

MIDDLESEX NORTH REGISTRY OF DEEDS

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BILLERICA – CARLISLE – CHELMSFORD – DRACUT – DUNSTABLE – LOWELL – TEWKSBURY
TYNGSBOROUGH – WESTFORD – WILMINGTON

ANNUAL REPORT FOR 2020



A NEW HOME FOR THE REGISTRY OF DEEDS

On Saturday, March 21, 2020, the Middlesex North Registry of Deeds moved from its home of 165 years in the Middlesex Superior Courthouse at 360 Gorham Street in Lowell to the new Lowell Justice Center at 370 Jackson Street. The registry opened for business (with pandemic limitations) on Monday, March 23, 2020.

THE COVID-19 PANDEMIC



The Covid-19 pandemic snuck into America early in the winter but the first tangible effect on the registry of deeds came in mid-March when Governor Baker declared a state of emergency and the courts closed to the public for two days. The registry processed electronic recordings during that stand down and on the third day allowed customers to drop off documents at the front entrance for recording. A week later, the registry moved to its new quarters in the Lowell Justice Center. Since then, the registry staff has operated with two shifts that rotate on a week-to-week basis. Through the end of the year, the registry recorded documents submitted electronically, by mail, or dropped off.

MIDDLESEX NORTH BY THE NUMBERS: 1991-2020

Docs Recorded 1991 to 2018		% change Prior year	Deeds	Mortgages	Foreclosure Deeds	E-Filed Docs	E-File %	Revenue (millions)
1991	52019	0%	5868	8823	466			
1992	76282	+47%	7321	14487	762			
1993	83337	+9%	7463	17097	701			
1994	71427	-14%	5721	10936	624			
1995	60681	-15%	7223	10137	401			
1996	67286	+11%	8057	12017	399			
1997	70128	+4%	7984	13664	322			
1998	93633	+34%	8771	21823	185			
1999	89506	-4%	8557	17816	101			
2000	71558	-20%	8254	14456	74			
2001	97180	+36%	8355	24969	44			
2002	115890	+19%	8756	31221	45			
2003	146956	+27%	8977	41800	42			\$26.1
2004	96204	-35%	9165	28079	69			\$21.7
2005	87866	-9%	8930	25402	47	1057	1%	\$22.0
2006	72830	-17%	7236	20503	166	1871	3%	\$17.5
2007	66192	-9%	6767	15999	271	3491	5%	\$16.3
2008	56011	-15%	5568	11451	602	3956	7%	\$12.2
2009	65838	+18%	5557	14743	400	8168	12%	\$12.1
2010	63247	-4%	5535	13837	584	9013	14%	\$11.8
2011	59173	-6%	5332	12007	429	14736	30%	\$11.0
2012	70558	+19%	9158	16002	342	24210	34%	\$13.5
2013	67001	-5%	6718	13272	150	25251	38%	\$14.4
2014	53584	-20%	6561	9190	155	20306	38%	\$13.7
2015	60516	+13%	6913	11148	209	26955	45%	\$15.1
2016	65521	+8%	7776	12639	270	33620	52%	\$16.5
2017	59064	-10%	7268	10647	194	32463	55%	\$16.3
2018	57380	-3%	7319	9745	213	31173	54%	\$17.3
2019	60104	5%	7459	11631	91	35700	59%	\$18.60
2020	69468	16%	7250	17347	49	57863	89%	\$22.8

Real Estate Boom. Notwithstanding the pandemic - almost in spite of it - the local real estate market is booming. The number of deeds recorded in 2020 was down 3% from 2019 (7,250 in 2020 v 7,459 in 2019); the number of mortgages was up 49% (17,347 in 2020 v 11,631 in 2019); and the median sales price on recorded deeds was up 12% (\$420,00 in 2020 v \$375,000 in 2019).

Foreclosure Moratorium. The Federal CARES Act that provided pandemic relief in the spring included a moratorium on some foreclosures. Shortly after its enactment, the state legislature imposed a moratorium on almost all foreclosures in Massachusetts. That moratorium expired in October, however, because foreclosure-related documents are not recorded at the registry of deeds for several weeks (or more) after the foreclosure action is commenced, the registry has not seen a significant increase in foreclosure filings although many are expected in early 2021.

MEDIAN DEED PRICES BY COMMUNITY: 2005 TO 2020

For deeds with consideration greater than \$60,000 and less than \$1.2mil

<i>Showing year-to-year percentage change</i>										
<i>Year</i>	<i>Lowell</i>		<i>Billerica</i>		<i>Carlisle</i>		<i>Chelmsford</i>		<i>Dracut</i>	
2005	\$254,900	7%	\$359,900	5%	\$540,000	-6%	\$325,000	3%	\$269,900	10%
2006	\$247,000	-3%	\$324,000	-10%	\$560,000	4%	\$317,500	-2%	\$260,000	-4%
2007	\$225,000	-9%	\$329,000	2%	\$597,500	7%	\$304,000	-4%	\$241,000	-7%
2008	\$184,900	-18%	\$299,950	-9%	\$570,000	-5%	\$280,000	-8%	\$275,450	14%
2009	\$178,500	-3%	\$291,700	-3%	\$525,000	-8%	\$289,000	3%	\$230,000	-17%
2010	\$180,000	1%	\$300,000	3%	\$555,000	6%	\$290,000	0%	\$237,000	3%
2011	\$170,000	-6%	\$285,500	-5%	\$545,000	-2%	\$275,250	-5%	\$214,800	-9%
2012	\$175,000	3%	\$295,500	4%	\$450,000	-17%	\$278,950	1%	\$226,032	5%
2013	\$195,000	11%	\$312,000	6%	\$458,000	2%	\$290,000	4%	\$239,950	6%
2014	\$208,167	7%	\$332,500	7%	\$533,750	17%	\$310,000	7%	\$245,000	2%
2015	\$221,000	6%	\$350,000	5%	\$560,000	5%	\$323,000	4%	\$259,900	6%
2016	\$229,700	4%	\$370,000	6%	\$569,900	2%	\$330,000	2%	\$270,500	4%
2017	\$250,000	9%	\$400,000	8%	\$730,000	8%	\$361,500	10%	\$290,000	7%
2018	\$255,000	2%	\$405,000	1%	\$769,500	5%	\$370,000	2%	\$319,000	10%
2019	\$295,000	16%	\$446,500	10%	\$800,000	4%	\$400,000	8%	\$334,900	5%
2020	\$329,875	12%	\$480,000	8%	\$825,000	3%	\$440,000	10%	\$370,000	10%
	<i>Dunstable</i>		<i>Tewksbury</i>		<i>Tyngsboro</i>		<i>Westford</i>		<i>Wilmington</i>	
2005	\$460,000	21%	\$345,000	5%	\$293,000	-7%	\$420,000	1%	\$383,598	7%
2006	\$395,500	-14%	\$325,350	-6%	\$350,000	19%	\$397,000	-5%	\$384,450	0%
2007	\$399,900	1%	\$305,000	-6%	\$295,000	-16%	\$369,900	-7%	\$360,000	-6%
2008	\$426,500	7%	\$310,000	2%	\$261,500	-11%	\$329,900	-11%	\$335,000	-7%
2009	\$330,000	-23%	\$290,000	-6%	\$249,450	-5%	\$349,900	6%	\$334,575	0%
2010	\$338,000	2%	\$289,000	0%	\$271,000	9%	\$338,250	-3%	\$346,500	4%
2011	\$362,500	7%	\$280,000	-3%	\$262,000	-3%	\$360,000	6%	\$317,000	-9%
2012	\$422,969	17%	\$275,000	-2%	\$237,500	-9%	\$369,900	3%	\$354,250	12%
2013	\$370,000	-13%	\$283,850	3%	\$299,000	26%	\$385,250	4%	\$360,000	2%
2014	\$405,000	9%	\$320,000	13%	\$326,000	9%	\$366,500	-5%	\$373,950	4%
2015	\$430,400	6%	\$329,450	3%	\$288,500	-12%	\$380,000	4%	\$400,000	7%
2016	\$430,000	0%	\$354,950	8%	\$315,000	9%	\$403,000	6%	\$403,500	1%
2017	\$489,000	14%	\$369,950	4%	\$339,900	8%	\$460,000	14%	\$460,000	14%
2018	\$620,000	27%	\$385,500	4%	\$327,000	-4%	\$519,000	13%	\$484,000	5%
2019	\$572,500	-8%	\$410,000	6%	\$322,575	-1%	\$490,000	-6%	\$525,250	9%
2020	\$502,000	-3%	\$452,556	13%	\$355,000	13%	\$549,900	11%	\$565,000	5%

MIDDLESEX NORTH REVENUE BREAKDOWN: 2001-2020

The registry of deeds collects revenue from five different sources:

- Recording Fees – standard fee set by legislature to record a document
- Excise Tax – tax on the sale of real estate based on sales price. Rate is \$2.28 per \$500
- CPA – surcharge on documents recorded to fund Community Preservation Act
- RoD Tech – surcharge of \$5 per document to fund technology for registries of deeds
- Copies - \$1 per page for document copies printed by registry. Fee set by legislature

Year	Rec Fees	Excise Tax	CPA	RoD Tech	Copies	Total Rev	Inc Prior Yr
2001	1,683,968	6,824,138	1,845,554	0	171,156	10,638,504	
2002	2,053,313	7,448,014	2,220,120	0	218,016	12,025,947	+13%
2003	9,939,032	10,711,657	2,838,190	525,110	340,542	25,769,725	+114%
2004	8,683,821	10,340,685	1,895,030	519,715	272,028	21,711,280	-16%
2005	7,845,005	11,807,727	1,703,090	470,540	179,386	22,004,809	+1%
2006	7,795,665	11,700,791	1,696,230	471,520	175,633	21,836,700	-1%
2007	5,544,661	9,099,832	1,276,270	352,410	59,984	16,333,427	-25%
2008	4,480,655	6,310,086	1,068,900	296,955	35,288	12,191,884	-25%
2009	5,322,095	5,139,387	1,251,800	347,565	25,679	12,086,526	-1%
2010	5,085,580	5,109,201	1,203,360	332,160	22,086	11,752,387	-3%
2011	4,622,670	4,631,891	1,106,980	310,785	18,898	10,691,224	-9%
2012	5,765,332	5,689,329	1,345,800	378,435	18,274	13,197,170	+23%
2013	5,513,380	7,232,687	1,255,050	352,600	14,593	14,368,310	+9%
2014	4,094,340	8,274,438	982,810	280,860	14,032	13,646,480	-5%
2015	4,691,101	9,419,659	1,114,200	317,115	15,686	15,557,761	+14%
2016	5,131,600	9,779,672	1,212,470	346,300	15,785	16,485,827	+6%
2017	4,583,300	10,239,988	1,096,820	313,681	15,229	16,249,066	-1%
2018	4,397,757	11,485,820	1,054,110	303,905	14,898	17,256,580	+6%
2019	4,728,270	12,411,925	1,113,445	318,685	9,594	18,576,921	+8%
2020	5,830,241	13,361,932	3,279,980	369,530	5,087	22,847,775	+23%

RECORD BOOK PRODUCTION: 1855 - 2020

Type	Start Year	End Year	# of Years	Start Book	End Book	# of Books	# of Pages
Handwritten	1855	1924	69	1	702	702	421,000
Typewritten	1924	1949	25	703	1127	425	255,000
Microfilm print	1949	1995	46	1128	7510	6,383	2,790,500
Scanned print	1995	2001	6	7511	12442	4,932	1,479,600
Digital only	2001	2020	19	12443	35139	22,697	6,811,200
Totals			165			35,139	11,757,500

OPERATIONAL NOTES FROM 2020

Besides moving to a new office, dealing with the pandemic, and witnessing a boom in real estate, there were other items worth noting from the registry of deeds this year:

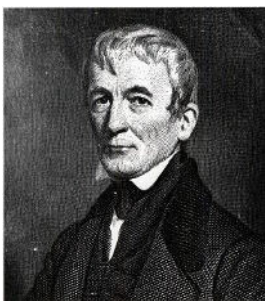
Registered Land Pre-Approval. To increase the likelihood that registered land documents dropped off for registration would be successfully processed when first delivered, the registry imposed a requirement that all documents intended for registration first be emailed to the registry for pre-approval. Registered Land staff review the document images and send a reply email directing corrections required or authorizing submission of the original documents. This process has been very successful and will continue even after the pandemic restrictions are lifted.

Remote Research. All registry records have long been available to the public on the registry website. Because of that, the new registry of deeds space does not have a traditional research room. While all tangible books and plans are in storage on-site, they are not accessible to the public. In the event that a customer calls and states that a needed document or plan image is illegible, we will photograph the item and email it to the customer rather than have the customer come in to view the original. The pandemic restrictions do not allow that to happen, however, the intent is to continue that practice post-pandemic.

New Registry Website. Concurrent with the move to the new office, the registry also launched a new website to complement the existing masslandrecords.com data site. The new site has the official address of massrods.com/middlesexnorth/ however the old lowelldeeds.com address continues to point to it. Whereas the prior lowelldeeds.com site was created and hosted in-house, the new site was designed and is hosted off-site by a third party. It complies with all accessibility requirements of the Americans with Disabilities Act.

Electronic Signatures. The pandemic has led to the increased use of electronic signatures, especially by governmental entities like town planning boards and conservation commissions. Traditional real estate transactions have been slow to adopt electronic signatures, however, with electronic recording the registry does not see the original document and therefore is less able to determine whether a signature is “original” or not.

Video Acknowledgements. Early in the pandemic, the state legislature passed a bill that allowed for remote video acknowledgements. However, unlike the 25 other states that were already using this method of acknowledgement, the Massachusetts statute was cumbersome and needlessly complex and so has rarely been used in practice.



Patrick Tracy
Jackson

The registry’s new address is 370 Jackson Street which is named for Patrick Tracy Jackson (1780-1847), one of the founders of the city of Lowell. A native of Newburyport, Jackson partnered with his brother-in-law, Francis Cabot Lowell, to build the first large-scale cotton mill in America on the Charles River in Waltham. It was a huge success and the partners sought to expand. Francis Lowell died in 1817 but Jackson and others continued to search for a site with enough water power to drive the even bigger cotton manufacturing complex they envisioned. In 1823, they selected a site alongside the Merrimack River and built the first of many textile mills that were constructed there. They called this new place Lowell in honor of their deceased leader. The city grew rapidly and by 1840 it was the second largest city in Massachusetts and one of the most important places in America.