

HOME FOR GENERATIONS: GRANDMA'S WILL IS NOT ENOUGH

2020 ANNUAL REPORT

The Washtenaw County Treasurer and Probate Judge designed a program to assist families living in inherited homes. The project establishes ownership, allowing homeowners access to tax code entitlements, financing, and other benefits. Many families in need of probate assistance live in homes purchased informally during times of racial segregation, red-lining, and discriminatory lending.

White Americans have seven times the wealth of Black Americans on average and the majority of their wealth is in their primary residence. Our racial wealth gap today, codified into law and public policy, is a harsh legacy of American slavery. The federal government actively excluded Black people from government wealth-building programs. The Veterans Administration and the Federal Housing Administrations, for example, guaranteed bank loans only to whites.

Because Black families were locked out of access to home ownership, it's been difficult for them to transfer property wealth to future generations. This initiative, begun in late 2018, provides targeted assistance to clear title, establish ownership, and create property wealth for families, often for the first time.

The Treasurer encounters families with unclear ownership when they have delinquent property taxes. The Probate Court recruits attorneys and mediators to volunteer their time; probate and publication fees are waived. The Treasurer and Judge were able to determine ownership and create property wealth for families that would otherwise have been foreclosed upon for non-payment of taxes.

This exceptional partnership stabilizes housing options; preserves homeownership; and has transferred, to date, nearly \$1 million in wealth to families in Washtenaw County. While the pandemic impacted case completions, 16 new cases were opened in 2020.

- Total cost since inception: \$ 1,012
- Ownership/estate settlements still in progress from 2019: 3
- Ownership/estate settlements started in 2019 and completed in 2020: 2
- Ownership/estate settlements in progress from 2020: 16
- Total transfer of property wealth to families: nearly \$1 million



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