



June 29, 2026

The Honorable French Hill
Chairman
House Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

The Honorable Maxine Waters
Ranking Member
House Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

Dear Chairman Hill and Ranking Member Waters:

On behalf of the American Land Title Association (ALTA), which represents the nation's title insurance companies, title and settlement agents, independent abstracters, and real estate attorneys, we write in strong support of H.R. 1640, the HEIRS Act of 2025, and urge the Committee to favorably report this important bipartisan legislation. The bill would provide practical, targeted assistance to families working to establish and document ownership rights, clear title, settle estates, and preserve family homes and land.

Heirs' property represents a significant barrier to sustainable homeownership and wealth creation for many American families. According to Fannie Mae, there are over 500,000 potential heirs' properties with an estimated value of \$32.3 billion across 44 states and the District of Columbia¹. Families often live on, maintain, and pay taxes on inherited property for decades, only to discover that unresolved ownership issues prevent them from accessing credit, making repairs and improvements, obtaining disaster assistance, using property tax relief programs, transferring property, or selling their homes. These title defects can also leave families vulnerable to partition actions, forced sales, and the loss of generational wealth.

The HEIRS Act would help address these longstanding challenges by establishing a federal grant program to support legal assistance, housing counseling, and title clearing services

¹ Fannie Mae, *A Methodological Approach to Estimate Residential Heirs' Property in the United States*, December 2023, www.fanniemae.com/media/document/pdf/heirs-property-research-report

for heirs' property owners. The legislation incentivizes states to adopt the Uniform Partition of Heirs Property Act (UPHPA), a proven reform that creates a fair, cost-effective, and uniform process to establish ownership rights, provide notice to co-owners, determine fair market value, preserve property within families when possible, and help ensure owners receive fair market value if a sale becomes necessary. ALTA has long supported the passage of the UPHPA in states across the country, which has now been enacted in 27 states.

Title professionals play an essential role in helping families resolve heirs' property issues to ensure they can preserve their ownership and access the equity in their home. Through careful examination of land records, title professionals identify ownership interests, uncover outstanding liens and encumbrances, locate gaps in the chain of title, and work alongside attorneys, courts, housing counselors, local governments, and consumers to establish clear title. By helping families resolve tangled title issues, title professionals enable property owners to access financing, qualify for assistance, make needed improvements, transfer property to future generations, and fully participate in the American dream of homeownership.

The HEIRS Act complements ALTA's longstanding support for the UPHPA and reflects the type of practical partnership among federal, state, local, nonprofit, and private-sector stakeholders that is needed to help alleviate the negative impacts of heirs' property. By pairing resources for title clearing and legal assistance with incentives for states to adopt uniform partition protections, this legislation will help families preserve family legacies, reduce involuntary land loss, protect property rights, and expand opportunities for intergenerational wealth creation.

Thank you for your leadership in advancing policies that protect homeowners and strengthen access to stable homeownership. We urge the Committee to approve H.R. 1640 and stand ready to work with Congress to promote common sense solutions like this.

Sincerely,

A handwritten signature in blue ink, appearing to read "Chris Morton".

Chris Morton
Chief Executive Officer
American Land Title Association