



HAC

Demographics in Regions with High Prevalence of Heirs' Properties

Housing Assistance Council
Dr. Keith Wiley
Natasha Moodie

About HAC

- National Nonprofit
- Rural affordable housing and community development
- Persistent poverty areas and populations



Photo: Jennifer Emmerling / *There is More Work to be Done*

Presentation Overview

- **Heirs' Property**
 - Definitions
 - Systemic Issues
 - Considerations
- **Demographic Analysis**
 - Race and Ethnicity
 - Rurality
 - Persistent Poverty Regions
 - Population growth
 - Broadband

Heirs' Property Definitions



Property with a transfer of ownership upon the owner's death without a will or formal estate planning.



Property left to multiple descendants through estate planning without a completed probate process, then continually passed to subsequent generations in heirship

Heirs' Property Systemic Causes

Systemic Issues:

- Exclusion from the financial and legal system
- Distrust of the legal system
- Legal and financial deserts

Barriers to Probate:

- Financial constraints
- Familial issues
- Misunderstanding of the legal system and probate process
- Legal desert

Heirs' Property

Systemically marginalized communities:

- Native American households
- Black households
- Low-income households
- Farmers, particularly Black and Native American farmers
- Rural households
- Residents in Colonias

Heirs' Property

Intentional Familial Land Control

- Intentionally leaving the land to multiple descendants
- Communal approaches to land stewardship
- Cultural ties to the land
 - Political agency
 - Cultural stewardship
 - Kinship ties to the land
- Defense mechanism against homelessness and the legal system

Household and Community Implications

- Dilapidation and vacancy
- Loss of generational wealth
- Substandard living conditions
- Loss of a tax base and property tax revenue
- Outmigration and declining population
- Demographic analysis of communities affected by issues associated with heirs' property may allow municipalities to create targeted

Methods

- Based on prior research indicators and results, identified counties with a high prevalence of heirs' property.
- Focused on the southeast, where prior research has been concentrated due to prevalence in the Black Belt and Black agricultural land
- Conducted a demographic analysis using ACS data
- Highlighted demographic trends

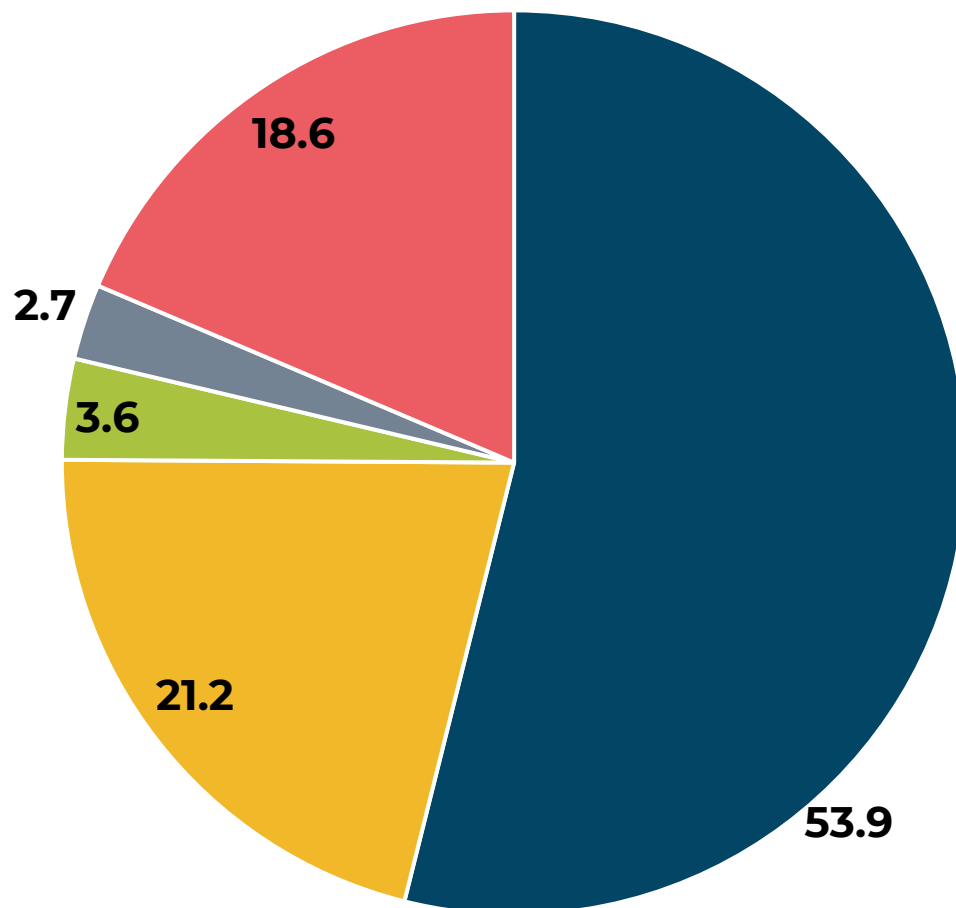
Classifications of Quintiles

The research refers to the quintiles using the following classifications:

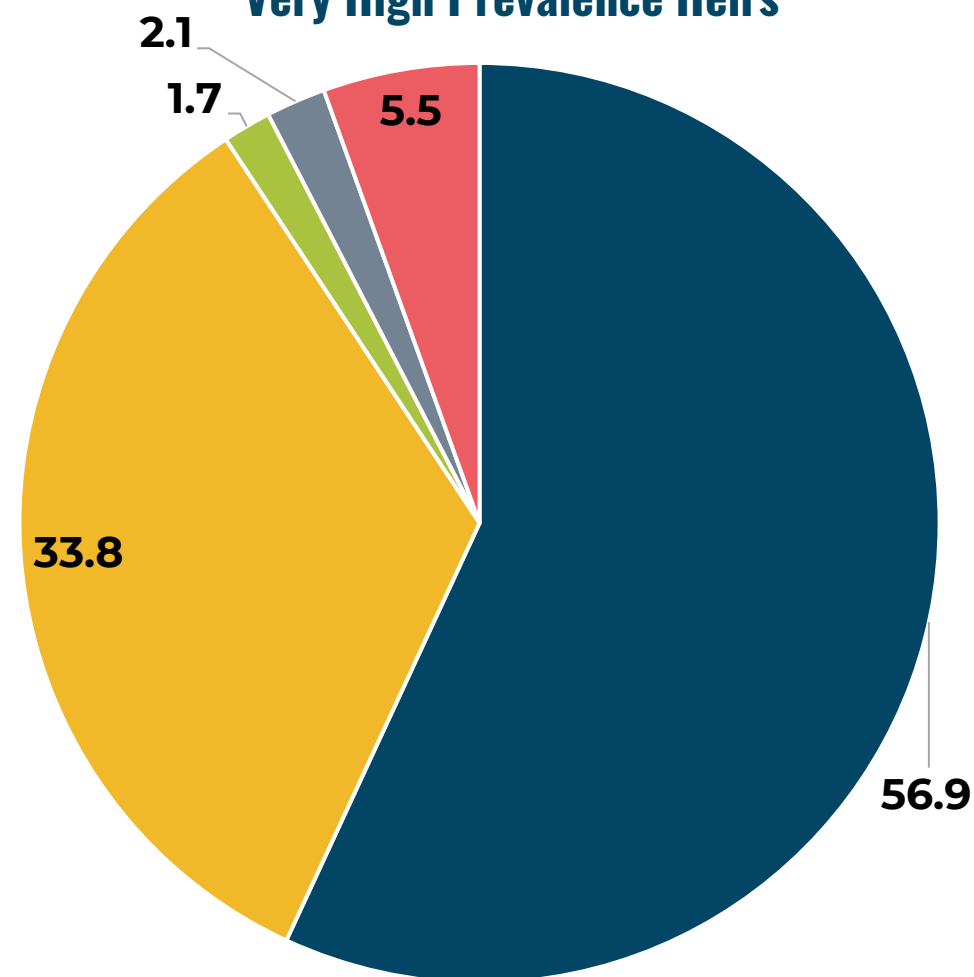
- **Very low prevalence**
- **Low prevalence**
- **Moderate prevalence**
- **High prevalence**
- **Very high prevalence**

**Population by Race/Ethnicity,
All Three States**

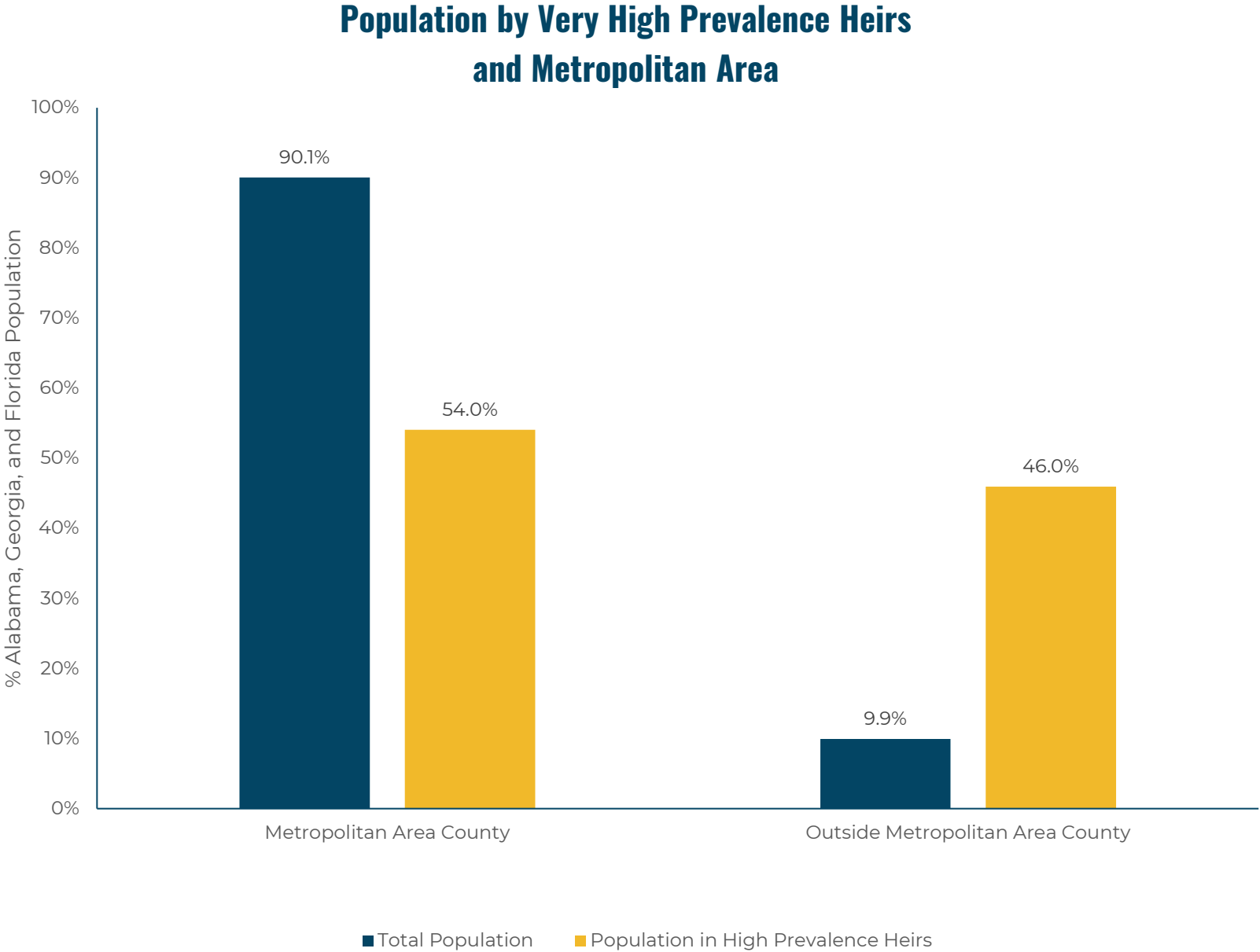
- White non-Hispanic
- Black non-Hispanic
- Other Races non-Hispanic
- Two Plus Races non-Hispanic
- Hispanic



**Population by Race,
Very High Prevalence Heirs**



Heirs' Properties are Disproportionately Located Outside of Metropolitan Areas

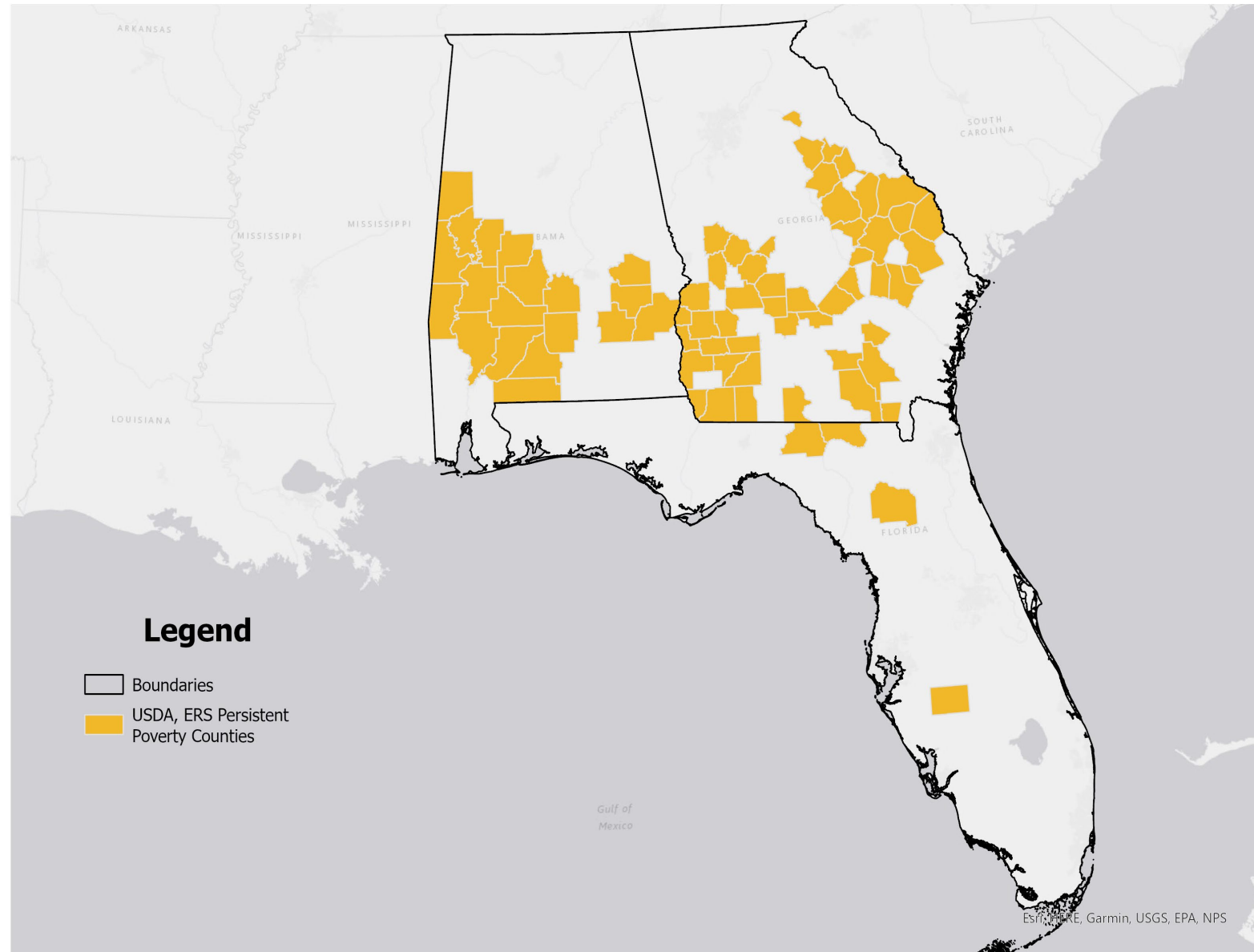


Persistent Poverty

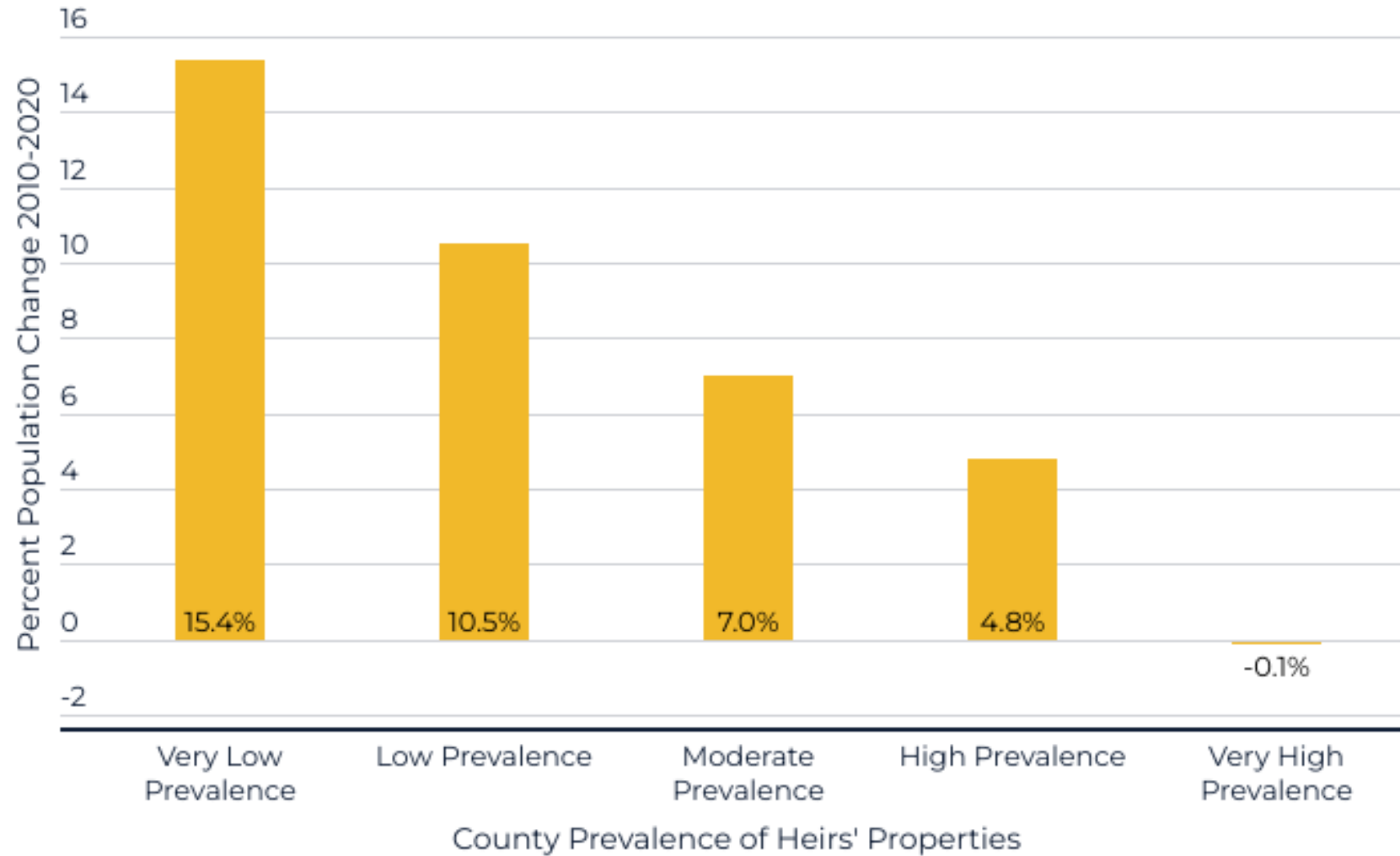
72 FHFA classified persistent poverty counties in Alabama, Georgia, and Florida.

21 counties have a **high prevalence** of heirs' properties

31 counties have a **very high prevalence** of heirs' properties.



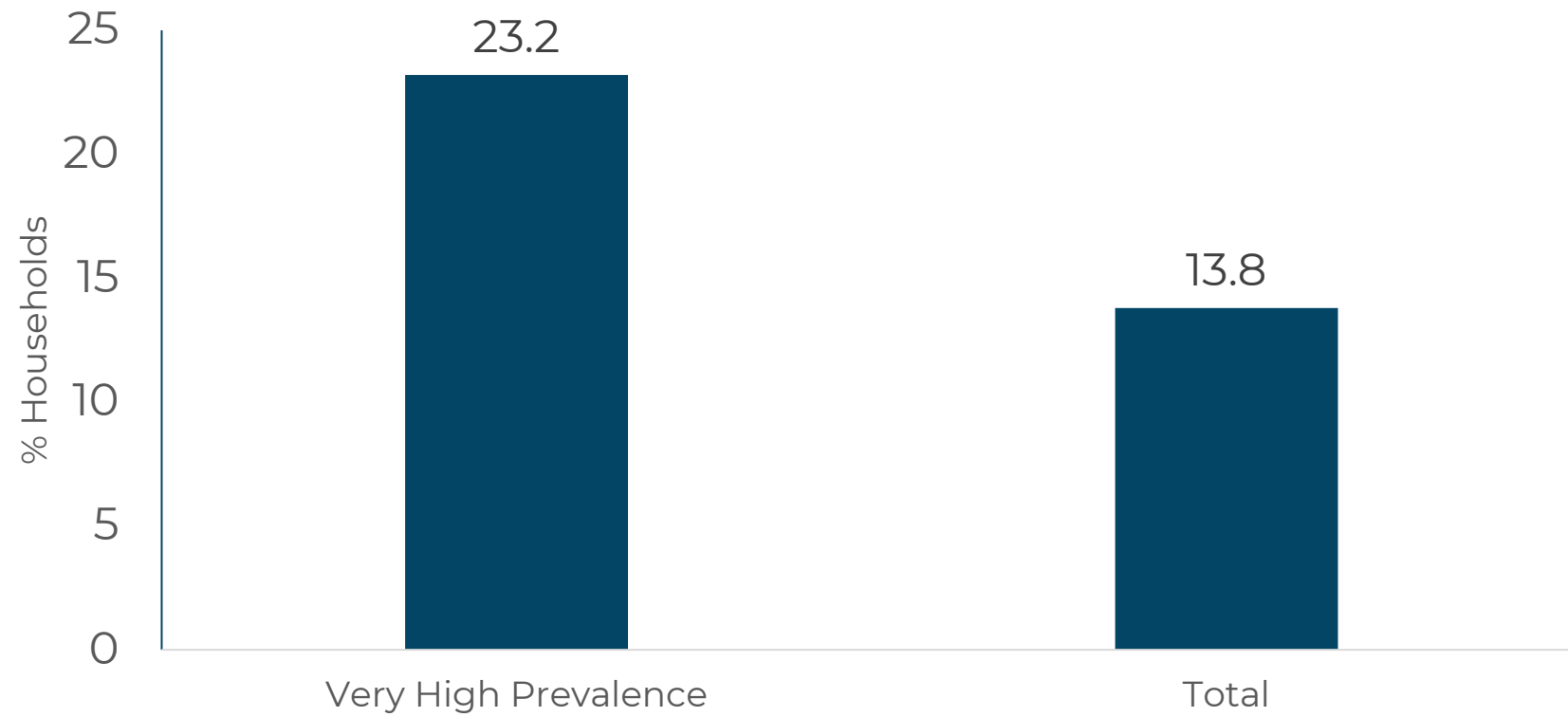
Population Change by Prevalence of Heirs' Property, 2010 - 2020



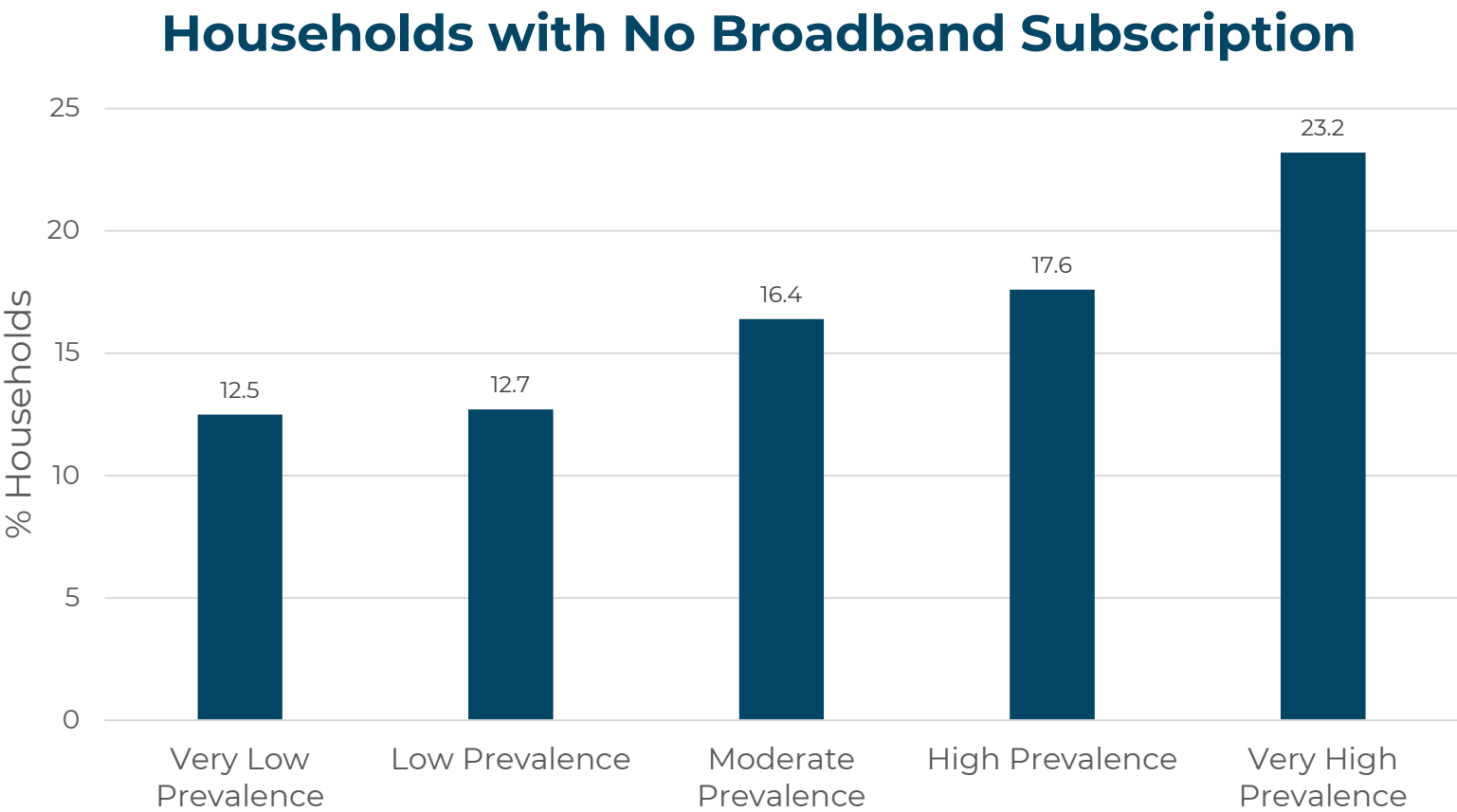
Population growth was lower in counties with a higher proportion of heirs' properties

Broadband Subscription

Lacking Broadband Subscription



Broadband Subscription



Considerations

- Inherent risk in this research
- Specifically identifying heirs' parcels or census tracts with a high prevalence of heirs' properties may increase opportunities for exploitation and forced sale
- Demographics of regions with a high prevalence of heirs' property align with other identifiers of systemic exclusion

Questions?

