WHAT TO LOOK FOR

Check that your name is listed in your deed as the grantee.

The person - or persons - whose name appears as “grantee” is the owner of the property. If you - perhaps along with your current or late spouse - are the grantee, you know that you are the record owner of your home.

If your name does not appear in the most current deed as grantee then you are not the legal owner of the home.

If additional names (other than your spouse) are listed as grantees you may have a problem. You can begin to address it by consulting with SeniorLAW Center or an attorney of your choice.

CLUES THAT SOMEONE ELSE MAY OWN THE HOME

- Your name is not on the deed.
- Tax bills come to your home in another person’s name.
- L&I code enforcement notices arrive at your home in another person’s name.

SORTING OUT OR TRANSFERRING THE LEGAL OWNERSHIP OF PROPERTY CAN BE COMPLEX AND CONFUSING. IF YOU THINK YOU HAVE A PROBLEM OR IF YOU ARE CONSIDERING TRANSFERRING THE DEED TO YOUR PROPERTY TO ANOTHER PERSON, CONSULT AN ATTORNEY.

SeniorLAW Center
Homeowners Assistance Program
100 S. Broad Street, 18th Floor
Land Title Building
Philadelphia, PA 19110

215-988-1244
Intake Line: 215-988-1242

THE DEED TO YOUR HOME

A SENIOR CITIZEN’S GUIDE TO DEEDS
WHO IS THE LEGAL OWNER OF YOUR HOME?

If you are a renter, or have moved into a relative’s or friend’s house, it is clear that the home is owned by someone other than you.

What if you put your house “in trust” for your minor children? Then your legal ownership may have ended when your children grew up, and you cannot remove their names from the deed without their permission.

If a friend or relative left you a house in a will, you are still not the legal owner, until the deed is legally changed.

If you have been living in a relative’s home since that person died, unless your name appears on the current deed you are not the legal owner of the home. You may need to probate one or more estates to gain legal ownership.

Even if you have lived in your family home all of your life, if you have paid off the mortgage on the property, paid for repairs over the years and paid the real estate tax bill each year, you are not necessarily the legal owner.

None of these factors determines the legal ownership of a house. Mere possession of a house, even if you pay all the expenses of living there, is not equal to ownership under the law. Then what does make you the legal owner?

The person whose name appears on the current deed to the house or other property is the owner by law.

If you are not the legal owner, you cannot get property-tax rebates, home repair grants and many loans.

WHAT IS A DEED?

A deed is a document that transfers the legal ownership or “title” of property from one person to another. It serves as proof of ownership, excluding all others from claiming ownership.

In a typical deed, property is transferred by a grantor (the person selling or giving the property) to a grantee (the person buying, inheriting or otherwise receiving title to the property). The grantor signs the deed and gives it to the grantee, who thereby becomes the new owner.

The new owner files or “records” the deed in the Recorder of Deeds office, so that the county, and anyone else who checks, will know that he or she owns that property. This recording is the reason for the term “record owner” or “owner of record.”

WHERE CAN I OBTAIN A COPY OF THE DEED TO MY HOME?

You should have a copy of your deed with other important papers, in your home or your safe deposit box.

If you don’t have the deed, you can get a copy from the Department of Records in City Hall, Room 154. This is the official recording office for Philadelphia County. The copies will cost $2 per page, and most deeds are four pages or less. Call 215-686-2296 to find out when the office is open.