

From Tangled Title to Legal Heirs Honoring Granddaddy and Family Gatherings



Lavondra, Kimberly and Dekisha Hamilton in front of their childhood home.

Dekisha, Kimberly, LaVondra, and Romon Hamilton have happy memories of growing up in East Savannah. Their mother, Gloria Jean Hamilton, inherited her parents' home and raised her children there, in addition to caring for extended family. As the older generation aged, however, caring for the house became more difficult.

In her final years, Ms. Hamilton moved into an assisted living facility. One of her brothers still lived in the home, but was unable to keep up with the maintenance. After she died in 2019, she did not leave a will for her heirs. The siblings owned the house together as "tenants-in-common." They had what is known as a "tangled title," an heirs' property.

After their uncle also moved into assisted living, the Hamiltons struggled to keep up with maintenance and taxes. "We are not homeowners and we didn't know the different resources that could help with this process," says Dekisha. Fortunately for them, their uncle Ron Hamilton did know of some resources—at CHSA.

CHSA just established the Heirs' Property Tangled Title Legal Fund to help heirs like the Hamilton family to access the legal funds required to resolve a "tangled title."



The Hamiltons' backyard stays cool in the shade of many trees and will soon host family gatherings again!



Attorney C. Elisia Frazier is a community advocate for heirs specializing in heirs' property.

"Our new Heirs' Property Tangled Title Legal Fund is a revolving fund that families can use to work through the legal process. We also provide technical assistance and access to financing for renovations. Our goal is to help families bring their properties back to the best and highest use," says Anita Smith-Dixon, Executive Director of CHSA.

The family is working with attorney C. Elisia Frazier. "The first step to untangling an heirs' property title is to understand the family structure. Many heirs find the genealogy research is an unintended benefit. Once we understand the family structure, the legal part is my responsibility," says Ms. Frazier.

Now that their future points toward home ownership, they are dreaming about property upgrades instead of worrying over legal issues. "We probably will modernize the house," says Dekisha as her siblings nod. "And maybe add another bathroom. Granddaddy had a storage shed in the back when we were little, so we've even talked about a backyard tiny house for when relatives visit."

Anita Smith-Dixon adds, "By helping heirs restore their family properties, CHSA is keeping housing affordable in Savannah, particularly for those who may no longer be able to afford to buy."

Dekisha is looking forward to inviting her aunts and uncles to a crab boil soon. "It was granddaddy's home. The crab boils and the togetherness and family love... the summers we spent together there were so rich for us in our past," she says.

For heirs seeking more information about the Heirs' Property Program, visit www.chsainc.org or contact Cimone' Gilbert at 912-651-2169 or cgilbert@chsainc.org.

Wells Fargo Funds **Heirs' Property Tangled Title Legal Fund**



Kristina Christy of Wells Fargo, Lavondra Hamilton, Anita Smith-Dixon of CHSA, Alderwoman Linda Wilder-Bryan, Kimberly and Dekisha Hamilton, Attorney C. Elisia Frazier, and Attorney

Gwendolyn Fortson-Waring celebrate the new Heirs' Property Tangled Title Legal Fund, with initial funding by the Wells Fargo Foundation. (Photo Credit: Taylor Woodard)

Community Housing Services Agency, Inc. (CHSA) has received a \$125,000 grant from the Wells Fargo Foundation to expand CHSA's Heirs Property Program. The Heirs Tangled Title Legal Fund is specifically designed to cover the legal fees required to resolve a "tangled title" when the owner dies without a will. The Heirs' Property Program enables families to clarify ownership, safeguard their inheritance, and unlock the long-term benefits of property-based generational wealth.

"Wells Fargo's support will directly impact families here in Savannah and beyond," said Anita Smith-Dixon, Executive Director of CHSA. "With this \$125,000 investment, we're able to expand access to legal resources and empower more families to protect what's rightfully theirs."

"At Wells Fargo, we believe everyone should have access to a quality, affordable home," said Kristina Christy, Vice President, Philanthropy and Community Impact for Wells Fargo. "We are proud to support CHSA and their efforts to address heirs' property issues and empower people to maintain home ownership from one generation to the next."

[Download the Press Release](#)



HEIRS' PROPERTY PROGRAM



HOUSING OPPORTUNITIES
FOR HEIRS' PROPERTIES

**CHATHAM
COUNTY, GEORGIA**

Did your family inherit property without a will? Is that land or building vacant or underutilized? Need resources to get started? Let's talk!

TECHNICAL ASSISTANCE

CHSA provides technical assistance to help heirs decide on the best and highest use for their family home. Redevelopment plans include home ownership, rentals, or sale of the home.

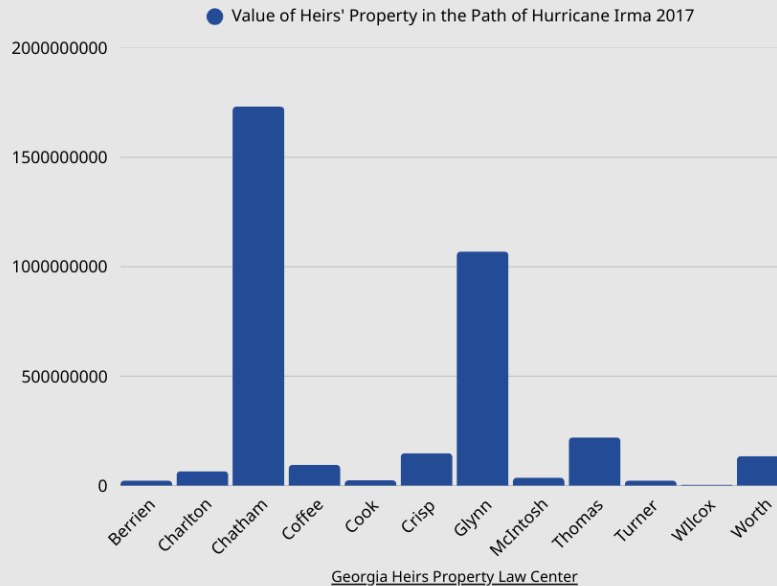


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DID YOU KNOW?

Over \$1.7B in Heirs Property are Located in Chatham County

Heirs Properties after Hurricane Irma



The Georgia Heirs Property Law Center worked with NASA DEVELOP to estimate probable heirs properties in Georgia. The study used property appraisal data and geospatial mapping tools to identify probable heirs properties in the path of 2017's Hurricane Irma. The study found that the estimated tax appraised value of heirs property in Chatham County was \$1,731,113,515.

The Georgia Heirs Property Law Center estimates that there is \$47 billion in "frozen equity"-- property assets with tangled titles-- statewide!

[Download the Report Here](#)

Join our June 27 Trolley Tour--No Charge!
Courtesy of Bank South!



Join us for a special **Trolley Tour on June 27**, focused on the housing successes and challenges in our Savannah community. This educational and informative tour will offer a unique look into the initiatives shaping our local housing landscape.

Thanks to the generous sponsorship of **Bank South**, seats are available at no cost.

We ask that you please make every effort to attend if you reserve a seat. **No-shows prevent others from participating and waste our sponsor's generous support.**

We encourage you to **share this opportunity and secure your seat using the link below:**

[Register for the Tour](#)

Want to Help Heirs Restore Their Family Homes? Become a Monthly Donor!



DONATE TO CHSA, INC.
EIN 58-1850981



CHSA is a community development financial institution (CDFI) dedicated to housing affordability throughout Chatham County. Your donations help CHSA grow-- and invest in long-term solutions to the housing crisis. CHSA offers housing opportunities in under-resourced neighborhoods to households with modest incomes. Every \$1 donated is leveraged with an additional \$7 from our partnerships with banks, foundations and local government.

If you are interested in learning more about investing in impact, call Anita Smith-Dixon at 912-651-2169 or email asmithdixon@chsainc.org.

[Donate to CHSA today!](#)

The New Face of Under-Resourced Communities

by Peter Eberhardt, Howard Wial, and Devon Yee
Initiative for a Competitive Inner City



Report on Under-Resourced Communities

According to a report by the [Initiative for a Competitive Inner City](#), “residents of under-resourced communities make up 14% of the nation’s population, but 31% of the nation’s poor.”

[Download the Report Here](#)

Heirs' Property and Disaster Relief

The Georgia Heirs Property Law Center has new resources on heirs property for local government as well as nonprofit advocates. This report explains the problems faced by families who lack clear title to their family property. The report has excellent data and information on how to better position communities, families, and local economies for more efficient resilience following a disaster.



COMMUNITY PLANNING HANDBOOK

Reducing the Impact of Heirs Property & Natural Disasters in Georgia

SEPTEMBER 2024



[Download the Report Here](#)

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Each month, we bring you updates on the projects and partners who contribute to affordable housing in Savannah!

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CHSA

Community Housing
Services Agency

Financing Affordable Homes since 1989