



PROPERTY TAX POLICIES

2025-2027

MISSION & PURPOSE

Center for Heirs' Property® (CHP) empowers under-resourced families to safeguard their land and homes for generations to come. Working in deep relationship with landowners, we provide legal support and financial education, and help them grow working landscapes that sustain generational wealth. Heirs' property, also known as family land, is a form of property ownership created when an owner passes away without a will and/or if the property remains in a deceased person's name. Heirs' property owners are often held back—not by lack of care or vision, but by legal barriers that have built up over generations. When families have free and clear titles, they can make informed decisions, access opportunities, and put their land to work—preserving legacy, building generational wealth, and strengthening the communities they call home. CHP supports policies that remove those barriers by clarifying and securing ownership.

As a national leader in providing solutions-oriented support to heirs' property owners, CHP seeks to engage impacted community members, prospective institutional partners, and elected officials in the promotion of heirs' property owner-responsive, research-based policy solutions for the urgent challenges these home and land owners face.

PROPERTY TAX POLICIES

CHP supports heirs' property owner-responsive tax policies that prevent property loss.

CASE EXAMPLE

Mrs. Evangeline Whittaker* and her siblings inherited a 125-acre farm with a 3-bedroom farmhouse from their late mother, Mrs. Evangelina Washington, who died in 1987 without a will. Mrs. Whittaker lives in the farm house with her eldest son, Ernest Whittaker. Her siblings live in other states, rarely visit, and make no financial contributions. Ernest manages the farm, helps pay the property-related expenses, pays the annual property taxes, and does all the maintenance work on the house.

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**No actual client names are used in this example.*

Earlier this year, Mrs. Whittaker had a stroke and has needed on-going physical therapy and in-home medical care during her convalescence. Ernest was speaking with one of the nurses and he mentioned that the financial strain of his mother's medical bills will make it very difficult for him to pay the annual property taxes on the farm. To make matters worse, a brand new renewable energy manufacturing company was built in their community last year which significantly increased their tax bill. The nurse told him that the farm should be eligible for an agricultural tax exemption.

Following this discussion, Mr. Whittaker calls his county property tax assessor's office and asks about the farm's eligibility for the county's agricultural tax exemption on the farm. The clerk tells him that because the title to the farm remains in Mrs. Evangelina Washington's name, the property taxes cannot be reduced.

When the property tax payment is due, Ernest makes the difficult decision of paying for another month of in-home health care for Mrs. Whittaker instead of the property tax bill because they cannot afford both. He plans to increase production next season and make the payment when he can.

Property Tax Policies Unfairly Harm Heirs' Property Owners

In many counties, heirs' property owners are unfairly excluded from the property tax benefits afforded other property owners. Without having their name on the deed to their home, they are often denied eligibility for cost-saving tax credits and exemptions.

Heirs' property owners do nothing to create and legally inherited the issues with their title. However, many communities make heirs' property owners pay more than their fair share by excluding them from agricultural, homestead, and other tax exemptions.

Tax Foreclosure Prevention

Heirs' property creates numerous property tax problems for owners. Frequently, tax bills list the deceased property owner not the owner paying the taxes. When lack of access to tax exemptions create unfairly heightened taxes for heirs' property owners, the resulting tax foreclosures often fail to extend proper notice or the right of redemption offered to all other property owners resulting in unnecessary property losses.

Fair Property Tax Policies Promote Community-Wide Wealth

Inadequate property tax protections extend financial harms beyond individual owners. When heirs' property owners are unable to afford their property taxes, tax foreclosures make entire communities vulnerable to property depreciation which negatively impacts the local economy. Property tax policies that do not meet the needs of heirs' property owners undermine their rights as property owners which damages the rights of all property owners. Heirs' property owner responsive tax policies improve community wealth for all.

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