SECURING THE FAMILY HOME

A PLAN FOR STABILIZING HEIR PROPERTY IN THE BLACK BUTTERFLY

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**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

No Homeowner’s insurance → No Home equity loans → No State homeowner assistance funding → Home disrepair

Tax lien → Mortgage foreclosure → Property tax sale foreclosures → Home loss
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.
LOWER INCOME NEIGHBORHOODS HAVE INCREASED NUMBERS OF HEIR PROPERTY HOMES
<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attorneys fees</td>
<td>$4,440</td>
</tr>
<tr>
<td>Inheritance tax†</td>
<td>$3,508</td>
</tr>
<tr>
<td>Advertising cost</td>
<td>$518</td>
</tr>
<tr>
<td>Probate fee</td>
<td>$475</td>
</tr>
<tr>
<td>Recording fee</td>
<td>$257</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$9,198</strong></td>
</tr>
</tbody>
</table>
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!