The precariously life in early colonial New England created a demand for ways to safeguard important legal documents. It was the Pilgrims who developed the first land registration office which evolved into today’s registry of deeds. The core functions of that office are the same today as they were in the seventeenth century and can be summed up in four points:

1. Take in documents related to the ownership of land within the community
2. Make and retain a copy of the entire document as the official record but return the original to its owner
3. Create an index to allow interested parties to find documents relevant to their queries
4. Make the index and the document copies available to the public for research purposes

While the technology used to duplicate documents changed from handwritten (1629 to 1924) to typed (1924 to 1948) to microfilm prints (1949 to 1995) to scanned images printed on paper (1995 to 2001) to electronic images only (2001 to present), the same basic system remains in place today.

Modern computer technology allows the registry of deeds to perform this core function much more efficiently, but it also allows the same information to be used in unintended but valuable ways. The recording statistics reported monthly in this newsletter are an example. During the foreclosure crisis, for instance, registry reports on the onset of foreclosure activity on individual properties gave municipalities early warning of problem properties and neighborhoods.

There are many other examples of registry data being used for things other than traditional title examinations, however, the registry of deeds computer system was never designed for such data analysis.
Could the Market be Picking Up? Permits Point to Yes.

By: Sarah Pike

The Merrimack Valley Housing Report frequently examines deeds as an indicator of economic growth in a region. The number of residential building permits can also indicate the state of the housing market. At minimum it indicates investment groups’ opinion of where the market is going. In this edition of the Merrimack Valley Housing Report, we will compare the number of residential permits in the target communities of Lowell, Lawrence, Methuen, and Haverhill in addition deeds registered during that period to examine how investors view the region.

Looking at the 1st and 2nd quarter of 2012 and 2013, all of the target communities had a significant increase in the total number of residential building permits. This upward trend was also reflected in the state’s total residential building permits during the same time period. Lowell experienced the highest increase rate of 900% from 5 building permits in the first 2 quarters of 2012 to 36 building permits in the first 2 quarters of 2013. Even the lowest increase rate, 173% in Haverhill, was still a significant increase.

Looking at deeds during the same time period, there is also a generally positive growth rate between the two years. There was a growth rate of 21% in Lowell, from 704 total deeds to 854 total deeds during that period. Lawrence experienced an 11% growth rate from 412 to 458. Haverhill experienced a moderate but still existent 3% increase from 570 to 586. Methuen is the only region that experienced a slight decrease in deeds registered during this time period. The cause of this decrease is unknown.

Methuen and Haverhill consistently had more single family building permits issued than multi-unit building permits issued. Lawrence, on the other hand consistently had more multi-unit building permits issued than single family units. Lowell issued more single family than multi-unit building permits in 2012, but the opposite held true in 2013.

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Because the current computer system was installed here in Lowell in 2002, the process of finding a replacement for it is now underway. The challenge is to select not a system that is simply a better version of what we already have, but to choose one that utilizes the latest applications and technology and that also is flexible enough to add new features as they become available. One such feature is a built-in data analysis and mapping application. Such a tool would allow the registry to not only conduct statistical analysis but to also depict real estate activity graphically on a map. This would allow those interested in real estate, particularly those in municipal government, to detect trends, both positive and negative, earlier than is currently possible.

Other must-have features of a new computer system include complete compatibility with tablets and smart phones which are replacing desktop computers for many users. A video chat system would also allow the registry to provide better customer service to those searching for documents online but also to those using our electronic filing application which even now permits users to record documents from distant locations in real time.

Some of the most innovative work in computer applications today is being done by Google so looking at that company’s offerings suggest several that might be of use at the registry of deeds. While regular registry users grow comfortable with whatever search functions we provide, infrequent users still have difficulty navigating our system without a significant amount of instruction. By employing the same technology used in the Google Search box, we could make our user experience much better. This would provide casual users with a single search box and the underlying software would be able to discern what it was the user was searching for. If the user typed JOHN JONES the system would know it was a name search and distribute those values in the proper fields and perform the search; same thing if the user typed 360 GORHAM ST LOWELL or BOOK 45678 PAGE 123.

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Another Google offering that would be of use in the registry of deeds is the optical character recognition software used in Google Books. By using OCR technology, Google Books permits full text search of the millions of out-of-copyright books the company has scanned and makes freely available online. For example, typing REGISTRY OF DEEDS LOWELL in the Google Books search box brings you to the exact page of each scanned book that contains that term. While this would not replace or even alter the registry’s existing indexing system, it would make our scanned images much more valuable since there are plenty of words contained in the body of documents that do not appear in the index. Even though this technology would not work as well (if at all) with hand-written documents, it would be useful for the nearly 100 years of documents that are typed.

The above are just some of the examples of new technologies and applications under consideration for the next registry of deeds computer system. By following a selection process that values the latest information technology innovations, we hope to acquire a system that not only allows users to conduct traditional title examinations easier and more efficiently, but also to use the data held by the registry of deeds in new and exciting ways.
This comparison, although very significant, does not necessarily guarantee an overall growth in the market. Looking at the data, there is not a slow and gradual increase from the first quarter of 2012 through the second quarter of 2013. Instead the data seems to be relatively standard, with minor high points and minor low points.

The fact that over a substantial period of time the number of residential building permits increased significantly is noteworthy. In addition, the region as a whole did experience an increase in deeds registered during the same time period.

This data is based on confirmed and preliminary data from the US Department of Housing and Urban Development. Although only time will tell how these permits will actually impact the housing market in the region, the significant increase across the board could indicate overall economic growth for the region. Follow the Merrimack Valley Housing Report as we continue to examine the region in future editions.

For full records of permits please see: http://socds.huduser.org/permits/
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