

Merrimack Valley *housingreport*

An e-publication of UMass Lowell and the Middlesex North Registry of Deeds



University of
Massachusetts
Lowell

MIDDLESEX NORTH
REGISTRY OF DEEDS

NORTHERN ESSEX
REGISTRY OF DEEDS

Volume 8, Issue 2 February 2015

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A Healthy Home is Pest Free

By: Joann Vaillette

Pests can cause serious health problems. Pests such as rodents and cockroaches, as well as the chemicals we use to control them can cause and trigger allergies and asthma by contaminating our indoor air quality. Integrated Pest Management (IPM) is part of a nationwide Healthy Homes movement to reduce housing-based health hazards. IPM is a comprehensive approach to reducing and eliminating pest problems in the home. IPM uses a systems-based approach with the goal of providing the safest, most effective, most economical and sustained remedy to pest infestations. IPM techniques focus on pest prevention by eliminating conditions in the home that lead to infestations.

The IPM intervention begins by conducting a through examination of indoor and outdoor areas to identify where and why pests are active. It is important to “think like a pest.” Pests need shelter, food and water in order to survive. It is important to identify how pests are entering the home as well as their sources of food and water. Be aware of any pest entry points within your home. There are usually openings under the kitchen or bathroom sink that would be a perfect entry way for pests. Cockroaches take

shelter in cracks and crevices and mice only need a ¼ inch opening to enter the home! In addition, be aware of food and water sources for pests. Pests will eat just about anything including crumbs, grease, and trash. When conducting the inspection also take note of water sources for pests. These sources can include leaky pipes, pet bowls, or refrigerator drip pans.

Sanitation and exclusion play important roles in the IPM process. Keeping a home clean is a simple and effective way to prevent or eliminate unwanted pests. Simple steps such as immediately cleaning up spills, storing food in tightly sealed containers, removing clutter, keeping trash in a closed container and taking it out frequently, and fixing leaky pipes help to eliminate food and water sources that pests need in order to survive. Exclusion involves sealing any cracks, peeled wallpaper or holes that cockroaches or rodents could get through. Pest entry ways such as holes can easily be blocked by stuffing copper mesh into the holes and sealing the entry way with silicone caulk. Pesticide use is always the last option when using IPM techniques and the safest and most effective pesticide option are baits.

(continued on page 2)

Deeds, Mortgages, Foreclosures and Orders of Notice Recorded

January 2014 and January 2015 compared

	Haverhill		Lawrence		Lowell		Methuen	
	Jan-14	Jan-15	Jan-14	Jan-15	Jan-14	Jan-15	Jan-14	Jan-15
Deeds	88	71	56	52	108	105	57	83
Mortgages	101	106	64	79	136	137	93	103
Foreclosure Deeds	7	0	8	3	3	3	3	2
Orders of Notice	2	4	3	12	4	9	7	8

When using this option, the baits are placed close to the pest's hiding spot. The pests will feed on the bait, take it back to their hiding spots, feed their friends and die. The baits are a much better way to get rid of pests than routine spraying of pesticides. There are many health concerns involved with spraying pesticides. Children with asthma are particularly vulnerable or sensitive to spray pesticides. Moreover, pests can become tolerant of or avoid these chemicals.

Children are particularly vulnerable to the negative health effects triggered by pest problems. A successful IPM intervention can reduce the burden of the child's asthma and improve the health and quality of life for the family. For more information on IPM:

<http://www.epa.gov/pesticides/controlling/resources.htm>

Note: this article is an edited version of an article previously published in the March 2010 issue.

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Lowell: The Hottest Town in Massachusetts

By Richard P. Howe Jr.

CBS Boston recently reported that Lowell topped the list of the hottest home sales in Massachusetts in 2014 (<http://boston.cbslocal.com/2015/02/05/realtor-lowell-tops-list-of-hottest-home-sales-in-massachusetts-in-2014/>). The report was based on figures compiled by Waltham-based McGeough Lamacchia Realty Inc. (<http://www.mlrealtynne.com>) which stated this about Lowell:

Lowell tops our list with 955 home sales for 2014, an increase of 9.5% compared to 2013 when there were 864 sales. Lowell is an affordable place to live with a median price for a home at \$202,000, an increase of 6.3% compared to 2013. Lowell is a busy community located in Middlesex County at the intersections of Routes 3 and 495, making it an excellent commuter location. It's just 45 minutes by car to Worcester, roughly an hour and a half to both Hartford, Connecticut and Providence, Rhode Island, and 45 minutes to Boston. Lowell has open recreational space and parks, as well as cultural attractions such as events taking place at the Tsongas Center on the UMass Lowell campus in-town. . . .

As a Lowell resident I see this as good news but also a surprise because the word I used most often to describe real estate in 2014 was sluggish. That observation was based on a number of factors including a 20% decline in the total number of documents recorded at the Middlesex North Registry of Deeds in 2014 from the number recorded in 2013. The main driver of that decline was a reduction in mortgages from 13272 in 2013 to 9190 in 2014, a drop of 31%. Deeds, however, dropped only 2%. The 2014 numbers of Lowell alone also showed declines although not as drastic as in the entire district. For instance, total documents for Lowell were down 15%, mortgages were down 27%, and deeds were up 1%.

The above figures for deeds, however, do not distinguish between those for no consideration (such as a gift or transfer into a trust) those for full consideration. To look at arms-length sales only, I ran a query on the database for all Lowell deeds with consideration greater than \$49,999 and less than \$750,000. In 2013 there were 1125; in 2014 there were 1187, an increase of 6%. The median price of deeds rose by almost the same percentage, rising from \$194,900 in 2013 to \$205,000 in 2014.

The remaining discrepancy between the realtor figures and those from the registry can be explained by the usage of the property. The realtors look at "home sales" which presumably include single and multi-family homes as well as residential condominiums. Registry of deeds records do not distinguish the use of the property so the number of deeds reported from the registry would also include non-residential properties. Although a more appropriate headline might have been "Lowell: the Hottest in a Lukewarm Market", this is still good news for Lowell. The rise in values is also good news for all of those who underwater or close to underwater on their mortgages. As values rise, more people will gain equity in their homes which will give them the option to refinance or sell, options not available to them now because of their negative equity.

The *Merrimack Valley Housing Report* is published by
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This project is funded in part by the Office of the Chancellor and the
Office of Outreach. UMASS LOWELL

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