

RESILIENT & AFFORDABLE HOUSING

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.

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CHP supports housing policies that improve heirs' property owners' access to wealth, preserving property improvement, and natural disaster programs.

CASE EXAMPLE

Mrs. Evangeline Whittaker* and her siblings inherited a 3-bedroom house from their late mother, Mrs. Evangelina Washington, who died in 1987 without a will. Mrs. Whittaker lives in the house with her eldest son, Ernest Whittaker and his wife Renee. Her siblings live in other states, rarely visit, and do not financially contribute to the house's maintenance expenses. Mrs. Whittaker is on a fixed income, so her son, Ernest, helps pay the related expenses, annual property taxes, and does all the maintenance work on the house. *Continued on next page.*

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

Earlier this summer, a flash flood caused significant water damage to Mrs. Whittaker home. While Ernest was calling contractors to get quotes for the repairs, one of the companies told him that the local government is making disaster relief payments to flood impacted homeowners in their region.

Following this discussion, Ernest calls his county's disaster preparedness office and asks about disaster recovery assistance for his mother's home. The clerk tells him that because the title to the home remains in Mrs. Evangelina Washington's name, his mother's home is not eligible for the county's disaster recovery assistance program.

Ernest decides to hold off on making the necessary repairs until he can save up enough money to afford the contractor's quote.

As a result, they had no opportunity to ensure the home was adequately maintained. In reality, these homes are often in need of significant rehabilitation and repair to match their community's modern needs and standards. Unfortunately, many local home improvement programs unfairly exclude heirs' property owners because their name is not on their deed.

Disasters Do Not Discriminate

When a natural disaster destroys a community, it does not distinguish between one form of legal title ownership over another. However, federal and local disaster recovery programs have created unfair access barriers for heirs' property owners. Disaster relief should be made readily available to all impacted property owners.

An Investment in Heirs' Property Homeowners, is an Investment in All Homeowners

When an heirs' property home owner is unable to access home improvement or disaster assistance programs because of issues with their title, entire neighborhoods and local economies pay the price. Policies that improve heirs' property owners' access to these programs preserves family wealth and improves property values for entire communities.

All Homes Need Access to Local Repair & Rehabilitation Programs

Our communities invest in home rehabilitation and repair programs because we know the condition of any home in a community directly impacts the habitability and value of all other homes in that community. Heirs' property homeowners legally inherited property that was owned and maintained by someone else.

For more information, please contact:

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