

HOW TO GET YOUR HOME IN YOUR NAME AFTER SOMEONE'S DEATH

If your loved one owned a house or another piece of property and you think it should be yours now, it is very important that you get the deed in your name officially.

If the deed is not in your name, you can't get loans, tax assistance grants, homeowner's insurance, or access utilities. You will also be at risk of deed theft and foreclosure.

This checklist is here to explain the process and help you get started.

Under Chapter 9-8500 (Tangled Title Disclosure) of

The Philadelphia Code, funeral service providers must provide this information sheet to the survivor of the deceased along with a certified copy of the death certificate within five (5) days of receiving the death certificate.

This requirement is from City Council Bill No. 210671-A, introduced by Councilmember At-Large Katherine Gilmore Richardson, which went into effect August 1, 2022.



KATHERINE GILMORE RICHARDSON
COUNCILMEMBER AT-LARGE, MAJORITY LEADER



Find out the name on the deed.

You will have to take action if there is any name but yours and the name of the people you are owning it with.

If you don't already know which name is on the deed, you can check at the **Department of Records** or using this QR code.



Go through probate.

If the deed is in the name of someone that has passed away, you will not get the property automatically, even if this is what the person wanted. You have to go through probate first. To go through probate, you go to the **Register of Wills**.

See back for more information or scan this QR code.



Record a new deed.

When you have gone through probate, you still need to make it official that you are the owner of the property by recording a deed. You should always have a professional create the deed, like a title company or a lawyer. Then, record it at the **Department of Records**.

See back for more information or scan this QR code.



Protect yourself and your loved ones.

To avoid problems in the future:

- Always use a professional when selling or buying property, like a realtor or a lawyer.
- Make a will.
- Talk to your loved ones so they know about this process.
- Sign up for the free deed fraud guard using this QR code.



If you need advice or don't have enough money for this process, see the back for people that can help you.

If you are facing this problem (which is called "tangled title"), you are not alone: more than 10,000 Philadelphians have a tangled title problem.



Some words explained:

Title: having title means owning a property.

Deed: document that shows who the owner of a property is.

Probate: process by which a dead person's things are distributed.

Foreclosure: When you are forced to sell your property because of debt.



Department of Records
CITY OF PHILADELPHIA

City Hall, Room 111
(215) 686-1483
Recording.info@phila.gov
<https://www.phila.gov/departments/department-of-records/>
Monday – Friday, 8 a.m. – 3:30 p.m.

What can they help with?

- Looking up the name on a deed.
- Recording a new deed.
- Questions about deed fraud guard.

To get started, you could say to any of these organizations: "My mother died. She wanted me to have her house. What should I do?"

Free Legal Aid

If you can't pay for a lawyer or need to get some advice on how to get started, these organizations can help you.

Philadelphia VIP

Two Penn Center, Suite 1850
1500 John F Kennedy Blvd
Visit by appointment only.
(215) 523-9550
phillyvip@phillyvip.org
<https://www.phillyvip.org>

Good to know: They also manage the "Tangled Title Fund" (TTF) if you need help paying fees.

Community Legal Services (CLS)

1424 Chestnut St - (215) 981-3700
1410 W. Erie Ave. - (215) 227-2400
<https://clsphila.org/services/housing/>

Good to know: They also have interpreters if you need to talk about this in your own language.

Philadelphia Legal Assistance (PLA)

718 Arch St, Suite 300N
(215) 981-3800
Monday – Friday, 9 a.m. – 5 p.m.
<https://philalegal.org/services/save-your-home-philly-hotline>

Good to know: They have a special Save Your Home Philly Hotline: (215) 334-HOME (4663) for problems like tangled title.



Register of Wills

John P. Sabatina, Esq.
City Hall, Room 180
(215) 686-6255



rowonline@phila.gov
www.phila.gov/wills
Monday – Friday, 8 a.m. – 4 p.m.

What can they help with?

- Questions about the probate process.
- Clearing your home's title

Clearing your home's title

(215) 686-6262

TCU@phila.gov



Scan this QR Code for more information

Or visit the Register of Wills, City Hall Room 183, Monday – Friday, 8 a.m. – 4:00 p.m.

Good to know: This program helps qualified residents navigate the probate process and transfer the titles of their properties. We use the information you provide to do research and identify the issues that affect your home's title.

To confirm you're eligible for help, you'll need to provide:

- A valid form of government ID.
- Two forms of proof of income.
- Details about the property and relative who owned it.
- Deceased person's will or other probate documents (if an estate was opened)

The Register of Wills can advise on how to get these documents if you don't have them.



An heir is the person who gets all the things the deceased person owned. For example, without a will, you will usually be the direct heir of your parents.

Finding a Lawyer

If you can pay for a lawyer but don't know how to find one, this is a good place to start:

Lawyer Referral and Information Service

(215) 238-6333
<https://iris.philadelphiabar.org/>

Good to know: For \$35, you can speak to a pre-screened lawyer for half an hour before you decide if you want to work with them and agree on payment.