

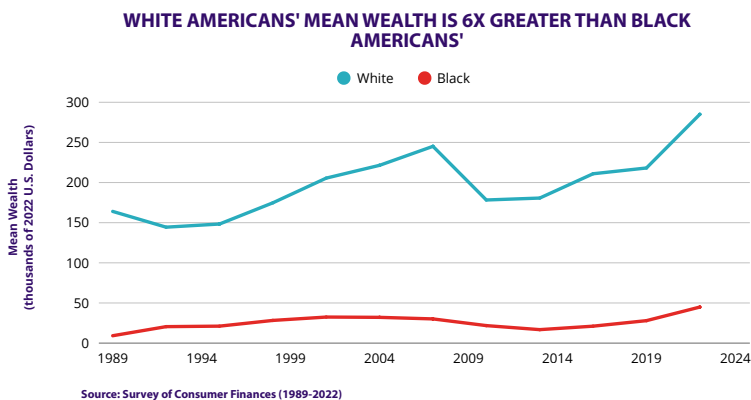


HOMEOWNERSHIP REPARATIVE TRANSFER PROGRAM

APPLICATION AND ENROLLMENT PROCESS

DEMONSTRATING REPARATIONS IN ACTION

Reparation Generation is a multi-racial non-profit committed to advancing federal Reparations for slavery and the ongoing unjust systemic denial of constitutional rights of Black Americans well into the 21st century. We seek to be the more perfect union that our Constitution promises, and we are not just waiting for the government to act. We imagine and demonstrate models for repair, healing and wealth-building pursuits for Black American Descendants of Enslaved People in the U.S.



WHY HOMEOWNERSHIP?

Homeownership remains the single greatest contributor to generational wealth in the U.S. The HORT Program is rooted in the United Nations Reparations Framework and aims to deliver partial compensation, restoration and satisfaction for the harm experienced by Black Descendants of Enslaved People in the U.S. who, historically and presently, face systemic barriers - and, in many cases, outright exclusion - from homeownership.

The **Home Ownership Reparative Transfer (HORT) Program** offers **\$25,000** non-repayable grants along with homebuyer, financial and restorative genealogy consultation to Black Descendants of Enslaved People in the U.S. who live in Wayne, Oakland, or Macomb counties and agree to purchase a home in the region as their primary residence.

WHAT'S NEW IN HORT

Based on lessons from previous HORT cohorts there are a few updates designed to enhance support for the participants and their Homebuyer Teams:

- **Earlier and customized** homebuyer and financial education requirements and options
- **More transparent and consistent** Homebuyer Team communications.
- **Quicker delivery of Restorative Genealogy Consultation** reports and assets to participants.

SIGN UP FOR AN ORIENTATION



Click to sign-up for a HORT orientation

INTERESTED IN SUPPORTING THIS CRITICAL WORK?



Sign up for updates via the RepGen Newsletter



Contribute to HORT today

LEARN MORE



Learn more about the HORT Program



Visit our website



APPLICATION PROCESS



1. ORIENTATION & PREPARATION

- All applicants must attend a 1-hour virtual orientation during August 2026.
- We offer 7 orientation dates with afternoon and evening options.

SIGN UP FOR AN ORIENTATION



Click to sign-up for a HORT orientation

- Use the HORT Program 4.0 Application Guide to review eligibility requirements and required documents needed for a complete and accurate application.
- Complete the required education and self-assessment activities.

2. APPLICATION (AUG 31 – SEPT 30, 2026)

- Applications are submitted.
- Applications are reviewed and sorted by Median Family Income (MFI) category.
- Randomized invitations are sent (within each MFI group) based on number of Reparative Grants available to complete two free final steps in application process:
 - **Restorative Genealogy Consultation**
 - **Personal & Financial Readiness Consultation**
- Applicants who meet all criteria and affirm readiness are deemed fully approved, others will be waitlisted.

3. ENROLLMENT & QUALIFICATION

- Enrollees have **120 days** to:
 - Select their homebuying team (lender, realtor, etc.).
 - Find, finance, and close on a home in Metro Detroit (Wayne, Oakland, or Macomb counties).
 - Upload documents for third-party review and verification.

4. FUNDING & ESCROW TRANSFER

- Once approved, RepGen provides an official funding notification.
- The **\$25,000 Reparative Transfer** is wired directly to the enrollee's escrow account at their lending institution.

5. HOMEOWNERSHIP

- Enrollees complete their closing process and move into their new home.
- Enrollees may choose to stay connected to the RepGen by conveying optional ongoing involvement choices.
- Debrief with the Homebuyer Team
- For two years, participants will engage in RepGen's Reparative Evaluation process to evaluate the impact of their participation in the program.

LEARN MORE ABOUT OUR REPARATIVE EVALUATION



Click here

Questions? Contact Karen Hughes, Co-Manager for Programs at karen@reparationgeneration.org.

IN THE WORDS OF HORT RECIPIENTS:

- ▶ "I just have a certain level of peace that I didn't have before."
- ▶ "This house is always going to be ours."
- ▶ "I was able to find out about my genealogy and get \$25,000 toward a home. That's a meaningful act of reparative justice."



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