

## 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 take out a mortgage or a loan;
- you try to negotiate with the city or a utility company about past taxes or bills that have not been paid;
- you try to get a grant from the city to make repairs to your house;
- you try to obtain homeowners' insurance on the property;
- you try to sell your house;
- you want to give your property to your family or friends should something happen to you; *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

If you think you may have a homeownership problem, it is very important that you immediately contact one of the legal services agencies listed below.

### *Community Legal Services (CLS)*

3638 North Broad Street  
Philadelphia, PA 19140  
(215) 227-2400

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

### *Philadelphia Legal Assistance (PLA)*

42 South 15th Street, Fifth Floor  
Philadelphia, PA 19102  
(215) 981-3800

### *SeniorLAW Center*

(for people age 60 or older)

100 South Broad Street, Suite 1810  
Philadelphia, PA 19110  
(215) 988-1244

### *Homeless Advocacy Project (HAP)*

42 South 15th Street, Fourth Floor  
Philadelphia, PA 19102  
(215) 523-9595

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

# Legal Problems with Homeownership

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

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Philadelphia VIP/LawWorks

42 South 15th Street, Fourth Floor

Philadelphia, Pennsylvania 19102

Telephone (215) 523-9550

Fax (215) 564-0845

[www.philadelphialawworks.org](http://www.philadelphialawworks.org)

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Philadelphia VIP/LawWorks 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/LawWorks' 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 prior consultation with a lawyer.

## Do you own your home?

If you are renting, or if you live with a friend or relative in a house that they own, you are not a homeowner.

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

### 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 are the only person who has any interest in living in the house, but your name is not on the deed to your house; *or*
- 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.

### 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 Philadelphia LawWorks website, at [www.philadelphialawworks.org](http://www.philadelphialawworks.org). Click on "Client Resources" at the top of the page, and then on "Resources for Homeowners." Click on "Getting information about your home," and scroll down to the section on "Online Resources." You can use the Board of Revision of Taxes link and the Hallwatch link to find out who the City considers the owner of your house.\*

- On the Board of Revision of Taxes (BRT) webpage, type in your property address and click "Search." The property owner's name and other information should appear.
- On the Hallwatch webpage, you will need to sign up for a free account by clicking "Sign up" at the very top of the page. After registering, log in and click on "Property by Address" in the middle column. Type in your address and click "Go!" A property report should appear listing the owner and other information.

\*Although the internet is a good starting place to determine whether you have a homeownership problem, sometimes information provided on these webpages 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 for going to the Department of Records.

*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 2:00 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.