



PROFILE | City of Salem

Like the Town of Framingham and the Cities of Springfield and Worcester, the City of Salem is focusing its efforts in several broad categories including education and outreach, interdepartmental collaboration, code enforcement and financial assistance for homebuyers and investors.

Interdepartmental Collaboration

The city has established a Problem Properties Team that includes the health inspector, fire chief, building inspector, city solicitor, police community outreach coordinator, and housing coordinator that monitors abandoned foreclosed properties and tracks and maps foreclosures.

Education and Outreach

The city has compiled a Foreclosure Prevention Resource Guide for Homeowners with refinancing resources, local housing counseling agencies, and foreclosure prevention programs. It also details the type of information the owner should have with them when they contact their lender or any assistance program. This guide is mailed to the owners of properties in pre-foreclosure.

The city has funded through CDBG funds a first-time homebuyer education course through a local CDC and has hosted a housing summit focusing on issues and solutions in the current housing market. Speakers were from CHAPA, MAPC, and the Massachusetts Association of REALTORS.

Financial Assistance to Homeowners

The city is assisting homeowners by contacting foreclosure prevention programs and navigating them through the process. City staff was able to help an owner in foreclosure who had an adjustable interest rate mortgage with interest-only payments secure a fixed-rate, 30 year loan. Funds are also available to first-time homebuyers to purchase foreclosed properties with down payment and closing cost assistance and to make repairs to those properties through the Housing Rehabilitation Program.

Likewise, the city is also assisting investors who have purchased foreclosed properties to make repairs through the Housing Rehabilitation Program and to convert the properties into affordable rental units with affordable housing restrictions.

Lastly, financial assistance is available for security deposits and the first and last month's rent as part of a Homeless Prevention Program that can help displaced owners and renters.

Code Enforcement

The City is considering a city ordinance requiring owners of bank-owned properties to register with the city. This proposed ordinance is now before the Committee of the Whole. Similar ordinances have been adopted by Boston, Chelsea, Gardner, Lowell, Malden, Methuen, North Adams and Springfield among others.

The city has also mailed letters to direct abutters of foreclosed and vacant houses in an effort to keep them secure and to protect residents and their properties. Residents are asked to report remaining trash, water/sewer leaks, trespassing, vandalism etc.

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