



We build homes and communities in rural America

**Statement for the Record of Lance George,
Director of Research and Information, Housing Assistance Council**

**Legislature of the U.S. Virgin Islands
Committee on Disaster Recovery, Infrastructure & Planning Hearing Thursday,
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Senator James, and Members of the Committee, greetings and thank you for this opportunity to testify on resources for owners of Heirs' Property. My name is Lance George, and I am the Director of Research and Information at the Housing Assistance Council (HAC).

The Housing Assistance Council – often referred to as HAC, is a national nonprofit corporation that supports affordable housing efforts in rural areas of the United States and territories. HAC helps build homes and communities across rural America. We work with local community-based entities including nonprofits, states and municipalities, tribal entities, and for-profit developers. These groups know what is best for their community, HAC helps enable them to improve their housing conditions through an array of efforts including research, data, and information to help inform strategies and solutions.

As has been discussed and detailed at today's hearing, heirs' property is land owned by multiple people as an undivided shared interest, and is often created when a landowner dies without a will or estate plan to pass on their property. In many parts of the United States, including the Territory of the U.S. Virgin Islands, heirs' property may be a reflection of family legacy and strong community ties. While this form of ownership is legally valid and culturally rooted, families face challenges within legal and financial systems that affect access to housing, housing finance, and the ability to preserve generational wealth. These barriers also impact the long-term resilience of entire communities. Our partners across the United States, like you in the U.S. Virgin Islands, are working to provide heirs' property owners with access to these financial systems, flexible capital, and clear pathways to title resolution.

Through our heirs' property initiatives, the Housing Assistance Council is working to increase access to capital and resources needed to support homeowners in exercising full agency over their housing needs and goals, in alignment with their aspirations and visions for their families and property. We also strive to strengthen cross-sector collaborations at local and national levels across housing, finance, legal, policy, academia, and agriculture. Our work centers on residential property, with

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particular emphasis on rural communities, Tribal lands, Native Hawaiian homelands, the U.S. Virgin Islands, Puerto Rico, Guam, and the Northern Mariana Islands.

In the affordable housing and housing finance sectors, there is a collaborative effort underway to develop solutions that support heirs' property owners and preserve affordable housing and communities. As part of this growing movement, the Housing Assistance Council, with support from Wells Fargo, partnered with practitioners dedicated to preserving Black communities and generational Black homeownership.

This project, *Heirs' Property: Elevating the Story*, highlights the complex, nuanced, and diverse experiences of heirs' property owners and the organizations that support them. A series of videos spotlight the voices of community members, leaders, and practitioners, offering a platform for their stories are now available to be shared directly with a wide range of audiences on HAC's new interactive clearinghouse, [Heirs Property Central](#).

Today, we are pleased to present our video highlighting St. Croix, U.S. Virgin Islands. We would like to recognize Virginia Clairmont, CEO of Occasio Consulting, our partner for this video, Senator Marise James of the U.S. Virgin Islands Legislature, and all the community practitioners and residents of the U.S. Virgin Islands who share their expertise, experience, and aspirations in the video.

St. Croix is a beautiful island with a rich history of strength and resilience. Its vibrancy shines through its people, natural resources, and the blend of cultural traditions and influences, from the Indigenous Caribs to West African traditions, and Danish and Spanish cultures.

Land ownership in the U.S. Virgin Islands, as you well know, has a unique context. Conversations around heirs' property, property rights, land ownership, and land retention take on distinct meanings in the territories. As national attention grows around land retention strategies, it is essential to include places like St. Croix, a majority-Black, rural island within a U.S. territory, in the development of solutions.

Title issues, including heirs' property, affect not only individual families but entire communities. We invite you to view this video, which showcases powerful community leaders and the beauty of the land, people, and culture of St. Croix. As you watch, we encourage you to consider how St. Croix, the U.S. Virgin Islands, and other territories can be intentionally included in the design of solutions and the deployment of capital to preserve homes and communities.

HAC appreciates the Committee's attention to Heir's Property issues in your communities. Thank you again for the opportunity to testify today.