

How Cities Can Investigate Tangled Home Titles in Their Jurisdictions

The steps Pew took to research the issue in Philadelphia

City officials concerned about preserving neighborhoods and homeownership are paying increasing attention to “tangled titles”—a term used in Philadelphia to describe a situation commonly referred to as “heirs’ property” elsewhere—which can occur after a homeowner dies if surviving family members don’t take the necessary steps to clarify ownership of property left behind.

Someone living in a home with a tangled title still has all the obligations of homeownership—such as paying real estate taxes and maintaining the property—but with few of the resources and protections afforded to deed holders. Resolving the issue can be daunting, particularly for households with limited means. Left unresolved, tangled titles can undercut family wealth, the preservation of affordable housing, and, ultimately, neighborhood stability. A 2021 Pew Charitable Trusts [report](#) found more than 10,000 tangled titles in Philadelphia, affecting homes collectively worth more than \$1.1 billion—a significant amount of family wealth potentially at risk.

In recent years, the work of advocates and city officials—especially a newly elected register of wills in 2019—elevated the issue in Philadelphia. In 2021, the city increased funding to help unwind tangled titles, and City Council passed a law requiring funeral directors to hand out information sheets about the issue.

Because tangled titles—or heirs’ property—can happen anywhere, researchers interested in the issue in other cities can follow Pew’s process for researching it in Philadelphia.

A key starting point is understanding that the words “deed” and “title” are not wholly interchangeable. Title is the legal right of property ownership, whereas the deed is the physical document that serves as proof of ownership, which should be officially recorded by the government. In most cases, the distinction between the two is immaterial: The person with title is the person named on the deed. A tangled title arises when those two things are out of sync: The person with legal claim to ownership—often living in the house and assuming all the duties of homeownership—is not on the deed.

This happens most frequently when a deed holder passes away and one of the heirs is living in the property; the heir has inherited title—legal ownership of the property—but has not taken the steps necessary to get the deed in their name. Finding this type of tangled title requires researchers to do three things: identify the property; determine who’s on the deed to the property; and check whether the deed holder is dead.

The exact process may differ depending on the data available in each city, but here’s how the steps played out in Philadelphia:

Step 1: Pew identified residential properties from assessment data

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In Philadelphia, this data is maintained by the Office of Property Assessment. We restricted the definition of “residential” to places where the occupant may reasonably be expected to be the owner, including single-family homes, condominium units, small apartment buildings of two to four units, and neighborhood scale mixed-used buildings such as corner stores with residences above. We excluded large apartments, dormitories, nursing homes, boarding houses, and prisons. The result? Roughly 510,000 residential properties.

Step 2: Pew compiled a list of record owner names

Because some properties have multiple owners, our list of residential properties contained approximately 710,000 different record owners, whose names should be the same as the names on the recorded deed. But we found that in Philadelphia, the names in the assessment data were not formatted consistently, which made it difficult to parse first and last names. So, wherever possible, we pulled the names from real estate transfer data based on the Department of Records’ administrative records, which followed a consistent “last name, first name” format.

Step 3: Pew checked for deceased record owners

We submitted name-address pairs to a “deceased suppression” service—multiple companies offer such services, typically marketed as a way to remove deceased people from mailing lists, at a cost of about \$2 per thousand names—to check the names and addresses against the service’s proprietary database, which is built around the Social Security Administration’s Death Master File. To cut down on the number of records to check, we excluded properties owned by corporate or government entities.

Ultimately, we submitted 655,193 owner names to the deceased suppression service, which flagged 29,315 as deceased.

Step 4: Pew put the information together

Our count of tangled titles included two types: properties for which all record owners were deceased, and properties for which a record owner’s death left a surviving record owner to whom ownership would not automatically transfer. The first group, consisting of 9,110 homes, was simple to identify from the data. The second group required further digging.

A property with a mix of deceased and surviving record owners could have a tangled title if the form of shared ownership did not include the right of survivorship, which automatically transfers ownership to the surviving owner or owners if one of them dies. Two of Pennsylvania’s three forms of shared ownership—joint tenancy and tenancy by the entirety—include the right of survivorship. The third, tenancy in common, does not. Under tenancy in common, the deceased’s share of the property passes to his or her heirs but must be recorded on a new deed; without a new deed, the title would be tangled.

The records check found 18,155 properties for which there were multiple owners with at least one of them deceased. In Philadelphia, the form of ownership is not indexed in the Department of Records data; the

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only way to determine the form of ownership—and therefore a potential right of survivorship—is to look at the deed itself. Rather than undertaking the time-consuming process of examining all 18,155 properties individually, we examined a random 1% sample of the deeds, accessed via the Department of Records' website. Of the 182 deeds sampled, 7.1% were owned as tenants in common and thus likely to be tangled. If that percentage held true for all 18,155 properties, then the number of tangled titles would be 1,297.

Taken together, then, the two forms of tangled titles account for the total citywide estimate of 10,407.

Across the country, tangled titles destabilize neighborhoods and put personal wealth at risk. But there are promising signs that more state and municipal governments are trying to address this problem—a process that may be made easier if they build on Pew's experience in Philadelphia.

For more information on tangled home titles in Philadelphia, including additional details on the methodology, read Pew's full report: [How 'Tangled Titles' Affect Philadelphia](#).