DC Affordable Law Firm

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Nonprofit Coalition Launches "Foundations for the Future" to Build Homeownership, Wealth, and Lasting Legacies for DC Families

Innovative cross-sector initiative combines financial counseling, direct capital, legal services, estate planning, emergency support, and healthy housing remediation to address DC's racial wealth gap

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WASHINGTON, DC —Today birdSEED Foundation, DC Affordable Law Firm, Tzedek DC, and Yachad announced the launch of *Foundations for the Future: Building Homes, Wealth, and Lasting Legacies in DC* — a $3.8 million initiative designed to create sustainable pathways to homeownership, financial resilience, and intergenerational wealth for Washingtonians.

"*Foundations for the Future* is rooted in a simple but powerful idea: housing is one of the most important drivers of health, stability, and generational opportunity," the organizations shared in a joint statement. "By combining financial empowerment, direct capital, legal advocacy, estate planning, and healthy housing remediation into one coordinated strategy, we are building a model that helps families not only purchase or preserve homes, but protect and pass those assets on to future generations."

Foundations for the Future targets ALICE residents — Asset Limited, Income Constrained, Employed households — hardworking individuals and families who are employed, often in multiple jobs, but remain financially vulnerable and several steps away from long-term

economic stability. In the District, ALICE households are disproportionately Black, Latino, and multiracial residents who continue to face systemic barriers to homeownership, wealth accumulation, and asset preservation.

The initiative brings together four organizations with complementary expertise to create what partners describe as a "five-step pathway" toward durable, intergenerational wealth creation:

1. **Wealth Advising and Financial Empowerment**
   Tzedek DC will provide their Financial Empowerment Program, including on budgets, savings, investing, scams/frauds, and home equity loans; 1:1 financial counseling, and legal help for identity theft, debt, credit report, and collection issues to help participants strengthen financial health and prepare for homeownership. The 8-week Financial Empowerment Program focused on budgeting, long-term financial planning, consumer protection, and wealth building. For those unable to attend the full 8-week course, Tzedek DC will also offer single sessions of the investment class, and a class about mortgage and HELOC loans. Approved applicants who attend the investment course and are eligible for an investment account will receive $1,500 to seed the investment account, which can eventually become a retirement account.

2. **Homebuyer and Heir Support**
   birdSEED Foundation will provide direct, no-strings grants of up to $30,000 to support 60 home purchases and home preservation efforts in the District of Columbia.

   In addition to supporting the purchase of homes by first-time homebuyers, these flexible funds will also be deployed to support heirs seeking to preserve intergenerational DC family homes and become first-time homeowners, providing up to $30,000 per estate to resolve tax liabilities, mortgage arrearages, liens, and other property-related debts that prevent heirs from securing clear title to inherited homes. Specifically, the funds deployed will enable eligible heirs represented by DC Affordable Law Firm in probate matters to resolve "tangled titles" and secure ownership of inherited DC family homes that would otherwise remain locked in the name of deceased relatives.

3. **Estate Planning and Legacy Protection**
   DC Affordable Law Firm will provide comprehensive free "health and wealth" estate planning services for participating homeowners and heirs served through the

program to ensure newly acquired or preserved assets remain protected and transferable across generations.

4. **Emergency Savings and Financial Stability**
   Upon completion of estate planning services, birdSEED will establish $5,000 emergency funds for participating homeowners to help stabilize families during unexpected financial challenges.

5. **Healthy Housing and Home Remediation**
   Yachad will administer a $500,000 remediation fund dedicated to addressing critical, health-related housing conditions identified during inspections and throughout the first several years of ownership. Much of the remediation work will be completed by Black and Brown contractors, further reinvesting resources into local communities and supporting long-term housing stability.

The organizations emphasized that the initiative is intentionally designed as a holistic and highly coordinated intervention — one that addresses the interconnected financial, legal, and structural barriers that often prevent families from achieving lasting economic mobility.

"This has never been done before in this way," the organizations said. "The innovation is not simply in the individual services, but in the compounded impact of delivering them together for the same cohort of residents. The combination of direct capital, financial counseling, legal representation, estate planning, and housing remediation creates a powerful model for building durable, intergenerational wealth."

The initiative also seeks to serve as a long-term demonstration project and blueprint for future public and philanthropic investment. The organizations anticipate the model could help shape future housing and wealth-building programs in the District of Columbia and beyond.

The project will launch with strategic recruitment through the partners' existing client and community networks, including birdSEED's prior homebuyer applicants, DC Affordable Law Firm's probate clients seeking to preserve inherited homes, and participants from financial empowerment, housing counseling, and legal services programs across DC. *Foundations for the* Future's first application round launches today, with selection of the first cohort of program participants and the launch of the initiative's first financial empowerment cohort expected in early Summer 2026.

Over time, the organizations estimate the initiative could generate transformative long-term outcomes for participating families. Based on projected home appreciation and equity growth, the coalition estimates that the 60 homes preserved or purchased through

Foundations for the Future could collectively generate approximately $46.6 million in equity gains over the next 20 years for participating homeowners and their heirs.

"Our goal is not simply to help families close on homes," the organizations said. "Our goal is to ensure families can remain in those homes, stay healthy in those homes, build wealth through those homes, and ultimately pass those homes and assets on to future generations. This is about helping to remedy historic injustices that have perpetuated racial wealth inequities, foster economic mobility for families, and build lasting legacies in DC for DC residents.

Foundations for the Future is made possible through a grant from the Greater Washington Community Foundation's Health Equity Fund which works to improve the health outcomes and health equity of DC residents.

Visit the *Foundations for the Future* landing page, available at https://www.birdseed.org/foundationsforthefuture.

About the Partner Organizations

birdSEED Foundation invests in individuals and families through "no strings attached" direct cash assistance to unlock homeownership opportunities, and thereby help close the racial wealth gap.

DC Affordable Law Firm (DCALF) is a nonprofit law firm dedicated to bridging gaps in civil legal services to expand access to justice for DC residents by removing economic barriers to representation and delivering services that create pathways to safety, stability, and economic security through free direct legal representation, systems-change advocacy, and the deployment of innovative legal service delivery models designed to build a more equitable future. DCALF focuses on serving the District's ALICE population, a "forgotten middle" often excluded from both traditional legal aid and the private legal market.

Tzedek DC's mission is to safeguard the legal rights and financial health of DC residents with lower incomes facing the often-devastating consequences of debt collection and credit-related obstacles. Our strategic approach combines three synergistic activities: (i) free direct services—financial counseling and legal representation; (ii) working in coalition to make systemic change; and (iii) providing bilingual community education, including our Financial Empowerment Program.

Yachad works to improve housing conditions and community well-being through healthy housing interventions, environmental justice initiatives, and strategic partnerships that promote health equity and housing stability.