

Why should you worry about whether you have a homeownership problem?

If you have a homeownership problem, you may run into trouble if:

- you try to negotiate with the city or a utility company about back taxes or bills that have not been paid;
- you try to get a grant from the city to make home repairs;
- you try to take out a mortgage or a loan;
- you try to sell your house;
- you try to obtain homeowners' insurance on the property;
- you want to give your property to your family or friends if something happens to you (for example, through a will); or
- the person whose name is still on the deed, or one of their relatives, tries to take the house from you.

Legal Services Agencies

Community Legal Services (CLS)

1424 Chestnut Street
Philadelphia, PA 19102
(215) 981-3700

1410 W. Erie Avenue
Philadelphia, PA 19140
(215) 227-2400

Philadelphia Legal Assistance (PLA)

The Cast Iron Building
718 Arch Street, Suite 300N
Philadelphia, PA 19106
(215) 981-3800

SeniorLAW Center

(for people age 60 or older)
2 Penn Center
1500 JFK Boulevard, Suite 1501
Philadelphia, PA 19102
(215) 988-1244

If you think you may have a homeownership problem, it is very important that you immediately contact a legal services agency:

Note: You must be referred to Philadelphia VIP from one of these other legal services agencies. You cannot call VIP directly and ask us to take your case.



1500 Walnut Street, Suite 400 Philadelphia, PA 19102
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The Philadelphia Bar Foundation, and Philadelphia Legal Assistance



Legal Problems with Homeownership (Tangled Title)

*How to Find Out
If You Are the Legal Owner of Your House
and What to Do If You Are Not*

In addition to the many Philadelphia law firms and corporations providing support to Philadelphia VIP, the Tangled Title Project also receives funding from: the City of Philadelphia's Division of Housing and Community Development, the Oak Foundation, the Connelly Foundation, the Samuel S. Fels Fund, the Independence Foundation, the Philadelphia Bar Association and its Real Property Section and Probate and Trust Law Section, and the Philadelphia Bar Foundation.

Philadelphia VIP prepared this guide to help distribute basic legal information to the community at large. While the information contained in this publication concerns legal issues, it is intended solely to provide general information. This guide is not intended to constitute legal advice or substitute for obtaining the advice of an attorney. It is understood that Philadelphia VIP's providing of this guide and your reviewing of this information does not establish an attorney-client relationship. No action should be taken in reliance on the information provided in this guide, except after consultation with a lawyer.

How can you tell if you might have a homeownership problem?

If you are **renting**, or if you live with a friend or relative in a house that they own, you do not have a homeownership problem.

If you **live in a house that you think you own or should own**, or if you have a rent-to-own or lease/purchase agreement, you could have a homeownership problem if:

- your name is not on the deed to your house;
- you do not know if your name is on the deed to your house;
- the City or a utility company has refused to discuss unpaid taxes or bills with you because your name is not on the deed to your house;
- the City has refused to give you a grant for repairs to your house because your name is not on the deed to your house;
- one of your relatives owned the house in which you live and had his or her name on the deed, but that relative has passed away;
- you entered into a rent-to-own agreement (also called lease/purchase agreements or installment land contracts) to buy the house and have paid all or some of the purchase price for the house, but your name is not on the deed to the house; *or*
- you are the only person who has any interest in living in the house, but your name is not on the deed to your house.

If you already know that you have a homeownership problem...

Contact one of the legal services agencies listed on the back of this pamphlet immediately. They will either handle your case or refer it to VIP if you are eligible for our legal services.

If you are not sure if you have a homeownership problem...

If you have access to the internet:

Go to the Office of Property Assessment website – property.phila.gov – to find out who the City considers the owner of your house:*

- Type in your property address. Then click the gold-colored “Search” (magnifying glass) symbol.
- The property owner’s name and other information should appear.

*Sometimes information provided on this webpage is not entirely accurate. The only way to ensure that you have accurate information is to go to the Department of Records in person; see the instructions below.

If you do not have access to the internet:

Go to the **Department of Records’ office** in City Hall, Room 154, and ask to see the most recent deed recorded for your property. (It is best to ask for a copy that you can keep, which will cost around \$10.00.) They are open Monday through Friday from 8:00 am to 4:30 pm.

- **If your name is not listed on the deed as a “grantee”**, you are not legally an owner of the property. You should contact one of the legal services agencies listed on the back of this pamphlet right away.
- **If your name is listed on the deed as a “grantee,” but someone else’s name is also listed**, you *and* the other person *together* own the property. If that information is not correct, you should contact one of the legal services agencies listed on the back of this pamphlet right away.