

Using Data-Driven Tools to Address Foreclosures & Distressed Properties in Boston, Massachusetts

Laura Delgado | June 21, 2012

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CITY OF BOSTON

THOMAS M. MENINO, MAYOR

DEPARTMENT OF NEIGHBORHOOD DEVELOPMENT

EVELYN FRIEDMAN, CHIEF AND DIRECTOR

OVERVIEW

1. CITYWIDE DATA COLLECTION
2. DATA-DRIVEN TARGETING & TOOLS
 - FORECLOSURES
 - DISTRESSED PROPERTIES
3. ADDITIONAL DATA USES

CITYWIDE DATA COLLECTION

DATA COLLECTION

Data purchased by DND

- Foreclosure petitions
- Advertised auctions
- Foreclosure deeds
- Real estate owned (REO) properties



Data collected by DND

- Foreclosures prevented through City-funded counseling
- REO & distressed property visual survey
- Online public resources, such as the MA Registry of Deeds, MA Corporate Database, and MERS (www.mers-servicerid.org)

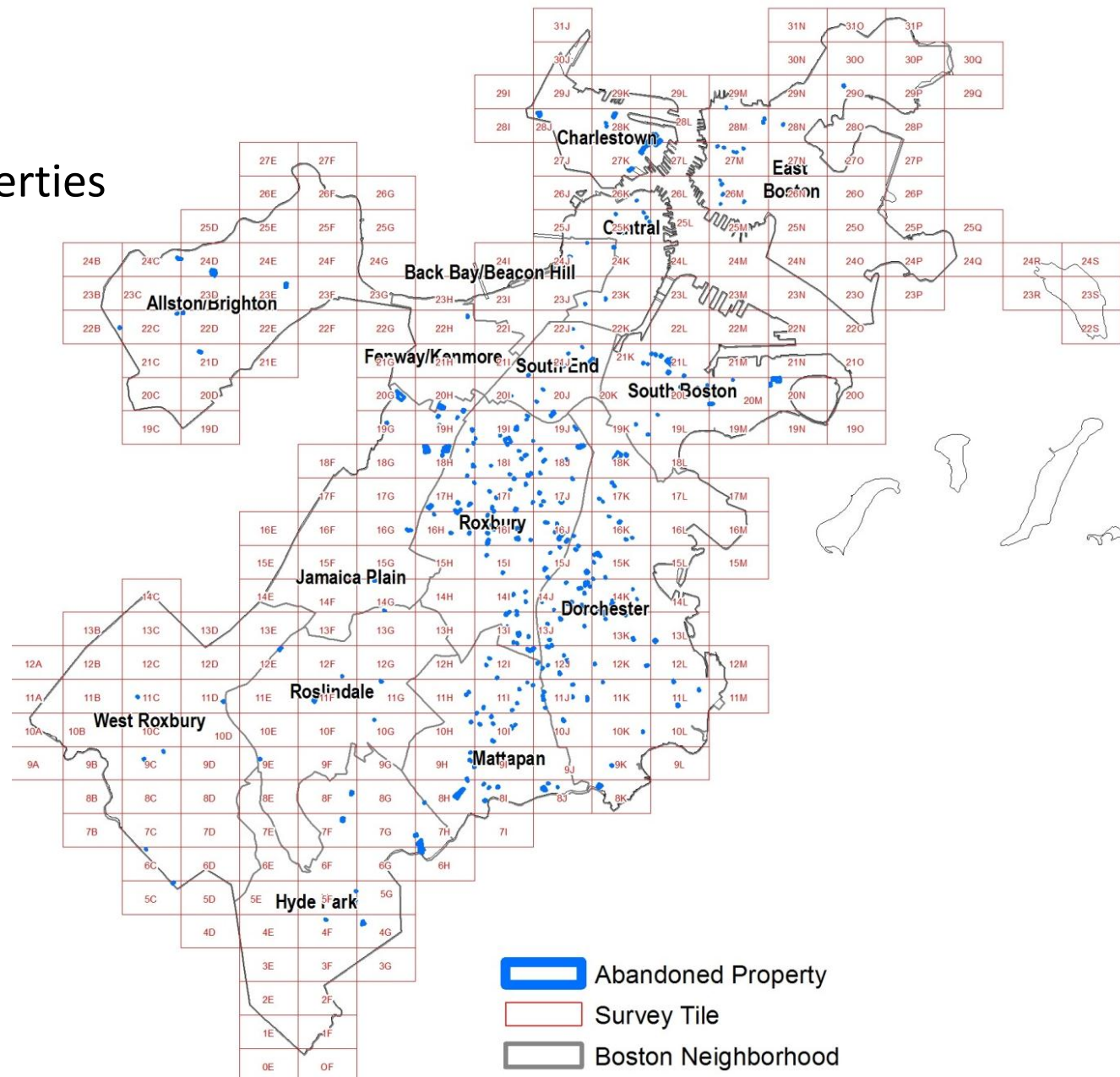
Data shared with DND by City of Boston agencies

- Assessing Department property type & ownership data
- Police Department crime data
- Fire Department incident data
- Inspectional Services Department code violation data

DATA COLLECTION: DND SURVEY

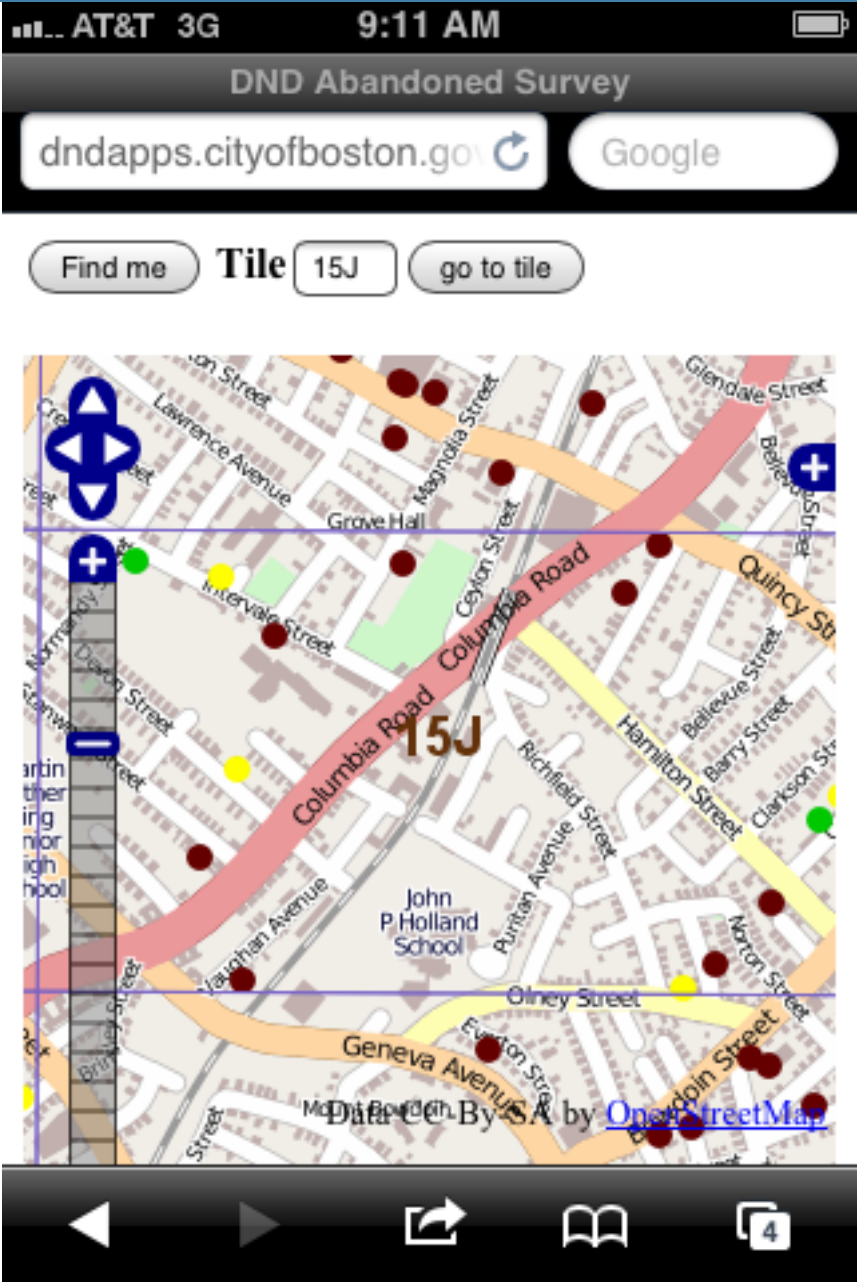
DND SURVEY

- 285 Tiles
- 349 Properties



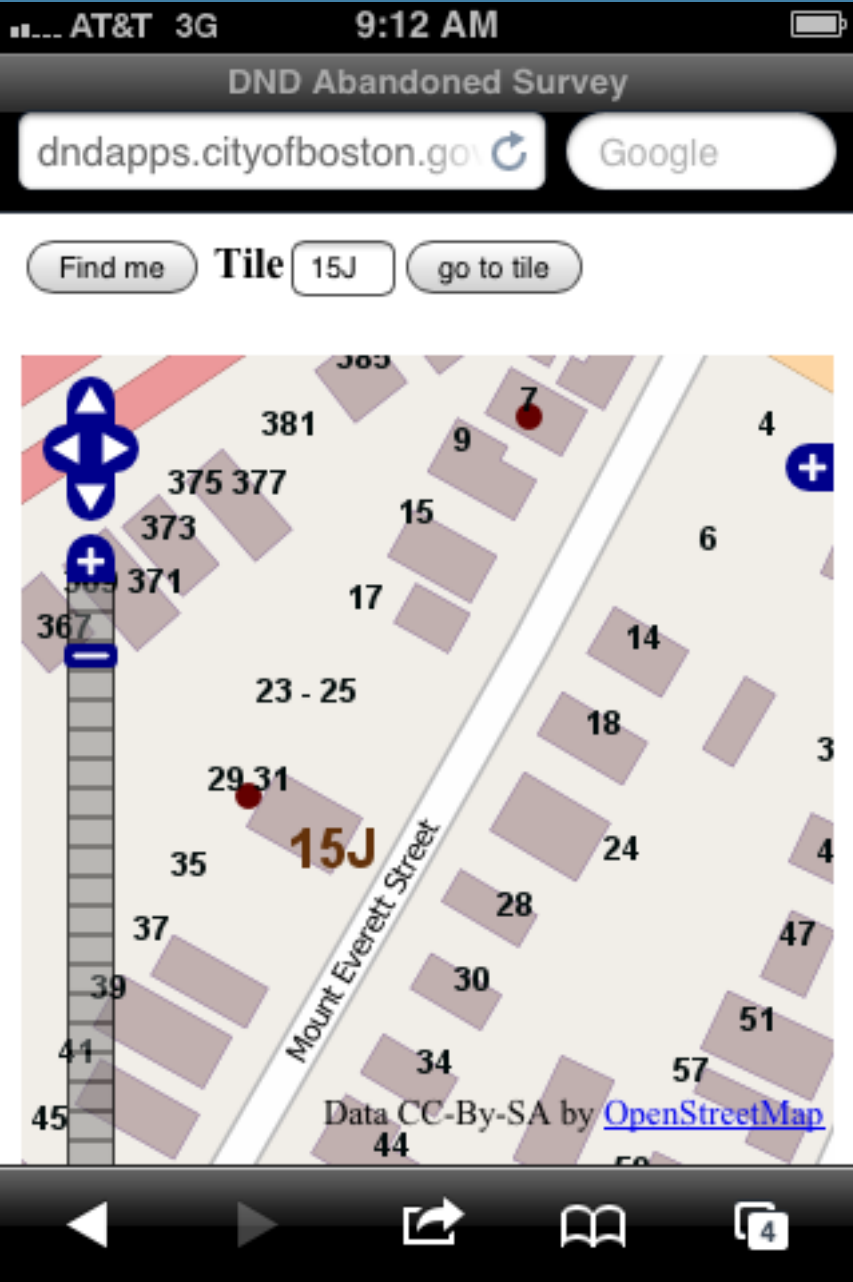
DATA COLLECTION: DND SURVEY

iPHONE/ANDROID SURVEY TOOL



DATA COLLECTION: DND SURVEY

iPHONE/ANDROID SURVEY TOOL



DATA COLLECTION: DND SURVEY

iPHONE/ANDROID SURVEY TOOL

AT&T 3G9:12 AM

cancel

save

Last Survey:	11/9/2011 11:08:56 AM - 2011 RMF		
Parcel ID:	1501974000	Tile Map:	15J
Address:	29 3' MT EVERETT		
	Dorchester, 02125		
Photo:	<div>Choose File</div>		

Abandoned Type:

Boarded Abandoned

Partially Abandoned:

No

 Rehab Activity:

No

Needs Boardup:

No

 Needs Cleanup:

Yes

Graffiti:

Yes

 For Sale:

No

Roof:

Shingles missing/very worn

Gutters:

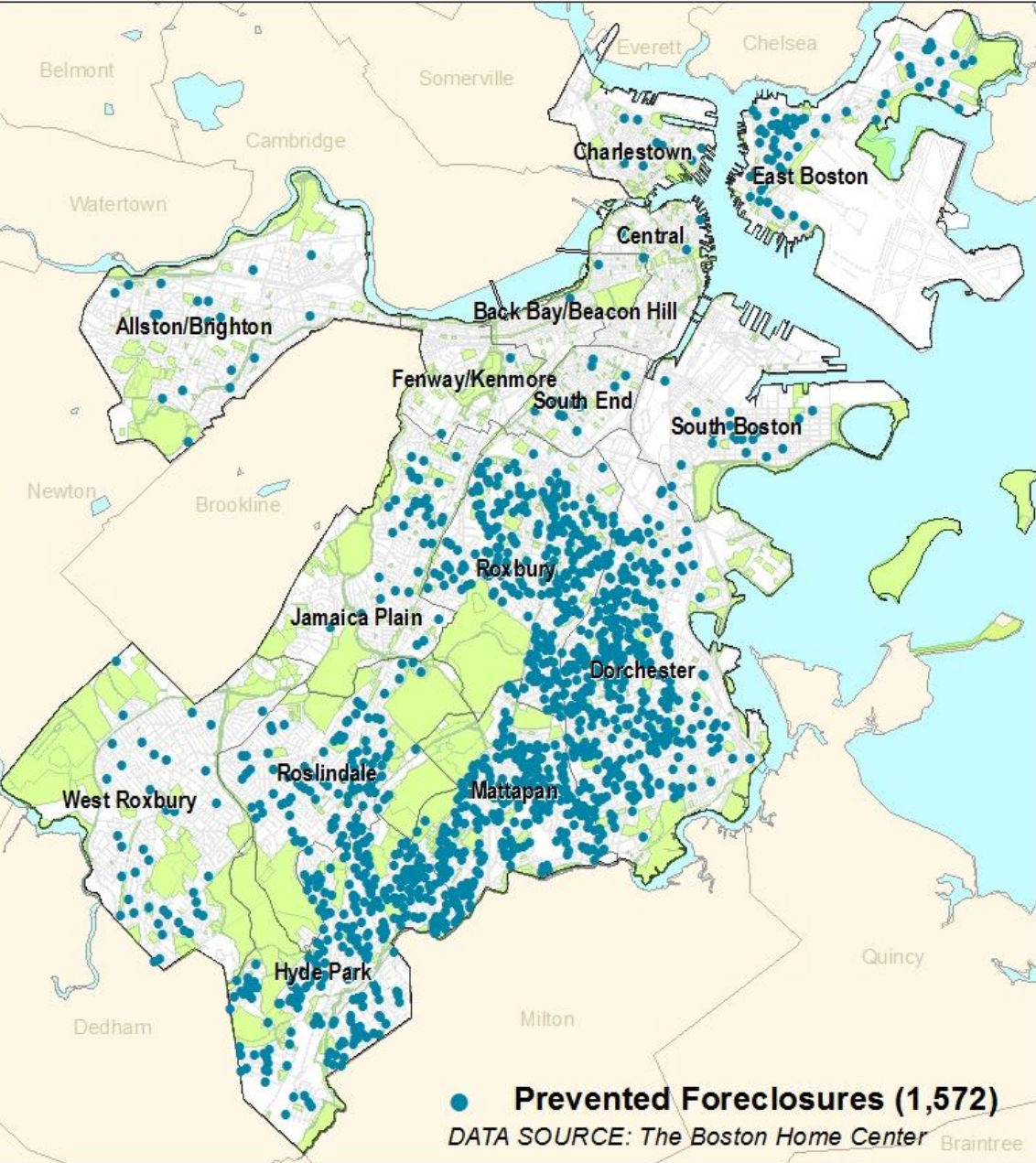
Some damage

Walls:

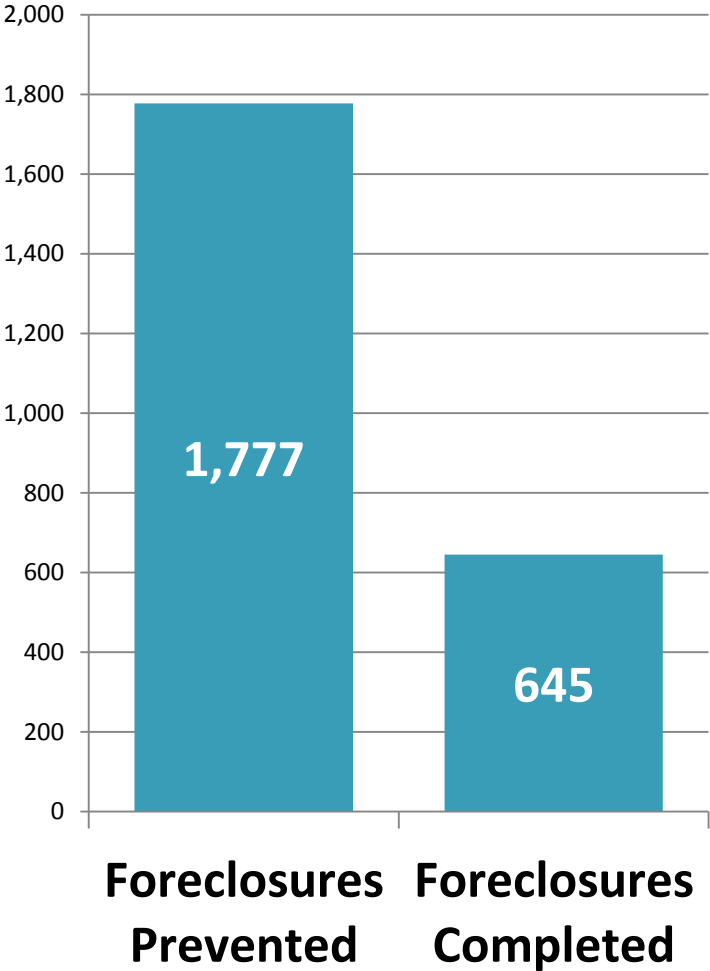
Minor openings or leanir

4

DATA COLLECTION: FORECLOSURE COUNSELING



Owner-Occupied Foreclosures 2009 – Q1 2012



DATA-DRIVEN TOOLS & TARGETING: FORECLOSURES

TOOLS & TARGETING: FORECLOSURES

Citywide Foreclosure Targeting

- Neighborhood Stabilization Program (NSP)
- Foreclosure Intervention Team (FIT)
- REO Acquisitions
- Foreclosure Prevention & Intervention Outreach

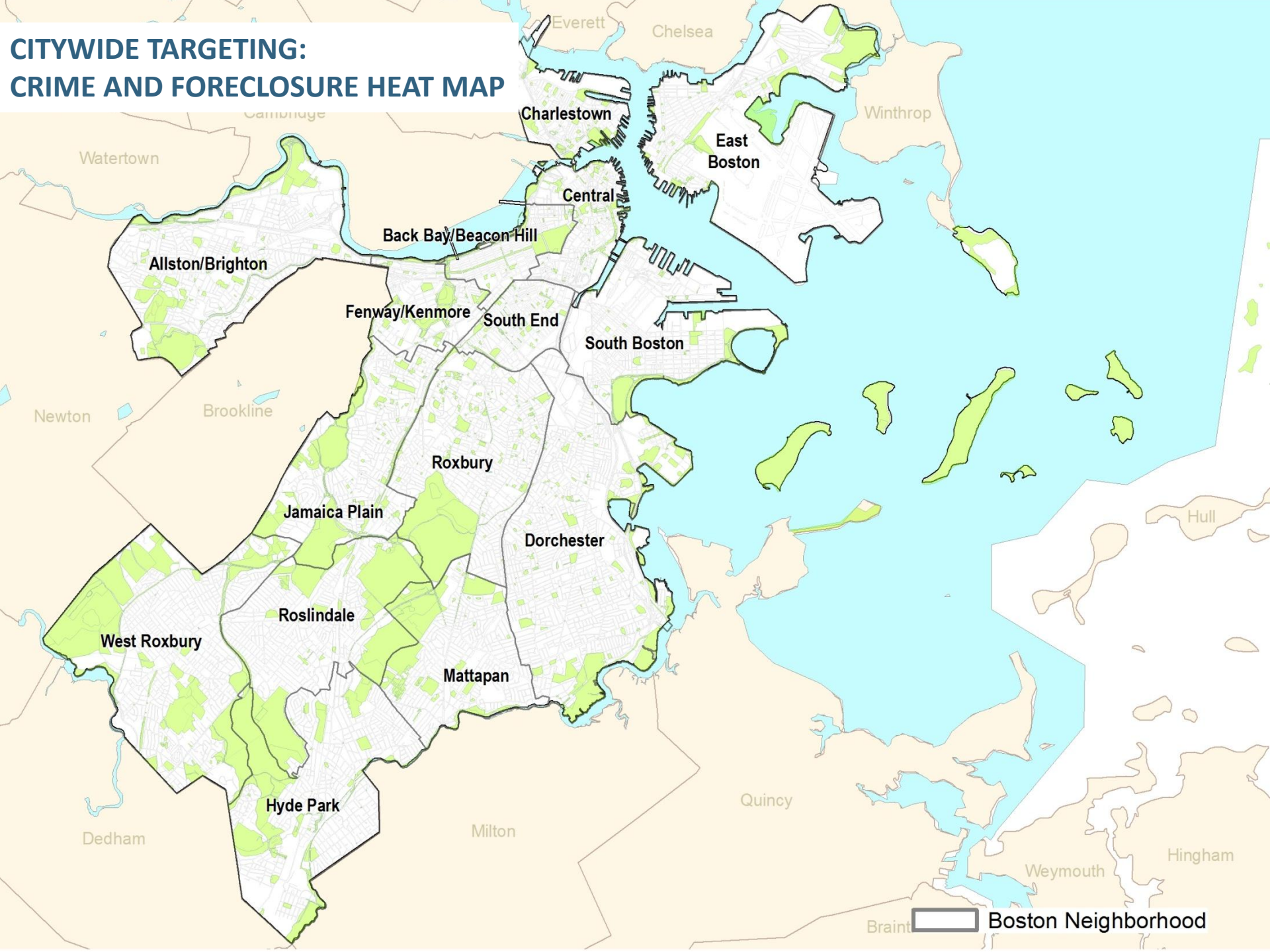
Neighborhood-level Targeting

- Foreclosure Intervention Team (FIT)

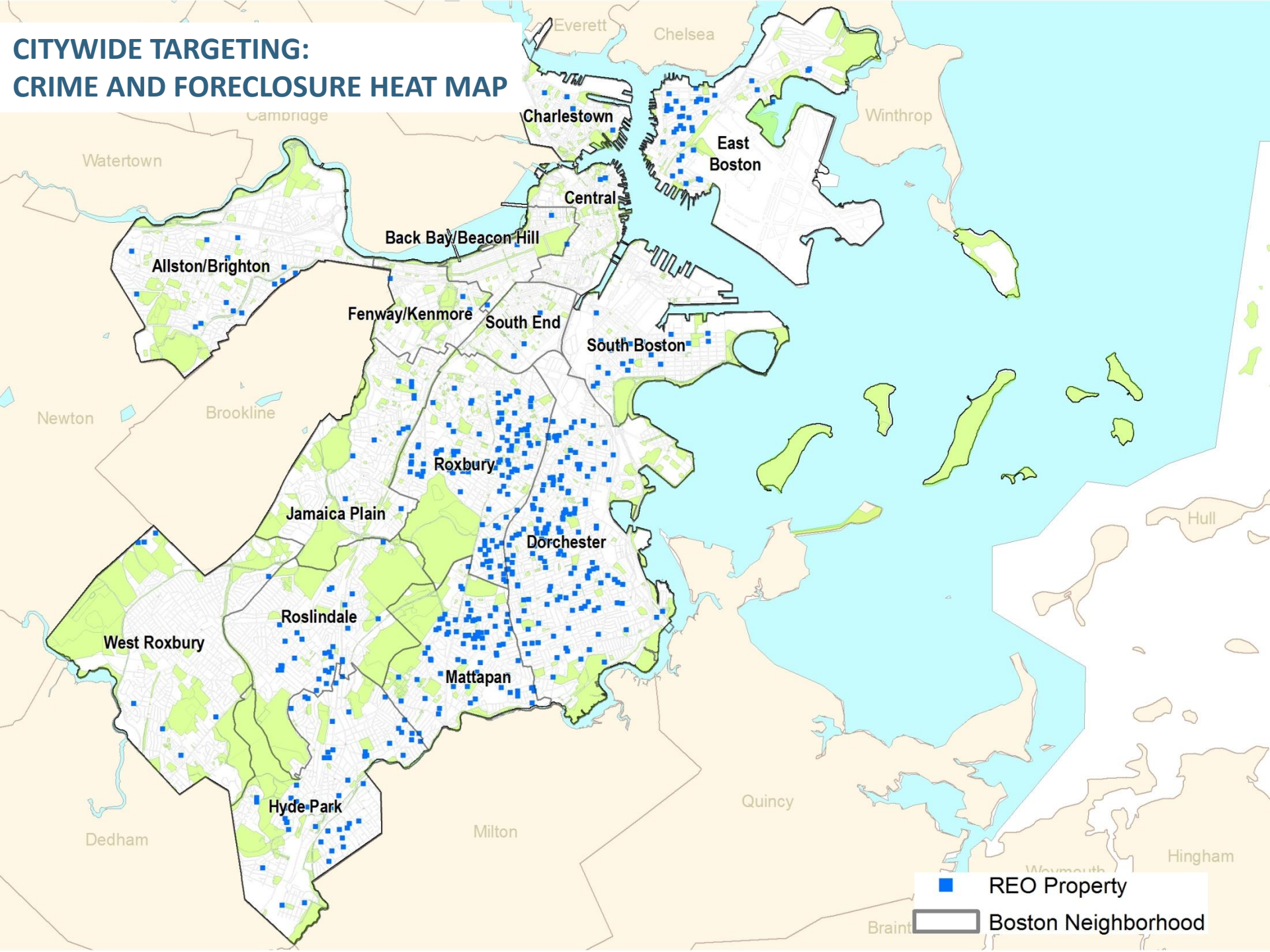
Property-level Targeting

- REO Survey
- Foreclosure Prevention & Intervention Outreach

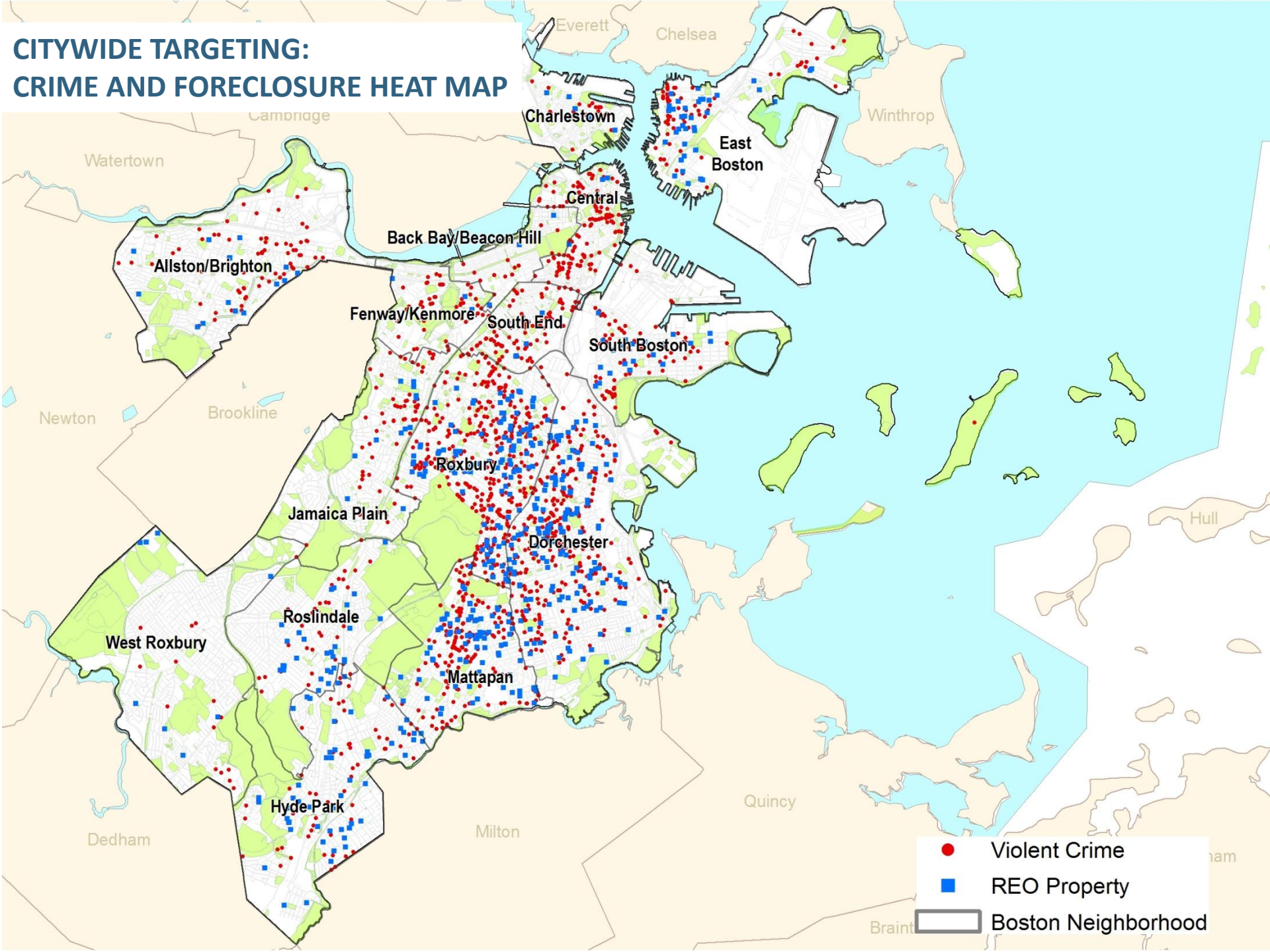
**CITYWIDE TARGETING:
CRIME AND FORECLOSURE HEAT MAP**



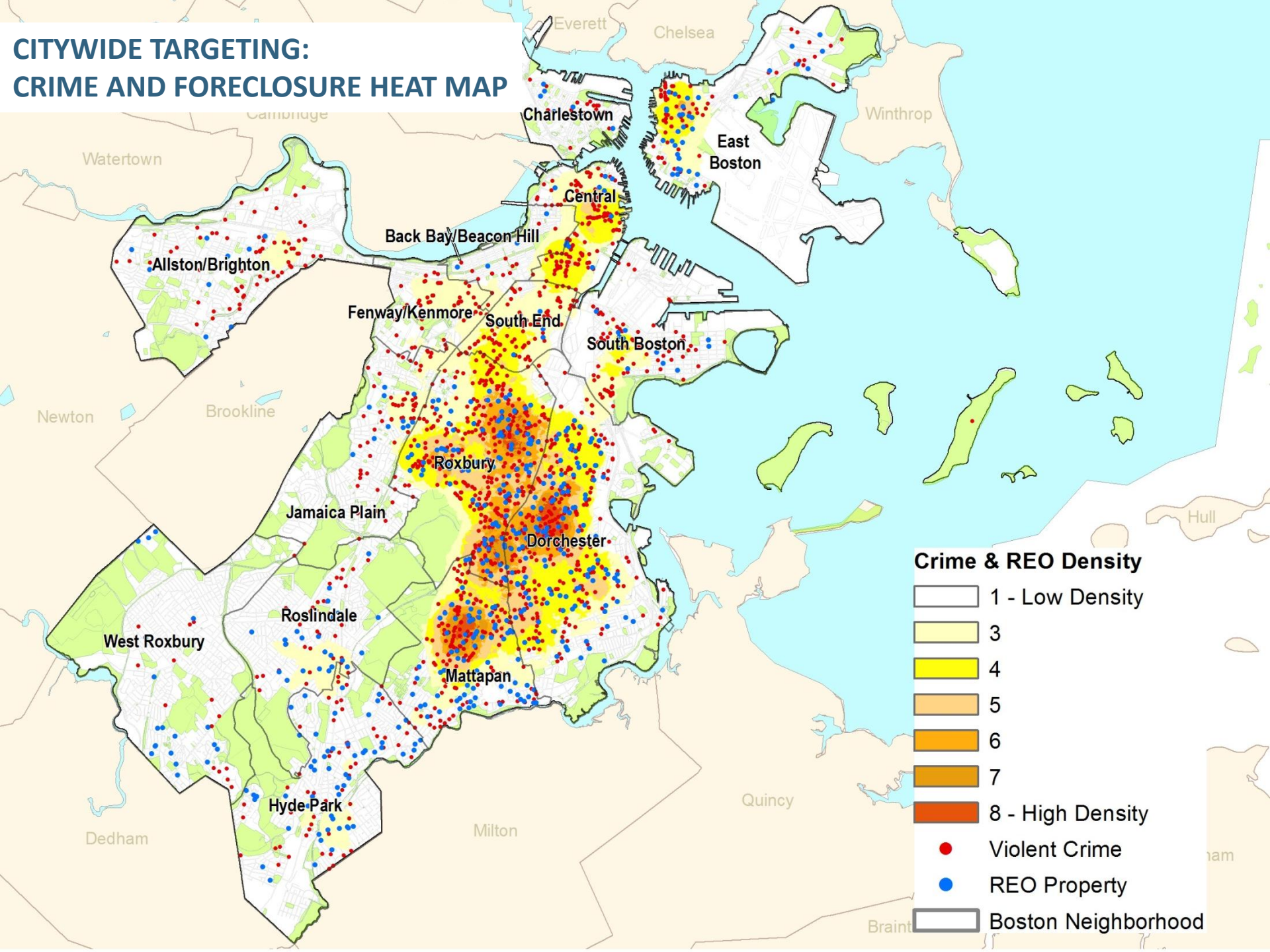
CITYWIDE TARGETING: CRIME AND FORECLOSURE HEAT MAP



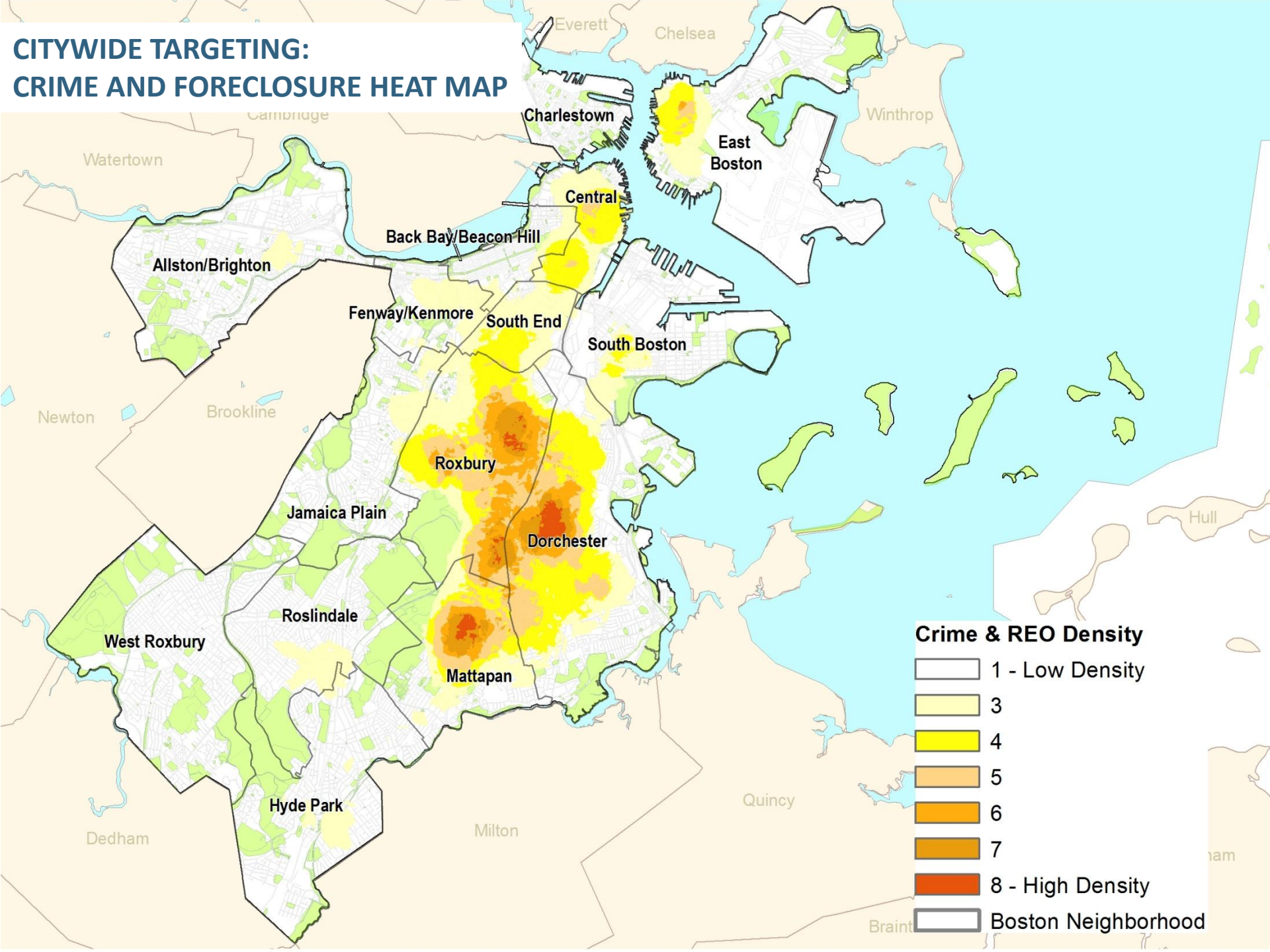
**CITYWIDE TARGETING:
CRIME AND FORECLOSURE HEAT MAP**



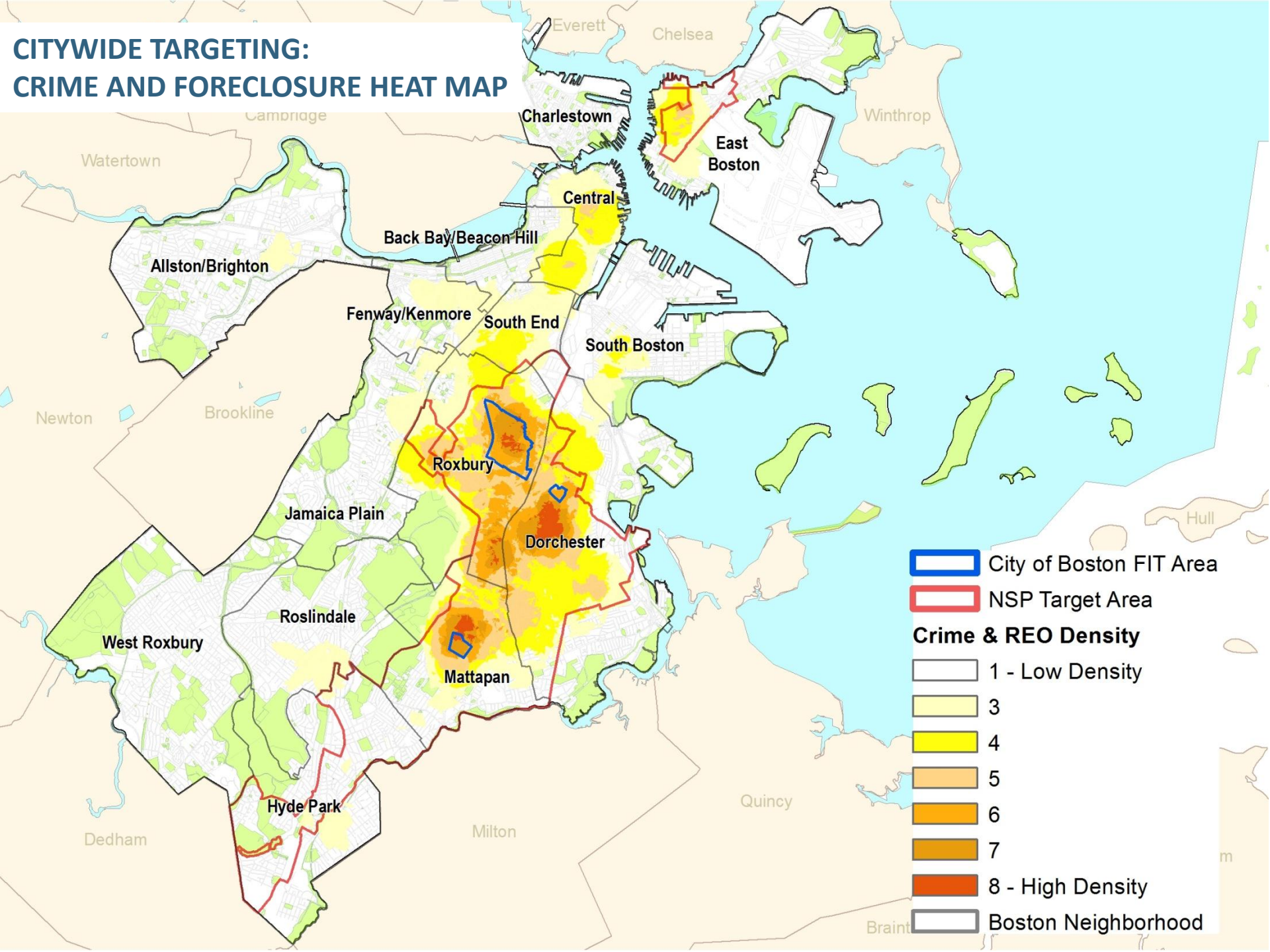
CITYWIDE TARGETING: CRIME AND FORECLOSURE HEAT MAP



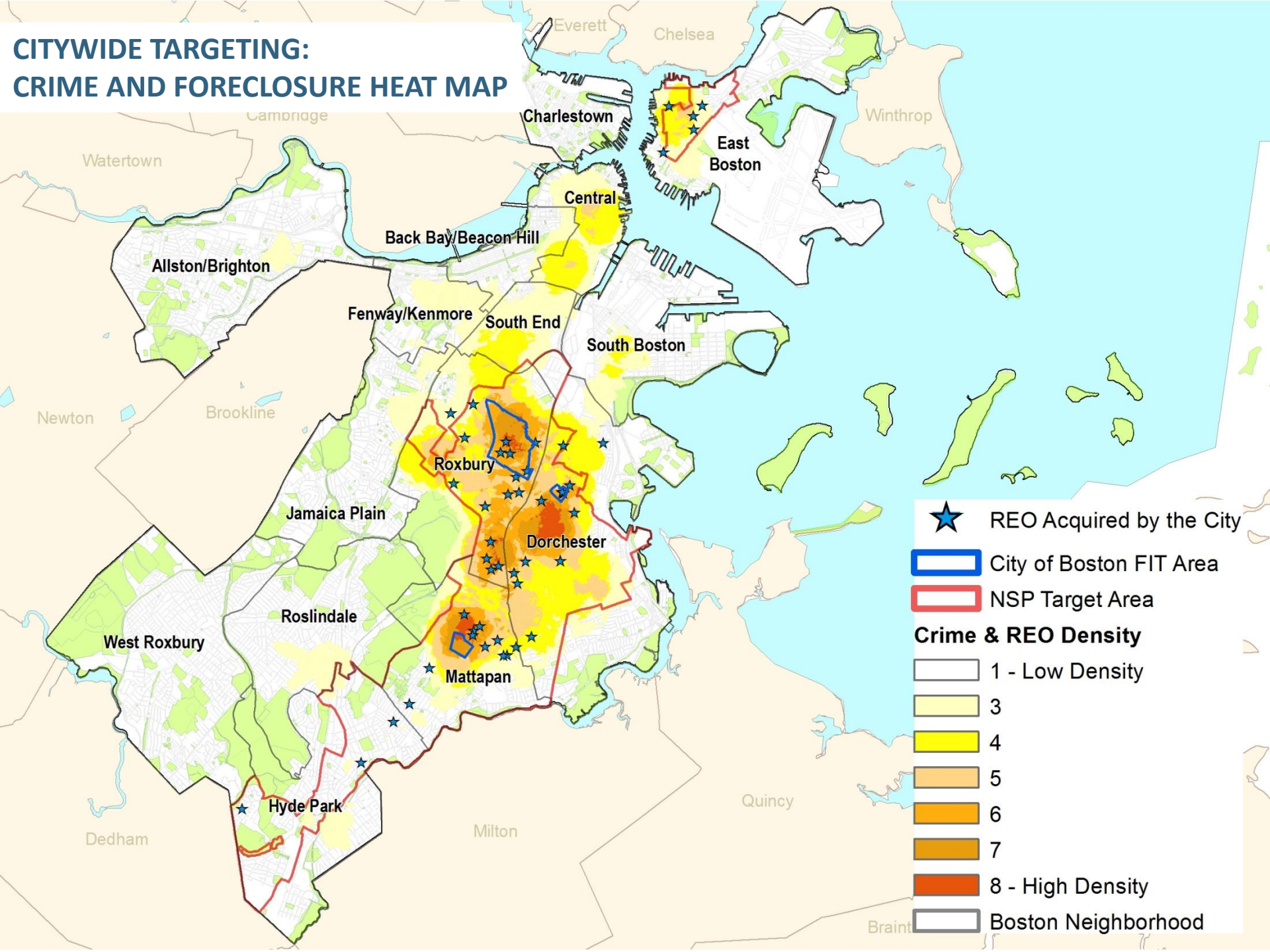
CITYWIDE TARGETING: CRIME AND FORECLOSURE HEAT MAP



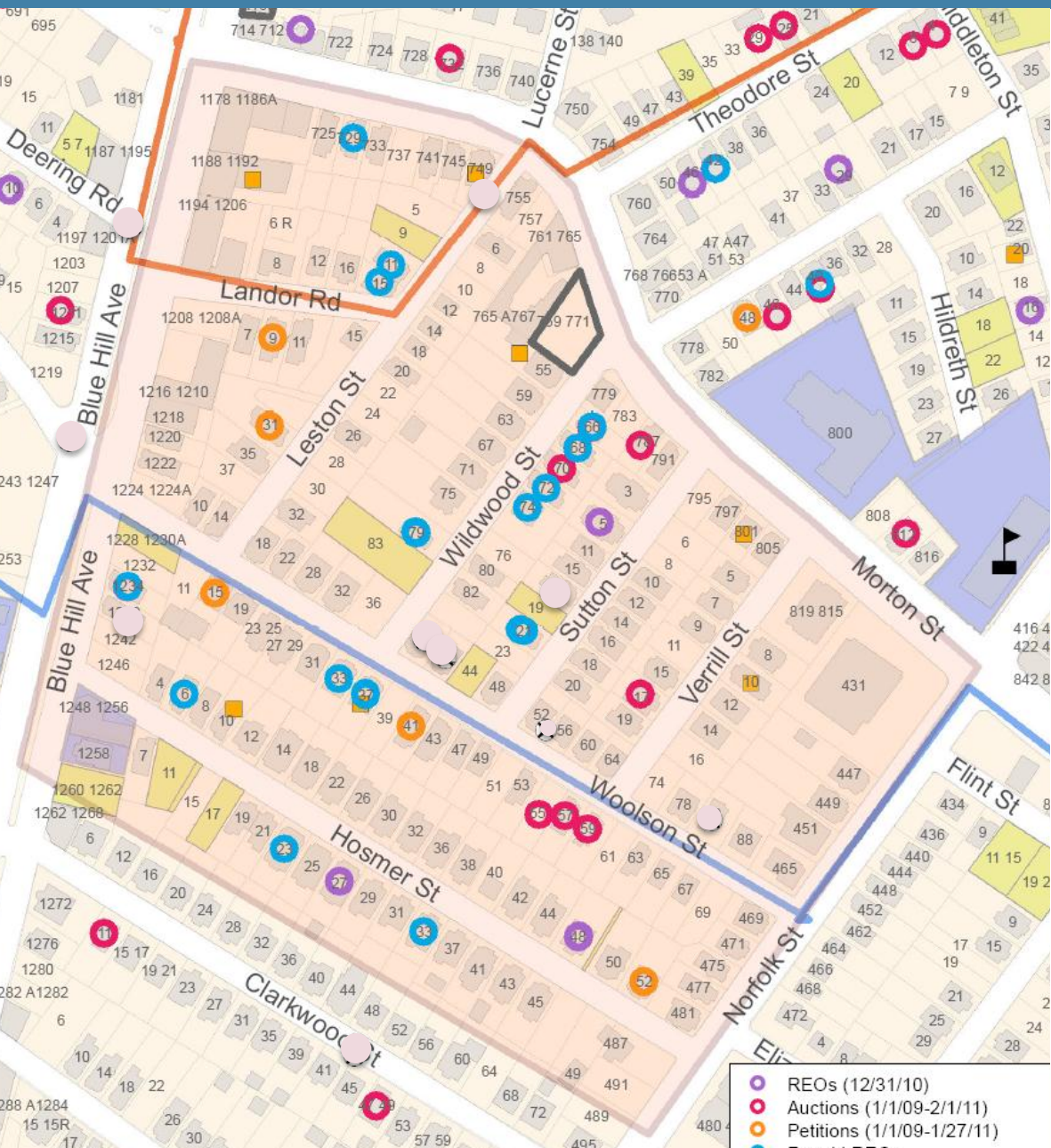
CITYWIDE TARGETING: CRIME AND FORECLOSURE HEAT MAP



CITYWIDE TARGETING: CRIME AND FORECLOSURE HEAT MAP



NEIGHBORHOOD-LEVEL TARGETING



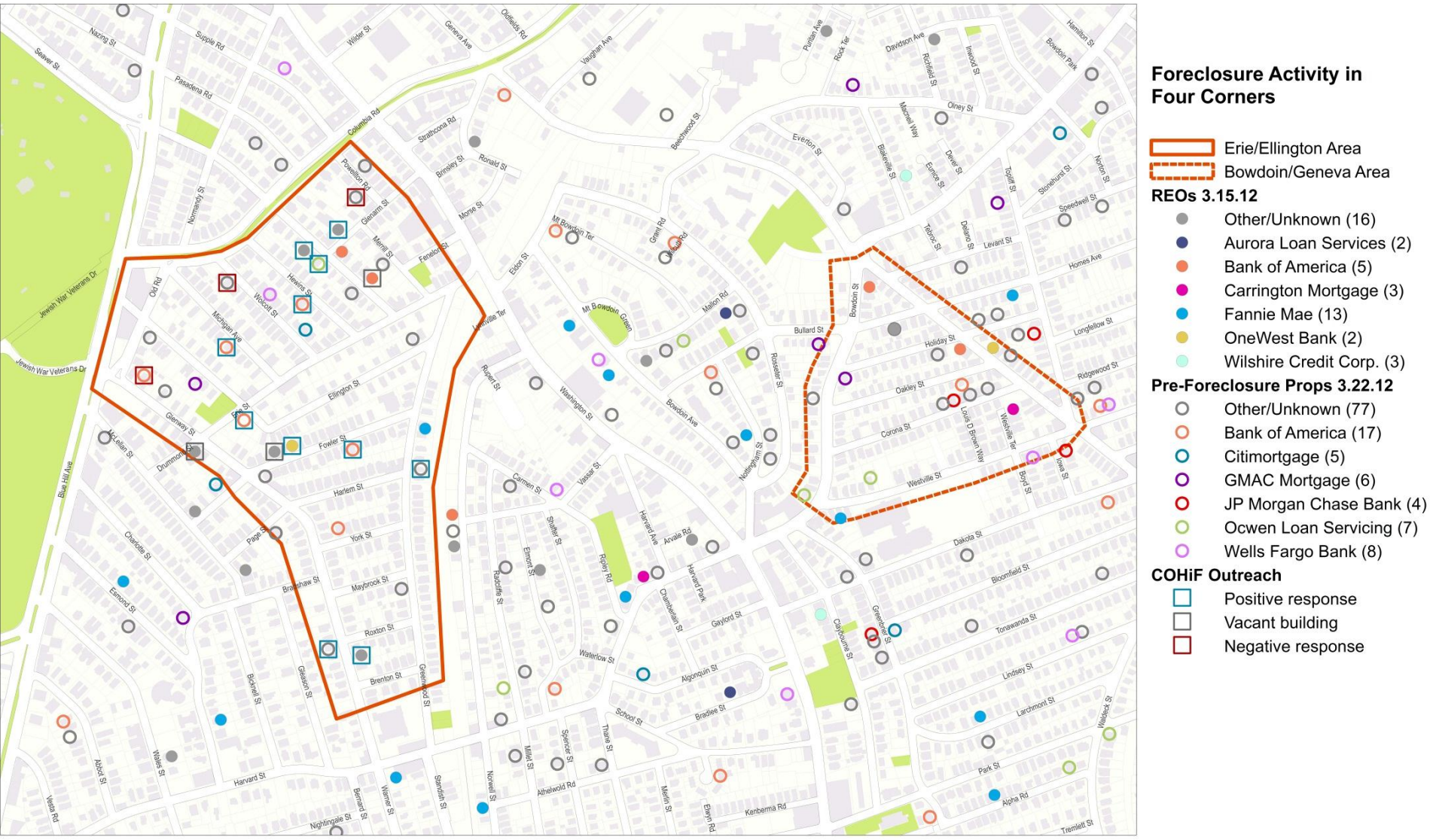
BY FORECLOSURE STATUS & CITY OF BOSTON ENGAGEMENT

- REOs (12/31/10)
- Auctions (1/1/09-2/1/11)
- Petitions (1/1/09-1/27/11)
- Resold REOs
- DND Projects (1/1/07-2/1/2011)
- Abandoned Properties (2010)
- Woolson Target Area
- VIP Boundary
- DND Target Area
- Boston Public School
- REMS Property
- School & Church Land

- REOs (12/31/10)
- Auctions (1/1/09-2/1/11)
- Petitions (1/1/09-1/27/11)

NEIGHBORHOOD-LEVEL TARGETING

BY FORECLOSURE STATUS & FORECLOSING ENTITY/SERVICER

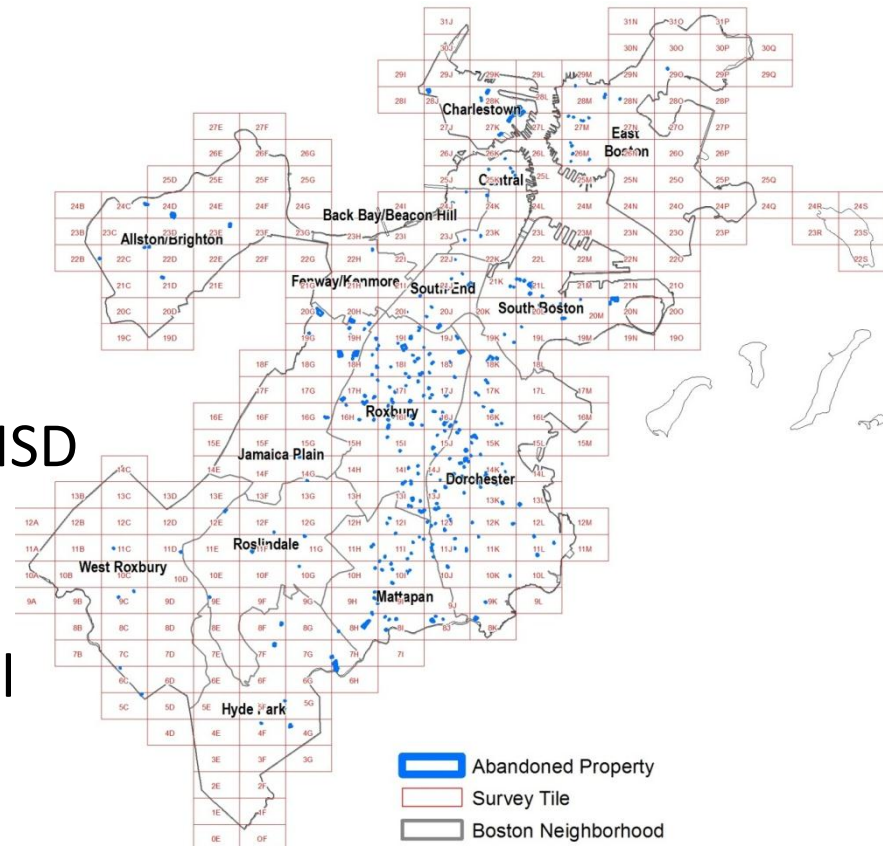


DATA-DRIVEN TOOLS & TARGETING: DISTRESSED PROPERTIES

TOOLS & TARGETING: DISTRESSED PROPERTIES

Distressed Property Survey Process:

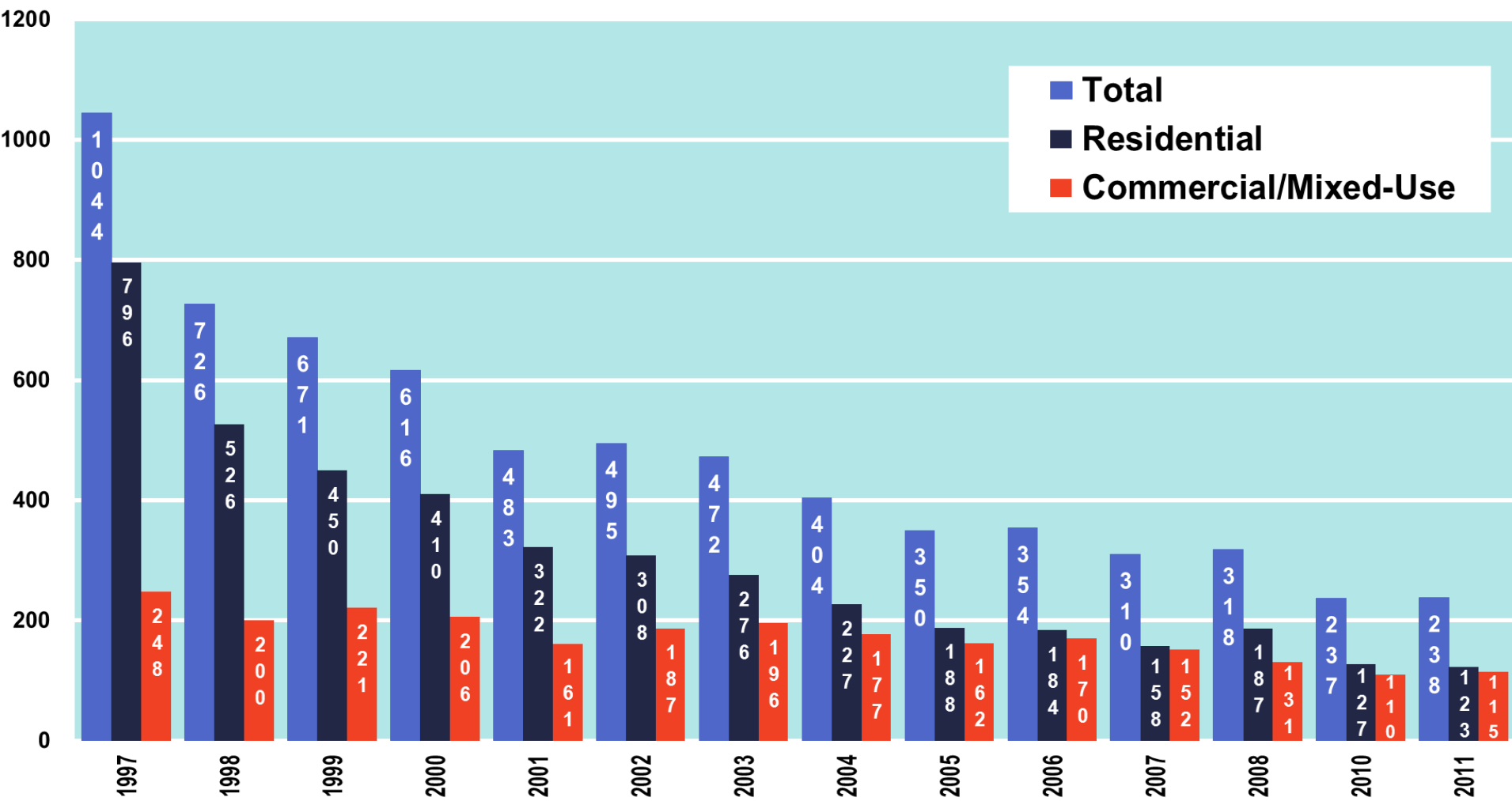
1. Survey development
2. Exterior survey of properties
3. Data compilation & analysis
4. Outreach to owners
5. Data sharing with Assessing & IS
6. Report publication
7. Public sharing of property-level data



TOOLS & TARGETING: DISTRESSED PROPERTIES

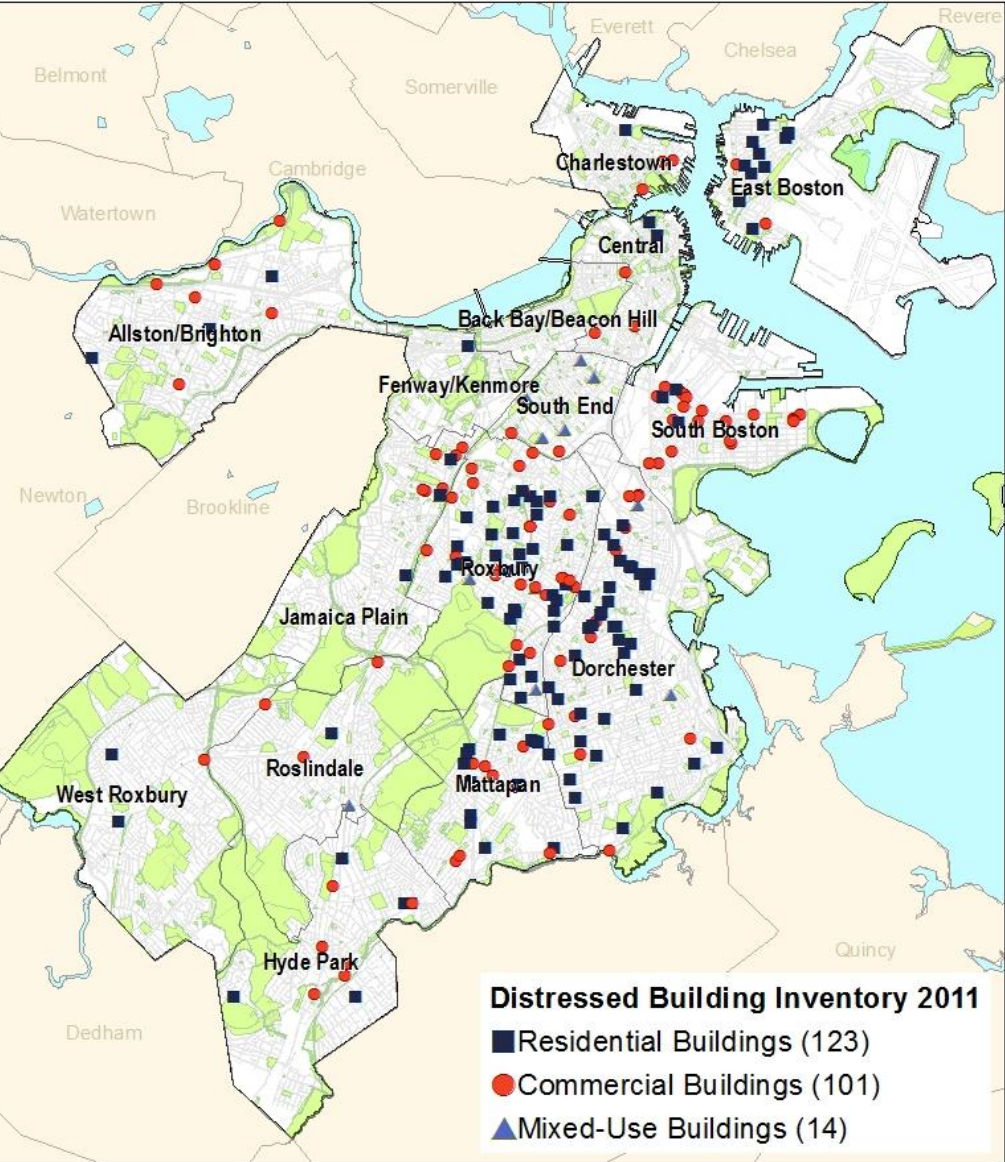
2011 distressed/abandoned building inventory: **238 buildings**

- 52% were residential, 42% were commercial, and 6% were mixed-use
- Annual trends reports: www.cityofboston.gov/dnd/pdr/Reports.asp

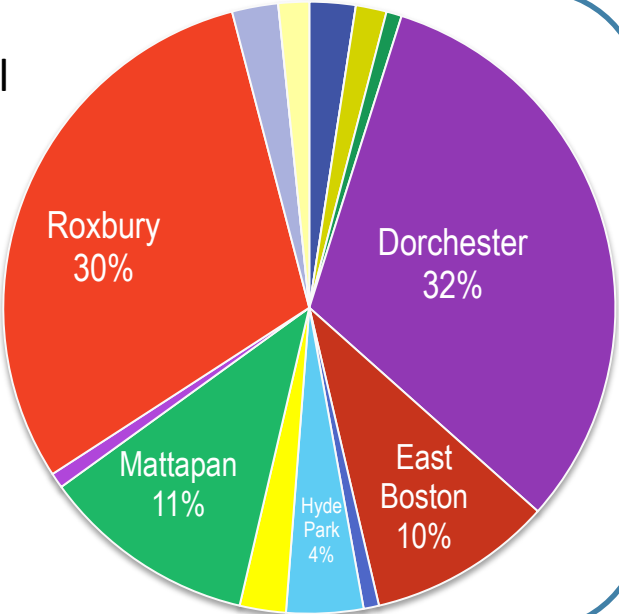


TOOLS & TARGETING: DISTRESSED PROPERTIES

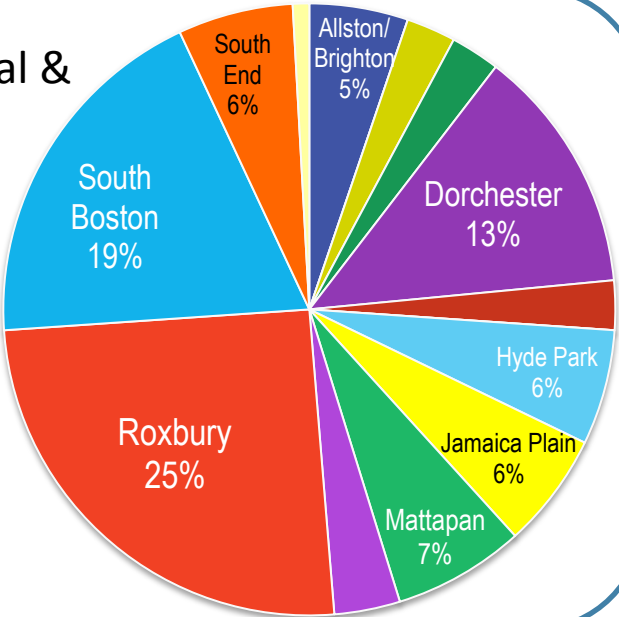
LOCATION & PROPERTY TYPE



Residential

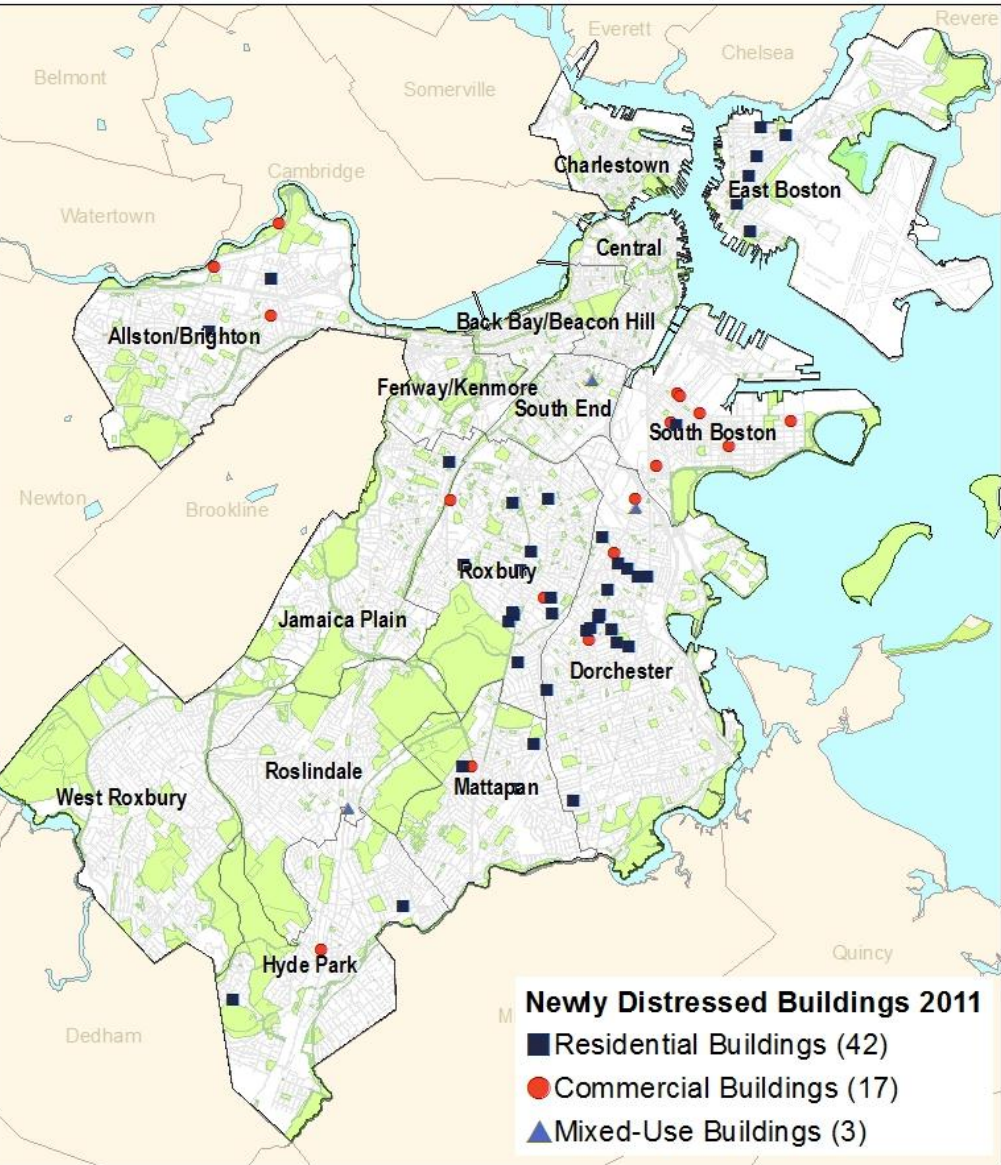


Commercial & mixed-use



TOOLS & TARGETING: DISTRESSED PROPERTIES

NEWLY DISTRESSED



YEARS DISTRESSED

■ **59** buildings (25%) have been identified as distressed over 9 times in DND's survey

Neighborhood	Total	1-2 Years	3-5 Years	6-8 Years	9-14 Years
Allston/Brighton	9	5	1	2	1
Back Bay/Beacon Hill	0	0	0	0	0
Central	5	0	3	2	0
Charlestown	4	0	0	4	0
Dorchester	54	27	10	7	10
East Boston	15	9	1	2	3
Fenway/Kenmore	1	0	0	0	1
Hyde Park	12	5	2	2	3
Jamaica Plain	10	4	2	0	4
Mattapan	22	7	5	2	8
Roslindale	5	2	1	1	1
Roxbury	66	26	6	6	28
South Boston	25	8	10	3	4
South End	7	1	0	3	3
West Roxbury	3	2	1	0	0
Citywide	238	96	42	34	66

TOOLS & TARGETING: DISTRESSED PROPERTIES

PROPERTIES IN TAX TITLE

- 20% (49) residential, commercial, and mixed-use buildings are held by private owners in tax arrears.
- Those 49 private owners owe \$1 million, down from \$4.4 million in 2004.

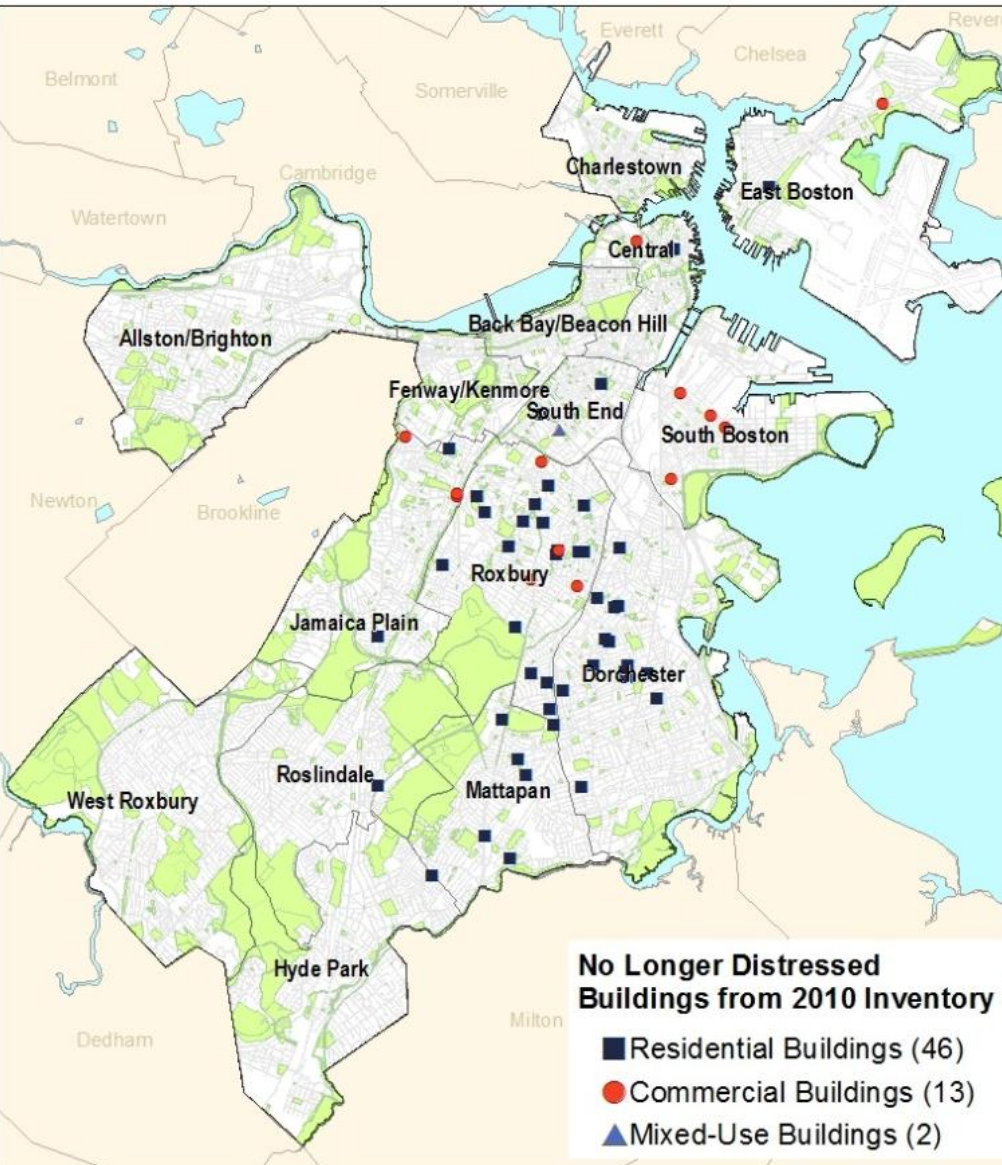
FORECLOSURE STATUS

- Of the 238 distressed buildings:
 - 13% have foreclosure deeds
 - 2% have foreclosure petitions
- Of the 62 newly distressed buildings:
 - 18% have foreclosure deeds
 - 5% have foreclosure petitions

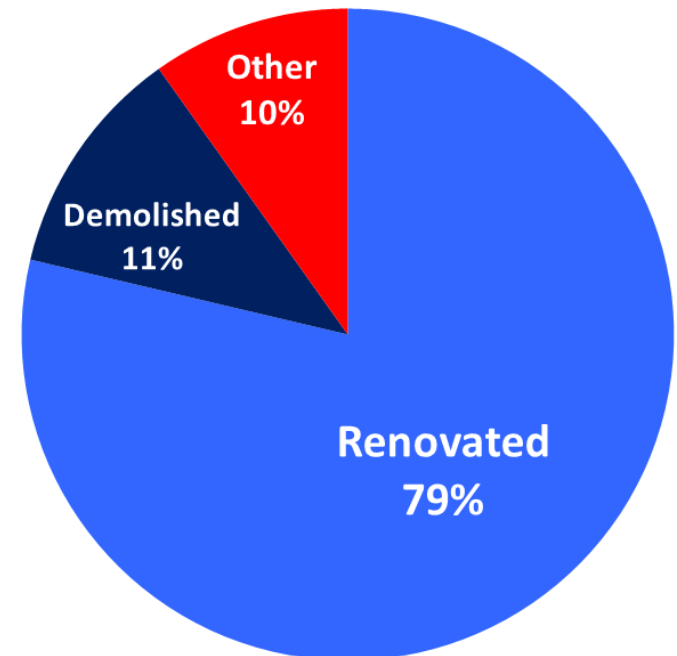
Land Use	Total Taxes Owed	Median Taxes Owed	Total Properties
Single-Family	\$166,155	\$9,043	12
Two-Family	\$80,867	\$10,009	6
Three-Family	\$203,629	\$16,001	12
Other Residential	\$48,058	\$2,482	3
Commercial	\$419,751	\$18,930	12
Industrial	\$51,706	\$25,853	2
Mixed-Use	\$42,569	\$21,284	2
TOTAL	\$1,012,736	\$14,187	49

TOOLS & TARGETING: DISTRESSED PROPERTIES

NO LONGER DISTRESSED



- **61** buildings from the 2010 survey are no longer distressed
 - 75% are residential buildings.
 - 21% are commercial
 - 3% are mixed-use
- Reason for removal from the survey:



TOOLS & TARGETING: DISTRESSED PROPERTIES

BEFORE & AFTER



TOOLS & TARGETING: DISTRESSED PROPERTIES

2011 Listing of Certain Private Property that Appear Distressed

Parcel ID	ADDRESS	STREET	Property Type	NEIGHBORHOOD	ZIP CODE	No.Years
2204565027	183 KENRICK ST	KENRICK	Single-Family	Allston/Brighton	02135	8
1605132000	88 MILTON ST	MILTON	Single-Family	Dorchester	02124	13
1700394000	556 PARK ST	PARK	Single-Family	Dorchester	02122	12
1703526000	119 RICHMOND ST	RICHMOND	Single-Family	Dorchester	02124	2
1301487000	139 STOUGHTON ST	STOUGHTON	Single-Family	Dorchester	02125	6
1804166007	11 GEORGE ST	GEORGE	Single-Family	Hyde Park	02126	1
1812268062	26 SENDERS CT	SENDERS	Single-Family	Hyde Park	02136	1
1800519000	21 COOKSON TE	COOKSON	Single-Family	Mattapan	02126	9
1401939000	15 WALES ST	WALES	Single-Family	Roxbury	02124	9
0903779000	2671 WASHINGTON ST	WASHINGTON	Single-Family	Roxbury	02119	5
1202080000	31 WAUMBECK ST	WAUMBECK	Single-Family	Roxbury	02121	2
1202407000	18 WAYNE ST	WAYNE	Single-Family	Roxbury	02121	1
0600254000	92 B ST	B	Single-Family	South Boston	02127	13
0301965000	55 HULL ST	HULL	Two-Family	Central	02113	8
1502510000	20 22 DEER ST	DEER	Two-Family	Dorchester	02125	3
1501974000	29-31 MT EVERETT ST	MT EVERETT	Two-Family	Dorchester	02125	14
1400051000	11 VAUGHAN AV	VAUGHAN	Two-Family	Dorchester	02121	8
0106620000	100 BROOKS ST	BROOKS	Two-Family	East Boston	02128	1
1807897000	870 HYDE PARK AV	HYDE PARK	Two-Family	Hyde Park	02136	5
1404983000	3 OUTLOOK RD	OUTLOOK	Two-Family	Mattapan	02126	7
1803155000	717 WALK HILL ST	WALK HILL	Two-Family	Mattapan	02126	2
1903329000	28 GRANFIELD AV	GRANFIELD	Two-Family	Roslindale	02131	5

TOOLS & TARGETING: DISTRESSED PROPERTIES

2010 Distressed Private Property
City Of Boston

Zoom to Address Map History Analysis Tip Status: On Off OFF (toggle Tip Status on and mouse over properties)

Go to Address: Zip: Search

Loading ...

Base Layer


- ☒ Boston Neighborhoods

Overlays

- ☐ MassGIS 2005 Aerial
- ☐ MassGIS 2001 Aerial
- ☒ Boston Streets
- ☒ Parcels
- ☒ Buildings 2002
- ☒ Buildings 2005
- ☒ Abandoned Private
- ☒ Analysis Query
- ☒ Selected Properties

Click the hand and a red dot to view the property.

183 KENRICK ST
Allston/Brighton 02135
Property Type
Single-Family



http://cityofboston.gov/dnd/pdr/Distressed_Buildings_Reports.asp

TOOLS & TARGETING: DISTRESSED PROPERTIES

Assessing

- Home
- Letter from the Commissioner
- Assessing Online
- Abatement Procedures
- Assessed Values
- Betterments and Tax Bills
- Boat Excise
- Boat Mooring/ Docking Compliance Law/ Permits
- Circuit Breaker Income Tax Credit
- Exemptions
- Condo Conversion
- Data & Mapping Resources
- Forms
- Frequently Asked Questions
- Motor Vehicle Excise
- Municipal Liens
- Personal Property
- PILOT Task Force
- Property Classification

Assessing On-Line

[Map](#)

[New search](#)

Parcel ID:	2204565027
Address:	183 KENRICK ST BOSTON MA 02135
Property Type:	One Family
Lot Size:	6,291 sq ft
Owner on Saturday, January 01, 2011:	SHULTZ STEVEN H ETAL
Owner's Mailing Address:	PO BOX 700403 SAN JOSE CA 95170
Residential Exemption:	No
Personal Exemption:	No

Value/Tax		Current Owners		
Assessment as of Saturday, January 01, 2011, statutory lien date.		1 SHULTZ STEVEN H ETAL		
FY2012 Building value:		2 SANDRA L SHULTZ BE		
FY2012 Land Value:		Ownership information last updated by City of Boston Assessing on December 20, 2011, and will not reflect changes made since then.		
FY2012 Total Assessed Value:				
FY2012 Tax Rates (per thousand):		Value History		
- Residential:	\$13.04	Fiscal Year	Property Type	Assessed Value *
- Commercial:	\$31.92	2012	One Family	\$275,500.00

TOOLS & TARGETING: DISTRESSED PROPERTIES

City of Boston.gov
Official Web Site of the City of Boston

Home | Online Services | Residents | Business | Visitors | Students | Government

Department of Neighborhood Development

- DND Home
- About DND
- Boston Home Center
- Neighborhood Housing Development
- Policy Development & Research
- Office of Business Development
- Real Estate Management & Sales

Contact Us

- Contact DND
- City Hall Hours & Directions
- Mayor's Online Constituent Service

City Departments

Select a Department

Neighborhood Stabilization Program

Property Locator - for Homebuyers and Homeowners

Use the search feature below to locate property eligible for the NSP.

Str Number	Street	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>
Housing Type	<input type="checkbox"/> One-family R1	
	<input type="checkbox"/> Two-family R2	
	<input type="checkbox"/> Three-family R3	
	<input type="checkbox"/> Condo CD	
	<input type="checkbox"/> Other	
<input type="button" value="Search"/>		

Parcel ID	Address	In NSP	Type
2204565027	183 KENRICK ST, Allston/Brighton 02135	No	R1

Return to [main NSP page](#)

Search:

City Calendar >>

See a listing of upcoming events sponsored by the Department of Neighborhood Development.

BHC University
Saturday, June 23, 2012, 9am - 12pm

Chinatown Main Street Festival
Sunday, June 24, 2012, 10am - 5pm

Allston Village Main Streets Board of Directors Meeting
Tuesday, June 26, 2012, 12 - 1pm

[View Calendar >>](#)

Announcements

Public Hearings and Requests for Public Comment

[Get Adobe Reader](#)
Many forms are available in PDF format. To view and print in PDF format, you must download

ADDITIONAL DATA USES

Annual Trends Reports

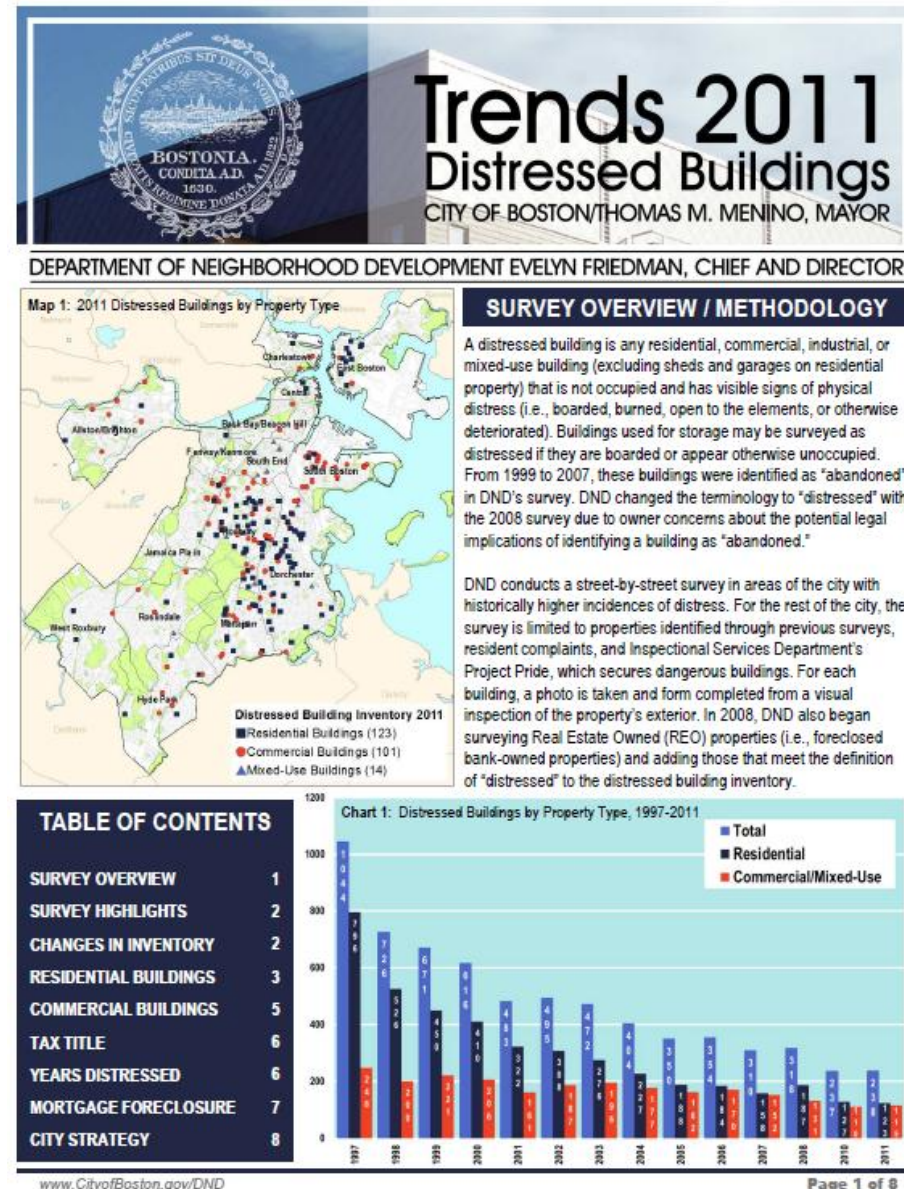
- Community members
- Educational institutions

Information Requests

- Grant applications
- City Departments
- CDCs and non-profits, such as the Coalition of Occupied Housing in Foreclosure (COHiF)

Data Sharing

- Problem Properties
- Inspectional Services
- Assessing Department



THANK YOU!

LDelgado.dnd@cityofboston.gov

APPENDIX I: REO SURVEY

REO Survey Sheet

Survey Date	<input type="text"/>	Surveyor Initials	<input type="text"/>	Photo ID	<input type="text"/>	Title Map:	<input type="text"/>
Parcel ID:	<input type="text"/>	Property Type:	<input type="text"/>	Foreclosure Date:	<input type="text"/>		
Address:	<input type="text"/>						

Existing Condition

W=Watch List (Fine condition - maintained)
 T=Trouble Property (not being maintained - unclear walks, overgrown veg.)
 A=Abandoned (unoccupied, signs of physical distress - boarded, broken windows)

W, T or A

Occupied Y = Yes, or N = No Y or N

Rehab Activity Y = Yes, or N = No Y or N

Needs to be Boardup or Secured Y = Yes, or N = No Y or N

Lot Needs Cleanup Y = Yes, or N = No Y or N

Graffiti Y = Yes, or N = No Y or N

For Sale Y = Yes, or N = No Y or N

	A	B	C		
Roof	Open or partially missing	Shingles missing/very worn	Good repair	<input type="text"/>	A, B, C or U (unknown)
Gutters	Most missing/falling off	Some damage	Good repair, minor repairs only	<input type="text"/>	A, B, C or U (unknown)
Downspouts	Most missing/falling off	Some damage	Good repair, minor repairs only	<input type="text"/>	A, B, C or U (unknown)
Exterior Walls	Major openings or collapse	Minor openings or leaning; fault lines in masonry walls	No openings or masonry faults; walls plumb	<input type="text"/>	A, B, C or U (unknown)
Exterior Wall Type	Shingle	Siding	Stucco	<input type="text"/>	A, B, C or U (unknown)
Ex. Wall Condition	Many Shingles/Siding Missing	Some Shingles/Siding Missing/Damaged	Good Repair, paint only	<input type="text"/>	A, B, C or U (unknown)
Foundation	Major cracks/holes or buckling	Significant loose mortar	Good repair, repointing only	<input type="text"/>	A, B, C or U (unknown)
Windows/Doors	5+ windows missing or broken	1-5 windows missing or broken	All windows in good repair	<input type="text"/>	A, B, C or U (unknown)
Porches	Missing, falling, badly decayed	Deteriorated (e.g. missing balusters, worn decking)	Good repair, paint only	<input type="text"/>	A, B, C or U (unknown)
Rehab Estimate	Gut Rehab Required	Some Rehab Required	No Rehab Required	<input type="text"/>	A, B, C or U (unknown)

Comments: