

Tangled Titles in San Antonio

What Causes Tangled Titles?

Property owners do not legally transfer title of the home to an heir through a will or transfer on death deed. Upon their passing, the property is inherited by the surviving family members, which results in a percentage of the property being owned by each of them.

Common Terms & References

- Heirs' Property
- Fractionalized Ownership
- Cloudy Title
- Title Issues
- Property Does Not Have Clear Title
- Title is Messy

What Happens to the Property?

1. Limits the family's ability to get a loan on the house for repairs or improvements.
2. Restricts use of the home as an asset or wealth building tool.
3. Increased risk for predatory investors to equity strip the home to purchase without a clear title.

What are Longer-Term Property Consequences?

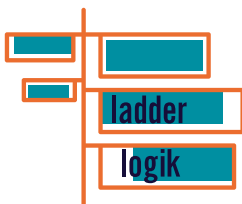
1. Low-income families are unable to access loans to repair their home.
2. Home falls into disrepair and becomes a health hazard to the residents.
3. Eventually, the home is at risk of code violations and demolition if the structure becomes unsafe.

What Can Happen to the Family?

1. Without access to social service and legal support, they can eventually lose their family home.
2. Increased risk of displacement or homelessness.
3. Loss of wealth-generating asset.
4. Risk of trauma caused by forced displacement.

What Happens to the Community?

1. At scale, there is the risk of losing the neighborhood's heritage, personal and social connections, and assets.
2. Increase in the number of abandoned properties, decrease in tax revenue, and lower property values.
3. Increase in wealth inequality in communities of color that destabilizes broader investment strategies.



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