

# TITLE TRANSFERS & ESTATE PLANNING

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## What is a Title Transfer?

Transferring a property title—whether it is your primary residence or the family camp—is a powerful estate and tax planning tool. Many families use this strategy to simplify their estate and organize their assets for the future. However, because changing ownership is a significant decision, it is essential to make it part of a comprehensive plan. With the right guidance, a title transfer ensures your property is protected and the transition to the next generation is as smooth as possible.

## Potential Benefits

**Seamless Estate Transition:** Structuring your property ownership correctly can allow a home or camp to pass directly to a surviving owner, bypassing the lengthy estate administration process.

**Peace of Mind:** Knowing that your family home or cherished camp is legally structured to stay in the family exactly as you intended.

**Supporting the Next Generation:** Transferring property or adding a child to a title can be a meaningful way to help your family build their own financial foundation.

## Key Planning Considerations

**Types of Ownership:** It is crucial to choose the right legal structure and understand the differences between Joint Tenancy and Tenants in Common.

**Tax Planning:** Even if a property is gifted, a change in title can sometimes trigger unexpected capital gains. Professional planning ensures that transfers are completed in the most tax-efficient way.

## Book your Appointment Today!



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