

SECURING THE FAMILY HOME

A PLAN FOR STABILIZING HEIR PROPERTY
IN THE BLACK BUTTERFLY

Presented by: John Kern, M.A. and Arnell Garrett, M.P.P



PRESENTER'S BIOGRAPHY

- **John Kern:** Originally from Baltimore, John began his career working in the Great Lakes region of East Africa, where he was a co-founding member of the More Life Exchange and the Arts in the One World Conference. Concurrently, he worked with a contemporary arts collective based in Los Angeles which specialized in original performance. After returning to Baltimore he joined the Maryland Volunteer Lawyers Service where he oversaw the Advance Planning Project, a housing stabilization initiative which focuses on historically redlined communities. He holds a Bachelor of Arts and a Master of Philosophy in Aesthetics and Politics from the California Institute of the Arts. John currently works at the SOS Fund as the Director of Programs.
- **Arnell Garrett:** Arnell Garrett has a Master in Public Policy Analysis from the University of Maryland Baltimore County and a Bachelor in Public Policy Analysis from the University of North Carolina at Chapel Hill. Garrett's studies include paralegal courses in Estate Planning and legal research, biostatistics courses from Johns Hopkins University and survey design and analysis courses at the University of Maryland College Park. Garrett has been a data analyst for over 20 years and has evaluated programs for organizations such as the U.S. National Institute of Health, Harvard University, the Woodwell Climate Research Center, the American Institute of Physics, and the U.S. Department of Defense. Garrett works with the Maryland Volunteer Lawyer Service and the SOS Fund to provide real property research and analysis to inform housing stabilization outreach efforts.

OVERVIEW



Problem Statement



Methodology



Data Review

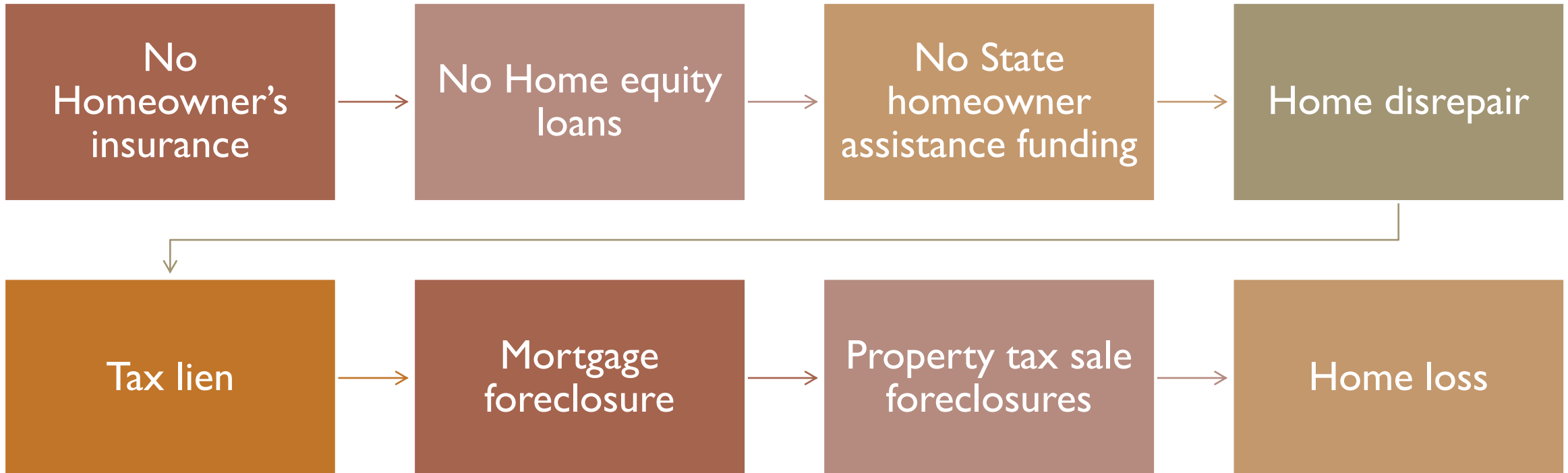
Top 10 Heir Property Neighborhoods
Income and Heir Property Prevalence
Heir Property and Vacancy Prevalence
Heir Property and Tax Lien Prevalence



Housing Stabilization Plans

The SOS and MVLS Demonstration
Project

THE HEIR PROPERTY/TANGLED TITLE PROBLEM



METHODOLOGY



BNIA and Peachtree produced a merged dataset of Baltimore decedents with date of deaths ranging from 2007-2019 whose name was listed on a Baltimore City real property residential deed.



The data produced a list of all the homes in Baltimore City where at least one of the persons named on the deed was deceased.



3,076 possible Heir Property homes identified

NOTES ABOUT THE DATA



SOME HOMES ON THE LIST MAY NOT BE
HEIR PROPERTY.

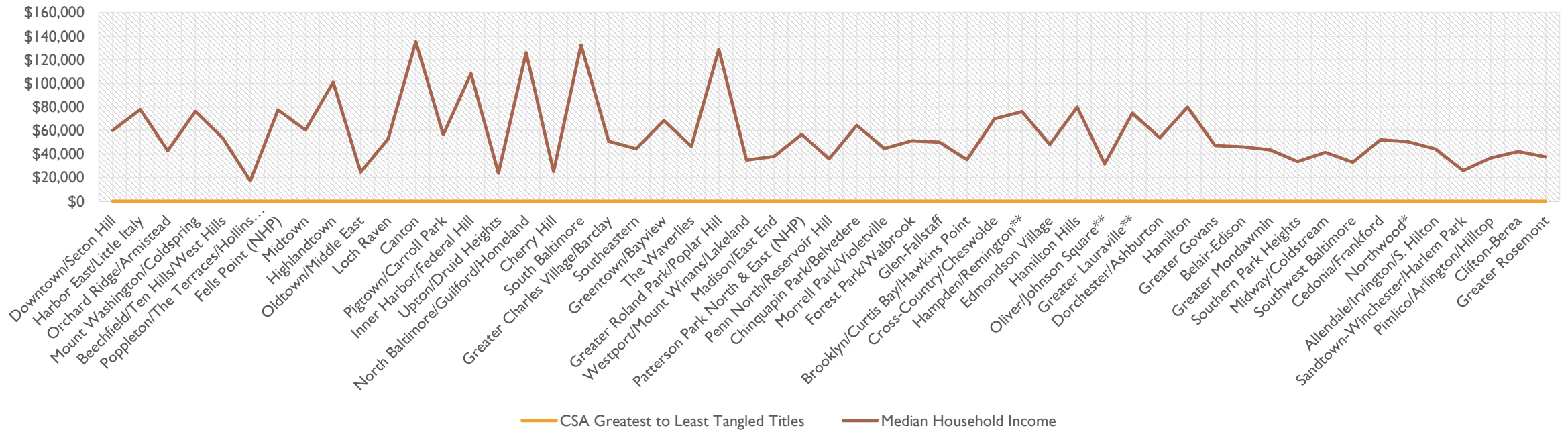


THE NUMBER OF HEIR PROPERTY HOMES
IN BALTIMORE LIKELY SIGNIFICANTLY
HIGHER THAN THOSE IDENTIFIED.



Top 10 Neighborhoods
by Heir Property
Frequency

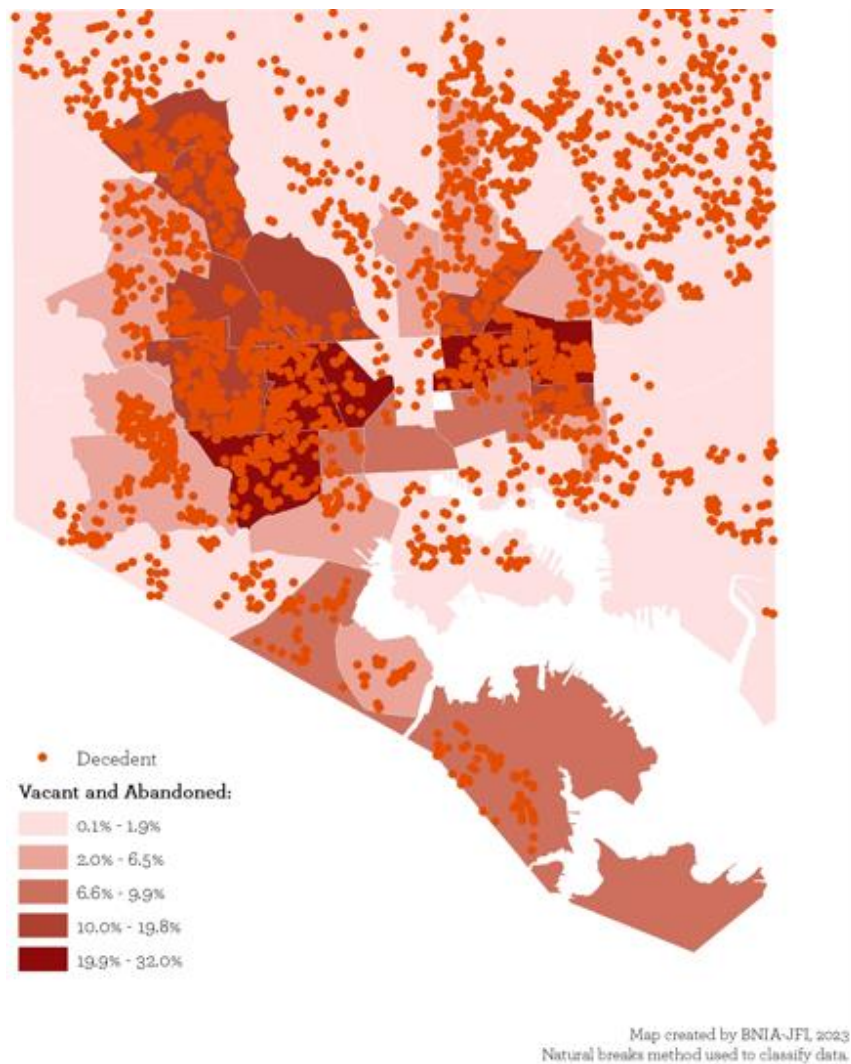
Number of Tangled Title Home in Order of Frequency by Median Household Income



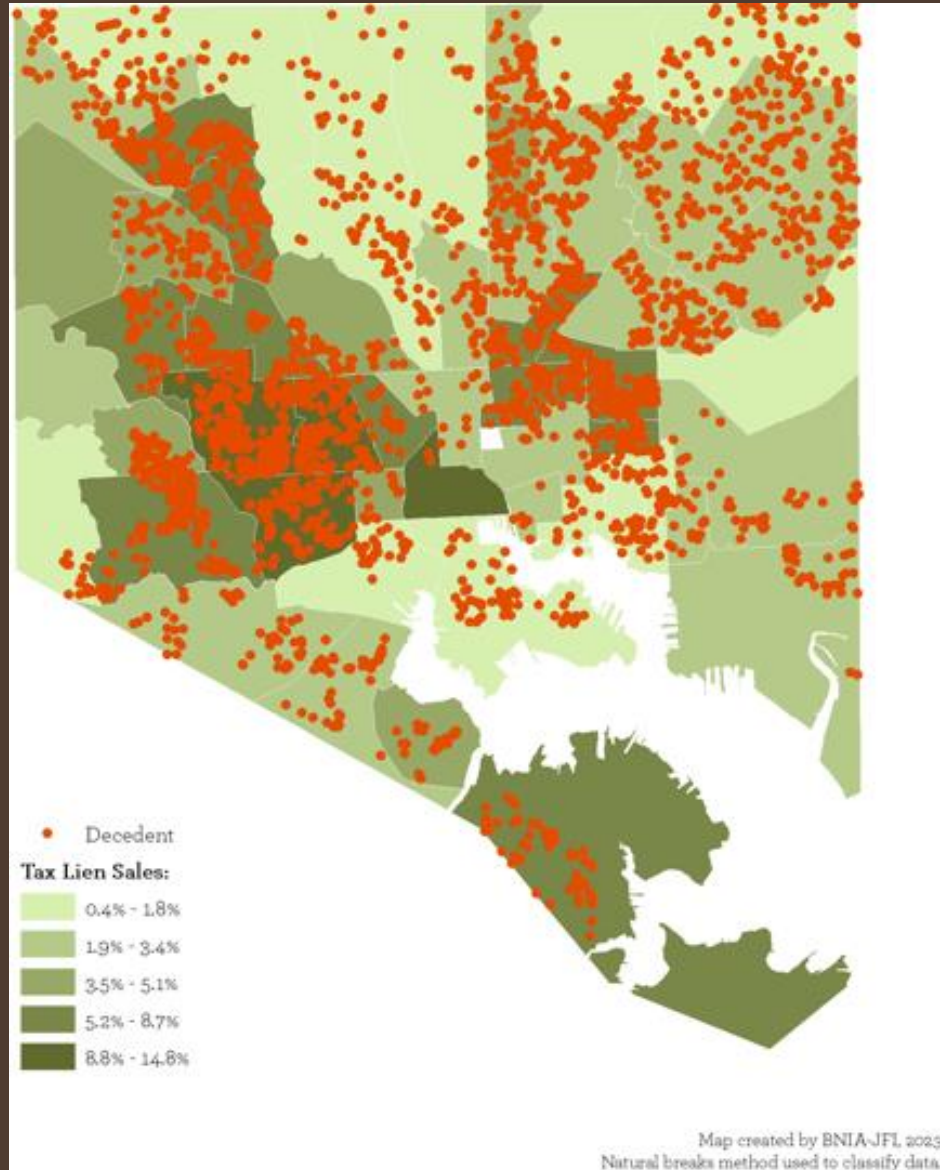
LOWER INCOME NEIGHBORHOODS HAVE INCREASED NUMBERS OF THEIR PROPERTY HOMES

Item	Cost
Attorneys fees*	\$4,440
Inheritance tax†	\$3,508
Advertising cost	\$518
Probate fee	\$475
Recording fee	\$257
Total	\$9,198

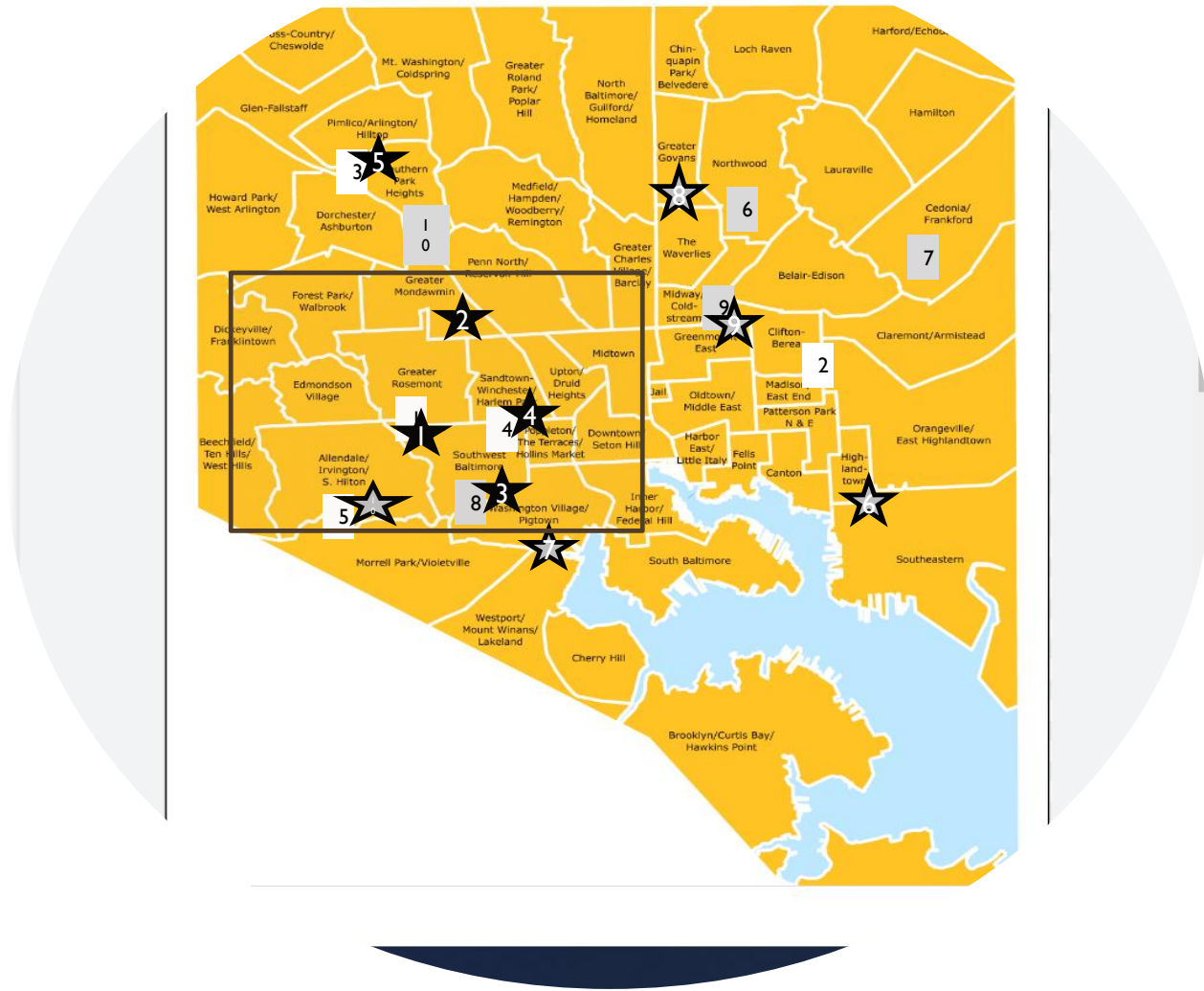
MONEY MATTERS



NEIGHBORHOODS
WITH INCREASED
HEIR PROPERTY
FREQUENCY HAVE
HIGHER RATES OF
VACANCY



NEIGHBORHOODS
WITH INCREASED
HEIR PROPERTY
FREQUENCY HAVE
HIGHER RATES OF
TAX LIEN SALES
PROPERTY



LOCATION OF HEIR PROPERTY AND VACANCY PROBLEM

SOUTHWEST BALTIMORE HOUSING STABILIZATION EFFORTS



Data

Use data to identify neighborhoods that need the most care.



Maryland Volunteer Lawyer Service

Match clients in Southwest Baltimore with volunteer attorneys:

- Open Estates
- Transfer deeds
- Prepare Wills and FPOA
- Refer clients to SOS for grant funding



The Stop Oppressive Seizures Fund (SOS Fund)

Housing Stabilization Plans

Grant funding for home repairs

Grant funding for property tax payments

Grant funding for bills

Refer clients to MVLS for legal estate planning needs

THE SOS AND MVLS UPCOMING DEMONSTRATION PROJECT

- Targeted outreach and housing stabilization in top five neighborhoods based on data
 - Mailer (Top 5 Heir Property neighborhoods)
 - Mailer (Total 3,000 Heir Properties identified)
 - Mini Housing Clinic (Volunteer attorneys, advance planning flyers)
 - National Night Out
 - Door knocking
 - Housing Stabilization Plans



THANK YOU!

