



CASE STUDY

CONVERGENCE UNITING FOR HOUSING AFFORDABILITY PHILADELPHIA®

Untangling Homeownership Barriers in Philadelphia

CONVERGENCE Philadelphia organized a half-day educational convening to address the widespread challenge of tangled titles — a persistent and often invisible barrier to homeownership stability, generational wealth, and neighborhood preservation. Bringing together legal aid providers, financial counselors, lenders, and other housing professionals, the event aimed to clarify how tangled titles form, why they disproportionately affect families of color, and what coordinated strategies can prevent or resolve them. The session improved cross-sector understanding, strengthened referral networks, and laid the groundwork for systemic policy reforms. It offers a replicable model for other cities confronting similar challenges.

THE PROBLEM: TANGLED TITLES AS A SYSTEMIC BARRIER TO WEALTH AND STABILITY

Tangled titles (also known as heirs' property) represent a quiet but profound challenge in Philadelphia. Each year, more than 10,000 homes are affected when residents live in properties they rightfully inherit but cannot legally claim because their names never appear on the deed. These situations typically arise from informal family transfers, the absence of wills, or generations of undocumented inheritance. Without a clear deed, families cannot access home repair grants, refinance, maintain insurance, or legally transfer the property — cutting them off from the pathways that build and sustain intergenerational wealth.

According to The Pew Charitable Trusts' 2021 report, *How Tangled Titles Affect Philadelphia*, resolving a tangled title — which usually requires an attorney — costs about \$9,200 for a home valued at the median of \$88,000. The time and cost required to clear a title often place solutions out of reach for many low-income families. These barriers compound over generations, weakening neighborhood stability and disproportionately harming Black and Brown households.



THE APPROACH: A CROSS-SECTOR EDUCATIONAL EVENT TO BUILD SHARED UNDERSTANDING

To address this issue, CONVERGENCE Philadelphia organized a half-day educational event. The session was designed not for residents, but for the professionals who regularly engage with homeowners — lenders, real estate agents, counselors, and attorneys — many of whom lacked a comprehensive understanding of how tangled titles emerge and what resources are available.

The event began by grounding participants in the legal and historical context of deed transfers, inheritance processes, and the inequities that exist in these systems.

Experts from Philadelphia VIP, Senior LAW Center, Philadelphia Legal Assistance, and Clarifi presented the pathways through which tangled titles are formed, the financial and legal obstacles families face, and the services available to help them navigate the process. These organizations also clarified the preventive power of estate planning, particularly will-writing, as a straightforward way to avoid crisis in the next generation.

A hallmark of the convening was the intentional mix of sectors in the room. Legal professionals explained how cases move through probate; lenders discussed how unclear ownership prevents financing; financial counselors shared strategies to stabilize families during the long resolution process; and nonprofit partners mapped out how to refer individuals for help. As one Clarifi leader noted, even well-intentioned practices, such as adding multiple family members to a deed, can create complex ownership structures that later impede resolution.

The day closed with collaborative discussions focused on identifying system-level gaps and designing cross-sector strategies. Participants began outlining actions such as building referral pipelines, clarifying points of intervention for lenders and counselors, and examining where policy change is needed to simplify probate procedures.

LESSONS LEARNED

The convening revealed several insights critical to both understanding and solving tangled title issues.

EDUCATE AND ENGAGE “GATEKEEPERS”

Educating “gatekeepers”—the professionals who interact with homeowners daily—creates a significant impact. The more they understand the warning signs and referral options, the earlier families can access help.

ACKNOWLEDGE THE COMPLEXITY OF THE PROBLEM

Framing tangled titles as a complex problem rather than an individual failing fosters empathy and encourages professionals to adopt long-term, structural solutions. The event also highlighted the importance of assembling diverse players; no single sector sees the full picture, but together they can map the entire system and identify leverage points.

COMBINE EDUCATION WITH ACTION

The combination of education and action planning proved essential. Participants expressed that information alone was insufficient without dedicating time to translating it into commitments.

REPLICATION TIPS FOR OTHER CITIES

Cities facing similar challenges can draw from Philadelphia's model.

1. Begin by bringing the right people together:

In particular, lenders, counselors, real estate professionals, legal aid providers, and government agencies are key players. Ground the conversation in both data and lived experience then build a shared understanding of how tangled titles form, how inequitable systems perpetuate them, and what preventive measures (such as estate planning) can interrupt the cycle.

2. Plan an event that combines education and

action: In designing the event, include time for structured action planning so participants leave with concrete next steps. Offer clear referral pathways that outline exactly how professionals can connect families with legal or financial support. And ensure that the work does not end with a single convening.



CONCLUSION

Philadelphia's next steps include cross-sector working groups focused on mapping systemic barriers, developing pilot programs, advocating for streamlined probate processes, and designing financial tools to help families navigate costs. This case demonstrates that when communities coordinate across legal, financial, housing, and government sectors, they can make meaningful progress toward stabilizing homeownership — one family and one policy change at a time.