

Memorandum



CITY OF DALLAS

DATE June 19, 2020

TO Honorable Mayor and Members of the City Council

SUBJECT **Responses to Discussion Related to the Title Clearing Program During the June 15, 2020 Quality of Life, Arts, and Culture Committee Meeting**

Background

On September 25, 2019, City Council authorized (1) an amendment to the Comprehensive Housing Policy to add a Title Clearing and Clouded Title Prevention Pilot Program to help clear title for low-to-moderate income families in order to establish marketable title, to encourage neighborhood stability, and to enable homeowners to become eligible for funding to invest in their homes. and (2) a three-year legal and professional services contract with Cadilac Law, LLLC to implement the program.

Cadilac Law, PLLC (Cadilac Law) is an Oak Cliff-based, woman-owned law firm that focuses primarily on real estate, estate planning, and probate issues. Cadilac Law intends to partner with Quest for Greater Success, a Pleasant Grove-based non-profit that offers a food pantry and job training; Domino SEM, a woman-owned business that offers affordable marketing; and Howard Watkins, PLLC, a mediator and licensed attorney.

Funding for the program comes from the FY 2019 City budget, which included funding to support housing-related tools and strategies that can be used in areas that have been historically underserved. A portion of that money, not to exceed \$200,000.00, has been allocated for this program.

Program Purpose and Eligible Households

Families with inherited real estate may consider themselves homeowners but their ownership may not be properly documented in the deed records. This hampers their ability to qualify for City programs such as the Home Improvement and Preservation Program (HIPP), to obtain home improvement loans, and to sell the property when they are ready. It can erode the family's chances to pass the property on to their children or to access the equity in their property.

The Title Clearing and Clouded Title Prevention Pilot Program (Program) serves to address this lack of clarity in ownership and to prevent future heirship issues.

The Program is open to potential clients with an assumed ownership interest in real property located within eligible geographic areas who have a household income less than or equal to 120 percent of the Dallas Area Median Family Income and who are unrepresented by counsel.

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To support the City Council's emphasis on equity, areas of southern Dallas (south of the Trinity River west of downtown and south of Interstate Highway 30 east of downtown) in Market Value Analysis (MVA) Categories D, E, F, G, H, and I are eligible for the pilot program.

Within southern Dallas, preference is given to potential clients who have an assumed ownership interest in:

- a home in MVA categories G, H, and I
- real estate in City of Dallas-designated historic districts
- real estate in designated Reinvestment Areas.
- a home that has been denied City of Dallas Housing and Neighborhood Revitalization (the "Department") funding for lack of ownership clarity on the title.

Services Offered

To support this program, Cadillac Law will:

- Conduct marketing efforts
- Help qualified clients to attain a marketable/insurable title to their property
- Provide legal services that prevent clouded titles (such as preparing wills and transfer on death deeds),
- Provide legal rights information sessions to the general public

The services are offered on a sliding scale, and those households that do not qualify for the program may still hire Cadillac Law at the going rate.

Outside of this contract, Cadillac Law currently offers free monthly seminars regarding estate planning and has four years' experience clearing titles, performing title abstract and examination, and representing clients in probate cases. As needed, the firm offers phone consultations, offers free consultations, and makes affordable payment plan arrangements for clients.

Outreach and Marketing

Cadillac Law launched the program on June 1, 2020 and started advertising on KHVN 97 FM during the Business Start Up 101 show on May 28, 2020. Beginning Monday, June 15, 2020, Cadillac Law will begin running a 30-second advertisement on Smooth R&B 105.7 FM.

In addition, two Zoom seminars are planned, one in English scheduled for July 18, 2020, and one in Spanish on August 15, 2020.

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Reservations for the July 18th seminar are available at this link:

<https://www.eventbrite.com/e/city-of-dallas-title-clearing-project-tickets-106406458582>.

Reservations for the August 15th seminar are available at this link:

<https://www.eventbrite.com/e/programa-de-compensacion-de-titulos-de-la-ciudad-de-dallas-tickets-109985290966> Interested participants must pre-register and will receive a packet of information in the mail.

Cadillac Law has set up a website at <https://www.texastapa.com/>. This website includes an application form, a phone number for more information, and informational videos about probate. In addition, Cadillac Law has a YouTube channel for a variety of property tax-related items, available here:

https://www.youtube.com/channel/UCvNypdU51IG_25TyWxy_KAw

In addition, more information is available at the City's Housing & Neighborhood Revitalization website, here:

<https://dallascityhall.com/departments/housing-neighborhood-revitalization/Pages/Title-clearing.aspx>

Council members who wish to send information out via social media may use the attached flyer and link to the program's website at <https://www.texastapa.com/>. The flyer is also available as a separate .jpg document.

Additional City Department Support

In addition to the outreach being completed by Cadillac Law, various City departments and offices have offered to help market this program, including:

- The Code Compliance Department has a database of properties that have potential ownership issues
- The Office of Community Care will convey information out to WIC and community center clients.
- The Office of Welcoming Communities & Immigrant Affairs will reach out to the Latinx and Spanish-speaking communities and highlight the upcoming Spanish language information session.
- The Office of Communications, Outreach, and Marketing will cross-post flyers and links to the program website.

Next Steps

Clearing title is a labor- and time-intensive process. Because this is a pilot program, the contract emphasizes data and performance reporting in addition to clearing titles and providing preventative services. Cadillac Law's first quarterly report is due to the City in September 2020, and performance will be reported to Council in the fall 2020. Overall, the contract requires ownership to be clarified on a minimum of 84 titles and preventative

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services to be provided to a minimum of 36 clients during the three-year term of the contract. As explained during the Quality of Life, Arts, and Culture Committee meeting, some work is a matter of a few signatures and some forms, and some work will begin with family mediation and may take months. The precise speed with which the work can be done is thus difficult to predict; gathering this information is part of the purpose of this pilot program.

Should you have any questions, please contact me at (214) 671-5257.



Dr. Eric Anthony Johnson
Chief of Economic Development & Neighborhood Services

c: T.C. Broadnax, City Manager
Chris Caso, City Attorney
Mark Swann, City Auditor
Biliera Johnson, City Secretary
Preston Robinson, Administrative Judge
Kimberly Bizer Tolbert, Chief of Staff to the City Manager
Majed A. Al-Ghafry, Assistant City Manager
Jon Fortune, Assistant City Manager
Joey Zapata, Assistant City Manager
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