

### Appendix E.i Chapter 3 Tables and Figures CFD by County

	Bastrop				Guadalupe				Travis			
Year	CFD	VLB	Trans- action Usage Rate	Housing Unit Usage Rate	CFD	VLB	Trans- action Usage Rate	Housing Unit Usage Rate	CFD	VLB	Trans- action Usage Rate	Housing Unit Usage Rate
1989	66.0	22.0	27.0	15.8	39.0		13.8	9.3	196.0	0.0	5.0	12.0
1990	75.0	21.0	33.0	17.9	32.0		12.5	7.6	75.0	0.0	1.0	4.6
1991	112.0	27.0	53.0	26.7	40.0		14.5	9.5	123.0	35.0	3.0	7.5
1992	125.0	25.0	54.0	29.8	45.0		15.1	10.7	55.0	17.0	1.0	3.4
1993	155.0	37.0	55.0	37.0	48.0		15.2	11.4	73.0	15.0	2.0	4.5
1994	172.0	37.0	57.0	41.1	45.0		14.6	10.7	83.0	11.0	2.0	5.1
1995	65.0	0.0	483 <sup>1</sup>	15.5	53.0		15.4	12.6	81.0	22.0	2.0	4.9
1996	65.0	15.0	20.0	15.5	54.0		13.9	12.8	81.0	20.0	2.0	4.9
1997	94.0	14.0	29.0	22.4	54.0		14.1	12.8	129.0	16.0	4.0	7.9
1998	77.0	24.0	22.0	18.4	57.0		13.3	13.5	86.0	19.0	2.0	5.2
1999	119.0	42.0	29.0	28.4	39.0		8.9	9.3	82.0	21.0	2.0	5.0
2000	122.0	61.0	27.0	29.1	43.0		10.8	10.2	61.0	6.0	1.0	3.7
2001	106.0	34.0	25.0	25.3	33.0		7.7	7.8	65.0	3.0	2.0	4.0
2002	89.0	20.0	19.0	21.2	26.0		5.7	6.2	54.0	10.0	2.0	3.3
2003	91.0	34.0	21.0	21.7	20.0		4.2	4.7	60.0	4.0	2.0	3.7
2004	57.0	20.0	12.0	13.6	28.0		5.3	6.6	70.0	9.0	2.0	4.3
2005	48.0	20.0	10.0	11.5	37.0		5.5	8.8	40.0	4.0	1.0	2.4
2006	53.0	22.0	10.0	12.7	37.0		5.2	8.8	39.0	11.0	1.0	2.4
2007	61.0	34.0	12.0	14.6	72.0		10.6	17.1	33.0	3.0	1.0	2.0
2008	37.0	16.0	9.0	8.8	50.0		9.2	11.9	28.0	1.0	1.0	1.7
2009	20.0	5.0	5.0	4.8	27.0		5.2	6.4	23.0	0.0	1.0	1.4
2010	14.0	3.0	0.0	3.3	9.0		1.7	2.1	27.0	0.0	1.0	1.6
1989 – 2000 Average			36.9	24.8			13.5	10.9			2.3	5.7
2000 – 2010 Average			12.3	13.8			6.03	8			1.4	2.7
Total/Avg. (Active)	1823 (739)	533	23	Avg: 19.8	888 <sup>2</sup> (280)		8.9	Avg: 9.6	1564 (722)	227	1.8	Avg: 4.3

<sup>1</sup> This figure is not believed to be reliable, as the number of overall transactions dropped precipitously during this year. We were not able to discover whether the drop in transactions was due to a change in the computerized recording system or was instead an error in data entry.

<sup>2</sup> VLB Contracts for Deed were not available by year filed. We estimate there to have been 423 such contracts filed over the entire period of study.

	Hidalgo				Starr				Val Verde			
Year	CFD	VLB	Trans- action Usage Rate	Housing Unit Usage Rate	CFD	VLB <sup>3</sup>	Trans- action Usage Rate	Housing Unit Usage Rate	CFD <sup>4</sup>	VLB	Trans- action Usage Rate	Housing Unit Usage Rate
1989	23.0		1.9	0.9	20.0	0	14.0	2.4				
1990	31.0		2.4	1.2	18.0	1.0	13.0	2.2				
1991	74.0		5.8	2.9	11.0	0	8.0	1.3				
1992	145.0		9.5	5.7	20.0	0	15.0	2.4	7.0			3.9
1993	182.0		11.7	7.1	23.0	0	16.0	2.8	11.0			6.1
1994	240.0		14.1	9.4	24.0	0	17.0	2.9	6.0			3.4
1995	214.0		12.6	8.4	9.0	0	8.0	1.1	10.0			5.6
1996	107.0		5.5	4.2	30.0	0	24.0	3.6	14.0			7.8
1997	133.0		6.6	5.2	13.0	0	13.0	1.6	14.0			7.8
1998	234.0		6.5	9.2	13.0	0	11.0	1.6	11.0			6.1
1999	236.0		6.7	9.2	9.0	1.0	7.0	1.1	11.0			6.1
2000	291.0		11.6	11.4	13.0	0	9.0	1.6	10.0			5.6
2001	227.0		8.5	8.9	17.0	1.0	12.0	2.1	2.0			1.1
2002	236.0		7.9	9.2	18.0	1.0	12.0	2.2	10.0			5.6
2003	180.0		5.6	7.1	16.0	0	10.0	1.9	7.0			3.9
2004	157.0		6.2	6.2	14.0	0	8.0	1.7	7.0			3.9
2005	126.0		4.8	4.9	13.0	2.0	7.0	1.6	4.0			2.2
2006	123.0		4.8	4.8	17.0	1.0	10.0	2.1	6.0			3.4
2007	91.0		3.8	3.6	9.0	0	5.0	1.1	12.0			6.7
2008	133.0		7.4	5.2	19.0	0	12.0	2.3	2.0			1.1
2009	112.0		6.7	4.4	20.0	0	14.0	2.4	4.0			2.2
2010	95.0		5.7	3.7	28.0	0	19.0	3.4	4.0			2.2
1989 - 1994 Average			7.6	4.5			13.8	2.3				4.5*
1995 - 2010 Average			6.9	6.6			11.3	1.9				4.5
Totals (Active)	3390 <sup>5</sup> (600)		7	Avg: 6.0	374 (149)	7	12	Avg: 2.1	376.0 (105)			Avg: 4.5*

<sup>3</sup> Because of the small number of VLB contracts encountered, we did not estimate an annual rate of VLB presence but have simply reported those VLB contracts we viewed in the process of sampling. For more information about the sampling conducted in this county, please see the detailed narrative in Appendix A.ii.

<sup>4</sup> The number of VLB contracts for deed was not easily available to us by year filed. However, we were able to see the total number of such contracts across the period, which has been added to the total number of contracts for deed reported.

<sup>5</sup> Because of the small number of VLB contracts encountered, we did not estimate an annual rate of VLB presence but have simply estimated the total number of VLB contracts filed over the period of study. For more information about the sampling conducted in this county, please see the detailed narrative in Appendix A.ii.

	El Paso				Maverick				Cameron			
Year	CFD	VLB	Trans- action Usage Rate	Housing Unit Usage Rate	CFD	VLB <sup>678</sup>	Trans- action Usage Rate	Housing Unit Usage Rate	CFD	VLB	Trans- action Usage Rate	Housing Unit Usage Rate
1989	27.0	0.0	2.0	2.0	21.0	2.0	21.0	3.8	79.0	7.0	9.5	7.0
1990	37.0	0.0	2.0	2.7	8.0	0.0	9.0	1.5	65.0	5.0	7.6	5.8
1991	17.0	0.0	1.0	1.2	5.0	1.0	6.0	0.9	108.0	8.0	13.0	9.6
1992	66.0	0.0	4.0	4.8	14.0	2.0	14.0	2.6	103.0	8.0	11.0	9.1
1993	46.0	0.0	3.0	3.4	14.0	0.0	14.0	2.6	98.0	7.0	10.9	8.7
1994	37.0	0.0	2.0	2.7	3.0	0.0	3.0	0.5	196.0	3.0	20.1	17.4
1995	43.0	4.0	3.0	3.1	12.0	1.0	10.0	2.2	122.0	2.0	14.5	10.8
1996	128.0	9.0	8.0	9.3	25.0	0.0	22.0	4.6	103.0	5.0	11.4	9.1
1997	107.0	0.0	7.0	7.8	111.0	0.0	86.0	20.2	110.0	17.0	12.8	9.8
1998	131.0	10.0	7.0	9.6	211.0	2.0	141.0	38.4	141.0	5.0	14.5	12.5
1999	136.0	0.0	7.0	9.9	181.0	0.0	112.0	33.0	100.0	2.0	9.3	8.9
2000	82.0	7.0	4.0	6.0	162.0	0.0	104.0	29.5	102.0	6.0	9.6	9.1
2001	67.0	0.0	4.0	4.9	177.0	0.0	107.0	32.2	97.0	6.0	8.6	8.6
2002	43.0	0.0	2.0	3.1	186.0	0.0	110.0	33.9	58.0	9.0	4.5	5.1
2003	37.0	0.0	2.0	2.7	194.0	1.0	108.0	35.3	48.0	2.0	3.6	4.3
2004	27.0	2.0	1.0	2.0	164.0	0.0	89.0	29.9	40.0	0.0	2.8	3.5
2005	60.0	0.0	3.0	4.4	150.0	0.0	75.0	27.3	32.0	1.0	2.1	2.8
2006	52.0	4.0	2.0	3.8	162.0	1.0	85.0	29.5	40.0	9.0	2.8	3.5
2007	31.0	0.0	1.0	2.3	131.0	0.0	74.0	23.9	30.0	6.0	2.4	2.7
2008	25.0	0.0	1.0	1.8	145.0	0.0	90.0	26.4	21.0	5.0	2.1	1.9
2009	19.0	0.0	1.0	1.4	125.0	0.0	87.0	22.8	42.0	0.0	4.6	3.7
2010	46.0	0.0	3.0	3.4	165.0	0.0	104.0	30.1	37.0	0.0	4.1	3.3
1989 - 1994 Average			2.3	2.8			11.1	2.0			12.0	9.6
1995 - 2010 Average			3.5	4.7			87.75	26.2			6.9	6.2
Totals	1264 (678)	36	3	Avg: 4.2	2366 (926)	5	76	Avg: 19.6	1772 (409)	113	7.3	Avg: 7.1

<sup>6</sup> Because of the small number of VLB contracts encountered, we did not estimate an annual rate of VLB presence but have simply reported those VLB contracts we viewed in the process of sampling. For more information about the sampling conducted in this county, please see the detailed narrative in Appendix A.ii.

<sup>7</sup> Because only three VLB contracts were present in this set, we have not calculated a separate current prevalence rate for these contracts.

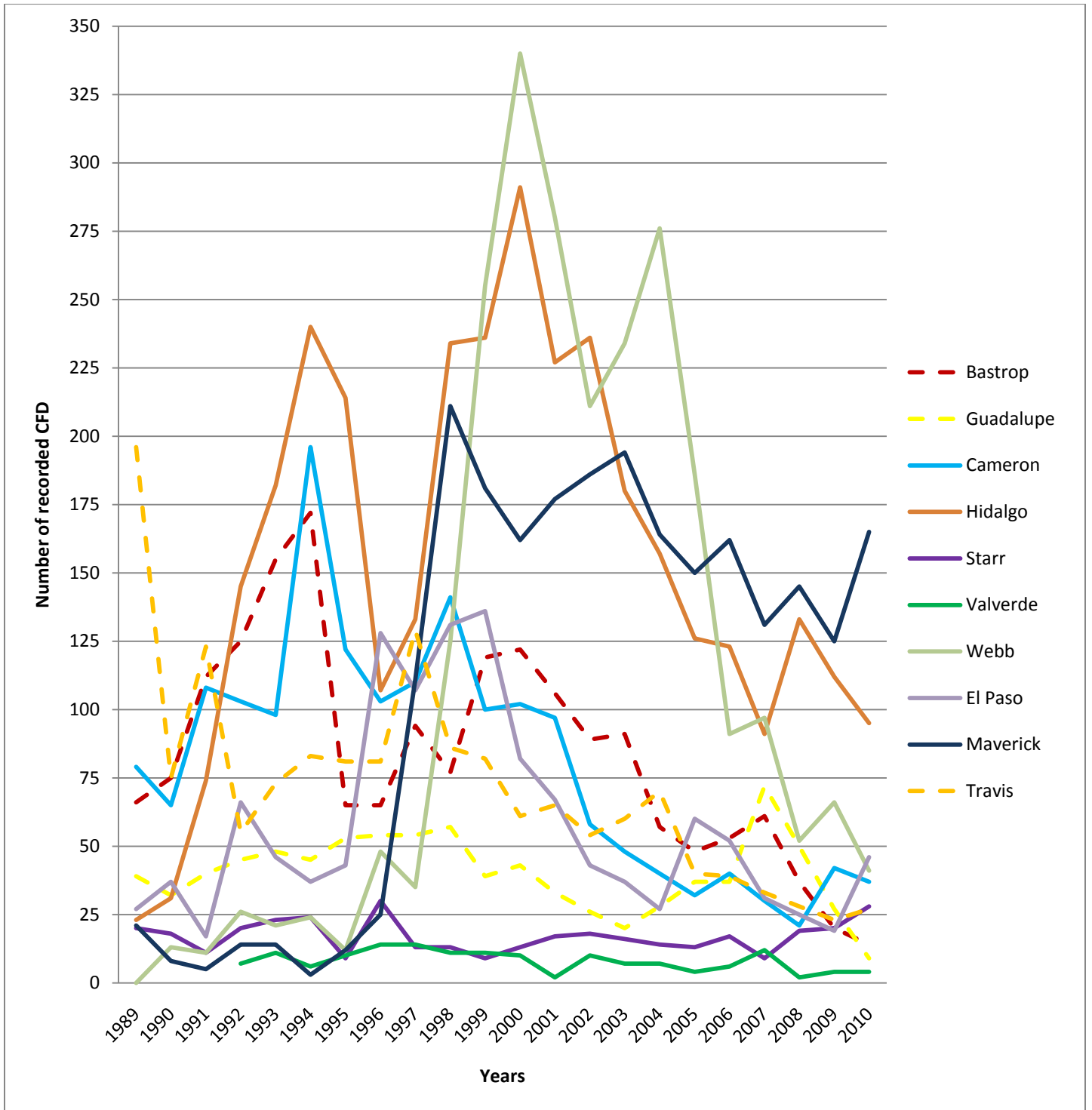
<sup>8</sup> Our team coded as cancelled any contract for deed that was followed by a recorded cancellation or notice to cancel. We also coded as cancelled those contracts where there was evidence of a forfeiture or quit claim back to the original seller. We coded as an “implied” cancellation a situation in which we could find no document cancelling the contract, but we noted a subsequent filing of a new contract for deed to a second purchaser from the original seller. In such a case, the second contract would be counted as an outstanding contract for deed, if not subsequently cancelled, were it to have been drawn in our 10 percent sampling. Those contracts found to have been assigned by the buyer were deemed to be outstanding, as they were viewed as a perpetuation of the decision-making of the original parties.

Webb				
Year	CFD <sup>9</sup>	VLB <sup>10</sup>	Trans- action Usage Rate	Housing Unit Usage Rate
1989	0.0	0.0		
1990	13.0	0.0		3.3
1991	11.0	0.0		2.8
1992	26.0	0.0		6.7
1993	21.0	0.0		5.4
1994	24.0	0.0		6.2
1995	12.0	0.0		3.1
1996	48.0	0.0		12.4
1997	35.0	1.0		9.0
1998	125.0	1.0	0.0	32.2
1999	255.0	1.0	0.0	65.7
2000	340.0	2.0	52.5	87.6
2001	280.0	1.0	41.0	72.1
2002	211.0	0.0	28.6	54.4
2003	234.0	1.0	31.8	60.3
2004	276.0	0.0	34.4	71.1
2005	186.0	0.0	22.4	47.9
2006	91.0	0.0	10.7	23.4
2007	97.0	0.0	13.2	25.0
2008	52.0	0.0	8.3	13.4
2009	66.0	0.0	10.9	17.0
2010	41.0	0.0	6.9	10.6
1989 – 1994 Average				4.1*
1995 -2010 Average			23.7*	37.8
Totals	2444 (793)		7	Avg: 29.9

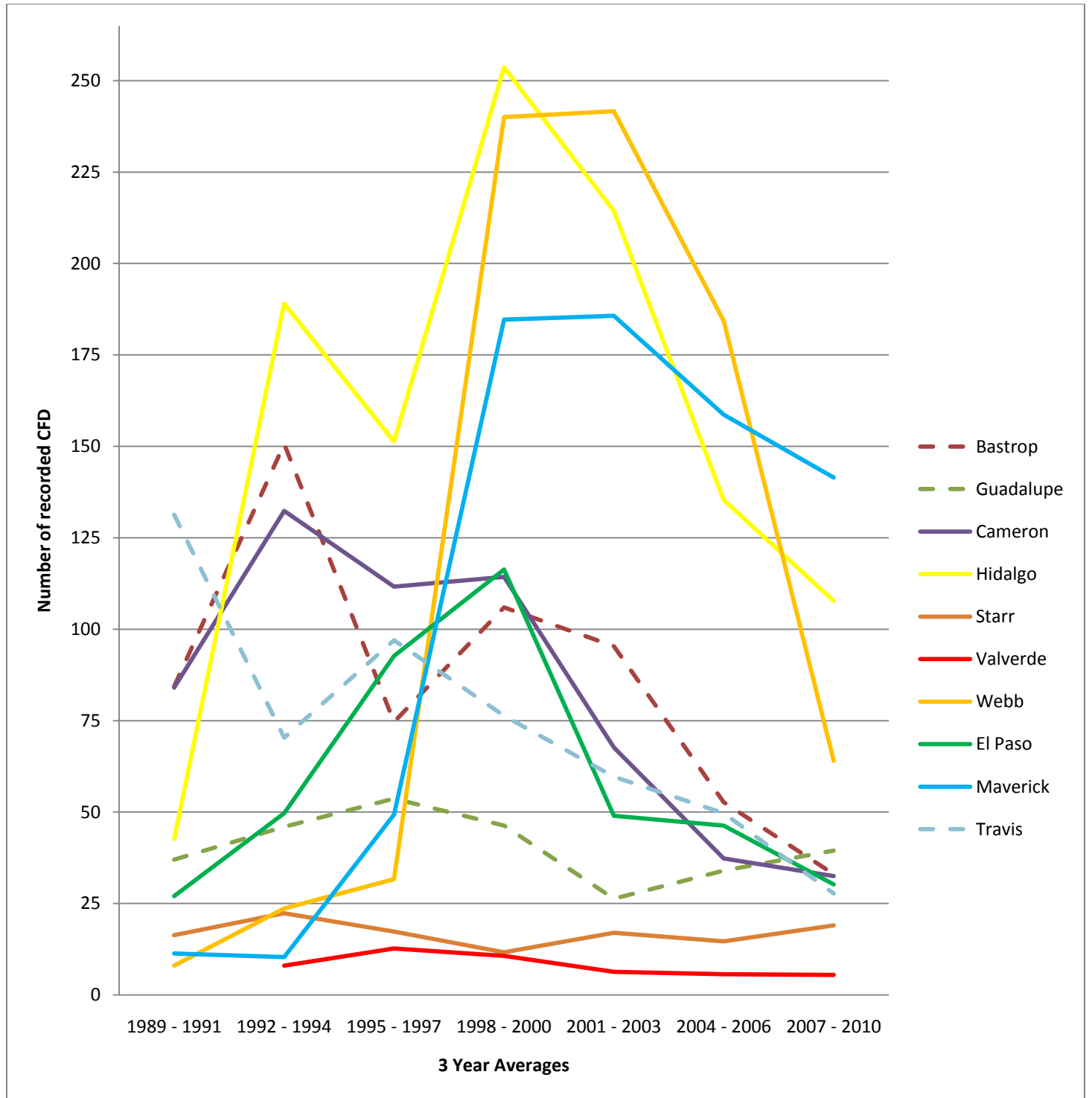
<sup>9</sup> As noted above, the figures for 1989 through 1999 are CFD counted by instrument date, not date of filing. However, they will not have been filed after 1999, so there is not a risk of inadvertently counting them in a later year.

<sup>10</sup> Because of the small number of VLB contracts encountered, we did not estimate an annual rate of VLB presence but have simply reported those VLB contracts we viewed in the process of sampling. For more information about the sampling conducted in this county, please see the detailed narrative in Appendix A.ii.

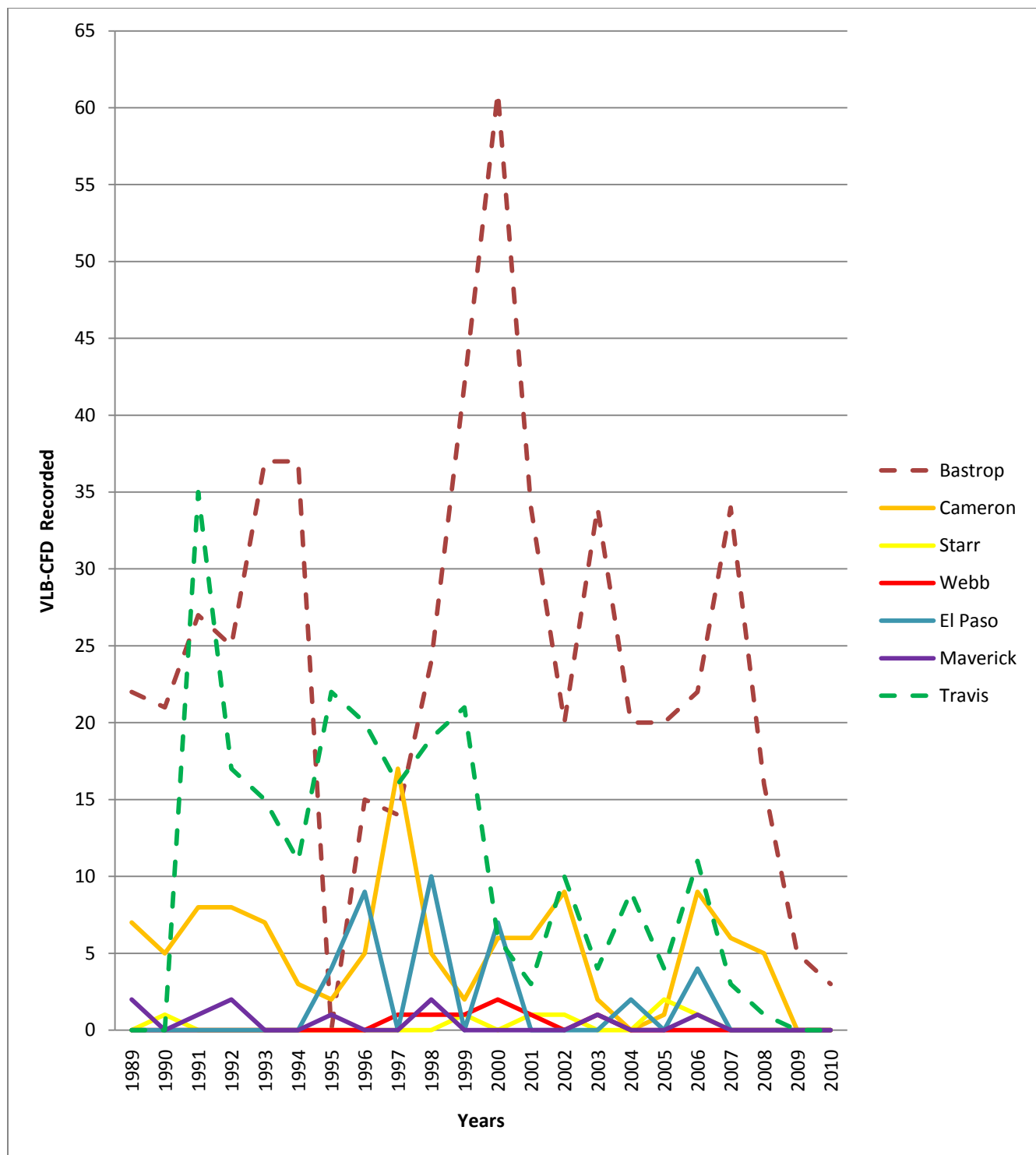
**Figure 3.1 Recorded Contracts for Deed by County 1989-2010**



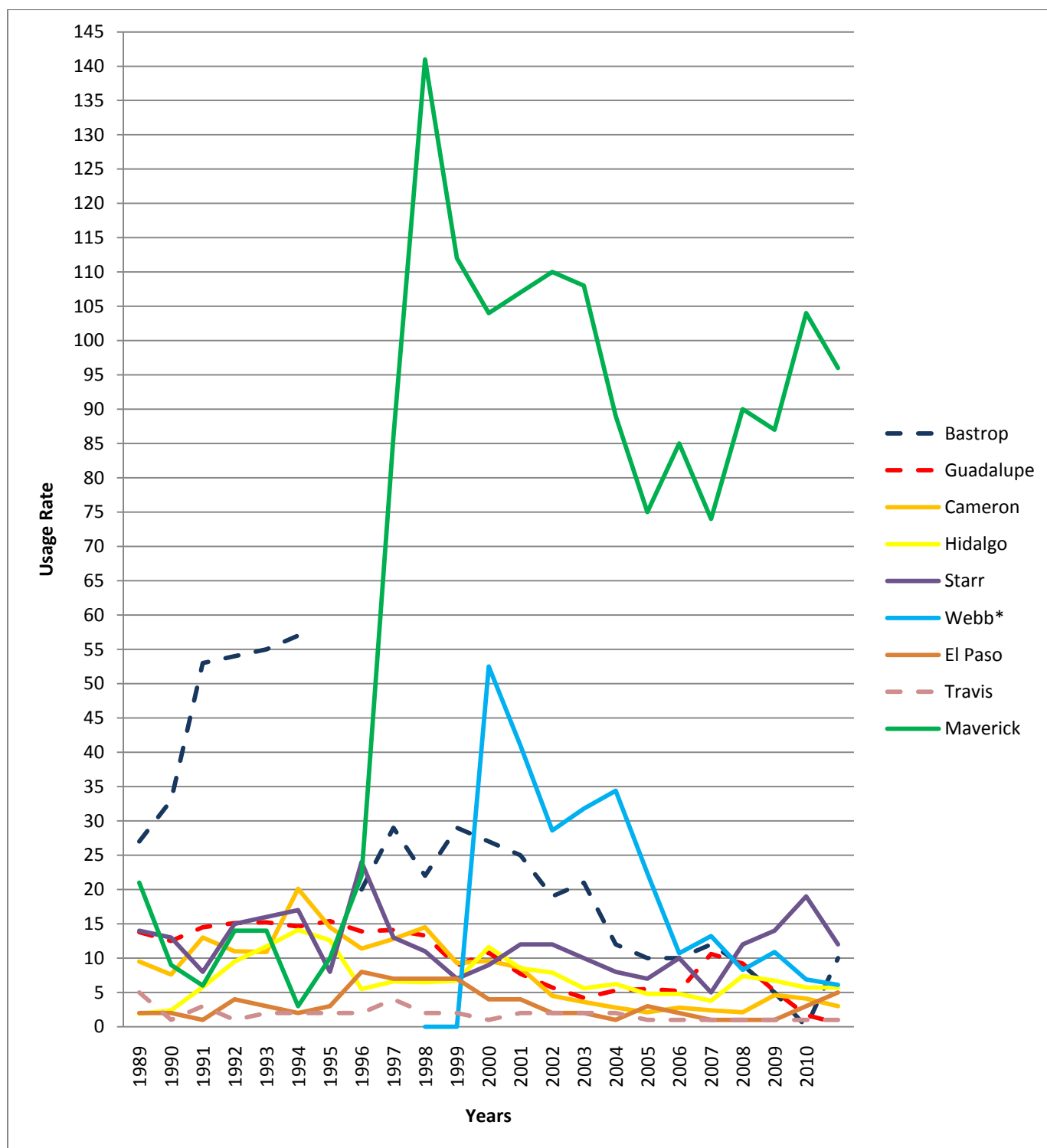
### 3 Year Running Averages Total CFD



## VLB Graph

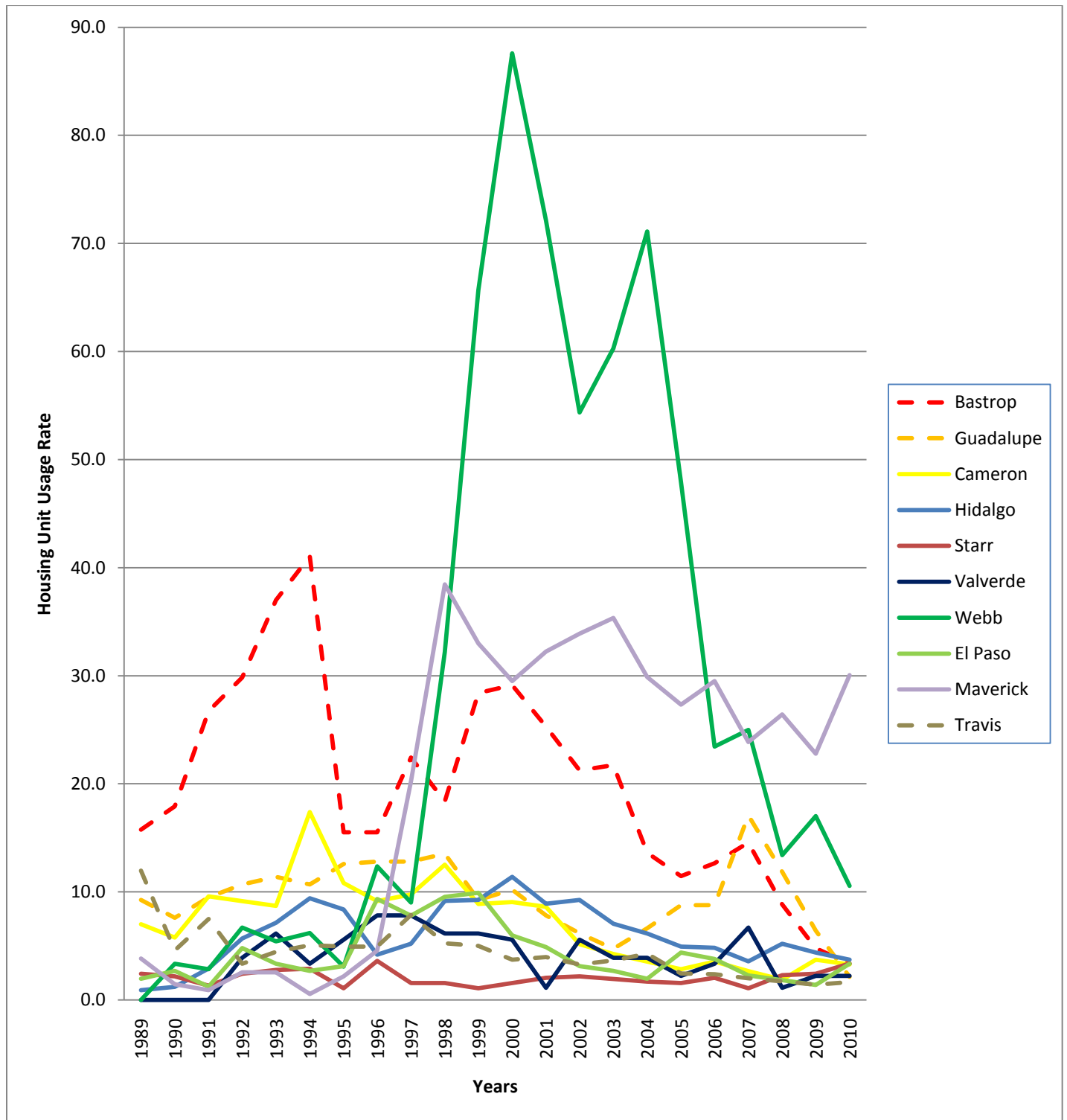


**Transaction Usage Rate Graph**

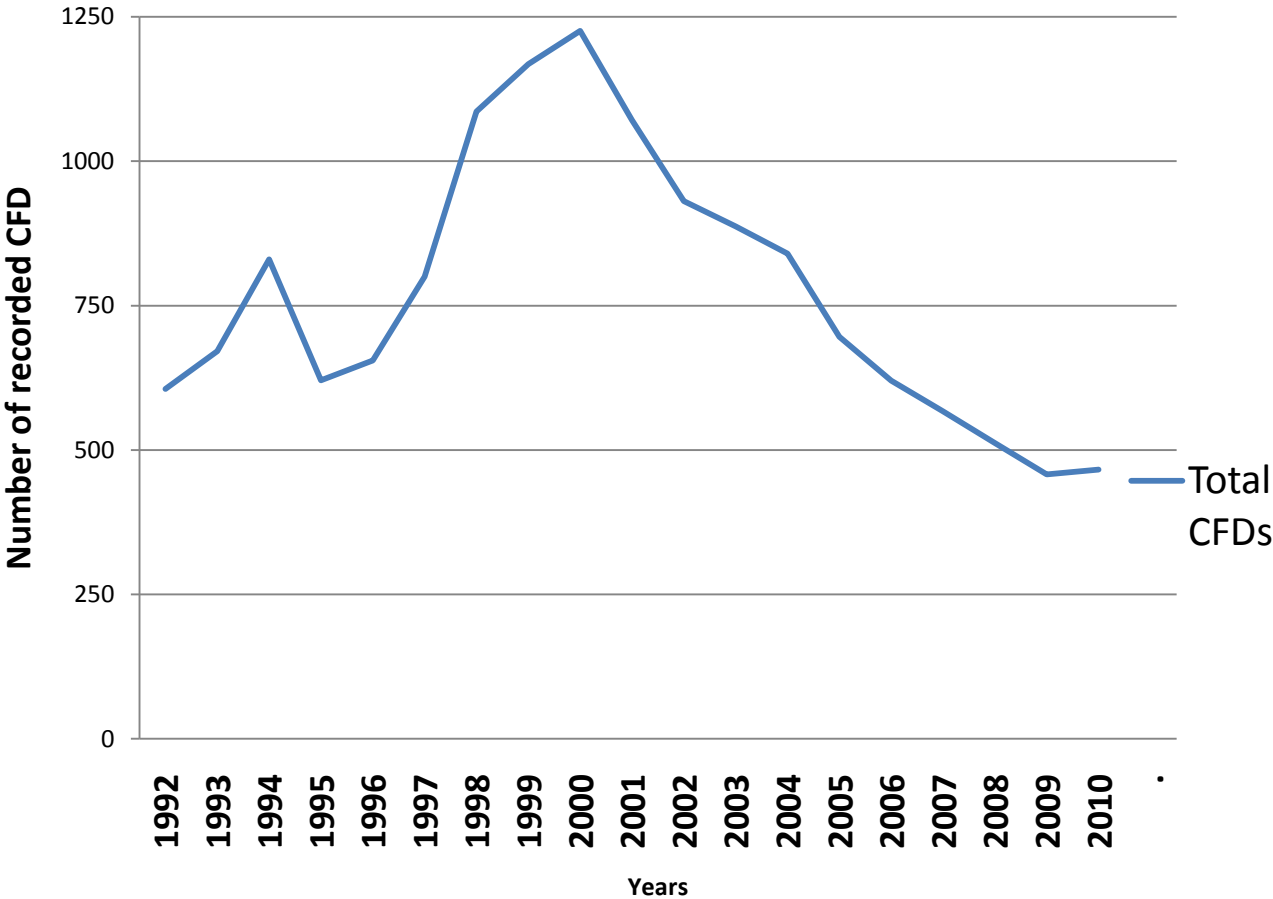




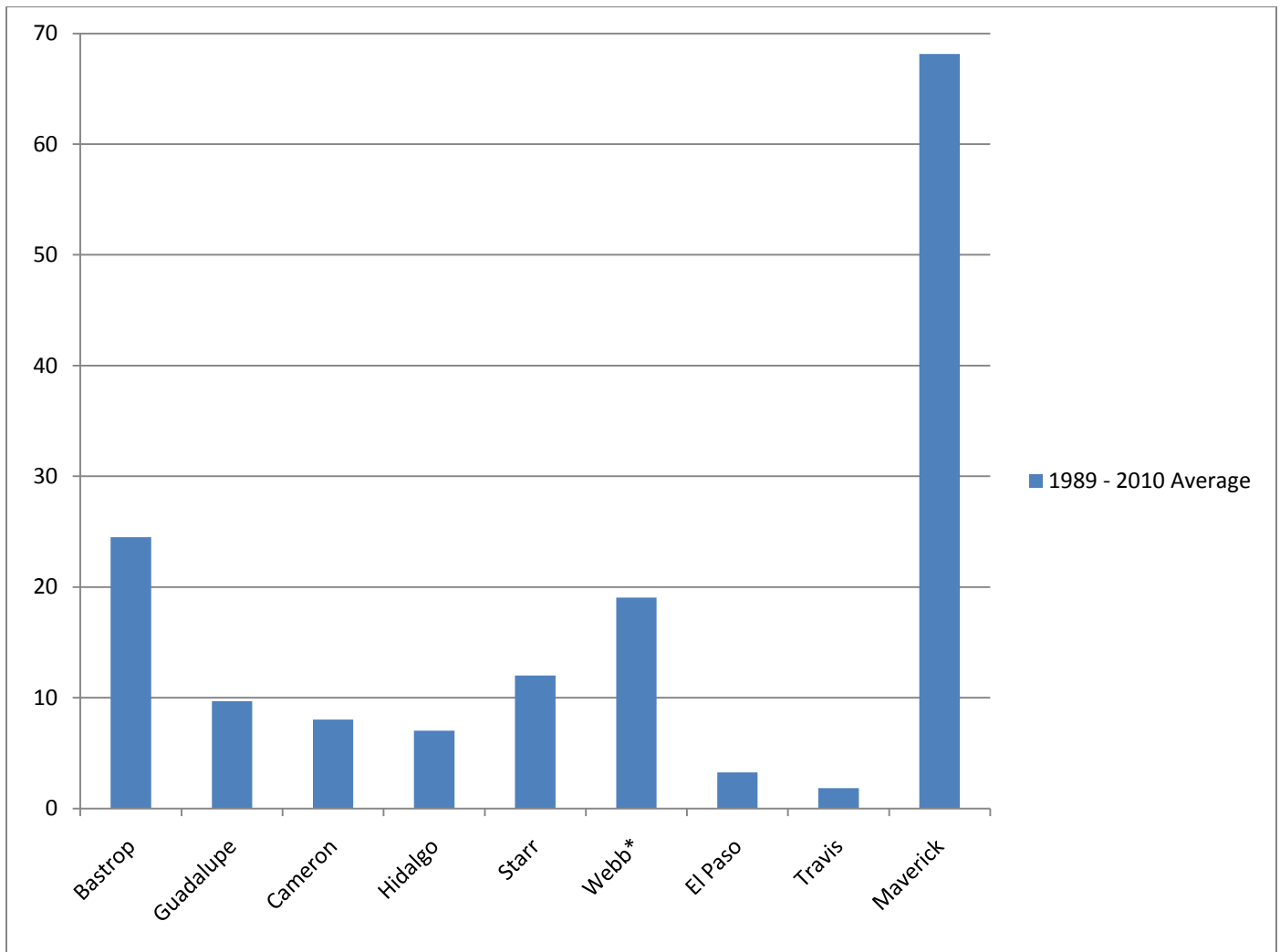
**Housing Unit Usage Rate Graph**



**Total CFD Graph**



## Transactions Usage Rate Average Graphs



## Housing Unit Usage Rate Average Graphs

