



BUILDING GENERATIONAL WEALTH IN YOUR COMMUNITIES:

Through Fractionalized Ownership Awareness,
Avoidance and Mitigation (FOAAM) Model





OUR PANEL



Roger Enriquez

Associate Professor in the
Department of Criminology &
Criminal Justice and Executive
Director of the UTSA's Westside
Community Partnerships



Crystal Requejo

Chief Operating Officer of
Programs & Development
MAUC



Aisha Sanchez

Lead Housing Coordinator
MAUC



Jim Hollerbach

President & CEO of
Hollerbach and Associates



WHAT DO YOU NEED?



Legal Expert

Attorney that will review documents and meet your clients in a culturally competent manner.



Non Profit

Trusted entity in the community that can educate and be available to the communities needs.



Title Research Company

Title report is needed to do the vetting and assists the attorney



Triggers

Know your communities needs and listen to what they need. Get their input and know the triggers that affect them.

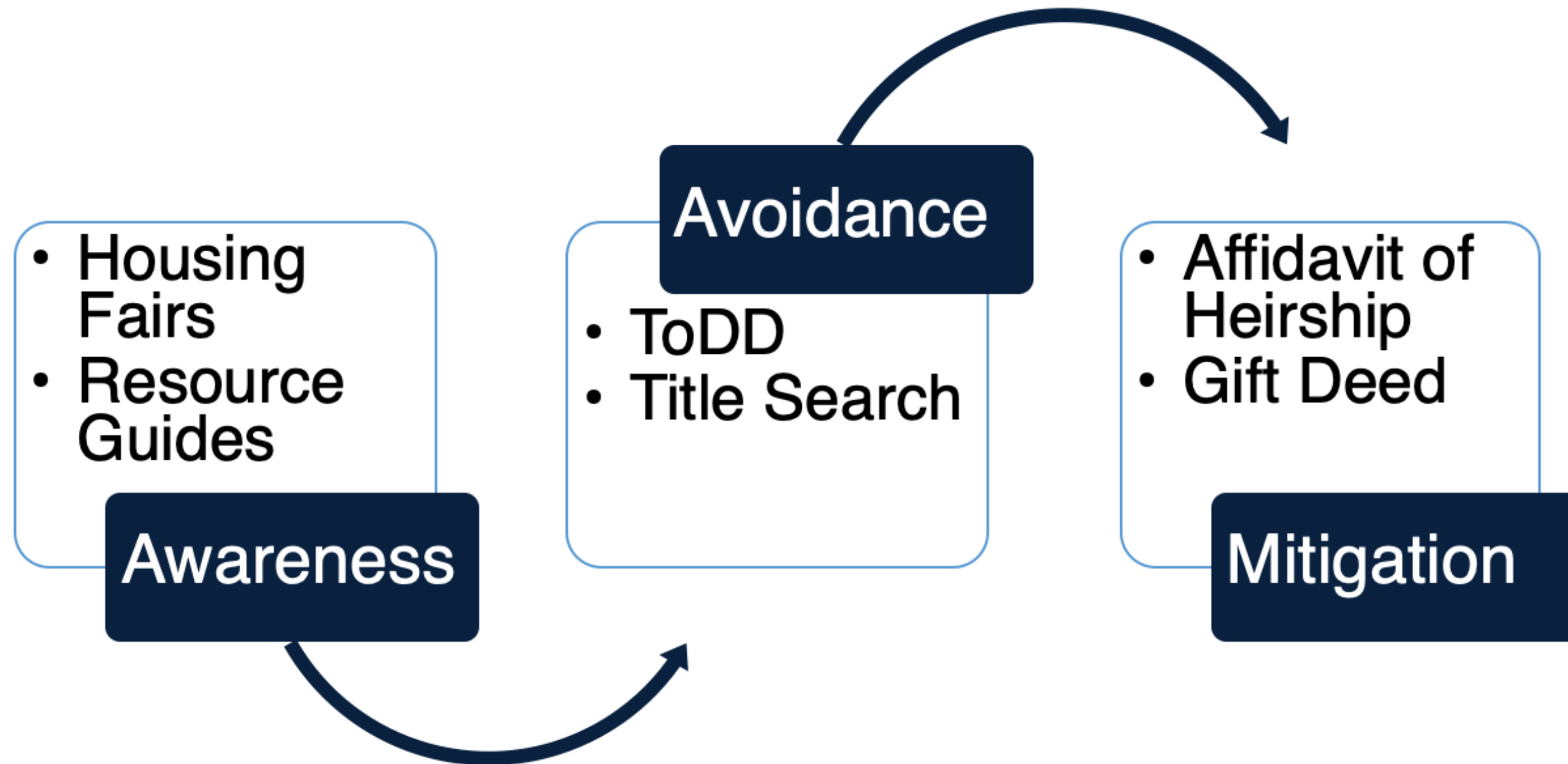
■ ■ ■ LEGAL PARTNER

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)





TITLE RESEARCH COMPANY

Why is it important to conduct a title search?

Who benefits from obtaining a title report?

What information is included in a title report?



We Know Texas Better.™

Hollerbach
& ASSOCIATES, INC.
Title Research | Abstracting | Settlement Services



TITLE SEARCH PROCESS

Getting started

- Obtain the most information from the client as possible
- Gather prior deeds or legal documents, family history, dates of death, etc.
- Confirm property location with property tax record

Research

- Conduct thorough search of Official Public Records (deeds, liens, releases) probate records, county/civil district court records
- Probate/heirship documents must be filed or recorded in the county where the property is located to effectively transfer title



We Know Texas Better.™

Hollerbach
& ASSOCIATES, INC.
Title Research | Abstracting | Settlement Services

Title Search Report

Page 1 of 3

Prepared For: MEXICAN-AMERICAN UNITY COUNCIL
2300 WEST COMMERCE, SUITE 200
SAN ANTONIO, TX 78207

Order No: HA322787
Customer Ref No: MHC-117
Order Date: 03/14/2024
Certification Date: 03/14/2024

SUBJECT INFORMATION

Subject Name: DEVORAH C FROST, ET AL; SHARON ALICIA FROST
Property Address: 3332 K ST, SAN ANTONIO TX 78220
County: BEXAR, TX

CONVEYANCE INFORMATION

Record title appears to be in:

SHARON ALICIA FROST AND DEVORAH C. FROST

1.	Instrument:	AFFIDAVIT OF HEIRSHIP	
	Grantee:	SHARON ALICIA FROST AND DEVORAH C. FROST	
	Grantor:	THE ESTATE OF BARBARA FROST, DECEASED	
	File No:	20200142361	Dated: 05/21/2020 Filed: 07/01/2020
2.	Instrument:	AFFIDAVIT OF HEIRSHIP	
	Grantee:	BARBARA FROST	
	Grantor:	THE ESTATE OF HERBERT FROST, DECEASED	
	File No:	20200142362	Dated: 05/21/2020 Filed: 07/01/2020
3.	Instrument:	WARRANTY DEED W/ VENDOR'S LIEN	
	Grantee:	HERBERT FROST AND WIFE, BARBARA FROST	
	Grantor:	ARTESIA VILLAGE, INCORPORATED, ACTING HEREIN BY AND THROUGH ITS DULY AUTHORIZED OFFICERS	
	Book/Page:	4823/454	Dated: 08/23/1962 Filed: 09/10/1962
	Legal Description:	See Attached Exhibit A	

VOLUNTARY LIEN INFORMATION

None Found

TAX INFORMATION

1.	APN/Parcel: 509252	Year(s): 2023	Status: Due	Amount: \$338.74
	Homestead Exemption: Yes	Agricultural Exemption: No		
	Acreage: 0.1993	Property: URBAN		
	Assessed Value: Land \$54,340.00 + Improvements \$33,660.00 = Total \$88,000.00			

Note: This search contains information from Public records and is not to be interpreted as an OPINION OF TITLE, TITLE GUARANTY, ABSTRACT, or TITLE INSURANCE POLICY.

Hollerbach&Associates, Inc. Title Search Report

Attached to Order # HA322787

Page 2 of 3

INVOLUNTARY LIEN INFORMATION

None Found

Note: This search contains information from Public records and is not to be interpreted as an OPINION OF TITLE, TITLE GUARANTY, ABSTRACT, or TITLE INSURANCE POLICY.

Hollerbach&Associates, Inc. Title Search Report

Attached to Order # HA322787

Page 3 of 3

EXHIBIT A (LEGAL DESCRIPTION)

LOT 7, BLOCK 2, NEW CITY BLOCK 12,586, ARTESIA VILLAGE, UNIT #1, SAN ANTONIO, BEXAR COUNTY, TEXAS, ACCORDING TO PLAT THEREOF DULY RECORDED IN VOL. 4400, PAGE 96, DEED AND PLAT RECORDS, BEXAR COUNTY, TEXAS.

Note: This search contains information from Public records and is not to be interpreted as an OPINION OF TITLE, TITLE GUARANTY, ABSTRACT, or TITLE INSURANCE POLICY.



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 FOAAM 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.



NON- PROFIT: TRUSTED PARTNER



Mission

MAUC's mission is to empower our communities through housing, education, and economic opportunity.

Vision

MAUC will be a beacon of hope for helping people improve their lives and their community.

Core Values

Respect
Culture
Transparency
Collaboration
Innovation

Building Stronger Communities

HOUSING COMMUNITIES

Create and preserve housing communities for low-to-moderate income working families and offer a continuum of place-based supportive services to enable them to become successful, self-sufficient members of their communities.

OBJECTIVE: TO CREATE OR PRESERVE 1,000 NEW AFFORDABLE HOUSING UNITS IN MAUC'S COMMUNITIES.

EDUCATION, EMPOWERMENT & ADVOCACY

Empower individuals by strengthening the family unit, improve educational opportunities for lifelong learning and quality of life for all residents.

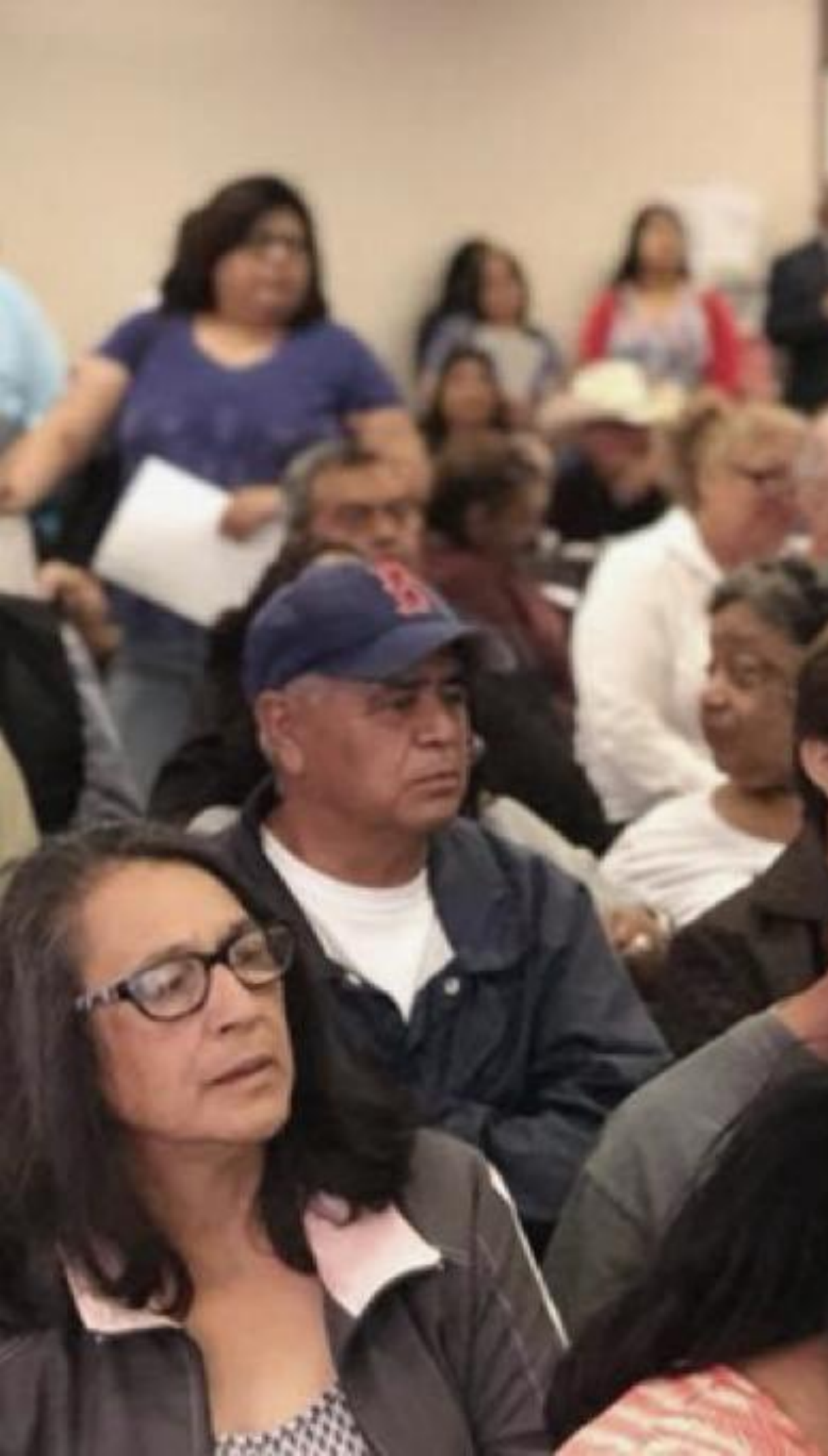
OBJECTIVE: CONTINUE TO EVALUATE THE EFFECTIVENESS OF ALL MAUC PROGRAMS AND EMPHASIZE SOCIAL DETERMINANTS OF HEALTH IN RELATION TO MAUC'S STATED MISSION, VISION AND GOALS.

ECONOMIC OPPORTUNITY

Improve wealth creation opportunities in MAUC's communities with a strong economy and enhance prosperity and quality of life for all residents.

OBJECTIVE: COORDINATE, COLLABORATE AND ESTABLISH PARTNERSHIPS TO DEVELOP AN ECONOMIC MASTER PLAN FOR MAUC'S COMMUNITIES.





Homestead Preservation Center



Connect Low to Moderate Income residents to housing resources appropriate to their needs.

Leverage greater investment in housing; both Single Family and Multi-Family, that respects the cultural and historical assets of the Westside. Protect vulnerable communities from predatory activity and prevent involuntary displacement.

Connect LMI residents to housing resources fitting to their needs

|



**Preserved over \$100M in
assets.
Since fall of 2018**





**MAUC HOMESTEAD
PRESERVATION CENTER
(HPC)**

TITLE CLEARING

**FINANCIAL
EMPOWERMENT**

**HOMESTEAD EXEMPTION
EDUCATION**

**NEGOTIATE PROPERTY
TAX PAYMENT PLANS**

TAX RELIEF FUND

**UTSA PROCUREMENT
CENTER**

**COMMUNITY LAND
TRUST**





Provide targeted assistance to heirs property owners and other vulnerable households in gentrifying neighborhoods to make sure they access the homestead exemption benefits they are eligible for and do not fall behind on their property taxes.

*-Dr. Heather Way
Texas Anti-Displacement Toolkit*





EDUCATING THE COMMUNITY ABOUT ESTATE PLANNING:

Three documents that are provided
to assist with heirship issues.



Affidavits of Heirship (AOH)



Transfer on Death Deeds (TODDs)



Gift Deeds



Notarize in house



Title Search



File documents and pay fees

MAUC HOMESTEAD HEIRSHIP PROGRAM CLIENT BENEFITS





Questions?

For more information feel free to contact us at:

Roger.Enriquez@utsa.edu
jhollerbach@hollerbach.com
mhc@mauc.org
crequejo@mauc.org



We Know Texas Better.™



Hollerbach & Associates, Inc.
Title Research, Abstracting & Settlement Services

