



EXECUTIVE SUMMARY

Heirs' Property is An Emerging and Understudied Issue Affecting Latino Families and Communities Across the United States. Property ownership has long served as a pathway to economic security, community stability, and intergenerational wealth-building. Yet for many Latino households, barriers to legal and financial systems, limited estate planning, and reliance on informal inheritance practices have contributed to the growth of heirs' property – land or homes passed down without clear title or probate resolution. These ownership complications can restrict access to loans, repairs, disaster recovery assistance, and other tools necessary to preserve homes and family assets. This report, developed through a partnership between the Housing Assistance Council and UnidosUS, aims to develop a better understanding of how heirs' property manifests in Latino communities and identifying strategies to protect long-term housing stability and wealth creation.

Rapid Growth in Latino Homeownership Underscores the Importance of Preserving Intergenerational Housing Assets.

Latino households have become one of the fastest-growing segments of homeowners in the United States over the past four decades. Hispanic homeownership rates increased from 42.4 percent in 1990 to approximately 52 percent by 2024, while the number of Latino homeowner households grew from roughly 2.5 million to more than 10.5 million during the same period. Latino households now comprise more than 12 percent of all homeowners nationally, reflecting dramatic demographic growth and expanding participation in housing markets. As many Latino households represent first- or second-generation homeowners, the coming decades are likely to involve substantial intergenerational property transfers, increasing the urgency of proactive estate planning, title preservation, and legal support to prevent future heirs' property challenges.

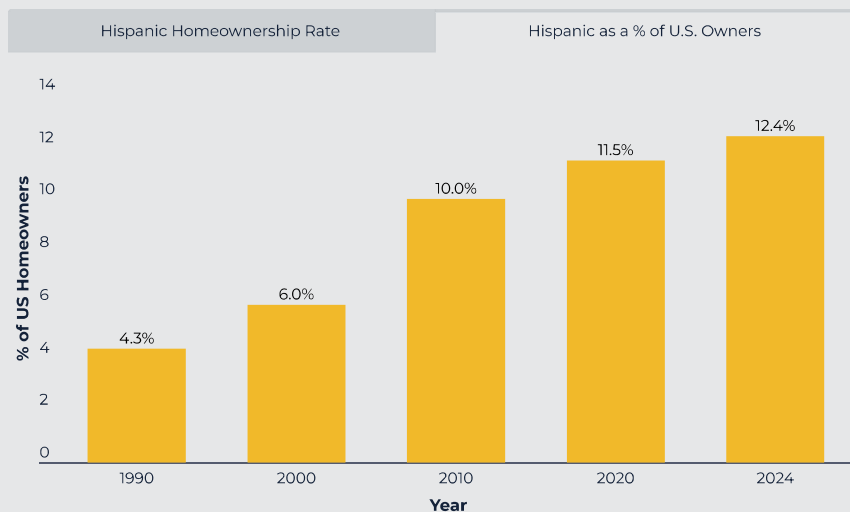
Research on Heirs' Property in Latino Communities Remains Limited Despite Growing Evidence of its Prevalence.

Although recent years have seen renewed national attention to heirs' property research, relatively little work has focused specifically on Latino communities. Existing studies suggest that heirs' property issues are present but often underrecognized within Latino populations, particularly in urban areas, colonias, and rapidly growing Latino communities. Research also indicates that Hispanic households have among the lowest rates of estate planning and will preparation among major demographic groups, increasing the likelihood of intestate transfers and tangled titles.

HAC's National Parcel-Level Analysis Identified More Than 14,000 Likely or At-Risk Heirs' Properties in Majority Latino Census Tracts.

Using tax assessment and parcel-level data, HAC applied established methodologies to identify properties with characteristics commonly associated with heirs' property and unresolved title transfers. The analysis focused on census tracts where at least 51 percent of residents identified as Hispanic or Latino, encompassing more than 9,400 tracts across 41 states and territories. HAC identified approximately 14,100 residential properties classified as either most likely heirs' properties or at risk of becoming heirs' property, or about 0.2 percent of parcels in Latino majority communities. While the overall estimated prevalence was relatively small as a share of total residential parcels, the extremely conservative estimate suggests that heirs' property exists across geographically diverse Latino communities and may become more widespread as Latino homeownership continues to expand.

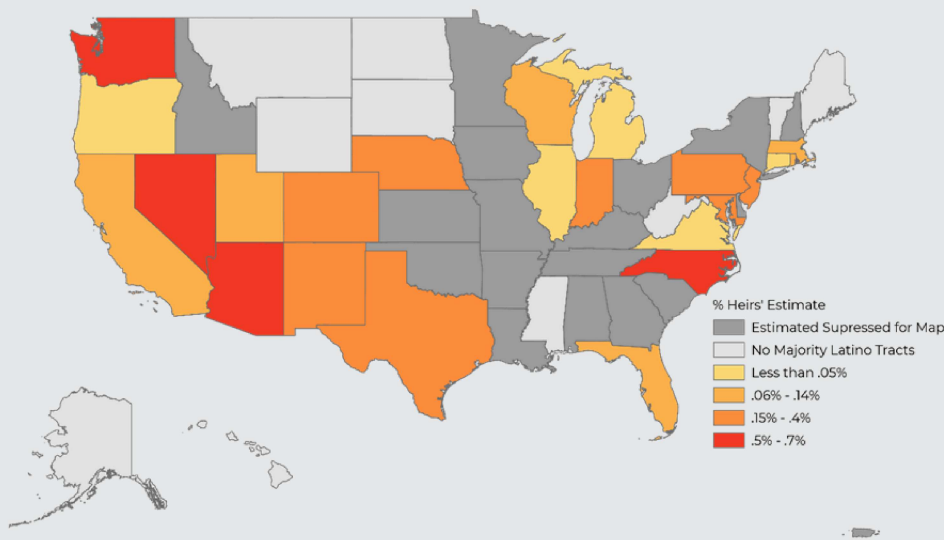
Latino/Hispanic Homeownership in the United States, 1990 - 2024



Source: Housing Assistance Council Tabulations of the U.S. Census Bureau's 1990-2000 Decennial Census of Population and Housing and American 2006 - 2024 Community Survey Data

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Heirs Property Prevalence (Estimate) in Majority Latino Tracts



Source: Housing Assistance Council Tabulations of LightBox Parcel Data

Current Estimates Likely Understate the True Scale of Heirs' Property in Latino Communities. Significant limitations in tax assessment data, inconsistent local reporting practices, incomplete parcel records, and the absence of race or ethnicity identifiers within property data systems make precise measurement difficult. The exclusion of many vacant properties and incomplete information in areas such as Puerto Rico further contributed to conservative estimates. As a result, the report emphasizes that heirs' property in Latino communities is likely substantially undercounted and remains insufficiently documented at the national level.

Latino Communities Face Unique Legal, Cultural, and Socioeconomic Challenges Related to Heirs' Property. Listening sessions conducted by HAC and UnidosUS in 2025 highlighted several factors that distinguish heirs' property issues in Latino communities. These include reliance on verbal agreements and informal succession practices, mixed immigration status within families, language barriers, limited access to affordable legal services, distrust or unfamiliarity with formal legal systems, and multigenerational living arrangements. In many cases, title issues remain unresolved until families face crises such as foreclosure, natural disasters, or urgent home repair needs. These challenges are particularly acute in colonias and underserved communities where fragmented deed histories and predatory housing arrangements are more common.

Limited Access to Culturally Responsive Legal and Financial Services Remains a Major Barrier to Resolving Title Issues. Community organizations serving Latino households often lack in-house legal expertise and depend on overstretched external legal aid providers, universities, or law school clinics. The shortage of affordable, bilingual, and culturally competent legal assistance delays title resolution and can hinder access to housing assistance, rehabilitation funding, and disaster recovery programs. The report highlights the need for integrated service delivery models that combine legal, financial, and housing assistance through trusted community-based organizations.

Culturally Informed Outreach, Estate Planning Education, and Long-Term Investment are Essential to Protecting Latino Family Wealth. Cultural reluctance to discuss inheritance and death, combined with limited awareness of estate planning tools, contributes to continued reliance on informal property transfers. Strengthening intergenerational property preservation in Latino communities will require expanded outreach, accessible estate planning services, trusted community partnerships, and improved data collection. The report concludes that sustained investment in legal aid, education, and culturally responsive support systems is critical to preventing property loss, stabilizing communities, and preserving wealth for future generations.

Local Organizations are Helping Families Hold onto Home. Community-based organizations, legal advocates, and local partners are stepping in with practical, often improvised solutions to help families navigate heirs' property challenges and remain rooted in place. The four communities highlighted in this report do not offer a single model to replicate. Instead, they reveal how context shapes response including how Puerto Rico's legal structure demands different tools than San Antonio's Westside, or how the Rio Grande Valley's colonia landscape calls for different strategies than a neighborhood in Chicago. What unites these efforts is not uniformity, but a shared commitment to meeting families where they are legally, culturally, and economically. Ultimately, these communities and their critical organizations are helping translate ownership into stability, access, and permanence.

Addressing Heirs' Property in Latino Communities Requires Strategy Solutions and Recommendations That are Emerging from this Initial Research Highlighting Ongoing Innovation, Outreach and Collaborations.

The following strategies and recommendations build on issues and lessons learned through this research, offering a framework for policymakers, funders, practitioners, and advocates to strengthen pathways to clear title, prevent future heirs' property issues, and preserve intergenerational wealth in Latino communities:

• **Policy Recommendations**

Addressing heirs' property at scale will require policy reforms that align legal frameworks with the realities of shared and intergenerational ownership. Key priorities include formally recognizing heirs' property within federal housing and disaster recovery programs, adopting more flexible title standards, and expanding protections such as the Uniform Partition of Heirs Property Act. Streamlining probate processes and improving data collection are also critical to reducing barriers and better understanding the scope of the issue. Importantly, policy solutions must account for regional and state-level differences, particularly in places like Puerto Rico, where distinct legal systems shape how property is inherited and held.

• **Funding and Philanthropy Recommendations**

Sustained and flexible funding is essential to move from isolated interventions to scalable, long-term solutions. Community-based organizations require resources not only for legal services, but also for the often-overlooked costs of title resolution, such as filing fees and documentation. Multi-year funding commitments can help organizations build durable capacity, while targeted investments in outreach, bilingual education, and innovative tools – such as Transfer-on-Death Deeds and integrated service models – can expand both prevention and resolution efforts. Strategic philanthropy can play a catalytic role in stabilizing programs and accelerating impact.

• **Legal and Community-Based Practice Recommendations**

Expanding access to trusted, culturally appropriate legal services is central to helping families navigate heirs' property challenges and secure ownership. Effective approaches integrate estate planning and title education into existing housing resources, ensuring that prevention becomes part of the homeownership lifecycle. Strengthening partnerships across legal aid providers, community organizations, and local institutions can extend capacity and improve service delivery. Even where in-house legal support is limited, community-based organizations can play a vital role by connecting families to reliable resources and embedding outreach into all aspects of their work.

• **Program Design Recommendations**

There is no one-size-fits-all model for addressing heirs' property, but successful approaches share several core design principles. These include investing in cultural competency and bilingual services, integrating education across all program touchpoints, and scaling efforts thoughtfully based on organizational capacity. Collaboration is essential, with strong partnerships helping to expand reach and build trust. Resources must also incorporate preventative tools, such as Transfer-on-Death Deeds, and develop systems that can manage varying levels of case complexity. Taken together, these approaches enable practitioners to design responsive, sustainable programs that reflect the needs and realities of the communities they serve.