



HAC

Demographics in Regions with High Prevalence of Heirs' Properties

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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

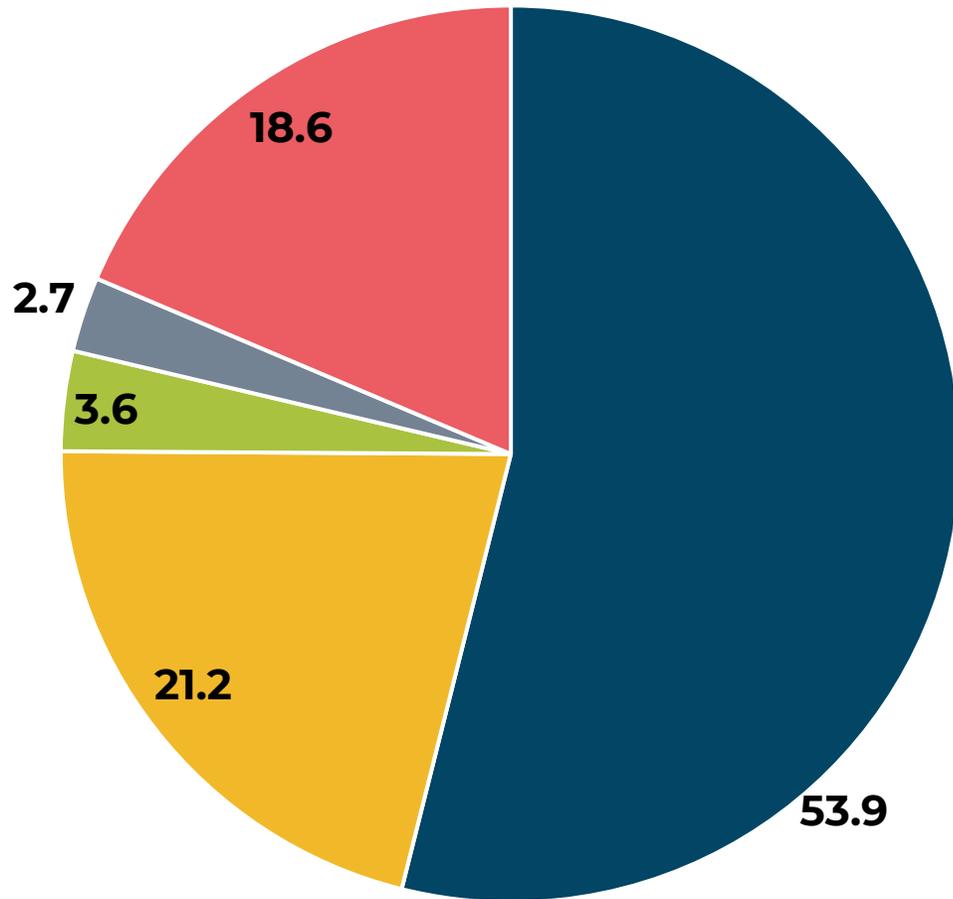
Classifications of Quintiles

The research refers to the quintiles using the following classifications:

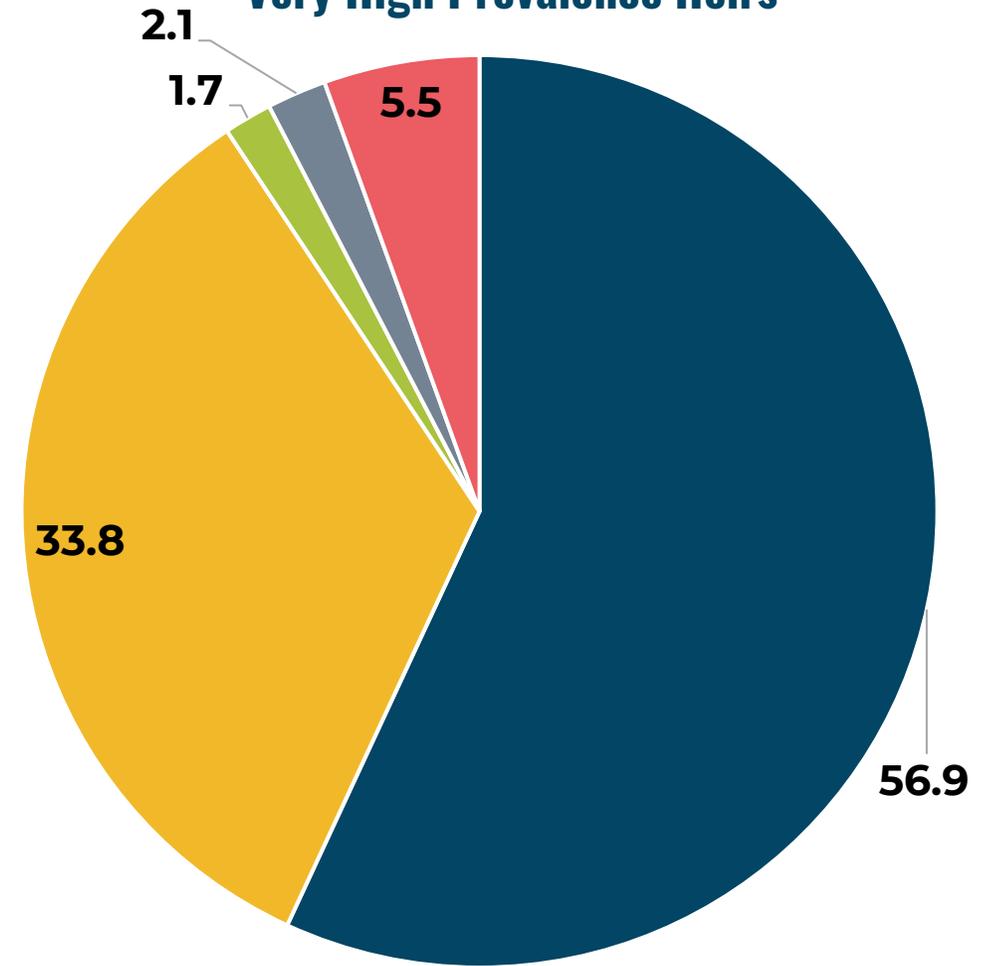
- **Very low prevalence**
- **Low prevalence**
- **Moderate prevalence**
- **High prevalence**
- **Very high prevalence**

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

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

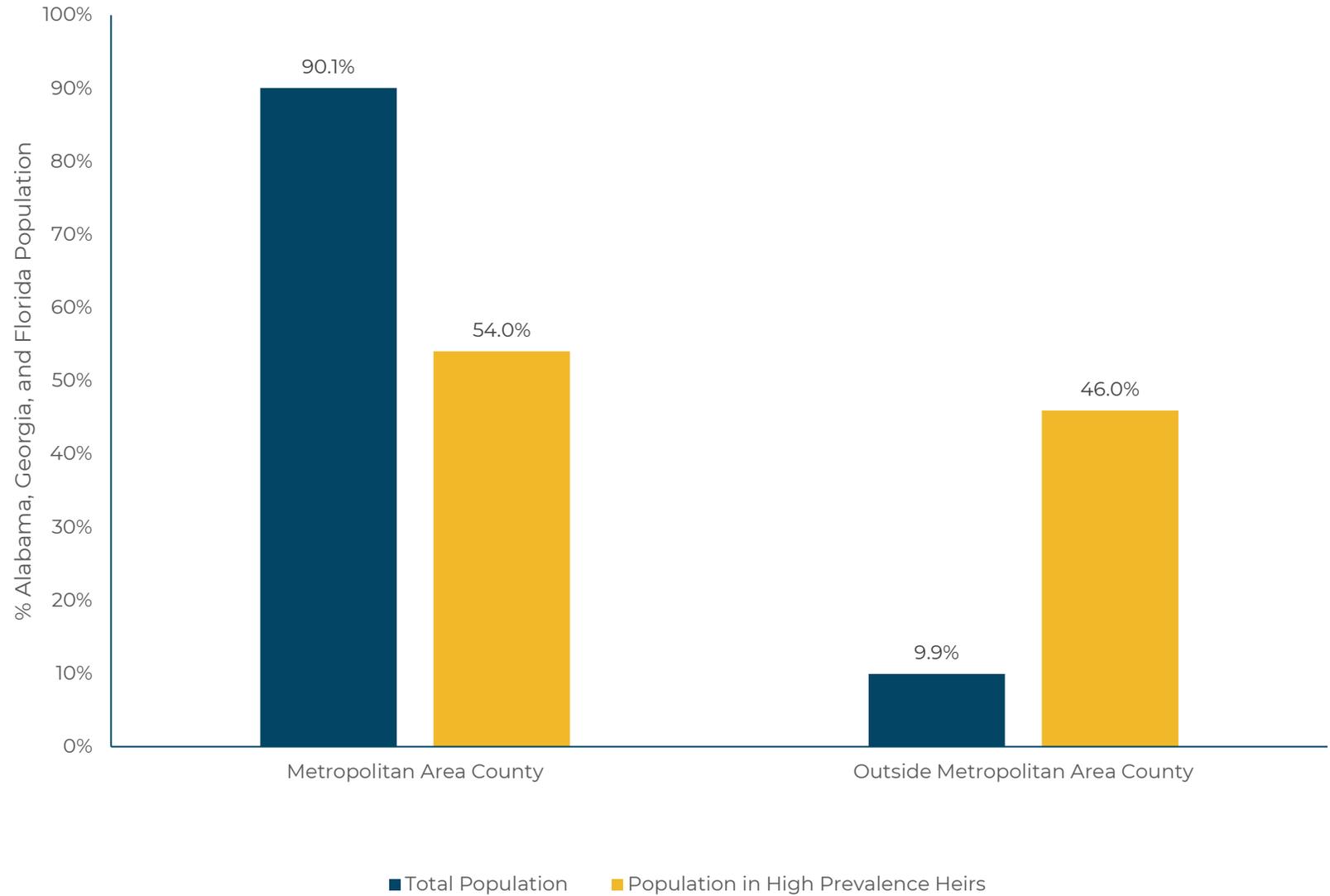


**Population by Race,
Very High Prevalence Heirs**



Heirs' Properties are Disproportionately Located Outside of Metropolitan Areas

Population by Very High Prevalence Heirs and Metropolitan Area

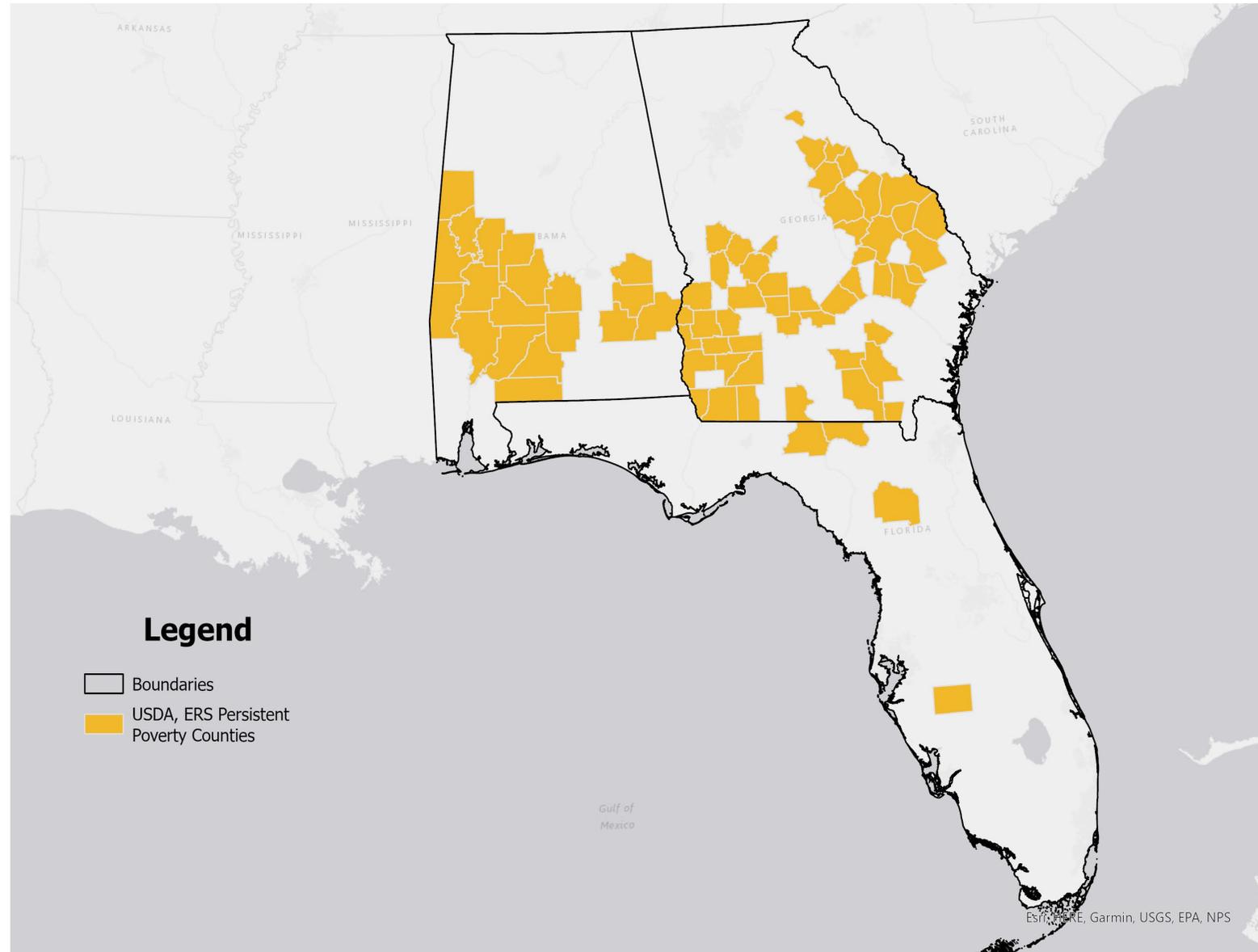


Persistent Poverty

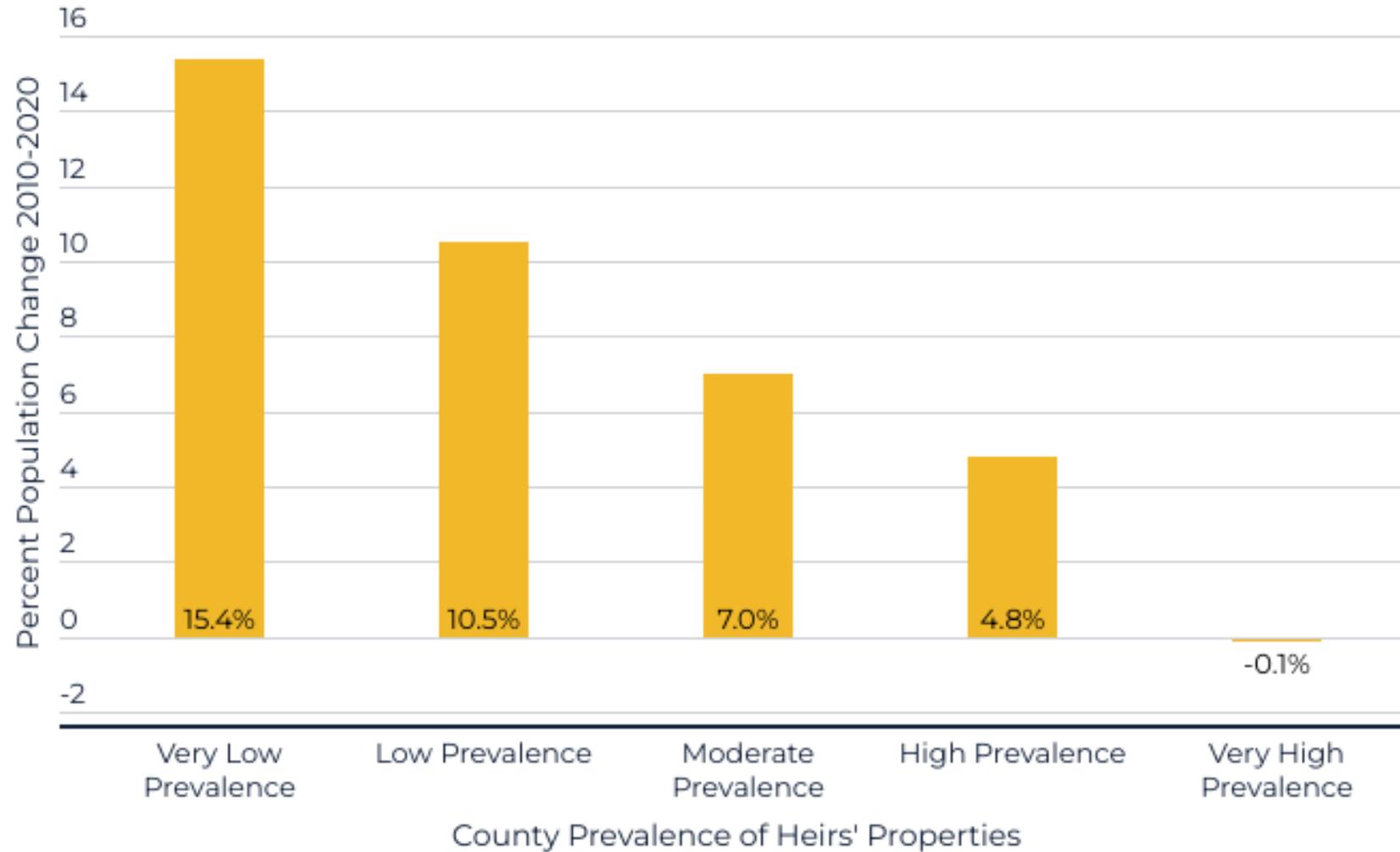
72 FHFA classified persistent poverty counties in Alabama, Georgia, and Florida.

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

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



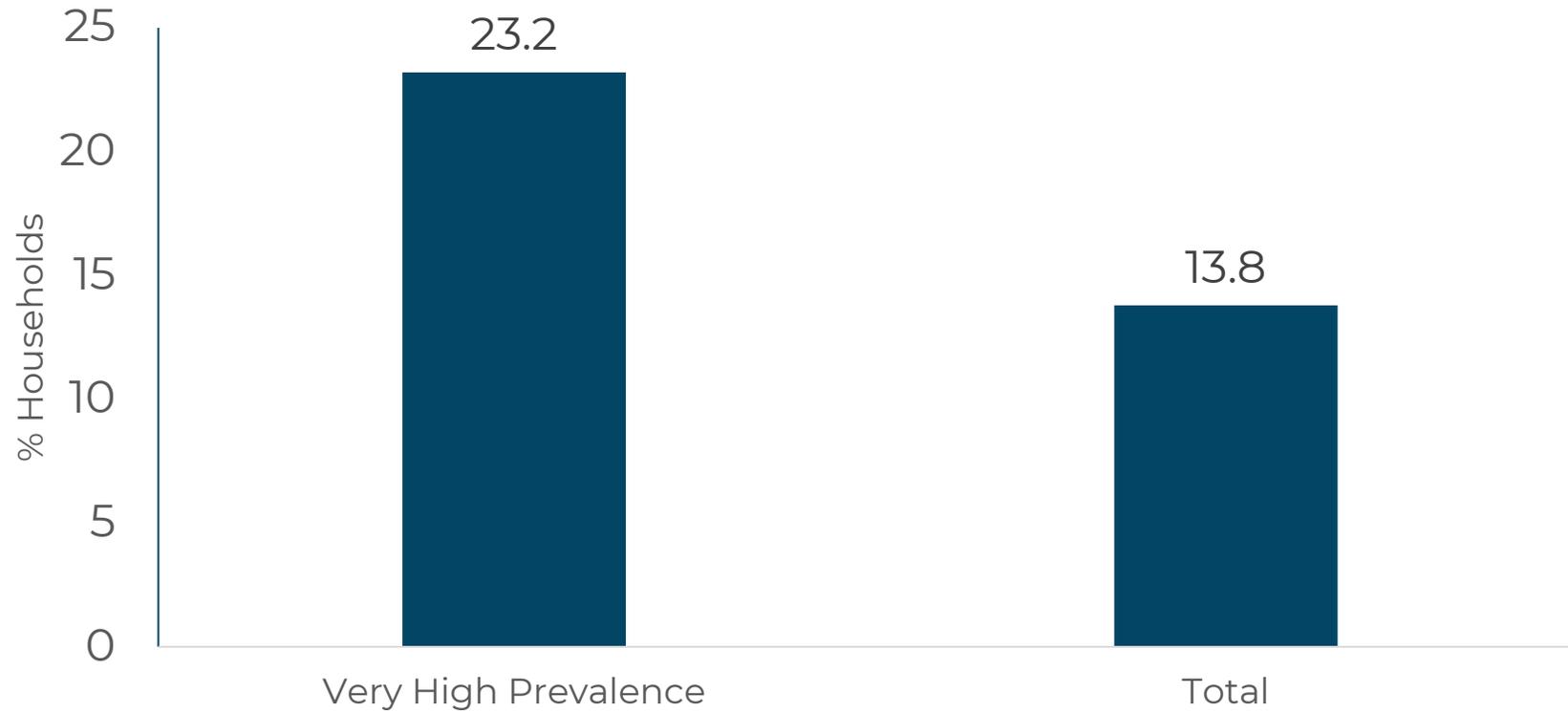
Population Change by Prevalence of Heirs' Property, 2010 - 2020



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

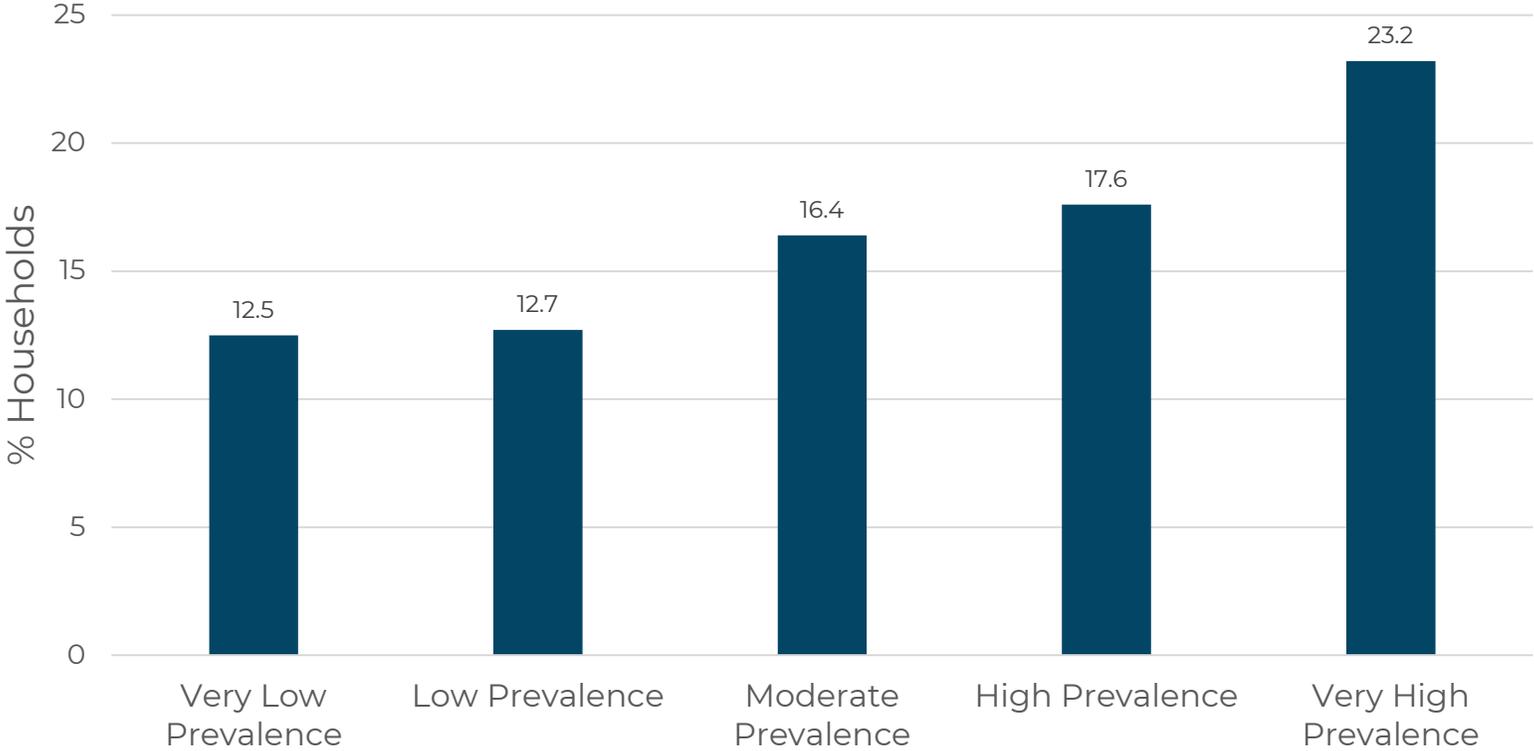
Broadband Subscription

Lacking Broadband Subscription



Broadband Subscription

Households with No 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?

