

February 17, 2009

**REPORT OF THE COMMITTEE ON HOUSING AND COMMUNITY DEVELOPMENT**  
**MEETING IN JOINT SESSION WITH THE**  
**COMMITTEE ON PUBLIC HEALTH AND PUBLIC SAFETY**

The Committee on Housing and Community Development held a meeting on February 17, 2009 with Chairmen Rebekah Gewirtz and William White presiding and Committee members Aldermen John Connolly and Sean O'Donovan also present and voting. Also present were Alderman Bruce Desmond, Administrative Assistant Jessie Baker, Chief Assessor Richard Brescia, Phil Ercolini from SPCD and Katie Leonard.

Mr. Ercolini addressed the matter of home foreclosures and told the members that SPCD has sent out 14,000 pieces of literature to homeowners informing them how to seek counseling and help in the event of a foreclosure. Since President Obama's Administration has yet to release the details of its plan to address this problem, the city might only be able to offer counseling to homeowners faced with foreclosure, at this time. Information regarding foreclosed properties in Somerville is forwarded to SPCD through the Registry of Probate. Mr. Ercolini noted that Somerville wasn't considered a city that had predatory lending with respect to mortgages, and added that Somerville is in a pretty good situation due to the fact that a majority of the housing stock consists of multi-unit dwellings. SPCD has posted pertinent information regarding foreclosure on its website and the city's 311 operators are also able to direct callers to the appropriate place to obtain foreclosure information.

Mr. Brescia provided information on the number of foreclosures since 1990 and said that it's all about affordability. He noted that Somerville is one of only fourteen communities in the state to provide residential exemptions to homeowners.

No papers were acted on.

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Alderman Rebekah L. Gewirtz, Chairman  
Committee on Housing and Community Development

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Alderman William A. White, Jr., Chairman  
Committee on Public Health and Public Safety