

Preserving Heirs' Property in Bexar County:

Scope, Risk, and Opportunities
to Protect Family Assets



ACKNOWLEDGEMENTS

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TABLE of CONTENTS

- 04 Background
- 06 Estimating the Number of Residential Heirs' Properties
- 11 Predicting Risk of Heirs' Property
- 13 What We Heard from Residents
- 17 Recommendations
- 21 Appendix A. Full-Sized Maps
- 25 Appendix B. Approach and Methods
- 29 Endnotes

This work was undertaken for two primary purposes: to estimate the number of heirs' properties with tangled title in Bexar County and to identify areas of the county where residential property is at greatest risk of becoming heirs' property over the next five to ten years.

To complement these estimates, a community conversation ("plática") gathered local residents' experiences with homeownership, home inheritance, and title issues, ensuring that the data are centered on and co-written with the community.



Figure 1. Percent of Bexar County households with income less than 80% of area median income (AMI), by census tract, 2024

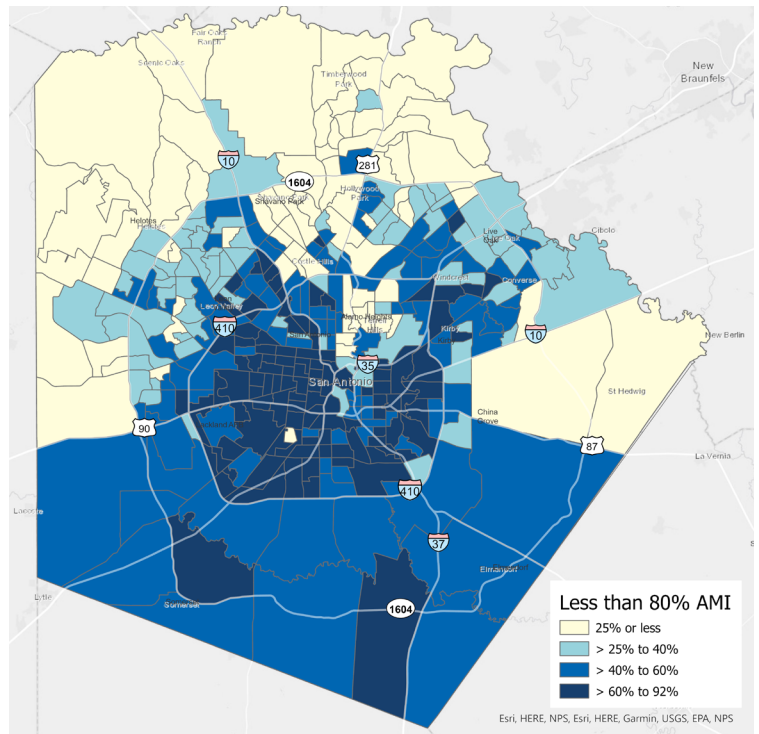
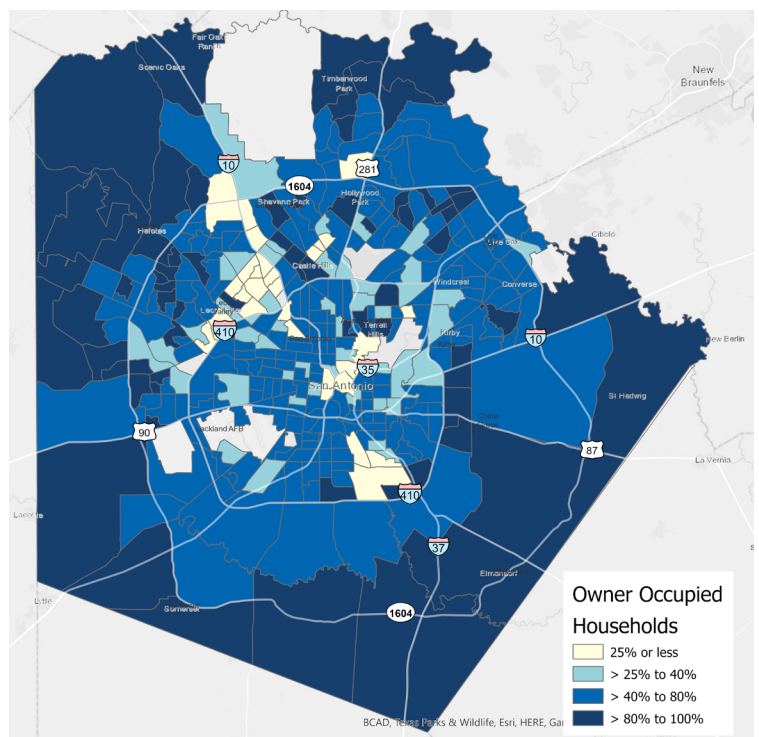


Figure 2. Percent of Bexar County households that are owner occupied, by census tract, 2024



Source: U.S. Census American Community Survey 2024 5-Year Estimates: Tables B19001 (income) and B25106 (owner-occupancy/tenure)

BACKGROUND

San Antonio, Texas, is one of the most economically segregated cities in the United States,¹ with higher incomes and resources overwhelmingly concentrated in the northern half of Bexar County. One important factor in financial stability and asset accumulation, however, defies that geographic disparity: homeownership. In fact, as shown in Figures 1 and 2 to the right, some of Bexar County's highest rates of homeownership are in low- and moderate-income neighborhoods in the southern half of the county. Moreover, compared to the more affluent northern half of the county, more homeowners on the East, South, and West Sides own their homes free and clear, without a mortgage, often because the home was purchased decades ago and passed down within the family over generations.

A subset of these families informally inherited their home without formal transfer of title, meaning that the current occupant's name is not on the title to the home. Without clear title, these homeowners cannot access the equity in their home, either to use it as collateral to, for example, build a business or to finance home repairs and maintenance. Two major issues contribute to that locked-away value: fractionated ownership, where many heirs own the property in common, and lack of clear title, or tangled title. Tangled title occurs when either a property owner died without a formal estate planning document like a will or transfer on death deed in place² or the necessary legal steps were not taken to put the deed in the heir's name.³ "Heirs' property" is the term for homes passed down informally or without a legal record in this way.

A common scenario is that many family members, perhaps of multiple generations, together own a home to which no one holds clear title. One family member may be living in the home, with or without the consensual or legal agreements of the other family members who share in the ownership of the home, or the home may be rented out to an unrelated third party.

The person living in the home may or may not be the one paying property taxes; in some cases, the property taxes are not paid at all, and family members may not realize it, leading to the loss of a home in a foreclosure auction. An Asset Funders Network study for Dallas and Tarrant Counties found that over 50% of all foreclosures were heirs' properties.⁴

Fractionated ownership and tangled title do not always go hand in hand. For example, a home could be passed down to a single heir outside of a will or other means of transferring the deed, meaning ownership is not fractionated but the heir does not hold clear title. Conversely, the home could be left to eight children collectively via a probated will, resulting in a situation with clear title but fractionated ownership.

This work was undertaken for two purposes: to estimate the number of residential heirs' properties with tangled title in Bexar County, whether fractionated or not, and to identify areas of the county where residential property is at greatest risk of becoming heirs' property over the next five to ten years. For purposes of this brief, heirs' property is defined as residential property that has been passed down over generations without a formal transfer of the property deed through a will or other legal instrument.



Why Residential Heirs' Properties Are Vulnerable

IMPACTS HOME CONDITION AND LIVABILITY

Owners with tangled titles typically cannot access the value of their home to fund maintenance or repairs, either through underwritten, income-based home rehabilitation programs like those operated by the City of San Antonio or home improvement loans and home equity lines of credit offered by financial institutions.

HINDERS AFFORDABILITY

Tax exemptions such as the senior citizen homeowners' exemption are only applied to the owner's co-ownership interest in the property, even if the individual resides in the home full-time. This rule costs homeowners thousands of dollars a year in additional property taxes.⁵

MAKES HOME VALUE UNAVAILABLE TO BE USED AS AN ASSET OR WEALTH-BUILDING TOOL

Properties with tangled titles are "dead capital," not available to support wealth-generating opportunities such as funding a business.

INCREASES THE RISK OF PREDATORY OR COERCIVE SALES

"Acquiring a single relative's fractional interest in a property, no matter how small the interest, gives the speculator the right to file a partition lawsuit forcing the sale or division of the family property. Because families with heirs' property tend to be 'property rich and cash poor,' simply the threat of a partition lawsuit is often enough to force the heirs to sell at a bargain."⁶

THREATENS NEIGHBORHOOD CHARACTER AND COMPOSITION

"At scale, there is the risk of losing the neighborhood's heritage, personal and social connections, and assets." In addition, widespread tangled titles exacerbate "increases in wealth inequality in communities of color that destabilize broader investment strategies."⁷

ESTIMATING THE NUMBER OF RESIDENTIAL HEIRS' PROPERTIES

ESTIMATES BY PROPERTY TYPE

KEY POINTS

12,000

Bexar County has an estimated 12,000 heirs' properties across all residential property types combined, comprising 2.1% of total residential properties examined.

92%

Single-family homes make up about 11,000 (92%) of all estimated heirs' properties, with mobile homes (with or without land) totaling about 500. Over 300 vacant lots and over 100 duplexes/triplexes are estimated to be heirs' properties.

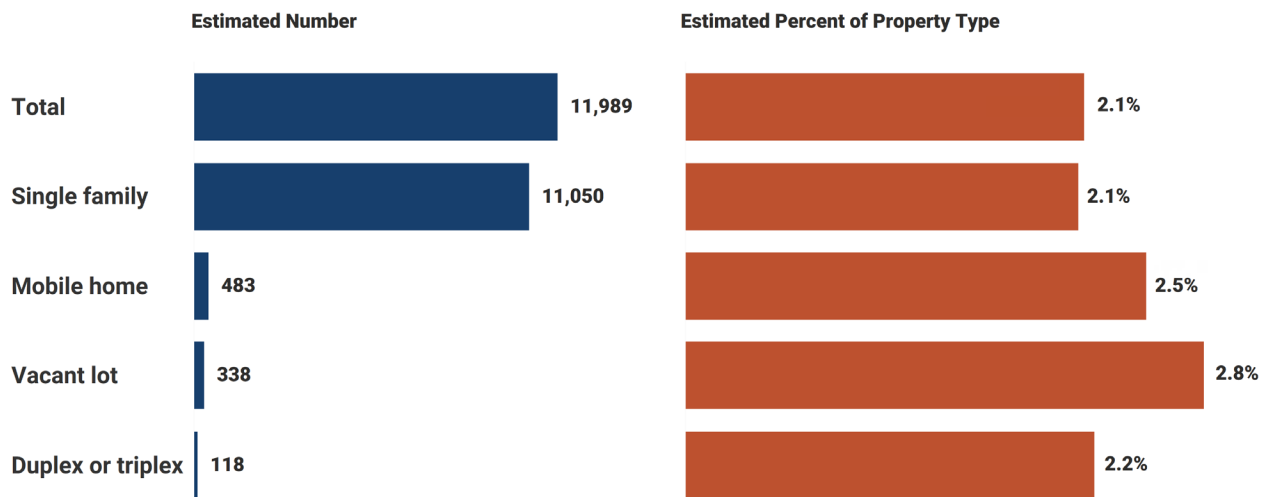
2.8%

At 2.8% of total properties of that type, heirs' property appears most common among vacant lots, followed by mobile homes at 2.5%.

Three methods were layered (see Appendix B, Approach and Methods) to estimate the number of heirs' properties for four residential property types (Figure 3): single family homes, multifamily duplexes and triplexes, mobile homes with or without land, and residential vacant lots, most of which are surmised to be sites of demolished homes. The emphasis was on the estimation of heirs' properties with tangled titles rather than fractionated ownership with clear titles.

Using 2024 parcel data from the Bexar Central Appraisal District (BCAD), detailed estimates were modeled for each combination of record characteristics, such as property type, styling of owner name, match with deceased suppression list record, and title research result. Those detailed estimates were also adjusted for estimated "false negatives," or true heirs' properties that were not identified through the methods used.

Figure 3. Estimated number of residential heirs' properties and percent of total residential properties, by property type, Bexar County



Source: Author calculations using Bexar Central Appraisal District parcel data, vintage 2024

These estimates should be interpreted and used with caution, with greater focus on the relative scale rather than the absolute number of heirs' properties. Differences among property types also likely "hold water." For example, about nine in ten heirs' properties are single-family homes. However, as a percentage of their categories, vacant lots and mobile homes—particularly those on owned rather than rented land—are more likely to be heirs' properties.

Impact of Investor Activity on the Estimate

Many members of the Local Housing Advisory Council for Community Research, who convened to inform this work through input on methods, results, and dissemination, feel that the true number of heirs' properties in Bexar County is far higher than the estimates generated. They are almost certainly correct, as the methods are imperfect. However, the perceived underestimation may be related to investors purchasing large numbers of heirs' properties since the COVID-19 pandemic began. Consequently, while title defects likely persist, these properties are no longer classified as heirs' properties. High investor activity in the local market is not in question: a 2022 report by the National Association of Realtors (NAR) found that institutional

KEY POINTS

- Investor purchases over the past five years have changed the status of likely thousands of properties from current heirs' property to former heirs' property, but without resolving title issues.
- Reselling these properties to non-investor homebuyers using Special Warranty Deeds shifts risks deriving from title defects to the buyer, who may not understand those risks and the resulting limitations on their ability to sell the property in the future. (See text box on page 9: **How Homebuyers Are Affected When Investors Flip Heirs' Property**.) Special Warranty Deeds limit the seller's liability for any title defects or liens that predate the seller's ownership of the property, and thus may be used more often with heirs' property. Special Warranty Deeds have increased as a percentage of total Warranty Deeds over the past several years, peaking at 42% in 2024, a level not seen since the Great Recession.

buyers accounted for a staggering 46% of all home purchases in Bexar County in 2021. That rate is 1.6 times the Texas rate of 28%, which is, in turn, 1.5 times the Georgia rate, the state with the second-highest share.⁸ Unfortunately, that data is the most recent available.

“Every week they [investors] call on the phone.”

- Plática participant

The proportion of those investor home purchases that were heirs' property is unknown, but the use of Special Warranty Deeds may offer some clues. An investor who wants to sell a property with known title defects, as would be the case for heirs' property with tangled title, has two avenues to do so: sell after curing the title defects, which may take years and thousands—or tens of thousands—of dollars, or sell without warranting against those known title defects. General Warranty Deeds do warrant against title defects for the property's entire chain of ownership over time, but Special Warranty Deeds limit the seller's liability for title defects, liens, and other encumbrances to those incurred during their ownership of the property. (See text box on page 9: How Homebuyers Are Affected When Investors Flip Heirs' Property.) Thus Special Warranty Deeds provide a legal way to sell the property with the title defects, shifting liability to the buyer and imposing no requirement on the seller to disclose those defects. Similar to the way that a seller may convey the property itself “as-is,” avoiding any liability for repairs or other work the buyer later discovers is needed, the seller who uses a Special Warranty Deed is conveying the property title “as-is,” avoiding liability for any title defects that predate the seller's ownership of the property.

Thus, if investors are buying and selling properties with known title defects, one would expect to see an increase in Special Warranty Deeds as a proportion of total deeds of sale. An analysis of detailed data on deed activity trends in Bexar County is beyond the scope of this research. However, a query of simple counts of Warranty Deeds via the public search tool on the County

Clerk's website⁹ indicates that Special Warranty Deeds typically make up 25% to 30% of total Warranty Deeds in any given year. That percentage reached 42% in 2024 and 38% in 2025—proportions not seen since the Great Recession in the late 2000s.

Limiting the search to deed records with “subdivision” in the Legal Description field, which in theory should narrow the focus to residential property and particularly single-family homes, yields dramatically higher counts for 2024 and 2025. That spike could reflect increased “churn” in property ownership, but it also could reflect a recent change in conventions for recording legal description.

Given the current cost of property maintenance and property tax expenses, which are rising in parallel with home values, it would not be unreasonable to surmise that investors who bought properties prior to 2024 are now working to move properties out of their portfolios. Thus, a number of those properties are making their way into the hands of individuals and families who may not realize they are buying property with a tangled title or may knowingly accept the risk because they need a home and cannot afford rising rents.

More research is needed to understand both the relative increase in the use of Special Warranty Deeds and the overall spike in Special Warranty Deeds for a subset of properties. If Special Warranty Deeds are being used to hide title defects from homebuyers who do not understand the risks, buyer education campaigns and local and state policy interventions may be needed.



How Homebuyers Are Affected When Investors Flip Heirs' Property

The four deed types most commonly used to transfer real property in Texas are General Warranty Deeds, Special Warranty Deeds, Deeds without Warranty, and Quitclaim Deeds.

General Warranty Deeds expressly “warrant” or **guarantee the deed against title defects¹⁰ throughout the entire chain of title**—150 years or more in San Antonio’s oldest neighborhoods. General Warranty Deeds are the safest deed type for anyone trying to guard against buying property that someone other than the seller has a legal claim to.

Special Warranty Deeds **guarantee against title defects only for the period in which the seller owned the property**, relieving the seller of any responsibility for title defects predating their purchase of the property. The risk for earlier defects is shifted to the buyer, who may or may not get title insurance.

Deeds without Warranty convey title **without any guarantee at all** against title defects.

Quitclaim Deeds, which are not true deeds at all, simply **terminate all rights to or interest in the property** that the Quitclaim Deed grantor may have or claim.¹¹

Investors are, in general, willing to accept far more risk than families buying a home to live in, particularly if they are confident that they can sell the property for several times what they paid. Investors can buy heirs’ properties using a Special Warranty Deed, perhaps “papering over” the title with Quitclaim Deeds and Affidavits of Heirship,¹² then sell the property to prospective owner-occupants or other investors, again using a Special Warranty Deed that limits their title-defect liability just to the handful of months or years that they owned the property. To account for the fact that virtually all traditional mortgages require clear title, the investor can arrange financing for the buyer through a corporation or a family trust structure set up to earn profit by financing these kinds of home purchases.¹³

While other investors doubtless understand the risks of buying a property via Special Warranty Deed, ordinary homebuyers may not. Alternatively, they may understand and accept the risk because no other affordable home is available for purchase or because they cannot access any traditional means of financing the purchase. When that homeowner eventually wants to sell, they will likely find that the pool of buyers is limited to investors who are willing to accept title defects. Those investors are then in a position of power to offer less than the property is worth. In this investor-driven “micromarket,” ordinary homebuyers must buy high and sell low, and title defects become buried like legal and financial landmines, out of sight and ready to explode at any time.



Relationship to Tax Delinquency

Many analyses have found a link between heirs' property and property tax delinquency and foreclosure.¹⁴ In Texas, a recent Asset Funders Network study found that at 18% vs. 1.8%, Tarrant County residential heirs' properties were 10 times as likely as non-heirs' properties to have at least two years of property tax delinquency.¹⁵

As this study used different methods to identify heirs' properties, an apples-to-apples comparison with the Tarrant County calculation is not possible. However, the research team was able to compare tax delinquency between "flagged" and "unflagged" properties for 2024, the most recently completed tax year. Properties are flagged if an owner name and address match against a deceased suppression list, if the owner information fields contain one or more text signifiers (see Appendix B, Approach and Methods), or both. A large proportion, but not all, of these flagged properties appear to be heirs' properties; conversely, only about half of the 95 known heirs' properties were flagged using these methods.

However, clear differences between flagged and unflagged properties did emerge. Data limitations meant that delinquencies of two or more years were difficult to analyze, but for every property type, flagged properties were far more likely than unflagged properties to be delinquent in 2024, the most recently completed tax year (Figure 4). Perhaps unsurprisingly, the highest delinquency rate among flagged properties (45%) was for vacant lots. The largest disparity, though, was among single-family homes, where flagged properties (17.6%) were over five times as likely as unflagged properties (3.3%) to be delinquent. At a ratio of just 1.9, mobile homes without land had the narrowest gap in delinquency rate between flagged versus unflagged properties.

KEY POINTS

- For each property type, **residential properties flagged as possible heirs' property were two to five times as likely as unflagged properties to be delinquent on property taxes for 2024**, the most recent completed tax year.
- **Single-family homes flagged as possible heirs' property were over five times as likely as unflagged single-family homes to be delinquent** on 2024 property taxes.
- **The highest delinquency rate among flagged properties (45%) was for vacant lots.**

Figure 4. Tax delinquency for Bexar County residential properties, flagged vs. unflagged as possible heirs' property, with ratio of delinquency rates per property type, property tax year 2024

		Pct Currently Delinquent	Delinquency Ratio
Total	Flagged	19%	4.7
	Unflagged	4%	
Single family	Flagged	18%	5.4
	Unflagged	3%	
Mobile home with land	Flagged	31%	3.0
	Unflagged	10%	
Mobile home without land	Flagged	36%	1.9
	Unflagged	19%	
Vacant lot	Flagged	45%	5.3
	Unflagged	9%	
Duplex or triplex	Flagged	14%	4.2
	Unflagged	3%	

Source: Bexar Central Appraisal District, Bexar County Tax Assessor-Collector, and author calculations

PREDICTING RISK OF HEIRS' PROPERTY

KEY POINTS

- **Bexar County has about 51,000 homes owned by someone aged 75 or older**, an age group generally at a higher risk of death in the next five to 10 years than homeowners overall.
- **The largest numbers of older-homeowner households are in the northern wedge between I-10 West and Converse, the far northwest side, and neighborhoods west, south, and southeast of downtown inside Loop 410.**
- A more nuanced picture emerges when issues associated with heirs' property are factored in: longtime ownership of the home, free and clear ownership, low income, lower educational attainment, and limited English-language proficiency. **A larger portion of the near-West Side and the entire area southeast of I-35 emerge as at "higher" or "highest" risk of heirs' property, particularly heirs' properties with tangled title.**

Two simple approaches were used to identify areas of the county where properties are at relatively greater risk of becoming heirs' property in the next five to ten years. Both maps below use Statistical Small Areas, or SSAs, which are statistically grouped clusters of Census Tracts. SSAs offer the size advantages of ZIP Codes when looking at data below the county level but have more geographically and socioculturally logical boundaries than those defined by efficient mail delivery routing.

The first approach is to identify areas with high numbers of older homeowners. Bexar County has about 51,000 homes owned by someone aged 75 or older, an age group that is generally at a higher risk of death in the next five to ten years than homeowners overall. Figure 5 below shows sizable numbers of older homeowners in neighborhoods across the county, with the highest numbers in three areas: the northern wedge from I-10 West east to Converse, the far west/northwest part of the county along and outside of Loop 1604, and finally neighborhoods west, south, and southeast of downtown inside Loop 410.

The picture changes somewhat when issues associated with heirs' property are factored in (Figure 6). Two of these factors—ownership of the home since before 2000 and ownership without a mortgage—serve as proxy

measures for generational ownership over decades without recent engagement in a formal mortgage lending process. The other three relate to poor access to legal information and services: low income, educational attainment not exceeding a high school diploma or GED, and limited English-language proficiency. (A detailed description of this risk index is provided in Appendix B, Approach and Methods.)

"Yes, the neighborhood I live in, 27 years ago [it] was a very 'perky, well-kept yards' type of family homes. Now it is slowly deteriorating due to elderly living longer and dying.

- Plática participant

Adjusting for these risk factors changes little in the far-north and northwest areas of the county. However, a larger portion of the near-West Side and virtually the entire area southeast of the I-35 diagonal emerge as at "higher" or "highest" risk of heirs' property, particularly heirs' properties with tangled title.

Figure 5. Estimated number of owner-occupied households where householder is age 75 or older, by Statistical Small Area (SSA), 2024

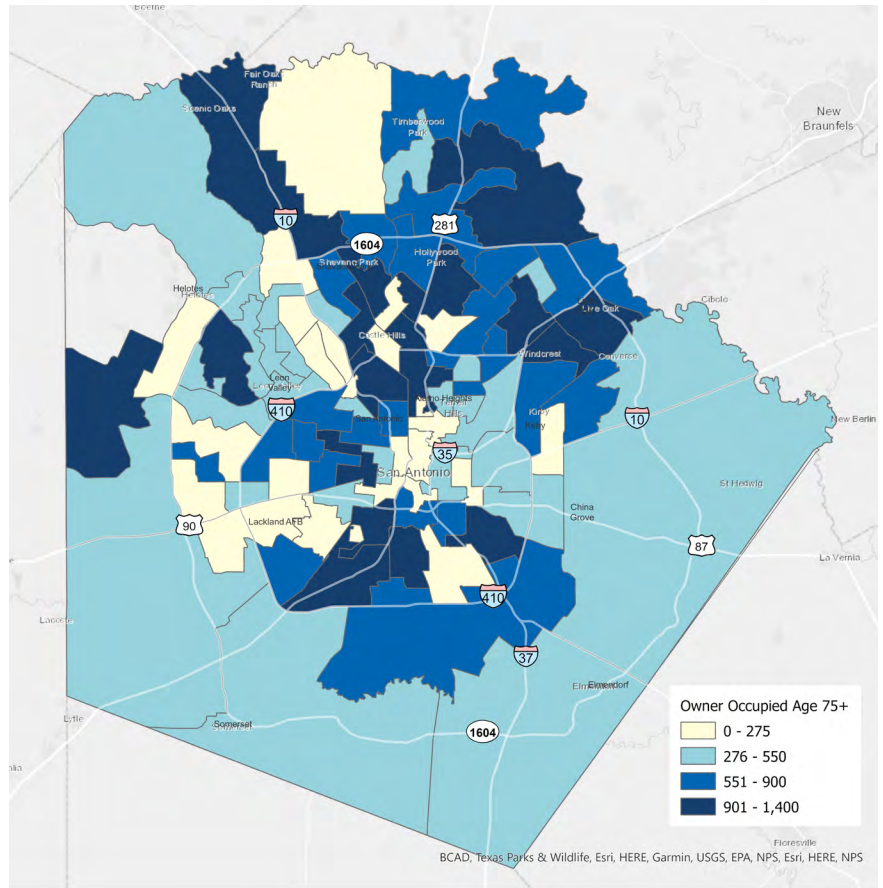
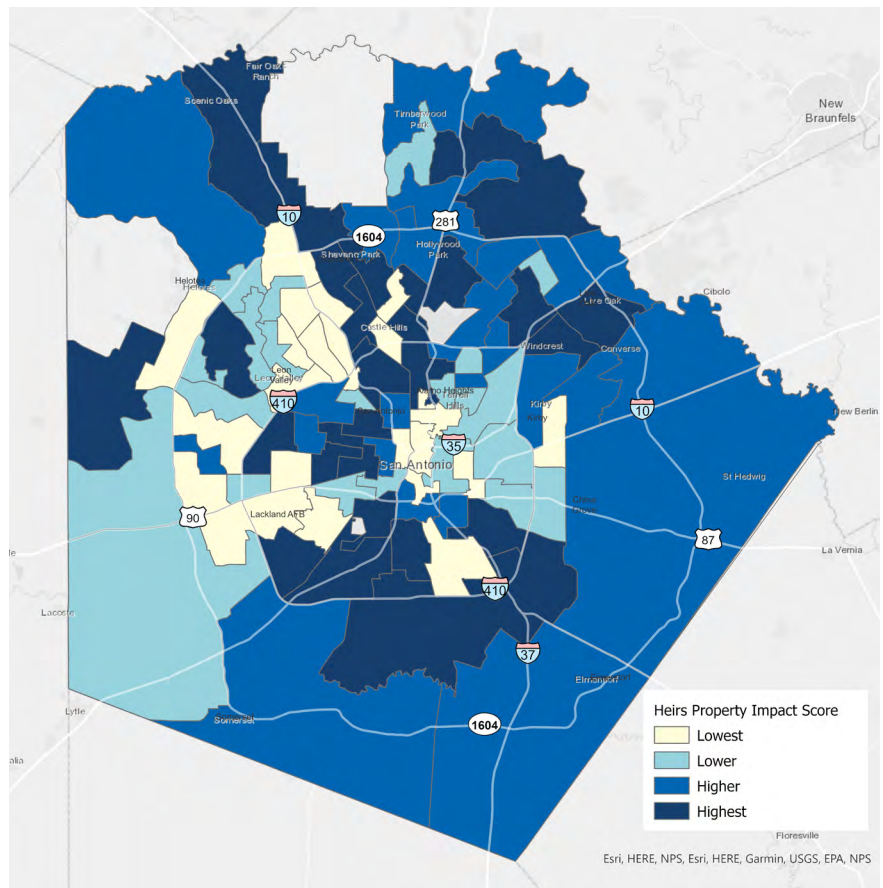


Figure 6. Projected risk of becoming heir's property in the next 5-10 years, by Statistical Small Area (SSA), 2024



Source: U.S. Census Bureau American Community Survey 2024 5-Year Estimates: Tables B25007, B25128, B16004, B25013, B17019

WHAT WE HEARD FROM RESIDENTS

KEY POINTS

- Participant residents consistently expressed that keeping homes in their families was important, reflecting a commitment to family history and intergenerational wealth and stability.
- Most participants were long-term occupants of their homes, whether or not their situation involved fractionated ownership or tangled title. They felt a responsibility to care for their homes, and they faced all the same upkeep challenges as owners with clear title to older homes. Persistent investor outreach and redevelopment pressure were common experiences, particularly for long-term residents of neighborhoods experiencing intensive development or gentrification.
- Misinformation, silence around taboo topics like death and estate planning, and lack of access to legal resources all contributed to uncertainty and misunderstandings about the legalities of home ownership and inheritance factors increasing the likelihood of homes becoming heirs' properties.
- Trusted, community-based organizations provide critical and appreciated support for families navigating title issues, helping prevent homes from becoming heirs' properties. These supports can include promotion of and assistance with estate planning, family education about how to address legal issues after an owner's death, and financial help with probate, title, and other fees.

With the help of the Mexican American Unity Council (MAUC), CINow hosted an in-person community conversation (a "plática") on October 28, 2025, to ground the research in real community experiences. Structured as a data walk, the session began with CINow sharing preliminary findings on heirs' properties in Bexar County, followed by smaller group discussions, and concluded with a paper survey. (A detailed description of the session, the discussion guide, and survey is provided in Appendix B, Approach and Methods.)

Before the group discussions, participants introduced themselves and shared how long they had lived in their homes or neighborhoods. The number of years was added "live" so everyone could see the total. In total, there were over 600 years of community knowledge and experience in the room.

Both the group discussions and the survey aimed to gather information on how respondents connected the data and discussions to their personal experiences. Participants shared personal stories about homeownership, inheritance, uncertainty, and resilience. While every story is unique, several themes emerged.

Reflections on the Data

When asked to reflect on the data presented during the session and group discussions, survey respondents frequently described the information as both familiar and impactful. Many shared that the data helped illustrate how homes deteriorate over time when ownership is uncertain or when people lack the resources to keep up with home maintenance and repairs. Understanding this made one participant feel, “. . . **more grateful that I have my title free and clear even though I still have a mortgage.**” For many survey respondents, the data reflected what they, their families, and their neighborhoods had experienced, but they were surprised by the scale of the issue, particularly the number of estimated heirs' properties, or homes with unclear ownership, and the geographic concentrations shown in the maps. Some noted that it was helpful to learn that many others were in similar situations, both in the room and around the County. One survey response described how this knowledge was validating, noting that knowing they were “not the only one” facing these challenges was impactful.

Some survey respondents reported feeling more motivated to take action and care for their homes. As one survey respondent highlighted, “It truly motivated me to care and update the home and keep up with repairs.” Taking action included investing in repairs, seeking legal assistance, or learning more about wills, trusts, and title transfers. Overall, the responses and discussions indicated that community members are eager for information, motivated to act, and invested in keeping homes within their families when given the right support.

Ownership Misunderstandings

For many participants, title and ownership issues were discovered during crises and stressful situations, such as needing urgent repairs or the death of a family member. For instance, some participants initially reached out to MAUC for help with urgent repairs, not ownership questions, and throughout that process, they found out about unclear titles, unpaid taxes, or other issues with legal documentation, which MAUC was working to help them resolve.

Those who discovered ownership gaps after the death of a family member often explained that their families simply did not talk about estate planning. Across all three group discussions, participants shared that death and wills were taboo topics in their families and as a result, surviving family members were frequently left unsure about legal ownership and proper title transfer.



Widows in particular assumed they would automatically inherit their home after their husband's death, only to find out that without a will or formal title transfer, they did not have legal recognition as owners. One survey respondent shared how this was eye-opening information, ***"The issue of widows who were unaware that even if they were listed on the title deed, they weren't automatically legal owners of their homes. This presents an opportunity to educate people on this topic and to create affordable ways to obtain titles, wills, etc."***

Another survey respondent felt the need to share the knowledge to help others, ***"I feel a need to amplify this information so that people can regulate their titles and documents"*** (translated from Spanish). Misinformation, silence around taboo topics like death and estate planning (e.g., wills or Transfer on Death Deeds) and access to resources contributed to misunderstandings about ownership and uncertainty, all factors that increase the likelihood of homes becoming heirs' properties.

Stability and Family Legacy

Survey responses showed that many participants have lived in their homes for long periods, ranging from 2 to 55 years, with a median of 30 years. For most, the home had been in the family only as long as they had lived in it, including one respondent who shared that they had built their home themselves.

In both the survey and group discussions, participants consistently described their homes as more than just a place where they live. Homes represented stability, security, and generational wealth. Several participants emphasized that owning a home was much more preferable to renting, even if the home needed repairs. Beyond financial wealth and security, their homes were a means of caregiving and multigenerational support. Participants described raising children, caring for aging parents, supporting adult children, and helping siblings with mental health needs within their homes.

Across group discussions, participants expressed concern about what would happen to their properties after they pass away, especially as many were older people. Even with investors consistently offering to buy

their homes, participants said they chose not to sell because it was important to them to keep their homes in their families. This commitment to keeping their homes as intergenerational assets aligns with data mirroring how heirs' properties are often passed down across generations while emphasizing why preserving family ownership matters.

Neighborhood Change and Investor Pressure

Investor pressure was nearly universal among participants. When asked whether an investor has ever tried to buy their home "as-is" or for cash on the survey, respondents noted that it happens ***"all the time"*** or ***"every week they call on [the] phone."*** Notably, the sole participant who said "no" was the one with the shortest home ownership tenure, of just two years.

During the discussions, participants described feeling like prime targets for investors because of growing infrastructure and increasing development around them. Both survey responses and group discussions highlighted the tension between neighborhood disinvestment and external development pressure. One survey respondent reflected on long-term neighborhood change, writing, ***"Yes, the neighborhood I live in, 27 years ago [it] was a very perky, well-kept yards, type of family homes. Now it is slowly deteriorating due to elderly living longer and dying."***

The Cost of Long-Term Ownership

Participants described how long-term residence in a home means both an aging structure and aging occupants. When asked how they would describe the physical condition of their home, many survey respondents described living in properties that require several, or some, repairs and updates. While some reported that their homes were in excellent condition (N=5), the majority reported "good" (N=5) or "fair" (N=7) conditions. A couple respondents reported that their homes were in "poor" condition (N=2), requiring major repairs and updates.

Open-ended survey responses highlighted concerns about aging infrastructure, ongoing maintenance needs,

and financial strain. Some participants were worried about anticipated major and costly repairs, such as foundation and sewer work. One survey respondent explained how being retired and on a fixed income made them especially worried about upcoming major repairs for their 100-year-old home. Among financial concerns, property taxes were also a challenge for some (N=6). Several survey respondents reported difficulty affording taxes at some point, including being behind or relying on family members for help.

In both survey responses and group discussions, older participants were described as particularly vulnerable to unsafe home conditions, contractor scams, and costly repairs. One survey respondent shared that she was concerned about being scammed by contractors, ***“Almost every time I hire help with my house, I get scammed. Being a single woman, they take advantage of me often.”*** In the same survey response, she inquired about additional assistance, ***“Is there anything in place to protect seniors and single women from being scammed when trying to fix the home? I have lost thousands and thousands of dollars to scams.”***

The data also shows that households with long-term ownership, particularly those passed down through generations, are disproportionately at risk of tax delinquency. Most participants were long-term occupants of their homes, with most being in the process of clearing title in an heirs' property situation, and their experiences put the data into the context of aging homes, costly repairs, and financial strain from maintenance and property taxes.

■ **Trusted, Community-Based Support**

Participants emphasized that knowing more about home ownership and having family discussions about the properties would have been helpful before reaching a crisis point that led them to seek help from MAUC. Survey responses further highlighted the value of learning about available resources, hearing other people's stories, and appreciating the chance to share their own stories during the session.

When asked “how easy or difficult has it been to get help with these issues?,” 50% of participants responded “somewhat difficult” (N=7) or “very difficult” (N=2). Although participants were connected to MAUC and therefore reflect the experience of those who did successfully find assistance, their stories and experiences underscore the importance of trusted, community-based organizations as critical bridges to long-term housing security and heirs' property prevention.



RECOMMENDATIONS

Near-Term Recommendations (2026)

COALITION BUILDING & COLLABORATION

- Opportunities for philanthropy: Philanthropy can help build and sustain a coordinated local heirs' property ecosystem by resourcing convening, backbone capacity, and cross-sector collaboration among community, legal, housing, and public-sector partners.
- Continue and strengthen the newly formed San Antonio/Bexar County Heirs Property Coalition to increase collaborative action among existing partners. Working together, Coalition members can raise awareness of heirs' property challenges and systemize prevention and remediation investments and actions, while redoubling outreach to include multiple impacted sectors, such as community safety, sustainability, and fiscal health. (Q2 and onward)
- Prioritize engagement with additional local government entities, especially the Tax Assessor/Collector, Office of the County Clerk, and the Probate Courts. (Q2 and onward)
- Utilize a workshop structure for a planned "San Antonio Heirs' Property Summit" in June 2026 to develop recommendations within several tracks and formalize a community-wide Action Plan, using current systems analysis and data reporting, with a broad range of implementing entities as partners. (Q2–Q3)
- As part of the Action Plan, designate backbone organizations to serve as system coordinators and create a more seamless network from various existing and proposed efforts, an approach recommended in LISC's *Mi Casa De Corazon* report and *Preventing and Addressing Heirs' Property*¹⁶ toolkit.¹⁷ (Q2–Q3)

NARRATIVE & COMMUNICATION

- Opportunities for philanthropy: Philanthropy can expand understanding of heirs' property by investing in narrative, messaging, and public education efforts that frame the issue as one of family stability, neighborhood health, and community wealth preservation.
- Utilize the San Antonio Heirs' Property Summit to develop a goal statement that draws attention to this critical issue and broadens understanding of causes and impacts and how proposed solutions link to changing outcomes. Heirs' Property Coalition partners should sign onto the goal statement to show the strength of the local initiative. The goal statement should expand the narrative around heirs' property to include a focus on vacant buildings and neighborhood quality, public safety and health, municipal and county fiscal health, and sustainability, drawing from the City of San Antonio Heirs' Property Roundtable and from AFN's Heirs Property: Investing to Preserve Wealth.¹⁸ (Q2–Q3)
- Improve messaging across an array of media platforms to counteract the perception that deterioration of a property results solely from an owner "shirking responsibility," through nuanced and compelling stories, help the public, funders, and policy makers understand that the presumed owners may not have the legal capacity to borrow to improve the property—or even to sell it. The campaign should also highlight costs of inaction and the health, financial, social, and cultural benefits of investing in prevention and remediation, as recommended in AFN's *Heirs Property: Investing to Preserve Wealth* and LISC's *Mi Casa De Corazon* report. (Q4 and onward)

POLICY & PUBLIC SYSTEMS

- Opportunities for philanthropy: Philanthropy can accelerate systems change by supporting policy development, public-sector alignment, and implementation strategies that reduce barriers to heirs' property prevention and remediation.
- Develop a legislative agenda prior to the 90th Texas Legislature to include a broad range of initiatives that could provide incentives (such as fee waivers), reduce barriers, assist heirs' property owners, or otherwise leverage resources for prevention and remediation; build this agenda on the framework of AFN's *Texas Checklist of State and Local Legal Heirs' Property Protections*, which identifies numerous areas for improvement.¹⁹ (Q3)
- Integrate the Action Plan with concurrent efforts to update the City of San Antonio Strategic Housing Implementation Plan (SHIP) so that ongoing heirs' property efforts are aligned under current SHIP Strategy PPN6, Expand land title remediation program: Expand the current title remediation program to increase the overall number of clear home titles in San Antonio. Ensure that the City of San Antonio Housing Commission and the Planning and Community Development Council Committee, which have oversight of the SHIP refresh, are informed about Heirs' Property Coalition and Action Plan progress. (Q3)

PREVENTION

- Opportunities for philanthropy: Philanthropy can help prevent more homes from becoming heirs' properties by investing in trusted community-based education, counselor training, estate planning outreach, and flexible assistance for related legal and filing costs.
- Continue to fund community-based education efforts and bring the sponsoring organizations into the Heirs' Property Coalition, understanding that relationships with local organizations are critical to developing trust and that heirs' properties are heavily concentrated in specific neighborhoods, typically those with lower median housing values, higher poverty rates, and median housing age greater than 50 years, according to AFN research. (Q2 and onward)
- Continue and expand training opportunities for financial and housing counselors offered through LISC San Antonio's Financial and Housing Counseling Collaborative. (Q2 and onward)
- Continue providing information about estate planning, transfer on death deeds, and access to heirs' property remediation services via commitment to ongoing funding for frequent City of San Antonio and nonprofit home maintenance classes for participants in owner-occupied home repair programs. (Q2 and onward)
- Identify a funding mechanism to cover costs such as filing fees for owners of heirs' properties who are assisted through existing and future programs, as per the recommendation in *Mi Casa De Corazon*. (Q2 and onward)





REMEDICATION & HOUSING PRESERVATION

- Opportunities for philanthropy: Philanthropy can help families retain homes and communities retain stability by expanding support for title remediation, housing preservation, and carefully structured interventions that protect public purpose and community interests.
- Expand funding for existing successful remediation programs such as MAUC's Homestead Preservation Center while providing new data and analysis to encourage larger investments, especially from statewide and national organizations. (Q2 and onward)
- Evaluate a limited set of public-purpose acquisition tools with strong community safeguards and clear public purpose criteria, beginning with discussion at the Heirs' Property Summit and continuing through public meetings and webinars, as available. These tools could include community ownership and eminent domain. (Q2 and onward)

DATA & ANALYSIS

- Opportunities for philanthropy: Philanthropy can strengthen local action by funding the legal analysis, research, data infrastructure, and ethical protocols needed to better target resources, close knowledge gaps, and track results over time.
- In order to determine public purpose for municipal programs and investments, provide a legal analysis that clearly differentiates between family-owned and investor-owned properties; monitor pending legislation for impact on this determination. (Q2 and ongoing)
- As recommended in LISC's *Preventing and Addressing Heirs' Property* report, and potentially via a Summit workshop, establish Coalition protocols for data security and ethics concerning the use and sharing of personal data. (Q2 and onward)
- Utilizing both qualitative and quantitative approaches, describe and map the remaining data gaps preventing cost estimation for remediation at scale. (Q3 and onward)
- Continue research into the spike in use of Special Warranty deeds as identified in this report and determine the current and potential impact on homeowners and neighborhoods. (Q3 and onward)

Longer-Term Recommendations (2027 and onward)

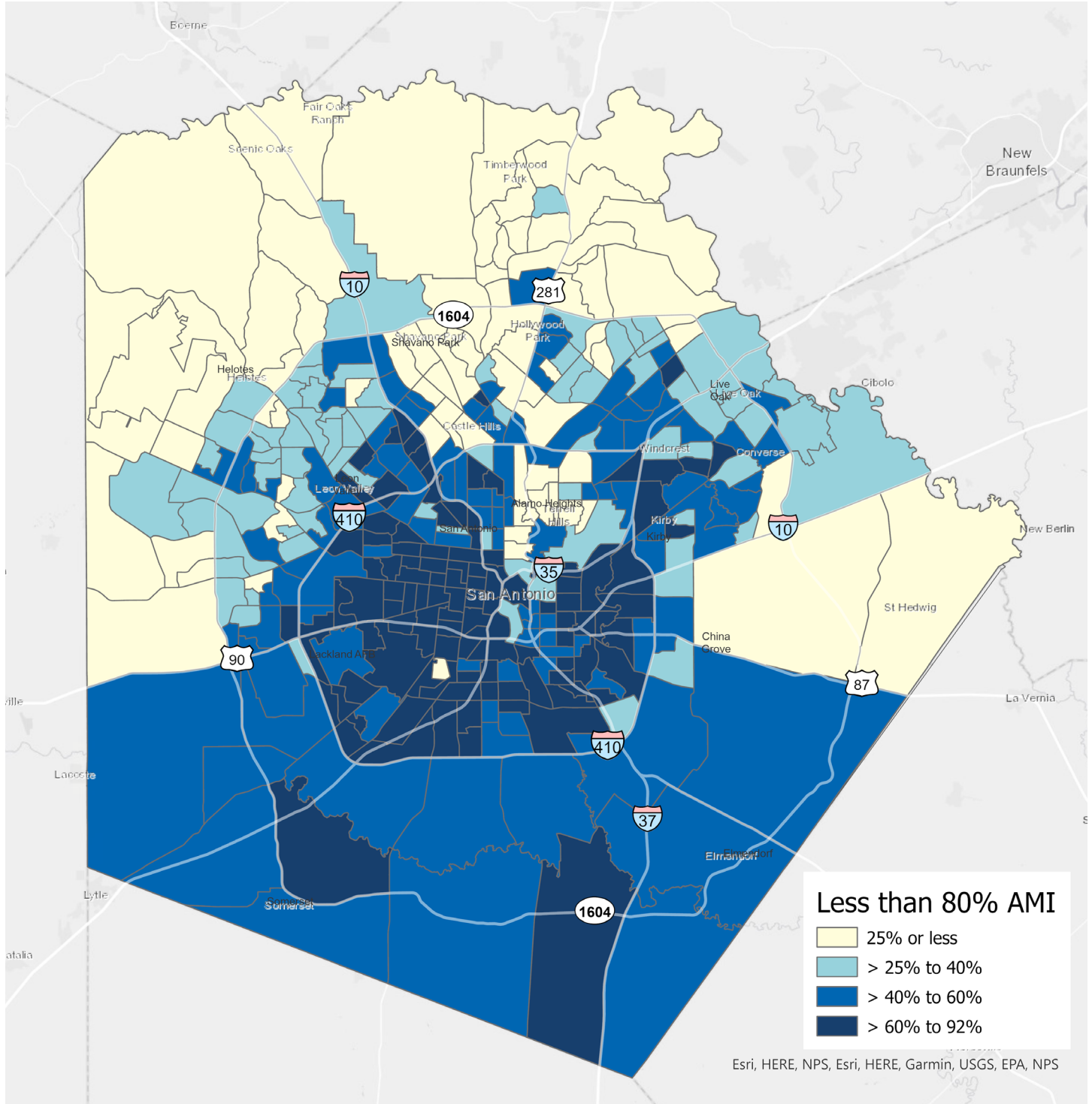
COALITION BUILDING & COLLABORATION

- Opportunities for philanthropy: Over the longer term, philanthropy can help move this work from promising interventions to durable systems by growing outreach, legal capacity, policy follow-through, and ongoing learning across sectors.
- Plan and fund expansion of intensive outreach programs offering heirs' property information and potential home improvement access without clear title—for example, the City of San Antonio's Cool Roofs initiative. This may require a coordinated community effort to support additional funding.
- Work with City of San Antonio departments and offices to identify and offer municipal models through which heirs' property owners can remain in City programs while title is being remediated.
- Increase legal and paralegal capacity to serve heirs' property owners across a range of approaches, including legal services, pro bono, fee free, and private bar on reasonable contingency where recovery is involved. Place particular emphasis on the availability of bilingual attorneys with experience in real estate and family law.
- Utilize the Heirs' Property Coalition legislative agenda to seek action in 2027 and subsequent sessions of the Texas Legislature, and at the federal level as applicable.
- Continue to document efforts and monitor results in order to evaluate the effectiveness of adopted strategies, make adjustments to achieve continued results, and share best practices.



APPENDIX A. FULL-SIZED MAPS

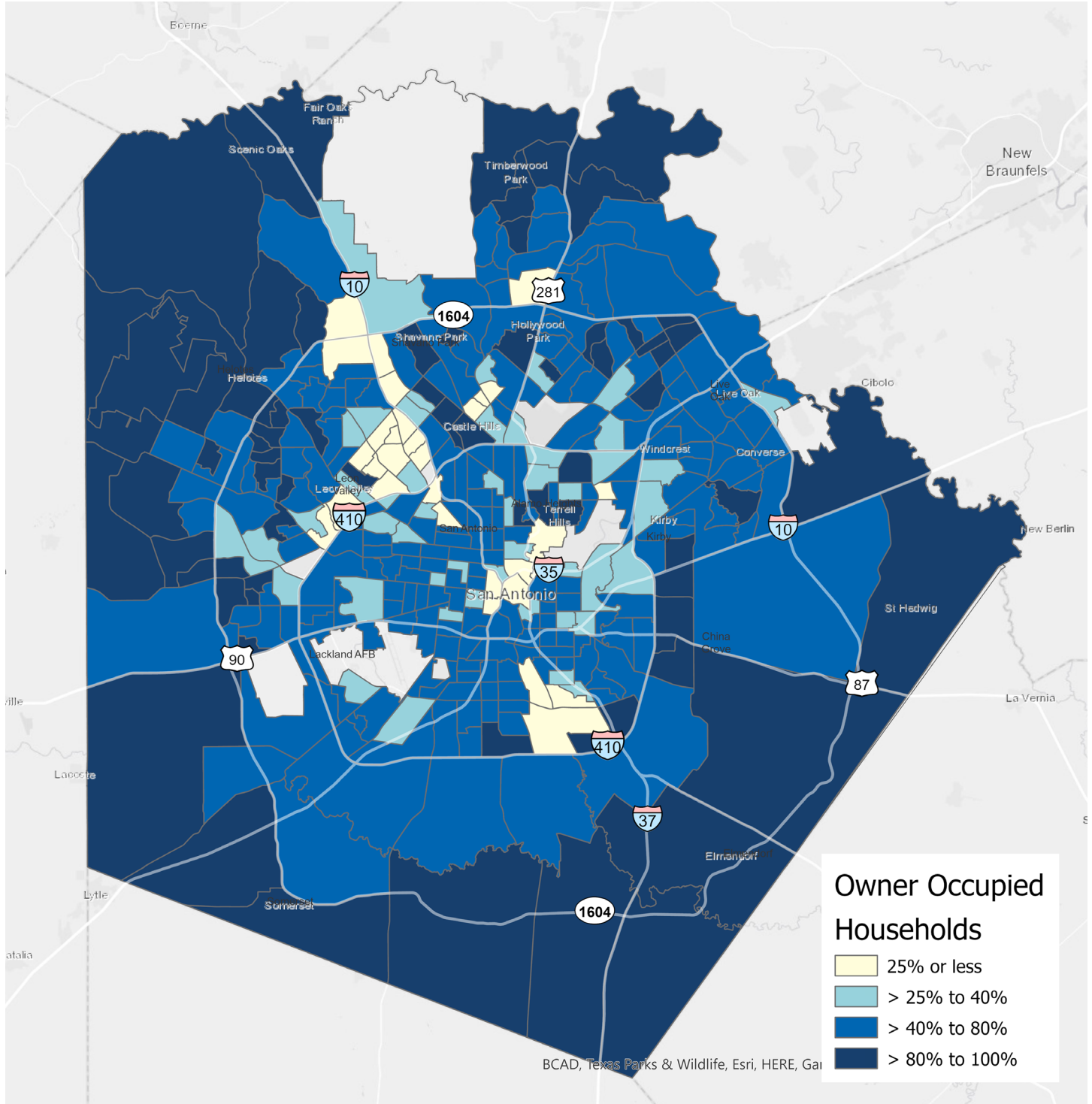
Figure 1. Percent of Bexar County households with income less than 80% of area median income (AMI), by census tract, 2024



Source: U.S. Census American Community Survey 2024 5-Year Estimates: Tables B19001 (income) and B25106 (owner-occupancy/tenure)

APPENDIX A. FULL-SIZED MAPS

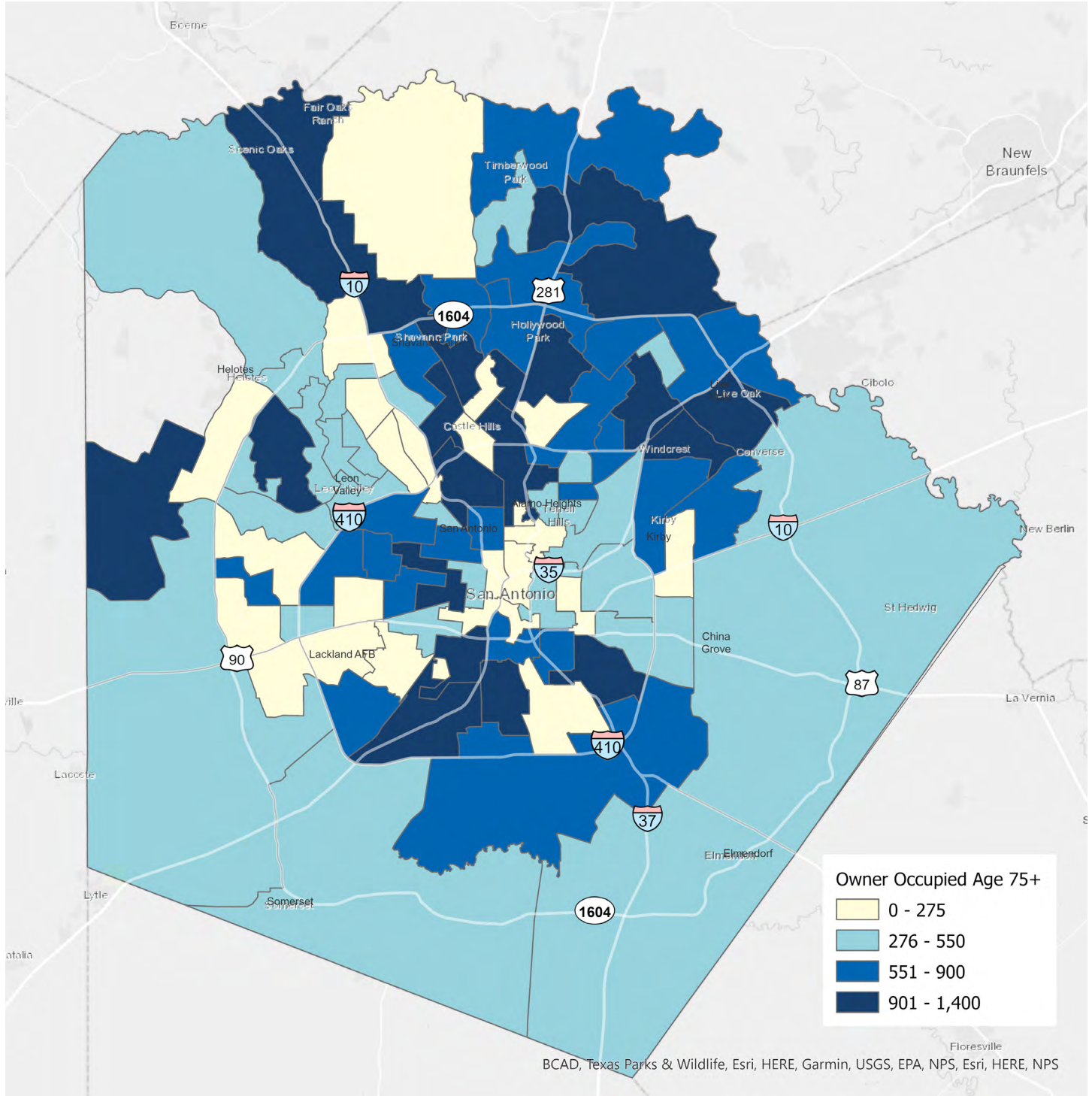
Figure 2. Percent of Bexar County households that are owner occupied, by census tract, 2024



Source: U.S. Census American Community Survey 2024 5-Year Estimates: Tables B19001 (income) and B25106 (owner-occupancy/tenure)

APPENDIX A. FULL-SIZED MAPS

Figure 5. Estimated number of owner-occupied households where householder is age 75 or older, by Statistical Small Area (SSA), 2024



Source: U.S. Census Bureau American Community Survey 2024 5-Year Estimates: Tables B25007, B25128, B16004, B25013, B17019

APPENDIX B. APPROACH AND METHODS

This appendix briefly describes the approach, methods, and data sources used for each of the several analyses presented in this brief. Some details of the heirs' property estimation method are omitted to protect vulnerable homeowners.

Guidance from the Community

One guiding principle in this project was that if the research and data are to be useful and used, the process and products must be grounded in community and guided by local experience and expertise, and they must build on and coordinate with current and planned local efforts.

LOCAL HOUSING ADVISORY COUNCIL FOR COMMUNITY RESEARCH

An informal and time-limited Advisory Council for Community Research (ACCR) was created to help ensure that:

- the work was **informed and guided** by, and results were “ground-truthed” and interpreted by, the people who know the issues and our community best;
- the effort was **coordinated with other local analysis, plans, and initiatives**; and
- the research **generated useful information and is used in a timely way** in service of the aim for all members of our community to have quality affordable housing.

Beyond the core project partners, the invited membership included the Bexar Central Appraisal District, City of San Antonio (Neighborhood and Housing Services Department, Department of Human Services, Office of Historic Preservation), ESTAR West, Mexican American Unity Council, Merced Housing Texas, San Antonio Legal Services Association, St. Mary's School of Law, and local housing researchers at the University of Texas at San Antonio and Ladder Logik. All provided guidance via virtual meetings, email, or both.

RESIDENT PLÁTICA (CONVERSATION)

With the help of the Mexican American Unity Council (MAUC), CINow hosted an in-person community conversation (a “plática”) on October 28, 2025, to ground the research in real community experiences. Structured as a data walk, the session began with CINow sharing preliminary findings on heirs' properties in Bexar County, followed by smaller group discussions, and concluded with a paper survey.

The plática session was bilingual (Spanish and English). Participants were recruited by MAUC from among clients who previously received housing assistance. While not all participants had direct experience with heirs' property issues, their experiences with title issues and homeownership challenges provided valuable insights. About 20 community members participated; participants were given an H-E-B gift card as a thank-you for sharing their time and insights.

For the discussion, everyone was split into three groups based on their language preference: one was fully in English, the second combined English and Spanish, and

APPENDIX B. APPROACH AND METHODS

the third was fully in Spanish. These smaller group discussions were facilitated using a discussion guide with probing questions. Broadly, the guide focused on four main themes: (1) Discovery/Realization, (2) History/Background, (3) Experiences/Challenges, and (4) Seeking Help/Community Support. Each of these main themes was introduced with the data in mind to encourage feedback and thoughts and to gain a personal perspective on what it meant to everyone. Participants were encouraged to speak on their lived experiences, with the understanding that their personal information would remain confidential.

At the end, everyone was given a paper survey with additional questions about their experiences, available in both English and Spanish. Out of 18 survey submissions, 3 were in Spanish.

AN APPROACH THAT BUILDS ON EXISTING WORK

An increasing number of communities are working to estimate the number of local heirs' properties, generally using one of two methods described here in very simple terms. The first, initially used by the Pew Research Center to estimate heirs' property in Philadelphia, involves matching property owner names and addresses to a deceased suppression list to identify properties where an owner has passed, then conducting title research on a random sample of those properties to determine whether the deed was or was not legally transferred, and finally applying the heirs' property percentage in the sample to the larger body of residential properties.

The second method, which was used by Dr. Heather Way in an earlier AFN analysis²⁰ and by the USDA Forest Service²¹, among others, involves identifying properties with text "markers" indicative of heirs' property—words, phrases, abbreviations, or acronyms—in the owner fields of the parcel dataset used. This method is most effective when the analysis is informed by robust knowledge of the changing conventions used in recording property owners' names in that particular dataset over decades.

LAYERED METHODS FOR HEIRS' PROPERTY ESTIMATION

The approach for this analysis employed the above two methods, followed by a third. A list of properties known to be heirs' properties was matched against the output of the first two methods to assess the rough frequency of "false negatives," or known heirs' properties that were not flagged via either the deceased suppression method or the text marker method.

The base dataset was the subset of Bexar Central Appraisal District (BCAD) 2024 data on the following residential property types: single-family homes, which BCAD classifies as including condos and townhomes; multifamily homes with two or three units (i.e., duplexes and triplexes); mobile homes with or without land; and residentially zoned vacant lots and land. Vacant lots and land were included because a large proportion of

APPENDIX B. APPROACH AND METHODS

them formerly had a home that deteriorated and was eventually demolished. In many cases, heirs' property considerations are key reasons why those homes were not kept up.²² Property types indicating solely nominal or ancillary improvement were excluded. The focus was on property owned by natural persons, so the following owner types were excluded: homeowner associations (HOAs), private corporations (except in cases of joint ownership with natural persons), public agencies, and trusts.

Properties were classified by detailed owner type, incorporating styling of owner name and text markers (e.g., "persons" or "person et al"); detailed property type; flag result (deceased match, "EST" or similar text marker, both, or neither). Title research was performed on a sample of 142 properties, and the conclusion (heirs' or not heirs') was added to the dataset as a variable. Summary property counts were disaggregated by property type, detailed owner type, and simplified flag result (flagged or unflagged). The percent of researched properties with a conclusion of "heirs" was applied at this highly disaggregated level; if no title research results were available for a given combination of characteristics, the percentage from the subjectively most similar combination was used. An adjustment factor was added for some property/owner-type combinations with a "neither" flag, based on the proportion of "false negatives" discovered by matching a list of known heirs' properties against the flag data. This modeling yielded estimated heirs' property counts for each combination of characteristics, which were then rolled up to a single estimate for each property type.

WARRANTY DEEDS AND SPECIAL WARRANTY DEEDS

Per-year counts of Warranty Deeds and Special Warranty Deeds were determined by querying land records via the Bexar County Clerk website, filtering on instrument date of January 1, 1975, through December 31, 2025; document type "deed"; and either "Warranty Deed" or "Special Warranty Deed" (both in quotes) in the document image.

DIFFERENTIAL TAX DELINQUENCY RATES

The property dataset was matched against tax delinquency data secured by an open records request from the Bexar County Clerk in October 2025 using a property identifier common to both datasets.

PREDICTING RISK OF HEIRS' PROPERTY

To generate a proxy measure of the increased likelihood of heirs' property, particularly with tangled title, the following five indicators were combined to create a single index. All indicators were calculated using the U.S. Census Bureau American Community Survey 2024 5-Year Estimates. The indicator was calculated for the homeowner age group 75 or older, or failing that, 65 or older, wherever disaggregation by age was available at the Census Tract level.

APPENDIX B. APPROACH AND METHODS

PREDICTING RISK OF HEIRS' PROPERTY

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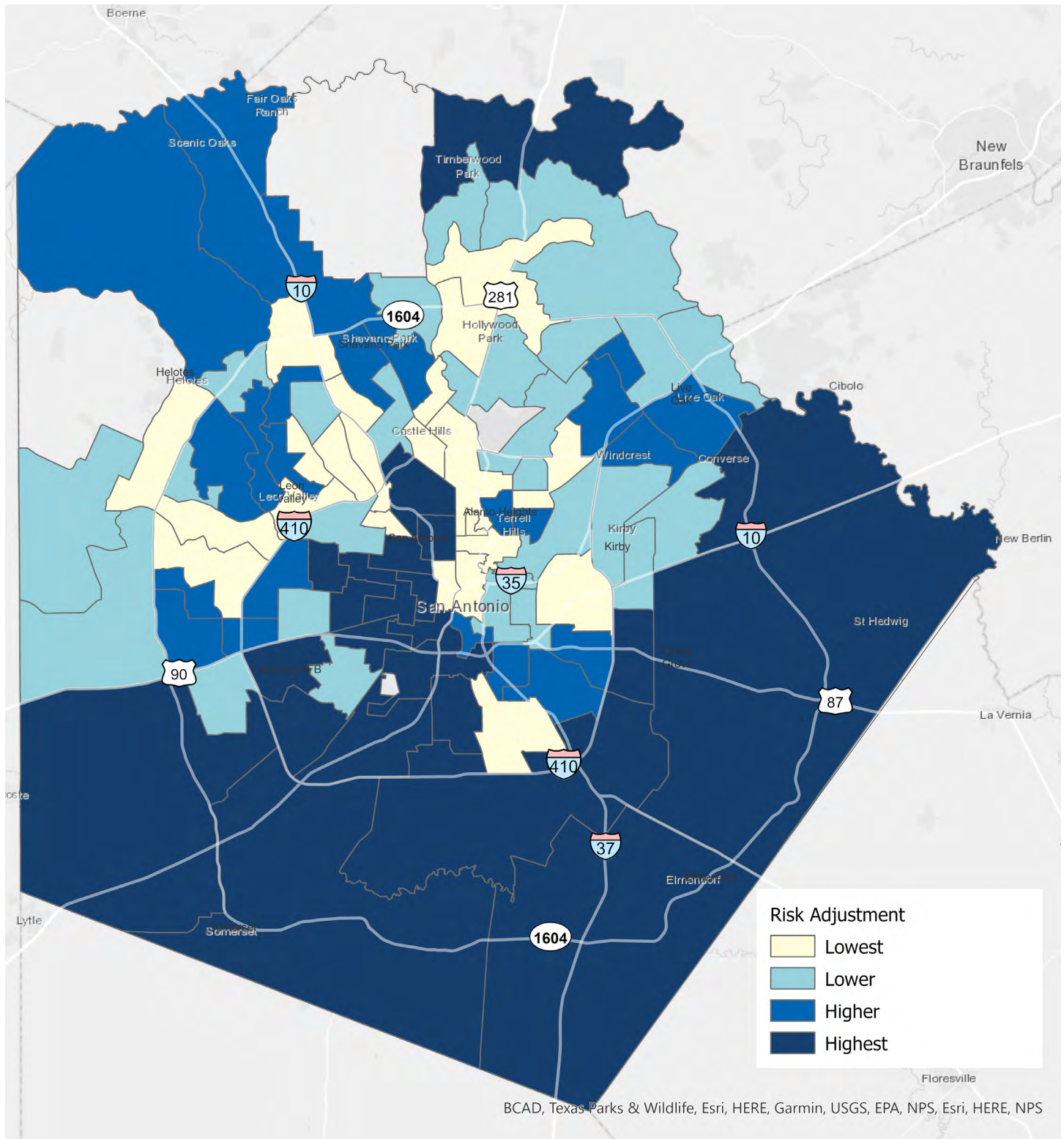
Figure B.1. Heirs' property risk indicators calculated from U.S. Census Bureau American Community Survey 5-Year Estimates

Indicator	Age Group or Universe	ACS Table
Pct. of owner-occupied housing units where householder moved in in 1999 or earlier	Householder 65 or older	B25128
Pct. of owner-occupied housing units without a mortgage	Householder 75 or older	B25027
Pct. of population who speak English less than "very well"	Population 5 or older	B16004
Pct of owner-occupied housing units where householder has a high school diploma/GED or less	All householders	B25013
Pct. of owner-occupied family households with income below poverty level	All households	B17019

Margins of error were not used in the calculation, as these indicators were to be combined into a single index. However, the Statistical Small Area (SSA) geography was employed instead of Census Tract, both to minimize the margin of error and to protect vulnerable homeowners from precise targeting using this data. To learn more about the SSA geography, please visit the Bexar Data Dive Frequently Asked Questions section at <https://dive.cinow.info/help?category=faqs>.

Once the single index was calculated and applied to the estimated number of owner-occupied households with a householder 75 or older, four risk categories—lowest, lower, higher, and highest—were constructed to communicate geographic differences without implying any quantitative certainty about the number of households vulnerable to becoming heirs' property.

Figure B.2. Heirs' property risk adjustment categories applied to estimated numbers of households with homeowner age 75 or older, by Statistical Small Area, Bexar County



Source: author calculations; see Figure B.1

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- 9 The advanced search tool can be found at <https://bexar.tx.publicsearch.us/search/advanced>; query parameters were set as follows: (1) Date of Instrument = 1/1/1975 to present; (2) Document Type = Deed; and (3a) Document Image = "Warranty Deed", or (3b) Document Image = "Special Warranty Deed."
- 10 Title defects in Texas can include ownership claims or undisclosed or missing heirs; liens; improper prior foreclosure; undisclosed or unrecorded easements; undisclosed restrictive covenants; forgery or fraud; or legal documents not being properly executed, witnessed, or recorded. Texas Department of Insurance, "Title Insurance FAQ," last updated March 19, 2024, <https://www.tdi.texas.gov/title/titlefaqs.html>.
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