GEOTELA SIGNALS · VOL. 1 · NO. 1 · NOVEMBER 2026

FANNIN COUNTY · TEXAS

DODD CITY

Economic Signals Report.



Geotela

A 187-year-old farm town meets North Texas's newest big lake. Here is what is changing, what is not, and what to watch, in plain words.

ABOUT THIS REPORT

WHY ECONOMIC SIGNALS MATTER



An economic signal is an early clue that a place is about to change. Learning to read them helps you see opportunity, and risk, sooner.

A new lake. A gated neighborhood on the shore. A price cut on a ranch. A water-rate increase at City Hall. On its own, each is a small piece of news. Put together, these clues tell a story about where a place is heading, often years before the change is easy to see.

HOW SIGNALS USUALLY TURN INTO GROWTH

STEP 1
WATER & ROADS
Lakes, highways and bridges

→

STEP 2
LAND & LOTS
Tracts split into homesites; utilities extended

→

STEP 3
NEW HOMES
Families and builders arrive

→

STEP 4
SHOPS & SERVICES
Stores, schools, jobs follow

Around Dodd City, step 1 is done (the lake is open), step 2 is well under way, and step 3 is just starting. Step 4 has not arrived yet.

THE BENEFITS OF READING THE SIGNALS

SEE CHANGE EARLY
Spot growth while land is still affordable and choices are still open.

UNDERSTAND PRICES
Know how much one acre near Dodd City lists for.

SAVE TIME
News on the lake, listings, city budgets and tax rules, gathered in one place.

DECIDE WITH FACTS
Base plans on checked information, not rumors or sales talk.

SPOT THE RISKS TOO
Good signals come with warning signs. Seeing both avoids surprises.

PLAN AS A COMMUNITY
Residents, businesses and leaders can prepare for growth together.

WHY GEOTELA PUBLISHES THIS MAGAZINE

Our motto is “Every land has a voice. We help you hear it.” News about rural land is scattered across county records, listings, water districts, city notices and state offices. We gather it, check what we can, flag what we could not, and explain it in plain words.

Our goal: give landowners, buyers, families, local businesses and community leaders the same clear picture, so they can ask better questions and make their own informed choices.

Our promise: plain words, clear sources, and honesty about what we don’t know. This is information, not financial advice (see page 11).

MEET THE TOWN

WELCOME TO DODD CITY



A small farm town on the highway east of Bonham, now sitting a short drive from Texas's newest major lake.

Dodd City was founded in 1839, before Texas even joined the United States. Today it is a tight-knit town of a few hundred people on State Highway 56, near U.S. 82, about 6 miles east of Bonham, the Fannin County seat, and 4.5 miles west of Windom.

Life here has long centered on farms, ranches, church and the school. The Dodd City Hornets are a source of real pride: in 2021 the school won Class 1A state championships in both girls' basketball and softball.

1839	369	~320	~6 mi
Year founded	Town residents (2020)	Students in Dodd City ISD	East of Bonham

The town itself is small and has not grown in recent years: 369 people in 2010 and 369 again in 2020. But the area around it is changing fast. Fannin County grew 9.6% from 2020 to 2025, to an estimated 39,265 people, and the new Bois d'Arc Lake has brought lakeside neighborhoods with Dodd City addresses.

DODD CITY AT A GLANCE

Where	Central-east Fannin County, on SH 56 near US 82; about 70 miles northeast of Dallas
Town size	1.77 square miles; 369 residents (2020 Census)
Schools	Dodd City ISD, one K–12 campus, about 320 students
Main economy	Farming, ranching, commuting to Bonham and beyond
Big change	Bois d'Arc Lake (opened 2024) and lakeside homesites on its south shore

IN PLAIN WORDS Dodd City is two stories at once: a quiet small town that has stayed the same size, and a lake district next door where new homes and lots are appearing. This report looks at both.

WHY IT MATTERS

SIX REASONS TO PAY CLOSE ATTENTION



Big changes in rural places start quietly. These are the early signs showing up around Dodd City right now.

01

A BIG NEW LAKE ON THE DOORSTEP.

Bois d'Arc Lake covers 16,641 acres with 172 miles of shoreline. It opened for boating and fishing in April 2024, the first major new Texas lake in about 30 years.

02

LAKESIDE NEIGHBORHOODS ARE BEING BUILT.

Bois d'Arc Shores, a gated community with Dodd City addresses, has 136 homesites, marinas and shared amenities on the lake's south side.

03

BONHAM'S GROWTH IS NEXT DOOR.

About 6 miles west, Powder Creek Ranch plans roughly 3,000 homes in Bonham, with the first phase set to break ground in late 2026.

04

THE REGION KEEPS ADDING PEOPLE.

The water district that built the lake expects more than 55,000 new people a year in its service area, and its population to double by 2050.

05

THERE IS PLENTY OF LAND TO CHOOSE FROM.

Over 200 properties are listed for sale in the Dodd City area, from 1-acre lake lots to ranches of nearly 300 acres.

06

A NEW TAX-INCENTIVE MAP IS COMING.

Opportunity Zone 2.0 starts January 1, 2027. Dodd City's status is not yet known, but it is worth checking.

THE BIG IDEA The lake has already arrived, and lots are being sold around it. What comes next, homes and then local businesses, is still ahead. That is what makes Dodd City worth watching, and also why nothing is guaranteed.

EXECUTIVE BRIEFING

A TALE OF TWO SIGNALS

The lake side of Dodd City is flashing green, with a first public marina now approved to move forward. The town side is steady but slow. Here is the summary.

Our overall analyst rating for Dodd City is Good. In simple terms: the area around the lake shows strong, real signs of growth, while the town itself has not yet grown and is working through basic water-system repairs.

Lake proximity rates Excellent, and lakeside subdivision activity rates Very good. Town services and the Opportunity Zone watch rate Fair, because the water system needs work and Dodd City's place on the new map is not confirmed.

SIGNAL SCORECARD

Lake proximity	Excellent
Lakeside subdivision activity	Very good
Spillover from Bonham & DFW	Very good
Highway access (US 82 / SH 56)	Good
Land supply & pricing	Good
Schools & community	Good
Town services & infrastructure	Fair
Opportunity Zone 2.0 watch	Fair

Rating scale: Fair → Good → Very good → Excellent. The overall rating sums up all eight signals. These are editorial ratings built from public sources for this edition, not official GeoTela GeoScores.

HOW TO READ THIS REPORT

VERIFIED Checked against public sources as of October, 2026.

REPORTED As stated in a public listing or website. Not independently checked.

ANALYST RATING Our opinion: Fair, Good, Very good or Excellent. Not an appraisal, forecast or official GeoScore.

LAND MARKET

REPORTED

DODD CITY AVERAGE ASKING PRICE

PER ACRE ≈ $27,300

DISCLAIMER This is an asking-price indicator, not a verified average of completed land sales. Carryout a due diligence before making any purchase.

LAKE ECONOMY

LIFE ON BOIS D'ARC LAKE & THE NEW MARINA



The lake is finished, full and open. Around its south shore, a new kind of Dodd City is taking shape.

BOIS D'ARC LAKE VERIFIED

16,641	172	$1.6B	70–280
Acres of water	Miles of shoreline	Total program cost	Million gal/day treatment capacity

The North Texas Municipal Water District built the lake about 10 miles northeast of Bonham to supply water to fast-growing communities north of Dallas. Boat ramps opened to the public on April 17, 2024, including one at the new FM 897 bridge on the south side, close to Dodd City's lakeside homes.

BOIS D'ARC SHORES REPORTED

A gated community on the lake with Dodd City addresses, reached from County Road 2900 off US 82 and FM 897. It offers 136 waterfront, water-view and interior homesites, community marinas with deeded boat slips, a pickleball court, a dog park and shoreline picnic areas. Owners pick their own builder, homes must be at least 1,600 sq ft, and building must finish within 12 months of starting. Yearly owners' association fees are $1,800, or $2,800 with a boat slip.

DISTANCES FROM DODD CITY

~6 mi Bonham, the county seat (west)	**~4.5 mi** Windom (east)
South shore Bois d'Arc Shores & the FM 897 boat ramp	**~70 mi** Dallas, via Bonham

WHAT IT MEANS Lake proximity earns Dodd City its top rating: Excellent. Lakes like this often bring weekend visitors first, then second homes, then full-time residents. The real test is how many of the lots being sold today turn into finished homes.

THE NEW MARINA: A RECREATION ECONOMY TAKES SHAPE

A major new amenity is moving forward on Bois d'Arc Lake. On August 27, 2026, the North Texas Municipal Water District (NTMWD) approved a Marina Lease and Use Agreement with JW Marina Development, LLC, clearing the way for the lake's first public marina. The proposed site is on the east side of the lake, north of the FM 897 bridge, serving the wider Dodd City–Bonham area rather than sitting within Dodd City's municipal limits.

WHAT IS PLANNED

Phase one is planned to provide at least 200 boat slips, docks, a boat ramp, breakwater, parking, access roads and utilities. The longer-term concept could reach 500 slips and include a marina store, restaurant and retail, fuel, boat storage and visitor facilities. Waterview Marinas is expected to manage and operate the facility. Design, permitting, infrastructure and construction work remain ahead.

THE OPPORTUNITY

A full-service marina could increase visitor time and repeat trips, creating demand for accommodation, restaurants, cafés, convenience retail, boat rentals, guided fishing, repairs, storage, fuel and recreation services. It may also strengthen interest in suitable nearby land. BEDCO has cited an estimated potential annual recreation impact of about $166 million for Fannin County.

DISCLAIMER: These are opportunities to investigate, not confirmed businesses, contracts or guaranteed returns.

POLICY WATCH

THE NEW OPPORTUNITY ZONE MAP



A new 10-year map of tax-incentive areas starts January 1, 2027. Will Dodd City be on it?

PLAIN-WORDS EXPLAINER An Opportunity Zone is an area chosen by the state and approved by the U.S. Treasury. People who invest certain gains in projects there can get federal tax breaks. The goal is to bring new money into places that need it.

TIMELINE VERIFIED

JUL 4, 2025	New federal tax law makes Opportunity Zones permanent, with a new map every 10 years.
JUL 1, 2026	States start choosing areas. Each state may pick up to 25% of its eligible census tracts.
SEP 4, 2026	Gov. Abbott finalizes Texas picks. Trade press counts 605 tracts statewide.
LATE 2026	**U.S. Treasury reviews and approves the list, aiming to finish by November 28, 2026. ← WE ARE HERE**
JAN 1, 2027	The new zones take effect and last through December 31, 2036.
DEC 31, 2028	The original 2018 zones expire. They do not carry over automatically.

DODD CITY STATUS: UNKNOWN · RATED FAIR ANALYST RATING

We found no public confirmation that a Dodd City-area census tract was nominated for OZ 2.0. That does not mean it wasn't; it means the answer will be clear only when the Treasury publishes the final map. Even if approved, a tax break can draw attention but rarely creates demand on its own.

HOW TO CHECK A TRACT

Find the census tract number for the property.

Compare it with the final OZ 2.0 list and the Texas Economic Development & Tourism Office map.

Ask a tax professional how any benefit would apply to your situation.

COMMUNITY

SMALL TOWN, BIG NEIGHBOR



Dodd City's school is its pride. Its water system is its homework. And Bonham's growth is heading its way.

SCHOOLS & COMMUNITY Very Good

Dodd City ISD runs one K–12 campus with about 320 students. The 2021 state titles in girls' basketball and softball show the strong community spirit that draws families to small schools.

TOWN SERVICES Good

In 2026 the city paid $180,000 to repair two water tanks, raised the base water bill from $35 to $45, and proposed a $0.30 tax rate that lifts city property-tax revenue by about 26%. A summer water-shortage alert was lifted in August.

BIG BUILDERS ARRIVE NEXT DOOR VERIFIED

Powder Creek Ranch, planned by Dallas-based Sanchez & Associates, would bring about 3,000 homes to 400 acres in Bonham near State Highways 121 and 56, the same highway that runs through Dodd City. Plans include single-family homes, townhomes, rentals and apartments, built in seven phases through 2035.

3,000	400	555	2035
Homes planned	Acres	Homes in phase one	Planned completion

Phase one: 205 single-family homes and 350 build-to-rent homes on 73 acres, expected to break ground in late 2026.

BOTTOM LINE: STRONG LAKE, STEADY TOWN Dodd City has the ingredients that often come before growth: a new lake, lakeside lots, highway access and a growing neighbor in Bonham. What it does not have yet is town growth or new local businesses. The next year of home construction, utility upgrades and actual sales will show whether the lake's energy reaches Main Street.

OUTLOOK

WHAT TO WATCH, AND THE RISKS

Good signals and warning signs, side by side. Both matter.

WATCH LIST · NEXT 6–12 MONTHS

01 Homes, not just lots. How many houses actually get built in Bois d'Arc Shores.

02 New plats. Lake-area tracts along CR 2900 and FM 897 being split into lots.

03 Highway frontage. New business listings on US 82 and SH 56.

04 Marina-driven business opportunities. Watch for announcements involving new businesses around or related to the Marina.

05 Powder Creek Ranch. Groundbreaking of phase one in Bonham.

06 OZ 2.0 map. Whether a Dodd City tract makes the final list.

RISKS & WARNING SIGNS

- **Flat town population.** 369 people in both 2010 and 2020.
- **Unproven local economic spillover.** A marina, new homes and regional development do not automatically translate into jobs, profitable businesses or increased property values within Dodd City.
- **Slow sales.** Listings average about 167 days on market; some ranches sit for years.
- **HOA costs and rules.** Lake-community fees and building deadlines add to ownership costs.
- **Tax rollback.** In Texas, changing land use from farming can trigger back taxes.
- **OZ not confirmed.** Dodd City may not be on the final map.

My editorial recommendation

There are three developments I would particularly emphasise in this edition.

1. The marina is the biggest new catalyst.
It introduces a potential visitor economy. The opportunity extends beyond waterfront property to hospitality, recreation, food, retail and supporting services.

2. Residential development is the demand indicator.
Land sales are an early signal. Actual homes, occupied properties and new residents are stronger evidence that the market is developing.

3. Bonham's growth is the spillover opportunity.
Powder Creek Ranch and surrounding commercial development could expand the customer base for businesses serving Dodd City and the wider Fannin County area.

SMART QUESTIONS TO ASK ABOUT ANY TRACT

General checklist for learning about a property. It is not advice to buy or sell.

01 **Inside or outside city limits?** Water rates differ, and the city provides no sewer service outside its limits.

02 **Which utilities?** Is water from the city or a rural co-op, and is power at the road?

03 **Owners' association?** What are the yearly fees, building rules and deadlines?

04 **Flood and lake levels?** Is any part of the tract in a floodplain or near the shoreline limit?

05 **Ag exemption?** What happens to taxes if the land use changes?

06 **Real comparables?** What have similar tracts nearby actually sold for, not just listed for?

DISCLAIMER & SOURCES

IMPORTANT: THIS IS NOT FINANCIAL ADVICE

The information in this magazine is for general information and education only. It is NOT financial, investment, legal, tax or real-estate advice. It is not a recommendation to buy, sell or hold any property, security or other asset, and it must not be used as such. No decision should be made based on it.

The analyst ratings in this edition are editorial opinions prepared from public sources. They are not official GeoTela GeoScores, appraisals, valuations, forecasts or guarantees. Property details and prices come from public listings as published; they were not independently checked and may have changed or no longer be available. Opportunity Zone status and tax treatment depend on U.S. Treasury approval, IRS rules and each person's situation. Past or expected growth does not guarantee future results.

Before acting on anything in this publication, speak with a licensed financial advisor, attorney, tax professional or real-estate broker, and do your own research. GeoTela accepts no liability for any loss arising from use of this information.

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