

A Resident's Guide to Untangling Tangled Titles in Philadelphia

May 2021

Do you know if your name is on the deed of your home?

If your answer is “I don’t know”, then you may have a tangled title. Having a tangled title can pose a variety of legal challenges to home ownership. If you are not sure whether your name is on the property deed, you should start the process now to ensure that you become the legal owner of the property.

Use this guide to get started on the process to untangling a tangled title.

What is a title and deed?

A title is the legal concept of ownership. And a deed is the legal document that confirms a person’s ownership – or that the title is in the person’s name. Without legal ownership, the person who inherits a home may be unable to enter into payment plans for utilities or taxes, modify the existing mortgage, or sell the property.

What is a tangled title?

A tangled title or deed is a title left without a clear owner. Most commonly, this happens if the original home owner dies without a will. With no will, it becomes difficult to prove rightful ownership of the home. Heirs of the original homeowner have a legal right to the property. Therefore, all heirs have to sign over their interest in the property to re-establish ownership in the new owner’s name. This is what makes it a “tangled” title.

Even if a homeowner leaves a will, the title may still become “tangled” if heirs do not probate and administer the will to ensure that their names are added to the deed. Tangled titles can also occur in cases involving deed fraud and rent-to-own agreements.

Is this a big problem in Philadelphia? Why is it so important?

Tangled titles are a major challenge in Philadelphia. According to a Philadelphia VIP study, it is estimated that about 14,000 homes have tangled titles. Having a tangled title makes households more susceptible to losing their homes. Without a clear title, you may be unable to access important programs and services like entering into utility bill or tax lien payment plans, refinancing a mortgage, accessing grants or loans for home repairs, obtaining home insurance, and selling your house. Inability to access these options can make families more vulnerable to losing their homes in two main ways:

1. Inability to access financing for home repairs can cause homes to physically deteriorate and become unsafe for residents, leading to the home being abandoned;
2. Inability to negotiate payment plans of delinquent bills, taxes, or mortgage payments can lead to home foreclosures and the property being sold at Sheriff's sales.

Resolving tangled title issues is critical to ensuring that families can continue to live in their homes in safe conditions. At a city-level, preserving families' homes is a cost-effective way to keep housing units affordable. Untangling tangled title is also essential to helping families build intergenerational wealth by making sure that families hold title to their homes.

How can I resolve my tangled title problem?

Resolving a tangled title can be a time-consuming and costly process. However, there are many organizations that provide legal and financial assistance for low-income residents to resolve tangled titles. This guide includes an updated list of resources in Philadelphia to help residents with tangled titles.

How should I reach out to the organizations?

Contacting Philadelphia Legal Assistance (PLA) or Community Legal Services (CLS) is a good place to start. There are many organizations in Philadelphia that work closely together to assist residents with tangled deeds. If one organization is not well-suited to assist you, they will reach out to the other organizations to see if another organization is able to help. Therefore, to prevent duplication of efforts and streamline the process, it is recommended that you first reach out to one of the organizations and work with them instead of contacting multiple organizations.

Free legal assistance removes a major obstacle for families in resolving tangled titles. However, there may be other administrative fees and taxes that are not covered by these legal services that can easily be thousands of dollars. There are also limited financial assistance programs to help pay for or manage these costs.

Resources for Legal Assistance

Organization	Services Offered	How to Connect
Philadelphia Legal Assistance (PLA) Phone: 215-334-4663 https://philalegal.org	Provides legal advice or representation for clients on issues related to tangled titles (probate, preparing and filing a deed, etc.)	<ul style="list-style-type: none"> • Call the listed number between Mon – Fri from 9am – 5pm • Fill out online intake form
Community Legal Services (CLS) Phone: 215-981-3700 https://clsphila.org	Provides a range of legal services including representation and connecting you to other services.	<ul style="list-style-type: none"> • Call the listed number
Christian Legal Clinics of Philadelphia Phone: 215-399-0064 https://www.clcphila.org	Provides a free initial consultation with an attorney. You may be matched with a free, volunteer attorney or other legal resources in the city. Low-cost referrals may also be arranged.	<ul style="list-style-type: none"> • Call the listed number • Fill out online consultation form on website
SeniorLAW Center Phone: 215-988-1242 https://seniorlawcenter.org	Assistance to probate estates and transfer deeds in order to make seniors the record owner of their home. For residents aged 60+.	<ul style="list-style-type: none"> • Call the listed number between Mon – Thurs from 10am – 12pm
Register of Wills Email: row.pdi@phila.gov	Helping families to connect with free legal assistance	<ul style="list-style-type: none"> • Email to get more information about getting assistance
Philadelphia Bar Association Lawyer Referral and Information Service Phone: 215-238-6333 https://lris.philadelphiabar.org/	Referral service to find an attorney to hire. An initial 30-minute consultation with the lawyer is \$35.	<ul style="list-style-type: none"> • Call the listed number • Fill out online form
Philadelphia VIP https://www.phillyvip.org	Provides legal services and helps match you to pro bono attorneys. VIP does not take individual clients; instead it works with clients referred to them by partner organizations.	<ul style="list-style-type: none"> • Contact PLA and CLS (above)

Resources for Financial Assistance

Organization	Services Offered	How to Connect
Philadelphia VIP – Tangled Title Fund (TTF) Phone: 215-523-9564 Email: tangledtitle-fund@gmail.com	Offers grants up to \$4,000 (\$5,000 on a case-by-case basis) for eligible applicants to cover legal, administrative, and other costs to resolve tangled titles.	<ul style="list-style-type: none">• Call or email the TTF to get up-to-date application instructions (has changed during COVID)
Probate Deferment Initiative – Register of Wills Email: row.pdi@phila.gov	Waive and/or defer probate and deed recording fees related to resolving a tangled title.	<ul style="list-style-type: none">• Email to get more information about getting assistance title.

Background Resources

Bond, Michelle. 2021. “Unclear Ownership Impedes Upkeep and Sale of Houses in Philly. The City Is Working on a Solution.” *The Philadelphia Inquirer*. <https://www.inquirer.com/real-estate/housing/property-will-help-philadelphia-tangled-title-register-20210403.html>.

Brooks, Joshua, Meisenholder, Haley, and Saritha Ramakrishna. 2018. “Holding Ground: Reclaiming the Landscape of Community.”

Community Legal Services. 2021. “Resolving Tangled Titles in Philadelphia.” <https://clsphila.org/consumer-rights/resolving-tangled-titles-in-philadelphia/>.

Philadelphia VIP. n.d. “Legal Problems with Homeownership (Tangled Title): How to Find Out If You Are the Legal Owner of Your House and What to Do If You Are Not.” <https://www.courts.phila.gov/pdf/ejc/Finding-Out-if-You-Have-a-Tangled-Title-Problem.pdf>.

Telander, Luke. 2016. “Heirs’ Property Part I: Preventing ‘Tangled Titles’ and Subsequent Blight in Philadelphia.” <https://www.communityprogress.net/blog/heirs-property-part>.

Related Resources

A Homeowner’s Guide: Public Funding in West Mill Creek
[West Mill Creek + Dunlap Land Bank Storymap](#)

**This pamphlet was written by Amber Kim as part of the Ecological Urbanism class at the Massachusetts Institute of Technology Department of Urban Studies and Planning in May 2021*