

PROPERTY DISPOSITION IN BOSTON:  
A PROCESS IN NEED OF A POLICY

by

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B.A. Williams College  
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Submitted to the Department of Urban Studies and Planning  
in Partial Fulfillment of the Requirements of the Degree of

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This thesis defines and depicts the implications and results of a coordinated property disposition policy in Boston from three perspectives: bureaucratic, planning, and pragmatic. It addresses the City's need to strengthen the relationship between property disposition and neighborhood development.

The strategy outlined in this thesis aims to achieve what neighborhood advocates and a newly elected City administration see as essential tasks over the next several years, namely: to revitalize neighborhoods through targeted community and economic development initiatives. Primary attention is given to how Boston can utilize its vacant, abandoned, foreclosed, and surplus property inventory as an urban resource. The strategy consists of the Mayor first establishing a disposition policy. This will become the framework from which appropriate implementation channels among bureaucratic agencies can be designed.

Without policy goals and a vehicle to implement them, disposition planning will remain scattered and ineffective. The thesis discusses components of a planning classification system, the roles of both private and community developers, and the function of neighborhood participation in the property disposition process.

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## INTRODUCTION

An important relationship exists between property disposition and neighborhood development. Boston's current disposition process has no policy direction to guide decisions or target results. This thesis will define and depict the implications and results of a targeted, coordinated property disposition policy and its impact on neighborhood development.

Formulation of a disposition policy should be one of the goals of the Flynn administration. It is upon this issue that the Mayor's campaign promises can turn into functional organizational realities by increasing housing and economic development opportunities throughout Boston's neighborhoods.

New uses for abandoned property, tax foreclosed property, and municipal surplus property can provide construction jobs and additional housing units, as well as stimulate commercial enterprise in neighborhoods. This positive link between property disposition and neighborhood development must be forged to counter the destructive cycle of property abandonment and neighborhood disinvestment.

It is essential for a city to have a comprehensive property inventory. If Boston categorizes its holdings, especially in neighborhoods with high percentages of abandoned or tax foreclosed property, then development of flexible and responsive property disposition methods - some based upon revenue considerations, others based upon neighborhood development concerns - can only have a positive impact on upgrading and insuring viable living environments for its citizens.

CHAPTER 1  
CONTEXT

Boston is at an important point in its urban history. Downtown development has prospered over the past two decades and, some city planners and neighborhood advocates claim, it has reached its effective level of "critical mass". In contrast, the neighborhoods are now becoming a focus for new development initiatives.

Where can the City begin to direct its efforts? The City must learn how to effectively interrupt a cycle of property disinvestment. Tax delinquent and abandoned properties carry an expensive price tag in terms of tax revenues lost by the city. In addition, increased government expenditures are necessary in order to process, maintain, and sometimes manage foreclosed properties held by the City. Even more costly and cruel is the situation for those caught in an area undergoing abandonment.<sup>1</sup> When property deteriorates, it often becomes a target for arson and vandalism. Neighborhood confidence is sapped and empty, decayed building shells increase.

Tax delinquent, abandoned property is a physical and fiscal drain on the city and its neighborhoods. According to the City's computerized tax delinquent property inventory, Boston has possession of 3133 parcels of property through foreclosure. Another 3577 parcels have been legally petitioned for foreclosure by the City to the State's Land Court, and the City has tax liens on 11168 additional parcels. The dollar amount of these outstanding tax revenues is approximately \$146 million.<sup>2</sup> This figure does not include additional city expenditures incurred for administrative and security maintenance. Last year the City paid more than \$3 million for fire protection, boarding, and demolishing decayed buildings.<sup>3</sup>

The City can turn its liability of unsold and deteriorating property into an asset if it accepts the challenge and manages its property wisely: These properties provide an opportunity for:

1. stabilizing neighborhoods experiencing disinvestment or abandonment
2. upgrading deteriorating neighborhoods
3. reinforcing ongoing revitalization
4. improving physical image in order to attract new private investment
5. leveraging and influencing the course of development

An examination of Boston's current property disposition process reveals three problems: 1) there are technical and bureaucratic inefficiencies, 2) there is a lack of long term planning for property, and 3) the City relies on the auction process for disposing of property.

The City can take two steps to increase effectiveness in disposing of foreclosed property. First, it should establish specific disposition criteria and controls; and second, it should develop a comprehensive planning mechanism for tax foreclosed and surplus property. The first step requires discussion of methods and coordination of efforts among all agencies involved in the disposition process. The second step requires assembling planning tools which can assist the disposition process. The most essential are: 1) the categorizing the City's foreclosed property, and 2) mapping parcel locations in City neighborhoods to determine if land assemblage should be pursued in certain areas.

With a defined property disposition policy and planning tools, such as those described above, the City could best dispose of its inventory or effectively plan for a property's long term productive use in targeted neighborhoods.

Presently, the City has two methods, statutorily defined, for obtaining and recycling abandoned properties. First, the tax title foreclosure process (as defined in Chapter 60 of the Massachusetts General Laws) terminates the owner's "right to redeem" his property by paying back taxes, interest, and other charges owed. The advantages of this process is that the City can gain control of properties which are failing to produce revenue and are creating neighborhood blight. Second, the tax abatement process (as defined in Section 8 of Chapter 58 of the Massachusetts General Laws) gives authority to the tax assessor to apply to the State Commissioner of Revenue to have taxes abated in part or in full on a delinquent property. The advantage of this process is that the City has a discretionary tool for getting abandoned property<sup>4</sup> rehabilitated and restored to productive use.

However, both processes have their disadvantages as well. The foreclosure process is lengthy. Although it can take as little as six months to complete foreclosure on tax delinquent property, it more<sup>5</sup> typically takes two to five years. It also requires a high degree of coordination among the Assessing Department, the Collector-Treasurer's Office, the Law Department, the Real Property Department, the Building Department, and the State's Land Court. The tax abatement program also puts demands on local administrative resources, and the City must follow-up<sup>6</sup> on abated properties to insure that rehabilitation is occurring.

Property foreclosures and tax abatements play both a revenue and development role. Boston's foreclosure process has primarily been used as a revenue based strategy to collect unpaid taxes. In contrast, its abatement process is foremost a resource development strategy because it assists new owners with the purchase and rehabilitation of abandoned property. Yet the abatement process also generates revenue because property returned to productive use produces taxes.

To target further the abatement process' development role, Boston designed the Rehabilitation of Tax Abated Properties Program (RETAP) in 1982. RETAP expedites abatement requests for residents or non-profit buyers of tax delinquent residential properties of one to six units. Although this targeting is helpful, it is a limited and partial solution to restoring property to productive use.<sup>7</sup> One recent unintended consequence of the program is that some delinquent owners, on the assumption that taxes will be abated, are demanding higher prices for their buildings.<sup>8</sup> This market inflation counteracts the limited financial benefits the program offers to new owners.

Time is critical when assembling financing for a development project. Slow title transactions and tax abatements can stall or even dissolve new projects. In order to assist the redevelopment of delinquent properties, many city administrators, community and private developers, and individual home rehabilitators recognize the need to improve the tax foreclosure and tax abatement processes. If state legislators amend Chapters 58 and 60 of the General Laws, and City administrators streamline appropriate bureaucratic channels, then the following results can occur: 1) an increase in the rate of property

redemption by delinquent owners, 2) a reduction in property deterioration because of shorter lag time between tax taking and foreclosure, and 3) a return of property to the tax rolls and productive use in less time.

Due to increasing demand for affordable housing, and the high costs of new construction, delinquent City property is now viewed by many officials, developers, and planners as an urban resource to be tapped. However, antiquated foreclosure procedures, dating from the 1940s, have not been expeditious in giving private developers, individual home rehabilitators, or community groups access to such properties. In 1983 the State legislation began to respond to increased pressures from municipalities by re-examining the tax delinquency issue. It has resulted in the following proposals for 1984:

- Increase funds to municipalities for enforcing delinquent property tax collection
- Increase funds to the State Land Court for additional personnel to assist with processing the backlog of foreclosure petitions
- Accelerate tax abatement proceedings by providing written criteria for abatement; provide an opportunity for informal hearings and an opportunity for recourse if decisions are adverse.
- Modify the foreclosure statute in order to eliminate the six month waiting period after tax title taking if a property is more than two years delinquent.
- Establish an enabling act which allows municipalities to create a property renovation corporation

The final point of the 1984 proposal package would enable a city to create a corporate entity to hold foreclosed property without subjecting

the City to direct liability (presently, municipalities are protected from liability on foreclosed property only until a final foreclosure decree is issued).<sup>10</sup>

Currently, Boston has the capability to establish a City subsidiary "renovation corporation" whether or not the State legislation is passed. The City's Public Facilities Department (PFD) has the statutory authority to develop it. However, Lori Goldin, PFD's real estate attorney, says there are budgetary and internal considerations yet to be researched before any holding corporation for foreclosed property would be established.<sup>11</sup>

The benefits of a corporation with regard to property disposition are: 1) the City, not directly liable for foreclosed property it holds (although the limited corporation is), has additional time to plan the rehabilitation and targeting of property in City neighborhoods, and 2) developers, especially community based developers, have additional time to arrange the financing and complete the packaging of development projects.

Overall, despite proposed changes in state statutes, the City can best meet the specific challenges posed by fragmented property disposition efforts by devising a clearer policy and neighborhood development plans. The RETAP program is an incremental step in the right direction and the property holding corporation offers additional opportunities to target development decisions. However, the City must undertake more comprehensive and coordinated efforts.

The next three chapters will examine where and how Boston can change its present piecemeal process into a focused, workable,

productive policy - complimented by a revamped property disposition process which mirrors it. Because the property disposition issue has many dimensions, extending from City administration to neighborhood development, I will analyze it from three perspectives: bureaucratic, planning, and pragmatic.

CHAPTER 2

PROPERTY DISPOSITION FROM A BUREAUCRATIC PERSPECTIVE

This chapter begins with brief descriptions of City Hall agencies, departments, and a redevelopment authority. Presently, they are the principal actors in the foreclosure, abatement, and property disposition processes. The following organizational overview explores the implications of agency actions or non-actions on the acquisition and disposition of foreclosed property.

The Collector-Treasurer's Office is responsible for maximizing the City's tax roll by collecting as much in taxes, as determined by City assessors, and doing so as quickly as possible. This office records owners who are delinquent in tax payments (delinquency is defined as 14 days overdue) and can legally file to foreclose on a property after it has been in tax lien status for six months. This office typically waits two years before filing with the State's Land Court, according to Kenneth Glidden, First Assistant Collector-Treasurer. Foreclosures are filed on a continuing basis with an average of 1,000 per year.<sup>12</sup> Glidden claims the foreclosure process has proven to be the most effective method to collect back taxes (as opposed to personal suit, distress sales, and rent taking).

The Law Department's Tax Title Division forecloses on properties which are tax delinquent by "perfecting" the City's tax lien through the State's Land Court. However, in order to avoid municipal liability for tax-delinquent occupied properties the Department gives these buildings low priority.

The Assessing Department has the discretion to abate taxes under certain circumstances by submitting formal application to the State Commissioner of Revenue. Routine abatements are typically hardship

cases, and those owners claiming a sudden overassessment caused by special conditions in a depressed or rapidly declining area.<sup>13</sup> This Department also processes abatements in conjunction with the RETAP program. There is no statutory language to aid either City assessors or the state Commissioner in making a decision about which cases should be approved.<sup>14</sup> Abatement decisions are based upon what would result in the greatest equity for both the particular taxpayer involved and all taxpayers in the community.

The Real Property Department manages and disposes of City real estate acquired through foreclosure, unless the property is held by other departments (such as Public Facilities or the BRA) for development purposes. Liability for foreclosed property remains with Real Property unless the parcel is transferred to PFD for negotiated sales with potential developers.

In order to generate revenues, and decrease liabilities, foreclosed property is usually disposed of through the expeditious auctioning process. Those properties not sold at auction are returned to the inventory or immediately auctioned again. According to Fred Pelligrini, Department Real Estate Agent, there are 375 to 425 foreclosures per year, on the average.<sup>15</sup> Of this number, 275 to 300 are advertised per year through the auction list. However, the exact number of properties sold through the auction process is unknown. Pelligrini estimates that of the 275 to 300 parcels put up for auction each year, 80% of the sales are completed. The number of properties transferred to PFD are approximately 20% to 25% of advertised properties. However, this estimated figure also varies depending on the number of foreclosed properties received by Real Property in any given year.

Real Property's real estate inventory is an important resource which can be used in programs that salvage deteriorated housing and/or develop new housing on vacant lots.<sup>16</sup> Because of this, a more careful examination of the department's property holdings is required. The results would be improved targeting in particular neighborhoods as well as improved property reuse.

The Neighborhood Employment and Development Agency (NDEA) operates under a Mayor's Executive Order. The City tried to give the agency a range of legislative powers to dispose of property three years ago but lobbying efforts to win State House approval of the proposal were unsuccessful.<sup>17</sup> NDEA's primary development focus is in neighborhood commercial centers. In these areas the Agency targets anchor parcels by first identifying them. If a parcel is already owned by the City, NDEA notifies Real Property to withhold it from auctioning. If the parcel is not owned by the City, NDEA works to expedite the foreclosure.

Presently, NDEA is expanding its efforts for long term improvements to the City's vacant and abandoned housing stock. In addition, it has coordinated a computerized inventory of all tax title and foreclosed city property by neighborhood, land use, and the length and amount of tax delinquency. This will serve as an important tool in planning disposition decisions relevant to neighborhood development.

Public Facilities Department (PFD) can take foreclosed buildings and land held by the City's Real Property Department. This department also has eminent domain powers. Due to such extraordinary statutory powers and its diverse technical staff including engineers, planners, and financial analysts, it is a key negotiator and evaluator in the

disposition process. It could possibly do both development and planning. However, the Department is one component in an intricate bureaucratic network. Other agencies like NDEA, Real Property, and BRA have specific functions in the development and planning areas. However, depending on how PFD's administrators pursue the issues, its role could expand as a new policy is determined

Boston Redevelopment Authority (BRA) is the City's planning and development agency. It functions as an economic coordinator and expeditor of commercial and residential development projects, especially downtown. Like the PFD, the BRA has extensive powers, a diverse technical staff, as well as a strong research department which is used internally and by City agencies and the public.

The BRA has been delegated by Real Property and PFD, in the past few years, with the responsibility of seeking developer interest and reviewing development proposals for disposition of four municipal garages and a commercial building on Temple Place. The BRA is an important actor in the disposition of City owned property, particularly in downtown locations. However, it also holds scattered urban renewal parcels throughout Boston from the 1960s which could be linked with other city foreclosed and surplus properties for future development.

The current key organizational actors who acquire delinquent properties and dispose of foreclosed properties are described above. This Chapter's following sections, will look specifically at where change can be implemented in the process and how a disposition policy can more clearly be defined given Boston's urban context and its current administration.

Ideally, a City's disposition policy seeks to expedite the movement of property through the bureaucratic system into productive revenue and development reuse. However, Boston's disposition efforts are not guided by any specific policy or plan. If Boston's neighborhoods possessed the development momentum its downtown already has, and if vacant, and tax delinquent properties were not as prevalent along neighborhood commercial strips, in neighborhood centers, and residential blocks, then the auctioning process and the free market system might be sufficient to redevelop the City's neighborhoods. However, this is not the reality. Boston needs to design a policy in order to resourcefully rebuild its neighborhoods. This next section addresses the issue of how the City can formulate an appropriate disposition policy.

#### I. POLICY FORMULATION

Policies grow out of ideas...what can be done with them depends as much on their intrinsic richness as on the quality of the minds and the nature of the environment.<sup>19</sup>

Boston is fertile ground for developing a property disposition policy. Despite this capability, the City's bureaucracy, which is the vehicle for implementing policy, is presently factioned by what bureaucratic theorists would call "an incessant jockeying for jurisdictional position."<sup>20</sup> Specifically, NDEA, Real Property and PFD seek to defend or extend their existing territorial borders pertaining to the property disposition process.

The City needs a coordinated policy. However, without a central mandate the agencies will continue to pursue self-generated, fragmented policies that have not produced the results a coordinated, targeted policy can.

Developing a property disposition policy and determining what roles agencies have in implementing it are "two different sides to the same coin." Policy development requires leadership from the City's political center - the Mayor's Office. In Boston, the Mayor's Office is particularly, statutorily strong. As a result, it is this office which is ultimately accountable for City policy.

It is critical that the Flynn administration, which won a mayoral campaign steeped in the neighborhood revitalization issue, seize this opportunity to direct redevelopment efforts by establishing a disposition policy. The Mayor's leadership on this issue can deter agency jurisdictional disputes by refocusing administrative energies to the central issue of assisting neighborhood development (of which property disposition plays an important part if properly planned).

The other side of the coin, policy implementation, requires that the administration have overall goals and objectives which do not conflict with individual agency functions.

Political transitions create temporary bureaucratic "free-for-alls." In Boston, the Flynn Administration is refining organizational changes in the areas of development and housing. Simultaneously, City administrators are trying to adjust and jockey their departmental positions into more advantageous power slots. A spirit of cooperation and a sense of team play, if established by the administration, will determine the outcomes.

Only limited positive results can be achieved by some degree of in-house competition. For example, each City department by trying to fine tune its role in the disposition process, could possibly result in new

initiatives and better management of programs. However, just as feasible is the development of increased inefficiency as departments compete for the same program functions resulting in duplication or undermining of each others efforts.

Presently, agencies involved in the disposition process are participating in policy discussions through the City's Abandoned Property Policy Board. The Board, convened in 1983 under Mayor Kevin White's administration, and coordinated by NDEA, has only recently met with Mayor-Ray Flynn's new administrators. Hence, the proceedings of the Board have not yet been productive enough to assess. Sandra Rose, NDEA's Assistant Manager for Abandoned Property Resources and Management System, is the interim coordinator for the Policy Board, and Chairman of the Abandoned Property Working Group (composed of personnel from city departments and divisions). She foresees the formulation of a clear policy direction by September of 1984 (at the earliest) given the necessary phasing-in of a new administration.

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## II. POLICY ISSUES

As long as we cannot determine what is feasible, we cannot carry out any well-defined policy univocally, all we can do is carry along a cluster of potential policies. 22

Before a disposition policy can be formed there are functional issues Policy Board members must debate and resolve. The major issue I will address in this section is the real estate role the City should play regarding property disposition. Other issues concerning what property is chosen for foreclosure and disposed of, and what are appropriate disposition methods will be discussed in the chapters on planning and pragmatism.

The City can take on three roles: 1) as landlord, 2) as land banker, and 3) as development coordinator and expeditor. The possibility of the City functioning in any of these three capacities is dependent on the City's financial and technical resources as well as implementation mechanisms the City either has, or needs to develop.

1) City as Landlord - As noted previously, the City is reluctant to foreclose on occupied buildings because it must accept property liabilities as owner and manager. The implications of extensive acquisition of occupied buildings are primarily financial for the City. Boston is trying to balance an already unbalanced fiscal budget. The City cannot afford to be the landlord of abandoned private sector property.

Unless the City establishes a corporate subsidiary (through its Public Facilities Department) which could hold foreclosed properties without direct liability, there is little chance that the City will become a major owner of occupied foreclosed properties. Currently, the fact that few occupied delinquent properties are forwarded to the State's Land Court for foreclosure also limits the possibility. However, to control the physical deterioration of a building, it is important that occupied property be obtained in its early stages of delinquency. City officials and developers concur that the sooner a building is acquired, the need for gut rehabilitation decreases.

If the City is to assume responsibility for stabilizing neighborhoods undergoing disinvestment and upgrading others which are deteriorating, then it must take on some pivotal role. If the City does not assume ownership and management responsibilities of delinquent and foreclosed occupied buildings, it must find someone who can.

The Boston Housing Partnership, formed last March and currently being implemented, is a unique effort. It is the only large-scale public/private initiative for delinquent and abandoned housing. It pools business, government, and community resources in the production of affordable housing.

The City is committing \$1 million in Community Development Block Grant (CDBG) funds to the group. The Partnership's role is to provide front-end financing to developers to get projects started as well as offer technical assistance to interested community groups.<sup>23</sup> The demonstration program will rehabilitate 500 housing units throughout the City. Units are located in both occupied delinquent buildings as well as abandoned structures. Several neighborhood based non-profit organizations will perform the rehabilitation. Eventually, the neighborhood groups will own and operate the buildings.

Some housing experts claim that the program's \$35,000 subsidy per unit absorbs a high percentage of limited public resources.<sup>24</sup> However, the partnership, like the RETAP program, is another important incremental step to try and revitalize neighborhoods where there is housing disinvestment.

If financially unable to restore and manage delinquent housing on its own, the City must continue to design and expand upon the lines of the Partnership model. It must insure that this program does not remain a "demonstration" but becomes an institutionalized process where financial and technical assistance is available from banks and the City to community groups and developers.

If not landlord, then the City can take on an instrumental role as property broker. By directing new public/private initiatives to acquire

and rehabilitate the City's delinquent and foreclosed property inventory, the City will leverage and influence the redevelopment of its neighborhoods.

2) City as Land Banker - Landbanking involves active acquisition, development and management of property resources. Municipal land banking is a useful method for aggregating parcels for eventual disposition.

An example, of greater property reuse value through land banking and assembly is the Codman Square situation. NDEA's Development Division over the past eighteen months, has been working on a land assembly plan in the Square, called the Lithgoe parcel.<sup>25</sup> It consists of six storefronts (including a city-owned, three story corner office building) and a mixture of six vacant and residential parcels. According to Joe Finnigan, Assistant Deputy Director for Development, NDEA has acquired 80% of the properties. When the land assembly is complete, NDEA will transfer the parcels of property as a unit to PFD which will advertise the site as a single development parcel. Four developers have already expressed interest in responding to a RFP. In addition, NDEA is studying the potential retail uses and market strengths of the area. This example of an aggressive acquisition and landbanking strategy on the City's part, has increased the feasibility of marketing the parcels, which were not of much market value on an individual basis. By continuing to target anchor parcels in its fourteen neighborhood commercial districts (two thirds of which are currently categorized as distressed), the City's role is proactive in addressing the development needs in weaker market areas.

Land banking and proper planning can help to ensure future productive use of foreclosed, vacant and surplus city parcels. However, along with these opportunities, there are interim responsibilities and costs (as with being a city landlord) for holding unmarketable property in the present. Security and maintenance costs are still expenses for non-revenue producing parcels. The City cannot acquire a land banked inventory with the expectation that it will be self-supporting or profit-making. It is only one way to establish improved development options in heavily abandoned neighborhood areas. Landbanking and land assembly are also important in key target areas where a redevelopment project could substantially improve the visible character of the neighborhood, thereby stimulating private sector involvement in additional projects.

### 3) City as Development Coordinator and Expeditor

Rolf Goetze, former Director of Housing Revitalization programs with the BRA, and Fellow of the McCormack Institute at the University of Massachusetts in Boston, claims that private market developers are interested in the City's abandoned property and are ready to take a more active role in neighborhood development.<sup>26</sup>

Paul Grogan, NDEA Director, states that within the next four years abandoned property will no longer be an issue because the City's inventory of delinquent and foreclosed property will be substantially depleted due to demand for city housing.<sup>27</sup>

If both predicted trends occur, then the City's role in the disposition and development process becomes one of coordinator and expeditor.

Developers are attracted to rehabilitate abandoned property if the City is able to meet their needs administratively and, in part, financially. For example, by simply gaining control over its tax delinquent property, through foreclosure, the City can decrease the acquisition costs for new owners (accumulated taxes on foreclosed properties are waived). If the City is owner with clear property title, it can expedite the sale or transfer of parcels to community groups or private developers for rehabilitation. Hence, the City can begin to play its expeditor role by eliminating excessive red tape surrounding tax titled properties and expediting tax abatements.

### III. POLICY IMPLEMENTATION

Policy content shapes implementation by defining the arena in which the process takes place. 28

Boston is without a disposition policy. Presently, its bureaucracy has no single agency with control or responsibility for disposition implementation. This section asks, where should the City target and coordinate a disposition policy's implementation: in a new agency or in a coordinated task force of existing agencies? The reorganization of Boston's development and planning functions, of which property disposition is an integral part, is a popular topic. Alternative organizational schemes have been outlined and debated. The following section profiles the plans and rationale for a consolidated new flagship department which the Flynn administration is currently refining.

## Reorganization

Citizens Housing and Planning Association (CHPA) has proposed a reorganization plan for Boston's bureaucracy. They have designed a Department for Development to replace the current "chaotic jumble of institutions, incoherent of structure, and confused of purpose." A Department for Development, they claim, would create a structure of governance in the development, housing, and planning areas which would be coherent, flexible, responsive and capable of action.<sup>29</sup>

Like the BRA under Ed Logue's direction in the 1960s, the City would have, in effect, a one-stop delivery system for development projects going through the system.

The director of this new "Superagency" would be appointed by the Mayor. Under the director would be five deputy directors responsible for public housing, economic development, community development, permits and preservation, and public facilities. The Secretary for Development would oversee approximately 36 municipal functions in the areas of housing, planning, and development (see Appendix I).

Joe Slavet, Director of the Boston Urban Observatory, offers the following three reasons for a consolidated Department for Development.<sup>30</sup>

1) Staff Efficiency - Development issues must be broken out into projects in order to formulate solutions. Such a strategy requires creating a project system with appropriate tactics to solve the problem. In the long run, it is more efficient to put together a project staff from an integrative staff which is already in place.

2a) Power Distribution - With reorganization existing agency powers are not eliminated; there is only a sorting of powers, a changing of who handles what powers.

2b) Power to Influence - A statutorily legislated reorganization would have enabling powers which would effect the behavior of people carrying out assignments. This is unlike agency "coordination" which Slavet claims has been recently discussed in only the powerless sense of the word: "Coordination is meaningless unless it carries power."

3) Development Complexity - Because today's development issues are complex and must be linked between physical, economic, and social perspectives, planning must be built into the complete development structure. Reorganization will consolidate and build planning capacity into the system.

Opposition to an integrative "superagency" Department for Development, in the eyes of some agency officials, stems essentially from: "a changing of who handles what power." A reorganization proposal is resisted because it is viewed as an encroachment. Agencies like NDEA, PFD, and BRA have their own well developed constituencies and problem solving capabilities.

### Alternatives

Interviews with NDEA, PFD, and BRA administrators elicited no endorsement for a major reorganizational plan to facilitate implementing a property disposition process. The basic argument, they gave, for opposing such a plan is that a structure for property disposition already exists. However, these administrators readily admit that this structure lacks formalization and an overall disposition policy to guide decisions.

The abandoned Property Policy Board is the present forum for agency administrators to meet and discuss property disposition issues.

However, the process still requires refinement and direction. Agency coordination depends upon the following to be effective: 1) a limited number of agency administrator involvement so as not to make the process unwieldy, 2) a clear policy to act upon (as defined by the Mayor's Office) so decisions are grounded in a general framework, and 3) a capacity to operate on both an interim and permanent basis.

A coordinated Disposition Task Force is required regardless of whether or not reorganization occurs in the Flynn administration. Disposition decisions cannot be made in one agency. Presently, there are five key actors in the process. Ideally, a five member Task Force composed of administrators from the Collector-Treasurer's Office, Real Property, PFD, NDEA, and BRA would be able to implement a City disposition policy.

The rationale for selecting these five members is based upon respective expertise, and statutory powers: 1) Collector-Treasurer compiles the list of delinquent property, 3) PFD holds property, negotiates sales, and has eminent domain powers, 4) NDEA has extensive knowledge about neighborhoods and disburses CDBG funds, and 5) BRA negotiates tax agreements, controls zoning, and has established development functions (however, focused primarily downtown).

### Obstacles

For Boston, the biggest obstacle of implementing a property disposition process is its lack of a policy. The ambiguous fragmented grouping of agencies, operating under various mandates with a limited focus need a central directive from the Mayor's Office. Without it,

the implementation process remains legally, breaucratically, and operationally scattered and ineffective.

The City needs to establish a policy and a Task Force to act upon it. The Task Force would function as a core unit of the five specific agencies previously cited. Their work would remain the same whether they functioned in the present bureaucratic structure or in a newly reorganized Department for Development. However, in the latter case, these line agencies would have more streamlined channels to operate through which would facilitate the administrative and planning process for property disposition.

**CHAPTER 3**

**PROPERTY DISPOSITION FROM A PLANNING PERSPECTIVE**

City planning agencies have a valuable resource in foreclosed property which requires skillful management if it is to be optimally used on behalf of neighborhood development. A planning process must be devised which can implement disposition policy on a neighborhood basis.

The benefits of disposition planning include: 1) improved chances of a property's long term productive use, and 2) the improvement of neighborhood conditions for both residents and commercial users.

Specifically, this chapter will examine:

- the components of a neighborhood disposition, planning process
- community participation's role in that process
- the planning objectives of property disposition relative to neighborhood development

#### COMPONENTS

1) Classification Methods - The City can target its financial, marketing, and technical resources more appropriately if it distinguishes the needs of its different neighborhoods. According to statistics from the Collector-Treasurer's Office, some Boston wards such as Roxbury Central, Dorchester West, and Dorchester/Savin Hill have more than 25% of their parcels in tax title, or owned by the City through foreclosure (see Appendix III). In comparison, Brighton-North has less than 4%. Wide variations in delinquency rates by ward stress the importance of classifying and devising solutions for tax delinquent property based upon a neighborhood approach to the problem.

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If a City Disposition Task Force is established the primary task of planning agency participants, such as NDEA and BRA, would be to classify neighborhoods by percentage of tax title delinquency, property types,

and appropriate reuse categories such as: 1) suitable for private use, 2) suitable for public use, or 3) suitable for land banking or land assembly.<sup>32</sup>

Neighborhood classification by percentage of property delinquency, condition of stock, and reuse options would assist City efforts to plan programs and steer public/private financial assistance where it would be most effective and or needed.

Additional important criteria to assist neighborhood classification concern demographic and economic shifts. The BRA has 1980 U.S. Census information available for each of the city's fifteen designated planning districts. Median household income, owner-occupancy status, the year household moved into dwelling unit, are all relevant data points to coordinate with the City's Collector-Treasurer's statistics on number of delinquencies, location, and length of arrearage.

Besides statistical, financial, and demographic information to classify its neighborhoods, the City must use its eyes to physically inspect parcels that appear on the computerized delinquency list. This will clarify discrepancies that now exist due to time lags between data logging and printing as well as inaccurate past record keeping by some City departments. Physically inspecting areas with high delinquency rates and significant numbers of contiguous parcels would also assist targeting efforts.

2) Disposition Methods and Alternatives - The City relies on the auction process to dispose of foreclosed real estate. However, auction sales are ineffective in weak market areas because buyers are usually not attracted to highly deteriorated properties. In addition, selling

to the highest bidder in some areas may not produce what a neighborhood desires or needs in terms of housing or redevelopment. For example, one Dorchester resident at a recent neighborhood meeting attended by Mayor Flynn, spoke out against the City's "disasterous" method of auctioning property to recover unpaid tax bills in the area. The resident claimed that this current system of "indiscriminate selling" sometimes brings in new owners who deal in criminal activities, thereby threatening the welfare of the neighborhood.

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An alternative to the auction process is negotiated sales. These can be more responsive to specific needs of neighborhoods because conditions can be attached to the property deed. The Request for Proposal (RFP) can also be used with more desirable pieces of property, because the review process includes criteria other than highest price to be paid, and can allow for citizen participation in discussing issues of best use.

Although there is conflicting public opinion regarding the disposition of City surplus schools, an innovative method was used. The process linked desirable market properties with less desirable ones. Through this "pairing method" the City assisted projects which might never have been undertaken by the private sector if not required. City property linkage in this manner can be effective in balancing needs of stronger and weaker market areas and should be continued.

Under certain circumstances, it is advantageous for the City to retain ownership of foreclosed parcels. If the property is leased, rather than sold, this would allow additional revenues to accumulate over a period of time to be used for other development projects or

social equity purposes. PFD's Deputy Director, Peter Welch, acknowledged the utility of leasing City property held by PFD, but he was wary of how collected revenues could be used.

If surplus property is sold by PFD the receipts go into a capital building fund which is controlled primarily by PFD and recycled for other development projects. However, if leased, the revenues collected must be turned over to the City's General Fund which is not controlled by PFD or specifically targeted for development use. The Public Facilities Department would prefer to use its leasing receipts for development projects. Peter Welch concluded that before any extensive leasing policy would be enacted by PFD the origin of the ruling would need to be found in order to determine whether statute or ordinance could be amended.

#### PARTICIPATION

In February, Mayor Flynn spoke at a Dorchester neighborhood meeting (one of a series of meetings throughout the City sponsored by the Mayor's Office of Community Participation). The Mayor stated that he wants "the planning of neighborhoods to come from the neighborhoods rather than from City Hall," but he admitted that his administration would not be able "to achieve all the things at City Hall that we want to."<sup>34</sup>

Planning from the neighborhoods cannot be done by neighborhood groups alone. In an interview, Jack Hutchinson, Executive Director of Dorchester Bay Economic Development Corporation said, "it is the experts and community in cooperation which generate ideas and make a project work."<sup>35</sup>

Under the new administration, citizen participation in the neighborhoods will have a larger role. The Mayor says he will establish neighborhood councils by the end of his first year in office. Presently, survey data collected by the administration from neighborhood residents is being analyzed to determine the format, composition, and role these councils will have. Catherine Ross from the Mayor's Neighborhood Participation Office says, initially neighborhood councils will function in an advisory capacity with regard to neighborhood issues. Any larger role, allowing veto power, would require authorization from the City Council and State legislature.

Although final veto power will not reside with the community but with the city's administration, there must be opportunities provided for residents to voice their ideas, agreements, and dissents. In addition to the formation of neighborhood council's, the City should designate neighborhood planners who would have responsibility for individual planning districts. Planners working with community groups (and through councils when established) would: 1) accumulate neighborhood demographic, market and job data and match development needs to relevant programs and resources, 2) provide the linkage to other City services and departments, and 3) develop plans in coordination with the neighborhoods on how best to rehabilitate vacant and foreclosed properties available for disposition. This final point requires that the City first have a clear disposition policy to guide decisions, and second, a predictable process whereby community groups could contribute to proposal reviews. Selection of developers would still reside with the City but decisions would be based upon community input.

of 500 properties shopsteaded over a 7 year period) the program's success is dependent on targetting, neighborhoods where: 1) vacant commercial property is clustered, 2) neighborhoods are on the upswing, and 3) where other revitalization efforts are ongoing such as parking lots, street reconstruction, and continued residential development.<sup>37</sup>

Unlike Baltimore, Boston's mixed-used tax delinquent buildings usually have additional floors with space for more than 1 or 2 residential units above a shopfront. Val Hyman, of United South End/Lower-Roxbury Development Corporation, says rehabilitation costs for stores tend to be lower than residential units but financing is not as accessible because it is difficult for banks to sell commercial/residential mortgages in the secondary market. A solution he proposes for redeveloping mixed use buildings located in neighborhood centers and along commercial strips is to separate the financial mechanisms for the different uses. The shopfront space could be financed with City assistance, the housing units by the banks.

If Boston had a Master Plan for its neighborhoods, then property disposition would be one means of achieving it. Although disposition is usually a parcel by parcel process, the City can give it more comprehensiveness by focusing on the long range productive reuse of vacant, delinquent, and surplus property. Essential tools needed for property disposition planning are: 1) property inventory and neighborhood dynamics are analyzed by the City, and 2) programs designed for different neighborhoods are appropriate and flexible to community needs. In summary, a City disposition policy requires planning that is part of a larger plan to improve neighborhoods physically, economically, and socially.

### Objectives

The broad objectives of a property disposition policy in Boston should be to:

- halt decline of an area
- encourage new private investment
- strengthen local tax base
- increase neighborhood housing and economic development opportunities
- involve community participation in the disposition review process for non-auctioned properties

To increase neighborhood housing and economic development opportunities, neighborhood supply and demand for housing and commercial services must be evaluated in order to determine whether project risk will be high or low. For example, it is generally acknowledged by planners and community developers that before vacant, commercial buildings are rehabilitated, a strong housing market in the surrounding area must exist. It is appropriate that the City's Housing Partnership program is focusing on upgrading housing in some of the City's weaker market areas.

An initiative the City could implement in areas ready for neighborhood commercial revitalization, with blocks of vacant storefronts available, is a shopsteading program. Initially developed and implemented in Baltimore in 1977, the program is similar in concept to the homesteading initiative. A shopsteader purchases a vacant building for a nominal fee, under the agreement that the building will be rehabilitated and reopened with a retail establishment on the first floor. However, as Baltimore's limited results have shown (only 34 out

**CHAPTER 4**

**PROPERTY DISPOSITION FROM A PRAGMATIC PERSPECTIVE**

This last chapter explores the disposition issue from the developers perspective. Developers (both non-profit and for-profit) want to eliminate, or at least decrease, uncertainties in the City's property disposition process. Time delays translate into increased financial costs for the developer, or possible project termination. In Boston, both private and community developers confront (to varying degrees) the following uncertainties: 1) the number, condition, and location of delinquent properties in the City's inventory, 2) the community's perception towards a particular project or developer, and 3) the City's ability to provide administrative access, financial assistance, and basic services before, during, and after a development project.

By decreasing developers' uncertainties with a more coordinated disposition process, the City can increase their participation and improve opportunities for neighborhood development.

#### 1. City Inventory

Boston's inventory of delinquent buildings and vacant land parcels represents potential opportunities for both the disposer and the developer. The City has an urban resource to recycle; developers are entrepreneurs looking for projects of financial worth which can also help them establish, or improve their company, or community track records.

A report produced by Living in Dorchester, Inc., a non-profit real estate corporation, identifies the future value in tax title property as being "the sole source of significant numbers of new, decent, affordable housing units in Boston."<sup>38</sup> There are approximately 17,500 tax title

39  
 properties in Boston. This includes properties with liens, properties petitioned for foreclosure, and properties foreclosed with clear title held by the City. The City's delinquent inventory is displayed in the following chart according to land use.

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PERCENTAGE OF TAX DELINQUENT PARCELS  
 (as of April 18, 1984)

Land Use	% Tax Title	% Tax Title (petitioned)	% Fore- closed	% of Total* Delinquency
single family	7%	3%	.2%	10%
2 family	5%	2%	.2%	7%
3 family	8%	4%	.6%	12%
4-6 units	3%	2%	.4%	5%
7+ units	.7%	-	-	.7%
residential land	2%	.05%	.03%	2%
land	17%	2%	1%	20%
condo unit (res.)	4%	-	-	4%
commercial	3%	2%	.2%	6%
commercial condo	.2%	-	-	.2%
commercial land	1%	-	.005%	1%
res. and comm.	1%	.8%	.2%	2%
industrial	.4%	.3%	.02%	.7%
unknown use of parcel	9%	3%	14%	27%
Total	61.3%	19.2%	16.9%	100%

\* Total Delinquent Parcels = 17,878

Properties in tax possession by the City are significantly lower (16.9%) than those held in tax title (61.3%). This can be attributed to the actions of the Collector-Treasurer's Office which regularly imposes tax liens on properties within six months of delinquency. The stock most readily available for disposition, because of clear legal ownership held by the City, is its foreclosed property. However, this category is the smallest in the City's inventory. Of 3,061 foreclosed

parcels, 81% have unknown land uses (approximately 2,500 parcels, see Appendix IV). The City needs to improve its inventory record-keeping during its second year of computerizing tax delinquency data by identifying the land use of such parcels.

Properties petitioned for foreclosure can still be redeemed by their owners. The majority of those held in this category are residential units comprised of single family houses, 2 and 3 unit structures, and buildings with 4 to 6 units. This property is 83% of all tax-title petitioned parcels and 11% of all delinquent properties.

Besides uncertainty as to what parcels are delinquent or foreclosed and available for purchase, developers face a legal obstacle with some properties.

A majority of vacant and/or deteriorated properties are not owned by the City. Instead they are in a "gray area" where the City has a lien on the property, but not legal ownership.<sup>51</sup> If clear title to a property is not obtained by a developer, banks will not finance a project. The process can prohibit delinquent property from being sold and rehabilitated. More expeditious foreclosing could increase the availability of vacant and delinquent properties to be redeveloped.

## 2. Community Perception

The possibility of community opposition to a development proposal can cause a developer, especially a private developer from outside the community, to hesitate before becoming involved in neighborhood rehabilitation efforts. Although neighborhoods in Boston do not have outright veto power over a project (and will not, in the foreseeable future, even with the establishment of councils) they do have political

powers to influence and sway officials and city administrators (especially with district representation where councilors are now accountable to specific constituents).

Familiar is the situation where a private developer encounters community groups who advocate against a project. Less typical is the situation where a community group will closely monitor the development process of a project it supports which may proceed to face bureaucratic delays in its implementation. Community based developers encounter less uncertainty from the neighborhood and more support than new private developers without a track record in the area.

Formal channels of participation, such as neighborhood councils, would serve to coordinate city, community, and developer communication. This type of forum could help a development process underway but faced with bureaucratic delays which could threaten the success of a project.

### 3. City Support

City efforts to revitalize neighborhoods require commitment after projects are completed as well as during earlier stages of planning. Dick Jones, Executive Director of MURAG, in an interview said the City's "planning and follow-through capacity, at this point, are more crucial<sup>42</sup> for property disposition efforts than financial assistance."

The City has been involved with a number of community development corporations (CDCs) rehabilitating anchor buildings in neighborhood commercial districts. An example of City "follow-through" is NDEA's work with the Fields Corner CDC. The CDC is currently rehabilitating a former police station in its neighborhood into eleven live/work units for artists, with commercial space on the first and basement levels.

The project's success is dependent on more than City financing, although that is an important part. According to David Flad, NDEA's project manager, the City is assisting construction financing with a UDAG grant, CDBG monies, and an EDAP loan (Economic Development Assistance Program). The CDC has a one year MAP grant which has provided \$25,000 to hire a project assistant who will locate tenants for the building. NDEA is paying monthly newspaper advertising costs to market CDC building space. The City is also implementing a technical Assistance Program (TAP) which disburses grants to CDCs who can then hire consultants to assist them on specific development projects.

The City's provision of technical assistance (indirectly through grant funding) is an important ingredient to ensure a project's long term ownership and management. This is especially important for community based project sponsors who may have the drive and desire to implement a rehabilitation project but may lack sufficient technical and financial resources. In addition to targeting assistance to community developers, NDEA has also developed financing incentives for tenants in rehabilitated buildings through LEND (Loans to Encourage Neighborhood Development).

Although financial and technical assistance are major determinants of a project's success, also important are City services and public improvements in an area undergoing rehabilitation. Police and fire protection as well as street and sidewalk resurfacing provide security and show City commitment to the neighborhood.

The City cannot rehabilitate its vacant and abandoned property inventory alone; it requires private and community initiatives as well.

To improve developer participation the burden falls upon the City to streamline its administrative channels and obtain accurate property information. It already has begun to improve technical and financial assistance to project developers which will serve to ensure long term productive reuse of foreclosed properties.

### CONCLUSION

Currently, unique development opportunities exist within Boston's neighborhoods. Abandoned and delinquent properties, long the deteriorating elements of neighborhoods, are now the structural catalysts for redevelopment initiatives. However, unclear and conflicting City agency mandates cause the bureaucracy to move inefficiently towards facilitating neighborhood development.

City neighborhood development is impeded without a disposition policy, a coordinated process, and targeted plans. The opportunity costs of having property disposition remain a random process are high. It results in decreased developer participation because of uncertain administrative assistance, a lower city tax base because few buildings are rehabilitated, and the erosion of neighborhood confidence for residents and potential investors who see few initiatives planned or options available for redevelopment.

Neighborhoods change physically, economically, and socially; they pass along a continuum of stability, decline, and transition. In order for the City to be responsive to changing neighborhood development needs it must plan from its disposition policy (once clearly defined). Varying percentages of tax delinquent property in Boston's diversified neighborhoods require different disposition methods appropriate to the specific area's economic reality. This would include: auctions in strong market areas, and negotiated sales in weaker markets where control over a development's reuse could be stipulated in the property's deed.

The City's current tax delinquency problem took fifteen years to evolve.<sup>43</sup> A combination of changing social demographics, an exiting job base, lower inner city household incomes, increasing housing maintenance costs, and antiquated foreclosure laws contributed to the problem.

The City's significant inventory of tax title properties (approximately 17% of all City parcels) will not be redeemed, redeveloped, or resold within a couple of years.

In the meantime, the City has an opportunity to carefully study and plan the disposition of some of its key foreclosed and surplus parcels. Currently, neighborhood property delinquency data are being collected and monitored through the City's computerized inventory. However, this information must be accessible and extensively discussed among planners, community groups, and developers in order to generate appropriate redevelopment alternatives.

Ed Logue, former BRA director, commenting at the Boston Conference\* said that "there is no developer alive, nor is there any architect alive who can be trusted to do urban planning."<sup>44</sup> The same could be said for neighborhood planning. Community participation must be more predictably linked to the professional realm. The Mayor's proposed neighborhood councils are one means to achieve this from the bottom-up. Another complimentary effort, from the top-down, would be for the City to designate neighborhood planners in its bureaucracy to work within neighborhoods.

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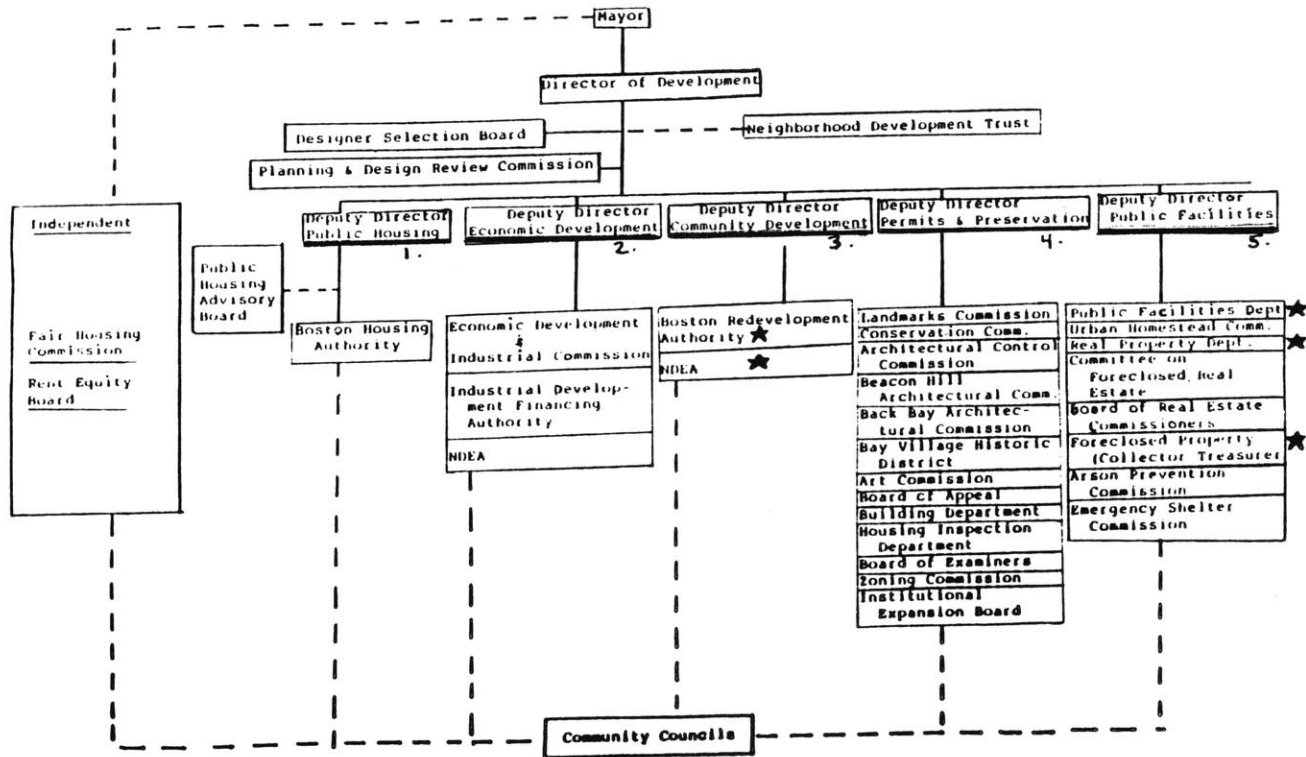
\* A series of four public meetings on the future of Boston and its neighborhoods, held during April and May 1984.

The newly elected Flynn administration advocates neighborhood development. Today, it has an opportunity to generate concrete results if it uses the City's tax delinquent stock as an urban resource. The administration can begin by establishing a property disposition policy which is flexible and comprehensive in scope, and coordinating agency functions to implement it. With established goals and the means to achieve them the City, joined by community and private sector development and financial forces, will have a target to aim for.

Neighborhood planning will be ineffective, and concrete long term development results will be minimal, if a policy framework and an implementation vehicle are not first established for property disposition.

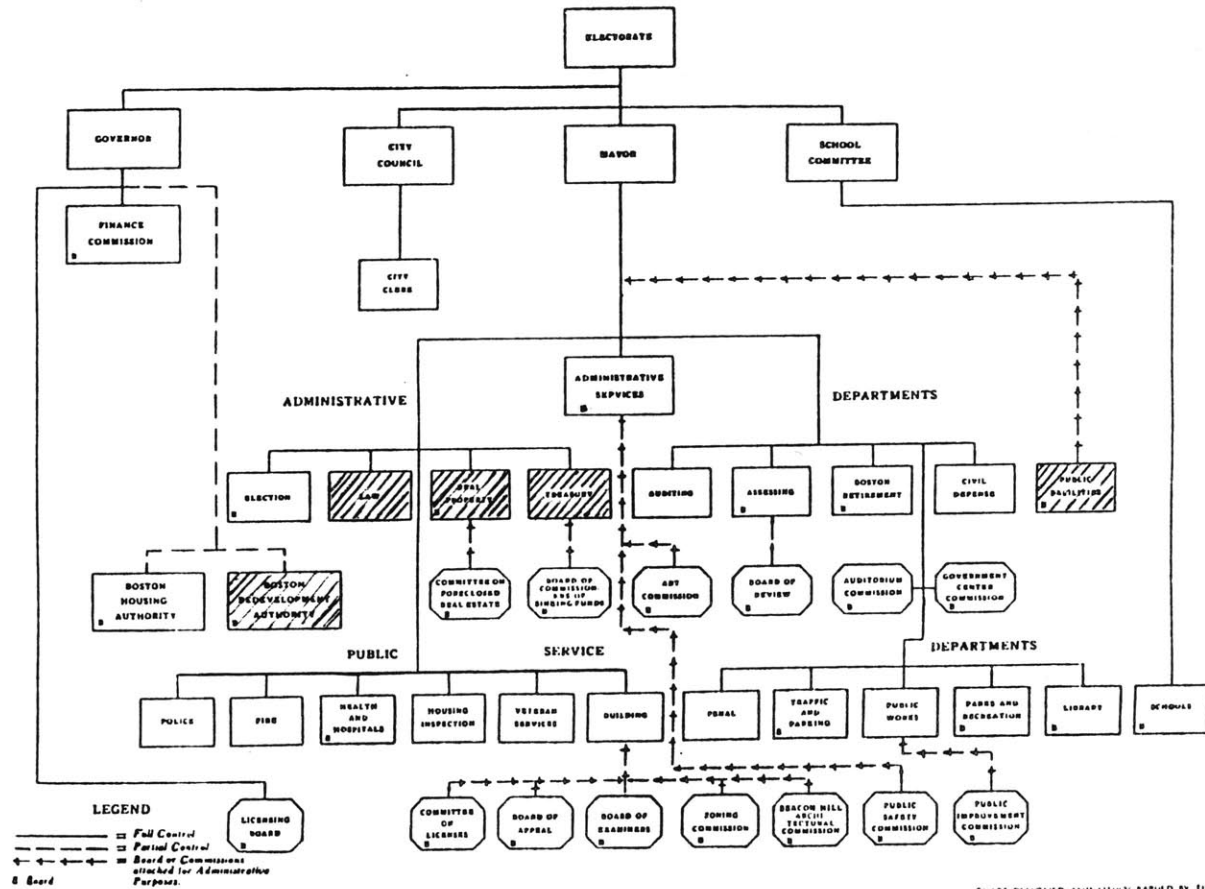
Boston is fortunate to have a problem, such as delinquent property, which also provides the means to develop and renew its neighborhoods - if properly directed.

# CHPA REORGANIZATIONAL PROPOSAL



## APPENDIX I

**CURRENT  
ORGANIZATION OF BOSTON'S CITY GOVERNMENT**



**LEGEND**

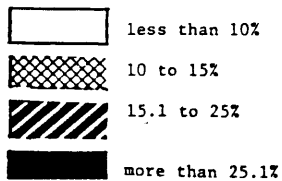
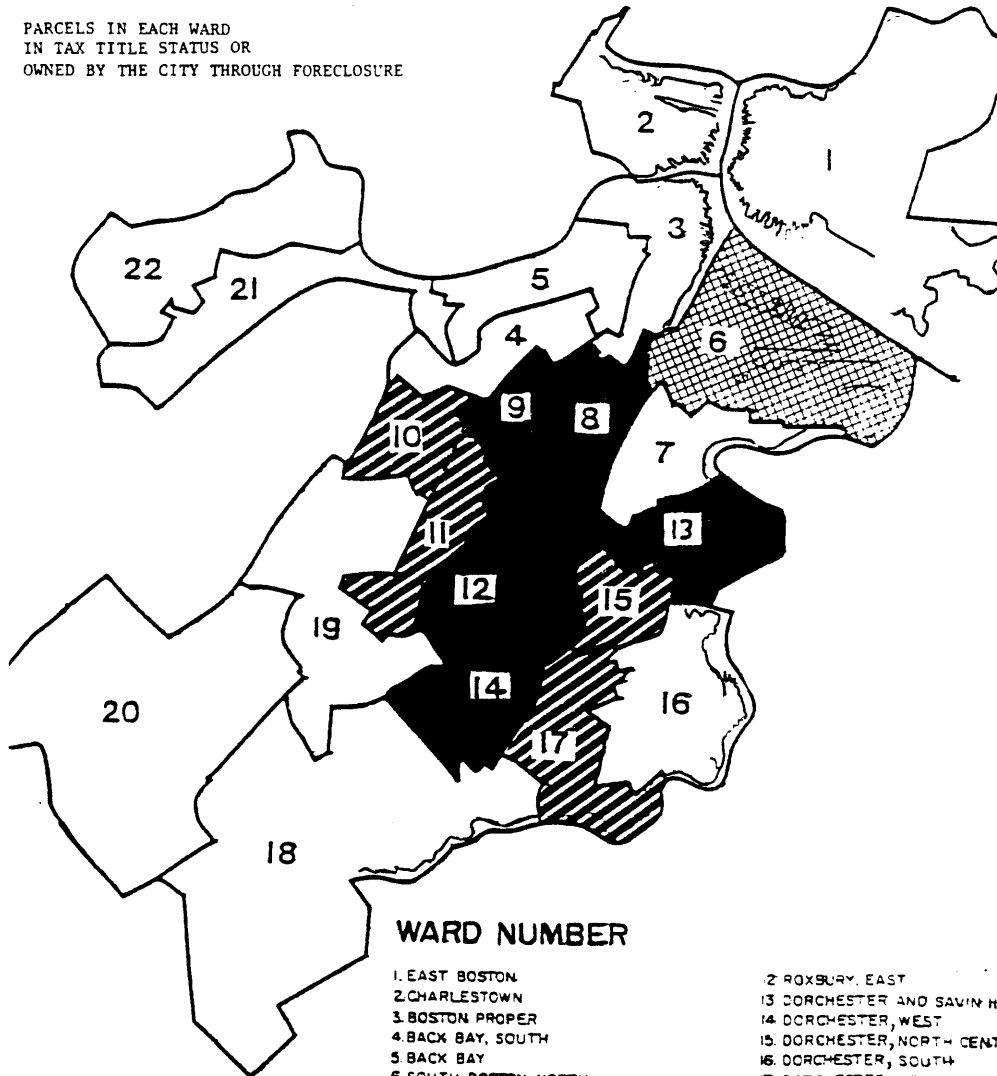
- Full Control
- - - Partial Control
- Board or Commissions attached for Administrative Purposes.
- ⊠ Board

CHART DESIGNED AND ILLUSTRATED BY THE

**APPENDIX II**

APPENDIX III  
PERCENTAGE OF TAX TITLE PROPERTY  
BY CITY WARD

PARCELS IN EACH WARD  
 IN TAX TITLE STATUS OR  
 OWNED BY THE CITY THROUGH FORECLOSURE



**WARD NUMBER**

- |  |                                  |
|--|----------------------------------|
| 1. EAST BOSTON                                       | 2. ROXBURY, EAST                 |
| 2. CHARLESTOWN                                       | 13. DORCHESTER AND SAVIN HILL    |
| 3. BOSTON PROPER                                     | 14. DORCHESTER, WEST             |
| 4. BACK BAY, SOUTH                                   | 15. DORCHESTER, NORTH-CENTER     |
| 5. BACK BAY  | 16. DORCHESTER, SOUTH            |
| 6. SOUTH BOSTON, NORTH                               | 17. DORCHESTER, CENTER           |
| 7. SOUTH BOSTON, SOUTH                               | 18. HYDE PARK AND MATTAPAN       |
| 8. ROXBURY, EAST AND SOUTH                           | 19. JAMAICA PLAIN AND ROSLINDALE |
| 9. ROXBURY, CENTRAL                                  | 20. WEST ROXBURY, ROSLINDALE     |
| 10. ROXBURY, WEST                                    | 21. BRIGHTON, SOUTH              |
| 11. ROXBURY, SOUTH; EGLESTON SQUARE AND FOREST HILLS | 22. BRIGHTON, NORTH              |

**WARDS, CITY OF BOSTON**



Data Source: Collector-Treasurer's Office  
 May 1983

From the Report: "Tax Delinquent and Abandoned Property in Boston: The Current Process and Recommendations for Improvement."

FINAL TOTALSCity of Boston Tax Delinquent List (Commercial)  
Appendix IV

<u>Delinquency Status</u>	<u>Land Use Code</u>	<u>Grand Total Due</u>	
Tax Title	R1	\$3,179,285.86	Items: 1,270
Tax Title	R2	2,838,424.11	Items: 883
Tax Title	R3	7,781,975.29	Items: 1,340
Tax Title	R4	6,674,411.63	Items: 504
Tax Title	A	421,788.09	Items: 120
Tax Title	RL	131,793.76	Items: 416
Tax Title	L	16,834,866.65	Items: 3,119
Tax Title	CD	751,510.42	Items: 768
Tax Title	--	13,251,389.47	Items: 1,597
TOTAL		<u>\$51,865,445.28</u>	<u>10,017</u>
Tax Title (petitioned)	R1	2,677,529.28	Items: 487
Tax Title (petitioned)	R2	3,140,667.96	Items: 392
Tax Title (petitioned)	R3	8,401,320.22	Items: 734
Tax Title (petitioned)	R4	8,738,034.65	Items: 358
Tax Title (petitioned)	A	.00	Items:
Tax Title (petitioned)	RL	184,372.02	Items: 9
Tax Title (petitioned)	L	5,785,797.14	Items: 409
Tax Title (petitioned)	CD	.00	Items:
Tax Title (petitioned)	--	5,815,632.15	Items: 619
TOTAL		<u>\$34,743,353.42</u>	<u>3,008</u>
Tax Possession	R1	311,369.11	Items: 32
Tax Possession	R2	760,453.63	Items: 40
Tax Possession	R3	1,721,851.65	Items: 110
Tax Possession	R4	2,925,156.88	Items: 76
Tax Possession	A	.00	Items:
Tax Possession	RL	21,596.65	Items: 6
Tax Possession	L	3,167,623.71	Items: 266
Tax Possession	CD	.00	Items:
Tax Possession	--	9,716,302.26	Items: 2,531
TOTAL		<u>\$18,624,353.89</u>	<u>3,061</u>

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Code Descriptions -

R1 - single family	L - land
R2 - 2 family	CD - condominium (residential)
R3 - 3 family	-- - unknown use of parcel
R4 - 4-6 units	
A - 7+ units	
RL - residential land	

FINAL TOTALSCity of Boston Tax Delinquent List (Commercial)  
Appendix V

<u>Delinquency Status</u>	<u>Land Use Code</u>	<u>Grand Total Due</u>	
Tax Title	C	\$11,387,654.28	Items: 613
Tax Title	CC	98,309.30	Items: 38
Tax Title	CL	305,213.90	Items: 177
Tax Title	RC	3,858,263.48	Items: 258
Tax Title	I	1,157,026.85	Items: 65
TOTAL		<u>\$30,057,857.28</u>	<u>2,748</u>
Tax Title (petitioned)	C	12,923,246.75	Items: 380
Tax Title (petitioned)	CC	.00	Items:
Tax Title (petitioned)	CL	.00	Items:
Tax Title (petitioned)	RC	3,247,797.48	Items: 138
Tax Title (petitioned)	I	2,048,137.15	Items: 51
TOTAL		<u>\$24,034,813.53</u>	<u>1,188</u>
Tax Possession	C	3,867,240.75	Items: 38
Tax Possession	CC	00	Items:
Tax Possession	CL	5,790.58	Items: 1
Tax Possession	RC	1,702,611.42	Items: 30
Tax Possession	I	410,518.71	Items: 3
TOTAL		<u>\$15,702,643.72</u>	<u>2,603</u>

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CODE DESCRIPTIONS --

C -- Commercial  
 CC -- Commercial Condominium  
 CL -- Commercial Land  
 RC -- Residential and Commercial  
 I -- Industrial

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