Introduction

The purpose of this factsheet is to prevent the loss of land owned as heirs’ property in Mississippi. It examines state laws that are relevant to heirs’ property owners in Mississippi, and outlines steps they can take to resolve property issues before seeing an attorney.

It also explains relevant legal issues, including:

1. how to identify the legal heirs of the original ancestor who owned the land,
2. state partition law,
3. state law that permits the sale of land due to unpaid property taxes, and
4. state law addressing adverse possession and condemnation
   (these terms are defined in the glossary, below).

This resource may be useful to professionals assisting heirs’ property owners, such as lawyers, nonprofit and community development advocates, and cooperative extension agents.

For a glossary of legal terms used in this factsheet, refer to page 10.
What is Heirs’ Property?

Heirs’ property (sometimes known as family land) is property that has been transferred to multiple family members by inheritance, usually without a will. Typically, it is created when land is transferred from someone who dies without a will to that person’s spouse, children, or other heirs who have a legal right to the property. However, even if the person who died had a will, they may still create heirs’ property if they leave land to multiple heirs without specifying which heirs get which section of the land.

When heirs’ property is created, the heirs own all the property together (in legal terms, they own the property as “tenants in common”). In other words, they each own an interest in the undivided land rather than each heir owning an individual lot or piece of the land. In addition, unless the heirs go to the appropriate administrative agency or court in their jurisdiction and have the title or deed to the land changed to reflect their ownership, the land will remain in the name of the person who died.

For the heirs, owning property as tenants in common without a clear title can lead to many challenges. Because it is difficult for heirs to prove ownership, they may be unable to access loans and mortgages, apply for USDA grants or loans, and build wealth from the land by engaging in commercial activity, such as selling timber or other resources—all of which require proof of ownership. It also leaves the property vulnerable to being acquired by real estate developers and unscrupulous actors.

Learn More Using the Farmland Access Legal Toolkit

For a more comprehensive overview of heirs’ property issues, visit farmlandaccess.org/heirs-property.

Find additional advice for heirs’ property owners, including how to proactively avoid and address legal challenges, at farmlandaccess.org/suggestions-for-heirs-property-owners.
Identifying Heirs

To resolve heirs’ property issues, an important first step is tracing the ownership of the land from the original titled owner to the current owners. Many practitioners encourage heirs’ property owners to build a family tree identifying all the heirs, deceased and living. Specifically, heirs’ property owners will want to collect:

1. the heirs’ birth and death dates,
2. county of death,
3. proof of whether they died with a will, and
4. any current contact information for living heirs.

The goal is to gather information about anyone who may have at any time held any interest in the land, so it is important to identify all the heirs, all of whom might be entitled to an interest in the land.

When a person dies with a valid will, they die “testate” and their will determines who inherits their property.¹ When a person dies without a will, they die “intestate” and state law governing intestate succession determines who inherits that person’s real estate and other assets.² Who inherits a person’s land by intestate succession varies depending on which family members survive the decedent.

There are generally a number of types of living heirs entitled to inherit from a decedent, including: the spouse of the decedent; biological and adopted children, and their descendants; parents of the decedent; siblings of the decedent; and if they have died, their descendants (the decedent’s nieces and nephews); and grandparents and cousins.

Finding the Family (Genealogy) and Land Records

Resources to help identify and locate heirs and build the family tree include genealogists and family history sites such as ancestry.com, myheritage.com, and familysearch.org. Family bibles can be a good source of information and can sometimes be used to show heirs. Local libraries can also be a great resource for genealogical records and research help.

Individuals can also go to the county office where the land is located to review a) any chancery probate records including wills and final judgments; b) other chancery court records (such as determinations of heirship, paternity actions, divorces, and confirmation of titles to land); c) tax assessment records (for property records, which might list heirs); and d) marriage records at the Circuit Clerk’s office (but only for that county). Additional information as to births, deaths, and marriages can be obtained from the Bureau of Vital Statistics, Mississippi Department of Health.

For land records, individuals can go to the county office where the land is located to review chancery land records (including deeds, surveys, or other documents that may contain family information) and to the Circuit Court for any judgments regarding the land.

An example of a simple family tree for Ms. Smith

[Diagram of a simple family tree is shown here, with Ms. Smith at the top, branching down to her father, brother, and sister. More branches down for each sibling, including grandchildren, and cousins.]
**Intestate Succession in Mississippi**

The following chart describes some of the many possibilities under Mississippi intestate succession laws. If there are multiple generations involved, it is likely going to be important to work with an attorney to successfully identify all the current owners.

<table>
<thead>
<tr>
<th><strong>If a person dies with:</strong></th>
<th><strong>Here’s who inherits:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>children but no spouse</td>
<td>the children inherit everything equally</td>
</tr>
<tr>
<td>a spouse but no children or parents</td>
<td>the spouse inherits everything</td>
</tr>
<tr>
<td>a spouse and one child or that child’s descendants</td>
<td>the spouse inherits half of the intestate real estate</td>
</tr>
<tr>
<td></td>
<td>the child or their descendants inherit the other half of the intestate real estate</td>
</tr>
<tr>
<td>a spouse and two or more children, or descendants of those children</td>
<td>the spouse and each of the children inherit intestate real estate in equal shares</td>
</tr>
<tr>
<td>parents but no spouse or children</td>
<td>the parents inherit everything equally</td>
</tr>
<tr>
<td>siblings but no spouse, children or parents</td>
<td>the siblings inherit everything equally</td>
</tr>
<tr>
<td>children born outside of marriage</td>
<td>Children born outside of marriage inherit from or through their mother; they inherit from or through their father if (a) the parents participated in a marriage ceremony, (b) paternity was determined during the father’s lifetime, or (c) paternity was determined shortly after the father’s death in a statutory proceeding. Court paternity judgments outside of Mississippi may be recognized under limited circumstances.³</td>
</tr>
</tbody>
</table>
Understanding Partition Law

Heirs who inherit land intestate (without a will) own it as tenants in common. Tenants in common each own an undivided interest in the whole parcel of land, which means that none of the heirs can claim any specific piece of land. As tenants in common, each heir has equal rights to use and occupy the land.

Heirs’ property owners are especially vulnerable to losing their land because they are subject to partition actions to physically divide or sell the land.

As co-owners of the property, any of the tenants in common can bring an action in court asking for partition of the property.

There are two ways a court can partition or divide the property: partition in kind or partition by sale. If a court orders partition in kind, the land must be physically divided equitably and proportionate to the fractional interest and value of each co-owner’s share. If the court orders partition by sale, it triggers a process that requires the property to be sold.

Historically, when a court ordered partition by sale, the property was sold to the public. This typically happened by a mandatory sale at an auction. Often, property owners lost their family legacies and generally received a small percentage of what the land was worth—far below the property’s fair market value. This has resulted in a tremendous amount of land loss among African Americans in the United States. Since 2010, there have been efforts to pass legislation at the state level to ensure that heirs’ property owners have certain due process rights, or fair treatment under the law in accordance with established rules and requirements. This includes protections to ensure that property sold in a partition action is sold for fair market value. That legislation, drafted by the Uniform Law Commission, is called the Uniform Partition of Heirs Property Act (UPHPA). It provides a more equitable system for partition actions of heirs’ property.

The UPHPA became effective in Mississippi on July 1, 2020, and applies to all actions filed after that date. The law changes the way partition sales occur in states that have adopted it. In Mississippi, the UPHPA made three major reforms to partition law:

1. If a co-owner brings a partition action in court, the court must provide an opportunity for the other co-owners to buy out the co-owner who brought the partition action.

2. If there is no buyout of co-owners’ interests in the property, then the law provides a set of factors for the court to consider that take into account sentimental value and family legacy when determining whether to order a partition in kind and divide up rather than sell the property.

3. If the court does not order a partition in kind, the UPHPA requires the court to sell the property at fair market value and lays out a process for the property to be fairly appraised and sold, with proceeds distributed to all co-owners based on their respective shares.

Court actions for partition should be avoided if possible. If a physical partition of the land is desired by all co-owners, they should attempt to divide the property voluntarily by agreement with the help of a surveyor and real estate attorney. If an heir receives a notice of a partition action, they should immediately consult an attorney to protect the heirs’ rights in the land. Historically, partition sales have been devastating to African American landowners, resulting in forced sales of millions of acres of property and the loss of a tremendous amount of land, wealth, and family legacy.
Avoiding Tax Sales

It is very important for heirs’ property owners to make sure property taxes are paid in full because tax sales can lead to loss of land. Property becomes subject to a tax sale when a landowner fails to pay annual property taxes on time. The overdue amount generally becomes a tax lien, which may cause the local government authority to begin a process to sell the land. Heirs’ property owners should not wait to clear title to the property (see definition in the glossary) before paying the property taxes.

Note that in many families, one or more of the heirs pays the total amount of the annual property taxes due, including the portions owed by other co-owners. Ideally, the other co-owners reimburse the family members who cover their share. If they do not, the co-owner who paid the taxes can get reimbursed through voluntary repayment, distribution of income received from the property, or sale proceeds if the land is sold. Importantly, payment of taxes does not increase a co-owner’s ownership interest. Rather, it creates a claim for reimbursement from any co-owner who is not paying the taxes. Anyone who pays taxes on the property should keep tax bills and receipts so that they can request or claim reimbursement.

How Tax Sales Work in Mississippi

If a landowner does not pay their annual property taxes, the county where the land is located can sell the property at auction to recoup the unpaid taxes. Tax collectors will sell the land to the highest bidder (the “Purchaser”). Once the highest bidder pays the overdue taxes, the tax collector will give the Purchaser a receipt for the taxes paid on the property.

The original owner has the right to take back ownership of the property by paying the overdue property taxes and any taxes owed on the property after the sale, plus interest and penalties, to the chancery clerk in the town where the property is located. This is known as the “right of redemption,” and it must be claimed within two years of the sale. The chancery clerk must notify the original owner of their right to redeem the property between six months and two months before the expiration of the two-year deadline. After the two-year redemption period is over, the Purchaser can request a tax deed from the chancery clerk. After the tax deed is given to the Purchaser, it becomes record title.

Potential Tax Savings for Agricultural Land

Heirs’ property owners of agricultural land should also be aware of the potential for financial savings by receiving an agricultural exemption for property taxes due. Tax assessors may appraise land at a reduced value by classifying it as agricultural land. This reduced value is the agricultural value of the land based on its use as agricultural land and its ability to generate income. Savings over time can be significant for heirs’ property owners because an appraisal based on land’s agricultural value is usually much less than an appraisal based on market value. The criteria for whether forestland or cropland qualifies as agricultural land differ. It may be wise to contact an extension agent or a tax accountant who specializes in calculating agricultural value.
Avoiding Adverse Possession and Condemnation

Heirs’ property owners must also manage and monitor their land to ensure the property is not taken through adverse possession or eminent domain (that is, condemned by the local, state, or federal government).

**Adverse Possession**

Adverse possession allows a trespasser to become the owner of land they do not own if they meet certain criteria and bring an action in court asking a judge to declare them the owner. Failure to monitor and manage heirs’ property can invite neighbors and others to develop a strong case for seeking ownership of land in this way. To avoid this, “No Trespassing” signs should be posted, and if a family member cannot check the land periodically, a manager should be hired.

A person can gain full ownership of land they do not own by occupying the land. The “occupation” must be:

- actual or hostile (without permission from the owner)
- open, notorious, and visible (possession must be visible, for example, building a piece of property)
- continuous and uninterrupted for 10 years
- exclusive (must possess the land for themselves)
- peaceful (a person must not forcibly take over the land)

**Condemnation and Eminent Domain**

Condemnation occurs when the local, state, or federal government, or an entity with eminent domain powers (such as a utility), forces a landowner to sell their land for a public purpose. The government must pay fair market value of the land, also known as just compensation.

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**Important Points for Landowners to Consider Before Contacting an Attorney for Assistance**

by Gee Ogletree, Esq., Adams and Reese LLP, Jackson, Mississippi:

- Obtain a description of the property (deed, map, survey). Identify all improvements on the property (houses, barns, etc.), and identify anyone living on the property.
- Obtain a family tree for the decedent and for each deceased heir of the decedent, listing date of birth, date of death, will (if one was probated and where), or heirs pursuant to intestate succession law. Death certificates are helpful.
- Obtain the current year’s tax assessment and last paid receipt along with a copy of the tax map. Keep taxes paid.
- Determine who will be the client of the lawyer (all or part of the family) and obtain each person’s name, address, phone, and email.
- If the lawyer will work with a person or committee for a larger family group, provide the name(s) and contact information to the lawyer and make certain each member of the family agrees to allow a representative communicating with counsel on their behalf.
Agricultural Mediation Services

Family disputes are unfortunately common with heirs’ property. There are often multiple generations of heirs who must come to an agreement, which can be difficult. The United States Department of Agriculture’s Farm Service Agency (FSA) runs an Agricultural Mediation Program which can be used by heirs’ property owners to mediate family disputes. The FSA provides funding to relevant state agencies to support mediation between individuals involved in many kinds of disputes related to agricultural issues. These include USDA decisions on loans, conservation programs, wetland determinations, and rural water loan programs; lease issues between landlords and tenants; family farm transition issues; farmer-neighbor disputes; and family disputes regarding heirs’ property.

If family members co-owning heirs’ property cannot reach agreement, agricultural mediation services can help. In Mississippi, families can reach out to:

Federation of Southern Cooperatives
Mediation Services
Mississippi field office:
233 E. Hamilton St.
Jackson, MS 39202

Mailing address:
PO Box 22786
Jackson, MS 39225
Phone: (601) 944-0592
Fax: (601) 354-2777
Email: msagmediation@gmail.com; info@federation.coop
Website: federation.coop
Additional Resources

Organizations in Mississippi Supporting Heirs’ Property Owners

Mississippi Center for Justice
(multiple locations in Mississippi)
Phone: (601) 352-2269
Fax: (601) 352-4769
Email: hp@mscenterforjustice.org
Website: mscenterforjustice.org/about

Federation of Southern Cooperatives/Land Assistance Fund
223 E. Hamilton St.
Jackson, MS 39202
Phone: (601) 944-0592
Fax: (601) 354-2777
Email: info@federation.coop
Website: federation.coop

Visit farmlandaccess.org for more resources related to accessing, transferring, and conserving farmland.

For a list of national organizations helping heirs’ property owners, visit farmlandaccess.org/heirs-property/#organizationsprovidingassistance.

DISCLAIMER: This document provides general legal information for educational purposes only. It is not meant to substitute, and should not be relied upon, for legal advice. Each operation and situation is unique, state laws vary, and the information contained here is specific to the time of publication. Accordingly, for legal advice, please consult an attorney licensed in your state.
Glossary

The following definitions are from multiple sources and are not specific to any particular state statute. Of course, any statutory definitions (terms defined in the laws of a particular state) would overrule these definitions in any legal proceeding.

**Adverse possession**
A legal doctrine that describes when someone occupies property for a period of time and then claims legal rights to it.

**Ancestor**
A person from whom someone is descended; a direct blood relative.

**Chancery courts**
These courts have jurisdiction over adoption and custody issues, divorce, and wills. Land records are also filed with a chancery court.

**Clearing title**
The legal process of proving and obtaining a deed for the current owners of heirs’ property.

**Condemnation/eminent domain**
The right of a government or its agent to take private property for a public purpose, with compensation to the property owner (such as a public utility taking land so they can build power lines).

**Co-tenants**
Those who own heirs’ property with others. In a partition action under the Uniform Partition of Heirs Property Act, the co-tenants are all the co-owners of heirs’ property, regardless of the size of the fractional interest owned. See the definition of tenants in common, below.

**Decedent**
A person who has died; decedent is also often referred to as “the deceased.”

**Deed**
A legal document, usually recorded in the office of a town or county that keeps land records, often used to show the legal owner(s) of a piece of property.

**Descendant**
A person related to someone who has died, either directly (parent, child, grandchild) or indirectly (aunts and uncles, cousins). This includes anyone legally adopted.

**Estate**
The real property (land and buildings) and personal property (clothing, furniture, cars, and so on) of a person who has died. In probate settings, the “estate” includes the total assets (things one owns) and liabilities (debts) of a person who has died.

**Heirs**
People who are entitled under state “intestate” law to inherit property from someone who has died.

**Intestate**
A person dies “intestate” when they die without a valid will.

**Intestate real estate**
Land and other property (such as houses or buildings) owned by the decedent when they died and not addressed in a will, and which does not pass to anyone based on language in the deed itself (such as a joint survivorship clause).

**Intestate succession**
State laws addressing who inherits property from someone who dies without a will (or when a will is found to be invalid), or any property that was not included in the decedent’s will.

**Joint tenants**
Two or more owners of equal shares of property who have a right of survivorship, meaning that if one joint tenant dies their share goes to the other joint tenant(s) in equal shares.

**Probate**
The legal process of proving the validity of a will in court, and handling the estate of a decedent whether there is a will or not.

**Tax lien**
A state or local government’s right to keep real estate for payment of some debt or obligation.

**Tax sale**
A legal process used by a county or town to take the property of a landowner who has not paid their property taxes in full and sell it to recover the unpaid taxes.

**Tenants in common**
People who each own an individual, undivided interest in property (also known as “co-tenants”), but not necessarily equal interests. See the definition of co-tenants, above.

**Testate**
A person dies “testate” when they have a valid will.

**Title**
Refers to ownership rights in land. As a legal concept, title exists even without any documents, but a deed is the most common way to determine who has title in land. (See definition of deed, above.) Sometimes a will or an affidavit may be used to document ownership rights.

**Undivided interest**
An interest in property that is held in common with others in a single property. These interests can be unequal; that is, the value of each interest can vary.
Acknowledgments

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About CAFS

The Farmland Access Legal Toolkit is a project of Vermont Law and Graduate School’s Center for Agriculture and Food Systems (CAFS), which uses law and policy to build a more sustainable and just food system. With local, regional, national, and international partners, CAFS addresses food system challenges related to food justice, food security, farmland access, animal welfare, worker protections, the environment, and public health, among others. CAFS works closely with its partners to provide legal services that respond to their needs and develops resources that empower the communities they serve. Through CAFS’ Food and Agriculture Clinic and Research Assistant program, students work directly on projects alongside partners nationwide, engaging in innovative work that spans the food system.

Please visit [www.vermontlaw.edu/caf](http://www.vermontlaw.edu/caf) to learn more.
1 In Mississippi, it is important to probate a deceased person’s will with the Chancery Court of the county where the person resided at the time of their death.


5 Heirs who inherit property through a valid will may also own the land as tenants in common if it is left to them without designation of the specific land each heir receives.


8 Miss. Code Ann. § 27–41–59 (West 2013); if the land is unable to be sold at auction, then the tax collector sells the land to the State of Mississippi.


