



REGISTER OF WILLS

THE HONORABLE

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P L A N ★ P R E P A R E ★ P R O T E C T

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WHO WE ARE



We are a state agency under the 1st Judicial District of Pennsylvania. Our mission is to preside over the protection of generational wealth.



WHAT WE DO

REGISTER OF WILLS

- **Validate Wills**
- **Collect inheritance/ estate tax**
- **Probate estates**
- **Assign executor privileges**
- **Issue short certificates**
- **Preserve and protect records and archives**
- **Set public policy**

ORPHANS' COURT

- **Issue & validate marriage licenses**
- **Preserve and protect marriage records**
- **Accepting filings for Orphans Court**



WILLS



WHAT IS A WILL?

- **A will is a document you write during your lifetime that distributes your assets upon your death.**
- **A will states that it is the LAST WILL AND TESTAMENT of the decedent (TESTATOR)**
- **A will transfers the testator's interest in assets to BENEFICIARIES chosen by the testator**
- **A will names an EXECUTOR who stands in the place of the testator to handle their affairs after death**
- **A will could also:**
 - **Name a guardian for minor children**
 - **Establish a trust**



WHY SHOULD YOU PREPARE A WILL?

- For protection of **GENERATIONAL WEALTH, CONTROL** and **FAMILY STABILITY**
- You decide where your assets go (**BENEFICIARIES**)
- You decide who is in charge (**EXECUTOR**)
- If you do not prepare a will, **THE GOVERNMENT DETERMINES WHO YOUR HEIRS ARE VIA INTESTATE LAWS**



COMPONENTS OF A HOLOGRAPHIC WILL

1. A handwritten document prepared by the decedent or someone at the decedent's request.
2. Best to have the document dated but not mandatory.
3. The decedent must be of sound mind and not be under any undue influence.
4. Specify who the executor will be.
5. The document should be clear as to who receives the estate.
6. Must be signed at the very end of the document.
7. Best to have 2 witnesses but not mandatory.
8. Best to have a notary but not mandatory.



DOCUMENTS NEEDED FOR PROBATE



WHAT IS PROBATE?

- **Legal process in which a Will is reviewed to determine whether it is valid and authentic**
- **First step of the legal process of administering the estate of a deceased person**



WHY YOU SHOULD PROBATE

Probate and Estate administration can help you:

- **Get homeowner's insurance**
- **Enter into payment plans for utilities like water and sewer and for real estate taxes**
- **Get grants from the City for repairs or improvements to your house**
- **Sell the property**
- **Get a mortgage**
- **Work with a bank to fix an unpaid mortgage or a mortgage in foreclosure**



6 Documents Needed for Probate

- **Original Death Certificate**
 - **Original Will**
 - **Valid Photo ID**
 - **Administrator/Executor**
- **Estimated Value of Decedent's Assets**
 - **Probate Fee**



Additional Documents May Be Requested

- **Long Form Birth Certificate**
 - **Marriage License**
 - **Divorce Decree**
 - **Renunciations**
- **Certified Court Decrees**



TANGLED TITLES/ PDI



WHAT IS A TANGLED TITLE?

A tangled title is a property title that hasn't been updated to reflect new ownership.



WHY DO WE HAVE TANGLED TITLES?

- **A property owner dies without leaving a will**
- **A property owner dies and leaves a will that names a new owner**
- **A fraudulent deed is recorded**
- **A rent-to-own agreement goes wrong**
- **Property is abandoned**
- **Title change is not properly recorded**



WHY YOU SHOULD REMEDY YOUR TANGLED TITLE?

- **Provides access to the property's equity**
- **Properly pass title to heirs moving forward**
- **Allows participation in programs to maintain property**
- **Prevent mortgage foreclosure/sheriff sale**
- **Avoid deed theft – sign up for FraudGuard notifications from Recorder of Deeds**



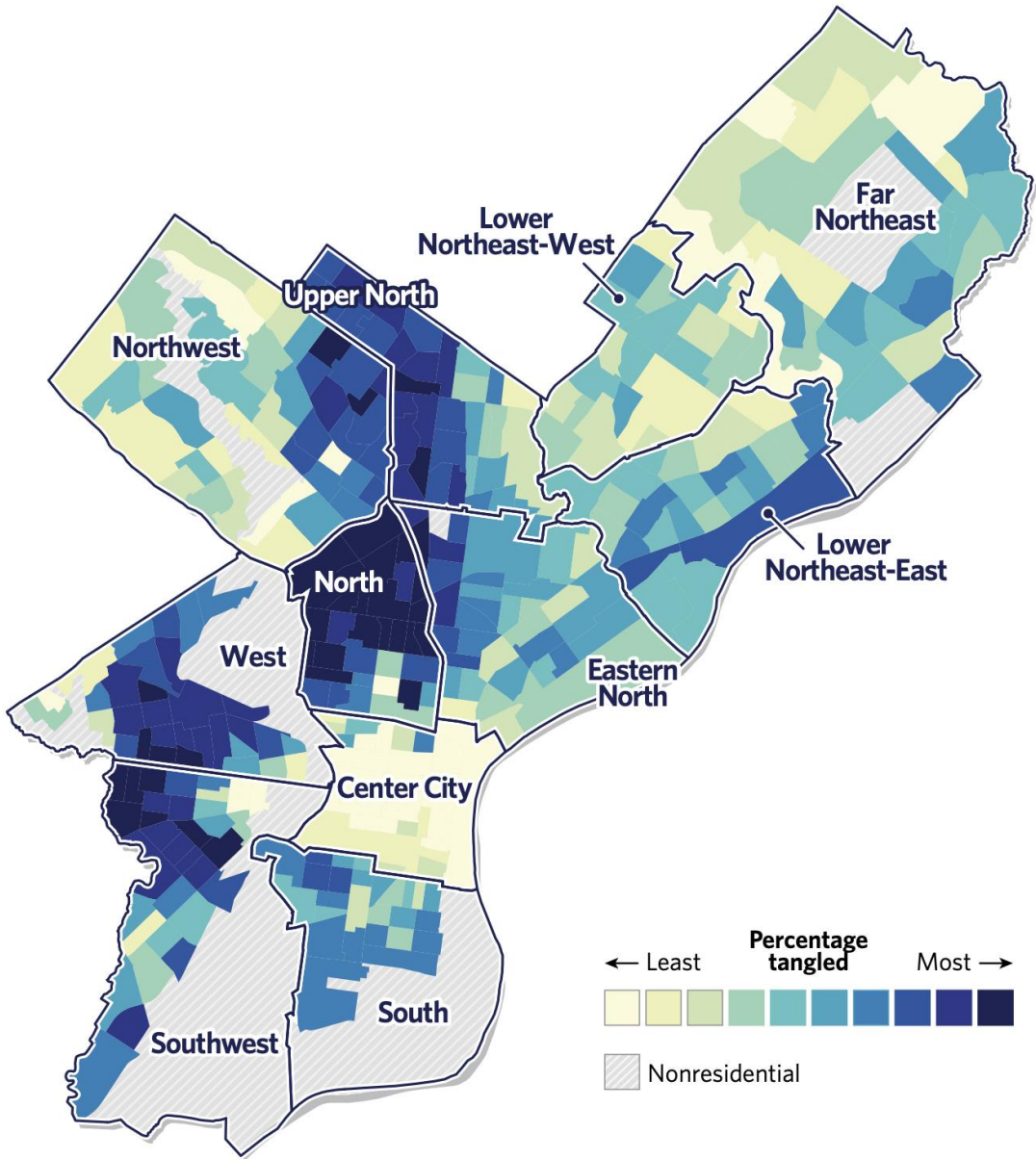
**Tangled Title
Properties in
Philadelphia by
Census Publics Use
Microdata Areas**

Census Public Use Microdata Area	Number of tangled title properties	Median assessed value of tangled properties	Aggregate assessed value of tangled properties
North	1,716	\$40,100	\$84,682,000
Upper North	1,465	\$107,100	\$158,545,700
Southwest	1,427	\$72,600	\$118,947,100
West	1,249	\$68,000	\$100,416,100
Eastern North	1,078	\$47,200	\$78,789,700
South	900	\$155,300	\$145,437,300
Northwest	816	\$122,050	\$120,112,000
Lower Northeast-East	598	\$114,000	\$68,819,300
Far Northeast	554	\$206,000	\$114,884,500
Lower Northeast-West	376	\$163,400	\$61,076,200
Center City	228	\$348,300	\$93,881,800
Philadelphia	10,407	\$88,800	\$1,145,591,700

Graphs from PEW Charitable Trust study on Tangled Titles in Philadelphia



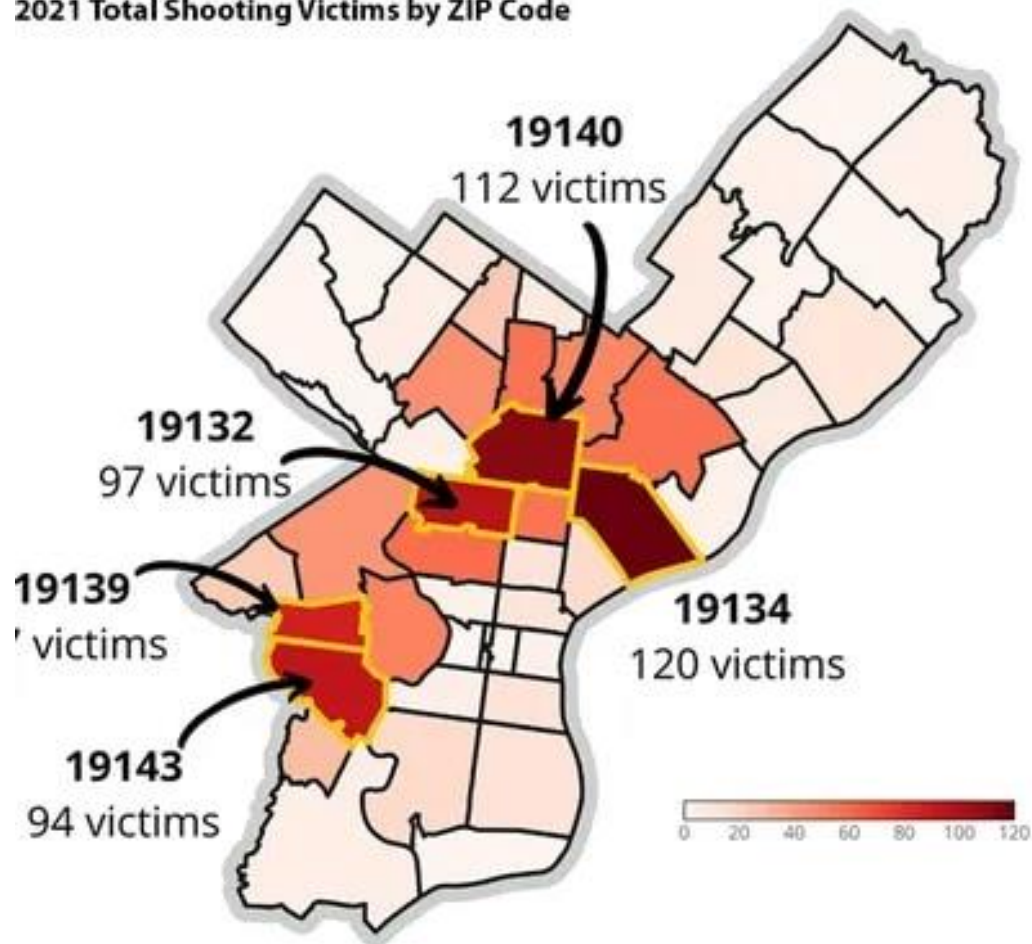
Percentage of Residential Properties With Tangled Titles by Census Tract



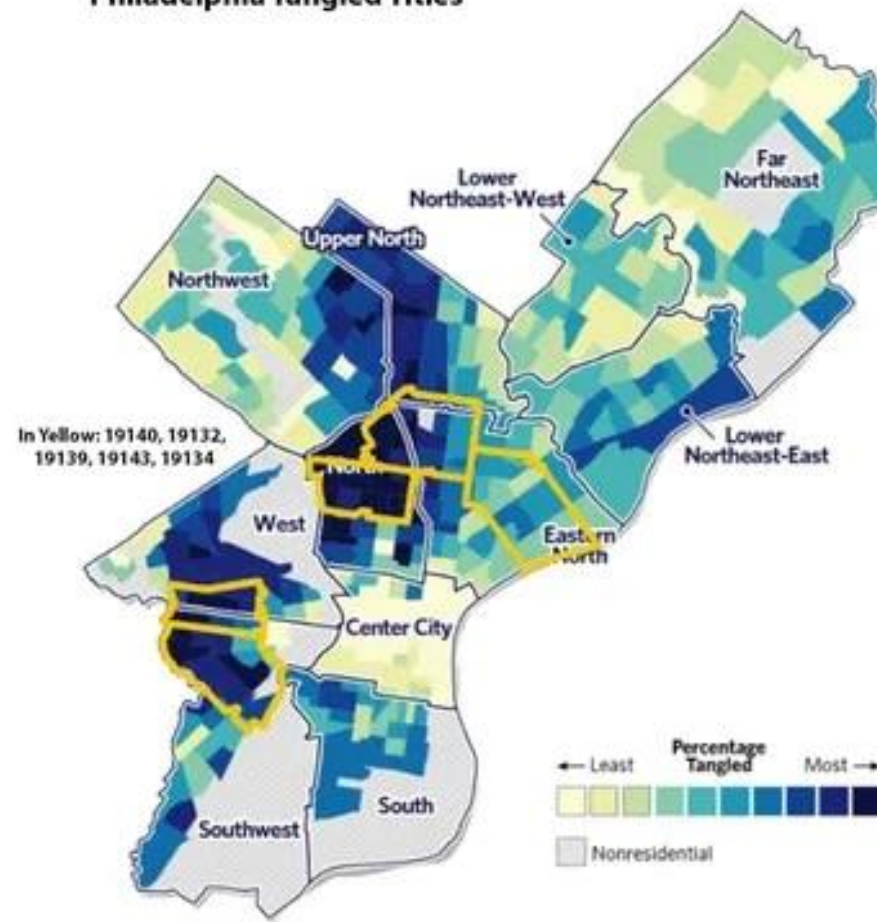
Graphs from PEW Charitable Trust study on Tangled Titles in Philadelphia



2021 Total Shooting Victims by ZIP Code



Philadelphia Tangled Titles



Race and Ethnicity in Census Tracts With Tangled Titles

Tracts	Percentage tangled	Population	White	Black	Hispanic	Asian	Other/ two or more
Top 10%	4.4% to 6.5%	129,084	5%	87%	4%	2%	3%
2nd	3.5% to < 4.4%	162,464	4%	84%	9%	1%	2%
3rd	2.5% to < 3.5%	148,701	9%	73%	13%	3%	2%
4th	1.8% to < 2.5%	156,013	40%	31%	20%	6%	2%
5th	1.4% to < 1.8%	163,153	41%	30%	21%	6%	2%
6th	1.2% to < 1.4%	167,118	41%	28%	20%	8%	3%
7th	1.0% to < 1.2%	178,225	44%	27%	16%	10%	3%
8th	0.8% to < 1.0%	183,511	45%	23%	19%	10%	3%
9th	0.4% to < 0.8%	162,943	52%	21%	13%	11%	4%
Bottom 10%	0.0% to < 0.4%	114,009	62%	13%	7%	14%	3%
Philadelphia	0.0% to 6.5%	1,579,075	34%	41%	15%	7%	3%

Graphs from PEW Charitable Trust study on Tangled Titles in Philadelphia



WHAT IS PDI?

Probate Deferment Initiative (PDI)

It enables individuals who cannot afford to pay probate fees an opportunity to open an estate or estates and pay the fees later.



BENEFITS OF PDI

- **Probate fees are deferred**
 - Deferred probate fees become a lien against the property.
 - Lien removed upon payment of deferred fees to ROW.
- **FREE Legal Assistance**
- PDI team will connect you with a legal services organization to assist you with your PDI application.
- **Deed Waiver (Partnered with the Department of Records)**
 - New deed will be obtained from the legal services organization.
 - Approximate fee for deed filing: \$275



WHO IS ELIGIBLE FOR PDI?

YOU MAY QUALIFY IF:

- ❖ THE DECEDENT OWNED PROPERTY IN PHILADELPHIA
- ❖ THE DECEDENT HAD FUNDS OF \$1,000 OR LESS
- ❖ NET INCOME IS 200% OR LESS THAN THE FEDERAL POVERTY LEVEL
- ❖ YOU RECEIVE SSI
- ❖ YOU RECEIVE GOVERNMENT ASSISTANCE
- ❖ YOU CAN SHOW PROOF OF FINANCIAL HARDSHIP



PDI CONTACT INFORMATION

Want to know if you qualify?

Office Phone - (215) 686-8278

Work Cell - (215) 327-4072

Email – row.pdi@phila.gov





PHLROW

REGISTER OF WILLS, PHILADELPHIA COUNTY



Tracy L. Gordon

FOR RESOURCES AND MORE INFO, VISIT US ONLINE AT PHILA.GOV/WILLS

Q&A



WILL POWER



with **TRACEY L. GORDON**



Scan QR code to listen to
podcast episodes!

"When there's a WILL...your
family keeps the POWER!"

7:30 am
Sunday Morning



PHILLY'S CLASSIC RNB