

June 29, 2026

The Honorable French Hill  
Chairman  
U.S. House Committee on Financial Services  
2129 Rayburn House Office Building  
Washington, D.C 20515

The Honorable Maxine Waters  
Ranking Member  
U.S. House Committee on Financial Services  
4340 O'Neill House Office Building  
Washington, DC 20515

Dear Chairman Hill and Ranking Member Waters:

On behalf of the National Association of REALTORS® (NAR) more than 1.4 million members working in all aspects of the residential and commercial real estate industries, thank you for considering H.R. 1640, the *HEIRS Act of 2025*, sponsored by Representative Nikema Williams. We appreciate your leadership on this important issue that has impacted property rights for generations of American families, resulting in billions of dollars in lost wealth.

The HEIRS Act would help families address heirs' property, an unstable form of ownership that is created when property passes through a family for generations without a will. The Act provides incentives for states to adopt a model law, the Uniform Partition of Heirs' Property Act (UPHPA), that would increase due process protections for these property owners, who are vulnerable to forced sale. The bill also supports housing counseling to help owners resolve their title issues. We strongly support these activities to help property owners secure their rights.

When a family owns heirs' property, untangling the title is a difficult and expensive task. Our members in rural, suburban, and urban communities work with families whose title issues take months or years to resolve. Without access to competent advice and legal services, these issues can be impossible to fix. Owners who inherit "family land" whose title remains in the name of a deceased relative cannot take out loans to develop the land. They are ineligible for tax benefits, home repair programs, and disaster relief. Heirs may not receive notices of utility bills, tax liens, and legal notices from courts. Not receiving these notices on a timely basis can result in foreclosure.

In states that have not passed the Uniform Partition of Heirs' Property Act (UPHPA), heirs also face the threat of forced sale and eviction. Under the default common law, one heir can go to court and force a sale of the property, at public auction, well below market value. In these cases, the family may lose their family wealth as well as their land. Many state REALTOR® Associations have helped to successfully advocate for passage of the UPHPA, which provides basic due process protections for heirs' property owners, and is now law in 26 states.

As the nation's leading advocate for property rights, NAR urges the Committee to advance the HEIRS Act. We strongly support these efforts to help heirs' property owners secure their family land and wealth. We look forward to continued partnership with the Committee to advance property rights in all communities.

Sincerely,



Kevin Brown  
2026 President, National Association of REALTORS®