



TANGLED TITLES

NEIGHBORHOOD LEGAL SERVICES

Because Justice is for All



Identifying and
Understanding
Tangled Titles

How NLS Can Help

If you suspect that your client may have a tangled title, please have them contact NLS. We have several grants dedicated to helping those with tangled title issues.

Income eligibility is required and will depend upon the particular grants we have available to represent these clients. The grant income guidelines vary so it is best to have the client simply contact us either by applying for our services online or by calling our toll free number.



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The Need

Tangled titles threaten the well-being of low-income people in many ways.

Occupying, caring for, or paying the bills for a home does not make someone the homeowner. Until their name is officially on the deed, families may not be able to obtain a grant or loan to make urgently needed repairs. Additionally, tangled titles can block residents from access to payment plans for delinquent water, sewer, real estate tax, or other bills, thus leading to a Sheriff's sale of their homes.



Other consequences of tangled titles can include the inability to negotiate with a mortgage company in regards to a delinquent mortgage, the inability to obtain homeowner's insurance, or inability to transfer the title in the future. The end result may be the family living in unsafe conditions or even becoming homeless. The home may then become a blight on the community.

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.



A common cause is when a parent passes away and no estate has been opened, or no will has been left. With no recorded transfer of the home title, the property's ownership is left in question.

How Your Organization Can Identify a Tangled Title Case:

There are several questions you can ask clients to determine whether their case may contain a tangled title issue.

Ask the following:

- Is the client's name on the last recorded deed to the home, or are they unsure?
- How did the client gain possession of their home?
- If the home was passed down from a deceased relative or friend, did they leave it to the client in a will?
- Has your client been denied services available only to homeowners like grants for repairs because their name is not on the deed?





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How to Get Help

Visit our website and apply online at

www.nlsa.us

and choose "Get Legal Help"
or call

1-866-761-6572

NLS provides interpreters and translation services.
All services are confidential

Allegheny County Office

928 PENN AVENUE | PITTSBURGH, PA 15222-3757

Beaver County Office

STONE POINT LANDING, SUITE 204A

500 MARKET STREET | BRIDGEWATER, PA 15009-2998

Butler County Office

HOLLY POINTE BUILDING, SUITE 306

220 S. MAIN STREET | BUTLER, PA 16001

Lawrence County Office

TEMPLE BUILDING, SUITE 329

125 EAST NORTH STREET

NEW CASTLE, PA 16101-3751



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