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An abusive mother makes home ownership unbearable

By Ilyce Glink and Samuel J. Tamkin Tribune Content Agency

: My mother and I are both on the title to our house. The house is paid off. My mother is also abusive and I am disabled. She has threatened to get an attorney and throw me out of the house.

Can she legally do this when I reside in the house, maintain it, have made multiple improvements to it, and continue to plan to make further improvements? For a time, I did not reside there and my mother allowed a tenant to move in who was dealing drugs out of our home. She didn't consult me about this decision and then claimed I had no rights to be involved when it comes to who rents the house.

Is my mother allowed to remove me from title simply because she wants to hurt me?

: We're sorry you are A: we to soil j situation. Your personal issues with your mother are troubling and will certainly cloud your living situation; but from the legal side you own this home with your mother. Your mother shouldn't be able to throw you out of the home nor should she be able to remove you from the title to the home.

You should make sure you understand exactly how you and your mother own title to the home. You and she have quite a bit of money invested in this property and now that the home is paid off, you have a significant amount of equity in the home. You have made improvements to the home as we'd expect any owner of a home to make to his or her home.

You have to figure out

your options. We suggest that you find a real estate attorney or family law attorney to sit down with you and go over what has happened. If you and your mother are unable to live together and unable to manage the home as co-owners, it might be best for you and your mom to split up. For you to split up, you might need to have her buy you out of the property or you might have to buy her out.

Would your mother would be willing to sell her interest in the home to you or buy out your interest? And, here is where family and the law might collide. Frequently, parents make decisions that appear to be good at first glance but can come back to bite them later.

You didn't mention how you became a co-owner of the home. If you and your mom both went out and purchased the home, you'd have a situation that would be pretty unique. If, on the other hand, your mom purchased the home some time ago and put you on the title to the home, you'd have a more classic scenario. We bring this up to illustrate that your mother may feel that she owns the home and that you may be on the title just for "estate planning" purposes -- for you to get the home upon her death.

If we're right and your mom put you on the title, then you may not have put enough money into the home to be an "equal" owner in the home from your mother's perspective. From the legal perspective, you might be a 50 percent owner, but not from your mom's. If this is the case, if you approach your mother to buy you out,

you might just be looking at getting back the money you put into the home and perhaps not looking to benefit from some of the appreciation given from the improvements you made to the home.

If you had said that you had not put improvements into the home and your mom had put you on title, we'd probably suggest that you move out and get your own place. What we have not addressed is your disability. If your disability allows you to live on your own, then for your own well-being, you might be better off living somewhere else. Only you can judge that situation and determine what is best for you, particularly if living with your mom is physically hurting you and your relationship with her.

The bottom line is that your mom shouldn't be able to sell the home without you and you should still get the full title to the home when your mom dies, but only if you are joint tenants with right of survivorship on the title to the home.

For all these reasons, you might want to dig deep to figure out what is best for you, for your living situation, for your relationship with your mom, for your disability, and for your finances; and then make a decision. If you sit down with an attorney and walk through all these issues, you might get a better sense of what your options are and how the future with your mother and this property is likely to play out.

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