

EARL CARL INSTITUTE FOR LEGAL & SOCIAL POLICY, INC.

Wealth & Taxation Task Force

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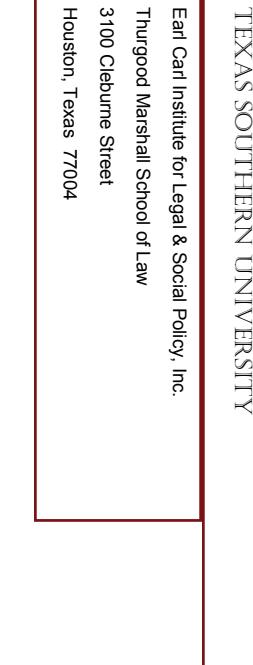
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EARL CARL INSTITUTE
FOR LEGAL &
SOCIAL POLICY, INC.

OPAL MITCHELL LEE PROPERTY PRESERVATION PROJECT



TEXAS SOUTHERN UNIVERSITY

THURGOOD
MARSHALL
SCHOOL OF LAW

A project of the Institute's
Wealth and Taxation Task Force
Carlton Perkins, Chair

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INTRODUCING THE OPAL MITCHELL LEE PROPERTY PRESERVATION PROJECT

The Earl Carl Institute for Legal & Social Policy, Inc. started the Opal Lee Property Preservation Project in the Fall of 2007 to provide legal services to low income Texans. The project's focus is to help economically disadvantaged communities retain and grow wealth through prevention of land loss as a result of failure to plan estates, foreclosures, clouds on title to property/land, and general inheritance issues. The Project's student-attorneys will provide free legal counsel to income qualified clients under the direction of one or more licensed attorneys. The Project will also provide advocacy and educational services. Our areas of practice include:

- ◊ Advanced Directives
- ◊ Wills & Trusts
- ◊ Partition agreements
- ◊ Cooperatives
- ◊ Estates
- ◊ Reviewing real estate documents
- ◊ Removing Clouds on title
- ◊ Foreclosures Prevention
- ◊ And other matters regarding land loss prevention

**Please contact us to schedule an interview at
(713)313-1139**

MISSION STATEMENT

The purpose of the Earl Carl Institute is to help solve the legal and social problems facing the urban community through scholarship and advocacy.

Who We Target:

The project targets all individuals and families who are at risk of losing their land or property and who qualify based on income and family members

The Need for this Program:

The U.S. Census Bureau measures wealth by a person's or family's household assets minus any debts. Assets include real estate, your vehicle, bank accounts, and other property that has value. A person's highest single form of wealth is in their home or land. Minority home and land ownership has declined significantly in the past 100 years. For African-Americans, land ownership peaked in the 1920s after the civil war and has steadily declined. Since the 1920s African Americans lost over 14 million acres of land ownership seriously impacting wealth. Much of that loss was, and still is, due to inaccessibility to legal counsel to fight against tax and non-tax foreclosures.

Another catalyst to land loss is chronic intestate succession through several generations resulting in many unlocatable heirs. This often becomes a stepping stone for outsiders to petition the court for a forced sale or a judgment in adverse possession of the land with no objection.

OPAL MITCHELL LEE

The project's namesake acquired family mineral land in the 1950s and jointly held title to the land with numerous heirs. As a result of being unable to locate all heirs to share in payment of exorbitant tax liens, the property was lost in a tax foreclosure sale. The legal issues surrounding Ms. Lee's loss are widespread within disadvantaged communities and it is our goal to reduce property loss of this nature and more. Her story, which can be seen on our web site at www.earlcarl.org, inspired the creation of this project.

Facts and Statistics about Wealth in America:

- ◊ The wealthiest 1% of American families own roughly 34.3% of the nation's net worth, and the top 10% of American families own over 71%.
- ◊ The least wealthy 40% of the American population own less than 1% of the wealth in America.
- ◊ In 2004, The average wealth value for African Americans was \$7,500 and \$9,750 for Hispanic Americans, while the average wealth for white Americans was \$79,000.
- ◊ Further, only 48-49% of African and Hispanic Americans own their own homes.
- ◊ African-American farm operators and owners collectively own less than 1% of all private rural land owned
- ◊ In a 2005-2006 national study on foreclosures, Texas led the nation with 36,362 foreclosures a year. Harris County alone had 6,119, which is approximately 510 per month.