

Corporation to Develop Communities of Tampa (CDC of Tampa)

From Hurricane Recovery to Legacy Preservation in Hillsborough County

“The biggest challenge is reaching people before they get into probate. Most people don't even know they're in probate or understand where they are in the process.”

— Sartura Smith, CDC of Tampa

About the Florida Heirs' Property Learning Exchange

The Florida Heirs' Property Learning Exchange (FHPLE) was created to support NeighborWorks organizations working to address heirs' property challenges that threaten homeownership, housing stability, and generational wealth across Florida. Through peer learning, technical assistance, data tools, coaching, and strategic partnerships, participating organizations developed local solutions to help families preserve ownership through estate planning and resolve heirs' property issues. The initiative was supported by the NeighborWorks Florida Collaborative, LISC Jacksonville, and the Florida Housing Coalition.

The Community Challenge

For CDC Tampa, the heirs' property issue came into focus during hurricane recovery efforts. After Hurricanes Helene and Milton, staff worked alongside FEMA to assist residents seeking disaster recovery support. During that process, they discovered many families were unable to access assistance because they did not legally own the homes they had lived in, maintained, and invested in for years.

What appeared to be a disaster recovery challenge quickly revealed a larger homeownership preservation issue. Families often believed they owned their homes because they paid taxes, insurance, and maintenance costs, yet ownership had never been legally transferred after the death of a family member. As CDC Tampa began exploring the issue further, they identified hundreds of properties at risk. In one Hillsborough County zip code alone, the organization found approximately 798 homes associated with probate activity.

At the beginning of the learning exchange, CDC Tampa established a clear goal: expand access to legal assistance, increase the number of pro bono attorneys available to families, and help more households move through the probate process and secure ownership of inherited homes.

What Was Most Valuable About the FHPLE Experience

CDC Tampa entered the learning exchange with strong community relationships and an active Legacy Preservation Program that already hosted two to three workshops each month. What FHPLE provided was a structure for strengthening those efforts through peer learning, data tools, and implementation support.

According to Sartura Smith, the most valuable aspect was the opportunity to learn alongside organizations facing similar challenges. *“The word exchange says it all. There is a sense of security in knowing you're not doing this work alone.”*

The learning exchange also introduced CDC Tampa to Project Guardian™, allowing the organization to move beyond broad awareness campaigns and begin identifying neighborhoods and households most likely to be affected by heirs' property issues. Instead of relying solely on workshops and referrals, staff can now conduct more targeted outreach based on data.

In addition, the organization benefited from marketing tools, implementation resources, and practical guidance from peers and technical assistance providers. These resources helped strengthen outreach materials, improve engagement strategies, and refine approaches for connecting residents to services.

Progress and Early Results

Since joining FHPLE, CDC Tampa has expanded its Legacy Preservation Program and strengthened its outreach efforts. The organization developed educational materials, estate planning kits, targeted mailers, and personalized postcards designed to reach homeowners while building trust and avoiding the appearance of solicitation.

The estate planning component of the program has generated strong community interest. Through workshops, legal clinics, and educational events, hundreds of residents have received information about wills, trusts, Lady Bird Deeds, and other tools that help families protect inherited property. A JPMorgan Chase-supported legal clinic contributed to increased participation and expanded access to legal services. Through these efforts, families completed wills, trusts, advance directives, and approximately 29 Lady Bird Deeds.

The organization has also made progress on probate resolution. While initial targets called for 25 completed probate cases, CDC Tampa recognized early that the complexity of probate work would require a longer timeline. To date, several households have successfully moved through the probate process, representing meaningful progress for families facing complicated legal challenges.

Partnerships have continued to grow as well. CDC Tampa integrated legacy preservation education into Habitat for Humanity programming and recently began collaborating with funeral homes that

have community engagement staff, creating new opportunities to reach families at key decision points related to estate planning and inheritance.

A Continuing Challenge

While awareness and demand continue to grow, legal capacity remains the most significant barrier to long-term success. CDC Tampa has developed effective outreach strategies, educational programming, and referral pathways. However, the number of attorneys available to provide probate resolution and heirs' property legal services remains limited.

The organization describes the process as a funnel: significant effort is invested in outreach, education, and resident engagement, but too few legal resources exist downstream to help every family move from awareness to resolution. Estate planning services have been easier to scale because they focus on prevention, while probate and title-clearing cases require more intensive legal support.

Long-term sustainability is also a consideration. Maintaining workshops, expanding outreach, supporting legal clinics, and connecting families to services requires ongoing investment and strong partnerships. Continued funding and resource development will be essential to preserving and expanding the impact of the Legacy Preservation Program in the years ahead.

What's Next

Looking ahead, CDC Tampa plans to continue growing its Legacy Preservation Program and expand efforts focused on prevention. Staff see increasing interest from younger generations who are beginning to recognize the importance of estate planning and wealth preservation.

The organization intends to deepen partnerships with legal providers, community organizations, housing programs, faith institutions, and funeral homes while using Project Guardian data to identify households most at risk. By combining trusted community relationships with targeted outreach, CDC Tampa hopes to reach families before probate issues become crises.

For CDC Tampa, heirs' property work is ultimately about helping families protect what they have worked to build. Through education, legal partnerships, and proactive planning, the organization is creating pathways for residents to preserve homeownership, protect generational wealth, and secure a stronger future for the next generation.

About the Florida Heirs' Property Learning Exchange

The Florida Heirs' Property Learning Exchange brought together community development organizations and technical assistance providers to address heirs' property challenges and preserve generational wealth across Florida communities.

Collaborative Partners:

NeighborWorks Florida Collaborative • LISC Jacksonville • Florida Housing Coalition

For more information, contact:

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