



NEIGHBORHOOD
LEGAL SERVICES

Because Justice is for All

Tangled Title

What is a Tangled Title?

A tangled title exists when the current occupant of the house is not on the deed, but believes themselves to be the owner. This usually happens after a parent passes away without a will or without having put the current occupant's name on the deed. With no record transfer of the home title, ownership of the property remains with the original owner.

How does a Tangled Title affect people?

Occupying, caring for, or paying the bills for a home does not make someone the homeowner. To be the owner, your name must be on the deed. Without this, families may not be able to get a loan, make repairs, access to payment plans for delinquent water, sewer, real estate tax, or other bills, leading to a Sheriff's sale of their homes. Other consequences can include inability to obtain homeowner's insurance or transfer the title in the future. The end result may be the family living in unsafe conditions or even becoming homeless.

How can NLS help?

Neighborhood Legal Services is committed to helping low-income community members obtain legal assistance. If you suspect that there may be a tangled title issue, contact NLS. We offer 24/7 online intake at www.nlsa.us and telephone intake **Monday - Friday** from **9:00 am - 1:00 pm** at **1-866-761-6572**.

Identifying Tangled Titles

Is someone other than you listed on the last recorded deed as the owner?

Are tax bills coming to you in the name of a deceased individual?

Are mortgage statements coming to you in the name of someone else?

Did a relative or family friend pass the home to you without leaving a will?

Have you been denied services available only to homeowners because your name is not on the deed?

If you answered yes to any of these questions, you may have a tangled title.

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LEGAL SERVICES CORPORATION

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