

Merrimack Valley

housingreport

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Merrimack Valley Regional Network to End Homelessness Announces Progress

By Ed Cameron & Kristin Ross-Sitcawich

The Merrimack Valley Regional Network to End Homelessness reported on its progress to community stakeholders at Salvatore’s Restaurant in the Riverwalk Properties in Lawrence on April 30, 2010. The audience included State Senators Steven Panagiotakos, Steven Baddour and Susan Tucker, State Representative Barry Finegold, Lowell City Manager Bernie Lynch, and representatives from the offices of Senator John Kerry, Congresswoman Tsongas, State Representatives Barbara L’Italien, and David Torrissi. Lawrence Mayor William Lantigua welcomed the audience to Lawrence.

The Merrimack Valley Regional Network to End Homelessness and its members placed 192 homeless families in permanent housing and prevented 215

families with children from becoming homeless in its first full year of operation. The Network and its members have also helped 81 chronically homeless individuals to escape chronic homelessness.

The Network is funded by the Massachusetts Interagency Council on Housing and Homelessness. Community Teamwork, Inc. is the convener of the Merrimack Valley Regional Network. CTI provides some services itself, but subcontracts most Network services to other agencies. Lowell Transitional Living Center, Daybreak in Lawrence, and Mitch’s Place operated by Emmaus Inc. in Haverhill provide services to homeless individuals. CTI, the YWCA of Greater Lawrence, and Community Action, Inc. of Haverhill

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Deeds, Mortgages, Foreclosures and Orders of Notice Recorded

April 2009 and April 2010 compared

	Haverhill		Lawrence		Lowell		Methuen	
	Apr-09	Apr-10	Apr-09	Apr-10	Apr-09	Apr-10	Apr-09	Apr-10
Deeds	89	102	97	84	106	167	81	71
Mortgages	180	145	97	94	237	212	195	137
Foreclosure Deeds	11	21	23	26	20	36	5	19
Orders of Notice	24	29	29	37	48	42	9	26

Keep it Dry: Preventing and Controlling Mold

By Joann Vaillette

Molds are microscopic organisms that are part of the natural environment. Molds provide benefits by breaking down organic matter such as leaves, wood, and other plants. However, molds may become a problem when they enter our homes. Molds gradually destroy the surfaces they grow on. Molds can grow on nearly any surface, including carpets, walls and insulation and can cause significant damage. In addition, molds have the potential to cause health problems. Molds increase allergen substances that can trigger illness and asthma. Sensitive people may experience skin rash, running nose, eye irritation, cough, nasal congestion, and difficulty breathing. Molds can also cause asthma attacks in people with asthma who are allergic to mold.

There is no way to get rid of all molds from your home. However, mold growth can be controlled by keeping your home dry. Mold enters your home as tiny spores, which typically will not be a problem, unless the spores land on a damp surface and begin growing. Mold growth can be prevented and controlled by controlling the moisture in your home. If there is mold growth in your home, you must clean up the mold and fix the water problem. If you clean up the mold, but don't fix the water problem, then, most likely, the mold problem will come back. If you already have a mold problem – ACT QUICKLY! To prevent mold hazards in the home:

Repair water leaks – Immediately fix plumbing leaks, repair leaky roofs and keep water away from concrete slabs and basement walls.

Ventilate your home – Install exhaust fans in bathrooms, kitchens and laundry rooms. Be sure to vent to the exterior.

Replace water-damaged materials - Replace materials when surfaces have been wet for more than 48 hours.

Maintain low indoor humidity – Keep your home below 60% relative humidity (RH), ideally 30 - 50%, if possible

Vacuum often – Using a HEPA vacuum cleaner may help get rid of mold spores in the air.

When cleaning up mold, it is important to consider the size of the problem. If the moldy area is less than about 10 square feet (less than roughly a 3 ft. by 3 ft. patch), in most cases, you can handle the job yourself. Small areas of mold can oftentimes be scrubbed off of hard surfaces with detergent and hot water. It is recommended that individuals cleaning up mold wear goggles, gloves, and an N-95 respirator for breathing protection. This is particularly important for individuals who are sensitive to molds or individuals with asthma. If you have a lot of mold damage (more than 10 square feet), strongly consider hiring a professional mold remediator. If you or your family members have health problems that you suspect are caused by exposure to mold, you should consult with your physician. For more information on mold related issues including mold cleanup and moisture control/condensation/humidity issues, you can consult the following resource: <http://www.epa.gov/mold/moldguide.html>

The Lowell Healthy Homes Program has been working with families with asthmatic children to resolve their mold and moisture problems. Children are particularly vulnerable to the negative health effects triggered by mold. A successful mold intervention can reduce the burden of the child's asthma and improve the health and quality of life for the family. For more information about how the Lowell Healthy Homes Program can help relieve the burden of childhood asthma, please contact Carla Caraballo at (978) 322-8541 or Bophamony Vong at (978) 322-8528. 📞

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provide homeless prevention services to families. Other members of the Network who perform major services for homeless or at risk families or individuals include the Greater Lawrence Community Action Council, the House of Hope in Lowell, and Local Housing Authorities.

Regional Director of the U.S. Department of Housing and Urban Development Richard Walega, recently appointed by President Obama, told the participants that as a resident of New Bedford where he had served as Planning Director and Housing Authority Director, he was delighted to be in a city like Lawrence that was making the transition from industrial giant to Gateway City. On behalf of HUD Secretary Shaun Donovan, he said that HUD was "back at the table" in urban revitalization in general and the elimination of homelessness in particular. HUD is planning the elimination of homelessness by the end of the decade. Mr. Walega promised to be active and outspoken representing HUD in all six states of the New England region. CTI Associate Executive Director Ed Cameron, Jeanine Murphy Executive Director of Emmaus, Inc. of Haverhill, and YWCA of Greater Lawrence Deputy Director Mary O'Brien moderated a discussion on the elimination of homelessness. John Cleveland, Vice-President of the Innovation

Network for Communities, reported on ways to reduce family homelessness in Massachusetts. The Merrimack Valley Regional Network Coordinator Kristin Ross-Sitcawich presented details about the work of the Network, CTI Executive Director Karen Frederick thanked the members of the network for their support and urged them to continue their efforts to eliminate homelessness in the Merrimack Valley.

The Merrimack Valley Regional Network (MVRN) includes partners from the nonprofit, government and business sectors in 19 communities in the Merrimack River Valley, including Westford, Chelmsford, Billerica, Tewksbury, Lowell, Dracut, Tyngsborough, Dunstable, Andover, North Andover, Methuen, Lawrence, Haverhill, Groveland, West Newbury, Newburyport, Merrimac, Amesbury, and Salisbury. The Regional Network Partners continue to carry out many of the activities to end homelessness which are funded by other sources. They actively participated in the development and implementation of the city of Lowell's 10 Year Plan to End Homeless, including the Keys to Ending Homelessness Conference Series, and mobilized resources from the Economic Stimulus package to fight homelessness across the Merrimack Valley. 

Upcoming Events in the Merrimack Valley

Keys to Ending Homelessness Conference 3: Housing - June 11, 2010

The Keys to Ending Homelessness Conference 3: Housing will be held at the UMass Lowell Inn & Conference Center on June 11, 2010. To register and for more information please contact Linda King, Community Development Specialist - Division of Planning and Development at (978) 446-7200 Ext. 1428

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

Deeds for Lowell Up Sixty Percent in April

By Richard P. Howe Jr.

One piece of good news that peaked out from the otherwise dreary April recording statistics was the 58% increase in the number of deeds recorded in the city of Lowell. In April 2009, 106 deeds were recorded; in April 2010, the number rose to 167.

To better understand what was behind the increase, I divided the sales into four categories: (1) deeds that involved an arms-length sale between two or more independent parties; (2) sales made by banks (which had presumably obtained the property by foreclosure); (3) transfers between family members (typically due to a divorce or estate planning by parents); and (4) transfer of property by an individual into a trust. Those four groups were then combined into two categories: (a) fair market value sales; and (b) related party transfers. (see table below).

The sub-group with the largest gain was ‘arms-length sales’ which increased from 44 to 93, a gain of 111%. Because these sales are for full fair market value between private parties, this is a positive sign. The

very slight increase (from 19 to 20) in sales of bank owned properties is also a positive sign because these sales are often made at a steep discount which in turn drives down the value of all other homes in the vicinity. The fewer bank owned properties that are sold, the less downward pressure on prices.

The other two categories – inter family transfers and transfers into trust – typically involve no monetary consideration and therefore have no effect on prices. In April 2009, deeds of this type accounted for 40% of all deeds recorded for Lowell while in April 2010, they only accounted for 33%.

Because the number of deeds recorded each month is one indicator of the direction of the real estate market, establishing that a majority of the deeds do represent actual sales tends to validate their use in this manner. As for any meaning that we might derive from the increase in sales, it could be a sign that buyers feel that prices of properties in Lowell have reached bottom, making now the most attractive time to buy. 

Deeds for Lowell: 2009 & 2010 Compared					
Type Transaction	2009		2010		Change
	Number	% of 2009	Number	% of 2010	2009-2010 % chg
arms-length sale	44	41%	93	55%	111%
bank sale	19	18%	20	12%	5%
inter family transfer	32	30%	43	26%	34%
transfer into trust	11	11%	11	7%	0%
Sub-totals					
fair market val sales	63	60%	113	67%	79%
related party transfers	43	40%	54	33%	26%
Total					
All transfers	106		167		58%

* “Fair market val sales” = arms-length sale + bank sale

* “Related party transfers” = inter family transfer + transfer into trust

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