HOUSING ABANDONMENT

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TABLE OF CONTENTS

SECTION I

Introduction

Housing abandonment is a highly complex, dynamic process occurring in many American cities today. It is spreading regardless of the numerous remedies that have been applied to halt the process.

Abandonment involves a combination of economic, social, psychological, and environmental forces which are at work in the neighborhood. It is the final, and most visible, step in neighborhood decline. Abandonment also reflects a much more deeply rooted and pervasive phenomenon -- the disinvestment of capital funds from the central core of our cities.

The fact that abandonment turns relatively sound housing stock to dilapidated empty structures is a distressing and disturbing fact of many city neighborhoods.

Objectives

This paper is primarily concerned with the nature, rate, scale, and market forces involved in the abandonment process.

Three principle objectives are:

1) Identify the forces leading to housing abandonment
2) Assess the role of market forces in the abandonment process
3) Present prospects for the alleviation or continuation of the abandonment process

Definition of Abandonment

There has been no precise definition of abandonment that is widely accepted. Several definitions have been suggested in recent years. Among them:

1) A National Urban League Study: "When a landlord no longer provides services to an occupied building or allows taxes and mortgages to go unpaid, it is clear that the building is uninhabitable by all but desperation standards. We consider such buildings to be finally abandoned. On the other hand, when a building is temporarily unoccupied or is to be demolished for another socially or economically useful purpose, it cannot be considered to be finally abandoned."

2) George Sternlieb of Rutgers University: "An abandoned building is a residential structure which the owner has removed from housing stock for no apparent alternative reason and for which no succeeding land use occurs. It occurs after cessation of housing services to the owner." [1]

Abandonment is not an orderly process. It frequently occurs without a prior period of decay. This is a major concern of local officials. In fact, abandonment appears to precipitate rather than follow decay and even effects solid structures in physically sound neighborhoods, and not just those buildings and areas where deterioration has been occurring through the of a period of time.[2]

SECTION II

The Nature of Abandonment

It has been generally recognized that neighborhood changes in American cities occur through a period of time. Whether any orderly process exists which culminates in abandonment is an unanswered question. However, the U.S. Department of Housing and Urban Development has published the following stages of neighborhood decline which does attempt to define the process in some orderly fashion. (Roger Montgomery and Daniel R. Mandelker, Housing in America: Problems and Perspectives, pp. 140-142). It is not meant to imply that these stages occur in order as abandonment also affects solid structures in sound neighborhoods.

Stage 1: The Healthy Neighborhood. This stage can be found in both newly established neighborhoods and in older ones. There is a psychological sense of well-being. No decay is occurring, adequate public services are being provided, and properties are well maintained. Households and firms with strong social and economic resources are entering the neighborhood. The value of homes, social status, and incomes of residents are generally comparable.

Stage 2: The Incipient Decline Neighborhood. The neighborhood is becoming physically and socially aged. Residents who are left are replaced with less affluent persons who are in turn replaced with those with even lower incomes. Residential structures may start to become obsolete and both house prices

and rental charges may begin to decline. Maintenance difficulties may begin to appear, households may tend to age, and the overall vitality of the neighborhood may begin to decline.

Stage 3: The Clearly Declining Neighborhood. Neighborhood residents recognize the changes that have occurred in Stage 2. Owners are neither able to make enough money to keep their property properly maintained nor are rental owners able to make a profit. Residents are unable to afford adequate maintenance or repair services even though they might desire to continue living in the neighborhood. Minor physical deficiencies are plainly visible. Confidence in the neighborhood's future is low. Older housing units are being converted from single-family to other uses and there is very little new construction occurring.

Stage 4: The Accelerating Decline Neighborhood. Neighborhoods are rapidly entering the final stages of decline. Housing is very deteriorated and dilapidated with most of the buildings requiring major repair. Neighborhood properties are marketable to only the lowest socio-economic groups. General safety is threatened, social disintegration is apparent, and there is a significant degree of abandonment along with increased pessimism about the area's future.

Stage 5: Abandonment. The neighborhood is at the terminal point of change and is characterized by massive abandonment. The neighborhood consists of residents of the lowest social status and the lowest incomes. Expectation about the neighborhood's future is nil. Anyone living in the area with any options at

all will move out. There are many welfare families, female-headed households, and unemployed people. Crime rates increase and vandalism occurs. The owners of buildings accept any kind of tenant and do not provide any upkeep for the building at all. The final stages of economic abandonment include the failure to pay mortgage and taxes by the owner. Physical abandonment is complete with tenant/owner departure, termination of services, and vandalism. At the point of physical abandonment the property is vacant, uninhabitable and unlikely or unable to be improved.

In summation, certain elements can be identified as pertaining to the abandonment process:

1) there are buildings occupied by tenants who do not pay rent
2) services have been terminated, including utilities and heating
3) there are also declining physical conditions such as: vandalization, boarding-up, deterioration, dilapidation, unmaintained grounds, tax delinquency, public demolition because of hazards, private demolition with no succeeding land use occurring
4) also included are buildings that can be observed vacant and not secured, major appliances are removed, services are terminated, and the building is tax delinquent
5) there is observed partial occupancy and the owner has failed to demand rent for three months or failed to institute summary proceedings for payment

A set of early warning indicators have been identified which lists conditions that foster abandonment. These are:

Absentee Ownership
Unwillingness of lenders to finance properties

Large numbers of economically disadvantaged persons
Low incomes
High crime rates
Tax Delinquency/Tax Arrearage[1]
New Construction

Filtering

Filtering refers to a situation in which households with increasingly lower incomes will sequentially occupy a housing unit or neighborhood. Another way of looking at the process is to consider that the dwelling has filtered down into a very low quality market so that it is finally dropped from the market entirely and eventually abandoned.[2]

It appears that filtering plays a key role to understanding the abandonment process: as residential owners become more affluent, they demand a higher quality environment and better residential structures. The present stock of dwelling units and their location throughout an area limits the ability of cities to satisfy the demand for higher quality housing. As a result, demand for residential units has declined and part of the stock has filtered off the market. Census Bureau or HUD criteria may indicate that some of the structures are sound but it is not desirable housing because of either the undesirable surroundings or poor provision of public services.

Vacant structures within core areas were viewed as a positive sign that the filtering down process was resulting in structures that were no longer competitive on the housing market. That is, the development of new and better housing

results in a series of shifts of families with each shift providing a household with better accomodations. Abandonment is taken as a sign of housing betterment.

What has gradually become clear is that abandonment has a life force all its own that cannot be explained merely by the filtering process. Solid housing stock is also being swept away by abandonment which is indicative that the abandonment process is much more than the operation of normal market forces.[3]

SECTION III

The Decision to Abandon

Basically, a property owner's decision to abandon is an economic one. The property will sell for half or a third as much as the property in more desirable neighborhoods. Large numbers of white families have left the city along with large numbers of middle class minority families who have moved to more desirable locations. This results in vacated housing which is available to lower income minorities and elderly whites. As there is little demand for housing in inferior neighborhoods, structures are demolished or left abandoned. The decision to abandon occurs when an owner sees little chance of paying property taxes and operating costs and still obtaining a margin of profit. If there is little or no return on his equity, an owner will not retain his property even if there are tenants able and willing to pay, or if rents are too low to cover water bills, electricity, heat, maintenance, and real estate taxes.[1]

Code enforcement is also an important factor in the decision to abandon because it brings pressure on the home owner to bring his property up to code. If he has confidence in the area's future, he will make the necessary investment to bring the property up to code. If not, he may decide to abandon.

The major economic cause of abandonment is the owner or landlord's decision to stop maintaining and financially supporting a structure. Services are no longer provided; mortgages and taxes are allowed to go unpaid. All in all, the structure is regarded as a liability rather than an asset.

Abandonment involves both psychological and social factors. The owner abandons his property due to a perception of the neighborhood and the likelihood of declining revenues. The owner is no longer willing to make future investments in the structure. Local lenders also indicate an unwillingness to assist in making any investments. Whenever a property owner begins to experience a negative cash flow then abandonment becomes a feasible economic solution unless there is the potential to rid himself of the property through sales.[2]

Categories of Owners: Many absentee owners, particularly in minority areas, are small parcel holders owning perhaps two to a half dozen parcels.[3] Owners who are faced with decaying buildings, increasing violations, and see their houses turning into slum housing, often decide to abandon their buildings if unable to find a buyer. Various legal means, such as securing a tenant or transient and transferring title for a nominal sum, are used to avoid legal liability.[4]

The Character of the Tenants: Owners whose parcels are abandoned contend that tenants are the number one problem. These owners have a much more negative attitude toward their tenants than those owners whose parcels were not abandoned. One of the patterns which emerges consistently in the case studies of abandonment is the decline in socio-economic status of the tenants.[5]

Where Is Abandonment Occurring?: Abandonment is occurring the areas previously described. The chances of the private sector

putting any investment funds in these areas are practically nil. These are redlined areas in fact. Thus abandonment and disinvestment are likely to continue far into the future. These areas are large sections of the inner city where there are still high vacancy rates existing. Municipalities in which abandonment is rapidly accelerating are those which are experiencing an absolute population decline and whose more affluent minority members are moving out of the city.[6]

Other Problems Associated with Abandonment

There are three clearly recognizable effects of housing abandonment: 1) loss of housing stock 2) losses from property tax and 3) loss of private investment capital. However, secondary effects which have important physical and social effects may also be recognized.

Abandoned buildings present obvious physical hazards for any neighborhood. They are havens for rats and other vermin. They become dangerous playgrounds for neighborhood children and are unattractive nuisances. They are targets for arson and fire. Studies done in Newark, Boston, and Detroit have shown that 18-25% of all fires in these cities take place in vacant or abandoned buildings.[7]

The rising incidence of crime and abandonment appear to be traits of neighborhoods undergoing rapid decline. The abandoned structure becomes a breeding place for crime and criminal activity.

In addition, owners have difficulty in securing local involvement in such buildings. They are unable to secure adequate repair and maintenance services. These difficulties are caused for a number of reasons, including fear of crime.[8]

Part of the definition of abandonment includes the owner relinquishing responsibility for the physical state of the building. As such, concern for the building is reduced to a minimum. The owner, with little stake in the future of his building, has little incentive to report illegal behavior. These buildings offer opportunities for crimes of property or violence.[9]

New Construction: New construction also presents problems associated with abandonment. Government programs which raise the rate of construction may often have the effect of accelerating housing abandonment. Construction subsidy programs for moderate income families, by accelerating filtering, decay, and abandonment, appear to have thrwarted neighborhood stabilization efforts in some cases.[10] High financing costs, taxes, and maintenance expenditures may prevent rents and prices in housing formerly occupied by higher income groups from falling enough to come within range of lower income families, particularly in times of housing shortage.[11]

SECTION IV

Housing Market Processes

Introduction

Housing market dynamics and abandonment can be viewed through two changing patterns. The long term process takes place over a period of time and consists of a declining central city population, increased urban fringe and suburban growth, and a general upgrading of housing stock. The short term process involves only a few neighborhoods in the metropolitan area. Characteristics include racial change, decline in neighborhood median income, and decline in the property value of housing stock. Later stages might include depreciation of housing stock to the extent that abandonment takes place.[1]

There have been several hypotheses suggested to explain the housing market dynamics of cities. Weakening of the market is the result of 1) age of the housing stock 2) movement of the population in response to the suburbanization of jobs 3) "white flight" or 4) income effects on housing values.[2]

The Housing Market

The demand side of abandonment is explained by the premise that existing core housing stock is difficult to transform into another use. Demand for these units has declined to the extent that it is no longer profitable to own or operate them and they cease to have any economic value in their present state.[3]

This image of obsolescence for inner-city housing stems in large part from market preference for suburban living and the rise in income which allows these preferences to be satisfied. As families with rising incomes move out to better locations the filtering process is introduced whereby better structures are made available to lower income groups, which in turn results in the abandonment of the worst sections of inner city stock. Lenders withdraw from the market and any upgrading which occurs in stable neighborhoods in order to combat obsolescence ceases and the city reduces its level of services. So, even while the residence is still occupied the abandonment process is already at work.

There have been cases where it appears that initial abandonment in sound neighborhoods is not preceded by a period in which the neighborhood gradually decays. Instead, it appears to occur in neighborhoods of still standard physical quality which have reached a stage where rehabilitation or new construction cannot pay for itself unless residents of higher income move in or are charged higher rents. When neighborhoods have reached this stage they are in jeopardy for two reasons: 1) new construction will be taking place elsewhere which will result in higher prices and rents that will affect the threatened neighborhood by pushing its value down 2) with the values now down so low, private owners will certainly not return heavily vandalized or burned out structures to the housing inventory even if investments could be made. Evidence suggests that once initial abandonment of damaged buildings occurs in such

neighborhoods and if the structures are not quickly demolished or brought back into the market through public action, it may lead to disinvestment in the neighborhood all together.

Perhaps the major problem is the extremely unfavorable relationship between existing market values in neighborhoods and the cost of repairs. Where cost estimates per dwelling unit are in the $5000-$10,000 range then the cost of restoring the structure would likely exceed its restored value in most instances and would have been a loss to the individual investor. There also exists investor pessimism about the future of these neighborhoods. Without this pessimism, it is likely that market values would have been higher and repairs seen as feasible.[4]

Financing, Banks, and Lending

The institutional financing market -- banks, mortgage and lending institutions -- have largely shunned the areas in which abandonment is occurring. This has had the effect of compounding the problem.

Sound rehabilitation for distressed neighborhoods requires long term financing. This imparts a belief in the economic viability of both the structure and the area not only as to its present state but also its financial future. This basic level of confidence has disappeared from areas in which abandonment is occurring.[5]

It is not uncommon that financing for rehabilitation work in slum areas is available at extremely high rates. When an owner is asked why he abandoned his property, the owner occasionally will

reply that it was because the market failed to provide enough encouragement in the way of increased rents and capital gains to make it worth the effort involved. When lending involves high risk, it is then reflected in the cost of the loan. Banks and other financial institutions are reluctant to extend second mortgages on such properties.[6]

Taxation: As cities do not immediately acquire title to tax delinquent parcels, property tax may not necessarily influence the rate of abandonment. If an investor succeeds in estimating the date at which he will not receive positive cash flow without payment of property taxes, then the investor can time his property tax defaults so that the city does not foreclose. The investor can cease paying property taxes and then abandon the parcel at the most advantageous point. In effect, the property tax responsibility becomes insignificant since long before abandonment occurs the landlord has stopped paying his taxes.[7]

The city, when it forecloses on tax delinquent parcels, maintains records on *in rem* properties. These are properties in which legal proceedings for foreclosure have ended and the city has assumed ownership.[8] The result of all this is that the city, through tax default, becomes the owner of inner city real estate. Since the city purchases abandoned structures, it encourages owners to ruin their structures through non-improvement.[9]

In their studies of St. Louis and Chicago, the firm of Linton, Fields, and Coston showed that not only did vacant structures go on accumulating tax liability after abandonment,

but, while the market value was decreasing, tax bills were increasing. In several studies done, it has been implied that property tax is the major cause of housing abandonment. Without property tax payments, the operating statement of a landlord would show a profit. With the payments, it shows a sizable loss. It is claimed that the owner is forced to abandon his property because of the tax burden.[10]

Once a landlord begins to default on his property tax payments, he has in effect already made his decision to abandon. The need to pay off back tax liability makes it unlikely that an owner would restore his property to good operating condition.

SECTION V

Strategies for Action

Local governments are using a wide variety of approaches and strategies to prevent abandonment from occurring. Among these are: comprehensive neighborhood preservation, code enforcement, focused public services, rehabilitation financing, and urban homesteading.

If the potential for rehabilitation of abandoned structures is not to be lost, cities must be able to acquire these structures much more quickly than is presently done. Delays in acquisition mean that thousands of housing units have fallen into an unrehabilitable state. A method to short-cut the process for the city to acquire abandoned property is to shorten the period of time for determining that a building is abandoned and thus allow the city to move moere quickly while the building is still rehabitable. Receivership programs can be vigorously enforced whereby the operation of a rental unit can be taken over from an owner who has neglected to maintain his property. It is during the stages where housing is moderately declining where efforts of neighborhood preservation can play a major role.

The abandoned structure is symbolic of decay in the low income housing market. It is the most visible and acute symbol of urban blight. Three things can be done to help halt abandonment at its inception:

1) areas peripheral to blighted areas must be protected. This means that confidence in the housing market and the neighborhood must be restored

2) development of indicators that will give a barometer reading of the dynamics of an area. That is, these are indicators which will reflect whether rising, declining, or stable market forces are in operation
3) demolition programs that make sense[2]

One means for the city to obtain acquisition of abandoned is through tax delinquency proceedings. The time factor is the principle limitation of this device. Local governments utilize tax foreclosure proceedings that take from one to five years before they can be instituted and which then typically require up to another year to finalize. By this time many of the units are unrehabilitable. Resolution of this problem will clearly require state and local legislative action.

For example, annual taxes in Baltimore are levied on July 1st. If unpaid, the property is considered delinquent and a tax sale is ordered the following March. Ohio has enacted enabling legislation which allows cities to gain control of abandoned property more quickly. The city is no longer required to find and notify property owners individually, but may acquire a property after its second appearance at a sheriff's sale and after notification of intent has been published in newspapers.[3]

Very few tactics that have been employed have had success in upgrading areas that have reached the accelerated decline stage and the abandonment stage. The only effective solution at these stages seems to be total or partial clearance through demolition. On the other hand, with incipient decline areas there are many different tactics that can be employed successfully to halt the

decline and help restore neighborhood viability. It is very difficult to reverse the decline once it has gone beyond the clearly declining stage, but neighborhood stabilization can take place. Upgrading efforts have a much higher chance of success in the earlier stages.

Local governments can allocate their community development resources according to a basic priciple. That is, the smallest amount of funds should be allocated to producing high visibility effects in healthy neighborhoods. Remaining funds should be divided between major physical upgrading of borderline neighborhoods and limited physical improvements in very deteriorated neighborhoods. The major portion of community development funds is concentrated on in-between areas.[4]

In very deteriorated areas, it is important that local governments continue to provide all public services such as police, fire, trash removal, and street repair and maintenance.

Homesteading is a relatively recent program designed to combat abandonment. A homesteader purchases a parcel and agrees to live there and rehabilitate the structure within a specified time period in exchange for title to the property. As yet, the total impact of homesteading on the abandonment process has been small.

Moreover, an urban homesteading program does not attack neighborhood socio-economic problems that lead to abandonment. Cities are therefore left with two alternatives. The first is to incorporate urban homesteading within a neighborhood preservation program and select abandoned units in generally stable

neighborhoods for the program. Second, urban homesteading can be used as a method to dispose of property with little regard to neighborhood condition.[5]

Urban homesteading has been rationalized as being beneficial because it is the lowest cost way to add to a city's housing stock and it is a method by which abandoned structures can be rehabilitated without any subsidy on the part of the city.[6]

Vigorous housing code enforcement in areas just beginning to decline can effectively help stop the decline. Code enforcement puts pressure on the property owner to invest in bringing his property up to code or to abandon.

The decision by local government to enforce housing code standards forces the owner to come to a decision. He must either choose to minimize his losses by upgrading his property to code standards or withdraw the property from the market. This decision must be put to the owner while the property is still in the early stages of decline because there is the possibility that large scale abandonments rather than substantial upgrading of lower quality housing stock could occur.[7]

Enforcement actions -- vacate orders, demolition and receivership powers, denying federal income tax depreciation allowances to buildings in violation of the housing code -- all run the risk that the property owner will just abandon his property rather than make the necessary repairs. This has led to a lax attitude toward code enforcement in many blighted areas. If the housing code is strictly enforced, it may produce damaging repercussions to low income residents. Since most residential

property is privately owned, the aim of code enforcement is to somehow coerce the private owner into bringing his property up to standard. At this point, the owner must take his own motivations and economic considerations into account. Local governments must also take these factors into consideration or risk forcing the owner to abandon his property.[8]

SECTION VI

Conclusions

It appears that abandonment is found more frequently in areas where there are few incomes in excess of $10,000 with most incomes falling below $3,000.[1] Where there is low quality housing in an otherwise higher quality neighborhood there is likely to be a depression of housing quality downward.[2]

Abandonment seems to increase in areas of decreasing housing value and decreasing owner occupancy. Owner occupancy also seems to be a powerful element of neighborhood stability.[3]

For example in New York City, the wide array of local self help programs and spotty government aid have not been able to make a significant dent in the abandonment process. "Sweat equity" and co-ops were not that successful in meeting the needs of the vast majority of low income families. These strategies proved to have more success in stable neighborhoods, not abandoned areas.[4]

Lack of abandonment is associated with areas of high housing stability, low vacancy, normal housing services, and the presence of affluence. Basically, residential abandonment occurs more frequently in areas of general urban decay -- those areas judged socially and economically substandard. Conversely, it is less frequent in areas where people of higher socio-economic status reside and where housing is more stable.

Residential abandonment is less likely to take place in areas of high owner occupancy, high percent married, high housing value, and high percent foreign born. There appears to be less residential housing loss in areas of the city which have continued

to serve as immigrant staging areas for white ethnics.

Abandonment increases in areas of high age structure transition. The most frequent case is economically disadvantaged minorities replacing the dwindling proportion of elderly whites. Housing is subjected to much greater wear and the owner receives less funds to perform routine maintenance when large, rental families follow previous elderly owner occupants.[5]

In neighborhoods that are being abandoned, residents flee elsewhere. This flight process puts pressure on stable lower middle class neighborhoods which are either occupied by whites or a minority group. If the pressure is not to induce flight, then confidence must be restored at neighborhood level and public services must continue to be provided.[6]

Abandonment also reflects an excess of low quality, obsolete residences in low quality neighborhoods. As incomes rise, the demand for inner city residences reduced. The problem here is that large numbers of neighborhoods, consisting of older housing stock, begin to decline together. Recycling abandoned structures must take place with stimulation efforts to increase housing demand in affected neighborhoods or else the recycling will more than likely fail.[7]

Abandonment has devastating effects on the urban environment:

1) it results in the waste of potentially valuable low cost housing stock
2) it results in loss of local tax revenues as a result of tax delinquency
3) it results in social and physical hazards

4) it results in a loss of private capital investment resources
5) it results in devastation of urban neighborhoods and causes immense social costs[8]

The problem of abandonment must be attacked both at its inception and during the final stages. When the beginning stages of abandonment first appear, housing market stimulus must be provided that will result in investment by the owner in his parcel. This includes liberal financing policies by lending institutions for areas in the incipient decline and clearly declining stages.

Finally, there is a need to 1) erect and/or modernize state and local laws as they pertain to property foreclosure and public taking and 2) there is a need for improved data gathering systems relative to residential abandonment.[9]

FOOTNOTES

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