

MIDDLESEX NORTH REGISTRY OF DEEDS

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

ANNUAL REPORT FOR 2021

THE NEW NORMAL

As 2021 draws to a close, the pandemic shows no sign of relenting. Effective vaccines and booster shots are widely available yet in Lowell, only 61 percent of residents are fully vaccinated. Because of the rapid spread of the Omicron variant of the Covid-19 virus, the infection rate for December 2021 in Lowell is higher than at any point in the pandemic.

To keep employees and customers safe, most of the procedural changes we implemented to registry operations early in the pandemic have continued. Because they have worked so well, we intend to make many of these changes permanent. This section describes the major changes implemented due to the pandemic and then explains whether each policy will continue post-pandemic.

Electronic Recording Grows

Pandemic Response. With no in-person registry access during much of the pandemic, electronic recording volume soared. Before the pandemic at Middlesex North, 60 percent of documents came via electronic recording; during the pandemic, that rose to 88 percent.

Post-Pandemic. Physical access restrictions forced the electronic recording-hesitant to use the technology and most were won over. I suspect that when (if?) things return to normal the percentage of e-filings will drop slightly but it won't drop to pre-pandemic levels, especially at this registry where other policies (described below) will provide an incentive to use electronic recording.

No Alternative to Online Research

Pandemic Response. With no or limited access to physical record books and plans, registry users were forced to use masslandrecords.com for research. The continued high volume of real estate activity is the best evidence that online land records research is feasible.

Post-Pandemic. The pandemic's arrival coincided with Middlesex North's move into the new Lowell Justice Center. Because of space constraints and because all registry records and plans are available online, the new registry has no research room. However, because some online images are illegible or missing, we have instituted a highly responsive customer service desk that will email a custom-created photo of the missing page or plan to any user who needs it.

Masslandrecords.com as Sole Search Option

Pandemic Response. With no or limited access to the registry of deeds office, users were forced to rely entirely on masslandrecords.com for research.

Post-Pandemic. Regardless of the pandemic, when the registry moved to its new home in the Lowell Justice Center, all customer searches were to be conducted on masslandrecords.com, not on the Avenu 20/20 Search application which had previously been available to customers on public workstations. The primary reason for this intended switch was security: a public computer going to the website goes over the internet; a public computer going to 20/20 Search goes over the registry's internal network which makes it more vulnerable to cyberattack. A secondary reason is to have everyone – whether offsite or onsite - use the same application to search registry records.

Registered Land Pre-Approval

Pandemic Response. The rejection rate of registered land submissions has always been relatively high. Some flaws were remedied at the recording counter; others required a return trip to the registry. With e-filing unavailable for registered land (at Middlesex North, at least) and with no or limited in-person access, we implemented a pre-approval process that requires submitters to email the documents they propose to register and wait for a reply email with corrections or approval before delivering the originals to the registry.

Post-Pandemic. This pre-approval policy will be retained permanently or at least until we are able to deploy electronic recording of registered land. This has been well-received by customers who appreciate having problems identified while the documents are still in their office.

“Scan and Return” Ends

Pandemic Response. Since 2007, recorded land documents presented in person were scanned and given back to the customer at the time of recording. Once the pandemic struck, we ended scan and return to reduce the time customers spent on site (if they were allowed in at all) and reverted to the former practice of mailing original documents back to customers after the customer had left the registry.

Post-Pandemic. Scan and return was motivated by two things: (1) eliminating the need for customers to get a certified copy of a document at the time of recording and (2) minimizing the time spent handling a document post recording. However, things have changed. With recorded document images immediately available on the registry website, the need for certified copies at the time of recording has ended. And while scan and return cut down on post recording processing, it was resource intensive and created staffing challenges. Now, with 88 percent of documents coming to us electronically, the amount of post recording time spent on scanning and mailing back in-person documents is negligible.

“Drop and Go” Recording Begins

Pandemic Response. Through much of the pandemic, customers bringing documents to the registry were limited to dropping them in a box in the building lobby. Even after customers were allowed inside, the registry has retained this “drop and go” delivery method whereby the document is recorded after the customer leaves, not while the customer waits at the recording terminal.

Post-Pandemic. Between electronic recording and “drop off” documents, the traditional up-to-the-second pre-recording rundown seems a thing of the past. Our experience over the past 20 months proves it’s unnecessary. From the registry’s perspective, the expectation that a customer’s documents will be recorded while the customer waits whenever the customer chooses to show up creates two problems: It requires the registry to have more employees than are needed 95 percent of the time to accommodate customers during the other 5 percent of the time. And in a small or mid-sized registry where the same employees handle both electronic and walk-in recordings, there is a preference given to a person standing at the recording counter at the expense of the distant e-file customer whose submission is set aside for the benefit of the walk-in. For these reasons, even after the pandemic’s restrictions are lifted, I intend to retain the “drop and go” method of recording and not revert to the “customer standing at the recording terminal” practice we used previously.

No Closings at the Registry

Pandemic Response. Real estate closings have been happening throughout the pandemic, just not at the registry.

Post-Pandemic. The new Middlesex North office does not have dedicated closing rooms. However, the Lowell Justice Center (the building housing the registry) has seven stories with conference rooms on every floor. In theory these rooms are available for anyone’s use but that includes the litigants and lawyers here for other reasons. Our advice: do your closing elsewhere and record the documents electronically.

No (Snow) Days Off

Pandemic Response. An early consequence of the pandemic was the widespread rollout of the ability of registry employees to securely connect to their office computers from offsite. This capability has been used to process electronic recordings even when the building housing the registry was closed entirely due to quarantine, deep cleaning, or inclement weather.

Post-Pandemic. It’s been said that snow days are a thing of the past for school children. The same seems true for registries of deeds. If the building closes due to inclement weather we expect to be able to process electronic recordings from offsite. Registered Land and other things not yet able to be recorded electronically will have to wait for the registry office to reopen. Also, working remotely requires electricity at both the remote site and the unoccupied office so it won’t be feasible in all circumstances.

MIDDLESEX NORTH BY THE NUMBERS: 1991-2021

Docs Recorded 1991 to 2021		% 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
2021	75922	9%	8451	18035	21	65914	87%	\$28.2

RECORD BOOK PRODUCTION: 1855 - 2021

Start Year	End Year	Years	Start Book	End Book	# of Books	# of Pages
1855	1924	69	1	702	702	421,000
1924	1949	25	703	1127	425	255,000
1949	1995	46	1128	7510	6,383	2,790,500
1995	2001	6	7511	12442	4,932	1,479,600
2001	2021	20	12443	36686	24243	7,272,900
Totals		166			36686	12,219,000

MEDIAN DEED PRICES BY COMMUNITY: 2005 TO 2021

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>Billerica</i>		<i>Carlisle</i>		<i>Chelmsford</i>		<i>Dracut</i>		<i>Dunstable</i>	
2005	\$359,900	5%	\$540,000	-6%	\$325,000	3%	\$269,900	10%	\$460,000	21%
2006	\$324,000	-10%	\$560,000	4%	\$317,500	-2%	\$260,000	-4%	\$395,500	-14%
2007	\$329,000	2%	\$597,500	7%	\$304,000	-4%	\$241,000	-7%	\$399,900	1%
2008	\$299,950	-9%	\$570,000	-5%	\$280,000	-8%	\$275,450	14%	\$426,500	7%
2009	\$291,700	-3%	\$525,000	-8%	\$289,000	3%	\$230,000	-17%	\$330,000	-23%
2010	\$300,000	3%	\$555,000	6%	\$290,000	0%	\$237,000	3%	\$338,000	2%
2011	\$285,500	-5%	\$545,000	-2%	\$275,250	-5%	\$214,800	-9%	\$362,500	7%
2012	\$295,500	4%	\$450,000	-17%	\$278,950	1%	\$226,032	5%	\$422,969	17%
2013	\$312,000	6%	\$458,000	2%	\$290,000	4%	\$239,950	6%	\$370,000	-13%
2014	\$332,500	7%	\$533,750	17%	\$310,000	7%	\$245,000	2%	\$405,000	9%
2015	\$350,000	5%	\$560,000	5%	\$323,000	4%	\$259,900	6%	\$430,400	6%
2016	\$370,000	6%	\$569,900	2%	\$330,000	2%	\$270,500	4%	\$430,000	0%
2017	\$400,000	8%	\$730,000	8%	\$361,500	10%	\$290,000	7%	\$489,000	14%
2018	\$405,000	1%	\$769,500	5%	\$370,000	2%	\$319,000	10%	\$620,000	27%
2019	\$438,950	8%	\$800,000	4%	\$394,425	7%	\$329,000	3%	\$520,000	-16%
2020	\$480,000	9%	\$825,000	3%	\$440,000	12%	\$370,000	12%	\$502,500	-3%
2021	\$537,000	12%	\$875,000	6%	\$480,000	9%	\$420,000	14%	\$630,000	25%
	<i>Lowell</i>		<i>Tewksbury</i>		<i>Tyngsboro</i>		<i>Westford</i>		<i>Wilmington</i>	
2005	\$254,900	7%	\$345,000	5%	\$293,000	-7%	\$420,000	1%	\$383,598	7%
2006	\$247,000	-3%	\$325,350	-6%	\$350,000	19%	\$397,000	-5%	\$384,450	0%
2007	\$225,000	-9%	\$305,000	-6%	\$295,000	-16%	\$369,900	-7%	\$360,000	-6%
2008	\$184,900	-18%	\$310,000	2%	\$261,500	-11%	\$329,900	-11%	\$335,000	-7%
2009	\$178,500	-3%	\$290,000	-6%	\$249,450	-5%	\$349,900	6%	\$334,575	0%
2010	\$180,000	1%	\$289,000	0%	\$271,000	9%	\$338,250	-3%	\$346,500	4%
2011	\$170,000	-6%	\$280,000	-3%	\$262,000	-3%	\$360,000	6%	\$317,000	-9%
2012	\$175,000	3%	\$275,000	-2%	\$237,500	-9%	\$369,900	3%	\$354,250	12%
2013	\$195,000	11%	\$283,850	3%	\$299,000	26%	\$385,250	4%	\$360,000	2%
2014	\$208,167	7%	\$320,000	13%	\$326,000	9%	\$366,500	-5%	\$373,950	4%
2015	\$221,000	6%	\$329,450	3%	\$288,500	-12%	\$380,000	4%	\$400,000	7%
2016	\$229,700	4%	\$354,950	8%	\$315,000	9%	\$403,000	6%	\$403,500	1%
2017	\$250,000	9%	\$369,950	4%	\$339,900	8%	\$460,000	14%	\$460,000	14%
2018	\$255,000	2%	\$385,500	4%	\$327,000	-4%	\$519,000	13%	\$484,000	5%
2019	\$287,500	13%	\$400,000	4%	\$313,650	-4%	\$496,000	-4%	\$537,650	11%
2020	\$329,875	15%	\$452,446	13%	\$355,000	13%	\$549,900	11%	\$565,000	5%
2021	\$380,000	15%	\$520,000	15%	\$444,500	25%	\$630,000	15%	\$595,000	5%

MIDDLESEX NORTH REVENUE BREAKDOWN: 2001-2021

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

<i>Year</i>	<i>Rec Fees</i>	<i>Excise Tax</i>	<i>CPA</i>	<i>RoD Tech</i>	<i>Copies</i>	<i>Total Rev</i>	<i>Inc Prior Yr</i>
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%
2021	6,343,940	16,853,295	3,614,570	406,165	5,343	28,221,913	+24%

2021 Real Estate Market Overview

Of all the shocking things that accompanied the pandemic, a booming real estate market may have been the least expected. However, there are indications that the housing boom may be slowing. Overall recording statistics for 2021 do show increases in most categories when compared to 2020, but the big gains occurred during the first half of the year. From July through December, the number of mortgages declined substantially compared to the same time in 2020 and the number of deeds flattened. With the Federal Reserve expected to raise interest rates in 2022, the number of new mortgages will continue to go down which may drag housing prices down along with them. Also, with foreclosure moratoriums at an end but shocks to the economy continuing, the number of foreclosures should steadily rise in 2022.