



# Heirs' Property and the Racial Wealth Gap

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# Overarching Policy to Preserve Marketable Title

- Communities are ecosystems that require maintaining a delicate balance.
- Equilibrium requires attracting new residents, while simultaneously keeping original residents.
- Historically marginalized communities are most at-risk.
- This requires interventions that are intentional about preserving community wealth and assisting original residents in navigating changes in the ecosystem.

# Fractionalized Ownership Awareness, Avoidance and Mitigation (FOAAM)



# Bringing FOAAM to Scale

- Identify, recruit and train more nonprofits that have the capacity and CULTURAL COMPETENCY to offer FOAAM system.
- Identify, recruit and train more pro-bono attorneys to assist nonprofits with FOAAM system.
- Identify private bar attorneys that have the expertise to litigate complicated cases and DISSEMINATE BEST PRACTICES .
- Invest in COMMUNITY APPROPRIATE MEDIA RESOURCES (print, TV, social media) to raise awareness.
- Consider providing financial incentives to nonprofits that meet criteria and choose to implement FOAMM system.
- Recruit partner to provide help desk, expertise and logistical support to nonprofits and pro-bono attorneys.

# Other Challenges...

- Early in the process, we discovered that 43% of homeowners that we assisted NEVER filed the documents at courthouse.
- FOAAM address legal issues but does not address FAMILIAL ISSUES.
- Historically marginalized communities are most at-risk, consider a PURELY PLACE-BASED criteria.

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