



# 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.



**NEIGHBORHOOD**  
**LEGAL SERVICES**

# 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](http://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 C PLAZA LEVEL  
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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