

A two-story white house with a porch and a lawn with fallen leaves. The house has white siding, a dark roof, and a porch with white columns and railings. The lawn is green with many brown leaves scattered on it. The sky is overcast.

Death & Dirt:

*Heirs' Property
Community Impact Briefing*

Ryan Thomson



**CLEAR
LANDING**



**NEIGHBORHOOD
HOUSING SERVICES
of BIRMINGHAM**

Material Covered

- Definitions & Terminology
- 50 Year Origin Story: Current Trends
- Quantifying Heirs' Property & its Burdens
- HP in Birmingham, Alabama
- Exploring the Middle Neighborhood Hypothesis
- Suggestions for Building an HP

Heirs' Property

Real property passed to family members by inheritance, usually without a will, or without an estate plan in place.

The most unstable form of property ownership.



Heirs' Property

- “Intestate” & “clouded title”
- Land targeted for forced partition and tax sales.
- Judge discretion involving “best use”.
- Millions of acres lost via legal mechanisms (Wigfall v Mobley)

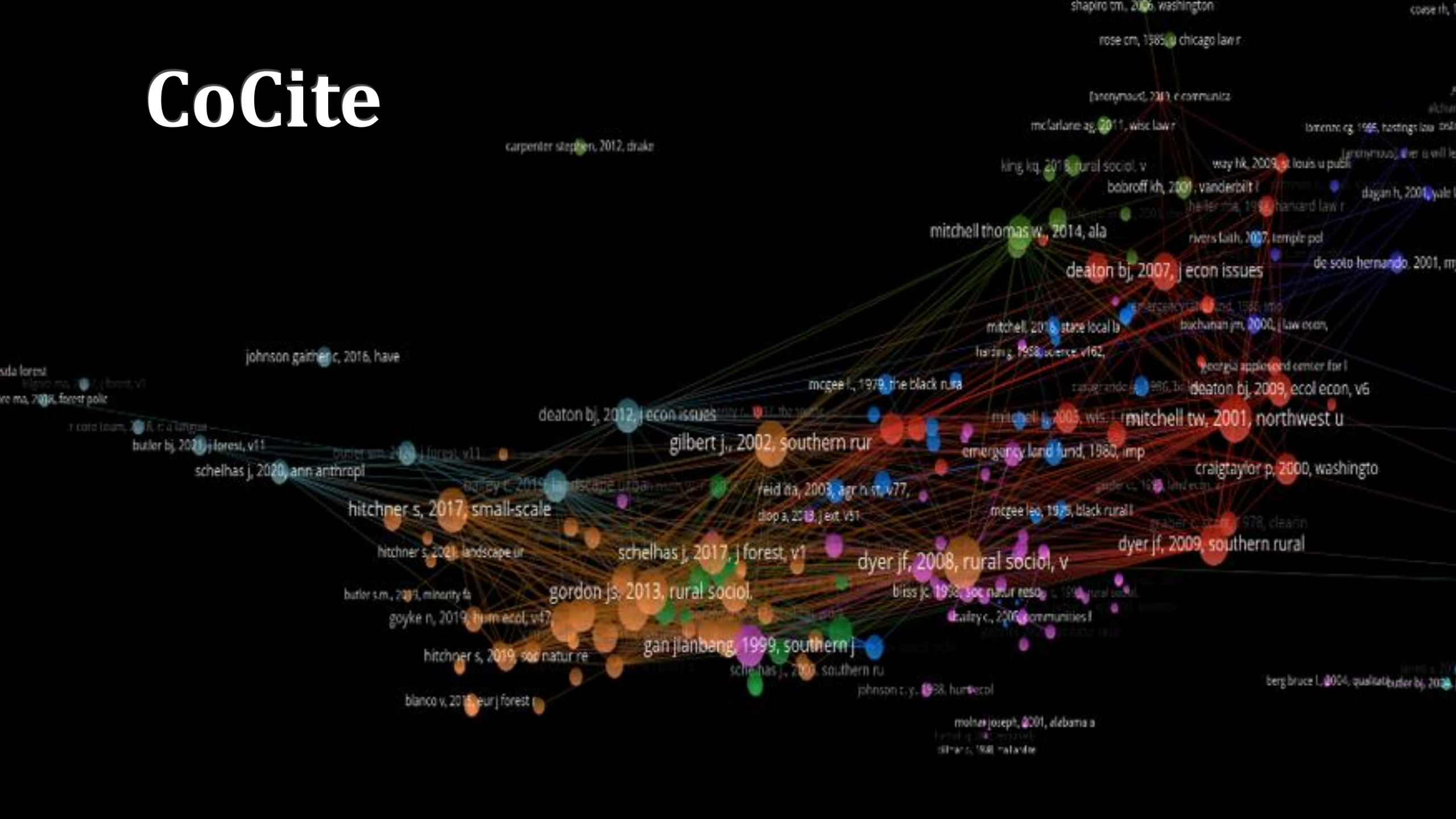


Heirs' Property

- Title to homes and land is “clouded” rather than “clear” because multiple owners have undivided, varying shares in the property.
- Over generations, potentially 100’s of heirs.



CoCite



Investigative Journalism

THE CITY
THURSDAY, AUGUST 3, 2023 | REPORTING FOR NEW YORKERS

ABOUT US • BOROUGHS • TOPICS • CORONAVIRUS TRACKER • FAQNYC • NEWSLETTERS • HELP US REPORT

The Speculator Bros Ripping Off Heirs and Evicting Tenants Across NYC

An investigation by THE CITY has unearthed multiple fraud and forgery allegations against Elliot and Joseph Ambalo and their partner Elai Vardi who target unsuspecting homeowners and unprotected tenants in Black and Latino neighborhoods.

BY SAMANTHA MALDONADO AND GEORGE JOSEPH | JUL 13, 2023, 5:00AM EDT
ADDITIONAL REPORTING BY SAM RABIYAH AND SUHAL BHAT

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COLUMNS/OP-EDS

Gentrification's Silent Partner: How the Lack of Estate Planning is Costing Black Atlanta Its Legacy

by Amber C. Saunders, Esq.
February 6, 2025

Brownstoner Real Estate & Development Design History Brooklyn Life

BED STUY

Court Allows Partition Sale of Bed Stuy Home in Family for 75 Years

The case is one of many in Brooklyn of investors taking shares in properties though heirs transfers and then forcing partition sales.



THE FORECLOSURE FRANCHISE

Heirs to Black-owned homes face ramped-up foreclosures. Here's who's pushing back

By Amelia Winger
Updated September 2, 2024 7:50 AM

READ MORE

GARDEN GUN

CHAMPIONS OF CONSERVATION

The Farmers' Advocate

Savi Horne helps keep agriculture sustainable for Black farmers

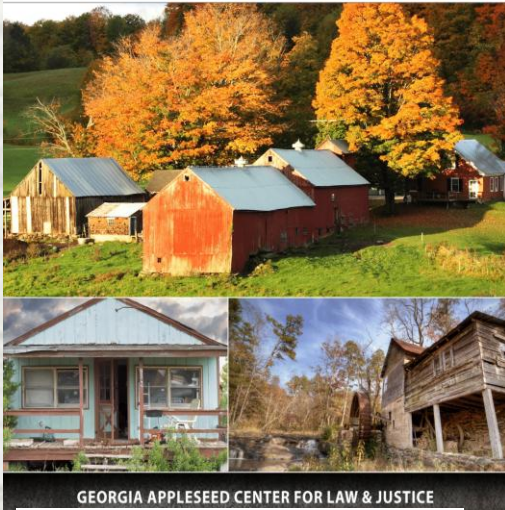
By CYNTHIA R. GREENLEE
October/November 2022



Nonprofit Research



UNLOCKING HEIR PROPERTY OWNERSHIP:
Assessing the Impact on Low and Mid-Income Georgians and Their Communities



GEORGIA APPELSEED CENTER FOR LAW & JUSTICE

Fannie Mae

A Methodological Approach to Estimate Residential Heirs' Property in the United States

The Housing Assistance Council
December 2023



Report THE PEW CHARITABLE TRUSTS Aug 2021



How 'Tangled Titles' Affect Philadelphia

Why homeowners' names must appear on official records—and how it hurts families and neighborhoods when they don't

Examining the Efficacy of the Uniform Partition of Heirs' Property Act in Georgia, Alabama, and Kentucky: A Proof of Concept Investigation

Betsy Taylor, Executive Director
Livihoods Knowledge Exchange Network (LiKEN)
Lexington, KY director@likenknowledge.org 859-523-5056

Cassandra Johnson Gaither, Research Social Scientist
USDA Forest Service, Southern Research Station
Athens, GA cassandra.johnson@usda.gov 706-201-2140 (co-lead)



PROPERTY TAX FORECLOSURES ON HEIRS PROPERTY

THE DEVASTATING CONSEQUENCES AND RECOMMENDATIONS FOR PREVENTION



National Consumer Law Center
Fighting Inequality, for Economic Justice

UF Center for Health Equity and Engagement Research
College of Medicine - Jacksonville
UNIVERSITY OF FLORIDA

LLSC JACKSONVILLE

Jacksonville Heirs' Property Brief

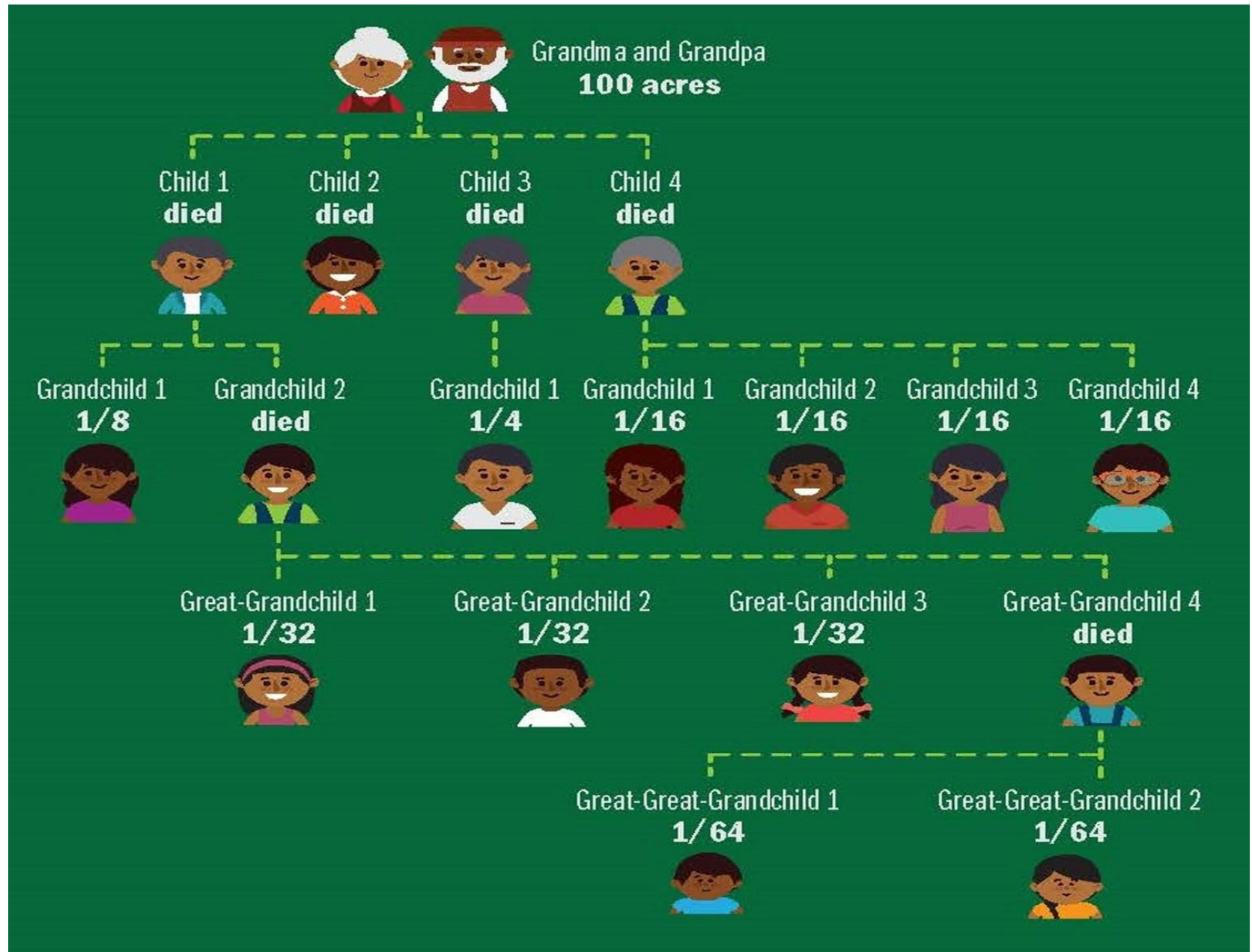
March 2023



KEEPING YOUR FAMILY HOME:
ADDRESSING THE CHALLENGES OF INHERITED PROPERTIES IN DETROIT

DETROIT FUTURE CITY

Looking at an Example



NBCBLK

After inheriting ancestral land, these Black families are defying the odds to keep it

Predatory developers often target Black families whose generational land lacks clear ownership. Now, more families are securing deeds to keep their land and create real wealth.



— For decades, countless Black property owners simply passed their land on to heirs through word of mouth. Instead of guaranteeing

NBCBLK

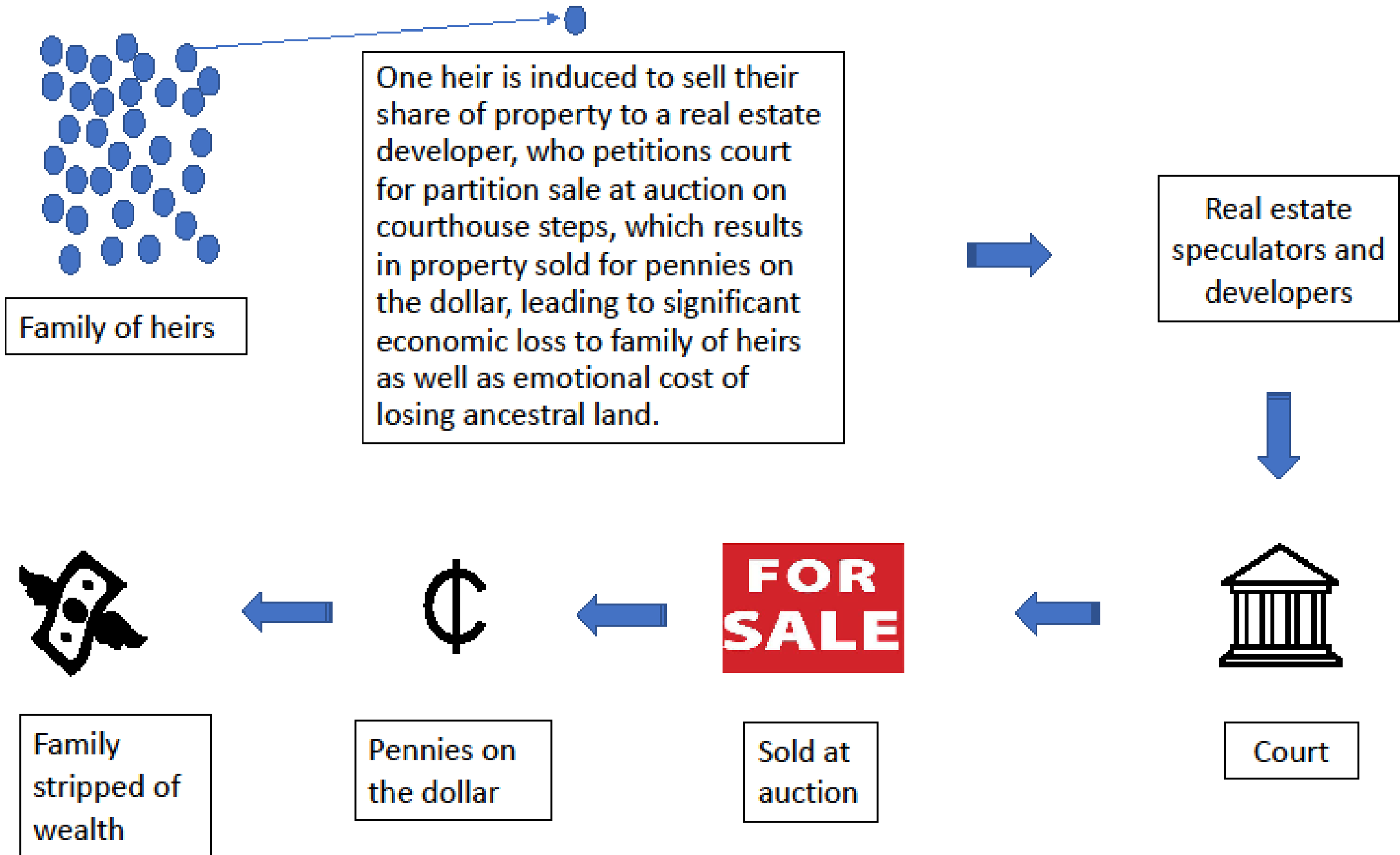
After inheriting ancestral land, these Black families are defying the odds to keep it

Predatory developers often target Black families whose generational land lacks clear ownership. Now, more families are securing deeds to keep their land and create real wealth.

“Let’s call it what it is –
LEGAL LAND THEFT.”



For decades, countless Black property owners simply passed their land on to heirs through word of mouth. Instead of guaranteeing



WTVM Investigates: 84-year-old Auburn woman forced to sell home of over 60 years



NEWS LEADER 9 INVESTIGATES

THE DANGERS OF HEIR PROPERTY

LOCAL WOMAN FORCED TO SELL HER HOME OF 60+ YEARS



11:04 60°



LOCAL SPORTS School football teams still competing in the 2023 state tournament: Harris C

By Ben Stanfield

Published: Nov. 14, 2023 at 11:00 PM CST | Updated: Nov. 15, 2023 at 9:24 PM CST

NEWS

Alabama woman fights developer's attempt to buy her home of 60 years

Updated: Nov. 16, 2023, 6:01 p.m. | Published: Nov. 16, 2023, 5:47 p.m.



Advertisement

Developers Sue 93-Year-Old Woman Over Her Land. She's Fighting Back.

The battle on Hilton Head Island, South Carolina, represents the ongoing fight to keep and protect land in Black communities nationwide.



By Aallyah Wright

June 27, 2023



Josephine Wright, 93, is in a legal fight to save her family's land in Hilton Head Island, South Carolina, from encroaching development. Her family says the lawsuit against her is an attempt to intimidate them to sell their historic land. (Courtesy of Charise Graves)

tell you that."



Protect home with "The Best."

Impact of Heirs' Property: On the Household

Perpetuates
intergenerational
poverty



Encourages
Relational conflict
and emotional
stress



Hindering
insuring property



Blocking access
to some federal
programs



Impact of Heirs' Property: On the Community



Affects how
land is
managed



Land cannot
be developed
to full
potential



Community
loses taxes



Lost
opportunities
for
improvements

Disadvantages of Heirs' Property

- Deteriorates housing stock, decreases property values.
- Traps intergenerational wealth, perpetuates poverty.
- HP is Dead Capital. No access to loans or liquidity.
- Not eligible for most government programs.
- Difficult to locate. No standard tax nomenclature to identify properties.

Secondary Data

◆ Citizen Access, County Records, ReGrid, CoreLogic

- Remove Non-Starter Properties

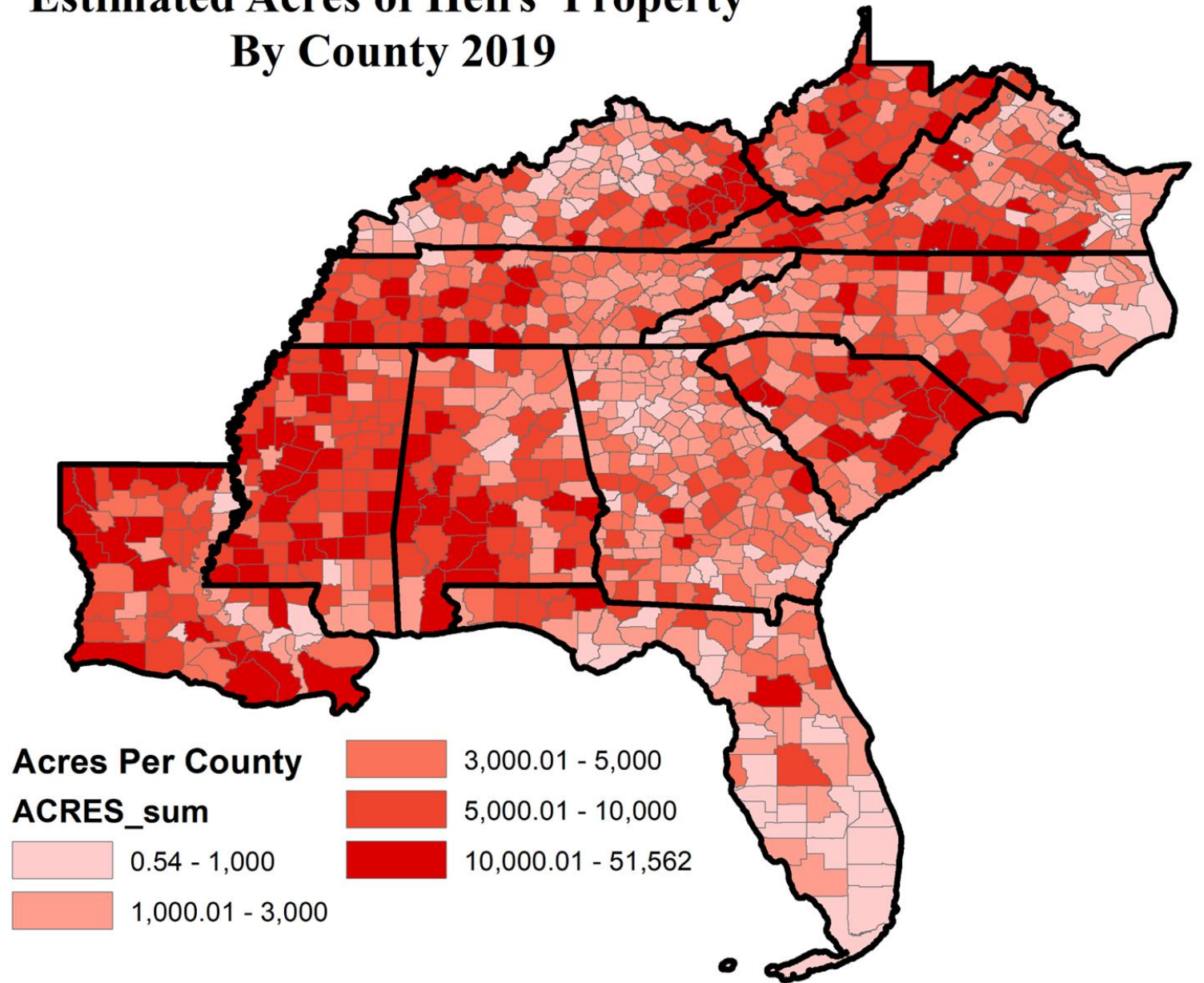
- ◆ Corporations, Churches, Govt Buildings, Trusts
- ◆ Look for certain features such as ownership rights classifications, old sales,

```
Syntax_13* X
1 use "D:\CoreLogic Data\2023\National_Abridged.dta"
2
3 * REMOVE CORPORATIONS *
4 drop if OWNER1CORPORATEINDICATOR == "Y"
5 drop if OWNER2CORPORATEINDICATOR == "Y"
6 drop if OWNER3CORPORATEINDICATOR == "Y"
7 drop if OWNER4CORPORATEINDICATOR == "Y"
8
9 destring PROPERTYINDICATORCODE, replace
10 drop if PROPERTYINDICATORCODE==11 | PROPERTYINDICATORCO
PROPERTYINDICATORCODE==26 | PROPERTYINDICATORCODE==27
PROPERTYINDICATORCODE==32 | PROPERTYINDICATORCODE==50
11
12 destring LANDUSECODE, replace
13 *REMOVE NON-HP LANDUSES*
14 drop if LANDUSECODE==102 | LANDUSECODE==103
LANDUSECODE==118 | LANDUSECODE==119 | LANDUSECODE==127
LANDUSECODE==199 | LANDUSECODE==200 | LANDUSECODE==201
LANDUSECODE==208 | LANDUSECODE==209 | LANDUSECODE==210
LANDUSECODE==220 | LANDUSECODE==221 | LANDUSECODE==222
LANDUSECODE==235 | LANDUSECODE==236 | LANDUSECODE==237
LANDUSECODE==245 | LANDUSECODE==246 | LANDUSECODE==247
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LANDUSECODE==366 | LANDUSECODE==401 | LANDUSECODE==410
LANDUSECODE==453 | LANDUSECODE==455 | LANDUSECODE==480
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Acres

Thomson and Bailey (2023)

Estimated Acres of Heirs' Property By County 2019

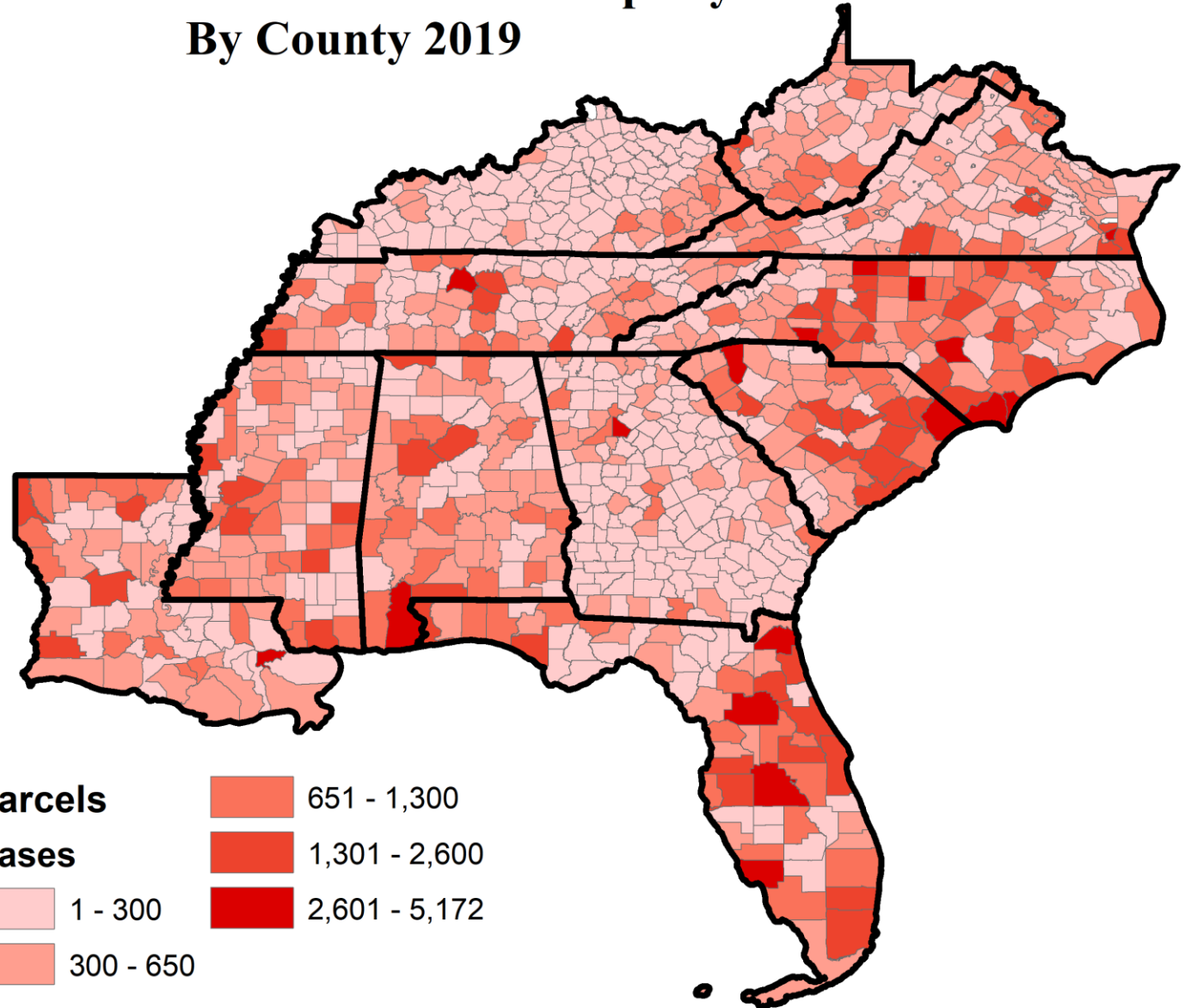


Parcels

Thomson and Bailey (2023)



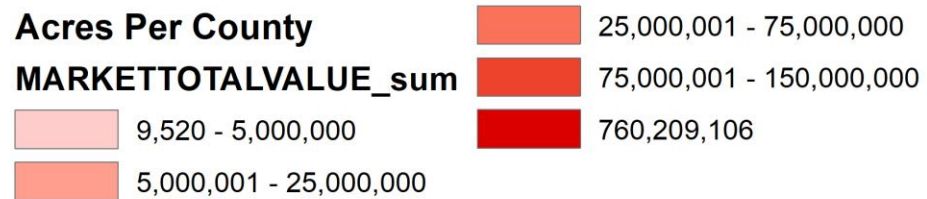
Estimated Parcels of Heirs' Property By County 2019



Value

Thomson and Bailey (2023)

Estimated Total Market Value of Heirs' Property By County 2019



Birmingham, AL





+ 0_Bham Dataset ("Heirs of" Baseline) 👤

+ 1_Bham Dataset ("Estate of") 👤

+ 2_Bham Dataset ("Joint Tenant") 👤

+ 3_Bham Dataset ("Agent Of") 👤

+ 4_Bham Dataset ("Et al.") 👤

+ 5_Bham Dataset ("UI" + "TY" + "EX") 👤

+ 6_Bham Uncertain 3's 👤

+ 7_Bham Dataset (Final Removals) 👤

AL! Search by Name

Busyby / Ean

TAYLOR / LILLIE TAYLOR

Williams / Walter Williams

Boykin / Gloria Boykin

Eari

LII

Walter

Gloria Ann Boykin
1934 - 2022


BORN 1934 **DIED** 2022

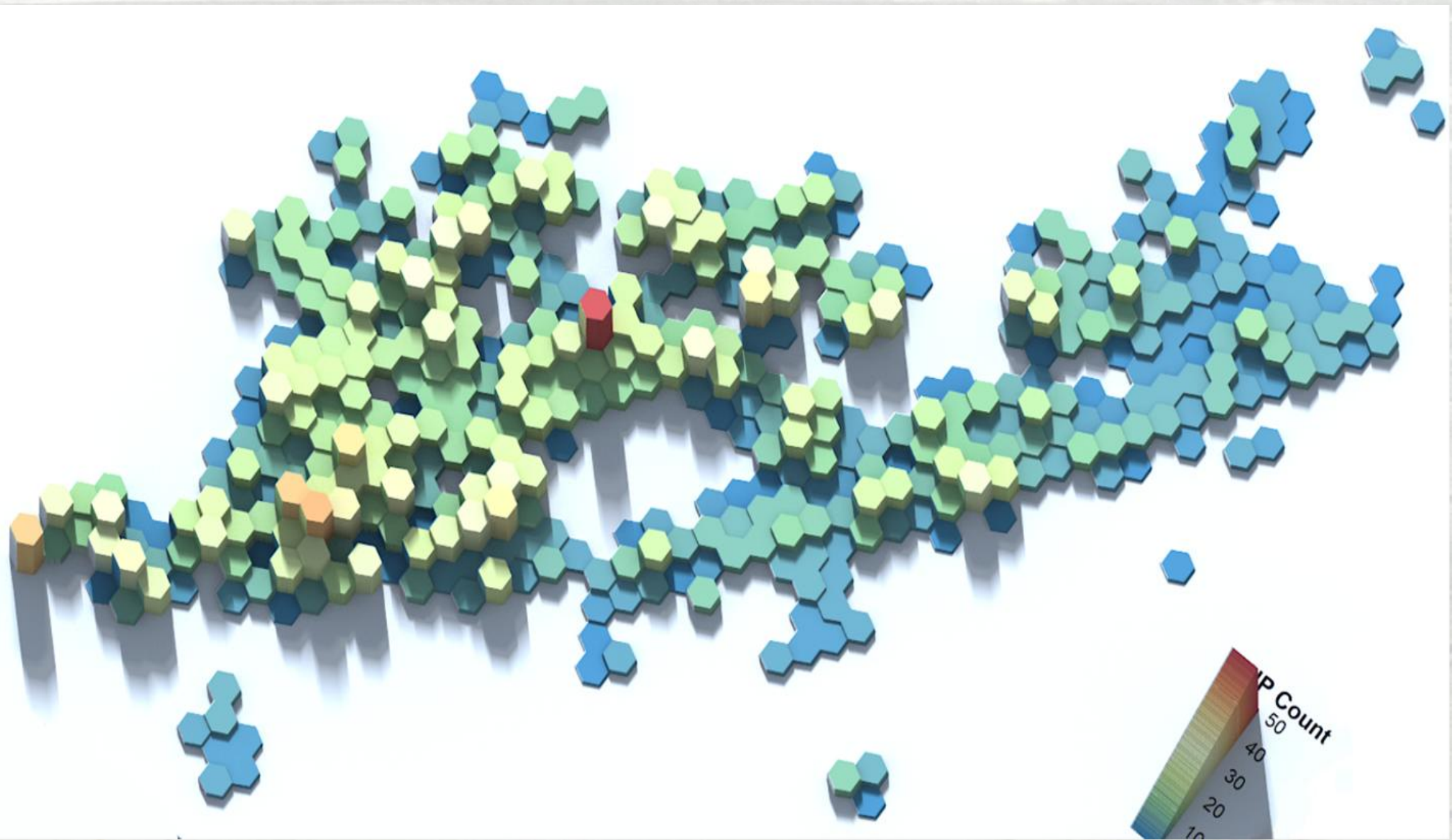
FUNERAL HOME
Davenport-Harris Funeral Home, Inc.
301 Martin L. King, Jr. Dr. SW
Birmingham, Alabama

Gloria Boykin Obituary
Gloria Ann Boykin Apr. 17, - 1934 - Dec. 20, 2022 Age 88, Gloria passed away peacefully. She leaves her children, Herman Boykin, Jr., Terri Boykin Outlin (Anthony, Sr.), and Keith A. Boykin (Veronica). Celebration of Life Funeral Mass, Thursday, Dec. 29, 2022 at 11:00am, Our Lady of Fatima Catholic Church, 708 1st Street South, (Titusville), Birmingham, Alabama 35205. Public Visitation; Wed., Dec. 29, 2022; 12- 6pm. Masks Required. Interment- Elmwood Cemetery. Davenport & Harris directing.

To plant trees in memory, please visit the [Sympathy Store](#).

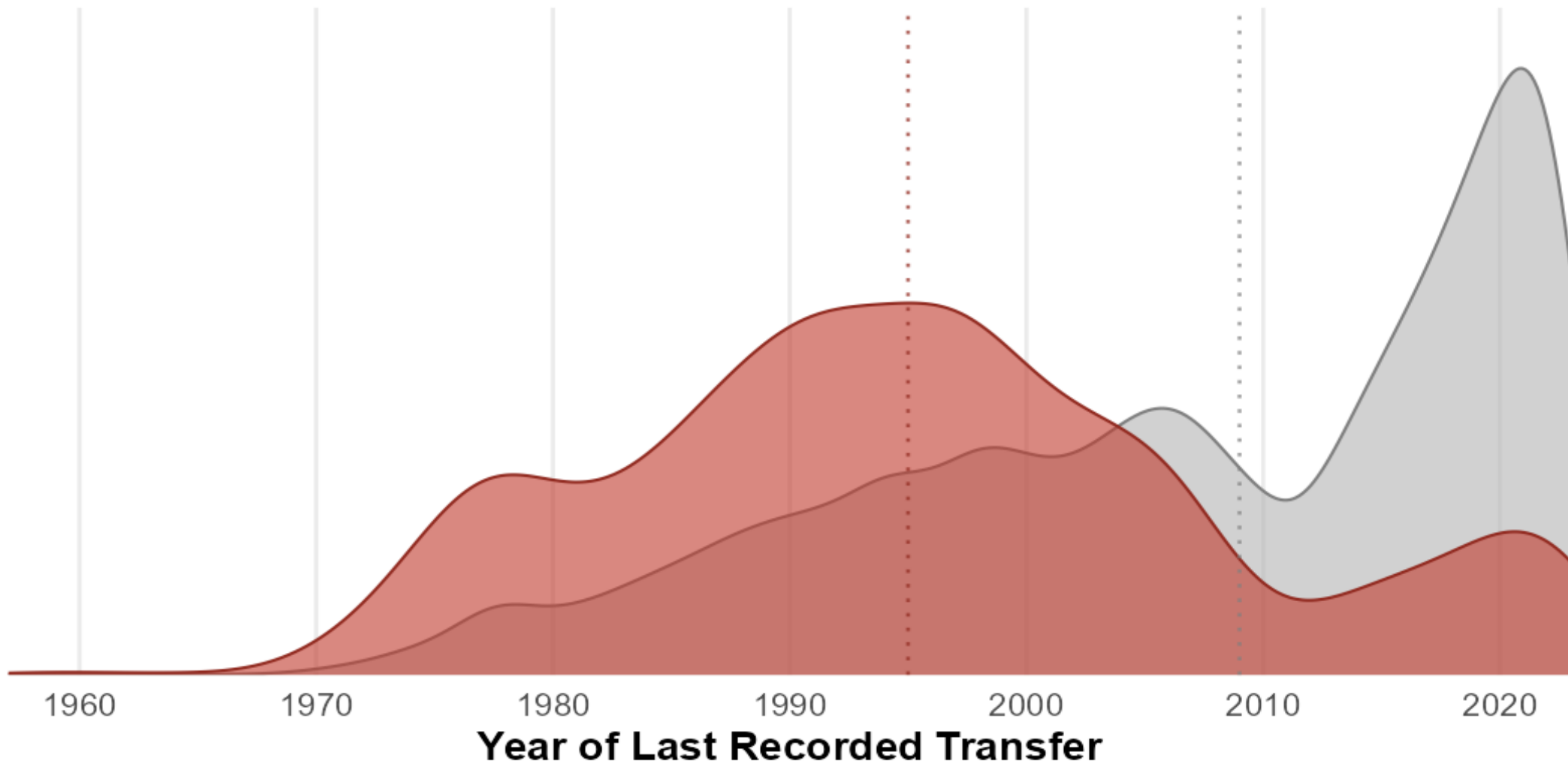
Send Flowers Share Follow







Timing of Last Legal Transfer

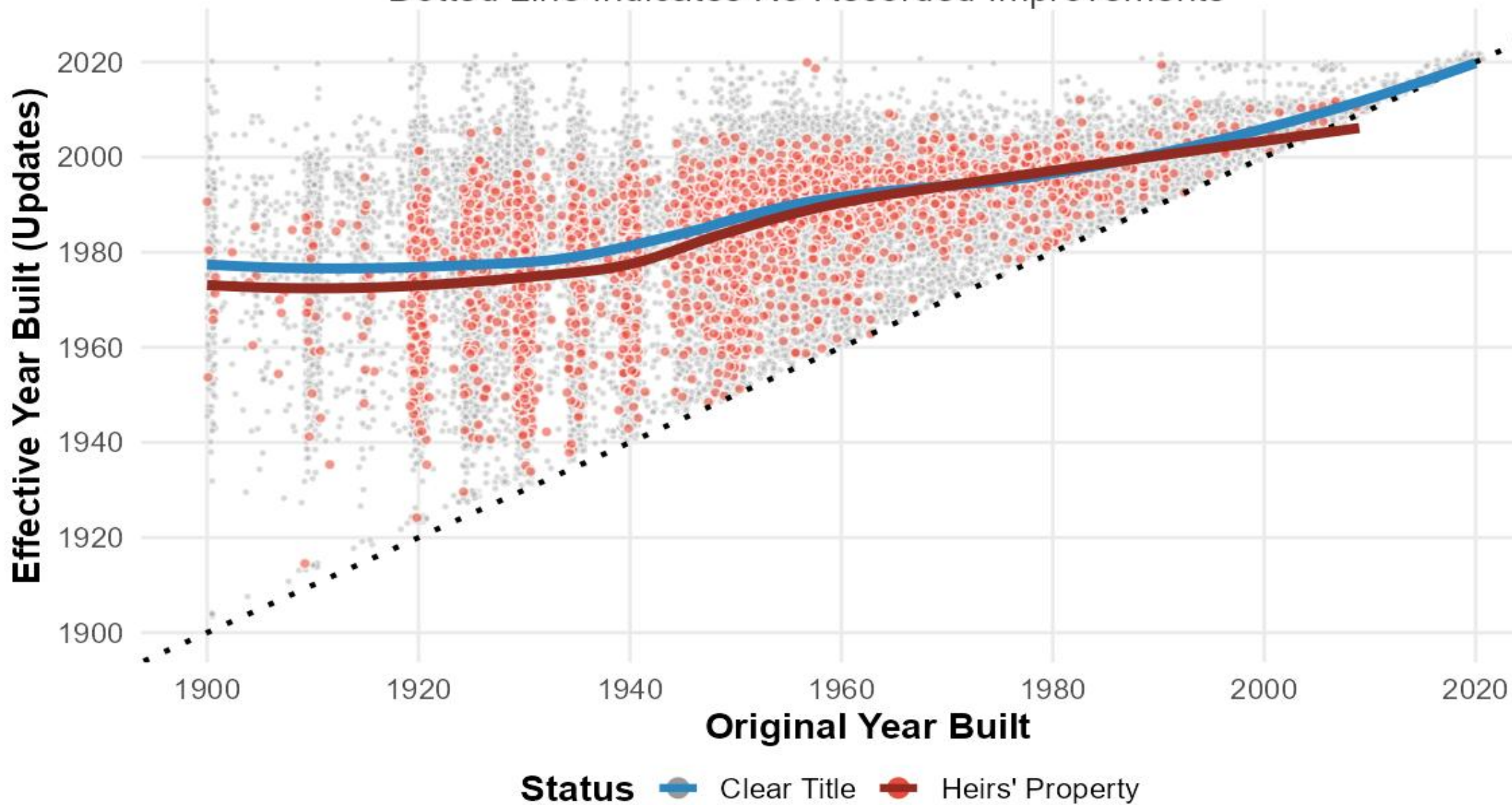
Relative Density of Properties



Legal Status  Clear Title  Heirs' Property

Structural Updates by Title Status (1900 - 2020)

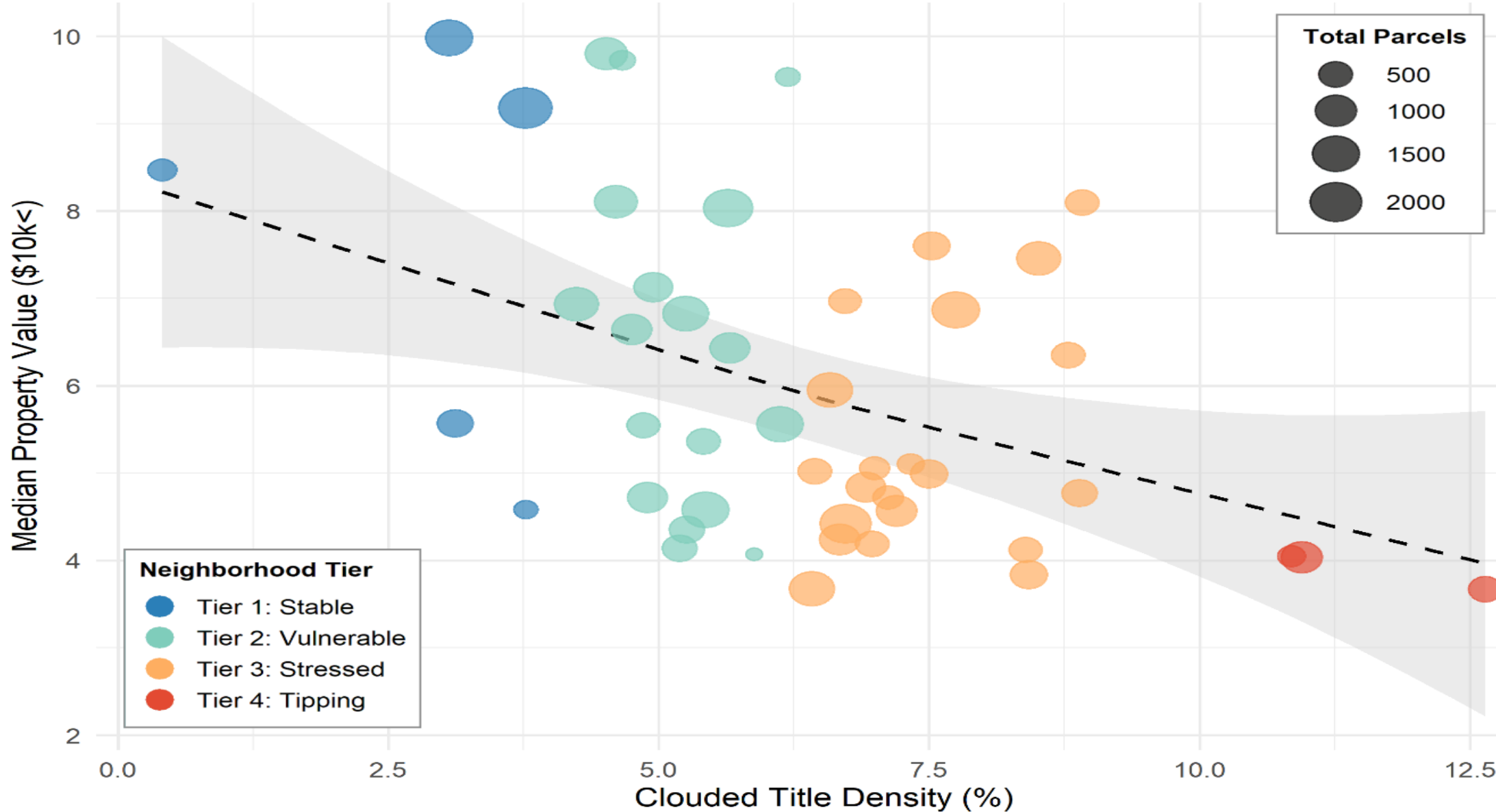
Dotted Line Indicates No Recorded Improvements



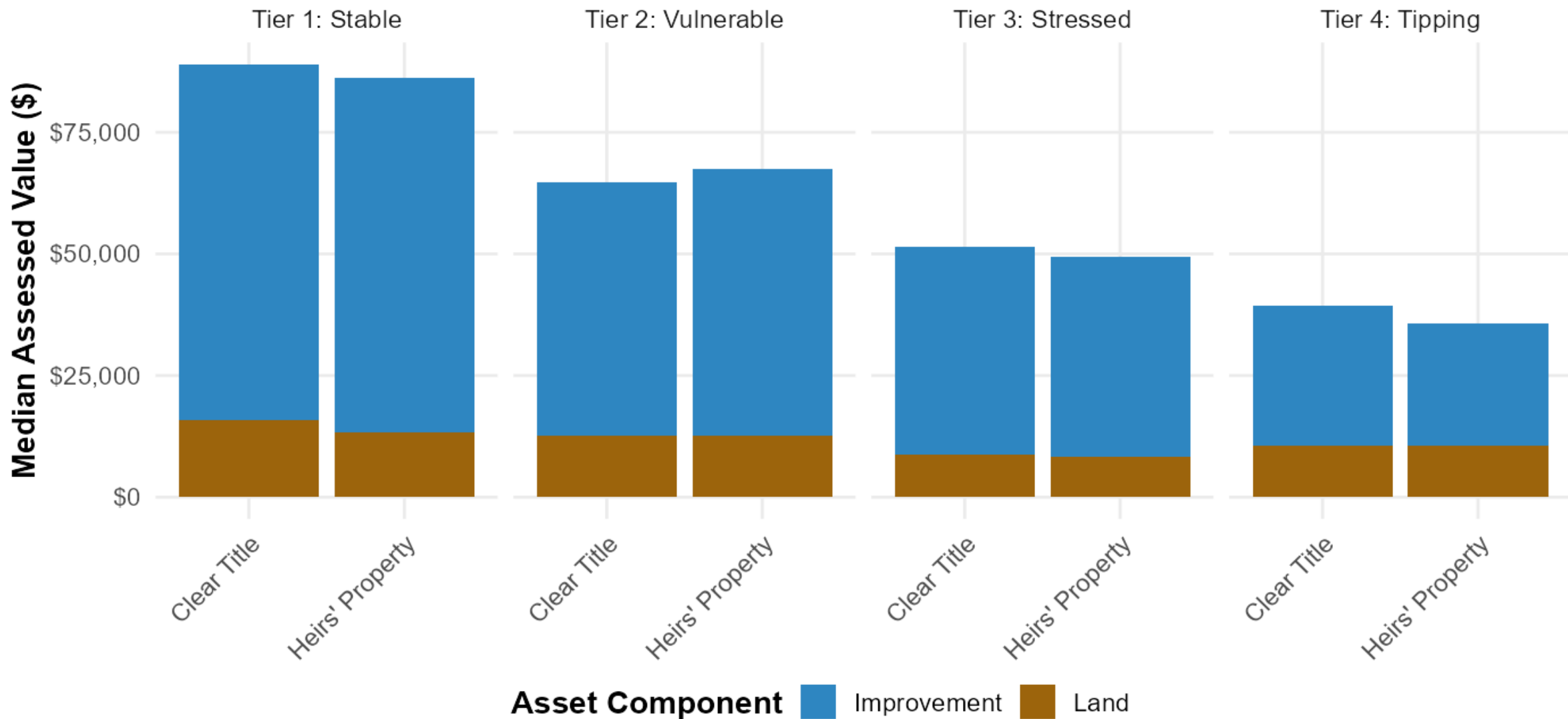
The Middle Neighborhoods Hypothesis

- ◆ Last summer, NCST visited with our team in Birmingham. Chris Garland, Jordan Backstrom, and Christopher Tyson. Kriss Hoff shared data.
- ◆ A focus on residential areas that are neither clearly thriving nor deeply distressed, but instead sit in a fragile middle position where modest, targeted intervention can stabilize homeownership, preserve housing stock, and prevent neighborhood decline.

The Tipping Point: Middle Neighborhood Vulnerability



Wealth Composition by Title Status and Neighborhood Tier



Strategic Intervention Zones

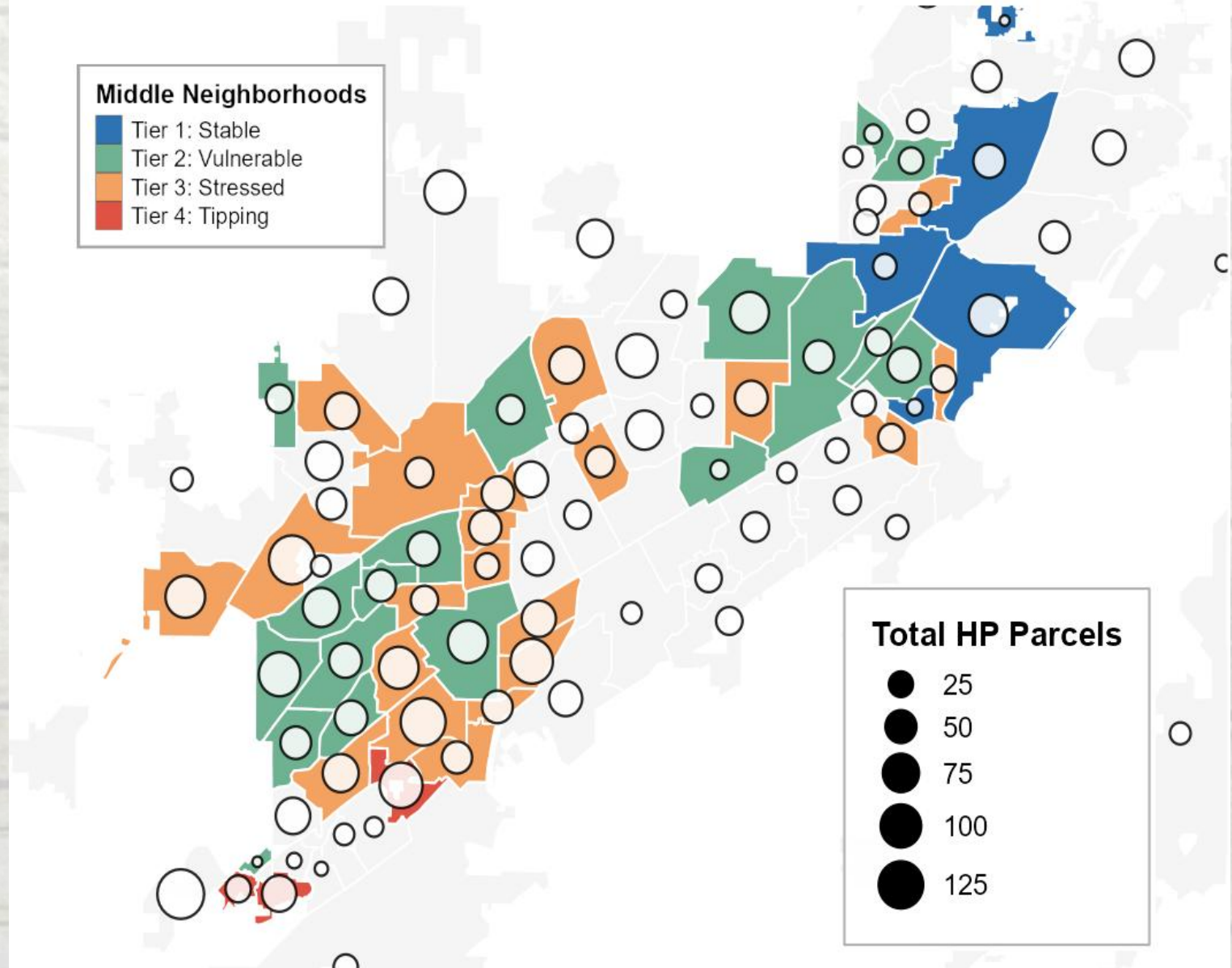
Middle Neighborhoods & Total Heirs' Property Parcels

Middle Neighborhoods

- Tier 1: Stable
- Tier 2: Vulnerable
- Tier 3: Stressed
- Tier 4: Tipping

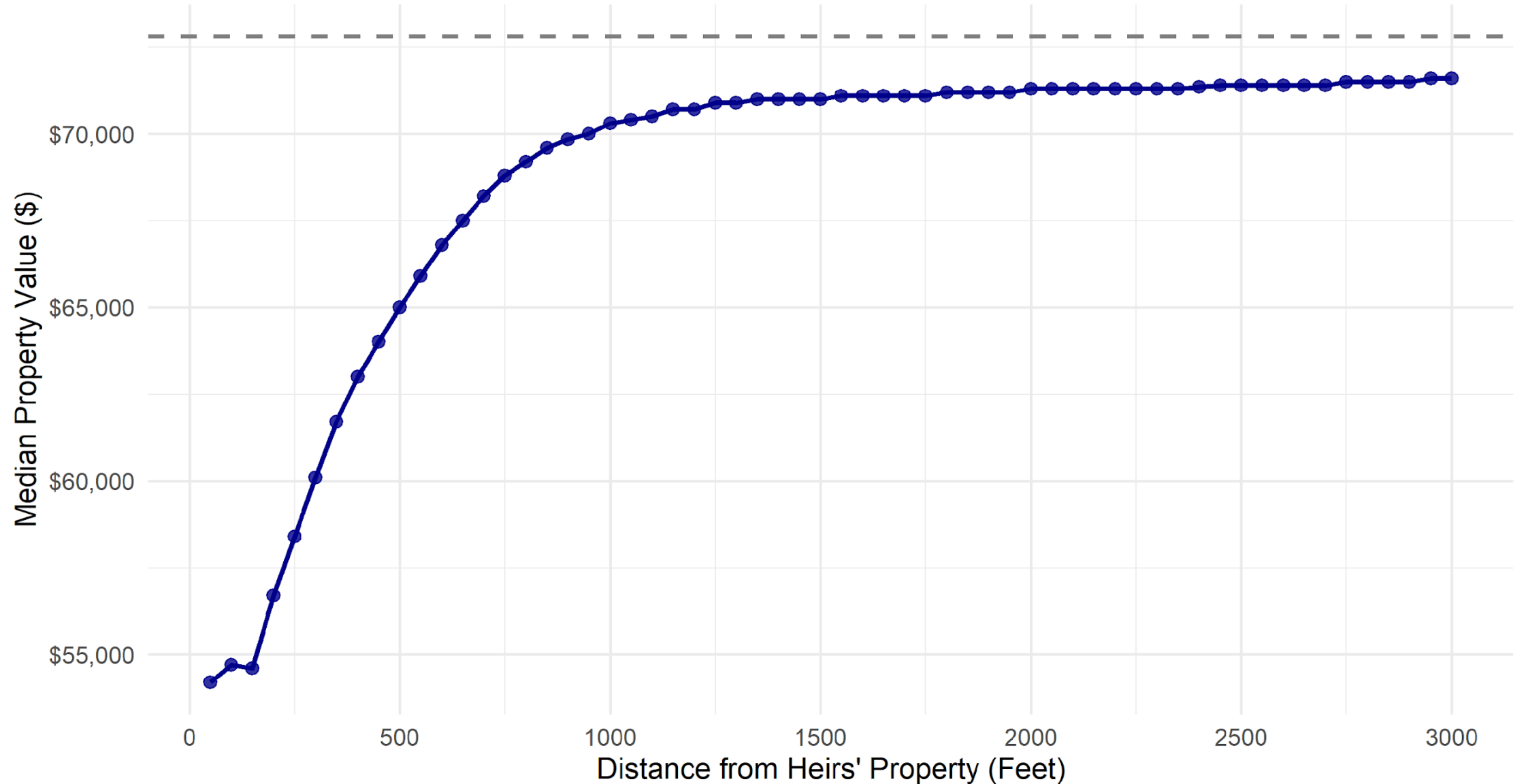
Total HP Parcels

- 25
- 50
- 75
- 100
- 125



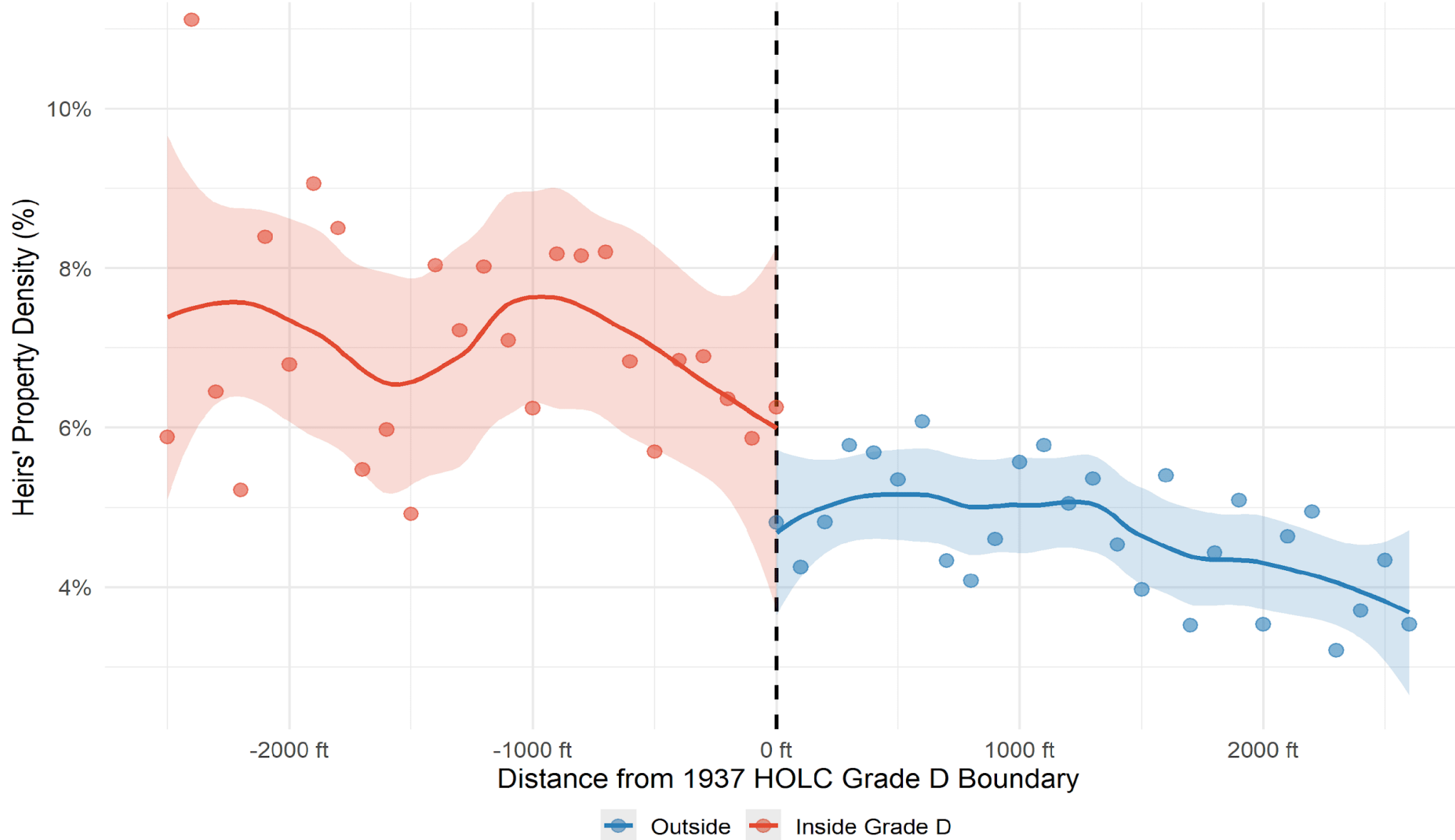
The Contagion Effect: Distance vs. Property Value

Median Value of Clear-Title Homes (50ft to 3,000ft Increments)



The Long Shadow of 1937

Heirs' Property Density Across Birmingham's HOLC Grade D Boundary



Latent Risk Matrix: Greying Neighborhoods & Clouded Titles



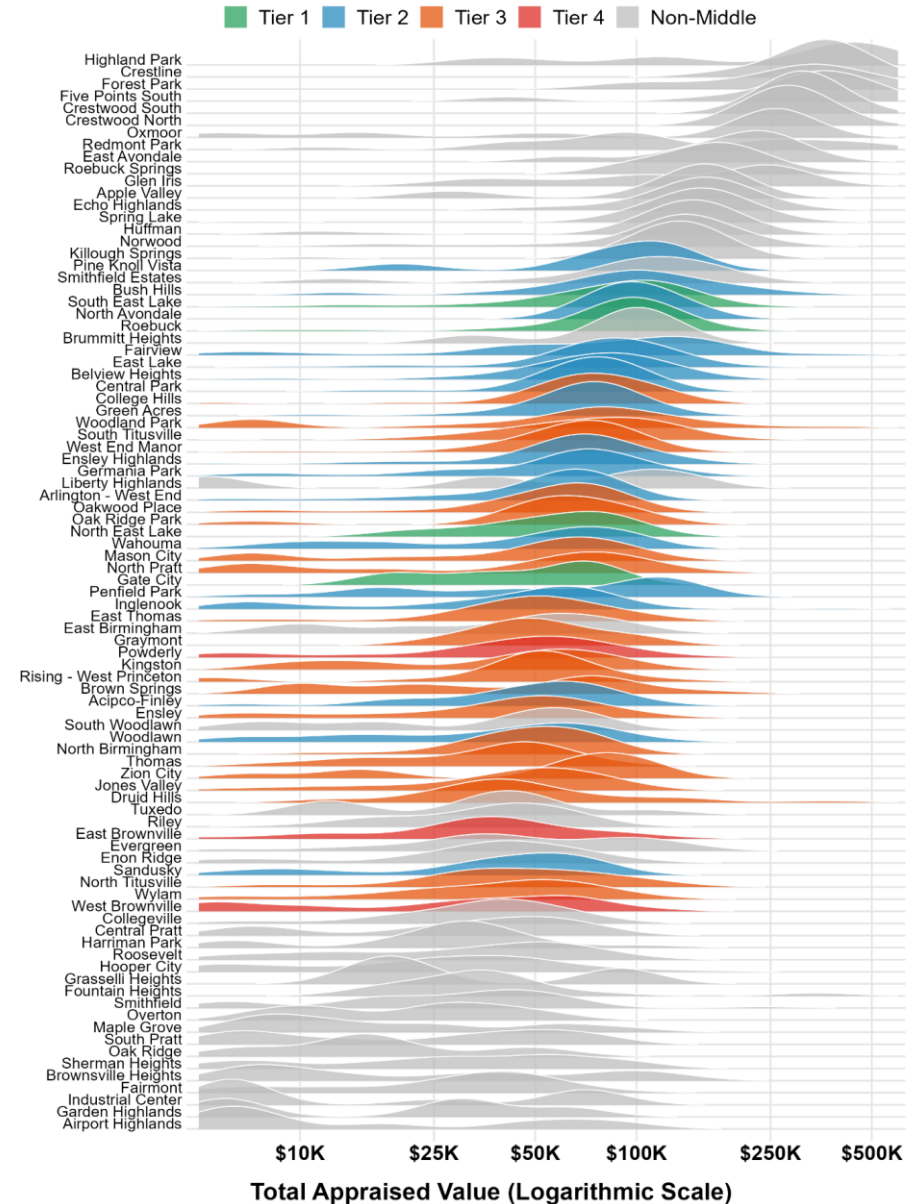
Holding Onto Home Triage Framework

Risk Tier	Local Market Dynamics & Asset Condition	Generational Vulnerability (65+)	Strategic Municipal Intervention
Tier 1: Stable	Asset Premium: Property values exceed the city median. Generational properties are well-maintained by families using out-of-pocket cash, acting as Wealth Anchors for the block.	Moderate: Aging in place is occurring, but neighborhood wealth buffers and market stability provide some insulation against sudden transitions.	Wealth Preservation: Deploy free probate clinics to formalize titles. Focus is strictly on helping resilient families unlock the equity they have already protected.
Tier 2: Vulnerable	Emerging Deficit: Values hover near the city median. Early signs of deferred maintenance are visible as families struggle to access traditional credit/HELOCs for major repairs.	Imminent: A significant wave of senior transitions is approaching. If properties pass without wills, the neighborhood can slip into Tier 3 conditions.	Preventive Legal Triage: Proactive, targeted deployment of wills, estate planning, and municipal micro-repair grants before the senior homeowner transitions.
Tier 3: Stressed	Equity Erosion: Values are slipping significantly below the median. Structural deterioration is accelerating, and the lack of access to capital is actively depreciating adjacent clear-title homes.	Severe: Senior homeowners in depreciating assets with limited exit options. The wealth transfer is being actively stalled by legal barriers and a lack of repair capital.	Structural Stabilization: Intervene with clouded-title resolution, targeted tax relief, and significant rehab subsidies to arrest further decline and keep families housed.
Tier 4: Tipping	Market Contagion: Severe, localized equity collapse. Concentrated vacancy, structural abandonment, and blight pressure on surrounding blocks.	Critical Intervention Required: The generational wealth transfer is failing. Properties have likely been abandoned by heirs due to insurmountable tax or repair burdens.	Aggressive Mitigation: Land bank acquisition, clearing deeply encumbered titles, and strict code enforcement on predatory speculators to prevent speculative displacement and protect distressed assets.

Methodology Note: 'Middle Neighborhoods' are author-defined census tracts with median household incomes between 60–120% of the City Median Income (CMI). The income band was derived through original analysis informed by consultation with NCST's Middle Neighborhoods Initiative; NCST's classification system was not applied.

Clouded Wealth By Neighborhood

Heirs' Property Value Distribution (Sorted By Median Heirs' Property Value)



HP Intervention Costs and Returns

Risk Tier	Problem		Investment	Projected Return			ROI Ratio
	HP	Wealth Trapped	Wealth at Risk	Title Clearance Cost	5-Year Recoverable Tax Base	Total Community Return	
Tier 1: Stable	147	\$17,073,173	\$29,400	\$955,500	\$639,662	\$17,712,835	18.5x
Tier 2: Vulnerable	759	\$69,874,769	\$2,201,100	\$4,933,500	\$2,791,468	\$72,666,237	14.7x
Tier 3: Stressed	1,145	\$93,241,227	\$1,946,500	\$7,442,500	\$3,557,076	\$96,798,303	13.0x
Tier 4: Tipping	181	\$10,420,768	\$651,600	\$1,176,500	\$414,566	\$10,835,334	9.2x
Grand Total	2,232	\$190,609,937	\$4,828,600	\$14,508,000	\$7,402,772	\$198,012,709	13.6x

SERA – 49

National USDA Multi-State Project

- Policy and Law Committee
- Research Committee
- Extension & Outreach Committee
- Ethics Committee



Heirs Property Practitioner Network (HPPN)



A community of dedicated attorneys working to support heirs' property owners in navigating the complexities of generational real estate ownership.



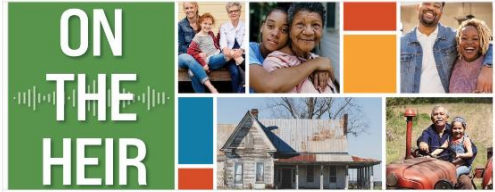
[Heirs Property: Essentials of Estate Planning & Farm Succession](#)



[Heirs Property: Understanding Challenges & Solutions](#)



[Heirs Property: Alabama Resource Guide](#)



[On the Heir Podcast](#)



[Navigating Family Conversations About Heirs Property This Holiday Season](#)



[Preparing Family Landowners in Alabama for Hurricanes](#)



[Heirs Property in Alabama](#)



[Land Ownership and the Preservation of Family Farm Legacies](#)



An aerial photograph of a residential neighborhood. The houses have various roof colors, including dark grey, brown, and blue. There are many large, lush green trees scattered throughout the area. A dark grey semi-transparent box is overlaid on the right side of the image, containing text and icons.

Thank You

 Dr. Ryan Thomson

 rwt0012@auburn.edu

 aers.auburn.edu

buildingcommunityWORKSHOP. (2016). Heirs property in Dallas County (State of Dallas Housing).

Brophy, P.C., ed., 2016. *On the Edge: America's Middle Neighborhoods*. New York: The American Assembly.

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Thomson, R. and Bailey, C., 2023. Identifying heirs' property: Extent and value across the South and Appalachia. *Journal of Rural Social Sciences*, 38(1), p.5.