



MAY 2020

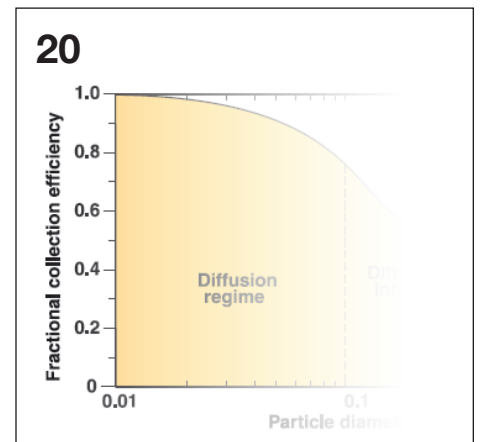
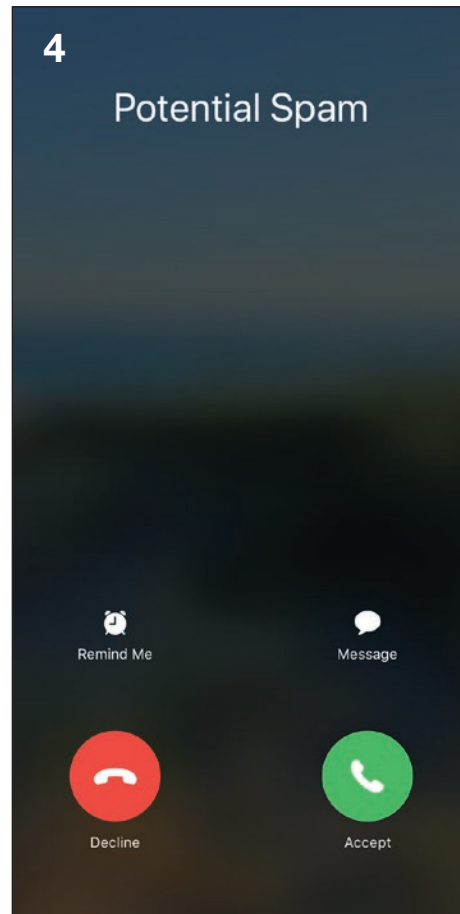
**MASSACHUSETTS EVICTION
MORATORIUM:**
Full Explanation and FAQ

MASKS ARE NOW RECOMMENDED
for Residents and Team During
Maintenance

**Seniors:
HOW TO SPOT A
CORONAVIRUS
SCAM**

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The largest non-profit for Massachusetts landlords. We help owners rent their property. We also advocate for better laws.

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LETTER FROM THE EXECUTIVE DIRECTOR

Hard Work Ahead

AS THE EVICTION MORATORIUM RENDERS 20% OF US INSOLVENT AND 5% OF US READY TO SELL OUT, I'M ASKING YOU TO STICK WITH THE PROFESSION A WHILE YET.

This month's letter is about MassLandlords strategy.

In the last few weeks and months, many of us have been threatened with insolvency by the pandemic and the resulting eviction moratorium. This law makes it seem that our professional contributions to the cause of rental housing are not appreciated. There are four long-standing facts that have combined to create the current climate:

1.) Renters outnumber landlords ten to one in Massachusetts. 2.) The profession of providing housing is viewed pejoratively by a small but vocal group of people who don't understand the job, are ideologically opposed to private property, and claim to speak for the majority of renters. 3.) State voting methods make it easy for a perceived majority to vote away the rights of a minority. 4.) Owner advocacy was of important but limited effect.

MassLandlords was founded to amplify our advocacy. Since 2014, we have: A.) Grown from 160 to over 1,800 dues paying members statewide, representing over 30,000 renter households. B.) United 10 of the 20 independent chapters in Massachusetts. C.) Grown from a team of zero staff to 19 part-time team members. D.) Grown from zero web presence to over 200,000 unique site visitors annually, and since the pandemic started, thousands daily (a 4x increase in two months).

This increased size is still not a hundredth of what is required to lead the Massachusetts housing policy discussion. A single renter advocate in Boston, for instance, controls over \$100 million a year in state and federal resources, and IRS limits on 501(c)3 lobbying activity are generous. Our policy strategy was therefore tailored to just what we can accomplish:

- A mission to create better rental housing by helping new, current, and prospective owners.
- A focus on doing our job above reproach, especially our voluntary professional certification, the Certified Massachusetts Landlord.
- Emphasis on voting reform that will help everyone to hear minority viewpoints, from the score voting we use internally to the state-level reform I hope will come this fall (ranked choice).

Our strategy has so far worked. True, we were caught mid-certification by the pandemic, but we are punching above our weight. Our careful focus on doing the right thing is the primary reason we have been able to participate the last several weeks in conversations in eight different print, radio, and television channels.

We must now take a detour, a statewide push for a Fair and Equal Housing Guarantee via Surety Bond. This law will ensure that everyone who provides housing during the pandemic will be made whole, and that no renter need be evicted when the eviction moratorium ends. Oh, that this would have been passed instead of the moratorium we got. But it is not too late.

While we work on this, continue to provide housing. Stay tuned for instructions. And let us know when you need help. We are doing everything right, we just have more work to do. Together, we will get it done.

Sincerely,

Douglas Quattrochi

Executive Director, MassLandlords, Inc.



Seniors: HOW TO SPOT A CORONAVIRUS SCAM

By Kimberly Rau, MassLandlords Writer

Thieves are taking advantage of the pandemic to scam anyone, especially seniors.

With a global pandemic forcing everyone indoors and essentially eliminating in-person social contact, senior citizens are in need of connection and information more than ever. Unfortunately, scammers are well aware of this, and are taking advantage of these vulnerabilities to try and cash in.

The FTC has published a page that highlights some of the biggest scams going around right now. These include undelivered goods, fake charities and phony emails or texts. Phone scammers have started focusing on coronavirus-related schemes and social media is rife with misinformation and rumors. This can spell

trouble for those of us who may be technologically challenged or overwhelmed by the state of the world right now.

First and foremost, a couple of points that will help you see through any scam:

- If it sounds too good to be true, it probably is, and
- Anyone who is asking you to pay by wire transfer or gift card is almost certainly scamming you. If they won't take a secure method of payment (credit card), move on.

Here are some of the biggest scams going around right now, and how to avoid getting taken in. Most of them are variations on the social security or gift card scams that have been going around for years, and some are specific to the pandemic itself.

UNDELIVERED GOODS

Supply chain disruptions, combined with fear, have made certain products hard to find on supermarket shelves or online. Finding toilet paper in stock is something of a game at this point, and good luck locating the masks the CDC is now suggesting everyone wear. It can be hard to even find fabric to make your own.

Enter the scammers, who create fake websites and use them to offer in-demand products. Even two months ago, ordering from an unknown company might have been unthinkable, but now, people are getting desperate. Any site that offers hot commodities is a godsend. The customer places an order. Unfortunately, the site isn't real and the products aren't actually available. The scammers take off with the money, and the product never ships. If the customer paid by wire transfer or gift card, their money is as good as gone. Even if they used a site like PayPal or a credit

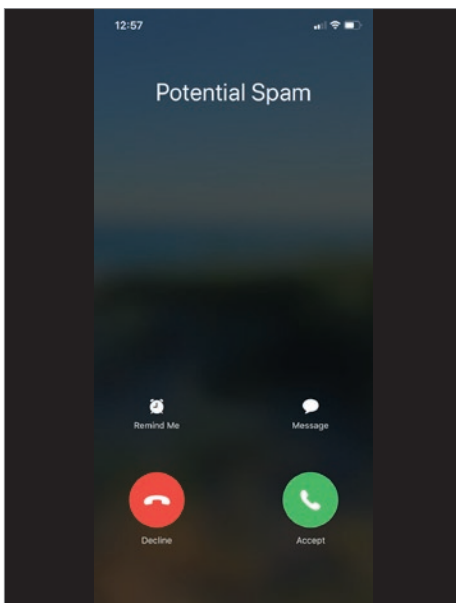
card, there's still the potential to lose big. With many products on backorder and long shipping times becoming increasingly frequent, by the time it becomes clear the product is never coming, consumers may be past the window to file a claim with their banking institution.

Purchasing online can be safe if you know which sites and payment methods are reputable. Consumers should play it smart by researching non-familiar companies before ordering. The FTC suggests searching for the company name along with the terms "scam" or "fraud" and seeing if anything comes up. If the site is legitimate but the pricing seems unfair, contact your state Attorney General. For Massachusetts, you can find that information [here](#). As always, pay via credit card, not cash apps, wire transfers, or gift card.

FAKE CHARITIES

In times of crisis, people often feel compelled to help those who have the least. There are lots of great ways to do that. However, con artists are also setting up fake charities or fund raisers where the only person benefiting is scammer. Not only do people stand to lose money, but those who need help don't get it. And money spent on fake charities means fewer donations going to legitimate groups.

The solution here is, again, to do your research. The FTC has [a page](#) outlining how to do that. If a group checks out, consumers should use a credit card to donate, which may offer some degree of fraud protection. Donations should never be made by wire transfer or by purchasing gift cards. Run any donations by a trusted family member or friend before donating. Remember: There's no deadline to give. A legitimate charity will still be there tomorrow, and will be happy to receive a donation.



Don't be caught off guard by scammers cashing in on the coronavirus.

EMAIL, TEXT AND PHONE SCAMS

There are lots of ways scammers can hurt innocent people through email, texts or phone calls. They may send you an official-looking email with a link to download coronavirus safety tips. This may install a virus or other malware on your computer, or allow scammers to steal personal information by accessing your computer. Do not click on any unfamiliar links. Hover over the "from" email address to see what the actual email address is (scammers can disguise their email name in order to appear more official, but actually hovering over it will reveal the actual address).


If you get a phone call that sounds strange (especially if it's a robocall), the FTC recommends you just hang up. Do not press any numbers or engage with any people who may pick up. Doing so tells scammers they have a live line and will continue harassing you. As a reminder, the IRS will never phone you out of the blue, and banks will never ask you for your social security or debit card numbers over

the phone. Anyone who has a legitimate need to speak to you can call you directly or reach out by some other means.

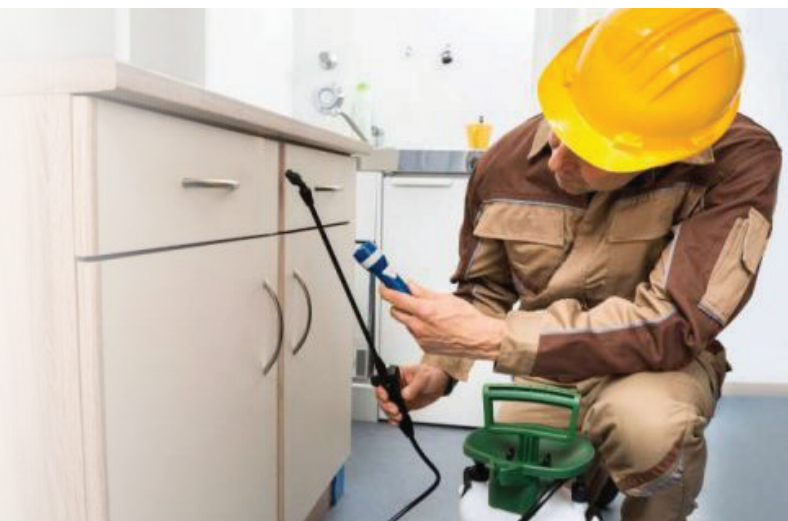
Another best practice is to check your banking institution's web site, where you may be able to find updates on common scams and tips to avoid them. Bank of America recommends looking for the red flags (many mentioned in this article), not trusting caller ID (scammers can use technology to make it look like they are calling from anywhere) and never cashing checks from strangers or sending back money for "overpayment." That's a common scam where a person says they want to buy something, then sends a check for too much money. They commonly ask the seller to send back some of the overpayment, and keep a little extra "for their trouble." The seller does so, the check bounces, and the seller is on the hook with the bank for the money.

If the caller is asking you for personal information to "confirm" something (such as where to send stimulus payments), do

not provide the information. If you have any doubt as to whether this may be a legitimate call, check [this site](#) first. Any information you may need on stimulus checks, donating to charity or coronavirus prevention can be found there. The IRS does not need to call you to send you a stimulus check, and will not ask you for personal information over the phone.

Need more resources? The AARP has assembled a page listing common scams and fraud as well. You can check it out [here](#). 

Point your camera app here to read more online.



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Eviction Moratorium Survey Results: 22% OF PROVIDERS UNABLE TO PAY FOR HOUSING

Massachusetts eviction moratorium causes landlords to lose confidence, offers no way to pay bills.

On Thursday April 16 MassLandlords launched a survey of members about the eviction moratorium then expected to pass into law (191-H4647). Over the following 24 hours, 116 of our 1,800 members participated. The survey shows decreasing confidence in rent collection, uneven impact of the moratorium, and housing providers being unable to maintain housing and/or exiting the business.

SURVEY METHODOLOGY

The survey asked members to indicate agreement or disagreement with a set of statements. The survey used a score voting mechanism, which was already familiar to members and the fastest

available tool to get input. A score of “0” indicated “disagreement with all my heart”, a score of “100” indicated “agreement with all my heart,” and a score of “50” was a point of indifference. Future surveys might assign discrete categories of agreement such as “strongly agree”, but for the purpose of this analysis, the following terms correspond to the following scores:

- “undecided”: a score of exactly 50
- “agreed”: a score greater than 50 but less than 75
- “strongly agreed” a score greater than or equal to 75
- “disagreed” a score less than 50 but greater than 25
- “strongly disagreed” a score less than or equal to 25.

As the survey will be used for allocation of MassLandlords resources, the survey was open to members only.

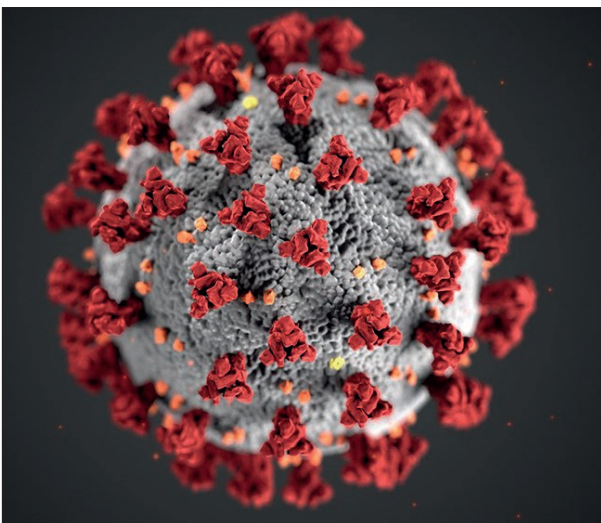
DECREASING CONFIDENCE IN ABILITY TO PROVIDE HOUSING

The difference between March and May in terms of rent collection is the most significant result, with 98% of members agreeing or strongly agreeing with the statement “My March rents were fully paid” and only 46% agreeing or strongly agreeing that “My May rents will be fully paid.”

When asked “I will be able to pay all of my bills this year,” 22% of members disagreed or strongly disagreed. (Landlords do not qualify for unemployment, SBA paycheck protection loans, and other relief measures including, with some exceptions, the mortgage forbearance in the moratorium bill itself.)

Sample of open-ended comments reproduced verbatim:

- “I am a nurse that owns a 2 family house. If my tenant is unable to pay their rent, I would have to work 6 shifts



ARTICLE YOU MAY HAVE MISSED

Coronavirus: What Landlords Need to Know

The new coronavirus pandemic is affecting landlords and their renters in several ways. And while we still don't know many details about the novel coronavirus disease 2019 (COVID-19), or the resulting pneumonia that the virus delivers to many people upon exposure, there are steps landlords can take now to help mitigate the pandemic's effects on their tenants and bottom lines. [ML](#)

The full article can be found at: MassLandlords.net/blog

every week. That would be a hardship during this Covid-19 Pandemic.”

- “Answering for my 83 year old parents who can’t do technology well. They have 13 units that are their income and have worked 40+ years to own them. I don’t think they’ll be able to pay their bills this year from rental income without going into savings.”
- “Real estate taxes and possibly insurance needs the same breaks to match the in adequate rents or eviction delay.”

MANY EVICTIONS ARE INEVITABLE

When asked, “I will have to file one or more evictions as soon as the moratorium ends,” 42% of members agreed or strongly agreed, and another 16% were undecided. Some entered the pandemic with rent already owing, others pointed out the rent strike.

Sample of open-ended comments (anonymized but otherwise verbatim):

- “We had an eviction hearing for non payment pending in [Western MA] with a court date of 3-18-20 when the city closed down. We were already in dire straits before the covid shutdown. The courts need to reopen with appropriate social distancing just like stores and other public places are doing now.”
- “I don’t know what to do because [my tenant] has not paid her Feb. 2020 rent and March 2020 rent.”
- “2 tenants are just not paying even though they didn’t have any change in income. Why pay if gvt. says OK not to pay.”

DECREASING INTEREST IN PROVIDING HOUSING

When asked, “I will still be in the business of providing housing at the end of this year,” 71% of members agreed or strongly agreed, but 5% of members disagreed or strongly disagreed.

Sample of open-ended comments reproduced verbatim:

- “no rents,i,m out of business”
- “With laws like this I want out to get of this business”
- “Although i plan on keeping my exisiting properties, i will not invest money into this state in the future. I’ll be moving my invest-ments to the south.”
- “What I personally am doing is refusing to rent my properties as they become vacant until this regulatory uncertainty is removed”


MIXED SUPPORT

When asked, “Stopping evictions and foreclosures makes sense from a public health point of view.”, 36% disagreed or strongly disagreed, and 49% agreed or strongly agreed. In the context of score voting as applied to elections and issues, this result indicates lack of consensus.

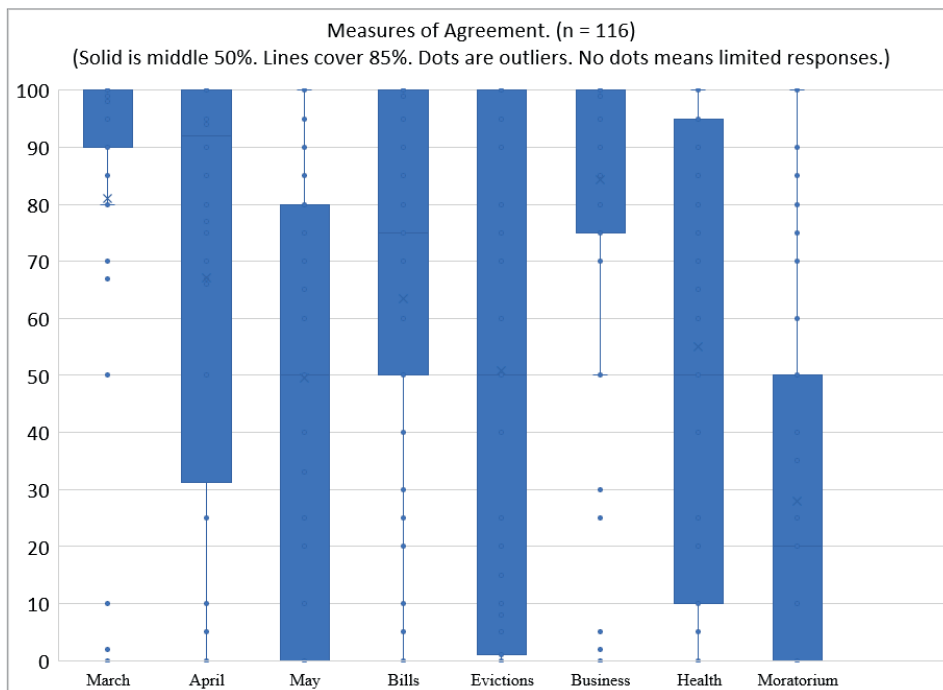
When asked, “I support the eviction and foreclosure moratorium as written,” 65% disagreed or strongly disagreed, 20% agreed or strongly agreed.

Sample of open-ended comments reproduced verbatim:

- “I support the moratorium, but assuming that the state of emergency will be lifted fairly soon.”
- “The hardship of this pandemic cannot be shifted entirely to those who provide housing. It is an innappropriate response.”
- “We are lucky most tenants have income so far”

MassLandlords has advocated for a rental housing guarantee instead or in addition to an eviction moratorium. 

Point your camera app here to read more online.



March: My March rents were fully paid. **April:** My April rents are fully paid. **May:** My May rents will be fully paid. **Bills:** I will be able to pay all of my bills this year. **Evictions:** I will have to file one or more evictions as soon as the moratorium ends. **Business:** I will still be in the business of providing housing at the end of this year. **Health:** Stopping evictions and foreclosures makes sense from a public health point of view. **Moratorium:** I support the eviction and foreclosure moratorium as written.

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Eviction Moratorium Response: BOARD VOTE FOR SURETY BOND

The eviction moratorium response survey showed 87% of members supported a lobbying effort, with preferred remedy being a surety bond.

On Friday, May 1, the MassLandlords Board of Directors voted unanimously to support the surety bond bill as a legislative response to the eviction moratorium. This vote is consistent with membership priorities expressed in the recent moratorium response survey.

EVICTON MORATORIUM RESPONSE SURVEY

The eviction moratorium response survey was launched on Friday April 24. 10% of

members responded in the first four hours, an additional 17% responded over the next week, with 485 total responses as of 4:30pm on Thursday April 30. Members were asked to evaluate proposals on a scale from 0 (never do this) to 100 (do this immediately), where 50 was pure indifference.

Proposals were suggested in two rounds. The first round had four general proposals. Numbers shown in underline correspond to the graph far below.

Proposals in round one:

1. **Certification:** Do nothing out of the ordinary. Focus on the Certified Massachusetts Landlord and one-on-one help.
2. **Strike:** Go on strike by refusing to pay real estate taxes.

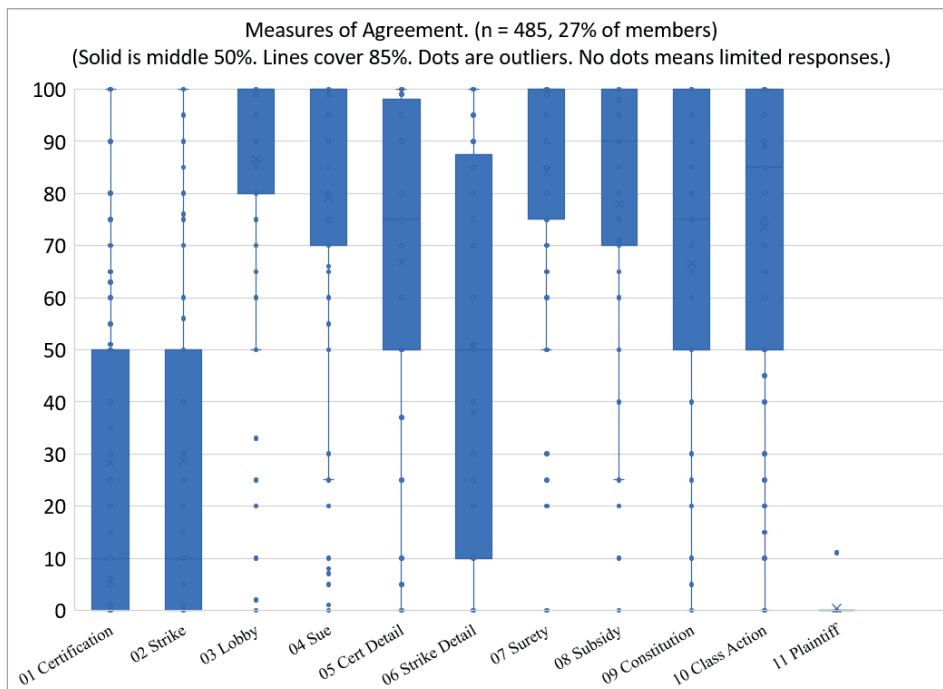
3. **Lobby:** Lobby for a second law that would compensate owners for the moratorium, like a surety bond or rental subsidies.
4. **Sue:** File a lawsuit to have the law overturned as unconstitutional, or to be compensated for lost rent and property value.

Follow-up questions were asked immediately based on the responses to round one: If the respondent supported certification:

5. **Cert Detail:** We're too small to take on this law at this time. By growing and establishing credibility for the association, we will eventually get the resources we need to prevent bad policy in the future.
 - I will become certified/maintain my certification.
 - I will continue to support MassLandlords' mission to create better rental housing with dues and/or Property Rights Supporter investments as we grow.

If the respondent supported a tax strike:

6. **Strike Detail:** Organize nonviolent collective action now, like a real estate tax strike. Real estate taxes make sense to eliminate because like the eviction moratorium, taxes are under government control. This action will attract attention to springboard to another solution TBD.
 - I will participate in a real estate tax strike.
 - If the city or a court issues an order to pay, I would be willing to go to jail for contempt. I have nothing else to lose/I'm ruined by this law.



Eviction Moratorium Response Survey results. Score voting shows support for proposals on a scale of "0" (never do this) to "100" (do this immediately), with "50" being pure indifference. CC BY-SA MassLandlords, Inc.

If the respondent support lobbying:

7. **Surety:** Lobby for a law now to enact statewide surety bonds. Housing providers are essential to the success of a stay-at-home order, so the state should guarantee that housing costs are covered. Every landlord should get paid for COVID-19 related losses via surety bonds or insurance backed by the Commonwealth
 - I am willing to talk to my Rep and Senator many times until they understand the need for another law to be passed to pay for the moratorium.
 - I am willing to donate for a significant lobbying effort.
8. **Subsidy:** Lobby for a law now to enact additional rental subsidies Housing providers are essential to the success of a stay-at-home order, so the state should just pay for rent. Rental subsidies like Section 8, RAFT, and others can be a logical follow-up to the eviction moratorium, paying fully for the time landlords must provide free housing.
 - I am willing to talk to my Rep and Senator many times until they understand the need for greatly expanded rental subsidies.
 - I am willing to donate for a significant lobbying effort.

If the respondent supported a lawsuit:

9. **Constitution:** Litigate now to stop this law on constitutional grounds. This is an unconstitutional taking of private property for a public purpose without compensation. There are other constitutional issues with the eviction moratorium.
 - I would be willing to fund the litigation for years if necessary, all the way to the Supreme Judicial Court of Massachusetts and/or the Supreme Court of the United States.
 - I can find other donors.
 - I would be willing to be a lead plaintiff if needed, and to appear in public or be named on public documents in order to defend my rights and those of my fellow citizens.
10. **Class Action:** Litigate after the pandemic as a class action. After the public health crisis has passed, we should collect all the evidence of unpaid rent and lost value, add it up, and file a class action lawsuit against the Commonwealth for the costs.
 - I would be willing to give MassLandlords evidence of my losses.
 - I would be willing to get non-members to provide data about their losses, too.
 - I would be willing to donate to get the lawsuit started.


INTERPRETATION

The survey results lend themselves to the following interpretation.

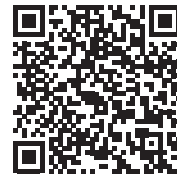
There was little support for doing nothing. Only 19% of members supported certification as a primary goal in response to the eviction moratorium.

There was little support for a tax strike. Only 23% of members support a tax strike, and of those, only about half were willing to go to jail for contempt of court.

There was strong support for a lawsuit. 80% of members supported a lawsuit. Of those, there was roughly equal support of a suit on constitutional grounds vs a class action lawsuit. 0% of members disagreed, and 12% strongly disagreed.

There was strongest support for a legislative remedy. 87% of members supported a lobbying effort. Of those, surety bonds were preferred to an expansion of rental subsidies. 0% of members disagreed, and 4% of members strongly disagreed with a legislative remedy. 

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Housing Surety Bond Spreadsheet Models

COSTS NOW, SAVINGS LATER

By Eric Weld, MassLandlords, Inc.

A detailed spreadsheet models our housing surety bond, the shortest path to moving beyond COVID-19. Surety bonds guarantee rental housing for the long term so that people stay home and abbreviate the recovery.

Massachusetts has an opportunity now — starting with a \$13 million investment that retroactively covers April — to guarantee that renters across the state can remain in their homes with the backing of a state-issued surety bond. Unlike the eviction moratorium recently signed by Governor Charlie Baker, which will end and which leaves landlords with no ability to cover housing costs for the period of the moratorium, the surety bond would achieve greater public health benefit with less economic damage. Our spreadsheet model explains how it works.

A surety bond is a guarantee of a rental contract. Surety bonds outlast all other pandemic responses. Landlords will have peace of mind that they will eventually be reimbursed for providing housing. Renters will have peace of mind that they will not lose their homes even in the

aftermath of the pandemic as they work to recover financially.

Investing in a state-issued surety bond now will save potential billions of dollars later by making the curve flatter faster. The longer such a solution is delayed, the more expensive COVID-19 will eventually become for Massachusetts.

HOW MUCH DOES IT COST?

Using statistics from the U.S. Census, state government and other reporting, MassLandlords compiled a spreadsheet model that details estimated costs of a housing surety bond. In short, the cost of the bond is the total of all rents unable to be paid minus the total of all federal and state safety net payments, including unemployment.

This proposal calls for a surety bond that includes a retroactive guarantee for April. Many rents went unpaid in April as millions of renters lost jobs, and as the state eviction moratorium went into effect. We calculate a cost of \$13 million to guarantee all April rents.

To arrive at this figure, we subtracted the amount of scheduled relief payments—including a one-time direct payment of \$1200 to each taxpayer as part of the CARES Act, plus federal and state unemployment support—for the month (totaling \$494.7 million) from the estimated amount of unpaid bills among

Massachusetts renters, including rent, due to coronavirus response (\$537.1 million); then factored 30 percent of that amount, an estimation of the rent portion of total household bills. The April dollar amount represents approximately .02 percent of the state government's \$57 billion fiscal year 2020 budget.

We use the data that 11 percent (more than 115,000) of the state's 1.1 million rental households have been unable to meet their April rental expenses for coronavirus-related reasons. Eleven percent is an average taken between reporting agencies comparing rents paid nationally by April 5, 2019 (71 percent) to those paid by April 5, 2020 (60 percent).

We assume an average rent statewide of \$1,470 per month (taken from U.S. Census, 2014-2018, median gross rent nationally, of \$1,225, per month and adding a 20 percent estimate for increase and other market pressures). Eleven percent of this market equals \$169.1 million.

We subtract 5 percent of renters who are not paying for reasons other than coronavirus (e.g. "rent strike" participants or others who are employed but decide not to pay rent). This leaves us with \$161.1 million in unpaid rent related to coronavirus inability to pay, among 109,618 households.

It is known that rent is 30 percent of total household monthly expenditures.

month	households newly unable (able)	total unable households	total missing income	federal relief incoming	state relief sought	subject to fund	total income surplus (shortfall)	total rent excess (shortfall)
2020-04	11%	109,618	537,128,647	215,465,320	279,306,896	279,306,896	(42,356,430)	(12,706,929)
2020-05	11%	225,006	1,102,527,223	301,867,454	573,314,156	573,314,156	(227,345,613)	(68,203,684)
2020-06	11%	340,393	1,667,925,799	456,671,276	867,321,415	119,942,468	(1,091,312,055)	(327,393,617)
2020-07	10%	450,286	2,206,400,633	0	1,147,328,329	0	(2,206,400,633)	(661,920,190)
2020-08	-5%	395,339	1,937,163,216	0	0	0	(1,937,163,216)	(581,148,965)
2020-09	-5%	340,393	1,667,925,799	0	0	0	(1,667,925,799)	(500,377,740)
2020-10	-5%	285,447	1,398,688,382	0	0	0	(1,398,688,382)	(419,606,515)
2020-11	-5%	230,500	1,129,450,965	0	0	0	(1,129,450,965)	(338,835,289)

Eviction Moratorium Response Survey results. Score voting shows support for proposals on a scale of "0" (never do this) to "100" (do this immediately), with "50" being pure indifference. CC BY-SA MassLandlords, Inc.

This means that an additional 70 percent of bills are potentially going unpaid, bringing the total in unpaid household obligations to \$537.1 million. By subtracting total expected relief payments of \$494.7 million, we arrive at a shortfall of \$42.4 million in unpaid household bills for the month of April. Thirty percent of that amount (representing the rent portion of household bills) equals nearly \$13 million.

Importantly, these estimates account for undocumented individuals, an estimated 3 percent of the state's population (215,121 individuals, or about 90,363 households). For this population, a surety bond is essential because they are not eligible for CARES Act payments or state or federal unemployment relief. This means undocumented workers are more likely to venture outside their homes seeking employment, taking public transportation, and potentially spreading the virus.

MORE EXPENSIVE BY THE MONTH

If we cannot substantially eliminate the spread of COVID-19, our economy will remain shuttered for months. Each month the number of renter households unable to pay will increase.

In May, short of further stimulus from the federal government, the price tag for a surety bond guaranteeing housing climbs substantially, to \$68 million. This is due in part to the absence of a CARES Act stimulus payment to taxpayers. But the increased May total also projects a continued increase in unemployment among renters as more businesses falter, lay off employees and close.

Another 11 percent of rental households unable to pay bills brings the May

total to 225,000, with unpaid expenditures equaling \$1.1 billion. Subtracting expected federal unemployment relief of \$301.8 million, which continues into May, and state unemployment payments of \$573.3 million (\$875.1 million total), the result is a May shortfall of \$227.3 million. Again, taking 30 percent of that total, we have \$68 million.

The June cost for a surety bond continues this exponential increase, to more than \$327 million. Again, this figure assumes an additional 11 percent of households unable to pay bills as the statewide lockdown stretches into its third month. However, in June, the state's unemployment reserve, currently at \$1.63 billion, would be exhausted and able to cover less than 14 percent of unemployment claims, adding to the surety bond cost.

In July, the fourth month of stay-at-home orders, the surety bond cost doubles, to \$662 million, as federal relief runs out (state relief was exhausted in June).

Not until the fifth month, in August, would we hopefully see a return to economic activity and our first decrease in cost of a surety bond, receding to \$581 million. This presumes a slight uptick in employment as coronavirus cases decline and the percentage of households unable to pay their bills decreases by 5 percent, a trend that continues for subsequent months in this model.


A surety bond can be inexpensive if issued with a sharp curtailment in what constitutes "essential" activity and extensive contact tracing, so that spread can be stopped entirely and not dragged out for months.

ACTION NEEDED NOW TO REDUCE FUTURE COSTS

It's important to note: with early action on a surety bond, people in rental housing will be more likely to obey stay-at-home orders with the knowledge that they will not be evicted for nonpayment due to coronavirus. Without such a guarantee, many renters continue to leave home each day seeking employment and income in order to pay their rent, fearful of losing their homes after the moratorium. As they do, a percentage of them may be spreading coronavirus without knowing it, prolonging the state's effort to reduce the number of cases, and delaying the time at which we can begin reviving the economy.

It is possible that action taken by the state government now to guarantee housing may alleviate the need for future intervention by positively influencing the coronavirus recovery. The projections in this spreadsheet model necessarily rely on current trends, and on federal and state relief based on today's numbers: CARES Act direct payments; federal unemployment, scheduled at \$2,580 per month; and state unemployment of \$4,900 per month (this is based on an application estimate of 52 percent among eligible unemployed, twice the normal average) while funds last.

Further stimulus for taxpayers, and to federal and state unemployment, may help offset these projections, and may help dampen projected increases in unemployment, and therefore unpaid bills, need for aid, etc.

Our spreadsheet model shows the economic challenges ahead. Suffice to say that, without a guarantee of rental housing costs, we are looking at a wave of both evictions and illnesses, and further downstream costs that they cause. 

Point your camera app here to read more online.



nationwide proportion of rents paid by april 5 2019	82%
nationwide proportion of rents paid by april 5 2020	69%
nationwide difference	13%
renthelper service proportion of rents paid by april 5, 2019	60%
renthelper service proportion of rents paid by april 5, 2020	52%
renthelper difference	8%
average difference	11%
unpaid in april	\$ 169,619,573
unpaid households	115,387

This model estimates 11 percent of rental households unable to pay bills, based on an average of reported unpaid rents taken between April 5, 2019, and April 5, 2020 (image: CC BY-SA MassLandlords).

Champagne

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MASSACHUSETTS EVICTION MORATORIUM: Full Explanation and FAQ

Full explanation of the April 2020 COVID-19 Massachusetts eviction moratorium, including FAQ and easy to understand examples.

On April 20, 2020 the Governor signed into law 191-H.4647, "An Act providing for a moratorium on evictions and foreclosures during the COVID-19 Emergency." This bill took effect immediately. This article reviews the law from the point of view of a landlord and gives a roadmap for Massachusetts owners and managers.

HOW LONG DOES THE MA EVICTION MORATORIUM LAST?

The Massachusetts eviction moratorium started April 20, 2020 and lasts either:

- One hundred twenty (120) days from the effective date of the act, which means it ends at midnight on August 18, 2020, OR
- Forty-five (45) days after the Governor lifts the COVID-19 state of emergency that began on March 10, 2020,

whichever comes sooner, unless the Governor extends the moratorium. The Governor has a strange power in this case: if the Governor never cancels the state of emergency, they can make the eviction moratorium last up to 90 days longer. They can repeat this as often as they want, effectively making the eviction moratorium permanent at their sole discretion. (See Section 6, lines 117 through 123.)

Note that every affected court case will have its timers reset to the end of the moratorium. Every affected case will be paused during the moratorium.

ARE ALL EVICTIONS BANNED?

No, the MA eviction moratorium defines a "non-essential eviction," and stops only non-essential evictions.

WHAT'S A NON-ESSENTIAL EVICTION?

The following evictions are non-essential and are paused by the moratorium:

1. Nonpayment
2. Foreclosure
3. No fault/no cause
4. Any fault/cause except

- a. Criminal activity that impairs health and safety of other residents, health care workers, emergency personnel, persons lawfully on the subject property, or the general public (collectively, "others");
- b. Lease violations that may impact the health or safety of "others".

In other words, the only evictions that can proceed will be directly related to health and safety.

Does a "person lawfully on the subject property" include me, my team, or my contractors? Yes, landlords and their agents have permission to be on their property, provided they give notice if entering a rented premises. We are still able to evict if a renter puts our own health and safety at risk.

CAN I EVICT FOR NONPAYMENT?

No.

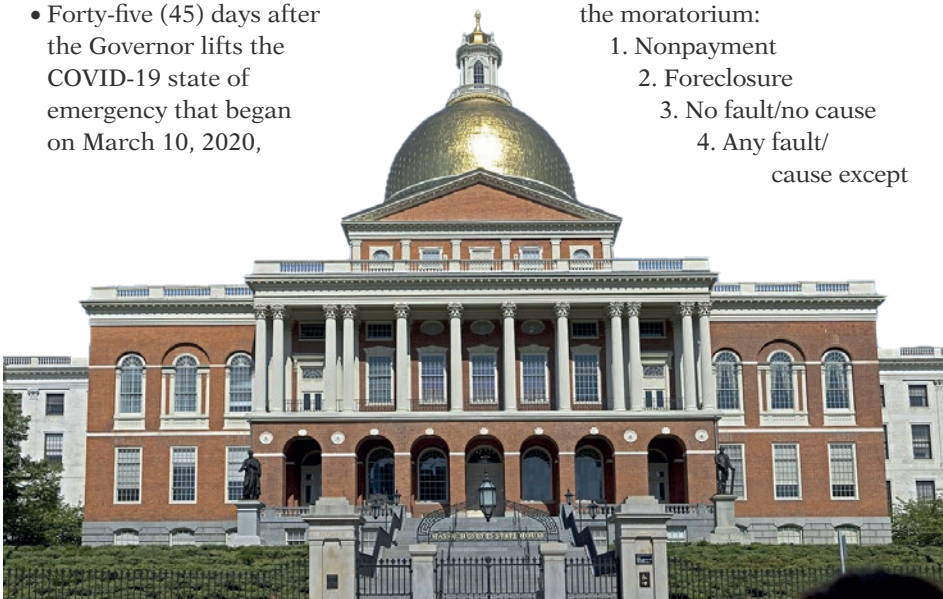
CAN I EVICT FOR AN ILLEGAL DOG, DRUG DEALING, NOISE, OR UNAUTHORIZED RESIDENTS?

No, unless you prohibit animals, drugs, noise, or unauthorized residents in a written lease and you can demonstrate that this violation could have a measurable, provable impact on the health of someone else.

Does it have to be a lease? To be determined. "Tenancy at will" probably counts as well, but the law is poorly drafted and says "lease".

WHAT'S THE DEAL WITH THE SMALL BUSINESS PROTECTION?

The MA eviction moratorium contains unexpected language about a "small business premises unit". A "small business premises unit" is defined



as a space rented by a for-profit or non-profit that is neither controlled by nor in control of:

- a multi-state entity;
- a multi-national entity;
- a publicly traded entity; or
- an entity with 150 or more full-time equivalent employees.

In other words, a “small business.” The law says you can continue a small business eviction that started before the COVID-19 state of emergency began.

It’s unclear what the intent of this section was. This section seems intended to *help* small businesses, but it permits more evictions of small business than it does of residential renters. For instance, if a small business was not paying rent prior to the pandemic, that case can still proceed.

IF A RENTER WASN'T PAYING PRIOR TO THE PANDEMIC, CAN I EVICT?

No, the MA eviction moratorium makes no distinction between renters who were already in arrears prior to the pandemic and those who stopped paying due to COVID-19. All non-essential evictions are paused.

CAN I SEND A NOTICE TO QUIT?

If you are pursuing a non-essential eviction, no, you may not:

- Terminate any tenancy, even if invoking a clause in a written agreement;
- Send any notice to vacate, even if worded as a friendly request.

You may not send a legal notice to quit, which has language about vacating.

If you are pursuing an essential eviction under the definition above, yes, you can send a notice. We recommend you contact an attorney first.

CAN A COURT ACCEPT MY FILING?

If you are pursuing a non-essential eviction, no, the courts may not:

- Accept a writ, summons, or complaint for filing;
- Enter a judgment or a default judgment for a plaintiff for possession

of a residential dwelling unit or small business premises unit;

- Deny a defendant’s request for a stay of execution or a continuance (delay);
- Schedule a court event, including a summary process trial.

Or in plain English:

- The clerk will turn you away if you try to file;
- If the renter doesn’t show up, they don’t automatically lose;
- A renter can ask to stay past their previous move out date, and the courts must allow this;
- There are no trials or hearings of non-essential evictions.

If you are pursuing an essential eviction under the definition above, the courts may still decline to accept for filing, or may decline to hear, according to their standing orders. This is a different thing from the eviction moratorium, representing another layer of difficulty. Contact an attorney if you believe you have an essential eviction.

Does the law really say “summons, or complaint,” aren’t these the same document in summary process? Yes, this is poor drafting.

Does this apply to district court, housing court, and Boston municipal court? Yes, the MA eviction moratorium applies to every court with jurisdiction over housing.

MY CASE WAS ALREADY STARTED, WILL IT KEEP GOING?

If you are pursuing a non-essential eviction, no, your case deadlines are paused until the expiration of the moratorium, then your case will resume.

If you are pursuing an essential eviction, your timeline may still be delayed by Housing Court standing orders. Contact an attorney.

CAN A SHERIFF OR CONSTABLE CONDUCT A PHYSICAL MOVE-OUT?

If you are pursuing a non-essential eviction, no, physical move-outs cannot take place during the moratorium.

If you are pursuing an essential eviction, yes.

CAN A LANDLORD CONDUCT A PHYSICAL MOVE-OUT?

No, this is never allowed. Do not lock out a renter or turn off their utilities. Do not remove appliances or furniture originally included in the rental but not identified in the agreement.

CAN I CHARGE A LATE FEE? CAN I REPORT MY RENTER'S CREDIT HISTORY?

If your renter does not provide both notice and documentation that their non-payment is due to “financial impact from COVID-19”, yes. Your renter has 30 days from the missed payment to provide such documentation. That documentation must use the Executive Office of Housing and Economic Development form. (As of April 21, not yet available.)

If your renter does provide such documentation, no, you may neither charge a late fee nor report negatively for credit purposes during the moratorium. (Note that the CARES Act imposes additional restrictions on credit reporting and late fees.)

DOES THIS MEAN EVERYONE LIVES RENT-FREE FOR THE MA EVICTION MORATORIUM?

The intent is “no”, the law clearly says renters are still obligated to pay rent and landlords are still entitled to sue to get it back.

The practical effect for many is “yes,” since judgments entered are rarely paid, and cannot under MA law be ordered paid if the owing party receives any public assistance.

ARE ADDITIONAL RESTRICTIONS POSSIBLE?

Yes, the Executive Office of Housing and Economic Development was granted regulatory authority to impose additional rules on landlords. As of April 21, we had not heard what other regulations were being considered.

CAN I USE THE SECURITY DEPOSIT TO COVER UNPAID RENT?

No, you may not use the security deposit under the eviction moratorium or under existing MA law until the tenancy is over. Then you may use it to cover unpaid

rent not lawfully withheld. Contact an attorney before withholding from a security deposit to make sure owed rent was not lawfully withheld.

CAN I USE LAST MONTH'S RENT TO COVER UNPAID RENT?

No, this is expressly disallowed.

CAN I USE LAST MONTH'S RENT TO COVER UNPAID EXPENSES?

Yes, you may cannibalize last month's rent to pay for your mortgage, utilities, repairs, and upkeep on the rented premises. You must notify the renter in writing that you are doing so, that the last month's rent is still considered paid in full, and that the renter is still entitled to full interest for the entirety of the tenancy, however long into the future that may last. Your notice must use the Executive Office of Housing and Economic Development form. (As of April 21, not yet available.)

Note that taking this action will increase cash flow but will decrease net income; you will owe interest you have not received. You will not be able to ask for additional last month's rent.

MassLandlords Recommendation: do not use last month's rent as permitted by the eviction moratorium.

DO LANDLORDS GET FORECLOSURE PROTECTION?

If you are an owner occupy landlord in a building with four units or less, yes, your lender, or the person who bought your building in foreclosure, or their attorney, may not:

- Publish notice of a foreclosure sale;
- Sell your building;
- Enter your premises;
- Start foreclosure, whether via the courts or privately;

- File a complaint related to the foreclosure.

Any buildings you do not occupy or which are five units or more are not protected from foreclosure by the MA Eviction Moratorium. If the building was your home but it is currently vacant (e.g., you are living with family) the building is not protected.

DO LANDLORDS GET MORTGAGE FORBEARANCE?

If you are an owner occupy landlord in a building with four units or less, yes, your lender must accept requests for forbearance:

- Up to 180 days long;
- Without additional fees or interest;
- Without reporting you negatively for credit purposes;
- Without a balloon payment due at the end of the moratorium.

Any payments missed as part of forbearance will be due at the end of your loan, not at the end of the moratorium, unless you agree otherwise.

To get forbearance, you must affirm a financial impact from COVID-19. You and your lender may enter into another arrangement other than what is listed above if you both agree.

DOES THIS MEAN I DON'T HAVE TO PAY MY MORTGAGE?

No, nothing in the MA eviction moratorium means you don't need to pay your mortgage. Payments are at best rescheduled, and for most landlords, are still due on time.


CAN I APPLY FOR MORTGAGE FORBEARANCE AFTER THE MORATORIUM EXPIRES?

No, you must request mortgage forbearance while the moratorium is in effect.

CAN I STILL GET A REVERSE MORTGAGE?

Yes, and unexpectedly the eviction moratorium expands what constitutes reverse mortgage counseling to include electronic communications.

MA EVICTION MORATORIUM CONCLUSION

The Massachusetts eviction moratorium is one of several layers of legal changes affecting the way owners and managers operate through COVID-19. The Federal CARES Act restricted nonpayment notices on federally subsidized rentals and established mortgage forbearance and foreclosure protection in buildings with Fannie/Freddie backed mortgages. The Massachusetts courts have standing orders that have delayed cases. Now the Massachusetts eviction moratorium is the most restrictive and the most difficult law for landlords of the three. When in doubt about what to do, consult with an attorney. 

Point your camera app here to read more online.



MEMBERSHIP BENEFITS



RENTAL FORMS

Download a complete set of up-to-date rental forms (applications, leases, notices to quit, and more).



LEGAL STANDING

Vote in MassLandlords elections, serve on boards, and be represented in policy discussions with local and state officials.



EVENTS

Monthly networking and education at events state-wide.



NEWSLETTERS

In-depth news, tips and tricks emailed monthly.



HOME DEPOT SAVINGS

20% off paint; purchases over \$1,000 eligible for price reductions; concierge services for larger jobs.



COLLECT CHECKS ONLINE

Never bounces, reports for credit, members get first tenant free for a year via RentHelper.



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Search for service providers or be listed as one (electricians, managers, realtors, attorneys, plumbers, snow removers, and much, much more).



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Watch past events, learn about the laws, and access spreadsheets you can build on like our CFL vs LED ROI calculator.



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MASKS ARE NOW RECOMMENDED

for Residents and Team During Maintenance

Do not enter a unit without verifying that renters have aired out the room to be worked in, or have been wearing masks, and that your team are likewise masked.

The CDC is recommending everyone wear a mask. Instructions are available online for [how to make a homemade mask](#).

1. Under the right conditions, sneeze droplets can go **23 to 27 feet**.
2. Even if we're not coughing or sneezing, exhalations can still contain a gas cloud of viral particles.

Homemade masks will **not** keep you from inhaling virus particles, but they will prevent you and others from spreading them as widely.

Homemade masks don't keep you from getting sick, they reduce the chance others get sick.

Recommendation: Ask renters to make and put on a homemade mask prior to and during any maintenance in-unit. Your team should wear a mask in the unit, as well.

Renters: Ask your renters to do two things prior to any scheduled maintenance:


1. Wear a mask inside their unit several hours prior to the scheduled maintenance, or avoid using the room to be worked beforehand; and
2. If outside temperature permits, open windows in the room to be worked on, and along the route to get to the room.

Homemade masks will not prevent your residents from inhaling virus particles. Their masks will reduce the chance your team gets sick.

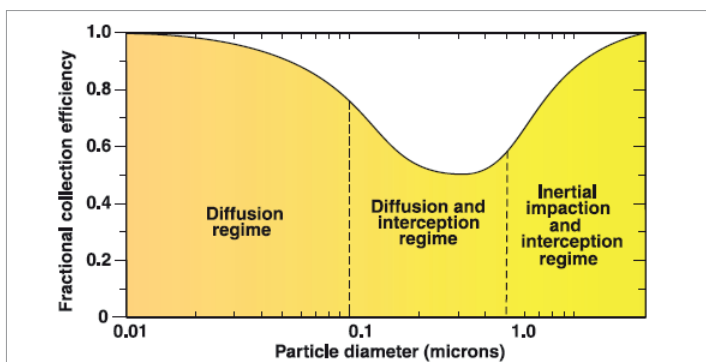
Maintenance teams and contractors: Put on masks on prior to entering the unit and keep them on for the entirety of maintenance work. This will not keep your team from inhaling virus particles, but it will reduce the chance your residents get sick.

NIOSH respirators will substantially reduce inhalation of virus particles: If your team have been professionally fitted for respirators that they used during dusty construction, if they already have these devices, and if the cartridges are [NIOSH Classified N95 or better](#), you can wear these respirators even during non-dusty work and can expect a benefit

Check first that your filter rating meets or exceeds the N95 standard. Deleading equipment and mining equipment usually calls for N100's. **Do not purchase** medical-grade N95's or respirators at this time. We still have a hoarding issue. Use only those respirators or full masks that you already have and that were professionally fitted. Let healthcare workers have any remaining items for sale, as their risk is much higher than yours in a random unit.

Note: if you elect to use respirators from dust jobs, you must learn to remove, clean, and store your mask in a medical safe way. Improper use may concentrate your risk of infection. Note also that beards and heart conditions may make masks useless or dangerous, this is why professional fit-testing is required. 

Point your camera app here to read more online.



Masks and filters are rated against particles of 0.3 microns, which have the most difficult-to-stop combination of floatiness and weight. Smaller and bigger particles are both filtered more efficiently than this special size. The percentage of particles blocked is for this worst case 0.3 micron size. Wikipedia, NIOSH, Public Domain.

REGIONAL



2020 MAY

Upcoming events
See details under each region

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4	5	6 Waltham Virtual Meeting 6:30pm - 8:00pm	7	8	9
10	11	12 MWPOA Virtual Meeting 7:00pm - 8:00pm	13 Worcester Virtual Meeting 6:30pm - 8:00pm	14 Springfield, NWCLA Virtual Meeting 6:30pm - 8:00pm	15	16
17	18	19 Cambridge Virtual Meeting 6:30pm-8:00pm	20 Webinar 12:00pm-1:00pm	21	22	23
24	25	26	27	28	29	30 Crash Course Time TBD
31						



2020 JUNE

Upcoming events
See details under each region

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3 Waltham Virtual Meeting 6:30pm - 8:00pm	4	5	6
7	8	9 MWPOA Virtual Meeting 7:00pm - 8:00pm	10 Worcester Virtual Meeting 6:30pm - 8:00pm	11 Springfield, NWCLA Virtual Meeting 6:30pm - 8:00pm	12	13
14	15	16 Cambridge Virtual Meeting 6:30pm-8:00pm	17	18	19	20
21	22	23	24 Webinar 12:00pm-1:00pm	25	26	27
28	29	30				

STATEWIDE

Webinar: Tenant Screening Overview

WED
05/20

Tenant screening skills are more important than ever now that we have an eviction moratorium. If you cannot screen adequately, you may be better off leaving your units vacant. We will discuss increasing pass/fail thresholds on written applicant qualifiers, and using such qualifiers before you list a unit to evaluate whether to list at all.

We will then explain how to check credit, criminal, and eviction history. Which sources can we check? What do the reports mean? This segment will review all of these factors, as well as give a comprehensive look at discrimination protections. We'll show you how to protect your assets while also giving equal housing opportunity to all.

Under fair housing in particular, we will cover age discrimination and emotional support animals. Attendees will learn when you can take a photo ID and how to verify requests for reasonable accommodation.



Jeremy Durrin of Background Examine



Tenant screening includes looking at information renters provide as well as third party data sources

This part of the presentation will be given by Jeremy Durrin of Background Examine. Jeremy lives in the local Western MA community based in Westhampton MA. He has been in the background screening industry over the past 10 years working for a national company and is now the President of Background Examine which is based in Massachusetts. Jeremy started the company 3 years ago to offer a more clear service option for company's in MA and all around the country wanting to run compliant background checks on tenants and prospective employees.

WEDNESDAY, MAY 20ND

12:00pm Webinar Begins

1:00pm Webinar Ends (this webinar may run late to 1:15)

REGISTRATION

Open to the public. Membership is not required!

- Public: \$6
- Members: \$3

Upon purchasing, you will be registered. A password for the webinar will be sent day-of. Registrants will also have **full access to the recording** to watch or rewatch any time after the webinar is completed.

WATCH LIVE

(ON MAY 20, 2020 12:00 PM):

When: May 20, 2020 12:00 PM Eastern Time (US and Canada)

Topic: Tenant Screening Webinar

Please click the link below to join the webinar: <https://us02web.zoom.us/j/84280124795>

Password: Will be emailed

Or iPhone one-tap :

US: +13126266799,,84280124795#,,1#,,601398# or +16468769923,,84280124795#,,1#,,601398#

Or Telephone:

Dial(for higher quality, dial a number based on your current location):

US: +1 312 626 6799 or +1 646 876 9923
or +1 301 715 8592 or +1 346 248 7799
or +1 408 638 0968 or +1 669 900 6833
or +1 253 215 8782

Webinar ID: 842 8012 4795

Password: Will be emailed

International numbers available:
<https://us02web.zoom.us/j/kcGTDzdSkI>

WATCH RECORDING (AFTER MAY 22ND, 2020):

Recording Link:

<https://masslandlords.net/resources/tenant-screening-overview>

Webinar recordings are only available to confirmed registrants. To successfully access, make sure to **Log In** to your MassLandlords account.

[Click here to register for this webinar](#)

The webinar counts for continuing education credit for Certified Massachusetts Landlord Level Three.

Virtual Crash Course Two Days: The MassLandlords Crash Course in Landlording

SAT
05/30

SAT
06/06

This comprehensive training is split over two days to reduce screen time. Learn everything you need to succeed as an owner or manager of residential rental property in Massachusetts.



This fast-paced course is strictly limited to 16 participants to allow for detailed discussion and Q&A. Course tuition includes:

- Small group session with the Executive Director, a trained presenter and experienced landlord, and the attorney.
- A comprehensive agenda, see below.
- Your choice of two books:

o *Every Landlord's Tax Deduction Guide* by NOLO,
o *The Good Landlord* by Peter Shapiro,

- o *Getting to Yes* by Roger Fisher, and/or
- o *The Housing Manual* by H. John Fisher.

- A bound summary of all material presented.
- A MassLandlords ballpoint pen.
- A coupon for 10% off any MassLandlords annual membership.
- A MassLandlords certificate of completion and permission to use "MassLandlords Crash Course graduate" on your marketing material.

You will receive a box packed with your personalized signed certificate, your choice of two books, course notes, pen, and half a dozen other pieces of literature. Materials will be mailed when the US curve flattens and we have a local team member healthy for fourteen days consecutively. Electronic course notes will be downloadable for printing at home and notetaking prior to the event.

[Click here to purchase tickets for this event](#)

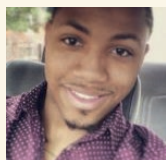


Instructor Douglas Quattrochi



Instructor Attorney Adam Sherwin

Featured Testimonial



"I simply wanted to reach out and express just how happy I am to have attended the landlording crash course.

The presentation and delivery of the information was flawless and I certainly have walked away with a greater understanding of the intricacies that govern being an above average landlord/manager." – **Michael Murray**

SATURDAY, MAY 30TH, 2020 AND SATURDAY JUNE 6TH, 2020

Virtual Course Agenda

SATURDAY, MAY 30TH, 2020

8:30am – Introduction of MassLandlords and course participants

8:50am – Rental markets

- o Urban, suburban, rural
- o Luxury, college, professional, working, subsidized, rooming houses

9:05am – Property selection

- o Lead paint (Legal highlight)
- o Utilities
- o Bones vs surfaces
- o Amenities
- o Repairs and renovations
- o Durable vs beautiful
- o What if I'm stuck with what I've got?

9:20am – Sales and marketing 101 for rental property managers

- o Marketing rentals
- o Sales process
- o Staying organized
- o Branding a small business
- o Getting more or fewer calls
- o Tips and tricks

10:05am – Break

10:15am – Applications and screening

- o Criminal, credit, eviction
- o Discrimination (legal highlight)
- o Tenant Screening Workshop

11:20am – If time allows, start Rental Forms

- o Lease vs Tenancy at Will
- o iCORI
- o Eviction notices

12:15pm – End Day One, course resumes the following Saturday

SATURDAY, JUNE 6TH, 2020

8:30am – Review of Day One and follow-up questions

8:45am – If needed, finish Rental Forms

- o Lease vs Tenancy at Will
- o iCORI
- o Eviction notices

9:15am – Legal Matters start

- o Late fees
- o Security deposits
- o Eviction process
- o Move-and-store
- o Water and electrical submetering
- o Housing Court vs District Court
- o Warranty of habitability
- o Inspections
- o Subsidies
- o Rent control

10:05am – Break

10:15am – Legal Matters finish

11:00am – Maintenance, hiring, and operations

- o Keeping the rent roll and expenses
- o Filing taxes
- o To manage or not to manage
- o Tenants as customers
- o Notifying tenants
- o Extermination
- o Monitoring contractors
- o Lease violations and conflict resolution
- o Record keeping

11:50am – Overview of books and resources for further education

12:00am – Review of unanswered questions

12:15pm – End Day Two and End Course

Please note that end time each day may vary based on questions.

LOCATION

VIRTUAL MEETING AND WEBINAR REPLACEMENT

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- **Virtual meetings** include optional audience participation via video, phone, and screenshare and are not recorded.
- **Webinars** have limited participation options (typed questions only) and are recorded.

Two Saturdays Zoom Meeting:
Douglas Quattrochi is inviting you to a scheduled Zoom meeting.

Topic: Crash Course Sat
May 30, Sat June 6

Time: May 30, 2020 08:00 AM Eastern
Time (US and Canada)

Every week on Sat, 2 occurrence(s) May
30, 2020 08:00 AM Jun 6, 2020 08:00 AM

Join Zoom Meeting
<https://us02web.zoom.us/j/84983061511>

Meeting ID: 849 8306 1511

Password: Will be emailed

One tap mobile
+16468769923,,84983061511#,,1#,6739
80# US (New York)
+13017158592,,84983061511#,,1#,6739
80# US (Germantown)

Dial by your location
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+1 346 248 7799 US (Houston)
+1 408 638 0968 US (San Jose)
+1 669 900 6833 US (San Jose)
+1 253 215 8782 US (Tacoma)

Meeting ID: 849 8306 1511

Password: Will be emailed

Find your local number:
<https://us02web.zoom.us/j/84983061511>

Password will be emailed and
viewable online.

FOOD

This is a virtual course. You are free
to prepare food at home and eat
while you listen.

PRICING

Open to the public. Membership
is not required, but advance
registration is required!

Online:

- o Non-members: \$205
- o Members: \$195 (log in before
you register or you will see the
non-member price)

Online registration required. All
ticket sales final.

The course is the same price as usual,
because our estimate of shipping and
handling on a box of course materials is
equal to our historic cost per person of
catering. You will receive a box packed
with your personalized signed certificate,
your choice of two books, course notes,
pen, and half a dozen other pieces of
literature. Materials will be mailed when
the US curve flattens and we have a local
team member healthy for fourteen days
consecutively. Electronic course notes
will be downloadable for printing at
home and notetaking prior to the event.

[Click here to purchase tickets](#)

[Membership](#).

Please note: this event is run by
MassLandlords staff.

BERKSHIRE COUNTY

Pittsfield: No May Meeting

We are reevaluating scheduling for
future meetings at the end of May.

BOSTON, CAMBRIDGE, SOMERVILLE

Cambridge Virtual Meeting: Credit Reporting Under the Eviction Moratorium

TUE
05/19

If your renters don't pay, that can impact
their credit even if you can't file in court.
Attendees of this presentation will leave
understanding how credit scores account
for rental history and how to report a
renter's good or bad history for
credit purposes.

We'll begin by reviewing the sources of
reliable consumer credit data, including
the "big three." Then we'll explain the
normal market context in which credit
information is collected and used to
qualify consumers for credit, including
revolving balance credit cards, car loans,
and housing. While we're here, we'll
share some quick pointers on screening
renter credit scores, evaluating histories,
and issuing rejections where credit had
an adverse impact.

We'll review in detail the Massachusetts
eviction moratorium restrictions on credit
reporting. In particular, we'll explain what



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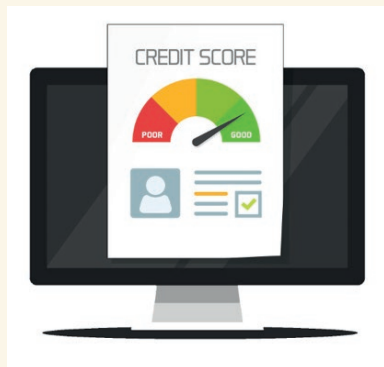


Quality Property Management Services

51 UNION STREET, SUITE 104, WORCESTER MA 01608
PHONE: 508-459-6957

your renters must do to preserve their credit rating during COVID-19 related nonpayment, or conversely, what you can do to report for negative credit if a renter is not paying as agreed. We'll then review options for landlords to start making reports to the "big three" right away.

This part of the presentation will be given by MassLandlords staff.



Credit reporting under the eviction moratorium

[Click here to purchase tickets for this event](#)

"No Sales Pitch" Guarantee

MassLandlords offers attendees of directly managed events a "No Sales Pitch" guarantee. If a guest speaker offers services, their presentation will not discuss pricing, promotions, or reasons why you should hire them. We do not permit speakers to pay for or sponsor events. Guest speakers are chosen for their expertise and willingness to present helpful educational content. Your purchase of an event ticket sustains our nonprofit model.

Open to attendees statewide

This event is regionally branded in keeping with a local tradition. This region used to meet in-person on this day at this time. You are welcome to participate in this virtual meeting no matter where you are in the state.

TUESDAY, MAY 19TH

CAMBRIDGE VIRTUAL MEETING AGENDA

6:10pm Sign-in and virtual networking: you can chat with others as people log in

6:40pm MassLandlords Business Update and Member Minutes

Member Minutes – Any member can have the mic for

60 seconds (introduce yourself, ask a question, share words of wisdom, etc.)

7:05pm Local Manager

Meeting Introduction

7:10pm Credit reporting

8:00pm Virtual meeting ends

LOCATION

VIRTUAL MEETING AND WEBINAR REPLACEMENT

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- **Virtual meetings** include optional audience participation via video, phone, and screen share and are not recorded.

- **Webinars** have limited participation options (typed questions only) and are recorded.

Virtual Meeting Details (hosted by Zoom)

- We will share our video, audio, and computer screen and slides.
- Optional: You can share your video with everyone, talk to everyone, and type chat with everyone. Video sharing is not required. Talking is not required.

Passwords are emailed upon purchase of a ticket. If you do not receive your password within a minute, check your spam. If it's not in spam, email hello@masslandlords.net before the event or at the start. We check email during event startup.

Join Zoom Meeting
<https://us02web.zoom.us/j/88517659146>

Meeting ID: 885 1765 9146

Password: Will be emailed

One tap mobile
+13017158592,,88517659146#,,1#,5736
36# US (Germantown) +13126266799,,88
517659146#,,1#,573636# US (Chicago)

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+1 408 638 0968 US (San Jose)
+1 669 900 6833 US (San Jose)
+1 253 215 8782 US (Tacoma)
+1 346 248 7799 US (Houston)

Meeting ID: 885 1765 9146

Password: Will be emailed

Find your local number:

<https://us02web.zoom.us/j/88517659146>

Please use the zoom "test audio" feature to evaluate your microphone prior to the meeting start time. You will be allowed to talk to others if your microphone is good and there is no background noise. We reserve the right to mute anyone for any reason. Attendees without a microphone or who don't want to be heard can type questions.

PRICING

Open to the public. Membership is not required!

Contemporaneous participation:

- o Public: \$10
- o Members: \$7
- o Premium Members: No charge and no need to register. [Click here for meeting details and password.](#)

This event will not be recorded.

[Click here to purchase tickets for this event](#)

This event is operated by MassLandlords staff.

Want to speak at a MassLandlords meeting? [Submit a speaker request.](#)

This is part of the [Boston/Cambridge rental real estate networking and training series.](#)

Cambridge Virtual Meeting: Networking and Training Event

TUE
06/16

Our June Virtual meeting will be held Tuesday, June 16th from 6:30pm to 8:00pm. We are working with members to select a topic. Suggestions always welcome at hello@masslandlords.net. Check [MassLandlords.net/](https://masslandlords.net/) events for updates.

CENTRAL WORCESTER COUNTY

Worcester Virtual Meeting: eFiling in Housing Court

WED
05/13

Housing Court staff will give **important procedural updates**, including training on the new **eFiling system** for summary process (eviction) and small claims cases. **eFiling in the Housing Court became mandatory** for attorneys and parties represented by attorneys effective January 27, 2020. eFiling is strongly recommended for *pro se* landlords, especially because it saves time and gives more generous filing deadlines.

We will also review the new “affidavit of compliance,” needed to eFile cases.



eFiling in Housing Court

“No Sales Pitch” Guarantee

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content. Your purchase of an event ticket sustains our nonprofit model.

Open to attendees statewide

This event is regionally branded in keeping with a local tradition. This region used to meet in-person on this day at this time. You are welcome to participate in this virtual meeting no matter where you are in the state.

WEDNESDAY, MAY 13TH

VIRTUAL MEETING AGENDA

- 6:30pm Sign-in and virtual networking:
you can chit chat with others
as people log in
- 6:40pm MassLandlords Business Update
and Member Minutes

Member Minutes – Any member can have the mic for 60 seconds (introduce yourself, ask a question, share words of wisdom, etc.)

MassLandlords Thanks Our Property Rights Supporters

Property Rights Supporters make monthly contributions earmarked for policy advocacy.

OWNERS COOPERATIVE

\$100 and Up Rich Merlino. Gray Investment Properties/ Allyson Gray Trust. Hilltop Group Holdings. Premier Choice Realty. Spring Park Properties. Skye High Properties, LLC. Eric Warren.

OWNERS CLUB

\$50 to \$99 Harbor View Realty Trust. Stony Hill Real Estate Services. Arrow Properties, Inc. Foxworth Properties, LLC. Jim O'Brien. Michael Goodman. Slope Properties LLC. Michael Totman. Ted Poppitz. Regan Management, LLC. Shamrock Management. Gabriel Garcia. Rossanna Hennessey. Winton Corp. Witman Properties Inc. Hilltop Realty. HomeTeam Inspection Service. Gaskin Enterprise. Monroe Management LLC. Ferry Hill Management. Arrowpoint Properties LLC. Park River Properties LLC.

WORKING TOGETHER CLUB

\$20.25 to \$49 Bob Finch. CHELSEACORPLLC. Dorel Realty LLC. GMC Property Management LLC. Jill Monahan. The Claremont Living LLC. Olson Apartments. E.R. General Improvement & Property Management. Liz O'Connor. Cheryl Popiak. 557 Union Avenue Realty Trust. South Shore Apartments, Wembley LLC. Fairfield Realty Trust. JCCarrig Real Property. Lucille Fink. Royce Fuller. Matthew Maddaleni. Chris Rodwill. StacyJonh Thomas. Lorenzo Whitter. Stuart Cerullo. Karen Jarosiewicz. Kristina Midura-Rodriguez.

WORKING TOGETHER CIRCLE

Up to \$10 AAMD MGT. Alec Bewsee. Alex Narinsky. Broggi R.E. & Property Mgmt Inc. Catherine Jurczyk. CC&L Properties, LLC. Eastfield Family Trust. Geri Ledoux. Glenn Phillips. JD Powers Property Management LLC. Kee 55, Inc. Agency Account C/O Ercolini. Patty Eksuzian. Ann Eurkus. Margaret Forde. Doug Quattrochi. Real Property Management Associates. Realty Trust. Rob Barrientos. Scott Cossette. Stuart Warner. Topaz Realty Trust. Charles Gendron. Jessica Alperin. Heidi Shey. Joann Strub. Kathryn Rivet. Alexandra Schoolcraft. WestMass Apartments LLC. John Siri Homes. Hancock Holdings LLC. Mary Palazzo. Olivier Delaporte. MassBay Group. Anthony Membrino. Corofin Properties. Brandon Lee. Tara Pottebaum. Alexa Zaccagnino. Jo Landers. Mike Hempstead. JMG Realty & Investments. Snaedis Valsdottir. Tomaltach O'Seanachain Realty Trust. Jonathan Siegel. Vadim Tulchinsky. Patrick Gray. Ross W. Hackerson.

SPECIAL MENTION

Rental Property Management Services. Banita Burgess.

One-time and bespoke donations sincerely appreciated, too numerous to list here.

To join, complete a pink sheet at any MassLandlords event or sign up online at MassLandlords.net/property. 

7:05pm Rich Merlino
Meeting Introduction
7:10pm eFiling in Housing Court
8:00pm Virtual meeting ends

LOCATION

VIRTUAL MEETING AND WEBINAR REPLACEMENT

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Please do not go to the physical event location. If you require assistance using webinar or virtual meeting technology, please contact us at 774-314-1896 or hello@masslandlords.net a day or two prior to the event. We can send instructions in time for you to participate.

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- **Webinars** have limited participation options (typed questions only) and are recorded.

Virtual Meeting Details (hosted by Zoom)

- We will share our video, audio, and computer screen and slides.
- Optional: You can share your video with everyone, talk to everyone, and type chat with everyone. Video sharing is not required. Talking is not required.

Passwords are emailed upon purchase of a ticket. If you do not receive your password within a minute, check your spam. If it's not in spam, email hello@masslandlords.net before the event or at the start. We check email during event startup.

Topic: Worcester Virtual Meeting May 13, 2020

Time: May 13, 2020 06:30 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://zoom.us/j/776397502>

Meeting ID: 776 397 502

Password: Will be emailed

One tap mobile

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+1 253 215 8782 US
+1 301 715 8592 US
+1 346 248 7799 US (Houston)

Meeting ID: 776 397 502

Password: Will be emailed

Find your local number:
<https://zoom.us/u/aezzlVDnur>

Please use the zoom "test audio" feature to evaluate your microphone prior to the meeting start time. You will be allowed to talk to others if your microphone is good and there is no background noise. We reserve the right to mute anyone for any reason. Attendees without a microphone or who don't want to be heard can type questions.

Is zoom secure? Yes, our meetings are password protected, the password is only sent to paid participants, and we utilize other security features to prevent just anyone from sharing their screen. Some articles describe «zoombombing», in which participants share lewd images on screen. What these articles do not say is that the affected meetings were public (not password protected) and/or did use basic security features such as "only the host can share", features which we use.

PRICING

Open to the public. Membership is not required!

Contemporaneous participation:

- o Public: \$10
- o Members: \$7
- o Premium Members: No charge and no need to register. [Click here](#) for meeting details and password.

This event will not be recorded.

[Click here to purchase tickets for this event](#)

This event is operated by MassLandlords staff.

Want to speak at a MassLandlords meeting? [Submit a speaker request.](#)

This is part of the [Worcester rental real estate networking and training series.](#)

[Suggest and vote for future meeting topics.](#)

Worcester Virtual Meeting: Networking and Training Event

WED
06/10

Our June Virtual meeting will be held Wednesday, June 10th from 6:30pm to 8:00pm. We are working with members to select a topic. Suggestions always welcome at hello@masslandlords.net. Check MassLandlords.net/events for updates.

CHARLES RIVER (GREATER WALTHAM)

Waltham Virtual Meeting: Use Tech to Be a Long-Distance (Socially Distanced) DIY Landlord

WED
05/06

Technology can save time, reduce risk, and earn higher rents by shutting off the water, giving renters keyless entry, and keeping vandals away all without us having to be there. Why would you ever attempt to manage a property without a little remote assistance? Come see what easy and affordable steps you can take to modernize your units, eliminate travel time, and get a higher return on your investment.

Use-cases we will be considering:

- Establishing network connections at a property with no office
- Rekeying locks
- Remotely controlling tenants and contractor access
- Controlling / Reducing water, heat, or electrical expenses
- Freeze protection
- Leak detection
- Security cameras and break-in deterrence

We will be going over smart thermostats, water leak detection and shutoff, smart

locks, door and window sensors, video monitoring, and more.

This part of the presentation will be given by Charles Hadsell, MassLandlords member, CEO at ePropertyCare, and experienced MassLandlords presenter.



ePropertyCare, Charles Hadsell presenting

Purchase your ticket in just a few clicks!

“No Sales Pitch” Guarantee

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Open to attendees statewide

This event is regionally branded in keeping with a local tradition. This region used to meet in-person on this day at this time. You are welcome to participate in this virtual meeting no matter where you are in the state.

WEDNESDAY, MAY 6TH

WALTHAM VIRTUAL MEETING AGENDA

- 6:30pm Sign-in and virtual networking: you can chat with others as people log in
- 6:40pm MassLandlords Business Update and Member Minutes

Member Minutes – Any member can have the mic for 60 seconds (introduce yourself, ask a question, share words of wisdom, etc.)

- 7:05pm Local Manager Meeting Introduction

- 7:10pm Speaker
- 8:00pm Virtual meeting ends

LOCATION

VIRTUAL MEETING AND WEBINAR REPLACEMENT

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- **Webinars** have limited participation options (typed questions only) and are recorded.

Virtual Meeting Details (hosted by Zoom)

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- Optional: You can share your video with everyone, talk to everyone, and type chat with everyone. Video sharing is not required. Talking is not required.

Passwords are emailed upon purchase of a ticket. If you do not receive your password within a minute, check your spam. If it's not in spam, email hello@masslandlords.net before the event or at the start. We check email during event startup.

Douglas Quattrochi is inviting you to a scheduled Zoom meeting.

Topic: Waltham Virtual Meeting May 6, 2020

Time: May 6, 2020 06:30 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://zoom.us/j/902247906>

Meeting ID: 902 247 906

Password: Will be emailed

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- +1 346 248 7799 US (Houston)
- +1 408 638 0968 US (San Jose)

Meeting ID: 902 247 906

Password: Will be emailed

Find your local number:

<https://zoom.us/u/aezzlVDnur>

Please use the zoom “test audio” feature to evaluate your microphone prior to the meeting start time. You will be allowed to talk to others if your microphone is good and there is no background noise. We reserve the right to mute anyone for any reason. Attendees without a microphone or who don’t want to be heard can type questions.

PRICING

Open to the public. Membership is not required!

Contemporaneous participation:

- o Public: \$10
- o Members: \$7
- o Premium Members: No charge and no need to register (Password will be emailed)

This event will not be recorded.

This event is operated by MassLandlords staff.

Want to speak at a MassLandlords meeting? [Submit a speaker request.](#)

This is part of the [Greater Waltham rental real estate networking and training series.](#)

Greater Waltham Virtual Meeting: Networking and Training Event

**WED
06/03**

Our next event will be held virtually on Wednesday, June 3rd from 6:30p to 8:00p. Check [MassLandlords.net/events](https://masslandlords.net/events) for updates.

GREATER SPRINGFIELD

Springfield Virtual Meeting: Ask the Experts Round Table Discussion

THU
05/14

We'll be having a round table (really, zoom) discussion about any rental real estate topics. This meeting is a great opportunity for attendees to learn from each other's experiences. Bring your questions about tenant issues, lease agreements and addenda, or best practices.

COVID-19, the eviction moratorium, and nonpayment will likely feature prominently in the discussion. It's up to you.

Attendees are welcome to share their own experiences, warnings, pearls of wisdom, and more. Participation is not required, you're welcome to come and just listen.

This event will be moderated by volunteers and/or staff with significant and compliant rental experience, including Doug Quattrochi and Sue McMahon.



We'll be having a "whole-room" zoom discussion

"No Sales Pitch" Guarantee

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Open to attendees statewide

This event is regionally branded in keeping with a local tradition. This

region used to meet in-person on this day at this time. You are welcome to participate in this virtual meeting no matter where you are in the state.

THURSDAY, MAY 14TH

VIRTUAL MEETING AGENDA

Virtual registration desk opens at 6:10pm and can be accessed by calling 774-314-1896, Option 6 or emailing hello@masslandlords.net. We will walk you through any technological challenge.

6:00pm Sign-in and virtual networking: you can chat with others as people log in
6:40pm MassLandlords Business Update and Member Minutes

Member Minutes – Any member can have the mic for 60 seconds (introduce yourself, ask a question, share words of wisdom, etc.)

7:05pm Local Manager Meeting Introduction
7:10pm Round Table Discussion
8:00pm Virtual meeting ends

LOCATION

VIRTUAL MEETING AND WEBINAR REPLACEMENT

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- **Webinars** have limited participation options (typed questions only) and are recorded.

Virtual Meeting Details (hosted by Zoom)

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- **Optional:** You can share your video with everyone, talk to everyone, and type chat with everyone. Video sharing is not required. Talking is not required.

Passwords are emailed upon purchase of a ticket. If you do not receive your password within a minute, check your spam. If it's not in spam, email hello@masslandlords.net before the event or at the start. We check email during event startup.

Join Zoom Meeting

Topic: Springfield Virtual Meeting 2020-05-14

Time: May 14, 2020 06:30 PM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/81171674256>

Meeting ID: 811 7167 4256

Password: Will be emailed

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+1 301 715 8592 US

+1 346 248 7799 US (Houston)

+1 408 638 0968 US (San Jose)

Meeting ID: 811 7167 4256

Password: Will be emailed

Find your local number:

<https://us02web.zoom.us/j/81171674256>

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PRICING

Open to the public. Membership is not required!

Contemporaneous participation:

- o Public: \$10
- o Members: \$7
- o Premium Members: No charge and no need to register. [Click here](#) for meeting details and password.

This event will not be recorded.

This event is operated by MassLandlords staff.

Want to speak at a MassLandlords meeting? [Submit a speaker request](#).

This is part of the [Springfield rental real estate networking and training series](#).

Greater Springfield: Networking and Training

THU
06/11

Our monthly event will be held Thursday, June 11th from 6:30p to 8:00p. Although the topic may be TBD, you can still bookmark your calendar for this premier real estate networking and training event in Greater Springfield. Check [MassLandlords.net/events](#) for speakers and topics.

LAWRENCE, METROWEST

Marlborough Virtual Meeting: Eviction Moratorium

TUE
05/12

Our May meeting is going to be a zoom conference call. Sherri Way will initiate it, look for details on the MWPOA Message Board. We will discuss the Eviction Moratorium and how it is impacting everyone.

TUESDAY, MAY 12TH

METROWEST PROPERTY OWNERS ASSOCIATION MEETING AGENDA

6:30pm Registration, socializing and dinner

7:00pm MassLandlords Business Update
7:15pm Program starts

LOCATION

VIRTUAL MEETING AND WEBINAR REPLACEMENT

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- **Webinars** have limited participation options (typed questions only) and are recorded.

PRICING & RSVP

Open to the public! Membership is not required. ***MWPOA Members***
RSVP by emailing your full name to Laurel.newlakeview@yahoo.com

- **MassLandlords.net/MWPOA Members** pay \$100 annual MWPOA dues and each meeting is free, just RSVP!
- **MassLandlords.net Members and general public:** \$5

[Click here to purchase tickets for this event](#)

This event is operated by volunteers.

Marlborough: Networking and Speaker

TUE
06/09

Our next event will tentatively be held Tuesday, June 9th. Check [MassLandlords.net/events](#) for updates.

NORTH SHORE, NORTHERN WORCESTER COUNTY

Fitchburg: Networking and Speaker

THU
05/14

Our next event will tentatively be held Thursday, May 14th. Check [MassLandlords.net/events](#) for updates.

SOUTHERN WORCESTER COUNTY

Southbridge: No May Meeting

Our next event will tentatively be held Monday, June 1st. Check [MassLandlords.net/events](#) for updates.





Better Communities Better Policy Better Lives



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