

Tampa Bay Neighborhood Housing Services (TBNHS)

Building Prevention Into Homeownership Before a Crisis Occurs

*“In 2025, we helped 151 families become homeowners. Now we want to make sure they're protected for the future.” — **Roger Rayburn, Tampa Bay Neighborhood Housing Services***

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 Tampa Bay Neighborhood Housing Services (TBNHS), heirs' property prevention begins with a simple reality: many families purchase homes without a plan for how those homes will be transferred to the next generation. When homeowners pass away without a will or succession plan, families can face legal uncertainty, barriers to financial assistance, and the potential loss of what is often their largest asset.

Serving both Pinellas and Hillsborough counties, TBNHS has witnessed growing pressure on homeowners in historically Black neighborhoods where rising property values, investor activity, and redevelopment can increase the risk of displacement. The organization recognized an opportunity to intervene before these issues become crises by embedding estate planning and heirs' property education directly into its homeownership programs.

At the start of the learning exchange, TBNHS established a practical goal: offer every family purchasing a home through its programs the opportunity to work with an attorney and complete a will, helping protect their investment and create a pathway for future wealth transfer.

What Was Most Valuable About the FHPLE Experience

Unlike some participating organizations that were responding to existing heirs' property cases, TBNHS approached the issue through the lens of prevention. The learning exchange helped the organization think strategically about how heirs' property education could become part of its existing housing counseling and homeownership services.

Through conversations with peers, legal partners, and technical assistance providers, TBNHS developed a phased implementation strategy that moves from prevention to intervention. The organization also gained exposure to Project Guardian™, helping staff understand how data could eventually be used to identify vulnerable neighborhoods and support future outreach efforts.

Perhaps most importantly, the learning exchange helped connect TBNHS with legal partners and examples from other communities that demonstrated how housing counseling agencies can play a proactive role in protecting generational wealth.

Progress and Early Results

One of the most significant accomplishments during the learning exchange was the development of the TBNHS Heirs Property Preservation Program, a comprehensive model that combines education, counseling, and legal services to help homeowners safeguard their properties before title issues arise.

The program is built around a three-phase strategy.

Phase One focuses on new homeowners. TBNHS plans to require clients receiving homebuyer assistance to attend a property preservation session led by an attorney, followed by the opportunity to complete a no-cost will through a legal partner. This approach builds estate planning directly into the homeownership journey rather than waiting until a problem occurs.

To support implementation, TBNHS established a partnership with Gulf Coast Legal Services, which has identified attorneys and funding resources to support will preparation and legal education. An MOU is in development, and both organizations have been working to finalize referral and data-sharing processes.

The organization also enters this work with a significant advantage: a mature housing counseling infrastructure and an established client management system. Existing CRM capabilities will allow TBNHS to track participation, referrals, outcomes, and long-term impact more effectively than many emerging programs.

A Continuing Challenge

As with many new initiatives, implementation depends on building the right partnerships and systems. While legal support has been identified through Gulf Coast Legal Services, formalizing agreements, defining referral pathways, and establishing data-sharing processes have taken longer than anticipated. As a result, the original launch timeline has shifted while partners work to create a strong foundation for long-term success.

The organization is also navigating important strategic questions about future growth. TBNHS serves a broad geographic area and is simultaneously exploring expansion into new communities while increasing services in neighborhoods where it already has strong relationships. Balancing growth, staffing capacity, and program development remains an ongoing consideration.

Long-term sustainability will be equally important. Expanding outreach, supporting legal partnerships, and eventually moving into neighborhood-based heirs' property intervention efforts will require continued investment and dedicated resources. Building a strong evidence base through data tracking and measurable outcomes will be critical to securing future support and ensuring the program can grow beyond its initial phases.

What's Next

Looking ahead, TBNHS plans to launch Phase One of its Heirs Property Preservation Program in partnership with Gulf Coast Legal Services, making estate planning education and will preparation available to new homeowners participating in its programs.

Future phases will expand the program into targeted neighborhood outreach and foreclosure prevention efforts, helping existing homeowners identify and address heirs' property risks before they threaten housing stability.

The long-term vision is to create a continuum of support that begins at home purchase and extends throughout the homeowner lifecycle. By combining education, counseling, legal services, and targeted outreach, TBNHS aims to help more families preserve homeownership, protect generational wealth, and strengthen neighborhood stability across the Tampa Bay region.

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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