



Greenfield

Municipal efforts to address vacant, abandoned, distressed, blighted, blighting, foreclosed, or foreclosing residential properties

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MJ Adams, Director of Community and Economic Development

Greenfield - Snapshot

- Population (2019) – 17,258
 - Total population number expected to hold constant in next decade; age characteristics to change with increasing percent of older residents
 - 87% White; 7.7% Hispanic or Latino; 3% Two or more races; 2.7% Black or African American; 1.9% Asian
- Housing
 - 8,063 housing units - with 50% in detached single family home; 13% of units in 3-4 family homes; 10% of units in two-family homes.
 - 77% of housing units built pre-1980
 - 56% owner-occupied; 44% tenant-occupied
 - 15% of housing units is on State Subsidized Housing Inventory (SHI) – this does not include units that are leased under rental vouchers (ie Section 8 or HCV or MRVP)
- City is 49% low/moderate income (down from 51% in 2018)

Goal: respond to blighting properties and prevent long term vacancies of residential units in Greenfield

Approach

- Maintain inventory of properties:

Identified by:

- Building Inspector
- Board of Health
- Treasurer (tax title properties)
- Community Development

- Assess Occupancy

- Occupied: do not disturb occupants unless there are compelling health and safety issues
- Vacant
 - Registered?
 - Maintained?

Research & Response - Vacant

- Vacant – registered & maintained – work with property owner to resolve issues preventing occupancy
https://greenfield-ma.gov/files/Vacant_and_Foreclosing_Property_Registration_And_Ordinance.pdf
- Vacant – not registered – notify property owner – then notify bank/lender
- Vacant- not maintained (registered or not registered)
Notify property owner (if unresponsive, contact bank).
If owner & bank unresponsive, and property is blighting – move towards receivership.

Research & Response - Occupied

TOP GOAL IS TO AVOID DISPLACEMENT/VACANCY

- Occupied- foreclosing –refer property owner to Foreclosure Prevention – FCRHRA Housing Consumer Center
- Occupied –foreclosed – do not disturb occupants – notify foreclosing lender of registration requirement -monitor for vacancy or deterioration
- Occupied – and health & safety code violation concerns- BoH inspection and code enforcement. Referral to housing rehabilitation program.

Outcomes

- Inventory: 143 properties (representing +/- 200 units)
 - 75 resolved
 - 10 priority enforcement-not registered & not maintained
 - 45 enforcement-not registered or registered & not maintained
 - 9 monitoring – registered & maintained
 - 4 newly identified
- Successes
 - Deerfield Street
 - Cedar Street

102-108 Deerfield Street Site – 2 condemned houses; multi-family that burned



City acquired 4 separate parcels – consolidated into one and RFP'd for homeownership housing.



Green River Condo – 7 homes



Fall 2017

Vacant, blighting property heading
to tax taking process

Non-profit owned and operated
providing sober housing
for 8 women

Summer 2019



Outcomes

- Challenges
 - Receivership – is a last resort
 - Sometimes the building is beyond repair.
 - Market may not support the economics of fixing up distressed properties.
 - Public funding can trigger added cost (ie lead abatement).
 - Unresponsive property owners and/or lenders - implementing 40U process
 - Municipal challenges- workload, turnover and new software

Receivership- a last resort solution

- A court process where a “receiver” is authorized to assume control and management of a distressed property to make repairs so that it can be occupied (or remain occupied).
- Receiver is an experienced contractor and/or property manager.
- Court authorizes scope of work and a lien on the property. Once work is complete, the receiver is able to recoup their expenses by auctioning their lien.
- Greenfield receivership status:
 - 1 (occupied) property in receivership with AGO
 - 2 vacant properties (4 vacant units) in process with AGO
 - 6 vacant properties (8 vacant units) in process with Health Dept.

Lessons Learned

- Cheer when the private market works!
- Start first with compliance assistance; then enforcement.
- Work with property owners to solve issues of vacancy, engage lender if owner not responsive.
- Encourage/support new landlords – especially if they are owner-occupants in multi-family homes with landlord education and housing rehab funds
- Municipal staff working together is critical (building, health, fire, planning & community development)
- Lack of non-profit with housing development capacity is a limiting factor for solutions.