barriers with some real estate agents, but that it is not typical of the profession.

Real estate/lender professionals commented on barriers in several areas. Regarding barriers associated with the City of Dallas’s policies and programs, respondents from this group reported that the “city needs to review zoning laws (i.e. minimum size of lot) to allow for greater diversity in certain areas of Dallas.” Others reinforced this comment by saying that the “city of Dallas

doesn't want affordable housing." Code enforcement and ordinances that limit development were also cited. Generally, no barriers were associated with the Dallas Housing Authority. One respondent contended that "DHA has strong leadership that ensures that the agency stays in compliance with fair housing policies." **Real estate/lender professionals** believe there are several barriers associated with policies and approaches taken by adjacent jurisdictions, including the fact that "many other areas restrict lot size to a size not always considered affordable." Other respondents made similar comments, claiming that neighboring jurisdictions do not want too much affordable housing and look to Dallas to house low and moderate income individuals. There were few barriers said to be associated with HUD, although one respondent noted that HUD "needs to do a better job with monitoring and oversight" and that HUD "has had restrictive policies that drove off responsible landlords." In general, when respondents were asked if there were any barriers to fair housing opportunities associated with community based and private fair housing assistance agencies, they did not list many barriers. However, **real estate/lender professionals** believe that "community based agencies should be utilized more" and that they "could help address barriers to access." Also one real estate professional said that private agencies seem to lack experience and size. Several barriers were associated with mortgage and home improvement lending practices. Lack of education and knowledge of lending options were listed by several respondents as barriers. Predatory loans were also seen as a problem as well as a lack of outreach to minority customers. Most **real estate professionals** did not believe there are barriers to fair housing caused by real estate agencies, although a few mentioned that discrimination, particularly "steering people to certain neighborhoods," is still a problem.

Like the **real estate/lender professionals**, members of the **housing advocacy group** listed many barriers associated with several areas of fair housing and were overall more likely to find barriers to fair housing more serious (mean = 2.9). One said, "Code enforcement and zoning could be much improved." One barrier that was mentioned in relation to the Dallas Housing Authority is that "they are understaffed and slow at processing information." Surrounding jurisdictions were also identified as presenting some barriers. Respondents mentioned in particular the lack of public transportation that results from the "non-DART cities" and the "resistance some of these areas have shown to running DART lines into their communities." Similar to the **real estate/lender professionals**, **housing advocates** find that private agencies "are not utilizing programs that are available efficiently." **Housing advocates** were more likely to find barriers associated with lending practices, particularly "having to do with redlining and predatory lenders." Seven of the twenty-one advocates responding to the question specifically mentioned predatory lending to be a barrier. They included such comments as "there needs to be better lender guidelines addressing those with challenged credit. Lending institutions should have fair housing and anti-predatory lending outreach programs" and "predatory lending, e.g. a 68 year-old woman on Social Security was made a \$40,000 30-year home improvement loan."

Overall, attitudes and opinions concerning barriers to fair housing are mixed. While all three groups stated several problems **real estate/lender professionals** see more problems than the **advocacy** or **public official groups**. All three groups found few or no barriers associated with the Dallas Housing Authority, while all three believed there were some barriers associated with HUD. Other significant barriers identified are those associated with adjacent jurisdictions, city

ordinances, zoning and code enforcement and a lack of education when it comes to what can be done, what is being done and what needs to be improved.

Comparing quantitative responses from the two survey years, it can be seen that members of the **real estate/lender group** and those from the **public agency group** both view considerable improvement from one time period to the next. Members of the **housing advocates**, though, believe that barriers have become more formidable over this time.

Approaches Taken by Private Sales, Rental and Lending Institutions

Respondents were asked to comment on approaches taken by lending institutions and rental agencies, and the extent to which these policies and practices contribute to the promotion of fair housing opportunities in the City of Dallas. Results are shown in Table 5. Respondents also were asked to evaluate on a 5-point scale (from poor to excellent) the activities of lending institutions and rental agencies in promoting fair housing opportunities. Results are shown in Table 6.

Table 5- Assessment of Lending Institutions

Considering all factors, on a scale of 1(poor) to 5 (excellent) how do you assess the activity of lending institutions in promoting fair housing opportunities in Dallas?		
<i>Group</i>	<i>Mean</i>	
	<i>1998</i>	<i>Current</i>
Real estate/lender professionals	3.1	3.4
Public Officials	3.3	2.8
Housing advocates	2.1	3.2

Table 6- Assessment of Rental Agencies

Considering all factors, on a scale of 1(poor) to 5 (excellent) how do you assess the activity of rental agencies in promoting fair housing opportunities in Dallas?		
<i>Group</i>	<i>Mean</i>	
	<i>1998</i>	<i>Current</i>
Real estate/lender professionals	3.5	4.0
Public Officials	2.6	1.5
Housing advocates	2.5	2.8

Public officials, by a large margin, tended to be most negative towards lending (mean = 2.8) and rental agencies (mean = 1.5), especially of the rental agencies. **Real estate/lender professionals** were most positive, rating agencies from “fair” to “good” (mean = 4.0). This group claimed that rental and lending agencies “bend over backwards to help people where they can.” Others claimed that discrimination was still a problem in this area towards “black, first time buyers.” One noted that “visibility is poor, could do a better job educating the consumer about affordable housing,” and another said, “more education is needed on how to practice fair housing.” When asked what their experience has been with conventional and HUD-backed home mortgage loans, the majority of respondents said that they have not had experience with either. Responses also suggest that most had no involvement with loans to minority households.

While several **housing advocates** (mean = 3.2) claim that “in general, lending practices are positive,” some advocates had harsher critiques. For example, one said there is “redlining in federal and state legislation and community redevelopment efforts, and it’s still hard to get traditional financing in some neighborhoods.” Advocates rated rental agencies lower than the lending institutions (mean = 2.8). Another commented, “Apartment complexes are not favorable to promoting home ownership. Purely rental agencies are skewed toward renters.” One advocate commented that lending agencies promote fair housing opportunities “as long as they make a profit.” Another contended that the “problem is economic,” and another stated that “one builder...has a problem filling 300 houses due to credit.”

When asked about their involvement with conventional and HUD-backed mortgage loans, respondents were split in regard to their involvement and their opinions. A couple of respondents contended that HUD-backed loans “are better” and “are more important to fair housing.” Others have had more involvement with conventional loans, and one respondent commented that “conventional loans are quicker, HUD takes a long time to get in.” Also noted was a concern for the “job/housing mismatch” due to a lack of “transit opportunities,” particularly for persons with disabilities.

In comparing the two survey years, it can be seen that both the real estate/lender and advocacy groups saw improvement in these measures over this time period. In both instances, though, public officials see a deteriorating situation.

Improvements and New Policy Recommendations

A final set of questions asked all respondents to present their recommendations for improvements in fair housing opportunities in Dallas and asked all respondents to evaluate on a 5-point (1—poor and 5—excellent) scale their overall assessment of fair housing opportunities in Dallas. Responses are shown in Table 7.

Table 7- Overall Assessments of Fair Housing Opportunities in Dallas

Considering all factors, on a scale of 1(poor) to 5 (excellent) how do you assess fair housing opportunities in Dallas?		
<i>Group</i>	<i>Mean</i>	
	<i>1998</i>	<i>Current</i>
Real estate professionals	3.0	3.5
Public Officials	2.7	3.0
Advocacy Groups	2.7	3.4

As seen in Table 7, members of all three groups assess fair housing opportunities as “fair” to “good.” Several improvements and policy recommendations were mentioned by all three groups of informants. **Public officials** tended to focus on doing more of what was already being done, particularly “more of what DART and DHA are already doing.” It was also noted that DHA is doing a good job of “building public housing in the North,” “yet there is still more that can be done at the regional level.” One official mentioned that “there are pockets of elderly and minorities without the ability to get to opportunities in the North.” It was also mentioned that a similar barrier exists at the regional level such as the “spatial mismatch” between people in South Dallas and jobs in suburban areas such as Grapevine; there is no regional public transportation to connect them.

Housing advocates recommended that the city should “broaden beyond south and southwest Dallas.” Also, “DHA needs to have a more intense concentration on the transitioning of public housing residents to home ownership.” Advocacy respondents also claimed a need to “get the community and neighborhood organizations more involved” and to “address zoning issues” and that “information and education need to improve through PR campaigns, brochures, forums in the neighborhoods and community service announcements in the media.” One respondent pointed out that certain groups such as Hispanics do not interact with the system and, therefore “don’t know they’ve been discriminated against.” The suggestion was made that television could be used to “inform and educate” these households. Other recommendations made by this group include comments such as “applicant procedures need to be changed to allow people to understand and complete the process;” “we can help housing to be more affordable by lowering building fees and permits;” and “the dialogue needs to be broadened to include the cognitively disabled.”

The most frequently mentioned recommendation of the **real estate/lender professionals** was “education,” a common thread running throughout this report. Another recommendation by this group was that it is necessary to “maintain integrity of historic, ethnic neighborhoods; moving low income people out of their established neighborhoods is never the solution.” It was also suggested that there needs to be “more accessible programs for first time buyers” in order to increase the number of Hispanic and African American owners. Other recommendations include “need more vouchers” and “more housing stock for disabled and seniors.”

Comparing results from the two survey years, it can be seen that members of all three groups view improvement in the overall assessment of fair housing opportunities in Dallas over this time period.

Summary and Conclusions

The purpose of this study was to provide a current assessment of the impediments to fair housing opportunities in the City of Dallas.

When looking at just the current survey results, it can be seen that generally representatives from the **advocacy group** were most critical of fair housing opportunities and practices in Dallas, representatives from the **public official** and **real estate/lender groups** generally were more positive. For all groups though, assessment of fair housing opportunities and practices are characterized as “fair,” to “good.” On the 5-point scales of from “poor,” to “excellent,” most scores for most groups ranged somewhere between 3.0 and 4.0. The most negative scores of all were recorded when considering responses to the “assessment of rental agencies” question. There, significant proportions of representatives from both the public official and advocacy groups responded with very low performance scores.

When comparing this survey with 1998 responses, it was found that in most areas respondents of all groups viewed considerable improvement in fair housing opportunities and practices over this period. Representatives of the current survey **housing advocates** were somewhat more negative in their response to the “assessment of barriers” question than were those in 1998, and representatives of the current survey **public officials group** were somewhat more negative in their response to the “fair housing in government assisted housing,” “activity of lending institutions,” and “rental agencies,” than were those in 1998. Otherwise, though respondents from the three groups viewed with improvement the fair housing opportunity and practices in Dallas over this time period.

In general all groups believe that restrictions placed on housing vouchers at the federal level are creating barriers. At the city level, most respondents contend that DHA is doing a good job, especially in terms of improvement, and there is general recognition that the city has limited resources and that employees are doing much better. Many respondents suggest that the city should be more flexible with ordinances and zoning requirements with answers to questions throughout the survey such as “code enforcement and zoning could be much improved;” “city needs to review zoning (i.e. minimum size of lot, minimum size of family) to allow for greater diversity in certain areas of Dallas;” the “system is set up for mixed income, yet builders/developers must fight ‘battles’ over zoning laws;” and the suggestion to change the “tree ordinance that prevents many lots in South Dallas from being developed.”

It is clear from evaluating the responses of the **real estate/lender professionals** that lack of education is viewed by them as the greatest barrier to affordable housing. They believe that education is needed in order to inform tenants of their rights, to help find affordable housing, and it is needed of lenders and others on the administrative side to adequately promote fair housing.

Public officials, on the other hand, seem to think that the administrative practices of HUD and the practices of real estate and lending agencies are the greatest barriers to fair housing. Overall they tend to give higher ratings than those in the other groups to other items on the survey instrument.

And from the perspective of the **advocacy group** the major barrier to fair housing is limited opportunities for low income individuals. They say that due to housing shortages, lack of funding, predatory lending and resources and geographical limitations through steering and transportation opportunities, low income families often face arduous barriers when it comes to finding adequate housing.

**CHAPTER VII COMMUNITY SURVEY
APPENDIX**

Key Informants - Dallas Fair Housing Study

HOUSING ADVOCATES	
Albert Martin	Dallas Affordable Housing
Drew Dixon	Arc of Dallas
Kervyn Altaffer	Legal Services of Northwest Texas
Paul Hughes	Reach of Dallas
Jon Edmunds	Foundation of Community Empowerment
Lorenzo Little	The Enterprise Foundation
Clarence Whitfield	Dallas Urban League
Diane Ragsdale	Inner-city Community Development Corporation
Dennis Coleman	Lambda
Betty Banks	Consumer Credit Counseling Services of Dallas
Mike Anderson	AIDS Services of Dallas
Theresa Canales	Builders of Hope CDC
Deborah Canady	Urban League Home Buyer Education Program
Gerald Carlton	East Dallas Community Organization
John Morgan	Foundation of Housing Resources

Pamela Turner	Life Net Community Behavioral Healthcare
Monique Allen	Maple Avenue Economic Development Corp.
Gregory Lyons	Network Planning Corp.
Melanie Carroll	Presbyterian Housing Corp.
Monique Johnson	South Dallas Fair Park Inner city Development Corp.
Hank Lawson	South Fair Community Development Corp
Rebecca Adams	United Cerebral Palsy of Metropolitan Dallas
Les Tanaka	Asian American Chamber of Commerce
Liz Wolf	ACORN
Anne Lambardi	Habitat for Humanity
Roger Wendal	Gay and Lesbian Alliance
Paul Scott	Gay and Lesbian Alliance
Yvonne Butler	Housing Crisis Center
Sherman Roberts	North Texas Community Development Association
Rockne Ragsdale	Ayuda Development Corp
Sandy Rollins	Texas Tenants Union
Cleo Sims	Dallas County Community Action

LaJuanda Jones	GCBC, Inc.
Betts Hover	LifeNet Community Behavioral Healthcare
Delbert Hawkins	Rochester Park Community Action Program
Sherri Mixon	T.R. Hoover Community Development Corp.
Rosa Lopez	Vecinos Unidos, Inc.
Rev. Jerry Christian	African American Pastor's Coalition
Rev. S. L. Johnson	Oak Cliff Minister's Alliance
William Skipping	Family Uplift Housing Corp
Kathy Hurt	Arc of Dallas
Shellie Bey	West Dallas Neighborhood Development Corp.

PUBLIC OFFICIALS	
Jay Kline	DART
Patricio Gallo	DART
Jamie Fitchko	Dallas County Home Loan Counseling Center
Mattye Gouldsby-Jones	Dallas Housing Authority

REAL ESTATE/LENDERS PROFESSIONALS	
Bruce Hatton	Federal Home Loan Bank
Gerry Henigsman	Apartment Association of Great Dallas
Paul Cauduro	Home Builders Association of Greater Dallas
Peter Urruita	Greater Dallas Association of Realtors
Harold Carter	Dallas Association of Real Estate Brokers
Steven Bradley	Fannie Mae
Eloy Villofranka	FDIC
Ted Wilson	Residential Strategies
Penny Cleaver	FDIC
Gilbert Martinez	National Hispanic Mortgage Bankers & Brokers Assoc.

SECTION TWO
STRATEGIC PLANNING AND ACTIONS

**CITY OF DALLAS
FAIR HOUSING
FIVE-YEAR WORK PLAN FY 2007- 2012**

IMPEDIMENTS	ACTION	TIME LINE
1. Difficult access to information on housing and related services for persons with disabilities	Maintain and distribute an updated resource guide in the Fair Housing Office on housing for persons with disabilities and update information annually.	Annually, beginning FY 2007-08
2. Need education and outreach by the financial institutions on the mortgage lending process to the minority and low income communities.	2(a). Coordinate fair housing education and outreach with CCCS home loan counseling programs 2(b). Encourage lender education on the mortgage lending process and eligibility requirements.	Oct. 2007 – Sept. 2013
3. Need fair housing opportunities in affordable housing programs	3(a). Maintain and distribute government-assisted housing resource guide to citizens upon. 3(b). Continue to coordinate fair housing outreach with the City’s Housing Department. 3(c). Seek opportunities to provide annual fair housing training for management of government-assisted housing.	Oct. 2007 – Sept. 2013

**CITY OF DALLAS
FAIR HOUSING
FIVE-YEAR WORK PLAN FY 2007- 2012**

IMPEDIMENTS	ACTION	TIME LINE
4. Limited opportunities in mortgage financing due to funding, and lending procedures	4(a). Develop and implement a fair housing training program for lenders to address barriers. 4(b). Encourage lenders to enhance advertisement activities to racial and ethnic diverse communities on mortgage lending products.	Oct. 2007 – Sept. 2013
5. Significant higher declination rate to African American (23.9 percent) and Hispanic (22.2 percent) families when compared to the declination rate for White families (11.9 percent).	(Same as 4(a), Develop and implement a fair housing training program for lenders to address barriers.	Oct. 2007 – Sept. 2013
6. Underrepresented populations in fair housing complaints.	Enhance fair housing education and outreach to underrepresented populations.	Oct. 2007 – Sept. 2013
7. Underrepresented populations among public housing residents	7(a). Encourage DHA outreach to underrepresented populations. 7(b). Provide fair housing training to DHA staff and resident councils.	Oct. 2007 – Sept. 2013

SECTION THREE

REPORTING METHODS AND DOCUMENTATION OF ACTIONS

REPORTING METHODS AND DOCUMENTATION OF ACTIONS

Under the CDBG and Consolidated Planning regulations requiring grantees to certify its obligation to affirmatively further fair housing, 24CFR 91.225(a)(1), 91.325(a)(1) and 91.425(a)(1), each jurisdiction must maintain records that reflect the analysis of impediments and strategic actions undertaken.

At the end of the first program year after implementation of the Fair Housing Plan, the City of Dallas Fair Housing Office will submit a summary of the impediments analysis, a report of actions taken during the previous year and an analysis of the impact.

As part of the performance report for the Consolidated Plan, the Fair Housing Office will also report on its actions to affirmatively further fair housing in the City of Dallas.

In between these regulatory reporting periods, the Fair Housing Office shall keep the Fair Housing Plan on file for public review during normal business hours at the City of Dallas Fair Housing Office, 1500 Marilla Room 1BN, Dallas, Texas, (214) 670-5677.

The Fair Housing Office will maintain annual reports of strategic actions undertaken to overcome the impediments to fair housing choice identified in this Plan, including educational, training, compliance, counseling and organization cooperation activities. The Fair Housing Office will further maintain monthly reports which reflect the nature and volume of housing discrimination complaints within the City of Dallas. Both the annual and monthly reports will be compiled to satisfy regulatory reporting methods to HUD, as described earlier.

Annual reports will contain specific descriptions or activities which have been taken over the previous twelve months. Activity descriptions will include those strategic actions listed in the Strategic Planning and Actions section of this Plan which are developed to overcome identified impediments to fair housing choice. The annual report of activities is intended to inform interested persons of the progress being made and the adherence to the Fair Housing Plan.

Quarterly reports will contain detailed information regarding the number and basis of each formal housing discrimination complaint received for that month as well as actions taken to resolve the discrimination complaint. This information is calculated to disclose to the public the types and amounts of housing discrimination complaints received by the Fair Housing Office and the process which was employed to resolve the complaint, including referral to an enforcement agency, private litigation, settlement, complainant withdrawal or a determination that the investigation did not support the allegation. However, the identity of the parties to the complaint is not an intended purpose of the reports and will not be a subject of the monthly reports.

In accordance with HUD regulations all reporting methods for documenting strategic actions will be on file at the Fair Housing Office and will be made available as the reports are prepared.

SECTION FOUR:

PUBLIC HEARING COMMENTS & STATEMENTS

2007-12 AI PUBLIC HEARING SCHEDULE

DATE	ADDRESS LOCATION
Tuesday August 28 th 6:30 p.m.	2828 Fish Trap West Dallas Multi Purpose Center
Thursday, August 30 th 6:30 p.m.	2922 Martin Luther King, Jr. Blvd Martin Luther King Jr. Community Center Senior Building
Saturday, September 8 th 10:30 a.m.	6006 Everglade Road Skyline Branch Library Auditorium
Tuesday, September 11 th 6:30 p.m.	2951 S. Hampton Hampton/Illinois Branch Library

The public comment activities consisted of placing a request for public comment, notice of location for reviewing copies, and the public hearing schedule in the Dallas Morning News, at 26 Dallas public libraries, and on the City of Dallas internet and intranet. A copy of the AI was placed in all public libraries and in the Fair Housing Office located in city hall. Four neighborhood public hearings were held by the City of Dallas Fair Housing Office to solicit public comments. The schedule above details the date and location of the public hearings. The comment period ended on September 14, 2007.

There were no comments submitted.

V. APPENDICES

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- [Sec. 20A-21.](#) Criminal penalties for violation.

SEC. 20A-1. SHORT TITLE.

This chapter may be cited as the Dallas Fair Housing ordinance. (Ord. Nos. 13456; 14809; 20652; 20780)

SEC. 20A-2. DECLARATION OF POLICY.

It is the policy of the city of Dallas, through fair, orderly, and lawful procedures, to promote the opportunity for each person to obtain housing without regard to race, color, sex, religion, handicap, familial status, or national origin. This policy is grounded upon a recognition of the right of every person to have access to adequate housing of the person's own choice, and the denial of this right because of race, color, sex, religion, handicap, familial status, or national origin is detrimental to the health, safety, and welfare of the inhabitants of the city and constitutes an unjust

deprivation of rights, which is within the power and proper responsibility of government to prevent. (Ord. Nos. 13456; 14809; 20652; 20780)

SEC. 20A-3. DEFINITIONS.

In this chapter, unless the context requires a different definition:

- (1) **ACCESSIBLE** means that an area of a housing accommodation can be approached, entered, and used by a person with a physical handicap.
- (2) **ACCESSIBLE ROUTE** means a continuous unobstructed path connecting accessible elements and spaces in a housing accommodation that can be negotiated by a person with a severe disability using a wheelchair and that is also safe for and usable by a person with other disabilities.
- (3) **ADMINISTRATOR** means the administrator of the fair housing office designated by the city manager to enforce and administer this chapter and includes the administrator's designated representative.
- (4) **AGGRIEVED PERSON** means a person claiming to be injured by a discriminatory housing practice.
- (5) **BUILDING ENTRANCE ON AN ACCESSIBLE ROUTE** means an accessible entrance to a covered multi-family dwelling that is connected by an accessible route to public transportation stops, to accessible parking and passenger loading zones, or to the public streets or sidewalks, if available.
- (6) **COMPLAINANT** means a person, including the administrator, who files a complaint under Section 20A-7.
- (7) **COVERED MULTI-FAMILY DWELLING** means:
 - (A) a building consisting of four or more dwelling units if the

building has one or more elevators; and

(B) a ground floor dwelling unit in any other building consisting of four or more dwelling units.

(8) DEFENSE means a defense to criminal prosecution in municipal court as explained in the Texas Penal Code. Defense also means, where specifically provided, an exemption from a civil action.

(9) DISCRIMINATORY HOUSING PRACTICE means conduct that is an offense under Section 20A-4 of this chapter.

(10) DWELLING UNIT means a single unit of residence for a family.

(11) FAMILIAL STATUS means the status of a person resulting from being:

(A) pregnant;

(B) domiciled with an individual younger than 18 years of age in regard to whom the person:

(i) is the parent or legal custodian; or

(ii) has the written permission of the parent or legal custodian for domicile with the individual; or

(C) in the process of obtaining legal custody of an individual younger than 18 years of age.

(12) FAMILY includes a single individual.

(13) HANDICAP:

(A) means:

(i) a physical or mental impairment that substantially limits one or more major life activities;

(ii) a record of an impairment described in Subparagraph (i) of this paragraph; or

(iii) being regarded as having an impairment described in Subparagraph (i) of this paragraph; and

(B) does not mean a current, illegal use of or addiction to a drug or illegal or federally-controlled substance.

(14) HOUSING ACCOMMODATION means:

(A) any building, structure, or part of a building or structure that

is occupied, or designed or intended for occupancy, as a residence for one or more families; and

(B) any vacant land that is offered for sale or lease for the construction or location of a building, structure, or part of a building or structure described by Paragraph (A) of this subsection.

(15) **PERSON** means an individual, corporation, partnership, association, labor organization, legal representative, mutual company, joint-stock company, trust, unincorporated organization, trustee, receiver, or fiduciary or any employee, representative, or agent of the person.

(16) **RENT** means lease, sublease, or otherwise grant for a consideration the right to occupy premises that are not owned by the occupant.

(17) **RESIDENCE** does not include a hotel, motel, or similar public accommodation where occupancy is available exclusively on a temporary, day-to-day basis.

(18) **RESIDENTIAL REAL ESTATE-RELATED TRANSACTION** means:

(A) the making or purchasing of loans or the providing of other financial assistance:

(i) for purchasing, constructing, improving, repairing, or maintaining a housing accommodation; or

(ii) secured by residential real estate; or

(B) the selling, brokering, or appraising of residential real property.

(19) **RESPONDENT** means a person identified in a complaint or charge as having committed a discriminatory housing practice under this chapter. (Ord. Nos. 13456; 14809; 20652; 20780)

SEC. 20A-4. DISCRIMINATORY HOUSING PRACTICES.

(a) A person commits an offense if he, because of race, color, sex, religion, familial status, or national origin:

(1) refuses to negotiate with a person for the sale or rental of a housing accommodation or otherwise denies or makes unavailable a housing accommodation to a person;

(2) refuses to sell or rent, or otherwise makes unavailable, a housing accommodation to another person after the other person makes an offer to buy or rent the accommodation; or

(3) discriminates against a person in the terms, conditions, or privileges of, or in providing a service or facility in connection with, the sale or rental of a housing accommodation.

(b) A person commits an offense if he, because of race, color, sex, religion, handicap, familial status, or national origin:

(1) represents to a person that a housing accommodation is not available for inspection, sale, or rental if the accommodation is available;

(2) discriminates against a prospective buyer or renter in connection with the showing of a housing accommodation; or

(3) with respect to a multiple listing service, real estate brokers' organization, or other business relating to selling or renting housing accommodations:

(A) denies a person access to or membership in the business; or

(B) discriminates against a person in the terms or conditions of access to or membership in the business.

(c) A person commits an offense if he:

(1) for profit, induces or attempts to induce another person to sell or rent a housing accommodation by a representation that a person of a particular race, color, sex, religion, handicap, familial status, or national origin is in proximity to, is present in, or may enter into the neighborhood in which the housing accommodation is located;

(2) makes an oral or written statement indicating a policy of the respondent or a person represented by the respondent to discriminate on the basis of race, color, sex, religion, handicap, familial status, or national origin in the selling or renting of a housing accommodation; or

(3) prints or publicizes or causes to be printed or publicized an advertisement that expresses a preference or policy of discrimination based on race, color, sex, religion, handicap, familial status, or national origin in the selling or renting of a housing accommodation.

(d) A person who engages in a residential real estate-related transaction commits an offense if he, because of race, color, sex, religion, handicap, familial status, or national origin, discriminates against a person:

(1) in making a residential real estate-related transaction available; or

(2) in the terms or conditions of a residential real estate-related transaction.

(e) A person commits an offense if he:

(1) discriminates in the sale or rental of a housing accommodation to any buyer or renter because of a handicap of:

- (A) that buyer or renter;
 - (B) a person residing in or intending to reside in the housing accommodation after it is sold, rented, or made available; or
 - (C) any person associated with that buyer or renter; or
- (2) discriminates against any person in the terms, conditions, or privileges of sale or rental of a housing accommodation, or in the provision of services or facilities in connection with the housing accommodation, because of a handicap of:
- (A) that person;
 - (B) a person residing in or intending to reside in the housing accommodation after it is sold, rented, or made available; or
 - (C) any person associated with that person.
- (f) A person commits an offense if he:
- (1) refuses to permit, at the expense of a handicapped person, reasonable modifications of existing premises occupied or to be occupied by the handicapped person, if the modifications may be necessary to afford the handicapped person full use of the premises; except that, in the case of a rental, the landlord may, where reasonable to do so, condition permission for modification on the renter's agreeing to restore the interior of the premises to the condition that existed before the modification, reasonable wear and tear excepted;
 - (2) refuses to make reasonable accommodations in rules, policies, practices, or services when the accommodations may be necessary to afford a handicapped person equal opportunity to use and enjoy a housing accommodation;
 - (3) fails to design or construct a covered multi-family dwelling, for first occupancy after March 13, 1991, to have at least one building entrance on an accessible route, unless it is impractical to do so because of the terrain or unusual characteristics of the site; or
 - (4) fails to design and construct a covered multi-family dwelling, for first occupancy after March 13, 1991, that has a building entrance on an accessible route in such a manner that:
 - (A) the public and common use areas of the dwelling are readily accessible to and usable by a handicapped person;
 - (B) all the doors designed to allow passage into and within all premises are sufficiently wide to allow passage by a handicapped person in a wheelchair; and
 - (C) all premises within a dwelling unit contain the following features of adaptive design:

- (i) an accessible route into and through the dwelling unit;
 - (ii) light switches, electrical outlets, thermostats, and other environmental controls in accessible locations;
 - (iii) reinforcements in the bathroom walls to allow later installation of grab bars; and
 - (iv) usable kitchens and bathrooms that allow a person in a wheelchair to maneuver about the space.
- (g) A person commits an offense if he coerces, intimidates, threatens, or otherwise interferes with any person in the exercise or enjoyment of, or on account of that person having exercised or enjoyed, or on account of that person having aided or encouraged any other person in the exercise or enjoyment of, any right granted or protected by this chapter.
- (h) A person commits an offense if he retaliates against any person for making a complaint, testifying, assisting, or participating in any manner in a proceeding under this chapter. (Ord. Nos. 13456; 14809; 20652; 20780; 21055)

SEC. 20A-5. DEFENSES TO CRIMINAL PROSECUTION AND CIVIL ACTION.

- (a) It is a defense to criminal prosecution or civil action under Section 20A-4 that:
- (1) the housing accommodation is owned, controlled, or managed by:
 - (A) a religious organization, or a nonprofit organization that exists in conjunction with or is operated, supervised, or controlled by a religious organization, and the organization sells or rents the housing accommodation only to individuals of the same religion as the organization; except that, this defense is not available if:
 - (i) the offense involves discrimination other than on the basis of religion;
 - (ii) the organization owns, controls, or manages the housing accommodation for a commercial purpose; or
 - (iii) membership in the religion is limited to individuals on the basis of race, color, sex, handicap, familial status, or national origin.
 - (B) a nonprofit religious, educational, civic, or service organization or by a person who rents the housing accommodation to individuals, a predominant number of whom are associated with the same nonprofit religious, educational, civic, or service organization, and the organization or person, for the purposes of privacy and personal modesty, rents the housing accommodation only to individuals of the same sex or

provides separate accommodations or facilities on the basis of sex; except that, this defense is not available if the offense involves:

(i) discrimination other than on the basis of sex; or

(ii) a sale of the housing accommodation; or

(C) a private organization and, incidental to the primary purpose of the organization, the organization rents the housing accommodation only to its own members; except that, this defense is not available if:

(i) the organization owns, controls, or manages the housing accommodation for a commercial purpose; or

(ii) the offense involves a sale of the housing accommodation;
or

(2) compliance with this chapter would violate a federal, state, or local law restricting the maximum number of occupants permitted to occupy a dwelling unit.

(b) It is a defense to criminal prosecution or civil action under all of Section 20A-4 except Section 20A-4(c)(2) and (3) that the housing accommodation is:

(1) a single-family dwelling owned by the respondent; except that, this defense is not available if the respondent:

(A) owns an interest or title in more than three single-family dwellings, whether or not located inside the city, at the time the offense is committed;

(B) has not resided in the dwelling within the preceding 24 months before the offense is committed; or

(C) uses the services or facilities of a real estate agent, or any other person in the business of selling or renting real estate, in connection with a sale or rental involved in the offense; or

(2) occupied or intended for occupancy by four or fewer families living independently of each other, and the respondent is the owner of the accommodation and occupies part of the accommodation as a residence; except that, this defense is not available if the offense involves a sale of all or part of the housing accommodation.

(c) It is a defense to criminal prosecution or civil action under Section 20A-4 as it relates to handicap that occupancy of a housing accommodation by the aggrieved person would constitute a direct threat to the health or safety of another person or result in physical damage to another person's property.

(d) It is a defense to criminal prosecution or civil action under Section 20A-4 as it relates to familial status that the housing accommodation is:

(1) provided under a state or federal program that is specifically designed and operated to assist elderly persons, as defined in the state or federal program;

(2) intended for, and solely occupied by, a person at least 62 years of age, except that:

(A) an employee of the housing accommodation who performs substantial duties directly related to the management or maintenance of the housing accommodation may occupy a dwelling unit, with family members in the same unit; and

(B) a person under age 62 years residing in the housing accommodation on September 13, 1988 may occupy a dwelling unit, provided that all new occupants following that date are persons at least 62 years of age; and

(C) all vacant units are reserved for occupancy by persons at least 62 years of age; or

(3) intended and operated for occupancy by at least one person 55 years of age or older per dwelling unit, provided that:

(A) the housing accommodation has significant facilities and services specifically designed to meet the physical and social needs of an older person or, if it is not practicable to provide such facilities and services, the housing accommodation is necessary to provide important housing opportunities for an older person;

(B) at least 80 percent of the dwelling units in the housing accommodation are occupied by at least one person 55 years of age or older per dwelling unit; except that a newly constructed housing accommodation for first occupancy after March 12, 1989 need not comply with this requirement until 25 percent of the dwelling units in the housing accommodation are occupied; and

(C) the owner or manager of the housing accommodation publishes and adheres to policies and procedures that demonstrate an intent by the owner or manager to provide housing to persons at least 55 years of age.

(e) It is a defense to criminal prosecution or civil action under Section 20A-4(d) that the person, in the purchasing of loans, considered factors that were justified by business necessity and related to the transaction's financial security or the protection against default or reduction in the value of the security, but were unrelated to race, color, religion, sex, handicap, familial status, or national origin.

(f) It is a defense to criminal prosecution under Section 20A-4 that the aggrieved person has been convicted by a court of competent jurisdiction of the illegal manufacture or distribution of a controlled substance as defined by Section 481.002 of the Texas Health and Safety Code, as amended, or by Section 802, Title 21 of the United States Code Annotated, as amended.

(g) It is a defense to criminal prosecution under Section 20A-4(d) that the person was engaged in the business of furnishing appraisals of real property and considered factors other than race, color, religion, sex, handicap, familial status, or national origin.

(h) Nothing in this chapter prohibits:

(1) conduct against a person because of the person's conviction by a court of competent jurisdiction of the illegal manufacture or distribution of a controlled substance as defined by Section 481.002 of the Texas Health and Safety Code, as amended, or by Section 802, Title 21 of the United States Code Annotated, as amended; or

(2) a person engaged in the business of furnishing appraisals of real property from taking into consideration factors other than race, color, religion, sex, handicap, familial status, or national origin. (Ord. Nos. 13456; 14809; 20652; 20780; 21055)

SEC. 20A-6. FAIR HOUSING ADMINISTRATOR.

(a) The administrator shall implement and enforce this chapter and may establish such rules and regulations as are determined necessary to perform the duties of that office.

(b) The administrator is encouraged to cooperate with the Secretary of Housing and Urban Development and the Attorney General of the United States in the enforcement of the Fair Housing Act of 1968, 42 U.S.C. § 3601, et seq., as amended, and may assist the secretary or attorney general in any way consistent with the policy of this chapter. The administrator is encouraged to cooperate with the Texas Commission on Human Rights in the enforcement of the Texas Fair Housing Act, Article 1f, Vernon's Texas Revised Civil Statutes, as amended, and may assist the commission in any way consistent with the policy of this chapter.

(c) The administrator may order discovery in aid of investigations under this chapter. Such discovery may be ordered to the same extent and is subject to the same limitations as would apply if the discovery were ordered in aid of a civil action in a state district court of Dallas County, Texas. (Ord. Nos. 13456; 14809; 17393; 20652; 20780)

SEC. 20A-7. COMPLAINT AND ANSWER.

(a) An aggrieved person, or any authorized representative of an aggrieved person, may report a discriminatory housing practice to the administrator and file a complaint with the administrator not later than one year after an alleged discriminatory housing practice has occurred or terminated. A complaint may also be filed by the administrator, not later than one year after an alleged discriminatory housing practice has occurred or terminated, if the administrator has reasonable cause to believe that a person has committed a discriminatory housing practice.

(b) The administrator shall treat a complaint referred by the Secretary of Housing and Urban Development or the Attorney General of the United States under the Fair Housing Act of 1968, 42 U.S.C. § 3601, et seq., as amended, or by the Texas Commission on Human Rights under the Texas Fair Housing Act, Article 1f, Vernon's Texas Revised Civil Statutes, as amended, as a complaint filed under Subsection (a). No action will be taken under this chapter against a person for a discriminatory housing practice if the referred complaint was filed with the governmental entity later than one year after an alleged discriminatory housing practice occurred or terminated.

(c) A complaint must be in writing, made under oath or affirmation, and contain the following information:

- (1) Name and address of the respondent.
- (2) Name, address, and signature of the complainant.
- (3) Name and address of the aggrieved person, if different from the complainant.
- (4) Date of the occurrence or termination of the discriminatory housing practice and date of the filing of the complaint.
- (5) Description and address of the housing accommodation involved in the discriminatory housing practice, if appropriate.
- (6) Concise statement of the facts of the discriminatory housing practice, including the basis of the discrimination (race, color, sex, religion, handicap, familial status, or national origin).

(d) Upon the filing of a complaint, the administrator shall, in writing:

- (1) notify the complainant, and the aggrieved person if different from the complainant, that a complaint has been filed; and
- (2) advise the complainant, and the aggrieved person if different from the complainant, of time limits applicable to the complaint and of any rights, obligations, and remedies of the aggrieved person under this chapter.

(e) Not more than 10 days after the filing of a complaint, the administrator shall, in writing:

- (1) notify the respondent named in the complaint that a complaint alleging the commission of a discriminatory housing practice has been filed against the respondent;
- (2) furnish a copy of the complaint to the respondent;
- (3) advise the respondent of the procedural rights and obligations of the respondent, including the right to file a written, signed, and verified informal answer to the complaint within 10 days after service of notice of the complaint; and

(4) advise the respondent of other rights and remedies available to the aggrieved person under this chapter.

(f) Not later than the 10th day after service of the notice and copy of the complaint, a respondent may file an answer to the complaint. The answer must be in writing, made under oath or affirmation, and contain the following information:

(1) Name, address, telephone number, and signature of the respondent or the respondent's attorney, if any.

(2) Concise statement of facts in response to the allegations in the complaint and facts of any defense or exemption.

(g) A complaint or answer may be amended at any time before the administrator notifies the city attorney under Section 20A-12 of a discriminatory housing practice upon which the complaint is based. The administrator shall furnish a copy of each amended complaint or answer, respectively, to the respondent or complainant, and any aggrieved person if different from the complainant, as promptly as is practicable.

(h) The administrator may not disclose or permit to be disclosed to the public the identity of a respondent before the administrator notifies the city attorney under Section 20A-12 of a discriminatory housing practice alleged against the respondent in a complaint or while the complaint is in the process of being investigated and prior to completion of all negotiations relative to a conciliation agreement.

(i) A complaint, except a referred complaint described in Subsection (b) of this section, shall be finally disposed of either through dismissal, execution of a conciliation agreement, or issuance of a charge within one year after the date on which the complaint was filed unless it is impracticable to do so, in which case, the administrator shall notify the complainant, the aggrieved person if different from the complainant, and the respondent, in writing, of the reasons for the delay. (Ord. Nos. 13456; 14809; 20652; 20780)

SEC. 20A-8. INVESTIGATION.

(a) Not more than 30 days after the filing of a complaint by an aggrieved person or by the administrator, the administrator shall commence an investigation of the complaint to determine whether there is reasonable cause to believe a discriminatory housing practice was committed and the facts of the discriminatory housing practice.

(b) The administrator shall seek the voluntary cooperation of any person to:

(1) obtain access to premises, records, documents, individuals, and any other possible source of information;

(2) examine, record, and copy necessary materials; and

(3) take and record testimony or statements of any person reasonably necessary for the furtherance of the investigation.

(c) The administrator may, at the administrator's discretion or at the request of the respondent, the complainant, or the aggrieved person if different from the complainant, request the city council to issue a subpoena or subpoena duces tecum to compel the attendance of a witness or the production of relevant materials or documents, pursuant to its power under Chapter III, Section 12 of the city charter. Violation of a subpoena issued under this subsection is punishable by the same fines and penalties for contempt as are authorized before the county court.

(d) An investigation shall remain open until a reasonable cause determination is made under Section 20A-12, a conciliation agreement is executed and approved under Section 20A-10, or the complaint is dismissed under Section 20A-13. Unless impracticable to do so, the administrator shall complete the investigation within 100 days after the date of filing of the complaint. If the administrator is unable to complete the investigation within the 100-day period, the administrator shall notify the complainant, the aggrieved party if different from the complainant, and the respondent, in writing, of the reasons for the delay.

(e) This section does not limit the authority of the administrator to conduct such other investigations or to use such other enforcement procedures, otherwise lawful, as the administrator considers necessary to enforce this chapter.

(f) The administrator shall prepare a final investigative report showing:

- (1) the names of and dates of contact with witnesses;
- (2) a summary, including dates, of correspondence and other contacts with the aggrieved person and the respondent;
- (3) a summary description of other pertinent records;
- (4) a summary of witness statements; and
- (5) answers to interrogatories. (Ord. Nos. 13456; 14809; 20652; 20780)

SEC. 20A-9. TEMPORARY OR PRELIMINARY RELIEF.

(a) If at any time following the filing of a complaint the administrator concludes that prompt judicial action is necessary to carry out the purposes of this chapter, the administrator may request the city attorney to initiate a civil action in the state district court of Dallas County, Texas for appropriate temporary or preliminary relief pending final disposition of the complaint.

(b) On receipt of the administrator's request, the city attorney shall promptly file the action in the state district court. Venue is in Dallas County,

Texas.

(c) A temporary restraining order or other order granting preliminary or temporary relief under this section is governed by the applicable Texas Rules of Civil Procedure. (Ord. 20780)

SEC. 20A-10. CONCILIATION.

(a) During the period beginning with the filing of a complaint and ending with the issuance of a charge under Section 20A-12, the dismissal of the complaint under Section 20A-13, or the dismissal of the criminal action in municipal court, the administrator shall try to conciliate the complaint. In conciliating a complaint, the administrator shall try to achieve a just resolution and obtain assurances that the respondent will satisfactorily remedy any violation of the aggrieved person's rights and take action to assure the elimination of both present and future discriminatory housing practices.

(b) If a conciliation agreement is executed under this section, a party to the agreement may not be prosecuted in municipal court, nor may the administrator issue a charge against a party, for the discriminatory housing practice specified in the agreement under Subsection (d)(1) unless the administrator determines that the agreement has been violated and notifies the city attorney in writing of the violation.

(c) A conciliation agreement must be in writing in the form approved by the city attorney and must be signed and verified by the respondent, the complainant, and the aggrieved person if different from the complainant, subject to approval of the administrator who shall indicate approval by signing the agreement. A conciliation agreement that is not executed before the expiration of 100 days after the date the complaint is filed must include the approval of the city attorney. A conciliation agreement is executed upon its signing and verification by all parties to the agreement.

(d) A conciliation agreement executed under this section must contain:

(1) an identification of the discriminatory housing practice and corresponding respondent that gives rise to the conciliation agreement under Subsection (a) and the identification of any other discriminatory housing practice and respondent that the parties agree to make subject to the limitation on prosecution in Subsection (b);

(2) an identification of the housing accommodation subject to the conciliation agreement; and

(3) a statement that each party entering into the conciliation agreement agrees:

(A) not to violate this chapter or the conciliation agreement; and

(B) that the respondent shall file with the administrator a periodic activity report, in accordance with the following regulations, if the discriminatory housing practice giving rise to the conciliation agreement

under Subsection (a) involves a respondent who engages in a business relating to selling or renting housing accommodations; a housing accommodation occupied or intended for occupancy on a rental or sale basis; or a violation of Section 20A-4(d):

(i) Unless the discriminatory housing practice involves a violation of Section 20A-4(c)(1), the activity report must state, with respect to each person of the specified class (the race, color, sex, religion, handicap, familial status, or national origin alleged as the basis of discrimination in the complaint on the discriminatory housing practice) who in person contacts a party to the conciliation agreement concerning either sale, rental, or financing of a housing accommodation or a business relating to selling or renting housing accommodations, the name and address or telephone number of the person, the date of each contact, and the result of each contact.

(ii) If the discriminatory housing practice involves a violation of Section 20A-4(c)(1), the activity report must state the number and manner of solicitations concerning housing accommodations made by the party and the approximate boundaries of each neighborhood in which the solicitations are made.

(iii) The party who prepares the activity report must sign and verify the report.

(iv) An activity report must be filed each month on the date specified in the conciliation agreement for a period of not less than three months nor more than 36 months, as required by the conciliation agreement.

(e) In addition to the requirements of Subsection (d), a conciliation agreement may include any other term or condition agreed to by the parties, including, but not limited to:

(1) monetary relief in the form of damages, including humiliation and embarrassment, and attorney fees; and

(2) equitable relief such as access to the housing accommodation at issue, or to a comparable housing accommodation, and provision of services and facilities in connection with a housing accommodation.

(f) Nothing said during the course of conciliation may be made public or used as evidence in a subsequent proceeding under this chapter without the written consent of any person concerned.

(g) A conciliation agreement shall be made public, unless the aggrieved person and the respondent request nondisclosure and the administrator determines that disclosure is not required to further the purposes of this chapter. Notwithstanding a determination that disclosure of a conciliation agreement is not required, the administrator may publish tabulated descriptions of the results of all conciliation efforts.

(h) If the aggrieved person brings a civil action under a local, state, or federal law seeking relief for the alleged discriminatory housing practice and the trial in the action begins, the administrator shall terminate efforts to

conciliate the complaint unless the court specifically requests assistance from the administrator. The administrator may also terminate efforts to conciliate the complaint if:

- (1) the respondent fails or refuses to confer with the administrator;
- (2) the aggrieved person or the respondent fails to make a good faith effort to resolve any dispute; or
- (3) the administrator finds, for any reason, that voluntary agreement is not likely to result. (Ord. Nos. 13456; 14809; 20652; 20780)

SEC. 20A-11. VIOLATION OF CONCILIATION AGREEMENT.

(a) A person commits an offense if, after the person executes a conciliation agreement under Section 20A-10, he violates any term or condition contained in the agreement.

(b) It is no defense to criminal prosecution in municipal court or to civil action in state district court under this section that, with respect to a discriminatory housing practice that gave rise to the conciliation agreement under Section 20A-10:

- (1) the respondent did not commit the discriminatory housing practice; or
- (2) the administrator did not have probable cause to believe the discriminatory housing practice was committed.

(c) If the administrator determines that a conciliation agreement has been violated, the administrator shall give written notice to all parties subject to the agreement.

(d) When the administrator has reasonable cause to believe that a respondent has breached a conciliation agreement, the administrator shall refer the matter to the city attorney's office with a recommendation that a civil action be filed under Section 20A-14 for the enforcement of the agreement. The administrator shall also file a criminal action in municipal court for a violation of the agreement. (Ord. Nos. 13456; 14809; 20652; 20780)

SEC. 20A-12. REASONABLE CAUSE DETERMINATION AND CHARGE.

(a) Upon notification by the administrator that a conciliation agreement has not been executed by the complainant and the respondent and approved by the administrator in accordance with Section 20A-10, the city attorney, within the time limits set forth in Subsection (b), shall determine whether, based upon all facts known at the time of the decision, reasonable cause exists to believe that a discriminatory housing practice has occurred. In making the reasonable cause determination, the city attorney shall consider

whether the facts concerning the alleged discriminatory housing practice are sufficient to warrant the initiation of a criminal action in municipal court or a civil action in state district court.

(b) The city attorney shall make a reasonable cause determination within 100 days after the filing of a complaint unless it is impracticable to do so. If the city attorney is unable to make the determination within the 100-day period, the administrator shall notify the complainant, the aggrieved person if different from the complainant, and the respondent, in writing, of the reasons for the delay.

(c) Upon determination by the city attorney that reasonable cause exists to believe that a discriminatory housing practice has occurred, the administrator shall immediately issue a charge on behalf of the aggrieved person. The administrator may also file a criminal action in municipal court. Not more than 20 days after the administrator issues the charge, the administrator shall notify the complainant, the aggrieved person if different from the complainant, and the respondent, in writing, of the issuance of a charge and include a copy of the charge.

(d) A charge issued by the administrator:

(1) shall consist of a short and plain written statement of the facts upon which the city attorney has found reasonable cause to believe that a discriminatory housing practice has occurred;

(2) shall be based on the final investigative report; and

(3) need not be limited to the facts or grounds alleged in the complaint filed under Section 20A-7 of this chapter.

(e) If the city attorney determines that no reasonable cause exists to believe that a discriminatory housing practice has occurred, the city attorney shall issue to the administrator a short and plain written statement of the facts upon which the city attorney based the no reasonable cause determination.

(f) The administrator may not issue a charge and the city attorney may not bring or maintain a civil action in state district court for an alleged discriminatory housing practice after the aggrieved person has brought a civil action under local, state, or federal law seeking relief for the alleged discriminatory housing practice and the trial in the action has begun. If a charge may not be issued by the administrator or a civil action may not be brought or maintained by the city attorney because of the trial of a civil action brought by the aggrieved party, the administrator shall notify the complainant, the aggrieved person if different from the complainant, and the respondent, in writing. (Ord. Nos. 13456; 14809; 20652; 20780; 21055)

SEC. 20A-13. DISMISSAL OF COMPLAINT.

(a) A complaint may be dismissed by the administrator:

(1) during the investigation and prior to referral to the city attorney when the administrator determines that:

- (A) the complaint was not filed within the required time period;
 - (B) the location of the alleged discriminatory housing practice is not within the city's jurisdiction;
 - (C) the alleged discriminatory housing practice is not a violation of this chapter;
 - (D) the complainant or aggrieved person refuses to cooperate with the administrator in the investigation of the complaint or enforcement of the executed conciliation agreement;
 - (E) the complainant, or the aggrieved person if different from the complainant, cannot be located after the administrator has performed a reasonable search; or
 - (F) a conciliation agreement has been executed by the respondent, complainant, and aggrieved person if different from the complainant; or
- (2) within 10 days after receipt of a statement of no reasonable cause from the city attorney.

(b) A criminal action may be dismissed by a municipal judge upon motion of the city attorney, if after the city attorney files the action charging a respondent with a discriminatory housing practice, a conciliation agreement is executed under Section 20A-10 before the trial begins in municipal court.

(c) The administrator shall notify the complainant, the aggrieved person if different from the complainant, and the respondent of the dismissal of the complaint, including a written statement of facts, and make public disclosure of the dismissal by issuing a press release, unless the respondent requests that no public disclosure be made. (Ord. Nos. 13456; 14809; 20652; 20780)

SEC. 20A-14. CIVIL ACTION IN STATE DISTRICT COURT.

(a) If a respondent has been found by the administrator and the city attorney to have breached an executed conciliation agreement or if the administrator has issued a charge under Section 20A-12, the city attorney, upon the request of the administrator, shall initiate and maintain a civil action on behalf of the aggrieved person in the state district court seeking relief under this chapter. Venue is in Dallas County, Texas.

(b) An aggrieved person may intervene in the action.

(c) If the court finds in the civil action that the conciliation agreement has been violated or a discriminatory housing practice has occurred, the court may award to the plaintiff:

- (1) actual and punitive damages;
- (2) civil penalties payable to the city for vindication of the public

interest in an amount that does not exceed:

(A) \$10,000 if the respondent has not been adjudged by order of a court to have committed a prior discriminatory housing practice;

(B) except as provided by Subparagraph (D) of this paragraph, \$25,000 if the respondent has been adjudged by order of a court to have committed one other discriminatory housing practice during the five-year period ending on the date of the filing of the charge; and

(C) except as provided by Subparagraph (D) of this paragraph, \$50,000 if the respondent has been adjudged by order of a court to have committed two or more discriminatory housing practices during the seven-year period ending on the date of the filing of the charge.

(D) If the acts constituting the discriminatory housing practice that is the subject of the charge are committed by the same individual who has been previously adjudged to have committed acts constituting a discriminatory housing practice, the civil penalties in Subparagraphs (B) and (C) of this paragraph may be imposed without regard to the period of time within which any other discriminatory housing practice occurred;

(3) reasonable attorney's fees;

(4) costs of court; and

(5) any permanent or temporary injunction, temporary restraining order, or other order, including an order enjoining the defendant from engaging in the discriminatory housing practice or ordering appropriate affirmative action.

(d) If actual damages are sought for the benefit of an aggrieved person who does not intervene in the civil action, the court may not award the actual damages if the aggrieved person has not complied with discovery orders entered by the court.

(e) The city shall not be subject to orders for sanctions for the failure of the complainant, if other than the administrator, or aggrieved person to comply with discovery requests of the defendant or discovery orders of the court.

(f) Any resolution of a charge before a final order is signed by the state district court under this section requires the consent of the aggrieved person on whose behalf the charge is issued. (Ord. Nos. 20780; 21055)

SEC. 20A-15. ENFORCEMENT BY PRIVATE PERSONS.

(a) An aggrieved person may file a civil action in state district court not later than two years after the occurrence or termination of an alleged discriminatory housing practice or after the breach of a conciliation agreement entered into under this chapter, whichever occurs last, to obtain

appropriate relief with respect to the discriminatory housing practice or the breach of the conciliation agreement.

(b) An aggrieved person may file an action under this section whether or not a complaint has been filed under Section 20A-7 of this chapter and without regard to the status of any complaint filed under Section 20A-7 of this chapter.

(c) An aggrieved person may not file an action under this section for an alleged discriminatory housing practice that forms the basis of a charge issued by the administrator if:

(1) the administrator has obtained a conciliation agreement with the consent of the aggrieved person; or

(2) the city attorney has filed a civil action on the charge in state district court on behalf of the aggrieved person.

(d) In an action under this section, if the court finds that a discriminatory housing practice has occurred, the court may award to the plaintiff:

(1) actual and punitive damages;

(2) reasonable attorney's fees;

(3) court costs; and

(4) subject to Section 20(A)-16 of this chapter, any permanent or temporary injunction, temporary restraining order, or other order, including an order enjoining the defendant from engaging in the discriminatory housing practice or ordering appropriate affirmative action.

(e) A court in a civil action brought under this section may award reasonable attorney's fees to the prevailing party and assess court costs against the non-prevailing party. (Ord. 20780)

SEC. 20A-16. EFFECT OF CIVIL ACTION ON CERTAIN CONTRACTS.

Relief granted under Section 20A-14 or 20A-15 does not affect a contract, sale, encumbrance, or lease that:

(1) was consummated before the granting of the relief; and

(2) involved a bona fide purchaser, encumbrancer, or tenant who did not have actual notice of the filing of a complaint under this chapter or a civil action under Section 20A-17. (Ord. 20780)

SEC. 20A-17. SERVICE OF NOTICE AND COMPUTATION OF TIME.

(a) For purposes of this chapter, any notice, paper, or document required to be served on any person under this chapter may be served in person or by United States mail to the person's last known address.

(b) When service is by mail, three days will be added to the prescribed time period allowed under this chapter for timely filing.

(c) Service is complete and time periods begin to run at the time the required notice, paper, or document is delivered in person or deposited in a United States postal receptacle. (Ord. 20780)

SEC. 20A-18. ADDITIONAL REMEDIES.

The procedures prescribed by this chapter do not constitute an administrative prerequisite to another action or remedy available to the city or to an aggrieved person under federal or state law. (Ord. Nos. 13456; 14809; 20652; 20780)

SEC. 20A-19. EDUCATION AND PUBLIC INFORMATION.

The administrator may conduct educational and public information activities that are designed to promote the policy of this chapter. (Ord. Nos. 13456; 14809; 20652; 20780)

SEC. 20A-20. EFFECT ON OTHER LAW.

This ordinance does not affect any local, state, or federal restriction:

- (1) on the maximum number of occupants permitted to occupy a dwelling unit; or
- (2) relating to health or safety standards. (Ord. 20780)

SEC. 20A-21. CRIMINAL PENALTIES FOR VIOLATION.

(a) A person who violates a provision of Section 20A-4 or 20A-11 of this chapter commits a criminal offense. A person is guilty of a separate criminal offense for each day or part of a day during which a violation is committed, continued, or permitted.

(b) A criminal offense under this chapter is punishable in municipal court by a fine of not less than \$250 nor more than \$500. (Ord. Nos. 20652; 20780)

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