



**DETROIT  
FUTURE  
CITY**™

Protecting and Building Economic Stability Through Heirs' Properties in Detroit

Shari Williams | Director of Equitable Neighborhood Planning



# About DFC

---

DFC is a nonprofit charged with catalyzing implementation of the DFC Strategic Framework, a 50-year vision for the City of Detroit developed with input from more than 100,000 Detroiters.

We do this work through:

- Research
- Policy and advocacy
- Leading cross-sector collaborations
- Fostering equitable, inclusive, and sustainable economic growth in Detroit



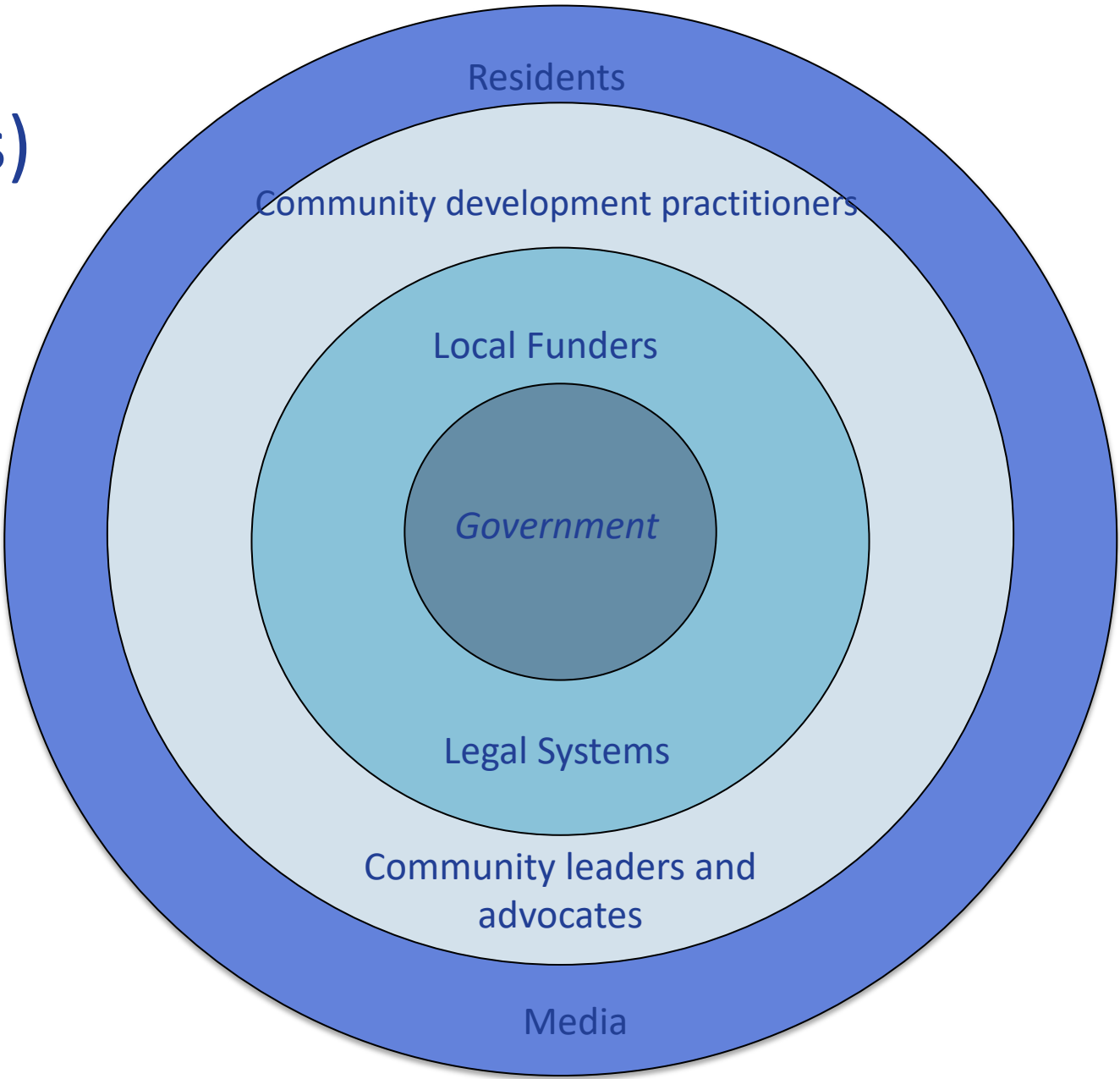


# KEEPING YOUR FAMILY HOME:

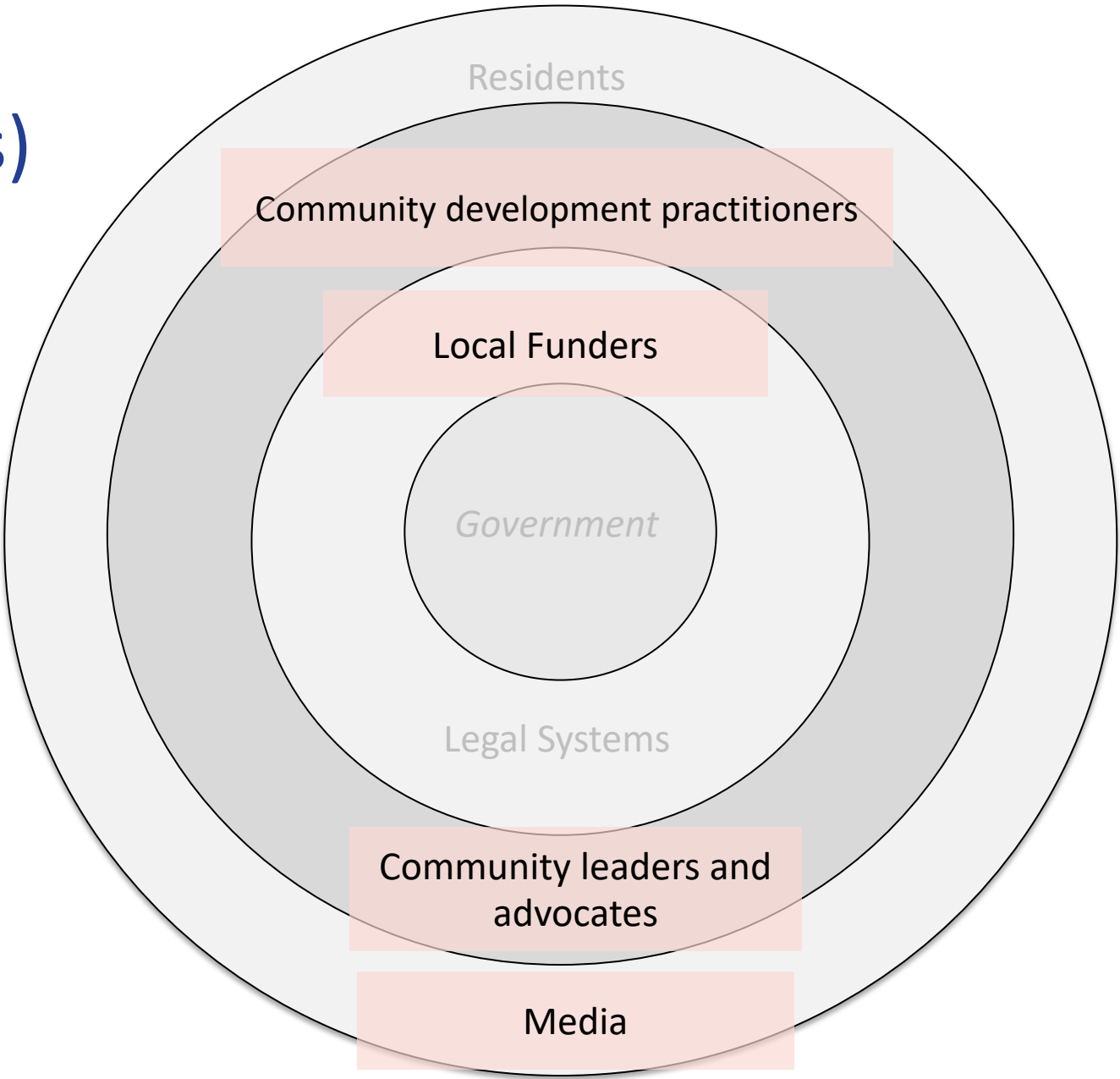
ADDRESSING THE CHALLENGES OF  
INHERITED PROPERTIES IN DETROIT

[Download a copy of the report!](#)

# Key Audience(s)



# Key Audience(s)



# What can these groups do?

---

- Expand capacity for low-cost will and estate planning support through strategic partnerships
- Increase outreach and education on the importance of wills, trusts, and estate planning
- Help grow and sustain middle class neighborhoods in Detroit
- Preserve and increase homeownership
- Support opportunities to build generational wealth in Detroit

# What key questions might they have?

---

**How many heirs' properties exist in Detroit?**

- Why do these heirs' properties exist?
- How does addressing heirs' properties impact economic equity and support wealth building?

**Where are heirs' properties in Detroit?**

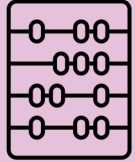
- Are there areas with greater concentrations of heirs' properties?

**What are the challenges for neighborhoods with heirs' properties?**

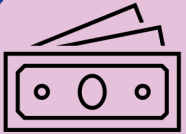
- What can be done to address this issue?

# What are the important data indicators?

---



Number of heirs' properties at the city level



Estimation of the value of heirs' properties in Detroit



Map of heirs' properties in the city of Detroit

Their relationship to other neighborhood indicators: homeownership rates, home sale prices, and median household income.



# PROTECTING DETROIT'S FAMILY HOMES

As Detroit works to advance economic equity, create thriving resilient neighborhoods and grow the middle class, preserving and increasing homeownership, as well as building generational wealth, are critical components.

## An Infographic

Heirs' Properties are family owned property inherited through generations or passed on to recipients **without formal legal proceedings to prove ownership.**

In Detroit, heirs' properties pose significant challenges, particularly to Black residents, families, and communities. They also restrict the transfer of homeownership.

Heirs' properties in Detroit hinders Detroiters' ability to pass down black wealth and can negatively impact neighborhoods by depressing home values, increasing crime, and contributing to disinvestment.

Addressing heirs' properties in Detroit must involve cross sector efforts tailor services, design financial products, and empower communities to preserve family legacies and directly address heirs' properties.

### ADDRESSING THE CHALLENGES OF HEIRS' PROPERTY



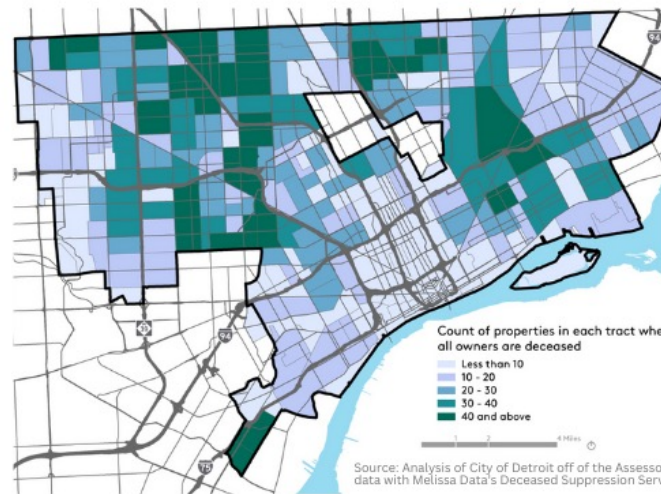
# \$268 Million

is estimated to be locked  
In Detroit's **5,525**  
heir's properties<sup>2</sup>



1. Jones, J. M. (2021, June). How Many Americans Have a Will? Retrieved from <https://news.gallup.com/>  
2. The Michigan Constitution requires properties to be uniformly assessed at 50% of the usual selling price. This estimate represents the assessed value of a property multiplied by two. However, the actual value, in reality, is likely higher.

### BLACK, MIDDLE CLASS NEIGHBORHOODS ARE AT GREATEST RISK OF WEALTH LOSS



**42%** of heirs' properties are in neighborhoods with higher: average homeownership rates, home sale prices, median household incomes, and median share of the Black population

The tracts with the highest number of heirs' properties include the neighborhoods of Schaefer 7/8 Lodge, Schulze and Bagley on the west side and Airport Sub, Hawthorne Park and Cadillac Heights on the east, among others. The Boynton neighborhood in Southwest Detroit also shows a high number of heirs' properties.

### SOLUTIONS



Resolve current heirs' properties



Prevent future heirs' properties



Policy reform to address at system level

# PROTECTING DETROIT'S FAMILY HOMES

As Detroit works to advance economic equity, create thriving resilient neighborhoods and grow the middle class, preserving and increasing homeownership, as well as building generational wealth, are critical components.

## Clear and concise title & introduction

Heirs' Properties are family owned property inherited through generations or passed on to recipients **without formal legal proceedings to prove ownership.**

In Detroit, heirs' properties pose significant challenges, particularly to Black residents, families, and communities. They also restrict the transfer of homeownership.

Heirs' properties in Detroit hinders Detroiters' ability to pass down black wealth and can negatively impact neighborhoods by depressing home values, increasing crime, and contributing to disinvestment.

Addressing heirs' properties in Detroit must involve cross sector efforts tailor services, design financial products, and empower communities to preserve family legacies and directly address heirs' properties.

## ADDRESSING THE CHALLENGES OF HEIRS' PROPERTY

People of color only make up 28% of people with wills<sup>1</sup>



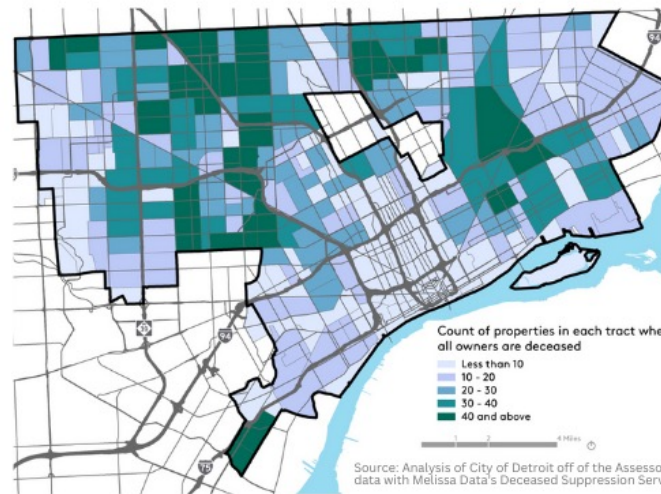
# \$268 Million

is estimated to be locked  
In Detroit's **5,525**  
heir's properties<sup>2</sup>



1. Jones, J. M. (2021, June). How Many Americans Have a Will? Retrieved from <https://news.gallup.com/>
2. The Michigan Constitution requires properties to be uniformly assessed at 50% of the usual selling price. This estimate represents the assessed value of a property multiplied by two. However, the actual value, in reality, is likely higher.

## BLACK, MIDDLE CLASS NEIGHBORHOODS ARE AT GREATEST RISK OF WEALTH LOSS



**42%** of heirs' properties are in neighborhoods with higher: average homeownership rates, home sale prices, median household incomes, and median share of the Black population

The tracts with the highest number of heirs' properties include the neighborhoods of Schaefer 7/8 Lodge, Schulze and Bagley on the west side and Airport Sub, Hawthorne Park and Cadillac Heights on the east, among others. The Boynton neighborhood in Southwest Detroit also shows a high number of heirs' properties.

## SOLUTIONS



Resolve  
current  
heirs'  
properties



Prevent  
future  
heirs'  
properties



Policy  
reform to  
address at  
system level

# PROTECTING DETROIT'S FAMILY HOMES

As Detroit works to advance economic equity, create thriving resilient neighborhoods and grow the middle class, preserving and increasing homeownership, as well as building generational wealth, are critical components.

Comprehensive  
and concise  
messaging

Heirs' Properties are family owned property inherited through generations or passed on to recipients **without formal legal proceedings to prove ownership.**

In Detroit, heirs' properties pose significant challenges, particularly to Black residents, families, and communities. They also restrict the transfer of homeownership.

Heirs' properties in Detroit hinders Detroiters' ability to pass down black wealth and can negatively impact neighborhoods by depressing home values, increasing crime, and contributing to disinvestment.

Addressing heirs' properties in Detroit must involve cross sector efforts tailor services, design financial products, and empower communities to preserve family legacies and directly address heirs' properties.

## ADDRESSING THE CHALLENGES OF HEIRS' PROPERTY

People of color only make up 28% of people with wills<sup>1</sup>



# \$268 Million

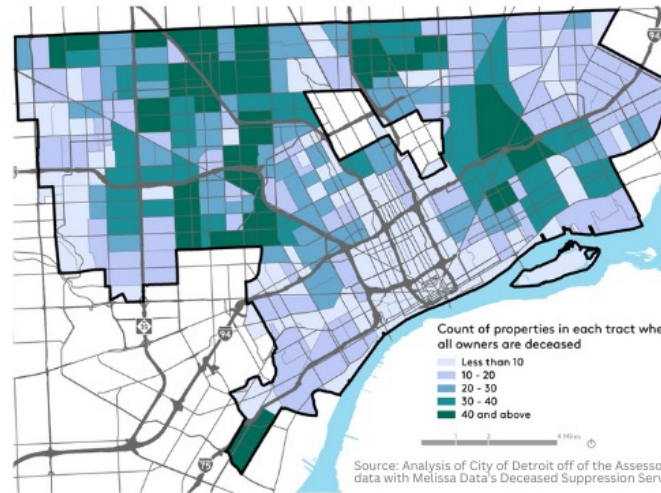


is estimated to be locked  
In Detroit's **5,525**  
heir's properties<sup>2</sup>

1. Jones, J. M. (2021, June). How Many Americans Have a Will? Retrieved from <https://news.gallup.com/>

2. The Michigan Constitution requires properties to be uniformly assessed at 50% of the usual selling price. This estimate represents the assessed value of a property multiplied by two. However, the actual value, in reality, is likely higher.

## BLACK, MIDDLE CLASS NEIGHBORHOODS ARE AT GREATEST RISK OF WEALTH LOSS



**42%** of heirs' properties are in neighborhoods with higher: average homeownership rates, home sale prices, median household incomes, and median share of the Black population

The tracts with the highest number of heirs' properties include the neighborhoods of Schaefer 7/8 Lodge, Schulze and Bagley on the west side and Airport Sub, Hawthorne Park and Cadillac Heights on the east, among others. The Boynton neighborhood in Southwest Detroit also shows a high number of heirs' properties.

## SOLUTIONS



Resolve current heirs' properties



Prevent future heirs' properties



Policy reform to address at system level

# PROTECTING DETROIT'S FAMILY HOMES

As Detroit works to advance economic equity, create thriving resilient neighborhoods and grow the middle class, preserving and increasing homeownership, as well as building generational wealth, are critical components.

Accurate and relevant data visualizations

Heirs' Properties are family owned property inherited through generations or passed on to recipients **without formal legal proceedings to prove ownership.**

In Detroit, heirs' properties pose significant challenges, particularly to Black residents, families, and communities. They also restrict the transfer of homeownership.

Heirs' properties in Detroit hinders Detroiters' ability to pass down black wealth and can negatively impact neighborhoods by depressing home values, increasing crime, and contributing to disinvestment.

Addressing heirs' properties in Detroit must involve cross sector efforts tailor services, design financial products, and empower communities to preserve family legacies and directly address heirs' properties.

## ADDRESSING THE CHALLENGES OF HEIRS' PROPERTY

People of color only make up 28% of people with wills<sup>1</sup>



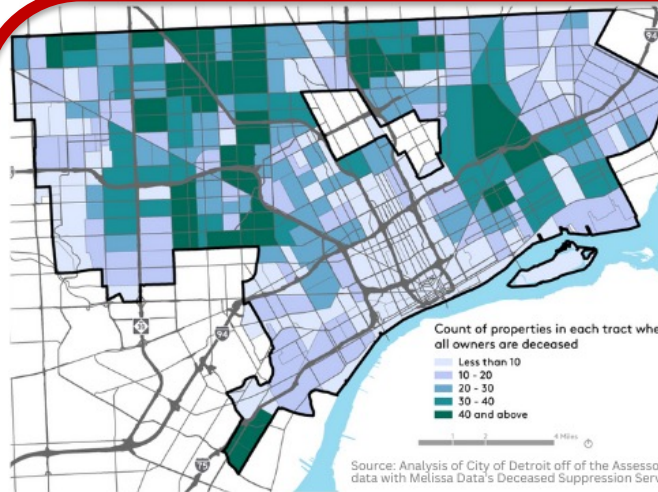
**\$268 Million**



is estimated to be locked  
In Detroit's **5,525**  
heir's properties<sup>2</sup>

1. Jones, J. M. (2021, June). How Many Americans Have a Will? Retrieved from <https://news.gallup.com/>  
2. Michigan Constitution requires properties to be uniformly assessed at 50% of the usual selling price. This estimate represents the assessed value of a property multiplied by two. However, the actual value, in reality, is likely higher.

## BLACK, MIDDLE CLASS NEIGHBORHOODS ARE AT GREATEST RISK OF WEALTH LOSS



**42%** of heirs' properties are in neighborhoods with higher: average homeownership rates, home sale prices, median household incomes, and median share of the Black population

The tracts with the highest number of heirs' properties include the neighborhoods of Schaefer 7/8 Lodge, Schulze and Bagley on the west side and Airport Sub, Hawthorne Park and Cadillac Heights on the east, among others. The Boynton neighborhood in Southwest Detroit also shows a high number of heirs' properties.

## SOLUTIONS



Resolve current heirs' properties



Prevent future heirs' properties



Policy reform to address at system level

# PROTECTING DETROIT'S FAMILY HOMES

As Detroit works to advance economic equity, create thriving resilient neighborhoods and grow the middle class, preserving and increasing homeownership, as well as building generational wealth, are critical components.

Visual aids and easy to follow layout

Heirs' Properties are family owned property inherited through generations or passed on to recipients **without formal legal proceedings to prove ownership.**

In Detroit, heirs' properties pose significant challenges, particularly to Black residents, families, and communities. They also restrict the transfer of homeownership.

Heirs' properties in Detroit hinders Detroiters' ability to pass down black wealth and can negatively impact neighborhoods by depressing home values, increasing crime, and contributing to disinvestment.

Addressing heirs' properties in Detroit must involve cross sector efforts tailor services, design financial products, and empower communities to preserve family legacies and directly address heirs' properties.

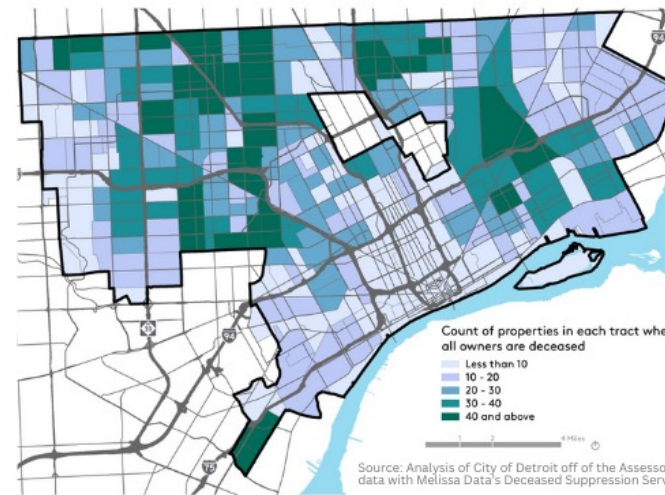
## ADDRESSING THE CHALLENGES OF HEIRS' PROPERTY



**\$268 Million** is estimated to be locked in Detroit's **5,525** heirs' properties<sup>2</sup>

<sup>1</sup> Jones, J. M. (2021, June). How Many Americans Have a Will? Retrieved from <https://news.gallup.com/>  
<sup>2</sup> The Michigan Constitution requires properties to be uniformly assessed at 50% of the usual selling price. This estimate represents the assessed value of a property multiplied by two. However, the actual value, in reality, is likely higher.

## BLACK, MIDDLE CLASS NEIGHBORHOODS ARE AT GREATEST RISK OF WEALTH LOSS



**42%** of heirs' properties are in neighborhoods with higher: average homeownership rates, home sale prices, median household incomes, and median share of the Black population

The tracts with the highest number of heirs' properties include the neighborhoods of Schaefer 7/8 Lodge, Schulze and Bagley on the west side and Airport Sub, Hawthorne Park and Cadillac Heights on the east, among others. The Boynton neighborhood in Southwest Detroit also shows a high number of heirs' properties.

## SOLUTIONS



Resolve current heirs' properties



Prevent future heirs' properties



Policy reform to address at system level

# PROTECTING DETROIT'S FAMILY HOMES

As Detroit works to advance economic equity, create thriving resilient neighborhoods and grow the middle class, preserving and increasing homeownership, as well as building generational wealth, are critical components.

Heirs' Properties are family owned property inherited through generations or passed on to recipients **without formal legal proceedings to prove ownership.**

In Detroit, heirs' properties pose significant challenges, particularly to Black residents, families, and communities. They also restrict the transfer of homeownership.

Heirs' properties in Detroit hinders Detroiters' ability to pass down black wealth and can negatively impact neighborhoods by depressing home values, increasing crime, and contributing to disinvestment.

Addressing heirs' properties in Detroit must involve cross sector efforts tailor services, design financial products, and empower communities to preserve family legacies and directly address heirs' properties.

Call to action  
and solutions  
laid out

## ADDRESSING THE CHALLENGES OF HEIRS' PROPERTY

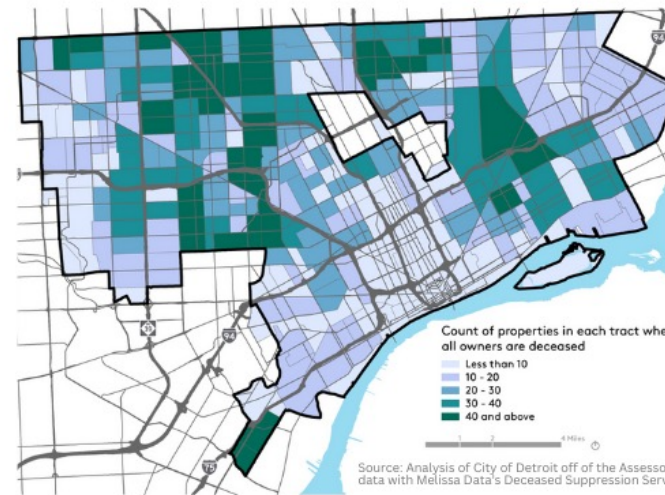


**\$268 Million** is estimated to be locked In Detroit's **5,525** heir's properties<sup>2</sup>



1. Jones, J. M. (2021, June). How Many Americans Have a Will? Retrieved from <https://news.gallup.com/>  
2. The Michigan Constitution requires properties to be uniformly assessed at 50% of the usual selling price. This estimate represents the assessed value of a property multiplied by two. However, the actual value, in reality, is likely higher.

## BLACK, MIDDLE CLASS NEIGHBORHOODS ARE AT GREATEST RISK OF WEALTH LOSS



**42%** of heirs' properties are in neighborhoods with higher: average homeownership rates, home sale prices, median household incomes, and median share of the Black population

The tracts with the highest number of heirs' properties include the neighborhoods of Schaefer 7/8 Lodge, Schulze and Bagley on the west side and Airport Sub, Hawthorne Park and Cadillac Heights on the east, among others. The Boynton neighborhood in Southwest Detroit also shows a high number of heirs' properties.

## SOLUTIONS



Resolve current heirs' properties



Prevent future heirs' properties



Policy reform to address at system level

# PROTECTING DETROIT'S FAMILY HOMES

As Detroit works to advance economic equity, create thriving resilient neighborhoods and grow the middle class, preserving and increasing homeownership, as well as building generational wealth, are critical components.

Heirs' Properties are family owned property inherited through generations or passed on to recipients **without formal legal proceedings to prove ownership.**

In Detroit, heirs' properties pose significant challenges, particularly to Black residents, families, and communities. They also restrict the transfer of homeownership.

Heirs' properties in Detroit hinders Detroiters' ability to pass down black wealth and can negatively impact neighborhoods by depressing home values, increasing crime, and contributing to disinvestment.

Addressing heirs' properties in Detroit must involve cross sector efforts tailor services, design financial products, and empower communities to preserve family legacies and directly address heirs' properties.

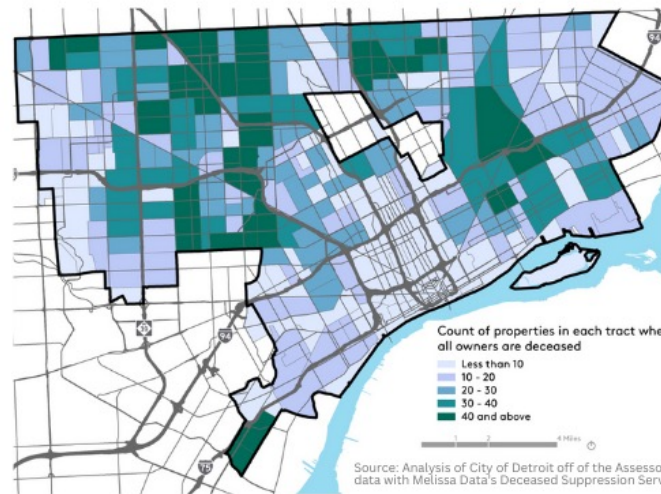
## ADDRESSING THE CHALLENGES OF HEIRS' PROPERTY



**\$268 Million** is estimated to be locked In Detroit's **5,525** heir's properties<sup>2</sup>

1. Jones, J. M. (2021, June). How Many Americans Have a Will? Retrieved from <https://news.gallup.com/>  
2. The Michigan Constitution requires properties to be uniformly assessed at 50% of the usual selling price. This estimate represents the assessed value of a property multiplied by two. However, the actual value, in reality, is likely higher.

## BLACK, MIDDLE CLASS NEIGHBORHOODS ARE AT GREATEST RISK OF WEALTH LOSS



**42%** of heirs' properties are in neighborhoods with higher: average homeownership rates, home sale prices, median household incomes, and median share of the Black population

The tracts with the highest number of heirs' properties include the neighborhoods of Schaefer 7/8 Lodge, Schulze and Bagley on the west side and Airport Sub, Hawthorne Park and Cadillac Heights on the east, among others. The Boynton neighborhood in Southwest Detroit also shows a high number of heirs' properties.

## SOLUTIONS



Copy and paste messaging for easy social media posting or to use as talking points.

# An accompanying Social Media Toolkit



## "Keeping Your Family Home" Social Media Strategy

### Brief Overview:

With the shared mission to keep longtime Detroiters in their homes - a critical component to building wealth. This social media toolkit integrates media, digital media, and stakeholder relations to raise awareness of challenges that heirs' properties pose on Detroiters and the community.

**Hashtags:** #DFCIdeas #DetroitRealEstate #GenerationalWealth #Detroit

### Post: Addressing the Challenges of Heirs' Property

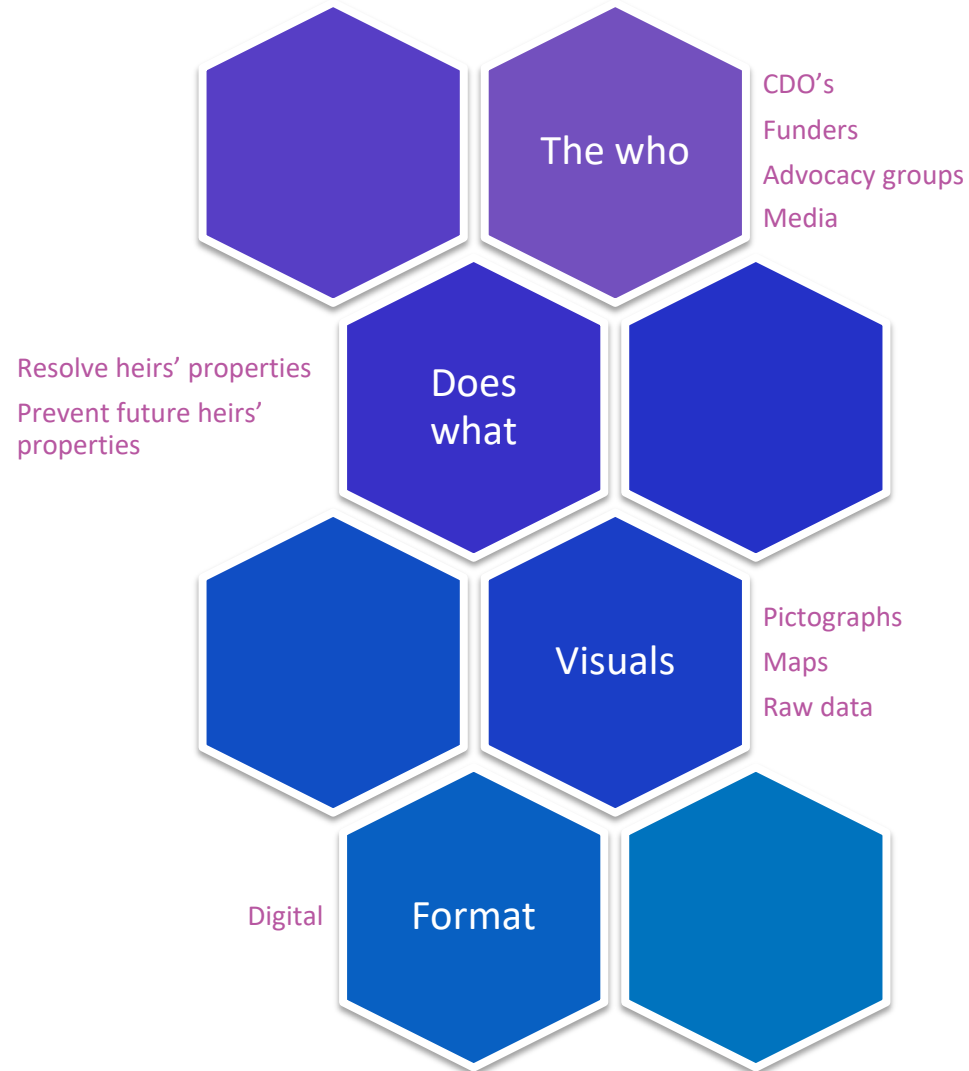
- **Caption:** Heirs' Properties are family-owned property inherited through generations or passed on to recipients without formal legal proceedings to prove ownership. There are 5,525 heirs' properties in Detroit worth \$268 million, indicating the potential for significant loss of wealth if the issue persists. As Detroit works to advance economic equity and create thriving and resilient neighborhoods, addressing heirs' properties must involve cross sector efforts tailor services, design financial products, and empower communities to preserve family legacies.
- **Graphic:**



1. SOURCE: Jones, J. M. (2021, June). How Many Americans Have a Will? Retrieved from <https://news.gallup.com/poll/351500/how-many-americans-have-will>.



# Key design considerations



## Type of product(s)

Infographic

Social Media Toolkit

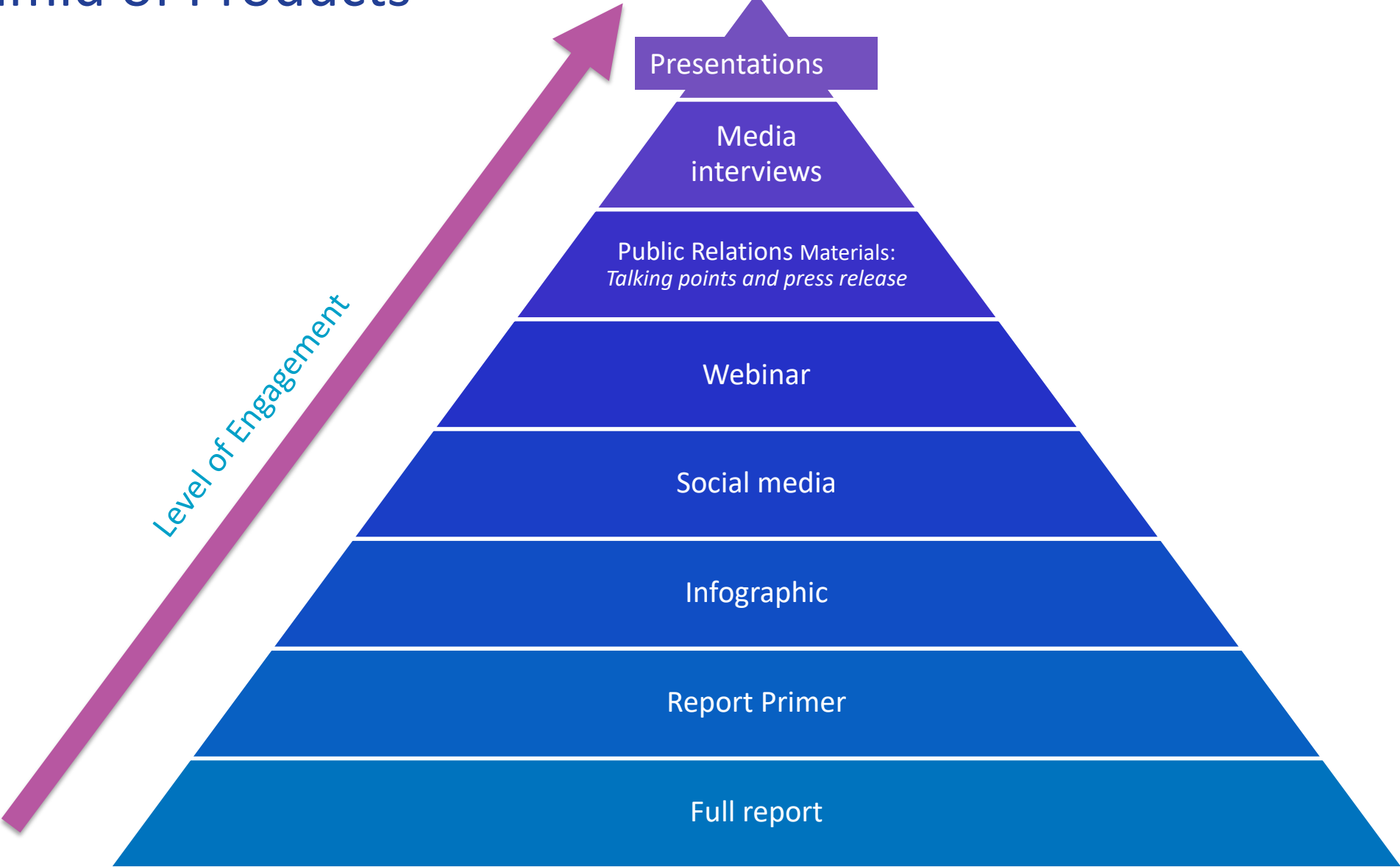


Visually engaging and offers clear and accessible information



Raise awareness and advocate for more funding and policy changes.

# Pyramid of Products



# Final Reflections & Takeaways

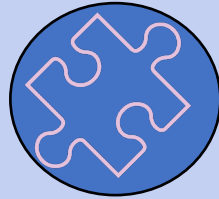
---

## Key Learnings



- Storytelling is a critical component to your data visualization
- Be clear on who you want to do something and what you want them to do
- Identifying the right data starts with knowing what you need the key audience to do

## Challenges



- Selecting the right visualization for the data product
- Simplifying the visualization and staying focused
- Ensuring the visualizations were engaging and useful to the intended audience

## Words of advice



- Be sure to understand your purpose and goals
- Be clear on who your target audience is and what is important to them
- Storytelling is the key to making it stick
- Identify a data partner to provide feedback and support you



# Shari Williams

---

Director of Equitable Neighborhood Planning

[swilliams@detroitfuturecity.com](mailto:swilliams@detroitfuturecity.com)