

Neighborhood Housing & Development Corporation (NHDC)

Building a Roadmap to Preserve Generational Wealth in Alachua County

“Before, we had nothing. Now we have a whole program. We know what it should look like, who it should serve, and how we're going to move forward.”

— Romona Jackson, Neighborhood Housing & Development Corporation

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

In Alachua County, heirs' property is more than an isolated legal issue. It is a growing challenge that threatens housing stability, wealth preservation, and community investment, particularly in historically Black neighborhoods. NHDC's early research revealed a significant concentration of heirs' property throughout Gainesville and Alachua County, with hundreds of families potentially at risk of losing homes and generational wealth due to unresolved ownership issues. The organization estimates that the economic impact reaches hundreds of millions of dollars in community wealth.

The issue first emerged through NHDC's foreclosure prevention work. Families seeking assistance often discovered they could not access available programs because they did not have clear title to the homes they occupied. Many did not realize ownership had never been legally transferred following the death of a family member. Without clear title, families can face barriers to home repairs, disaster recovery assistance, financial products, and wealth-building opportunities.

At the beginning of the learning exchange, NHDC set a modest but meaningful goal: identify the neighborhoods most impacted by heirs' property, provide education, and help even a handful of families begin protecting their homes and legacy. As the organization learned more about the scale of the challenge, that vision expanded into something much larger.

What Was Most Valuable About the FHPLE Experience

For NHDC, the learning exchange provided something critical: a starting point.

As one of the newest organizations entering the heirs' property space, NHDC was still determining what role it could play and how a local program might operate. Through the exchange, staff learned from organizations already doing the work and gained access to practical tools, examples, and implementation strategies. Rather than building a program from scratch, NHDC was able to adapt proven approaches to fit the needs of Alachua County.

Project Guardian™ was particularly valuable. Before the learning exchange, NHDC lacked specialized technology tools to identify heirs' property concentrations. Through Project Guardian, the organization gained the ability to pinpoint neighborhoods and parcels likely affected by heirs' property issues, allowing staff to focus outreach efforts where they are most needed.

The exchange also helped NHDC better define its unique role within the local ecosystem. While legal partners, universities, and government agencies each play important roles, NHDC recognized an opportunity to become the trusted community connector that educates residents, conducts intake, provides counseling, and helps families navigate the often-complex path toward resolution.

Progress and Early Results

Perhaps the most significant outcome of NHDC's participation in FHPLE is that the organization moved from concept to strategy.

Using lessons learned through the learning exchange, NHDC developed the ROOTS Initiative (Resolving Ownership, Organizing Unity, Transforming Stewardship), a comprehensive framework designed to address heirs' property challenges through education, counseling, legal partnerships, and financial support. The initiative focuses on helping families understand probate, navigate ownership issues, and connect to resources that support long-term housing stability.

The organization also began strengthening partnerships with key stakeholders, including the University of Florida Heirs' Property Clinic, Three Rivers Legal Services, and the

Alachua County Property Appraiser's Office. While many of these relationships are still developing, they represent important building blocks for future implementation.

Internally, NHDC has begun integrating heirs' property education into existing housing counseling programs, foreclosure prevention efforts, and homeownership services. The organization is also building a new CRM system that will support referral tracking, outcome measurement, and long-term client engagement.

Most importantly, NHDC now has a clear roadmap for moving forward.

A Continuing Challenge

While momentum is building, several challenges remain.

Partnership development continues to be a priority. NHDC is working to clarify roles and responsibilities among organizations addressing heirs' property in Alachua County, particularly where missions and outreach efforts overlap. Building a coordinated ecosystem that reduces duplication and creates clear referral pathways will be essential for long-term success.

Legal capacity is another challenge. Although NHDC has relationships with legal providers and is exploring additional partnerships, the organization recognizes the importance of establishing a broader network capable of serving families across varying income levels and legal needs. Formalizing these relationships through MOUs and referral systems remains an ongoing focus.

As with many emerging initiatives, sustainability will also be important. Transforming a promising pilot into a lasting community resource will require continued investment, partnership development, and funding support. Resources are needed not only for outreach and education, but also for legal navigation, case management, technology, and direct assistance for families facing probate-related costs.

What's Next

Over the next 12 to 18 months, NHDC plans to move from planning to implementation.

The organization intends to launch targeted outreach campaigns using Project Guardian data to identify hotspots where heirs' property challenges are most concentrated. Rather than waiting for residents to seek assistance, NHDC plans to bring education and resources directly into neighborhoods through community events, direct mail campaigns, and trusted local partners.

The ROOTS Initiative will serve as the foundation for this work, combining estate planning education, HUD-certified housing counseling, legal referrals, and financial assistance into a coordinated preservation strategy. NHDC also hopes to deepen partnerships with local

government, legal service providers, and community institutions to expand the reach and impact of the program.

The long-term vision is ambitious but straightforward: ensure that families who worked for generations to build wealth through homeownership have the knowledge, resources, and support needed to preserve it 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

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