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REPORT

Heirs' Property in Latino Communities

The Housing Assistance Council

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HAC is solely responsible for the accuracy of the statements and interpretations of data contained in this report.

The Housing Assistance Council is a national nonprofit corporation that helps build homes and communities across rural America. For over 50 years, HAC has supported local efforts to improve rural housing conditions.

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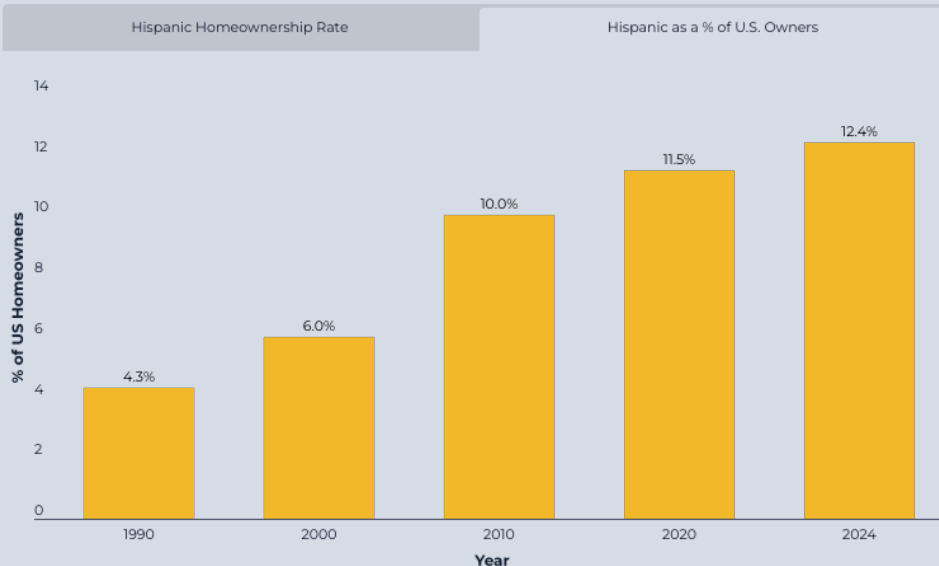
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EXECUTIVE SUMMARY

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.

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

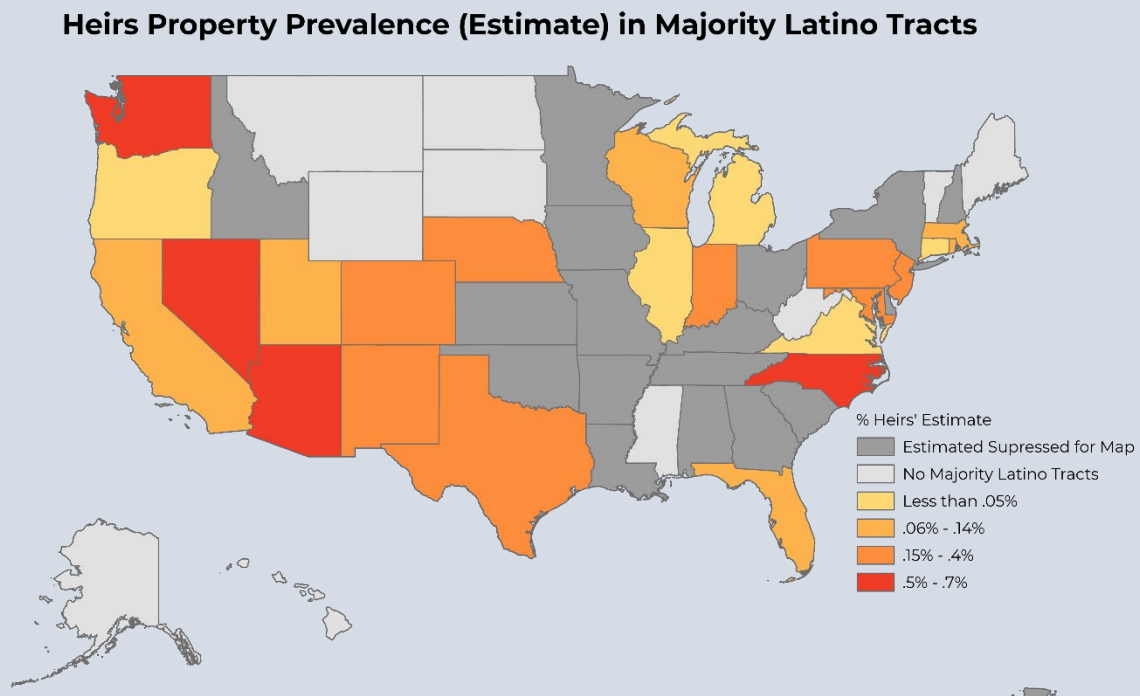


Source: Housing Assistance Council Tabulations of the U.S. Census Bureau's 1990-2000 Decennial Census of Population and Housing and American 2006 - 2024 Community Survey Data

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.



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 the 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.

HEIRS' PROPERTY AND WHY IT IS IMPORTANT IN LATINO COMMUNITIES



Photo: [There is More Work to be Done](#). Jennifer Emmerling.

Introduction

In the United States, property and homeownership have been foundational to wealth accumulation, access, and personal and political agency. For some Latino households, land and homeownership also fill culturally significant roles, including preserving family history, sustaining community ties, and anchoring intergenerational assets. Yet the structures that support land retention and wealth accumulation have excluded some families, including communities of color and residents of regions with persistent poverty. Historic and ongoing exclusion from legal and financial institutions has resulted in acquiring or passing down property outside of formal systems for some families. Over generations, these conditions contributed to unclear titles and the emergence of heirs' property – land or homes passed to multiple descendants without a will or estate plan. This shared ownership can limit the rights to, use of, or investment in property.

Despite substantial gains in homeownership levels, Latino residents are among the [least likely](#) to have a will, formal estate plan, or inherited wealth, due in part to structural barriers, unfamiliarity with estate processes, or the belief that their assets are not substantial enough to require end-of-life planning.¹ High rates of intestacy, which is the legal process by which a person's assets are transferred to their descendants upon their death in the absence of a will, leave some Latino families with undivided ownership interests that restrict access to loans, home repairs, disaster assistance, and other opportunities essential for maintaining and growing household wealth.²

While awareness around the issue of heirs' property has garnered increased attention in recent years, there is a general belief that this issue is not as well known or understood in many Latino communities. The Housing Assistance Council partnered with UnidosUS to help advance an understanding of this evolving – and likely growing – issue in Latino communities in the United States and territories. This report can be viewed as a beginning. But it is an important start that sheds light on this understudied and often overlooked issue of heirs' property for, conservatively, hundreds of thousands of Latino families and the communities that support them. Ultimately, this research is intended to help inform strategies, solutions, and policies that provide agency to Latino families in their dealings with homes, property, and financial well-being.

Heirs' Property and Homeownership in Latino Communities

Heirs' property and homeownership occupy a complex and often underexamined intersection within Latino communities, where cultural traditions, migration histories, and structural systems shape patterns of property ownership in distinct ways. Homeownership has long served as a cornerstone of economic stability and intergenerational wealth-building. Heirs' property introduces unique legal, financial, and social considerations that can complicate those pathways. In Latino communities, these dynamics are further influenced by factors such as language access, mixed documentation status within families, reliance on informal agreements, and varying degrees of engagement with formal legal and financial systems. Understanding how heirs' property intersects with broader homeownership trends is essential to identifying both the risks of instability and the opportunities for preserving and strengthening family-held assets across generations.

Growing Latino Homeownership Rates Highlight the Need for Proactive Approaches to Preserve Homes and Communities.

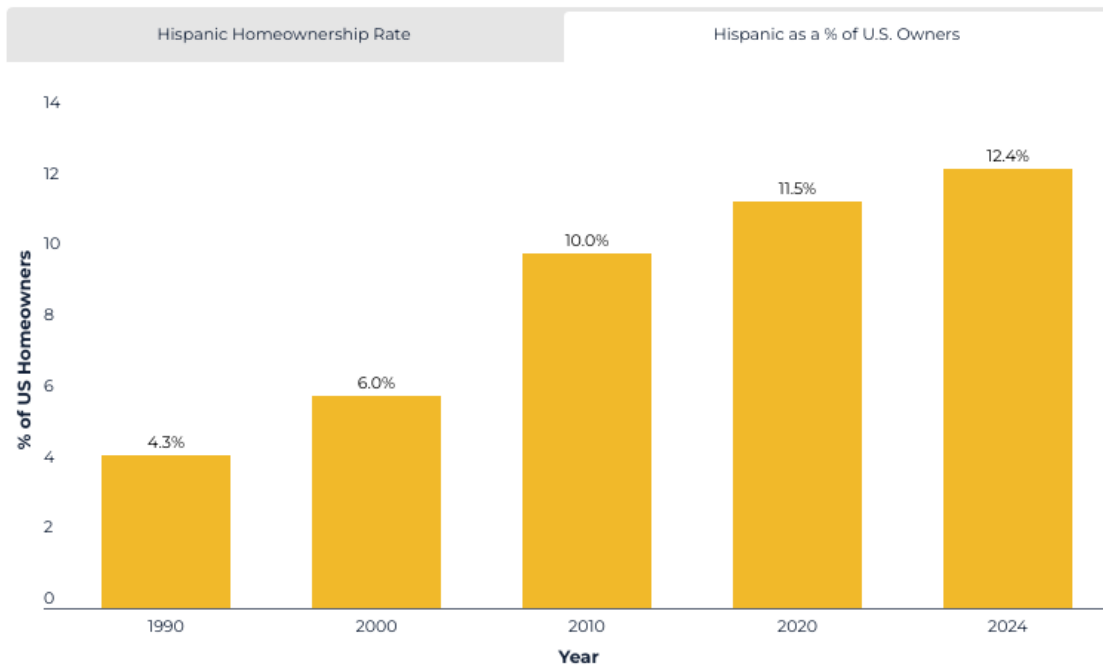
Over the past four decades, Latino homeownership in the United States has expanded significantly, reflecting broader demographic growth, rising incomes, and increasing access to mortgage credit. Although Latino households historically have lower homeownership rates than non-Latino White households, the number of Latino homeowners has grown steadily since the 1980s and has become a major driver of housing demand in the 21st century. Today, Latino households represent one of the fastest-growing segments of homeowners in the United States, playing an important role in the future of housing markets and community development.

The growth in Latino homeownership must be understood within several broader demographic and economic trends. Since the late twentieth century, the Hispanic population in the United States has expanded rapidly, fueled by both immigration and natural population growth. This demographic expansion has translated into substantial growth in Latino or Hispanic household formation, which is a precursor to homeownership.

During the U.S. housing boom of the late 1990s and early 2000s, homeownership among Latinos also rose sharply. According to HAC analyses of U.S. Census Bureau data, Latino homeownership rates increased from 42.4 percent in 1990 to 47.2 percent in 2010 – a nearly five percentage point increase in the Latino homeownership rate. These increases were partly attributable to increased access to credit and strong housing market conditions. While the subsequent 2008 housing crisis slowed or even reversed some of these gains, the long-term trend of Latino homeownership continues upward. In the decades following the Great Recession, Latino households emerged as one of the largest sources of housing demand. Rapid household formation, relatively young population demographics, and improving

economic outcomes continue to fuel increases in Latino homeownership. By the early 2020s, Latinos were the only major demographic group to experience nearly a decade of continuous homeownership growth. According to the most recent data from the Census Bureau's 2020-2024 American Community Survey, more than half of Latino households in the United States (52 percent) are now estimated to own their homes. Correspondingly, Latinos also now make up a considerable share of all homeowners in the United States. In 1990, about 4 percent of all homeowner households nationally were Hispanic or Latino. By 2024 that rate had increased three-fold in which Hispanics comprise over 12 percent of owner-occupied homes nationally.

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

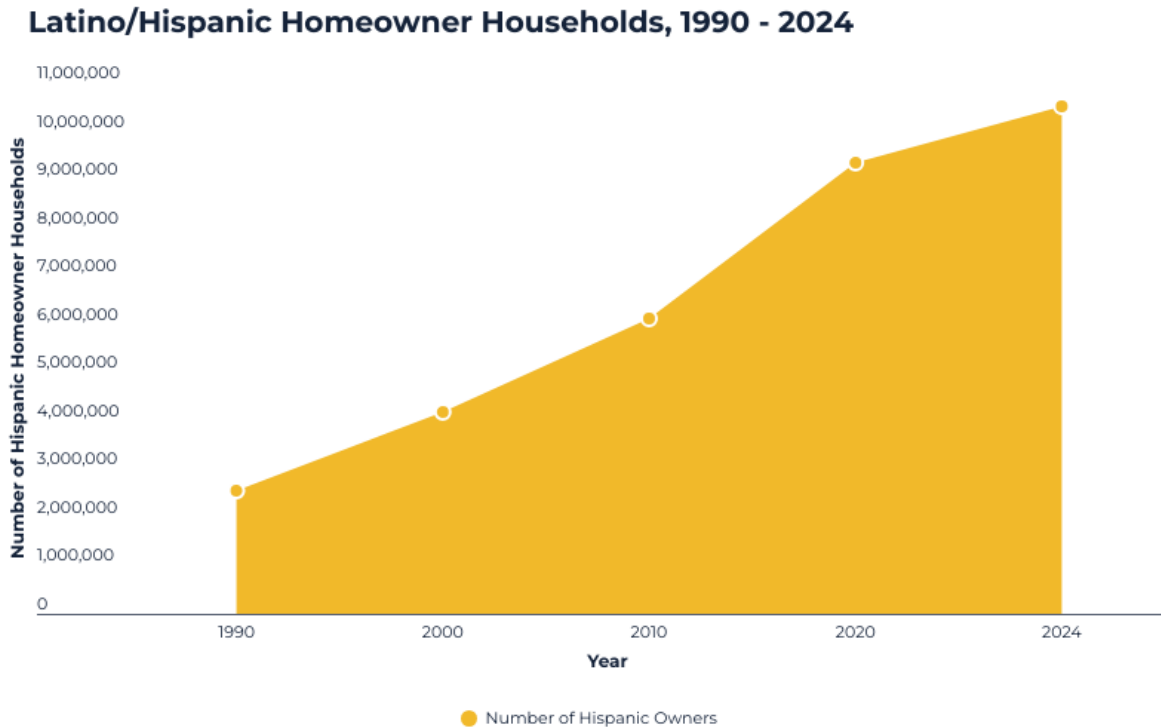


Source: Housing Assistance Council Tabulations of the U.S. Census Bureau's 1990-2000 Decennial Census of Population and Housing and American 2006 - 2024 Community Survey Data

Click infographic for an interactive version.

Growth in the absolute number of Latino homeowners may be an even more important indicator when considering the potential impacts for heirs' property in Latino communities. In 1990, an estimated 2.5 million Latino households owned their homes in the United States. By the most recent estimates in 2024, the number of Latino homeowner households increased to 10.5 million – a more than 300 percent increase over the three-and-a-half-decade period. This dramatic growth likely

suggests that a substantial portion of new Latino homeowners are first- or second-generation homeowners. The broader implications of this trend related to heirs' property include the potential for equally dramatic increases in the incidence and prevalence of heirs' properties or tangled titles from early generation homeowners when generational property shifts will inevitably occur in the coming years and decades.

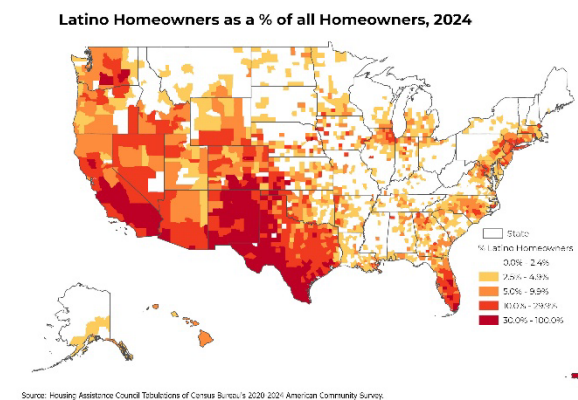
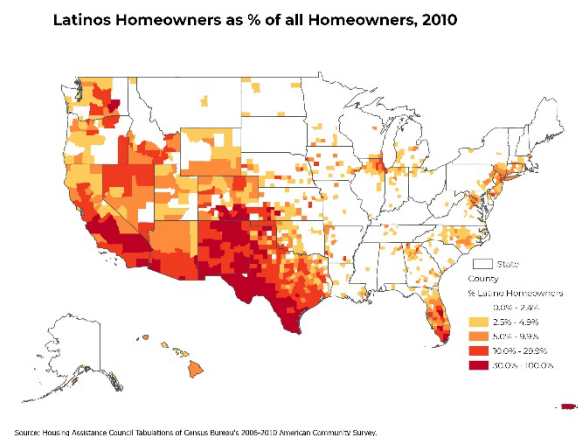
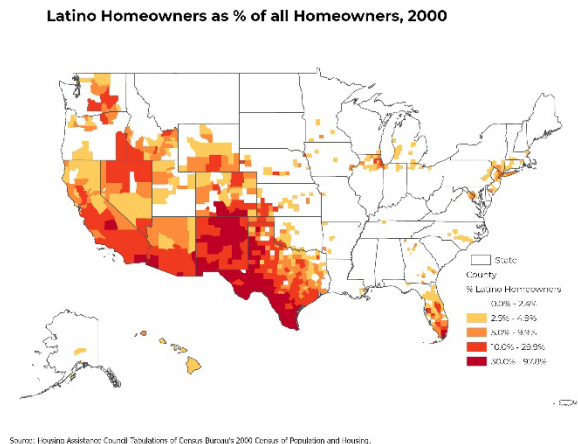
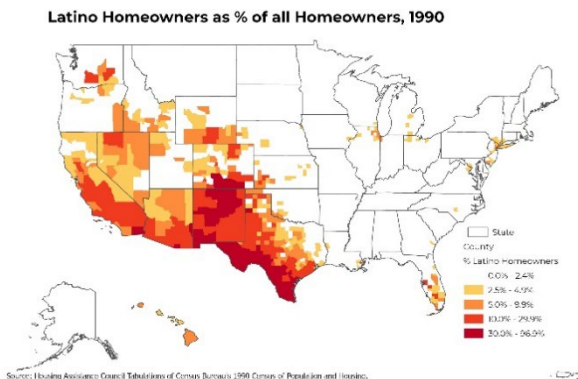


Source: Housing Assistance Council Tabulations of the U.S. Census Bureau's 1990-2020 Decennial Census of Population and Housing and 2006-2024 American Community Survey Data

Click infographic for an interactive version.

Geographically, Latino households and homeowners are most prevalent in the southwestern United States. Nearly half of Latinos in the U.S. reside in the four states of California, Texas, Arizona, and New Mexico with other large Hispanic populations in Florida, New York, and Illinois. But there has also been substantial growth in Latino homeownership across the nation. As an example, in 1990 there were approximately 500 counties (15 percent) in the United States where Latino owners made up 2.5

percent or more of the county's homeowners. In 2024, more than half of U.S. counties (1,723) have 2.5 percent or more of their homeowners as Latino households.



Taken together, these trends suggest that the rapid growth and geographic expansion of Latino homeownership not only represent a major transformation in the nation's housing landscape, but also underscores the importance of proactive efforts to preserve intergenerational homeownership, prevent title instability, and protect family assets as these homes transfer across generations.

What is the Prevalence of Heirs' Property in Latino Communities?

Over the past few years there has been a resurgent body of research and analysis aimed at better understanding the occurrence and issues of heirs' property in the United States. Spurred by increased interest and marked improvements in data availability and technology, a number of analyses have been conducted and

presented. In his recent [paper](#), heirs' property pioneer, Dr. Thomas Mitchell notes that, *"in just the past five to ten years, there have been significantly more empirical studies published about heirs' property and adjacent matters than ever had been published before,"* citing works from the [U.S. Forest Service](#), [Southern Rural Development Center](#), [The Pew Charitable Trusts](#), and the [Housing Assistance Council](#) among others.

But within this recent and previous research, there has been noticeably less attention specifically focused on Latino heirs' property than for other communities and regions. A growing body of work is emerging though. As an example, Durst and Way's [Heirs' Property in Urban America, 2026](#) found concentrations of heirs' properties in Dallas, TX with substantial populations of Latino and Black residents. Likewise, a [2024 Urban Institute report](#) found that Hispanic households have among the lowest levels of estate planning of groups studied.

This study from HAC and UnidosUS operates under the general hypothesis that Latino heirs' property is not rare, but just less well-known and documented than in other communities and regions in the United States.

Using Tax-Assessment Data, HAC Aimed to Estimate the Prevalence of Heirs' Property in Latino Communities¹ across the United States.

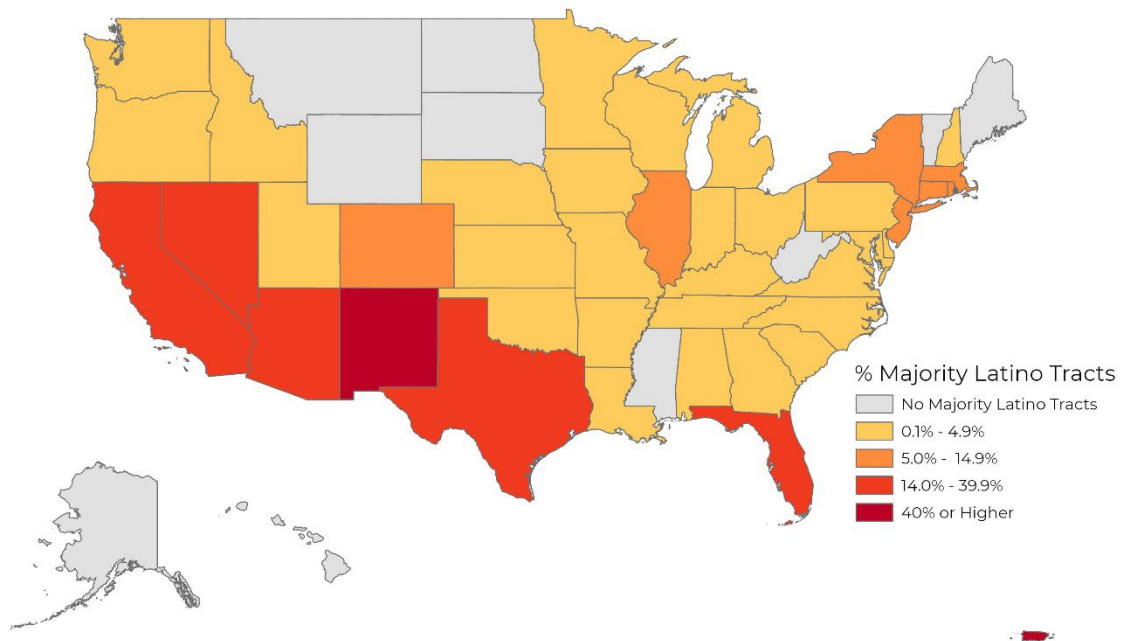
To get a better understanding of the issue and as part of an ongoing research project, HAC performed a preliminary analysis of property tax data to assess the prevalence of heirs' properties in Latino communities. The analysis estimated the prevalence of two classifications of properties: those that are most likely heirs' properties, and properties that are at risk of currently being or soon becoming heirs' property. HAC analyzed owner characteristics for indications of transfer of ownership upon the owner's death without completing the formal transfer of title. Property characteristics were also analyzed to identify properties with low building quality, no full tax exemptions, no recent sale, and no mortgage amount. Overall, the approach replicated [previous methodologies for identifying heirs' properties by the Housing Assistance Council](#) at a national level.

The analysis attempted to further apply this previously tested approach specifically to communities with a high concentration of Latino residents. Most parcel data utilized for a range of heirs' property analyses do not include indicators of race and ethnicity at the parcel level. In an effort to approximate the prevalence of heirs' properties in Latino communities, the methodology was applied to census tracts where more than half (51.0 percent or more) of a tract's population identified as

¹ In this analysis Latino Communities were comprise of U.S. Census Bureau census tracts where more than one half (51.0%) identified as Latino or Hispanic using the 2020-2024 American Community Survey 5-year estimates.

Hispanic or Latino within the U.S. Census Bureau's 2020-2024 American Community Survey 5-year estimates. This process identified 9,472 tracts (11.1 percent of all U.S. tracts) where more than half of the population identified as Hispanic or Latino of any race. There was at least one Latino-majority tract in 41 of the 52 states and territories including the District of Columbia and Puerto Rico.

Majority Latino Census Tracts, by State - 2024

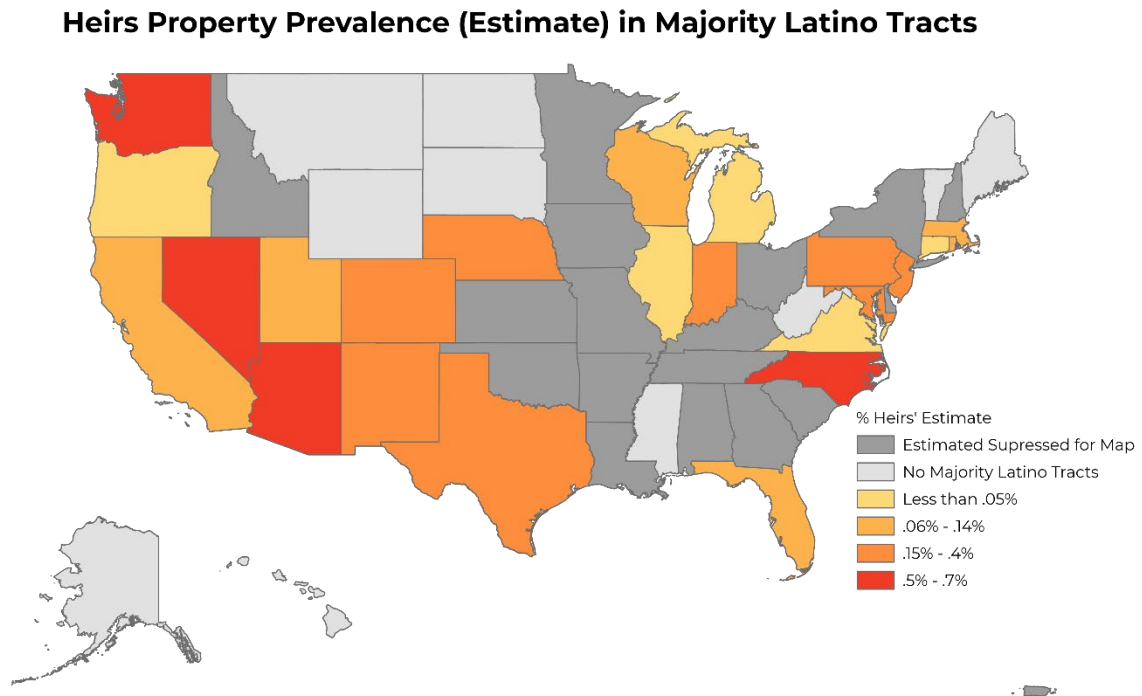


Source: Housing Assistance Council Tabulations of Census Bureau's 2020-2024 American Community Survey.

HAC's Analysis Identified 14,100 Most Likely or At Risk Heirs' Properties in Predominately Latino Communities.

The analysis identified properties in majority Latino tracts with specific indicators suggesting current or likely to become fractionated interest. Understanding that these indicators are affected by missing data and non-uniform data collection practices, the analysis also estimated heirs' properties using property characteristics. The combined estimate of identified heirs' properties is 14,110, which accounts for 0.2 percent of the 8.5 million residential properties in the 40 states and the District of Columbia that had majority Latino census tracts. The prevalence of heirs' property in Latino tracts varied and there did not appear to be clear regional concentrations. The following map presents the prevalence of heirs' property in majority Latino tracts

aggregated to the state level. A state level map is presented to [help anonymize communities and protect them from potential misuse of data by nefarious actors](#). Additionally, states with a small number of Latino majority tracts are further suppressed from presentation on the map for similar data security and privacy concerns.



Source: Housing Assistance Council Tabulations of LightBox Parcel Data

The Estimates of the Prevalence of Heirs' Property in Latino Communities are Extremely Conservative Due to Data Issues.

Non-uniformity in tax assessment data collection poses a challenge when identifying heirs' property. Localities have varied tax assessment processes and data reporting. Most estimates of heirs' property to date have been limited due to issues associated with data availability. The analysis utilized a robust data set that included all assessed residential properties except vacant properties. Nevertheless, due to missing assessment data, the exclusion of vacant properties, and non-uniformity in assessment processes, the research estimate of the prevalence of heirs' property in majority Latino Census tracts is very conservative.

Additionally, the study attempted to include Puerto Rico in the analysis, but substantial levels of missing, incomplete, or inconsistent information within the base parcel data for the territory ultimately necessitated Puerto Rico's majority Latino tracts' removal from the analysis.

Finally, it is extremely important to note that the estimate of most likely or at-risk heirs' presented in this report are for all residential parcels in the identified tracts, and not exclusive to Latino-occupied households. The underlying parcel data used for the analysis does not identify households by race or ethnicity. As a proxy for largely Latino communities, the analysis was limited to tracts where a majority of the population identified as Hispanic or Latino. Overall, 73.8 percent of the population in these tracts identify as Latino or Hispanic. But it is entirely conceivable that a portion of identified heirs' properties in Latino majority tracts may not be occupied by Latino households.

Unique Considerations for Heirs' Property in Latino Communities

Heirs' property in Latino communities reflects a distinct set of historical, cultural, legal, and socioeconomic dynamics that can complicate efforts to secure and preserve homeownership across generations. These challenges are shaped by a range of factors, including multigenerational living arrangements, reliance on verbal agreements, limited access to affordable legal services, language and immigration-related barriers, and longstanding distrust or unfamiliarity with formal legal systems. Understanding these unique considerations is essential for developing culturally responsive strategies that strengthen property stability, expand access to legal and financial tools, and support long-term wealth-building within Latino communities.

In 2025 HAC and UnidosUS facilitated several semi-structured listening sessions to examine the manifestation of heirs' property and title issues within Latino communities. The information gathering sessions included a total of 13 individuals representing nine organizations,² with participants drawn from a wide geographic range including the southern border region, the West, Midwest, East, and Puerto Rico. The diversity of representation contributed to a rich and multilayered discussion of issues and unique considerations related to Heirs' property for Latino communities specifically.

Latino families face complex legal and ownership dynamics related to heirs' property.

Often rooted in familial traditions of verbal agreements and unfamiliarity with formal property transfer processes, Latino households experience unique circumstances. These informal arrangements result in unclear or contested ownership, which complicates efforts to secure or maintain legal title. Mixed-status households present additional complexities, as immigration status can limit access to legal aid and recourse, with some attorneys expressing uncertainty or inconsistency about which cases they are able or willing to take. Title issues often come to light during moments of crisis when resolution becomes urgent and costly, such as foreclosure proceedings, a natural disaster, or the need for major home repairs. These dynamics are especially acute in [colonias](#) and other underserved areas, where families are more vulnerable to predatory practices such as contract-for-deed arrangements and forced partition sales, and where deed histories are often fragmented or missing altogether.

² [Congreso de Latinos Unidos, INC.](#), Philadelphia, PA; [The Resurrection Project](#), Chicago, IL; [cdcb](#), Brownsville, TX; [ASHTI](#), McAllen, TX; [Brighton Park Neighborhood Council](#), Chicago, IL; [CRH](#), San Juan, PR; [MAUC](#), San Antonio, TX; [Comite de Bien Estar](#), San Luis, AZ; [Cypress Hills Local Development Corp.](#), Brooklyn, NY

Legal and financial services remain inaccessible or insufficient for some Latino households.

A persistent scarcity of legal aid services, particularly those equipped to support mixed-status families, further exacerbates the challenges Latino households face in resolving title issues. Many community-based organizations lack in-house legal expertise. While some organizations have formed partnerships with universities, legal aid centers, or law school clinics, most have minimal access to support. The availability and responsiveness of these external legal services often dictate the timeline for other critical interventions, including home repairs, grant disbursement, or housing stabilization programs.

Cultural traditions can complicate efforts to protect generational wealth.

Families may be reluctant to discuss death and inheritance, resulting in hesitancy completing wills, transfer-on-death deeds, and other estate planning documents. As a result, multigenerational households may rely on informal succession planning, leaving property vulnerable to fragmentation or loss. Some households are unfamiliar with or face barriers to accessing the tools and pathways needed to better understand their legal rights, available services, and protective measures. Families may also face additional challenges in engaging with the legal services required to resolve title issues and secure ownership. These compounding factors contribute to a cycle of informal property transfer and long-term insecurity.

Critical gaps persist in heirs' property support for Latino communities.

There is a pressing need for clear, accessible pathways for title resolution, supported by integrated service models that offer a single point of contact to navigate legal, financial, and housing systems. Legal and educational services suffer from chronic underfunding, which diminishes their utilization in Latino communities. Moreover, the absence of robust, disaggregated data on Latino land tenure and economic contributions hinders advocacy efforts and the allocation of sustained funding. To bridge these gaps, community-specific outreach strategies must prioritize trust-building, safe environments, and long-term engagement to effectively support property stability and intergenerational wealth-building within Latino communities.

HOW COMMUNITIES ARE HELPING FAMILIES HOLD ON TO HOME



Photo: [There is More Work to be Done](#). Rory Doyle.

Heirs' property is often discussed as a legal problem, but in practice it is experienced as a community challenge that intersects with housing quality, disaster recovery, neighborhood change, and the ability of families to remain in place. Across Latino communities, responses to this challenge are emerging not from a single policy solution, but from locally grounded efforts that blend legal services, housing support, education, and trust-building.

This chapter highlights four Latino communities stepping up to address the emerging issue of heirs' property and tangled titles. Each community is shaped by distinct histories, institutions, and housing markets. Together, they illustrate how effective approaches to heirs' property are adaptive rather than uniform. These efforts are built around local conditions, responsive to cultural realities, and sustained through partnerships that extend beyond traditional legal frameworks. These communities and their integral organizations offer insight into what it takes not just to resolve title issues, but to help families retain homes as lasting sources of stability and intergenerational wealth.

Navigating Legal Landscapes to Empower Families and Preserve Puerto Rican Communities

Centro Para la Reconstrucción del Hábitat (CRH)



Photo: CRH.

Puerto Rico’s unique legal and colonial history shapes the complexities of heirs’ property and demands context-specific solutions.

Puerto Rico’s heirs’ property challenges cannot be separated from the island’s complex legal and colonial history. Unlike most of the United States, Puerto Rico’s inheritance laws are prescribed by what remains of Spanish Civil Code,³ which

³ The Spanish Civil Code remains a subject of debate in Puerto Rico. Certain provisions have been viewed as equity advancements, including revisions that recognized inheritance rights for children born to enslaved people and Spanish owners. Additionally, the retention of the Spanish Civil Code following the United States’ acquisition of Puerto Rico has been understood by some scholars and advocates as both a protective measure and an act of resistance to the imposition of U.S. legal frameworks. At the same time, the Code operates within an ongoing colonial context, reflecting not only a colonial past but also Puerto Rico’s colonial present.

previously required that estates be divided into three parts to different heirs;⁴ however, as of 2020, estates are divided into [two parts](#):³

- 50 percent for forced heirs, which includes all children and the surviving spouse
- 50 percent for free disposition

This code was originally designed to protect the inheritances of children born out of wedlock, a major social issue at the time of its adoption. Because this system reflects a cultural and legal tradition that differs from most of the United States, it creates added complexity for heirs' property cases today. Due to the requirement that all children and the decedent's surviving spouse share an inheritance to the property, with or without a will, property owned collectively among multiple family members is the norm, not the exception, across the island.

U.S. governance selectively retained the Spanish Civil Code in Puerto Rico, while still holding Puerto Rican households to sole ownership eligibility requirements for many federal programs, including home repair, construction, and disaster relief programs, and housing loan products. This mismatch between the collective ownership built into the inheritance laws and the sole ownership requirements across housing, finance, and federal programs creates challenges and barriers to accessing needed capital and support to address housing and community development needs.

Community-centered practices have transformed CRH's legal aid into a tool for empowerment and neighborhood revitalization.

Centro Para la Reconstrucción del Habitat's (CRH's) legal aid program emerged in 2023 as a direct response to the barriers families faced in accessing their homes and property. Initially, CRH would represent residents appearing in administrative hearings with questions about tangled titles, inheritance disputes, and problems with accessing disaster recovery assistance because of unclear ownership. Recognizing that these issues were widespread and systemic, CRH formally launched its legal aid initiative and began offering services that quickly became a cornerstone of its work in community preservation and revitalization.

CRH's best practices are rooted in innovation, adaptability, and a deep understanding of Puerto Rico's legal and cultural context. They developed strategies

⁴ Prior to the 2020 reform, estates were divided into three portions: one-third subject to free disposition, one-third reserved for forced heirs, and one-third portion to be distributed among children or descendants. Wills drafted under this framework remain legally valid, but there is another portion that, under the new law, remains intestate, which can create additional complexity and confusion for families and attorneys navigating both the pre- and post-reform legal regimes.

that blend legal reform, community education, and practical problem-solving. The organization's work begins with recognizing that tangled titles are not only a legal issue but also a community development and public health concern.

CRH responds by blending legal strategies with community education, policy advocacy, and property development to create pathways forward in a legal landscape where policies that address prevention, like Transfer-on-Death Deeds (TODs), and resolution, like the [Uniform Partition of Heirs Property Act](#) (UPHPA), do not currently exist.

Since its inception, the program has grown into a legal team of nine staff members managing more than 60 active cases. Their work goes beyond litigation and case management as CRH actively conducts property evaluations to uncover title problems and quantify the scope of heirs' property on the island. In one assessment of more than 2,000 properties, CRH found that 63 percent of the properties registered under an estate in the digital cadaster were occupied without clear title and that 74 percent of properties in the name of an estate are in use. These findings not only demonstrate the scale of the problem but also help inform CRH's strategies, including where to prioritize outreach, advocacy, and technical support.

Persistent structural, legal, and systemic barriers complicate heirs' property resolution in Puerto Rico.

At the forefront are the high legal costs associated with title clearing and estate work: expenses that often exceed what low- and moderate-income families can afford. These costs not only limit access to justice for individual families but also strain the organization's capacity to provide free services at scale. Compounding this challenge is the limited pool of attorneys willing to take on heirs' property cases, given the liability risks and administrative complexity involved in handling inheritance with multiple heirs, unclear ownership histories, and outdated records.

Property registry invisibility also remains a systemic problem. Research on Puerto Rico's registry system revealed that as many as 20 percent of properties are not recorded in the official registry. This invisibility prevents owners from accessing critical resources such as disaster relief assistance, mortgages, and government repair programs.

CRH is addressing the critical challenges posed by vacant, deteriorated, and abandoned properties across Puerto Rico.

CRH brings a distinct perspective to the complex relationship between code enforcement and title issues. Through initiatives such as the CRH Fund, which provides a revolving line of credit for community land banks, CRH is working to transform blighted buildings into safe, vibrant, and affordable places that strengthen

neighborhoods across Puerto Rico. CRH's community-centered and culturally grounded initiatives are designed in alignment with Puerto Rico's unique policy and legal context, as well as the goals and needs of both individual households and the broader community's placemaking and development priorities.

CRH's approach to "enough title" is a practice that reflects client-centered strategies.

Rather than insisting on securing consolidated and confirmed title in every case, which is a process that can be prohibitively expensive or technically impossible, the attorneys at CRH assess what families actually need. CRH works with families to pursue practical alternatives to full title clearance, such as adverse possession or "enough title" documented through agreements tailored to specific needs. This can mean a variety of solutions including a written agreement to live in the home, a formal title to access FEMA aid, or a practical solution for shared ownership. The organization also conducts hands-on genealogy and demographic research and title searches to verify rightful heirs, even in the absence of deeds, and uses this groundwork to design responsive legal tools.

Can "Enough Title" Work for in My Community?

The concept of "enough title" offers an alternative for communities grappling with tangled titles, informal land tenure, or limited access to traditional legal resources. CRH's experience in Puerto Rico shows that property stability does not always require sole ownership; what matters most is whether families have sufficient legal standing to live securely in their homes, access aid, and make decisions about their property. This approach is not about compromising legal rigor and is more about redefining success in community preservation.

For organizations considering whether this approach could work in their own communities, the first step is to understand local conditions. "Enough title" is not a one-size-fits-all model, it depends on state property laws, local court procedures, and the specific challenges residents face, and collaboration is key. However, the underlying philosophy is adaptable anywhere: that legal services and community resources should meet people where they are, not where the system expects them to be.

Community-facing efforts are essential to legal services.

The organization regularly hosts free legal clinics where families can receive direct guidance and relief. Recognizing the unique requirements of Puerto Rican law, such as a mandate that wills can be handwritten if they follow specific guidelines, CRH has launched public education campaigns and clinics to help families draft legally

valid wills under professional supervision. These proactive approaches provide legal services that are otherwise very costly. All wills must be notarized, which is common across the United States. However, in Puerto Rico, notaries must be licensed attorneys. In addition, attorneys are held liable for every will they draft, making the cost to clients for estate planning services costly. By providing these services free of cost, CRH makes estate planning accessible to clients that otherwise may not be able to afford the high hourly rates of an attorney.

Culturally grounded education empowers Puerto Rican communities to navigate heirs' property issues with knowledge, trust, and confidence.

CRH's approach to community education is built on the understanding that legal empowerment begins with trust, empathy, and cultural relevance. In Puerto Rico, where land and inheritance are intertwined with identity, family, and history, conversations about heirs' property often carry emotional weight and social stigma. CRH meets communities where they are by translating complex legal concepts into accessible language and creating safe, welcoming spaces for residents to discuss deeply personal matters like property rights and inheritance planning. Their workshops often integrate storytelling, allowing participants to share their family's land histories and connect those narratives to the importance of legal documentation.

CRH's education efforts extend beyond direct service to influence institutions. They regularly train municipal staff, university partners, and other nonprofits to approach heirs' property and housing issues with the same sensitivity and client-centered perspective that defines CRH's model. By equipping other organizations to navigate these issues respectfully and effectively, CRH multiplies its impact and strengthens the overall ecosystem of support for property owners and heirs.

Ultimately, CRH's blend of legal resources and local understanding helps clarify how communities view both the law and themselves within it. By openly discussing legal processes and validating residents' experiences, CRH enables individuals to protect property ownership. This combination of empathy, education, and empowerment bridges the gap between legal systems and the communities they are meant to serve.

What Can Be Learned from CRH's Efforts in Puerto Rico?

CRH's approaches to holistic community development, affordable housing, and heirs' property initiatives offer valuable insights into the importance of community-informed programming that protects and supports residents, innovative thinking that creates pathways to achieve established goals, and cross-sector collaboration to achieve comprehensive community objectives.

Key aspects of Puerto Rico’s community context and CRH’s strategies to meet the community needs in their heirs’ property work included:

- **Community Context:** Puerto Rico’s unique legal landscape, in which the Spanish Civil Code dictates inheritance laws, intersects with finance, housing, and community development systems that prioritize individual property ownership.
- **Community Responsive Strategies:**
 - ✓ CRH’s legal aid program offers free estate planning services that comply with Puerto Rico’s inheritance laws, a process that is otherwise costly and difficult to access due to its complexity and the significant liability attorneys face when drafting wills across the island.
 - ✓ CRH attorneys also provide community workshops, genealogy services, and legal support to address title issues in neighborhoods across the island, with information and assistance tailored to community needs and goals.
 - ✓ CRH has established pathways that recognize diverse forms of ownership, enabling heirs’ property owners to use their land productively, even without fully consolidated sole ownership.
 - ✓ CRH continues to innovate and expand their services through research, technical assistance, education for households and community partners, and policy reform.
- **Community Context:** Property disputes and building deterioration in Puerto Rico are often linked to unclear titles. Public nuisance complaints and building code violations on these properties can become a public health issue in affected neighborhoods.
- **Community Responsive Strategies:**
- Strong partnerships with local governments and court systems enable the use of public nuisance programs and property code enforcement in ways that protect residents by providing free legal services to demonstrate land claims, formalize agreements for phased land use planning, and advance broader community development goals.
- Guided by community voices, CRH advances affordable housing and community development through cross-sector collaboration and sustainable, locally driven models that support long-term preservation.

Integrating Legal Aid, Education, and Advocacy in San Antonio's Westside and Beyond

MAUC



Photo: MAUC.

San Antonio, TX neighborhoods reflect a long history of cultural continuity, multigenerational homeownership, and strong family networks. But recently heirs' property has become a challenge in the community.

Many communities, particularly on San Antonio's Westside, developed as working-class neighborhoods shaped by Mexican American, African American, and immigrant residents who established homes, churches, and local institutions that continue to anchor community life today. Over time, however, the Westside community experienced patterns of disinvestment, redlining, and infrastructure projects that disrupted housing stability and limited access to financial resources for maintenance and repair, forcing many families to move to neighboring communities. Aging housing stock and limited access to credit contributed to

deteriorating homes as properties were passed down through generations without the resources needed to maintain them.

In turn, heirs' property has become a common challenge for many families in San Antonio's Westside. Because the municipal housing repair program requires clear title, heirs' property created a barrier for residents seeking to access capital. At the same time, strong familial ties and longstanding community connections have made it possible for heirs to work together to consolidate ownership or resolve title issues. In many cases, families prioritize keeping property within the family and neighborhood rather than selling, reflecting the deep cultural importance of land and homeownership as sources of stability and identity.

Efforts to resolve heirs' property have become an important pathway for neighborhood revitalization. When title issues are addressed, households can access home repair assistance, financing, and other public resources that help stabilize an aging housing stock and improve living conditions. In San Antonio's Westside, these efforts have also contributed to broader community improvements by enabling residents to reinvest in their homes and remain in place as new economic development and infrastructure investments occur. While challenges remain, addressing heirs' property has proven to be a critical strategy for preserving multigenerational homeownership and supporting the long-term vitality of San Antonio's historic communities.

MAUC, located in San Antonio, was founded to promote economic, educational, and political empowerment across the city's Westside neighborhoods.

As a self-sustaining community development corporation, MAUC creates affordable housing, delivers resident responsive social services, and drives community development initiatives across Bexar County, TX, managing assets exceeding \$60 million. Their programs range from affordable housing for seniors (Palacio del Sol) to educational programming, parenting support, nutrition, and arts initiatives, serving families at all life stages through a bilingual, culturally affirming approach.

MAUC's Homestead Preservation Center is piloting housing investment models to increase economic mobility, protect against displacement, and strengthen the local housing market for low- and moderate-income residents. These holistic programs aim to preserve a community with a rich family-centered culture known for its deep historical roots.

MAUC offers comprehensive, community-based services that have emerged in direct response to local needs and have been developed in collaboration with residents of San Antonio's Westside and with local partners, including municipal offices, universities, nonprofit organizations, and legal service providers.

MAUC built its heirs' property program by listening to community needs and formalizing services to meet demand.

MAUC's heirs' property program is rooted in the needs of San Antonio's Westside community. For two decades, MAUC has focused on affordable housing and economic opportunity. But eight years ago a community event revealed an urgent challenge. Of the 500 residents who attended the meeting, every participant needed some form of title assistance. At the same time, according to MAUC, nearly 45 percent of home rehabilitation applications across the city were being denied because of title issues, which was especially common among elderly residents living in an aging housing stock. For many homeowners, heirs' property problems were first recognized when they applied for city housing programs and were denied.

Recognizing the scale of the problem, MAUC began offering legal assistance, which evolved into the formation of the Homestead Preservation Center. A key milestone for the organization was joining a local "Title Working Group," which brings together practitioners quarterly to address title challenges. Through this group, MAUC developed trusted partnerships with legal and real estate professionals, including a local title report specialist, strengthening both MAUC's and their partners' capacity.

In 2024, MAUC completed nearly 300 Transfer on Death Deeds (TODDs), 96 affidavits of heirship, and more than 60 voluntary consolidations or gift deeds. Their client pipeline continues to grow, with about 200 families waiting internally, and 50 priority clients funded directly through the city. The City of San Antonio defines title resolution as singular, consolidated ownership, so MAUC maintains a tiered system, often referring out extremely complex cases. Scaling the program has required constant adaptation. Early efforts were fully self-funded, while recent support from philanthropic partners has enabled expansion.

MAUC sustains its work through long-term partnerships and trusted community relationships.

For MAUC, sustainability has never been about a single funding stream or short-term project. It is about cultivating deep, reciprocal partnerships and building internal systems that can endure over time. Their heirs' property program's staying power rests on the three pillars of trusted partnerships, collaborative infrastructure, and adaptability to shifting resources.

San Antonio's Title Working Group not only provided a forum for cross-sector problem solving but also gave MAUC the opportunity to build meaningful relationships. One example is their partnership developed with a local title report professional, who was initially an informal collaborator. Over time, MAUC intentionally included this resource in their program design. MAUC sees this kind of

mutual growth as central to sustainability in their belief that when partners thrive, community impact multiplies.

Partnerships also extend to existing programs. With MAUC's support, St. Mary University's School of Law in San Antonio operates a real estate legal clinic that offers property tax assistance, estate planning, and heirs' property legal aid. While the clinic doubles as a training ground for law students, many students return to provide pro bono services after becoming licensed attorneys, creating a pipeline of experienced and bilingual practitioners. Similarly, housing counselors who are often the first point of contact for families are being trained through a curriculum that MAUC is developing with the Texas State Affordable Housing Corporation. This module equips counselors with knowledge about TODDs, exemptions, and when to refer cases to attorneys.

In collaboration with local universities, expanded access to legal aid through community-based clinics was provided.

MAUC's collaborative model minimizes the burden of heirs' property work across partners, while benefitting clients with a coordinated system. In partnership with St. Mary's University, the University of Texas San Antonio's (UTSA) Westside Community Program, and a network of local practitioners, MAUC developed a multi-faceted legal clinic model focused on estate planning, property tax assistance, and title clearing processes. They host "one-stop-shop" events, which bring together attorneys, housing counselors, and service providers in a forum to help clients complete the entire TODD process, including title reports and filing fees, before leaving the clinic. Each clinic serves 25 to 30 clients, and demand continues to grow. TODDs remain a preferred tool in this community because of their efficiency and affordability.⁵ MAUC often suggests families obtain an affidavit of death and death certificate for their records or other legal purposes. By covering the costs of acquiring these documents, MAUC makes these services accessible for low-income families.

MAUC staff, many of whom are bilingual and certified as notaries, conduct intake, vetting, and documentation processes so attorneys can focus on legal review. The City of San Antonio contracts with MAUC to clear title for approximately 50 clients at a time, while MAUC maintains an internal list of over 200 families.

MAUC advances community education and provides relevant, bilingual legal services.

⁵ In times of disaster in San Antonio, TODDs have proven especially critical in preventing the sudden loss of generational homes. Alternatives such as [Lady Bird Deeds](#), [developed life estates](#), or [trusts](#) can also be explored when TODDs are not feasible.

MAUC recognizes that heirs' property and estate planning conversations are deeply personal and often difficult to initiate, particularly in communities where discussing death carries cultural stigma and families may be discouraged from open dialogue. To address this, the organization emphasizes trust, accessibility, and respect. Attorneys, students, and translators are trained to facilitate respectful interactions and align with MAUC's mission.

Community engagement includes informal "Cafecito and Pláticas" ("coffee and conversation") sessions, providing low-pressure spaces for residents to learn and gradually build comfort around sensitive topics. These sessions often require six months or more of consistent participation before residents take action, underscoring the importance of patience and relationship-based outreach.

MAUC is confronting funding gaps, provider shortages, and rising demand for heirs' property services.

MAUC developed a collaborative model, but the organization continues to face barriers in scaling and sustaining its heirs' property programming. A primary challenge is the shortage of affordable, trusted legal providers, particularly bilingual attorneys who can communicate effectively with families in San Antonio's Westside. The neighborhood is often described as an "attorney desert," making legal aid both scarce and costly. MAUC addresses this gap through volunteer clinics and partnerships with institutions like St. Mary's University and UTSA, but the demand continues to exceed available capacity. When cases require litigation, MAUC must refer clients to other attorneys, which can delay or complicate resolution.

Sustainable and flexible funding is a critical need for MAUC's heirs' property work. Many essential costs, such as title reports, filing fees, and affidavits, are not covered by traditional funding streams, and in the organization's early years, MAUC often absorbed these expenses directly. While support from local partners, such as discounted title services, helps bridge some gaps, unpredictable funding remains a constant challenge. Flexible resources would allow MAUC to respond to immediate community needs, maintain continuity of services, and scale programs without interruption.

The importance of flexible funding is especially pronounced in the context of natural disasters. During recent flooding in Texas, unresolved property titles prevented many families from accessing insurance, FEMA aid, and housing rehabilitation programs, leaving them vulnerable at their most critical moment. This experience highlights the necessity of integrating heirs' property solutions into disaster preparedness and recovery planning. Having funding that can cover legal services, title resolution, and associated costs enables families to stabilize their homes quickly after a disaster and access essential resources without delay.

How Do You Continue to Secure Funding?

MAUC's programming is not without its funding challenges. In the beginning, MAUC's staff had to convince its Board of Directors that San Antonio and their clients needed heirs' property support. This required open dialogue and strategic planning. MAUC began by self-funding heirs' property services, then leveraged their credibility to attract support from funders like the Federal Home Loan Bank of Dallas and Local Initiatives Support Corporation. Today, they combine philanthropic resources, city contracts, and national partnerships to sustain and expand programming. This path illustrates the potential of starting small, often with internal resources, demonstrating results, and then diversifying funding to stabilize growth.

However, organizations facing funding limitations similar to MAUC can begin by strategically leveraging partnerships to extend capacity. Collaborating with pro bono or reduced-fee attorneys, local bar associations, and nonprofit partners allows programs to deliver essential legal services even when internal funds are limited. Building a network of trusted collaborators helps ensure continuity of support and can offset gaps caused by limited financial resources.

Policy reform, federal recognition, and innovative solutions are needed.

MAUC advocates for the U.S. Department of Housing and Urban Development (HUD) to formally recognize heirs' property in program guidance and recovery planning. Such recognition would ensure that federal housing and disaster recovery resources explicitly cover title resolution, including filing fees and title reports, and reduce the administrative barriers that keep households from accessing aid after natural disasters. At the state level, MAUC supports reforms that strengthen the accessibility and effectiveness of Transfer-on-Death Deeds and expand adoption of the Uniform Partition of Heirs Property Act. In Texas, efforts to pass an enhanced "UPHPA 2.0" will provide stronger protections against predatory practices by requiring additional notice of potential sales and safeguarding the rights of property occupants.

Equally important is the development of preventative models that preserve community ownership and affordability. MAUC is exploring the integration of heirs' property work with Community Land Trusts (CLTs), which offer a way to stabilize neighborhoods and shield families from gentrification. With a new 501(c)(3) to help manage this work, MAUC sees CLTs as a natural next step in protecting generational wealth.

What Can Be Learned from MAUC's Efforts in San Antonio?

MAUC's approaches to community preservation, affordable housing, and heirs' property work highlight the importance of community-informed, locally responsive programming that stabilizes San Antonio's Westside. Innovative strategies that provide accessible tools for estate planning, and collaborative partnerships with universities and local organizations also expand legal aid, strengthen capacity, and advance equitable, community-driven development goals.

Key Aspects of San Antonio's Westside context and MAUC's innovative strategies designed to meet community needs through their heirs' property work include:

- **Community Context:** San Antonio's Westside is a historic, multigenerational community where preservation initiatives seek to address and mitigate the impacts of neighborhood change, including school closures, reduced employment opportunities, and outmigration, particularly among young adults and young families.
- **Community Responsive Strategies:**
 - ✓ MAUC built its heirs' property program by listening to community needs and formalizing services to meet demand.
 - ✓ MAUC advances community education and includes culturally competent, bilingual legal services.
- **Community Context:** Local and state policies shape home repair processes and inheritance outcomes. Texas law allows for Transfer on Death Deeds (TODDs), which enable property to transfer automatically to a designated heir without probate. At the local level, the City of San Antonio's Home Repair Program requires confirmed sole ownership for eligibility.
- **Community Responsive Strategies:**
 - ✓ Given the context of outmigration, MAUC encourages families to designate one heir as a sole owner, and encourages all other heirs, who often do not intend to remain in the neighborhood, to gift their interests to consolidate ownership.
 - ✓ MAUC provides estate planning support that prioritizes the use of TODDs.
- **Community Context:** As a historic community, San Antonio's Westside is supported by well-established institutions that serve as pillars in the community.
- **Community Responsive Strategies:**
 - ✓ MAUC sustains its work through long-term partnerships and trusted community relationships.
 - ✓ Through university partnerships and community-based legal clinics, MAUC has expanded access to legal aid.

Linking Housing Counseling and Legal Services for Families in the Rio Grande Valley

Affordable Homes of South Texas, Inc.



Photo: Affordable Homes of South Texas, Inc.

The Rio Grande Valley in South Texas is defined by a unique cultural and demographic landscape shaped by its border location, deep Mexican American heritage, and rapid population growth. As first- and second-generation homeowners continue to establish roots in the region, preventing title issues and strengthening pathways to clear ownership have become important strategies for improving housing quality in the Rio Grande Valley and supporting long-term community development.

Communities across the region are characterized by strong family networks, multigenerational households, and a high proportion of first- and second-generation homeowners. Homeownership has long served as an important pathway to stability and opportunity in the region, particularly for families working in agriculture, service

industries, and cross-border commerce. However, the Valley has also historically experienced high poverty rates, limited infrastructure investment, and rapid suburban-style expansion, which have shaped the region's housing development patterns. These dynamics are especially visible in the region's colonias – usually unincorporated residential areas that developed outside municipal boundaries, often lacking basic infrastructure such as paved roads, drainage, and water or sewer systems.

Colonias remain a defining feature of the Rio Grande Valley's housing landscape and are home to thousands of low- and moderate-income families, many of whom purchased land through informal or contract-for-deed arrangements beginning in the mid-20th century. While significant public and nonprofit investment over the past several decades have improved infrastructure and housing conditions in many colonias, challenges related to property title and land tenure persist. Properties that were initially purchased informally or passed down through families without legal documentation can evolve into heirs' property situations, creating barriers for households seeking to access financing, home repair programs, or disaster recovery assistance. Because many housing assistance programs require clear title, unresolved ownership issues prevent families from obtaining resources needed to repair aging homes or improve living conditions.

At the same time, the cultural emphasis on family, land, and homeownership in the Rio Grande Valley often supports collaborative solutions to prevent heirs' property challenges. These efforts not only help families access critical housing resources but also contribute to broader regional investments in infrastructure, economic development, and resilience across Southern Texas.

By embedding legal services directly into housing counseling and reinforcing estate planning throughout the homeownership lifecycle, Affordable Homes of South Texas Inc. (AHSTI) developed a community-responsive model that reflects local norms, economic realities, and legal barriers.

Through early education, Transfer on Death Deed (TODD) clinics, trusted partnerships with attorneys and nonprofits, and culturally informed outreach, AHSTI demonstrates how integrated legal and housing strategies can prevent future property loss, preserve family assets, and strengthen community resilience across the Rio Grande Valley.

Cultural, legal, and funding barriers challenge heirs' property dynamics in Texas' Rio Grande Valley.

Cultural misconceptions in Latino communities remain a significant challenge; many families believe that property will automatically pass to heirs without formal estate planning, or they avoid conversations about death and inheritance altogether.

These beliefs make it difficult to engage households in proactive planning, even when they understand the risks of not securing legal protections. The availability of legal support also constrains program capacity. Few attorneys are both knowledgeable about heirs' property issues and willing to provide services at low or no cost. This creates a bottleneck for families who cannot afford standard legal fees, limiting AHSTI's ability to scale services.

AHSTI's heirs' property program evolved from early legal aid partnerships into a core community service.

AHSTI's heirs' property program emerged from a long-standing commitment to providing comprehensive support for homeowners and addressing intergenerational housing stability. The program's roots are traced back to a partnership with Texas Rural Legal Aid (TRLA). AHSTI and TRLA hosted will clinics that helped local families formalize estate plans and prevent future property disputes. These clinics proved highly successful, revealing a strong community demand for accessible legal and estate planning services. Operations were halted, however, during the COVID-19 pandemic, which left a gap in local resources and underscored the need for a more sustainable, internally supported effort.

In response, AHSTI secured a small grant from the Texas Bar Foundation to restart and pilot its own heirs' property work. The initial pilot served ten individuals, enough to demonstrate clear community need and the potential impact of integrating legal and housing counseling services. Building on this foundation, AHSTI expanded the program by leveraging additional funding and partnerships, including support from the Federal Home Loan Bank of Dallas, to sustain ongoing legal assistance and outreach. This transformed the program from a series of one-time clinics into a core organizational service designed to protect family assets and strengthen homeownership stability.

To refine its approach, AHSTI began by piloting the program internally with staff members. This process helped the organization test its messaging, workflow, and staffing needs before scaling the effort community-wide. Through this pilot, staff learned how to frame difficult estate planning conversations in culturally sensitive ways and recognized that while some families avoid discussions of death altogether, others simply fail to prioritize them. These insights directly shaped the tone and delivery of AHSTI's outreach, shifting from formal "educational" sessions to informal "conversations" that encourage openness and trust.

Why Start with a Pilot Program?

AHSTI's experience shows that heirs' property programs can be replicated by organizations willing to start modestly, prioritize community trust, and integrate legal services into broader housing support. Internal pilots create unique opportunities. Testing outreach strategies, messaging, and staffing workflows within the organization allows for adjustments before expanding services to the broader community. Tailoring communication to reflect residents' attitudes, whether through informal conversations, storytelling, or no-nonsense guidance, helps overcome barriers around discussions of death, inheritance, and estate planning.

Additionally, embedding heirs' property work into existing housing counseling, lending, or home repair services ensures that estate planning is part of a holistic homeownership approach rather than a separate initiative. By combining modest pilots, community engagement, and integration with existing programs, other organizations can create a sustainable, community-rooted heirs' property program modeled on AHSTI's approach.

Integration of legal services and housing counseling is key to protecting homeownership and guiding families through estate planning.

AHSTI's heirs' property work is grounded in collaboration between in-house general counsel and housing counselors, who together create a bridge between legal protection and long-term housing stability. By aligning legal expertise with trusted housing services, AHSTI delivers comprehensive support to families not only when purchasing a home, but also throughout the full homeownership lifecycle. This lifecycle approach places heirs' property protections directly into the organization's broader housing counseling and lending framework, transforming estate planning from a distant legal issue into a natural part of responsible homeownership.

AHSTI's in-house attorney and housing counselors work in tandem across several program areas. During pre-purchase counseling and homebuyer education classes, AHSTI's counselors and legal counsel help ensure clients understand title documentation, lending requirements, and heirs' property risks. Post-purchase housing counselors revisit these topics in follow-up classes, encouraging clients to establish TODDs as part of their asset protection strategy. AHSTI's legal counsel is available to assist with drafting and recording these documents (including payment of fees). Focusing on educating and guiding clients before and after purchase reduces confusion, prevents future title issues, and strengthens family stability in the process.

AHSTI's housing counselors play a pivotal role in identifying when clients may need legal intervention. Through consistent client contact during homebuyer workshops, mortgage assistance, or post-purchase classes, they are often the first to uncover potential title issues, gaps in estate planning, or misunderstandings about heirs' rights. By collaborating with in-house general counsel, counselors can provide accurate information, demystify legal processes, and ensure that every homeowner receives tailored support suited to their family structure and traditions.

AHSTI is building sustainability through long-term partnerships with attorneys and nonprofit organizations.

AHSTI is designing a referral pathway for households identified through the City of McAllen home repair program to connect them with a vetted network of private attorneys. This emerging approach is being built through growing relationships with local practitioners, the state bar association, and municipal partners, and is intended to address both preventive education and resolution-focused legal needs.

Community education and cultural competency promote the normalization of estate planning and build trust.

AHSTI's heirs' property program emphasizes tailored education, recognizing that conversations about death and estate planning are often sensitive or taboo in the communities they serve. To address this, staff reframe estate planning as informal, relatable "conversations" rather than formal legal instruction, using storytelling, food, and community gatherings to make clients comfortable and engaged. Messaging is tailored: for those who avoid the topic, outreach is gentle and narrative-driven; for those who know they should plan but delay, staff use clear, no-nonsense guidance on the risks of postponing action.

This approach extends to staff and partner training. Attorneys and housing counselors are encouraged to communicate with patience, avoid legal jargon, and respond to cues, making clients feel respected and understood. Post-purchase classes, homebuyer counseling, and ongoing client interactions reinforce these messages, normalizing proactive estate planning as part of responsible homeownership.

AHSTI aims to expand access and build scalable, practical heirs' property programs through innovation, advocacy, and field leadership.

AHSTI envisions a future in which heirs' property education and support are accessible, practical, and scalable across communities. Central to this vision is the creation of a flexible toolkit for organizations, designed to be adaptable to varying state laws, organizational capacities, and community needs. Such a resource would provide a starting point for program development, offer guidance on outreach and

engagement, and serve as a reference for integrating heirs' property protections into broader housing and legal services.

Beyond practical tools, AHSTI aims to share its experience and best practices with peer organizations. This includes guidance on messaging, strategies for leveraging partnerships with attorneys and nonprofits, and approaches to combining legal assistance with housing counseling, lending, and post-purchase support. By facilitating knowledge exchange, AHSTI hopes to strengthen the overall field of heirs' property preservation, enabling other entities to implement effective efforts and initiatives quickly and efficiently.

Field leadership also involves advocacy and strategic communication. AHSTI emphasizes the importance of identifying and prioritizing funding opportunities, supporting organizations in grant applications, and sharing evidence of program impact through key metrics and data. Equally important is ongoing outreach and ensuring that communities are aware of available resources and that organizations can communicate effectively with clients, partners, and funders. Through these combined efforts, practical tools, knowledge sharing, advocacy, and relentless communication, AHSTI seeks to shape the field, expand access to heirs' property protections, and advance long-term housing stability for families.

What Can Be Learned from AHSTI's Efforts in the Rio Grande Valley?

AHSTI demonstrates how embedding legal services into housing counseling, investing in culturally competent education, and leveraging cross-sector partnerships can prevent property disputes, preserve family assets, and strengthen community resilience. Their innovative, mission-driven approach addresses heirs' property challenges that are common to families across the Rio Grande Valley.

Key Aspects of the Rio Grande Valley context and AHSTI's innovative strategies designed to meet community needs through their heirs' property work include:

- **Community Context:** The Rio Grande Valley has high rates of homeownership, multi-generational households, and heirs' property issues. The municipal home repair programs require sole ownership for eligibility, making homeowners who inherit property without clear title ineligible.
- **Community Responsive Strategies:**
 - ✓ AHSTI integrates legal services directly into housing counseling, enabling families to better understand heirs' property risks and options for estate planning.

- ✓ TODDs are introduced early in the homeownership process and reinforced through post-purchase education, making estate planning accessible, affordable, and relevant.
- ✓ The organization has a history of hosting community-based TODD clinics and workshops, providing “one-stop” access to attorneys, housing counselors, and filing support. Associated costs are covered by grants to ensure low-income families can participate.
- **Community Context:** Cultural and educational barriers limit the uptake of estate planning and legal services. Many families are hesitant to discuss inheritance or perceive estate planning as unnecessary and perpetuating intergenerational risks.
- **Community Responsive Strategies:**
 - ✓ AHSTI conducts locally informed outreach using storytelling, workshops, and community gatherings to foster trust and encourage engagement with estate planning tools.
 - ✓ Continuous education is embedded into AHSTI’s full-service curriculum, from pre-purchase counseling to post-purchase support, reinforcing the importance of legal protection throughout the homeownership journey.
 - ✓ Outreach prioritizes long-term relationships, meeting families where they are, and respecting local norms, as well as being legally effective and socially embraced.

Navigating Legal and Cultural Barriers of Home Preservation in a Chicago Neighborhood

Brighton Park Neighborhood Council



Photo: BPNC.

Brighton Park, located on Chicago's Southwest Side, is a predominantly working-class neighborhood shaped by decades of cultural transition and strong community ties. Within this context, multi-generational living arrangements also created legal complexities related to property ownership and succession.

This once historically Polish neighborhood is now home to a growing Hispanic and Asian population, reflecting broader demographic shifts across Chicago. Many households in Brighton Park are multi-generational, with extended families sharing homes and financial responsibilities. These family structures help sustain homeownership and community stability, but they also exist within a challenging economic environment marked by modest household incomes, rising housing costs, and limited access to resources that support long-term housing stability.

During and immediately after the COVID-19 pandemic, a number of properties in Brighton Park were left vacant or underdeveloped. As the broader Chicago housing market has strengthened, these properties have attracted increasing interest from developers, raising concerns about displacement among long-term residents. Families worry about rising rents, increasing property taxes, and the possibility that speculative investment could alter the character of the neighborhood. For homeowners who have lived in the community for decades, maintaining ownership of their homes has become both a financial and cultural priority.

Homes that have been passed informally between family members or shared among several relatives may have unclear property titles or be heirs' property. However, many Brighton Park households are unaware that they are in this situation until they try to access other services such as home repair programs or immigration resources. These overlapping pressures of economic insecurity, development pressure, and barriers to legal services make it difficult for homeowners to preserve their properties without support.

BPNC provides community-centered education and preventive support.

Brighton Park Neighborhood Council's (BPNC's) heirs' property and housing work is grounded in prevention, education, and community-centered support. The organization recognizes that protecting homeownership is essential not only for individual families but also for preserving the cultural, social, and economic fabric of the neighborhood. With a diverse population, including multi-generational households in single-family homes and [two-flats](#), and a mix of long-term residents and new homeowners, BPNC tailored its approach to meet a wide range of needs while preventing displacement and gentrification.

The organization emphasizes proactive strategies to strengthen and prepare families. Through tools like their "Readiness Packet," BPNC helps connect individuals with points of contact in case of a deportation or other immigration crises. This vigilance goes beyond immigration concerns. BPNC understands that asset protection and estate planning, such as wills, trusts, and Transfer on Death Instruments (TODs) are also important tools for their clients. While BPNC does not serve as legal counsel, it maintains a network of attorneys and pro bono partners to provide families with access to trusted guidance when questions arise. This referral process is supplemented by bilingual housing counselors.

Community trust is central to BPNC's prevention efforts. By consistently showing up, maintaining clear and transparent communication, and vetting partner organizations, BPNC fosters long-term relationships that encourage families to engage in difficult conversations about death, inheritance, and property rights.

Educational programs extend beyond homeownership to include tenants' rights, credit management, immigration resources, and pathways to citizenship, reflecting the organization's holistic approach to community empowerment.

Finally, BPNC's approach is iterative and collaborative. Staff continuously evaluate programs, gather client feedback, and learn from peer organizations to refine outreach, legal navigation, and resource-sharing strategies. By emphasizing community-centered prevention, education, and trust-building, BPNC strengthens homeownership, reduces the potential for future title conflicts, and helps families safeguard both their homes and their legacies.

BPNC positions itself as more than just a service provider and operates as an embedded community partner.

Staff are community members with deep local roots and serve as bridges between residents and services, building trust by being present, listening to concerns, and advocating on behalf of families. This approach allows BPNC to identify nuanced community needs that might otherwise be overlooked, such as gaps in before- and after-school programming, tenant and landlord education, and post-purchase homeownership guidance. By actively responding to these needs, the organization strengthens its legitimacy and cultivates a culture of mutual accountability with residents.

Housing counseling is available in multiple languages, via phone, virtual meetings, and outside of traditional 9-to-5 hours, reflecting both the demographic diversity and economic realities of the neighborhood. This adaptability demonstrates the organization's commitment to inclusivity and accessibility.

BPNC embeds heirs' property programming within a holistic network of housing, community, and legal services.

By recognizing that homeownership preservation and protecting families' assets requires more than isolated interventions, BPNC situates heirs' property support within a broader framework of community programming including pre- and post-purchase counseling, tenant education, immigration support, and youth services.

BPNC strives to connect outside legal support to everyday housing and financial education. By integrating discussions of estate planning, inheritance, and asset protection into workshops and counseling sessions, residents encounter legal guidance in a familiar and trusted environment. These opportunities can help clarify complex legal processes while remaining sensitive to the cultural norms of a predominantly Hispanic and multi-generational community.

Barriers to legal services, such as high costs, scarcity of pro bono services, and long wait times can limit access for residents seeking heirs' property guidance. To address these challenges, BPNC actively explores low-bono or contracted legal services. Trusted attorneys, carefully vetted for alignment with BPNC's mission, provide educational support for estate planning, wills, trusts, and transfer-on-death instruments (TODs). This approach is reinforced through ongoing outreach and relationship-building with different legal partners. BPNC's staff has biannual check-ins with their partner in-house legal aid provider to provide updates on service offerings and navigation of cases. Other legal aid invitees join pre-purchase workshops to discuss other important property guidance and advice. This approach helps keep the legal support relevant, reliable, and responsive to community needs. This educational process also allows more families to protect their property outside of formal probate proceedings, offering an accessible path for multi-generational households to secure long-term homeownership.

While BPNC is committed to expanding legal support, the organization is mindful of its operational boundaries. Staff do not provide direct legal representation; rather, they act as navigators, guiding residents to trusted resources and empowering them with knowledge to make informed decisions. This careful delineation preserves organizational capacity while maintaining service quality.

Where Should We Look for Legal Support?

While BPNC does have in-house legal aid, these attorneys focus on rental and immigration issues and can only take a select number of cases. Similar to many small community-based organizations, BPNC does not have in-house legal counsel or adequate funding to support families seeking title or wealth preservation support. However, to address barriers such as high costs and limited pro bono availability, BPNC cultivates a curated network of trusted attorneys. Staff proactively cold-call and vet private and legal aid attorneys, assessing their expertise, responsiveness, and commitment to the community. Contracted or low-bono legal services further expand access, enabling families to protect property outside formal probate proceedings.

Ongoing relationship-building ensures the network remains reliable and aligned with community needs. BPNC maintains regular check-ins with attorneys, updates referral lists, and invites them to workshops, providing multiple touchpoints for engagement. At the same time, staff act as navigators rather than legal representatives, guiding residents to trusted resources while preserving organizational capacity. This form of legal navigation is relatively low cost and within many organizations' capacity.

Navigating systemic and cultural barriers to protect homeownership is vital.

Access to trusted, affordable legal services is limited, making it difficult for residents to navigate complex issues like wills, trusts, and property transfers. Legal aid services often have long wait times, and private attorneys can be cost-prohibitive. This scarcity of timely and reliable legal support leaves many families without the guidance they need to protect their homes and assets.

Mistrust of the legal system further complicates access. Many residents have experienced discrimination or challenges with immigration enforcement, and legal terminology can be confusing even when translated. This skepticism often prevents families from seeking help until situations become urgent. BPNC works to build trust through outreach, consistent engagement, and transparent communication, using staff who are embedded in the community to explain legal processes in familiar, accessible ways.

BPNC is building a stronger future through expanded partnerships and asset protection.

Looking ahead, BPNC aims to deepen its impact by expanding cross-sector partnerships and broadening the reach of its heirs' property programming. The organization envisions a networked approach where legal, housing, financial, and community services work in tandem to provide residents with the tools and knowledge they need to protect their homes and assets. By collaborating with trusted local organizations, including legal aid providers, funeral homes, community resource hubs, and government offices, BPNC seeks to create a consistent, accessible ecosystem for families navigating complex housing and inheritance issues.

A key goal of BPNC is to normalize conversations around asset protection within the Brighton Park community. Recognizing that topics like estate planning, wills, and property succession can be difficult, BPNC intends to continue using outreach strategies to explain these processes. By incorporating these conversations into broader housing, youth, and community programs, the organization hopes to shift community norms and make asset protection a regular part of household planning, rather than an emergency measure.

Central to these efforts is the continued promotion and refinement of the "Readiness Packet," a comprehensive resource guiding families and individuals through deportation or detained crises. BPNC plans to highlight this tool as a best practice both within its own programming and for peer organizations, demonstrating a replicable approach to combining legal navigation and community

education. By showcasing its effectiveness, the organization aims to encourage adoption of similar strategies in other communities.

Finally, BPNC recognizes the importance of sustainable capacity-building. Future aspirations include exploring low-bono or contracted legal support to increase access to timely guidance, integrating estate planning education into existing workshops, and developing long-term strategies to protect multi-generational households from displacement or predatory development.

What Can Be Learned from BPNC's Efforts in Chicago?

BPNC demonstrates how community-centered education, preventive tools, and trusted partnerships can strengthen homeownership and protect family assets even with limited in-house legal services. By grounding its heirs' property prevention work in organizing, cultural competence, and relationship-building, BPNC offers a model for addressing ownership challenges in urban, multicultural communities facing displacement pressures and systemic barriers.

Key Aspects of the Brighton Park context and BPNC's innovative strategies designed to meet community needs through their heirs' property work include:

- **Community Context:** Brighton Park has faced years of disinvestment, rising housing costs, and increased developer interest, which has placed long-term residents at risk of displacement. Many households face unclear ownership arrangements, informal succession practices, and limited access to trusted legal services.
- **Community Responsive Strategies:**
 - ✓ BPNC prioritizes prevention through education, recognizing that early, accessible information can reduce future heirs' property disputes and housing instability.
 - ✓ The organization developed the "Protection and Readiness Packet," a proactive tool that provides deportation, immigration, and "just in case" planning resources to help families prepare for legal or familial contingencies before crises arise.
- **Community Context:** Cultural norms, language barriers, and mistrust of the legal system limit residents' engagement with estate planning and property-related legal services. Many families delay discussions about inheritance or assume property will transfer automatically, while access to affordable legal support remains constrained by cost, scarcity, and long wait times.
- **Community Responsive Strategies:**
 - ✓ BPNC outreach is led by bilingual staff who are deeply embedded in the community, helping residents navigate sensitive conversations about

inheritance, ownership, and long-term planning in familiar, trusted settings.

- ✓ With limited in-house legal service, BPNC acts as a navigator, vetting attorneys and legal partners to ensure residents are referred to trusted, mission-aligned support when needed.
- ✓ Education is delivered flexibly through walk-ins, workshops, virtual sessions, and community gatherings, and reinforcing asset protection as part of everyday household planning.

MOVING FORWARD: STRATEGIES, SOLUTIONS AND RECCOMENDATIONS



Photo: [There is More Work to be Done](#). Rory Doyle.

Addressing heirs' property in Latino communities requires more than isolated interventions. The work demands coordinated, sustained action across policy, funding, legal systems, and community-based practice. The data, research and experiences highlighted throughout this report demonstrate that while the challenges are complex, they are not intractable. Effective responses are already emerging in communities that combine legal innovation, outreach, and cross-sector collaboration to help families secure and retain ownership. The following strategies and recommendations build on those lessons, 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.

Strategies and Solutions for Heirs' Properties in Latino Communities

Community-based organizations are developing preventative and innovative responses. In response to multifaceted land-tenure issues, community-based organizations have prioritized preventative programming aimed at mitigating future title complications. Common interventions include estate planning assistance, will preparation, and the establishment of powers of attorney, as well as pre- and post-purchase education, financial coaching, and foreclosure prevention services. One organization provides "protection packets" to encourage households to store vital financial and legal documents securely. To expand capacity, some groups have been able to establish partnerships with universities, legal aid institutions, and culturally rooted entities such as promotoras (community connectors). In addition, organizations have begun experimenting with creative strategies such as community land trusts, crowdfunding, and localized subsidy programs to address displacement and promote housing stability.

Housing organizations are increasingly exploring Transfer-on-Death Deeds (TODs) as a strategy to help protect family assets and preserve generational wealth. TOD Deeds (TODDs), or beneficiary deeds, are legal instruments that allow homeowners to designate beneficiaries who will inherit their homes upon death, avoiding probate and simplifying the [transfer process](#).⁴ Although many housing organizations do not have in-house legal counsel, TODs have proven to be an effective preventive tool that service providers can integrate into homebuyer education and counseling programs. While TODDs are not available in all states or regions, they serve as an entry point for housing organizations interested in understanding and advancing policy interventions related to heirs' property issues.

What are Transfer on Death (TOD) Deeds?

A Transfer on Death Deed is a form of estate planning that enables families to avoid the formal probate process after a property owner passes away. If a property owner moves their real estate into their name with a Beneficiary's name added as a TOD, the deed will transfer into the Beneficiary's name automatically when the original property owner dies. A TOD Deed allows the property owner to retain control over the property while they are living, but also removes their descendants' obligation to probate the property after death. Various forms of TOD Deeds may also be called TODDs, Transfer on Death Instruments (TODIs), Beneficiary Deeds, Deed Upon Death, Lady Bird Deeds, or Enhanced Life Estate Deeds, depending on the state in which they are filed or the property is located. Accordingly, this paper uses the terminology specific to each community discussed. Not all states recognize TOD Deeds.

Outreach strategies must be grounded in cultural relevance and technological access. To build trust and engagement, organizations highlighted the need for heirs' property related outreach to reflect the values and traditions of the communities they serve. The most effective outreach centered conversations on child wellbeing, wealth preservation, and shared family goals. Word-of-mouth communication often remains the most trusted and reliable strategy for connecting families with services, underscoring the importance of community-based and relationship-driven approaches. Practitioners stressed the importance of considering digital literacy, technology access, and educational attainment when designing outreach strategies and tools for information dissemination. Language accessibility and the use of appropriate terminology are essential to ensure that program materials resonate with Latino households. Successful initiatives often "meet communities where they are" by providing linguistically aware and tailored services that recognize varying levels of trust in traditional institutions.

Data and transparency are imperative to strategies and solutions for heirs' property. In many jurisdictions, public access to county deed records is limited or inconsistently maintained, restricting the ability of families to verify and/or clarify ownership. The lack of standardized data collection on heirs' property muddles the scope of the issue and hinders targeted policy responses.

Recommendations

Addressing heirs' property challenges in Latino communities requires coordinated action between policymakers, funders, legal professionals, and community-based organizations.

Policy Recommendations

- **Advance policy changes at the U.S. Department of Housing and Urban Development (HUD) to formally recognize heirs' property in program guidance and disaster recovery planning.** Formal recognition would ensure that heirs' property households are not excluded from critical housing and disaster assistance programs due to title barriers. It would also create a consistent federal framework for addressing title issues as part of housing stability and recovery efforts.
- **Federal, state, and local housing, repair, and resilience programs should adopt flexible title standards that reflect shared ownership structures and community practices.** Rigid sole-ownership requirements often disqualify families who have legitimate but undocumented claims to property. More flexible standards – such as recognizing affidavits, partial interests, or “enough title” approaches – can expand access to critical resources while maintaining program integrity.
- **Expand adoption and implementation of the Uniform Partition of Heirs Property Act (UPHPA) to protect families from forced partition sales.** The UPHPA provides important legal safeguards, including notice requirements and opportunities for heirs to retain ownership, helping prevent involuntary loss of family property. Broader adoption and effective implementation can reduce vulnerability to predatory practices and stabilize ownership.
- **Streamline probate and title clarification processes to reduce administrative and financial barriers for families seeking to resolve ownership issues.** Simplifying probate procedures and reducing associated costs can make title resolution more accessible, particularly for low- and moderate-income families. Administrative reforms can shorten timelines and reduce the complexity that often discourages families from pursuing legal resolutions.
- **Improve data collection at local and national levels to better capture the scope and economic impact of heirs' property in Latino communities.** More accurate and disaggregated data would help quantify the scale of heirs' property, inform policy decisions, and guide resource allocation. Improved

data systems can also strengthen advocacy efforts and highlight the economic contributions of affected communities.

- **Ensure that Puerto Rico’s unique legal and institutional context is fully considered in program funding, development, and implementation.** Puerto Rico’s inheritance laws and property systems differ significantly from those in the mainland United States, requiring tailored policy responses. Aligning federal program requirements with local legal realities is essential to ensuring equitable access to housing and recovery resources.

Funding and Philanthropy Recommendations

- **Provide sustained and flexible funding for heirs’ property prevention and resolution efforts, including training, technical assistance, and program development.** Long-term, adaptable funding allows organizations to respond to evolving community needs and build durable programs rather than short-term interventions. Flexibility is especially important given the variability and complexity of heirs’ property cases.
- **Support the costs associated with title clarification work, such as title reports, filing fees, affidavits, and legal documentation, which are often excluded from traditional funding streams.** These costs can be prohibitive for families and organizations alike, creating a barrier to resolution even when legal services are available. Covering these expenses directly can significantly accelerate progress toward clear title.
- **Develop multi-year funding commitments that allow community-based organizations to build long-term capacity rather than relying on short-term pilot programs.** Multi-year investments enable organizations to hire and retain staff, strengthen partnerships, and refine program models over time. This stability is critical for addressing an issue that often unfolds over years or generations.
- **Invest in culturally competent outreach, bilingual education, cross-sector partnerships, and innovative tools such as Transfer-on-Death Deeds, protection packets, and integrated service delivery models.** Funding these approaches supports not only resolution but prevention by helping families understand and navigate estate planning and property rights. Culturally grounded strategies increase engagement and ensure services are accessible and trusted.

Legal and Community-Based Practice

- **Expand access to affordable, reliable, bilingual, and culturally appropriate legal services, particularly for undocumented and mixed-status**

households. Increasing the availability of trusted legal support helps families navigate complex title issues and reduces delays in accessing assistance. Services must be responsive to language needs and sensitive to immigration-related concerns to be effective.

- **Embed estate planning and title education within homebuyer counseling, homeowner assistance programs, and disaster recovery services to prevent future heirs' property challenges.** Integrating these topics into existing programs normalizes estate planning as part of responsible homeownership. Early and repeated exposure can prevent future title complications before they arise.
- **Strengthen partnerships between community-based organizations, legal aid providers, universities, and local practitioners to expand service networks and referral pathways.** Collaborative models allow organizations to leverage complementary strengths and extend their reach. These partnerships can create more efficient, coordinated systems for addressing both routine and complex cases.
- **Where in-house legal services are not feasible, organizations should leverage preventative legal tools and trusted referral systems to ensure families have clear pathways to support.** Not all organizations can sustain full legal teams, but they can still play a critical role in prevention and navigation. Clear referral networks and access to standardized tools help ensure families are not left without guidance.
- **Ensure Spanish-language materials and resources are standard practice in community engagement.** Outreach strategies must reflect the linguistic and cultural realities of the communities being served. Providing materials and services in Spanish – and in culturally relevant formats – improves understanding, trust, and participation.

ABOUT THE REPORT

Overview

The Housing Assistance Council partnered with UnidosUS to help advance an understanding of this evolving – and likely growing – issue in Latino communities in the United States and territories. This report incorporated a mixed-method approach combining three primary activities: 1) an estimate on the prevalence of heirs' property in Latino communities, 2) facilitated group discussions and community profiles of four distinct communities, and 3) Community Profiles involving community-based organizations who are addressing the issue of heirs' property. This multi-layered approach helped identify and synthesize learnings from efforts and strategies to address heirs' property in selected Latino communities.

About the Data

Most of the descriptive and homeownership data presented in this report derive from Housing Assistance Council tabulations of the U.S. Census Bureau's American Community Survey (ACS) and Decennial Censuses of Population and Housing.

U.S. Census Bureau's Decennial Census of Population and Housing⁵

The U.S. census is intended to count every resident in the United States. The data collection is mandated by Article I, Section 2 of the Constitution and takes place every 10 years. The data collected by the decennial census determines the number of seats each state has in the U.S. House of Representatives and is also used to distribute billions in federal funds to local communities. This report includes census data from 1990 and 2000.

Until 2010, recent censuses consisted of a "short form," which included basic questions about age, sex, race, Hispanic origin, household relationship, and owner/renter status, and a "long form." The long form was a sample of households and included not only the basic questions on the short form but also detailed questions about social, economic, and housing characteristics. The questions on the long form supplied data and information for a range of programs affecting education, veterans, employment, housing and community development, public health care, commuting, services for the elderly and disabled, and assistance programs for low-income families and children.⁶ The 2000 decennial census counted the U.S. population at over 281.4 million. The short form (used for population counts and select demographic measures like race and age) contained 7 questions and the long form (used for all other demographic, social, economic, and housing characteristics) contained 52 questions. The 1990 decennial census counted the U.S. population at over 248.7 million. The short form (used for population counts and select demographic measures like race and age) contained 13 questions and the long form (used for all other demographic, social, economic, and housing characteristics) contained 45 questions.⁷

U.S. Census Bureau's American Community Survey (ACS) Five-Year Estimates⁸

The American Community Survey (ACS) is a nationwide survey designed to provide communities with reliable and timely demographic, social, economic, and housing data every year. The U.S. Census Bureau presents data from the ACS in the form of both single-year and five-year estimates. These estimates are fundamentally different from data presented through the decennial census or ACS's predecessor, the decennial census "long form." This report includes data from 2006-2010 through the 2000 – 2024, American Community Survey 5-year estimates.

In order to deliver more timely information for all the geographic areas served by the decennial long form, the Census Bureau designed the ACS as a sample survey using a continuous measurement approach to data collection. A sample of 3.5 million addresses is drawn from the Census Bureau's master address file each year.⁹

ACS survey questionnaires are sent to approximately 295,000 addresses across the country every month.¹⁰ Addresses from which a questionnaire is not returned by mail are followed up, first in an attempt to obtain the information by telephone, and then, for a sample of nonresponding households, in person by a Census Bureau field interviewer.

Based on responses from the series of 12 independent monthly samples each calendar year, the ACS provides estimates of demographic, housing, social, and economic characteristics for all states, as well as for cities, counties, metropolitan areas, and population groups of 65,000 or more. These estimates, based on a full year's worth of collected ACS data, are called "one-year estimates." For less populated areas, geographies with a population less than 65,000 people, it takes five years to accumulate enough survey data to achieve data estimates with a statistical reliability similar to those produced with the prior decennial census long-form.¹¹ These "five-year estimates" are published for all census geographies each year. The five-year data represents the only estimates for small populations (less than 65,000) each year.¹²

Margin of Error in the American Community Survey¹³

Data from the American Community Survey (ACS) is based on a sample and is subject to sampling variability. Sampling error is the uncertainty associated with an estimate that is based on data gathered from a sample of the population rather than the full population. The American Community Survey (ACS) provides users with measures of sampling error along with each published estimate. To accomplish this, all published ACS estimates are accompanied either by 90 percent margins of error or confidence intervals, both based on ACS direct variance estimates.

The margin of error is most often indicated by plus and minus signs followed by a number value. This value represents the range within which one can assert the population value will be found, according to varying levels of confidence. The margin of error gives nuance to the best guess point estimates by providing a more accurate range of data values. Adding and subtracting the margin of error to a point estimate creates the range, or the confidence interval.

Point estimates use statistical techniques, such as regression models, to infer from sample data what the actual value of the characteristic is in the population. These point estimates can be thought of as a best guess of the population characteristic value, given the available sample survey data information. As with any guess or prediction, estimates are only as reliable as the information they are based on. Estimates such as those presented in the ACS can vary in precision, especially in relationship to the overall sample size. A smaller number of sample observations leads to less accurate estimates, while a larger number of sample observations often provide more accurate estimates.

A detailed description of ACS data collection methodology and the survey's sample design may be found at: <https://www.census.gov/programs-surveys/acs/methodology/design-and-methodology.html>.

For more information on using and interpreting ACS data please consult the Census Bureau Documentation: <https://www.census.gov/programs-surveys/acs/library/handbooks.html>.

Geographic Terms and Concepts

States

States are the primary governmental divisions of the United States. The Census Bureau also recognizes the District of Columbia as a state equivalent in the economic census. Data and analysis for the Island territory of Puerto Rico were also included in this report when available and methodologically sound.

Counties (or Statistically Equivalent Entities)¹⁴

The primary legal divisions of most states are termed “counties.” In Louisiana, these divisions are known as parishes. In Alaska, which has no counties, the statistically equivalent entities are census areas, cities and boroughs (e.g., Juneau City and Borough), municipalities (e.g., Anchorage), and organized boroughs. Census areas are delineated cooperatively for data presentation purposes by the state of Alaska and the U.S. Census Bureau. In four states (Maryland, Missouri, Nevada, and Virginia), there are one or more incorporated places that are independent of any county organization and thus constitute primary divisions of their states; these incorporated places are known as “independent cities” and are treated as equivalent to counties for data presentation purposes. Municipios are the primary legal divisions of Puerto Rico. For data presentation purposes, the U.S. Census Bureau treats a municipio as the equivalent of a county in the United States. There are 78 municipios in Puerto Rico, all of which are functioning governmental entities. The District of Columbia has no primary divisions, and the entire area is considered equivalent to a county for data presentation purposes.

Census Tracts¹⁵

Census Tracts are small, relatively permanent statistical subdivisions of a county or equivalent entity that are updated by local participants prior to each decennial census as part of the Census Bureau’s Participant Statistical Areas Program. The Census Bureau delineates census tracts in situations where no local participant existed or where state, local, or tribal governments declined to participate. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data.

Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. A census tract usually covers a contiguous area; however, the spatial size of census tracts varies widely depending on the density of settlement. Census tract boundaries are delineated with the intention of being maintained over a long time so that statistical comparisons can be made from census to census. Census tracts occasionally are split due to population growth or merged as a result of substantial population decline.

Census tract boundaries generally follow visible and identifiable features. They may follow nonvisible legal boundaries, such as minor civil division (MCD) or incorporated place boundaries in some states and situations, to allow for census-tract-to-governmental-unit relationships where the governmental boundaries tend to remain unchanged between censuses. Census tracts are nested within state and county boundaries in the standard census geographic hierarchy.

Estimating the Prevalence Estimates of Heirs Properties in Latino Communities

Using tax-assessment data from LightBox, the estimation process utilized both owner and property characteristics to identify Potential Heirs' Property. This research incorporated a methodology that would capture the fluidity of heirs' property as well as possible on a national scale given data uniformity and availability issues. In this approach, researchers aimed to estimate the prevalence of two classifications of properties: those that are most likely heirs' properties and properties that are at risk of currently being in heirship or may soon become heirs' property. Methodology was implemented to estimate the relative prevalence of two classifications: Most Likely Heirs' Property and At Risk of Being Heirs' Property.

Most Likely Heirs' Property

Most likely heirs' property properties included in this classification have an indication of transfer of ownership upon the owner's death without completing probate and the formal transfer of title.

Properties without indications of formal title transfer in owner characteristics were Selected. Properties with terms in the assessee/owner name which indicated a transfer of ownership upon the owners' death without probate were identified. The use of this terminology is not standard practice across the country. This research selected the terminology that was most commonly used in tax assessment data to signify that the owner had passed away and the property had not completed the formal title transfer process.

Properties with vesting codes which signify ownership by multiple real persons were selected when analyzing the data set. Researchers noticed there were properties that contained indications of estate planning, but the property had not undergone probate. Using the assessee/owner vesting codes, the research model identified properties most likely to be in heirship status due to having tangled titles. Vesting codes identify how the property was transferred from the former owner to the current owner(s). Researchers also noticed a subset of the tangled title properties with indicators of estate planning that may signify that the deceased owner may have chosen a form of familial land control, but the property may not have undergone probate or the legal ownership transfer. The research team also analyzed the owner vesting codes to include only properties owned by multiple real persons. Properties with vesting codes such as "corporation," "doing business as," "government," and "partnership" were excluded. Also excluded were properties with vesting codes that signified sole ownership, joint tenants, living trusts, or a transfer to a spouse.

At Risk of Being Heirs' Property

The research analyzed property characteristics to identify properties with indicators aligned with a lack of clear title. Due to variation across localities in reporting deceased homeowners and updating owner/assessee information, using name indicators may significantly misrepresent the prevalence of the issues. To better represent the relative prevalence of heirs' properties, the researchers also analyzed property characteristics associated with a lack of clear title. The indicators included information on the date of sale, tax exemptions, building quality and condition, and mortgage amount. Properties with all four characteristics were labeled at risk of being heirs' property. In this report, the estimates were combined for all identified properties.

Estimating the Prevalence of Heirs' Property in Latino-Majority Census Tracts

The analysis attempted to further apply this proven approach specifically to communities with a high concentration of Latino residents. Most parcel data utilized for a range of heirs' property analyses do not include indicators of race and ethnicity at the parcel level. In an effort to approximate the prevalence of heirs' properties in Latino communities, the

methodology was applied to census tracts where more than half (51.0 percent) or more of the tract's population identified as Hispanic or Latino within the U.S. Census Bureau's 2020-2024 American Community Survey 5-year estimates. The analysis identified 9,472 tracts (11.1 percent of all U.S. tracts) where more than half of the population identified as Hispanic or Latino of any race. There was at least one Latino-majority tract in 41 of the 52 states and territories including the District of Columbia and Puerto Rico.

Data Limitations and Cautions

Non-uniformity in tax assessment data collection poses a challenge when identifying heirs' property. Localities have varied tax assessment processes and data reporting. Most estimates of heirs' property to date have been limited due to issues associated with data availability. The analysis utilized a robust data set that included all assessed residential properties except vacant properties. Nevertheless, due to missing assessment data, the exclusion of vacant properties, and non-uniformity in assessment processes, the research estimate of the prevalence of heirs' property in majority Latino Census tracts is very conservative.

Additionally, the study attempted to include Puerto Rico in the analysis, but substantial levels of missing, incomplete or inconsistent information within the base parcel data for the territory ultimately necessitated Puerto Rico's majority Latino tracts' removal from the analysis.

Finally, it is extremely important to note that the estimate of most likely or at-risk heirs' presented in this report are for all residential parcels in the identified tracts – and not exclusive to Latino-occupied households. The underlying parcel data used for the analysis does not identify households by race or ethnicity. As a proxy for largely Latino communities, the analysis was limited to tracts where a majority of the population identified as Hispanic or Latino. Overall, 73.8 percent of the population in these tracts are Latino or Hispanic. But it is entirely conceivable that a portion of identified heirs' properties in Latino majority tracts may not be occupied by Latino households.

Facilitated Group Discussions

In April 2025, UnidosUS and HAC facilitated three (3) semi-structured listening sessions to examine the manifestation of heirs' property and title issues within Latino communities. The initiative sought to identify the types of support currently offered by community-based organizations and explore potential roles for intermediary institutions, such as UnidosUS and HAC, in addressing these challenges.

The information gathering sessions included a total of 13 individuals representing nine organizations,⁶ with participants drawn from a wide geographic range including the southern border region, the West, Midwest, East, and Puerto Rico. The diversity of representation contributed to a rich and multilayered discussion.

Guiding Questions:

1. How is heirs' property understood and experienced within your community?
2. What is your organization's approach to supporting generational land ownership and wealth?

⁶ [Congreso de Latinos Unidos, INC.](#), Philadelphia, PA; [The Resurrection Project](#), Chicago, IL; [cdcb](#), Brownsville, TX; [ASHTI](#), McAllen, TX; [Brighton Park Neighborhood Council](#), Chicago, IL; [CRH](#), San Juan, PR; [MAUC](#), San Antonio, TX; [Comite de Bien Estar](#), San Luis, AZ; [Cypress Hills Local Development Corp.](#), Brooklyn, NY

3. In the broader efforts to better understand heirs' property in the housing sector, what do you think is missing in ensuring Latino households and communities are fully represented and their unique needs are considered?

Insights generated through these discussions informed the broader trajectory of the study and contributed to the development of contextually responsive strategies. The facilitated group discussions identified four organizations for in-depth case studies and sustained ongoing engagement with all participants.

Community Profiles

To build on insights generated through the facilitated group discussion, the research team conducted community profiles in four distinct areas to more closely examine how heirs' property issues manifest within different Latino communities and community-based strategies. These profiles provide a deeper investigation into the traditions, legal structures, and economic conditions that shape the distinct pathways through which heirs' property emerges and affects families. Each profile explored barriers to land tenure, access to capital, and the preservation of generational wealth, while also highlighting the strategies used by practitioners, attorneys, and community-based organizations to prevent property loss and promote stability.

This relied on multiple qualitative methods to ensure a comprehensive and grounded understanding of local conditions. These included in-depth interviews with organizational leaders and practitioners, systematic review and analysis of documentation such as program materials, recent publications, and outreach tools, and facilitated roundtable discussions and supplemental conversations with staff and community partners to clarify emerging themes. Together, these methods provided a multilayered perspective on organizational approaches, community needs, and policy environments.

The insights gathered through this approach informed both localized and national recommendations aimed at strengthening heirs' property interventions, supporting culturally responsive programming, and expanding equitable access to legal and financial resources. The case studies aim to contribute to a more nuanced understanding of how heirs' property impacts Latino communities and help identify community-driven strategies to address these challenges.

Each of the organizations featured in this report have established practices and programs that are tailored to the communities in which they work; their work is rooted in learning from their clients, partners, and local governments to design best practices to meet the needs of those they serve. As individual organizations, this means that they take varied approaches to evolving their programs over time.

CRH, MAUC, AHSTI, and BPNC all provided additional information about their programs, contexts, and how they design their work in response.

More About CRH

CRH's cross-sector strategies advance a comprehensive model for long-term community preservation. CRH began their heirs' property work through a program intended to support community health and well-being as related to the built environment, and began addressing heirs' properties as a result.

Through technical assistance to local governments, CRH supports the design and implementation of public nuisance programs and property code enforcement methods that align with community preservation goals. This work ensures that municipal efforts to address blight and vacancy are paired with protections for residents and heirs, preventing displacement while supporting neighborhood revitalization. Similarly, CRH's work with community groups through mapping, planning, and participatory engagement strengthens local capacity to manage and advocate for their own spaces, building the civic infrastructure necessary for long-term change.

CRH's placemaking and property development initiatives serve as visible extensions of this preservation framework. By reinvesting in neighborhoods, CRH is transforming underused or abandoned properties into community assets including affordable housing and cultural spaces. Their first property acquisition itself was an heirs' property, signaling CRH's commitment to modeling preservation-oriented solutions in practice. These projects not only provide tangible benefits to communities but also demonstrate proof-of-concept for policy and legal reforms that support long-term community control.

Advocacy, the organization's connective tissue, ensures that lessons learned in the field inform policy changes at the local and national levels. CRH publishes research, participates in public forums, and partners with universities and nonprofit organizations to expand understanding of heirs' property issues within Puerto Rico's distinct legal and historical context. This sustained engagement ensures community insights are represented and reinforces CRH's credibility as both a community-rooted and policy-savvy institution.

Sustainability for CRH is as much about financial and operational strategy as it is about trust. By diversifying their program areas, cultivating relationships with funders and municipalities, and embedding education and empowerment within every initiative, CRH has positioned itself as a resilient institution capable of adapting to Puerto Rico's evolving challenges. This comprehensive, cross-sector model enables CRH to sustain momentum, deepen community impact, and remain a respected leader in heirs' property work across the island and beyond.

More About MAUC

Like CRH, MAUC recognizes the importance of partnerships in their work to address heirs' property in their community. Collaboration allows MAUC to expand its outreach and sustain its efforts in the long-term.

MAUC's work is grounded in long-standing, reciprocal partnerships that strengthen community capacity and ensure programs endure beyond individual projects or funding cycles. Rather than operating in isolation, MAUC builds collaborative systems that bring together residents, legal and housing professionals, universities, and public agencies to address complex community needs. This partnership-driven approach reflects MAUC's belief that sustainable impact depends on shared infrastructure, mutual trust, and the ability to adapt resources as conditions change, allowing programs to remain responsive and resilient over time.

Across its broader programming, MAUC serves as a convener and connector, creating spaces where partners align expertise and coordinate services for the benefit of Westside residents. Through collaborations with institutions such as St. Mary's University, the University of Texas San Antonio (UTSA), San Antonio Legal Services Association (SALSA), the county clerk's office, and local practitioners, MAUC helps translate specialized knowledge into accessible, community-based services. These partnerships extend into workforce development and education, including training pipelines for bilingual professionals and curricula that equip frontline counselors with practical tools. By investing in relationships and shared solutions, MAUC believes that when partners thrive, community impact is amplified and sustained.

More About AHSTI

AHSTI emphasizes client- and household-centered support programs that are supplemented by community partners and organizations. By highlighting the experiences of households and tailoring services to their individual needs, AHSTI has been able to build trust in their community.

Through its day-to-day work with families, AHSTI functions as a reliable resource in the communities it serves, offering practical guidance and support as households navigate the challenges of maintaining stable housing over time. Rather than focusing on one-time interventions, AHSTI's programming emphasizes continuity and builds long-term relationships with clients through education, counseling, and follow-up services that respond to changing household needs and circumstances. This sustained engagement allows AHSTI to support families not only at key milestones, but throughout the full arc of homeownership.

At the community level, AHSTI coordinates closely with local organizations and public partners to provide accessible and relevant services grounded in lived experience. By aligning counseling, education, and stabilization supports, AHSTI helps to clarify complex systems and reduce barriers that often prevent families from accessing assistance. This collaborative, client-centered approach reinforces trust, strengthens community ties, and supports housing stability in ways that extend beyond individual programs, contributing to broader neighborhood resilience and long-term security for families across the Rio Grande Valley.

More About BPNC

Because of their focus on neighborhood-level interventions, BPNC provides services to families while also advocating for public support for estate planning and inheritance.

BPNC provides community services, such as public benefits assistance, rental and financial counseling, and foreclosure prevention, supporting hundreds of families each month striving toward stability and wellness. Recognizing that homeownership is both a personal asset and a critical component of neighborhood stability, BPNC focuses on proactive education and

support to help residents safeguard their homes and intergenerational wealth. Bilingual staff deliver support through workshops, walk-ins, virtual sessions, and community events, creating trusted opportunities for families to engage with complex topics like inheritance, estate planning, and asset protection in culturally familiar ways. BPNC also works collaboratively with local organizations, nonprofits, and public agencies to make services accessible, responsive, and aligned with residents' needs. By linking housing counseling, financial education, youth programming, and legal navigation, the organization helps inform families about complicated systems, reduce barriers, and foster long-term stability. Through these efforts, BPNC demonstrates how prevention-focused, community-centered approaches can protect homeownership, strengthen neighborhood resilience, and empower families to plan for the future with confidence.

Additional Resources:


BPNC and MAUC have created accessible legal and homeownership guidelines for their communities. These tools allow both organizations to conduct outreach, while also providing potential clients with information about what their programs do, and why their services may be valuable to homeowners. Documents and flyers like these can also equip homeowners with the knowledge needed to avoid fraud or threats made against their home, especially in households with mixed immigration statuses.



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Chicago, IL 60632

What You Need to Remember

- No matter where you are, your home, car, and bank account is yours!
- Thinking of selling your home? It is wise to seek advice before making any final decisions.
- Consult with your financial institution before making changes to your bank account.
- Keep all of your essential documents in one place!

Contact Us

773-523-7110 | www.bpnccchicago.org | email: financialservices@bpncchicago.org



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¿Te has preguntado qué pasaría con tus bienes si fueras detenido o deportado? ¡Déjanos ayudarte a responder tus preguntas y asegurar tu futuro!



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Chicago, IL 60632

Lo que Necesitas Recordar

- ¡No importa dónde estés, tu casa, tu coche y tu cuenta bancaria son tuyos!
- ¿Estás pensando en vender tu casa? Es recomendable buscar asesoría antes de tomar decisiones finales.
- Consulta con tu institución financiera antes de hacer cambios en tu cuenta bancaria.
- ¡Mantén todos tus documentos esenciales en un solo lugar!

Contáctanos

773-523-7110 | www.bpnchicago.org | correo electrónico: financialservices@bpncchicago.org



EL CONCILIO DE LA COMUNIDAD DE BRIGHTON PARK
4477 S. Archer Ave. Chicago, IL 60632

Conozca sus derechos, proteja sus bienes!

Utilice el siguiente formulario como guía para crear un plan con su familia. Guárdelo en un lugar seguro y privado.

Información Importante de Finanzas:

¿A quién puedo contactar para discutir mis opciones?

- **El Concilio de la Comunidad de Brighton Park-Departamento de Servicios Financieros**
Teléfono: 773-523-7110
Correo electrónico: financialservices@bpncchicago.org

Hágase estas preguntas al hacer un plan financiero:

- ¿Quién supervisará sus propiedades y asuntos financieros?
- ¿Quién se hará cargo de sus asuntos financieros si está detenido?

Información de Contacto de Emergencia:

- ¿Quién cobrará mi salario en caso de emergencia?
- ¿Quién administrará mi propiedad?
- ¿Quién pagará mis cuentas?

PRIMERA PERSONA		
Nombre:	Relación:	
Dirección:		
Ciudad:	Estado:	Código Postal:
Numero de celular:	Correo Electronico:	

SEGUNDA PERSONA		
Nombre:	Relación:	
Dirección:		
Ciudad:	Estado:	Código Postal:
Numero de celular:	Correo Electronico:	

Información Sobre Mi Empleo:

EMPLEADOR# 1		
Nombre de Empleo:	Numero de Telefono:	
Dirección:		
Ciudad:	Estado:	Código Postal:
Nombre de Supervisor:	Correo Electronico:	

EMPLEADOR# 2 O DE SU CÓNYUGE		
Nombre de Empleo:	Numero de Telefono:	
Dirección:		
Ciudad:	Estado:	Código Postal:
Nombre de Supervisor:	Correo Electronico:	

Información Bancaria:

CUENTA DE BANCO #1	
Nombre de Banco:	Numero de Cuenta:
Tipo de cuenta: <input type="checkbox"/> De Cheques <input type="checkbox"/> De Ahorros	
Quien tiene acceso a la cuenta?:	

CUENTA DE BANCO #2	
Nombre de Banco:	Numero de Cuenta:
Tipo de cuenta: <input type="checkbox"/> De Cheques <input type="checkbox"/> De Ahorros	
Quien tiene acceso a la cuenta?:	

CUENTA DE BANCO #3	
Nombre de Banco:	Numero de Cuenta:
Tipo de cuenta: <input type="checkbox"/> De Cheques <input type="checkbox"/> De Ahorros	
Quien tiene acceso a la cuenta?:	

Información Hipoteca/Alquiler:

HIPOTECA	
Nombre de Banco:	Numero de Cuenta:
Numero de seguro que utilizo:	Cuanto es su pago?: _____
¿Está atrasado con su pago?	Cuantos meses?

ALQUILER	
Nombre del Arrendador:	Numero de Telefono:
Cuanto es su pago?: _____	¿Está atrasado con su pago?
Cuantos meses esta atrasado?	¿Está en proceso de desalojo?

Información de Vehículo:

VEHICULO #1	
Marca/Model:	Numero de Placa:
Número de bastidor (Vin#):	Nombre de Seguro:
Numero de Telefono de Seguro:	Numero de Poliza:

VEHICULO #2	
Marca/Model:	Numero de Placa:
Número de bastidor (Vin#):	Nombre de Seguro:
Numero de Telefono de Seguro:	Numero de Poliza:

Fracturas Mensuales:

- ¿Quién paga normalmente las facturas mensuales?
- ¿Quién más puede pagar las facturas mensuales?

Tipo de Fracturas	Nombre y Direccion	Telefono	Cantidad	Fecha de vencimiento
Hipoteca/Alquiler				
Impuestos de la propiedad				
Electricidad				
Gas				
Agua				
Telefono de casa				
Cellular				
Prestamo de Auto #1				
Prestamo de Auto #2				
Seguro de Auto				
Tarjeta de Credito #1				
Tarjeta de Credito #2				
Seguro Medico				
Otro				
Otro				
Otro				

Recursos:

- ¿Con quién puedo comunicarme para hablar sobre poderes legales?
 - Chicago Volunteer Legal Services - (312) 332-1624
- Si su empleador no le paga su salario, comuníquese con:
 - Departamento de Trabajo - (312) 793-2800
- Organización de derechos de los trabajadores
 - Centro de Trabajadores Unidos
9546 S. Ewing Ave, Chicago, IL 60617
(773) 349-2806
- Asistencia Legal:
 - Legal Aid Chicago - (312) 341-1070
 - Legal Aid Society of Metropolitan Family Services - (312) 986-4000
 - Beyond Legal Aid - (312) 999-0056



El Concilio de la Comunidad de Brighton Park-Departamento de Servicios Financieros

Teléfono: 773-523-7110

Correo electrónico: financialservices@bpncchicago.org

Fuente de información:

The Resurrection Project

<https://unidosus.org/blog/2016/11/22/know-rights-immigration-resources/>

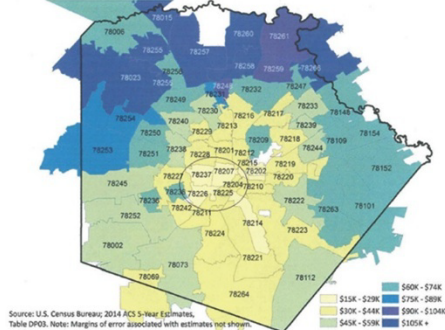
MAUC Homestead Preservation Center

BUILDING STRONGER COMMUNITIES

The Homestead Preservation Center is a vital resource for homeowners who want to maintain ownership of their homes and preserve the socio-cultural fabric their communities. MAUC’s goal to provide resources that help homeowners keep or clear title to their homes, lower their property taxes, and navigate the challenges of these forces, the center helps to ensure that long-time residents can continue to thrive in their neighborhoods. For decades, San Antonio communities and certain zip codes have been facing challenges due to economic segregation. For example, the Westside of San Antonio, despite its proximity to downtown, there have been significant, historic barriers to access, investment, and the necessary supports this community needs to thrive. With such a vulnerable residential community, the threat of gentrification and displacement is already becoming a reality. This is a problem for communities across the city facing the same situation. That is why MAUC is actively addressing this issue of heirs’ property.

The cornerstone of MAUC’s mission is to serve the residents by helping to preserve community assets. There was a tremendous amount of pent up demand for our services. MAUC uncovered that many residents lack a clear title to their property because it was inherited through an informal process. When residents lack clear legal title,

Household Income by Zip Code
Figure 3.25 Median household income



Source: U.S. Census Bureau, 2014 ACS 5-Year Estimates, Table S003. Note: Margins of error associated with estimates not shown.

they have trouble accessing loans to make repairs. The legacy of past “red-lining” practices has meant that district’s housing stock has received comparatively little investment over time and the result is a high concentration of housing in need of repair. Many owner-occupied homes have been passed down through generations of a family, sometimes leaving its residents without legal documentation of ownership. City code and zoning requirements can also complicate rehabilitation or revitalization efforts. The prevalence of unbanked households and a cash-based economy in areas has proven to be a barrier to building the credit necessary to access bank products such as loans to purchase or renovate a house. These factors, among others, shape the experiences of district residents, impacting their homes, neighborhoods, and overall quality of life. If we look at the

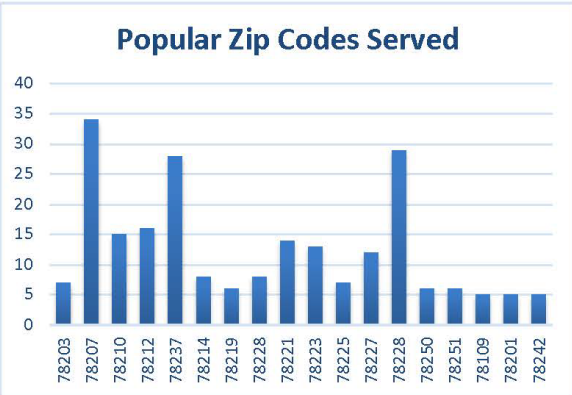
demographics of MAUC’s footprint the Westside of San Antonio, TX the community circled is LMI with an aging housing stock. 62% of homeowners are over 55 years of age. Many other areas across the city if you look at the map have similar issues. Most of the time no estate planning has been done. If a will has been done, they did not probate in time to clear the title. Homes have been passed down from generation to generation without proper documentation. This leads many families to fall into predatory activity and involuntary displacement from their family home.

MAUC launched the Housing Center in 2018 that initially started on San Antonio’s Westside. It was an instant success. MAUC began with a pilot on the Westside and expand to throughout San Antonio. The MAUC Housing Center was a laboratory for addressing community-based housing-related needs and opportunities and served as a model for the implementation of new, more equitable housing investment strategies. The MAUC Housing Center continues to educate, empower and link clients to community partners that will increase economic

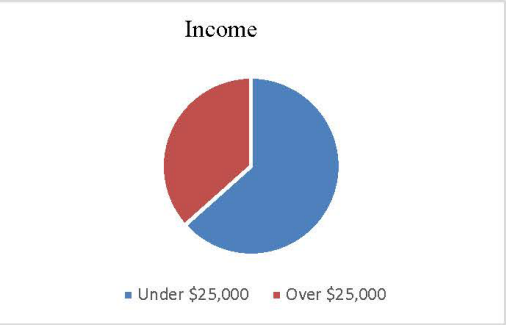
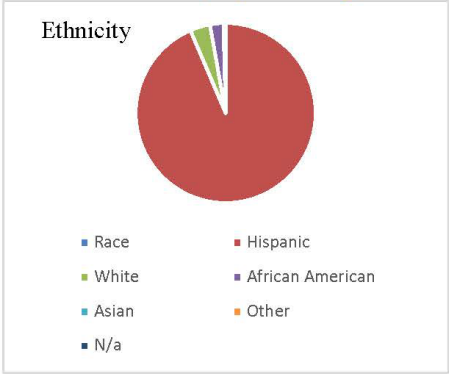


development opportunities, enhance financial empowerment and wealth building for low to moderate income families.

MAUC is working closing with like-minded community partners, to take proactive approach to neighborhood and homestead preservation. Legal review of documents with clients is done through partnerships with UTSA Westside Community Partnership and St. Mary’s Law School. Through these partnerships we are able to have access to attorneys. MAUC works with clients and educates them on the importance of clearing title and on what documents for heirship are needed. MAUC staff does the research and background work with clients. Once clients are ready to see an attorney, they are set up with an appointment with one of our pro bono partners. All meetings and appointments are done in house at MAUC. Everything is done at our location for the convenience of the clients. Once they meet with the attorney they notarize documents with MAUC staff and documents are paid and filed by MAUC. Paying the filing fees for documents is critical to complete the process. As many clients don’t have the funds to pay the fees. As we have learned over the years, documents created for clients will stay unfiled otherwise. To make full impact with clearing title and preventing future tangled heirship issues every client leave with a Transfer on Death Deed (TODD). All documents are paid by MAUC. <https://youtu.be/6gC4-bzbZKo>



Average Age
65.32



This will be the initial point of focus based on the needs seen in the community daily in our community work as households in areas facing a variety of inter- related socio-economic and housing challenges. For example, the Westside has more than 75% of the area’s population is under the age of 35, however, more than 60% of homeowners are over the age of 55, a significant indicator of a generational gap in assets. A heavy concentration of subsidized housing can be found among the almost 70% of the area’s 41,656 housing units that were built prior to 1970. It’s evident that several other locations in the city are dealing with similar issues. The demand is increasing throughout the city, particularly in areas with a high LMI population and communities of color. The graphics above reveal that District 5 isn’t the sole area in need of our preservation work for homes. The demand is increasing throughout the city, particularly in areas with a high LMI population and communities of color.

Through integration, MAUC has created a revolving door for all programs so families can be assisted holistically and lower social determinants of health (SDoH) along the way. These last few years, there has been a focus on housing in the SDoH. Where you live matters and helping people stay housed is a critical piece of the SDoH. Assisting families to maintain their family homes not only creates generational wealth and economic opportunity,

but now families can have a better quality of life and fix homes that in many situations are not in the best quality to live in. They now can seek resources to improve health and living conditions. MAUC has created a revolving door to assist the entire family in a holistic approach. Clients will leave with assistance in all areas of their lives. By lowering SDoH, we can build stronger communities in San Antonio and create generational wealth and economic opportunity for the entire family. Keeping people in their homes assists with anti-displacement strategies and decreases predatory activity in LMI communities.

MAUC'S Integration Model



At this time, we are actively pursuing several grant opportunities and seeking philanthropic support to help fund the MAUC Homestead Preservation Center. With a clear understanding of how important this project is and the positive effect it can have on the community, our commitment remains firm in sourcing the required resources to carry on this impactful work. With our diligent efforts, we are exploring all avenues to secure funding and are optimistic that we will secure the necessary resources to move forward with the project. We remain dedicated to the success of this project and are determined to see it succeed. We are grateful to Congressman Casar for the big-hearted \$850,000 community project funding for the MAUC Homestead Preservation Center. The funding is not for programming or staff. We are seeking funding to sustain and grow our programming at the HPC. Congressman Casar's funding solely focused on infrastructure, specifically renovating the space for the HPC, which MAUC has expanded and moved into as of this past summer. The space allows staff to cater to the needs of clients seeking services at MAUC. Now the HPC is located in its own office space in the MAUC center suite 201, we continue to seek funding to continue our programming.

In 2024 we closed 270 cases and ended the year with 376 homeowners that came through for services to our Homestead Preservation center. Our Waiting list kept growing and growing due to needs from multiple program referrals. For example, the home rehab program through the city has over 40% of applications denied due applicants not having clear title of their homes. We saw the impact we can make and know what it takes to utilize our culturally competent model.

The Mexican American Unity Council, Inc., a private 501(c)3 nonprofit, tax-exempt community development corporation, was established in 1967 and is headquartered in San Antonio's Westside. MAUC is a multiservice organization with a mission to strengthen our communities through housing, education, and economic opportunity. San Antonio with its rich Mexican-American history is home to a population of 2.6 million of which 63% are of Hispanic origin. MAUC is committed to improving the quality of life in our vibrant community by offering a wide array of critically needed community



MAUC HOMESTEAD HEIRSHIP PROGRAM CLIENT BENEFITS

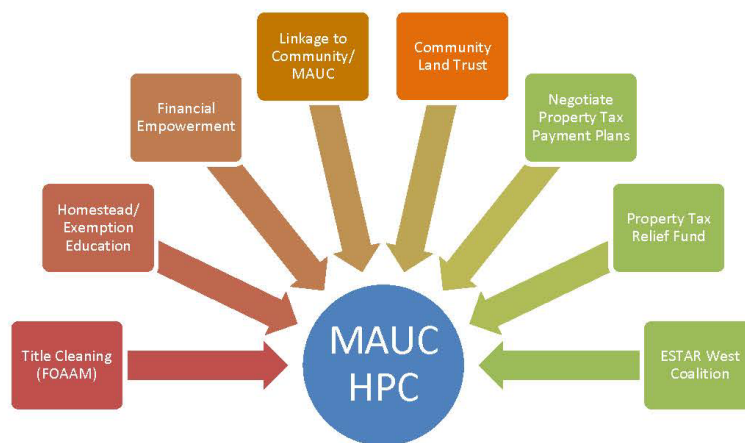


place- based services. Our success is due to the understanding of culture, tradition and linguistic heritage of the diverse individuals we serve. MAUC is committed to creating and preserving livable and sustainable affordable housing and has firmly established itself as a vital entity bridging our communities with our ever-changing world. All of the programs under MAUC’s umbrella fulfill our mission by working together, while leveraging all the organizations resources, to create an interconnected web of efficient services for families in our community.

Through collaborative efforts and a shared commitment to the cause, we believe that we can achieve our goals and make a difference in the lives of those we serve. The Homestead Preservation Center is a critical part, to catalyze the long-term growth, investment, and neighborhood preservation. MAUC will lead a coalition of various organizations with a shared vision of instituting anti-displacement initiatives throughout San Antonio, Texas. Our goal is to ensure that vulnerable communities are protected from displacement, which has become a growing concern due to gentrification and other factors. By working together, we aim to make a lasting impact and improve the lives of those who call San Antonio their home. Through collaborative efforts and a shared commitment to preserving the socio-cultural fabric of the community, we believe that we can achieve our goals and make a difference in the lives of those we serve. Currently, the proponents for this project include: University of Texas at San Antonio, and St. Mary’s University. Through their pro bono legal work MAUC is able to accomplish the preservation of assets for the community.

For the last 6 years MAUC’s Heirship Program has been a staple in San Antonio and pioneered the way to assist communities preserve their neighborhoods and socio-cultural fabric. In a very tangible way MAUC is assisting families create generational wealth and economic opportunities for their families and community. Not only are our services provided to the clients for free and educates them on estate planning, but makes an impact by securing the homeowners asset for their family and future generations. Homeowner can apply for tax exceptions, renovate or apply for programs such as home rehab programs through the city. Over the last 6 years over 800 clients have preserved their home and over 150 million dollars in assets have been preserved. Through the education that comes with clearing titles and creating change over 800 clients have taken preventative measures. Clients have done Transfer on Death Deeds (ToDDs) to stop the cycle of heirs’ property. In 2019 to 2024 the home’s value has gone up close to \$70,000, however, incomes have decreased by close to \$5000. The important effort to maintain individuals in their family homes and community is crucial. Through title clearance, homestead exceptions, and our one stop shop services clients gain access to economic opportunities and can ensure the preservation of homes for future generations.

Below you will find a graphic listing the services the Homestead Preservation Center provides:



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- ² Jean-Pierre, et al., 2023.
- ³ LegalClarity Team, "What Is the New Inheritance Law in Puerto Rico?" LegalClarity, June 27, 2025, <https://legalclarity.org/what-is-the-new-inheritance-law-in-puerto-rico/>.
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- ⁹ U.S. Census Bureau, Understanding and Using American Community Survey Data: What All Data Users Need to Know (Washington, DC: U.S. Government Publishing Office, 2020), https://www.census.gov/content/dam/Census/library/publications/2020/acs/acs_general_handbook_2020.pdf.
- ¹⁰ Ibid.
- ¹¹ The following Federal Register notice notes the goal to produce ACS five-year estimates that are as reliable as those produced with the old decennial census long form: <https://www.federalregister.gov/documents/2010/09/20/2010-23373/american-community-survey-5-year-data-product-plans>.
- ¹² Previously, as late as 2013, the American Community Survey included three-year estimates that covered all geographies with populations down to a 20,000 or greater threshold. This meant there were one-year estimates (geographies with populations 65,000 or greater), three-year estimates (geographies with populations of 20,000 or greater), and five-year estimates (all geographies). Since 2014, there are one-year and five-year products only. The following ACS website describes this: <https://www.census.gov/programs-surveys/acs/guidance/estimates.html>.
- ¹³ "American Community Survey Design and Methodology," U.S. Census Bureau, 2014, <https://www.census.gov/programs-surveys/acs/methodology/design-and-methodology.html>.
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- ¹⁵ "Glossary – Census Tracts" U.S. Census Bureau, April 11, 2022, https://www.census.gov/programs-surveys/geography/about/glossary.html#par_textimage_13.