With 2010 nearly half over, it would be helpful to examine deeds, mortgages, orders of notice and foreclosure petitions for Haverhill, Methuen, Lawrence and Lowell to examine current trends and possibly deduce what the remaining 7 months could look like. Information from each city’s registry was compiled and assembled in basic tables for discussion. Table (1) contains all documents from January through May in 2009 and 2010. Table (2) contains the month of May for 2009 and 2010.

Changes in activity from month to month can often appear erratic and sometimes uncorrelated to statewide housing trends, as real estate activity tends to be highly localized and varied from market to market. Despite these differences, the numerical amounts of each type of document from month to month are worth examining to compare local trends and gauge market strength and recovery. The town of Dracut was included in the tables as an additional variable to represent more suburban areas. Dracut was convenient for its relative location to Lowell and Methuen and nearly comparable population size.

At this point, foreclosures and orders are still the most important set of data to examine. In all four cities, orders and foreclosure petitions are up significantly compared to the first 5 months of 2009. If these trends continue to the end of 2010, the total amount of orders and foreclosures could be higher than in 2009. Despite this, there are a few bright spots that could prove otherwise.

At Lawrence’s rate, it appears for a second year in a row, the city will have fewer foreclosures then Lowell, a city twice the geographic size and population.
Lawrence had no increase in foreclosures at this point compared to the first five months of last year. The last time Lawrence had more foreclosures then Lowell was in 2008. The other bright area in the data was from Haverhill. It was the only city to have a decrease in both foreclosure petitions and orders of notice for May ‘10’. In addition, the number of orders in all four cities has been consistently declining since January.

Regarding deeds, the numbers appear to be mixed. There were few significant increases in Lowell and Lawrence. Haverhill, Methuen and Dracut had higher deeds in the first five months this year compared to last, which could indicate the less urban areas are having a stronger recovery, or because housing markets are significantly different.

In the next few months there might significant decreases in deeds filed as the national “first time homebuyer’s tax credit” has expired. Purchasing agreements had to be filed by April 30th and the deal closed before the end of June. After this month, increases in Haverhill and Methuen might decline. Again, the major issue that is hampering a stronger recovery is the continuing loss of income which can partly account for higher overall orders and foreclosure petitions.

Table 1: Total Documents of Jan – May 2009 and 2010 Compared

<table>
<thead>
<tr>
<th></th>
<th>Lowell</th>
<th>Lawrence</th>
<th>Methuen</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2009</td>
<td>2010</td>
<td>% chg</td>
</tr>
<tr>
<td>Deeds</td>
<td>685</td>
<td>691</td>
<td>0.9%</td>
</tr>
<tr>
<td>Mortgages</td>
<td>992</td>
<td>896</td>
<td>-9.7%</td>
</tr>
<tr>
<td>Foreclosure Deeds</td>
<td>105</td>
<td>161</td>
<td>53.3%</td>
</tr>
<tr>
<td>Orders of Notice</td>
<td>129</td>
<td>285</td>
<td>120.9%</td>
</tr>
</tbody>
</table>

Table 2: Total Documents, May 2009 compared to May 2010

<table>
<thead>
<tr>
<th></th>
<th>Lowell</th>
<th>Lawrence</th>
<th>Methuen</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>May 09</td>
<td>May 10</td>
<td>% chg</td>
</tr>
<tr>
<td>Deeds</td>
<td>227</td>
<td>167</td>
<td>-26.4%</td>
</tr>
<tr>
<td>Mortgages</td>
<td>132</td>
<td>194</td>
<td>47%</td>
</tr>
<tr>
<td>Foreclosure Deeds</td>
<td>11</td>
<td>31</td>
<td>181.8%</td>
</tr>
<tr>
<td>Orders of Notice</td>
<td>34</td>
<td>28</td>
<td>-17.6%</td>
</tr>
</tbody>
</table>
Unintentional injury is a major public health concern in the United States. Many of these injuries occur in our home. Moreover, children are disproportionately at risk for getting injured within the home. An average of 2,096 children younger than 15 die each year in the United States as a result of a home injury. In addition, for every home injury death there are approximately 650 nonfatal injuries [1]. Every parent wants to keep their child safe. There are easy steps that every parent can take to make their home safe.

**Falls**

Falls are the leading cause of non-fatal injuries for all children ages 0 to 19. Every day, approximately 8,000 children are treated in U.S. emergency rooms for fall-related injuries. This adds up to almost 2.8 million children each year [1].

**Use home safety devices.** Home safety devices, such as guards for windows that are above ground level, stair gates, and guard rails can prevent children from unintentional injuries.

**Remove clutter.** Make sure that extension cords are placed properly. Keep home items stored in a safe area to help keep your active child from taking a dangerous tumble.

**Supervision is key.** Supervise young children at all times around fall hazards.

**Burns**

Every day, 435 children ages 0 to 19 are treated in emergency rooms for burn-related injuries and two children die as a result of being burned [1].

**Be alarmed.** Install and maintain smoke alarms and carbon monoxide detectors in your home. These should be placed on every floor and near all rooms family members sleep in. Test your alarms once a month to make sure they are working properly.

**Have an escape plan.** Create and practice a family fire escape plan, and involve kids in the planning. Make sure everyone knows at least two ways out of every room and identify a central meeting place outside.

**Cook with care.** Use safe cooking practices, such as never leaving food unattended on the stove. Also, stove knob locks are an inexpensive way to keep young children from turning on the burners. Check water temperature. Set your water heater’s thermostat to 120 degrees Fahrenheit or lower.
Check water temperature. Set your water heater’s thermostat to 120 degrees Fahrenheit or lower.

Poisonings

Every day, 374 children in the United States ages 0 to 19 are treated in an emergency department, and two children die, as a result of being poisoned [1]. Active, curious children may try to eat or drink anything that’s left out and within their reach.

Lock them up. Keep medicines and toxic products, such cleaning solutions, in locked or childproof cabinets.

Know the number. Put the nationwide poison control center phone number, 1-800-222-1222, on or near every telephone in your home.

Read the label. Follow label directions and read all warnings when giving medicines to children.

In addition to helping families reduce the burden of childhood asthma, The Lowell Healthy Homes Program also works to resolve home safety problems. Children are particularly vulnerable to home injuries. For more information about how the Lowell Healthy Homes Program can help your family please contact Carla Caraballo at (978) 322-8541 or Bophamony Vong at (978) 322-8528.


Special Thanks!!

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Merrimack Valley Regional Network to End Homelessness & Community Teamwork Inc.

Upcoming Events in the Valley

Innovative Cities: Best Practices in Urban Development - June 17 - 19

The Innovative Cities Conference will be held from June 17 - 19 at the UMass Lowell Inn & Conference Center. Conference topics will include economic development, historic preservation, the creative economy, sustainability, housing, and education. For additional information, email info@innovativecitiesconference.com
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