Tangled Titles in Philadelphia
Using data to inform urban problem solving
Pew’s Philadelphia research and policy initiative seeks to inform discussions on important issues facing the city and the region and to provide policymakers and other decision-makers with data, analysis, and examples of promising practices that may help them address key challenges.
What is a tangled title?

“Tangled Title” describes a situation in which the deed to a home bears the name of someone other than the apparent owner.

Photo: Lexey Swall
Tangled Titles in Philadelphia

Key terms

**Title:** the legal right to ownership of a property

**Deed:** a formal written document that serves as proof of ownership

**Record owner:** the person named on the deed recorded with the Department of Records

**Probate:** The legal process of administering an estate after someone dies.

Photo: Lexey Swall
Tangled Titles in Philadelphia

Previous reports

Philadelphia’s Poor
Who they are, where they live, and how that has changed

Philadelphia’s Changing Neighborhoods
Gentrification and other shifts since 2000

The State of Housing Affordability in Philadelphia
Who’s cost-burdened—and why
Tangled Titles in Philadelphia

How ‘Tangled Titles’ Affect Philadelphia (August 2021)

Contents

• The Extent of Tangled Titles in Philadelphia
• How a Title Gets Tangled
• How Tangled Titles Put Owners and the Community at Risk
• How to Remedy a Tangled Title
• How individuals and families can prevent tangled titles
• Estimating Tangled Titles

Tangled Titles in Philadelphia

How ‘Tangled Titles’ Affect Philadelphia: Key Findings

- At least 10,407 tangled titles (2% of residential properties) – collectively worth over $1.1 billion.
- North, West, and Southwest Philadelphia account for more than half of the city’s tangled titles, but only about a third of all residential properties.
- The neighborhoods most affected tend to be those with relatively low housing values, low incomes, and high poverty rates.
- The hardest-hit areas are predominantly Black; the least affected are majority White.
- Without assistance, remedying a tangled title can cost thousands – an estimated $9,200 for the median property in our analysis.
### Tangled Titles in Philadelphia

**How tangled titles put owners and the community at risk**

<table>
<thead>
<tr>
<th>Risk to wealth building</th>
<th>Risk of deterioration</th>
<th>Risk of foreclosure</th>
<th>Risk of deed theft</th>
<th>Risk to neighborhood quality &amp; stability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cannot borrow against the property or pass on to heirs</td>
<td>Cannot participate in city home repair programs or get homeowners insurance</td>
<td>Obstacles to entering payment agreements with city or water department</td>
<td>Deceased records owners are more vulnerable to property theft</td>
<td>Potential for abandonment, building collapse</td>
</tr>
</tbody>
</table>
Tangled Titles in Philadelphia

The extent of tangled titles in Philadelphia

- Across the City, an average of 2 percent of residential properties are affected.
- In the most affected areas, tangled titles comprise as much as 6.5 percent of residential properties.
Visualizing the extent of tangled titles
1000 properties

Visual for illustrative purposes only
Visualizing the extent of tangled titles
1000 properties: two percent tangled (citywide average)

Visual for illustrative purposes only
Visualizing the extent of tangled titles
1000 properties: six percent tangled (most affected areas)
Tangled Titles in Philadelphia

Neighborhood characteristics: financial

Characteristics of Census Tracts by Presence of Tangled Titles

<table>
<thead>
<tr>
<th>Tracts</th>
<th>Percentage tangled</th>
<th>Median house assessed value per square foot</th>
<th>Median household income</th>
<th>Poverty rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top 10%</td>
<td>4.4% to 6.5%</td>
<td>$40</td>
<td>$28,636</td>
<td>34%</td>
</tr>
<tr>
<td>2nd</td>
<td>3.5% to &lt; 4.4%</td>
<td>$57</td>
<td>$30,426</td>
<td>32%</td>
</tr>
<tr>
<td>3rd</td>
<td>2.5% to &lt; 3.5%</td>
<td>$78</td>
<td>$33,553</td>
<td>31%</td>
</tr>
<tr>
<td>4th</td>
<td>1.8% to &lt; 2.5%</td>
<td>$103</td>
<td>$42,692</td>
<td>25%</td>
</tr>
<tr>
<td>5th</td>
<td>1.4% to &lt; 1.8%</td>
<td>$122</td>
<td>$46,007</td>
<td>23%</td>
</tr>
<tr>
<td>6th</td>
<td>1.2% to &lt; 1.4%</td>
<td>$118</td>
<td>$54,340</td>
<td>20%</td>
</tr>
<tr>
<td>7th</td>
<td>1.0% to &lt; 1.2%</td>
<td>$120</td>
<td>$44,233</td>
<td>24%</td>
</tr>
<tr>
<td>8th</td>
<td>0.8% to &lt; 1.0%</td>
<td>$132</td>
<td>$54,920</td>
<td>21%</td>
</tr>
<tr>
<td>9th</td>
<td>0.4% to &lt; 0.8%</td>
<td>$154</td>
<td>$66,676</td>
<td>17%</td>
</tr>
<tr>
<td>Bottom 10%</td>
<td>0.0% to &lt; 0.4%</td>
<td>$294</td>
<td>$75,098</td>
<td>17%</td>
</tr>
<tr>
<td>Philadelphia</td>
<td>0.0% to 6.5%</td>
<td>$103</td>
<td>$45,927</td>
<td>24%</td>
</tr>
</tbody>
</table>
Tangled Titles in Philadelphia

Neighborhood characteristics: race and ethnicity

Race and Ethnicity in Census Tracts With Tangled Titles

<table>
<thead>
<tr>
<th>Percentage tangled</th>
<th>Population</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian</th>
<th>Other/ two or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top 10%</td>
<td>4.4% to 6.5%</td>
<td>129,084</td>
<td>5%</td>
<td>87%</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>2nd</td>
<td>3.5% to &lt; 4.4%</td>
<td>162,464</td>
<td>4%</td>
<td>84%</td>
<td>9%</td>
<td>1%</td>
</tr>
<tr>
<td>3rd</td>
<td>2.5% to &lt; 3.5%</td>
<td>148,701</td>
<td>9%</td>
<td>73%</td>
<td>13%</td>
<td>3%</td>
</tr>
<tr>
<td>4th</td>
<td>1.8% to &lt; 2.5%</td>
<td>156,013</td>
<td>40%</td>
<td>31%</td>
<td>20%</td>
<td>6%</td>
</tr>
<tr>
<td>5th</td>
<td>1.4% to &lt; 1.8%</td>
<td>163,153</td>
<td>41%</td>
<td>30%</td>
<td>21%</td>
<td>6%</td>
</tr>
<tr>
<td>6th</td>
<td>1.2% to &lt; 1.4%</td>
<td>167,118</td>
<td>41%</td>
<td>28%</td>
<td>20%</td>
<td>8%</td>
</tr>
<tr>
<td>7th</td>
<td>1.0% to &lt; 1.2%</td>
<td>178,225</td>
<td>44%</td>
<td>27%</td>
<td>16%</td>
<td>10%</td>
</tr>
<tr>
<td>8th</td>
<td>0.8% to &lt; 1.0%</td>
<td>183,511</td>
<td>45%</td>
<td>23%</td>
<td>19%</td>
<td>10%</td>
</tr>
<tr>
<td>9th</td>
<td>0.4% to &lt; 0.8%</td>
<td>162,943</td>
<td>52%</td>
<td>21%</td>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td>Bottom 10%</td>
<td>0.0% to &lt; 0.4%</td>
<td>114,009</td>
<td>62%</td>
<td>13%</td>
<td>7%</td>
<td>14%</td>
</tr>
</tbody>
</table>

Philadelphia: 0.0% to 6.5% | 1,579,075 | 34% | 41% | 15% | 7% | 3% |
Tangled Titles in Philadelphia

How we came up with our estimate

• Identify residential properties
  • City property tax assessment data
  • 509,258 single family homes, condo units, small apartments, and neighborhood-scale mixed use properties

• Determine who is on the deed
  • City property tax assessment data and real estate transfers data
  • 709,303 total record owners

• Check for deceased record owners
  • “Deceased suppression service”
  • 29,315 deceased record owners
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**Limitations of methodology**

- Only able to identify one cause of tangled titles
- Deceased suppression service methodology not transparent
- Record owners who changed names or had multiple addresses likely missed
- String match inherently imprecise
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Estimating tangled titles

All record owners are deceased: 9,110

Deceased record owner survived by another owner; property owned as tenants in common: 1,297

Total: 10,407
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Media coverage
Tangled Titles in Philadelphia

Influence

Tangled titles bill passed in City Council

Risa Sarnat/Tribune Staff Writer  Oct 2, 2021

"Ensuring that we are addressing tangled titles and deeds for the more than 10,000 families that are suffering across the city is one of the most monumental things we can do in the housing arena for individuals here in the city of Philadelphia," Gilmore Richardson said.

There will be a $7.6 million investment over the next four years to resolve tangled title situations, which amounts to $1.9 million per year.

This month, the Thomson Reuters Foundation published an article exploring the ways U.S. cities use data to help underserved communities during the pandemic. A VIP homeownership client's story helped illustrate the point. Here is an excerpt:

"Donald Gadson and his wife had been meaning to sort out their financial affairs when she died after a sudden illness - plunging the family and their century-old Philadelphia home into legal limbo.

Five years on, Gadson recently got matters in order with help from a legal aid organization, ensuring that the family home - which had been in his wife's name - will eventually pass to his two sons.

"A home is a place where you can start building wealth because it's something stable, something you know," Gadson, 62, told the Thomson Reuters Foundation by phone.

Many more city residents beset by “tangled title” issues may now be able to access similar legal assistance thanks to a ominous analysis of homeownership data released last year.

Officials say the research will help them pinpoint aid for neighborhoods.
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Quotes from affected homeowners

“My mother passed away, and I had the house, but I never put the house in my name. I was her only heir. I was thinking it automatically went to me.”
- Monique Spicer, 48, North Philadelphia

“Just recently, the main sewer line broke, and I thought I was going to have to pay over $2,500 to fix it, which I can’t afford because I live off Social Security. I didn’t qualify for repair programs, since I’m not on the deed of the property.”
- Gina Miller, 60, West Philadelphia

“I went to a lot of places, and they told me, ‘You don’t own the house and you can’t get the help. And now I do, and now I can. I can now say, ‘Here’s the deed, what can we do?’”
- Michael Schwartz, 60, Northeast Philadelphia