

JULY 2020

**HOW TO SCREEN
INTERNATIONAL STUDENT**
Rental Applicants


**RENT COLLECTION SURVEY FOR
MID-MAY SHOWS 19% NONPAYMENT,
Intentional Vacancy Doubled**

FAKE PAY STUBS:
The Easiest Proof of
Income You Never
Want to See

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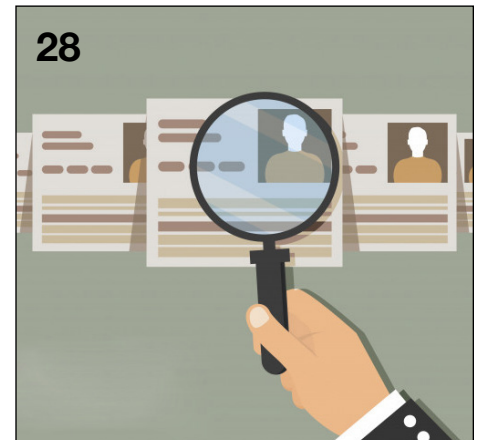
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Employee Name		Social Sec. ID	Employee ID	Check No.
Kimberly Rau		XXX-XX-8888		581347724040

Earnings	Rate	Hours	Current	Deductions
Regular Earnings	95.00	40.00	3,800.00	Federal Tax Social Security Medicare State Tax Local Tax Retirement

YTD Gross	YTD Deductions	YTD Net Pay	Current Total
144,400.00	60,021.13	\$84,378.87	3,800.00



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LETTER FROM THE EXECUTIVE DIRECTOR

MassLandlords Strategy

HOW CAN WE REFORM THE LEGISLATURE? WHAT IS MASSLANDLORDS DOING TO FUND THE EVICTION MORATORIUM?

In June everything moved forward consistent with our strategy and member wishes, as fast as resources allow. We are responding to the eviction moratorium by working towards a Fair and Equal Housing Guarantee via Surety Bonds.

It bears repeating that MassLandlords staff operate under the elected Board of Directors, who together operate according to the policy priorities survey and other democratic forms of member input. Our goal in governance is consensus. We are always looking to take into account all sides of the argument. This goal stands in stark contrast to Massachusetts and national politics, which require swinging out to the left and right for primaries, and back to the center only to eke out a win in the general.

Consistent with our goal of consensus from the get-go, we supported and were thanked for our contributions to the Voter Choice for Massachusetts campaign. Voter Choice obtained over 25,000 uncertified signatures, which after certification should be enough to put Ranked Choice Voting on the fall 2020 ballot. This will help us change the way we elect Representatives and Senators in Massachusetts. Those who refuse to participate in consensus-oriented policy discussions, for instance, by endorsing destructive and partisan rent control against all data and experience to the contrary, will have to go. That is our long-term goal.

Short-term, we are behind the eight ball on both politics and fundraising. We are only just beginning to get high profile attention for our work on surety. This would extend the eviction moratorium with funding, and it would reform zoning. It is a truly unifying proposal. We are a small organization punching above our weight. Our 2019 tax return will show \$270,000 in revenue. True, this has grown exponentially since we started with \$8,509 in annual revenue in 2011, but we are still a far cry from the millions of dollars annually given to each of dozens of renter advocacy groups.

For those of you who believe our fastest path to redress lies with the courts, know that a lawsuit is pending from third parties, and that MassLandlords' work to date on legislation in no way precludes us from initiating our own different lawsuit in the future. The order of operations we have followed is consistent with member wishes and leaves open all options. Legislative remedy first, and lawsuit second if necessary.

We have added 70 weekly staff hours in the past two months. Help us double this number by giving us at least 1% of your gross rent on a monthly basis. Become a Property Rights Supporter and we will be better prepared to deal with the eviction moratorium, the likely return of rent control, and a host of other challenges. Thank you for supporting our mission to create better rental housing in Massachusetts.



Stay safe,
Douglas Quattrochi
Executive Director
MassLandlords, Inc.

FAKE PAY STUBS:

The Easiest Proof of Income You Never Want to See

By Kimberly Rau, MassLandlords Writer

Thanks to the Internet, it's easier than ever to fake an income that meets rental requirements.

Requesting proof of income is a standard step in the tenant screening process, and with good reason. Landlords need to feel confident that their renters will be able to pay the rent on time for the duration of their lease.

However, creating a fake pay stub is a relatively simple task with the use of at-home editing software or unscrupulous Internet vendors. A fake pay stub can be used to falsely verify take-home pay and pass that vital qualifying step.

In this article, we'll discuss the methods of obtaining or creating these falsified

documents, as well some of the ways you can spot a fake pay stub.

WHY FAKE A PAY STUB?

Most landlords want to see that their tenants have a certain rent-to-income ratio (unless they receive subsidized housing vouchers). In some places, like New York City, landlords may require a gross annual income of 40 times the monthly rent. Massachusetts housing providers typically expect tenants to demonstrate a monthly gross income reflecting three times the rent. And while the average rent in Boston is lower than in Manhattan (\$3,432 compared to \$4,208, respectively), no matter how you do the math, those are still not small numbers.

HOW TO BUY A FAKE PAY STUB

A quick Internet search will turn up a plethora of websites eager to help you create a pay stub that says whatever you need it to. Some sites go far to suggest authenticity, with names like Real Check Stubs, but you can enter whatever information you'd like and no one verifies it. For \$8.99 you'll receive a printable file within minutes that includes "a background similar to the background found on paycheck stub stock." Paystubs.net will do all that and more: Their site also offers a way to help users generate a W2.


It should be asked: why would someone need to use sites like these if all they need is a copy of their actual pay stub? In Massachusetts, employers are required to provide pay stubs to their employees, and getting a second copy should be as simple as contacting one's human resources or accounting department. There is one exception, which we will touch on now.

It may seem impossible for pay stub generation sites to be legal. However, Paystubcreator, yet another pay stub generation site, explains that they exist to help self-employed individuals and freelancers (who often don't have traditional pay stubs) verify their income for things like rental applications. If an individual inputs accurate numbers, then there should be nothing wrong with that. However, none of the sites seem to have any way to verify that the information someone inputs matches anything. That leaves things open to abuse by dishonest folks. (In fairness to Paystubcreator, they seem at least somewhat concerned about preventing

< Previous

Stub #1

Next >



MassLandlords

1 Broadway, Fl. 14 Cambridge, MA 02142

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Earnings Statement

Employee Name	Social Sec. ID	Employee ID	Check No.	Pay Record	Pay Date
Kimberly Rau	XXX-XX-8888		59134772454571890902020	06/15/2020	06/18/2020

Earnings	Rate	Hours	Current	Deductions	Current	Year to Date
Regular Earnings	95.00	40.00	3,800.00	Federal Tax	1,064.85	40,464.41
				Rhode Island State Tax	203.68	7,739.72
				TDI	0.00	770.40
				Social Security	235.60	8,952.80
				Medicare	55.10	2,093.80

YTD Gross	YTD Deductions	YTD Net Pay	Current Total	Current Deductions	Net Pay
144,400.00	60,021.13	\$84,378.87	3,800.00	1,559.23	\$2,240.77

Not a bad salary for a freelance writer! But it's entirely made up, and for \$8, could be on its way to convincing a landlord that this writer could easily afford that luxury apartment.



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fraud, and offer their own tips about how to spot fake pay stubs.)

WAYS FAKE PAY STUBS MAY BE CREATED AT HOME

If \$9 is too much to pay for a fake pay stub, would-be renters who are even slightly tech-savvy have another option. With an easily downloaded pay check template (and the Internet is rife with them), a program such as Photoshop and some graphic design talent, it's easy to create a pay stub out of thin air, or alter an existing pay stub to match any income requirements.

HOW TO SPOT A FAKE PAY STUB

Fortunately, there are a few ways to spot a fake pay stub. The first rule of thumb: Always check employment references, and make sure you ask your prospective tenant about contacting their current employer. If the tenant refuses, that's a red flag that something may be amiss. If their pay stub lists a company your potential renter says you aren't allowed to contact, there's a good chance it's

because the employer has never heard of that person.

But, as discussed earlier, it's easy to create a pay stub with an authentic employer, but with altered numbers. What can a landlord do about that? Many employers make it a policy not to verify income. But all is not lost.

One way to tell if an image has been stolen off the Internet and digitally altered (for example, if a potential tenant steals an image of a paystub and uses a program like Photoshop to edit in their own information) is to look at the exif data on the image. You can use sites such as exifinfo.org to upload images and have the data analyzed. This metadata should tell you where the document originated from and if (and when) it has been altered. If the document shows suspect origins or heavy editing, that may be a red flag. The site fotoforensics offers tutorials on fraud detection and interesting challenges to check your skills in spotting fakes.

But editing a document is often a lot more work than simply purchasing a fake

paystub and waiting a couple of minutes for a digital file. Your first step should be to look at the information presented on the paystub. Do the math on the gross income and reported withholdings for state and federal taxes. Do the numbers match up? Or are they wildly off the mark? Even though tax withholdings are easily researched on the Internet, not everyone is going to do the work to figure out what those figures should be. There are also standard formulas for withholding federal Medicare and Medicaid from gross income, which can be verified online.

Also, pay attention to the dollar amount. Thanks to taxes, net pay is rarely a neat, even number. If you're seeing paystubs that report weekly payments of an even \$1,000, for example, you may have reason to be suspicious.

OTHER WAYS TO VERIFY INCOME AND PAY STUB ACCURACY

If you are suspicious about the paystub information your prospective tenant presents, your next avenue is through

the bank itself. In Massachusetts, it's completely legal to ask to see banking information in order to verify direct deposits or paycheck deposits. If prospective renters won't let you see that reported income hitting their bank account, that's another red flag (though they may offer tax returns in lieu of this, which may be a viable alternative).

Last year we wrote an extensive article about verifying income for prospective tenants. It's worth the time to read through. Essentially, bank statements and tax statements are your best bets for income verification if you doubt the authenticity of the paystubs you are being offered. In some cases, an offer letter

from an employer may also be sufficient proof of employment (particularly if the prospective renter is new to the area and starting their job shortly). If you are considering renting to someone who receives some form of government subsidy (remember, you cannot refuse a renter based on this), you can still ask for proof of their income, such as a benefit verification letter from SSDI or SSI.

TRUST YOUR GUT

In the end, you'll never be able to spot every scam out there. But a little common sense can go a long way toward keeping you, and your rental properties, safe. If it sounds too good to be true, it probably

is. Do your due diligence, verify income thoroughly and consult with a lawyer if you are unsure how to proceed. [ML](#)

Point your camera app here to read more online.



SUMMER NOTICE FOR 2020 Annual Business Meeting and Elections

Our 2020 Annual Business Meeting and Annual Election will be held electronically in December 2020. Now is the time to volunteer.

MassLandlords' mission is to create better rental housing by helping prospective, new, and current owners run profitable, compliant, quality businesses. We are a 501(c)6 trade association. We have two democratic mechanisms for governance by and for members. First, our ongoing Policy Priorities Survey helps us take

positions on complex issues of public policy. Second, each year in December at our Annual Business Meeting and Annual Election, we elect a new Director to the statewide Board of Directors.

Individual volunteers are welcome to look at volunteer opportunities online. We are currently looking for message board gardeners. You may also see calls for signatures and phone banks related to rent control opposition.

Regional Boards of Advisors help us to keep connected with local members, and can help with planning events.

Our statewide Board of Directors discusses operations, certification, and political strategy. To run for election at the statewide level, nominate yourself, or nominate a friend. Some name recognition and history of contributions will be required to succeed.

We send this notice six months early so there is plenty of time before decisions are required. Let us know if you want to contribute or learn more! 774-314-1896 or hello@masslandlords.net. [ML](#)

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How Surety Could be **FUNDED**

A modest increase in the single-family excise tax, avoidable with change of zoning, could both fund the moratorium and solve the housing crisis.

To properly implement a statewide surety on rental housing, between \$500 million and \$2 billion need to be available over the next ten years. Although potentially an eye-popping sum, this funding can come in a way that does not stress short-term budgets and which will simultaneously solve the long-term housing crisis. The proposed answer lies in the much larger \$27 billion per year market for single-family housing and the existing Chapter 64D excise tax.

CAUSE OF THE HOUSING CRISIS

Prior to COVID-19, we had a housing crisis: There was not enough housing for

all of us to live where we can afford and where we need to be. The housing crisis particularly affects people of color. We have documented at our [zoning policy](#) page how single-family zoning has a racist origins:

Zoning itself was on uncertain constitutional ground until the Supreme Court upheld it as a valid exercise of the police power... in the case of *Ambler Realty Co. v. Village of Euclid*. [A] lower court... noted the commonly offered rationale for zoning:

“The blighting of property values and the congesting of population, **whenever the colored or certain foreign races invade a residential section, are so well known** as to be within the judicial cognizance.” *Euclid*, 297 F. 307, 313 (N.D. Ohio 1924).

Single-family zoning still has racist disparate impact. Although supporters today espouse non-racist arguments, their advocacy perpetuates a system which was designed to exclude people of color. Advocacy around traffic congestion, student-teacher ratios, noise and other problems associated with density can all be discussed and addressed without regard to counting the number of families living on a lot. The implication of single-family zoning is, “If you aren’t wealthy enough to afford as much house and yard as we have, you are not welcome to live next door.” Single-family zoning therefore ought to be looked at critically as the funding source.

In Massachusetts in 2019, 53,228 single-family homes were sold at an average sales price of \$516,550 (aggregate market \$27 billion, MLS Property Information Network, Inc.).

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MECHANISM FOR FUNDING: EXCISE

MGL Chapter 64D, Section 1 established an excise tax on recorded deeds. This excise tax can be increased specifically on single-family zoned properties. The increase would then be set aside to cover surety. In essence, it would be a “transfer tax.”

Unlike the “transfer taxes” suggested this legislative session and previously, the transfer tax here does not tax multifamily housing. We should only tax what we want less of. If single-family zoning is racist, then we should tax single-family zoning. If multifamily housing is anti-racist, then we should not tax multifamily housing.

Such a “transfer tax” would not apply to any single-family building transacted on land zoned for multifamily housing. In other words, if a community wanted to exempt itself from this additional

excise tax, all it would have to do is grant as-of-right multifamily use on those lots.

Because the increase in excise tax would be very affordable (of the order of 1% of real estate transaction value), wealthy single-family communities could continue to resist zoning changes in favor of paying the tax.

In this way, the tax remains progressive with perfectly aligned incentives: Either pay the tax to pay for the housing crisis, or change the land use to remove the cause of the housing crisis.

Excess monies raised from the tax over time, or interest on the fund reserves, could be set aside for continued preservation and production of affordable housing, or for “second wave” or future pandemic stabilization.

Other funding mechanisms may exist, but we believe any solution should seek

to extract funding from the causes of the housing crisis for best alignment of incentives. [M](#)

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read more online.



SCREENING COLLEGE STUDENT RENTERS

in an Uncertain Market

By Eric Weld, MassLandlords, Inc.

An unstable college rental market in this year of coronavirus makes screening college students effectively all the more essential.

It's difficult to say what the college student rental market will look like come September. The uncertainty of the upcoming academic year, due to the coronavirus pandemic and response, will put more importance on screening college students. It will also emphasize the need for strong qualifying processes for landlords in this college-rich state.

For Massachusetts landlords, who provide housing for tens of thousands of college students in a normal year, this summer, and especially fall, will likely look different from prior years.

Few colleges have yet announced what teaching format they will have in place

throughout the next academic year. (Several have said they will announce their fall plans in July.) Some schools might invite students back to campus in September but plan to send them home at Thanksgiving break. Others, such as Boston University, are planning for nearly empty campuses and offering strictly remote classes. Depending on any coronavirus surges during the year, colleges could end up repeating the sudden campus closures that took place this spring.

AN UNCLEAR PICTURE

These uncertainties are sure to muddle the picture for college student renters and landlords. It's a sizable market in Massachusetts, the top-ranked state for education, according to USNews. The state is home to 114 four-year colleges and universities – one for every three communities on average. In Boston,

more than half of all rentals operate with leases running parallel to the academic calendar, September 1 to August 31, in order to accommodate student renters.

As a percentage of college student renters opt not to travel to the Bay State this year, others, who would normally leave the state for college, will remain. Some may be looking for housing. Added to that number will be students who were planning to travel abroad for the year, as most colleges have announced cancellations of study-abroad programs for 2020–21.

The overall effect will likely be a dip in the college rental market. That will mean more housing options for students, as well as non-students seeking housing in college rental neighborhoods.

NOT BUSINESS AS USUAL

The uncertainty of college schedules may also translate into volatility during the year as situations change according to coronavirus circumstances. College students might be reluctant to sign one-year rental agreements in September if they are unsure whether their college will remain open for on-campus classes all year. Those who do sign through-year leases might seek subletters mid-year if there's a coronavirus spike and their campus suddenly shuts down.

Landlords who primarily rent to college students might consider a temporary policy this year of shorter leases, or tenant-at-will agreements to allow for these uncertainties.

This might also be a year to consider charging a higher security deposit than you usually do, up to the equivalent of one month's rent, to help offset any potential complications or nonpayment during the lease year. (A few states



Uncertainties around college campus openings this fall will likely have a marked impact on the state's sizable college rental market.

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allow landlords to require their tenants to purchase a surety bond instead of paying a security deposit, an increasingly popular option. That way, rent payments are guaranteed by the surety company and renters pay a lower move-in cost. So far, this is not a legal option in Massachusetts.)

SCREENING FOR BETTER COLLEGE RENTERS

Whatever the college rental market looks like this summer and fall, screening college student renters thoroughly can help landlords identify better-qualified tenants amid unstable circumstances. Such tenants might be more likely to work and communicate with landlords and keep them apprised of their situations, and be less likely to skip out on an agreement.

Even in a normal year, qualifying student tenants comes with a set of specific steps to account for their relative inexperience as renters. This year's

uncertainty makes it more necessary that you know your potential tenants as well as you can.

College students are typically young in comparison with most renters (the average age of new undergraduate students is 19.9 years old). Many have not established rental, credit or employment histories – standard criteria for determining a renter's dependability. And many college students haven't cultivated an ability to speak and act professionally as called for in an interview situation. As a result, they may not come off as desirable a renter in comparison with others.

SCREENING STEPS

As always, a phone qualification is the recommended first step for all prospects who answer your rental ads, whether by phone, email or text. Apartment showings should be scheduled only among those who pass the initial phone screening to your satisfaction.

Student renters should be instructed to bring with them an acceptance letter from their college. This will confirm their matriculation, inform you of their status as an accepted student and verify (as they may have asserted during their phone screening) if they are eligible for financial aid or scholarships.

You are invited to visit our rental qualifier to guide you through subsequent screening steps. However, this qualifier is meant for prospects with rental and work experience. Student renters may not pass because they lack experience.

HOW WILL THEY PAY RENT?

Ask student renters during the phone screen how they intend to pay rent. Will they use financial aid? Do they plan to work part-time? Will their parents cover their living costs?

Whatever their answer is, you will need to obtain backup documentation. That might include bank savings or checking account records for them and/or their

parents, copies of recent payroll checks and financial aid statements.

EMPLOYMENT AND ACTIVITIES HISTORY

As with any renter, you will want to see a record of their employment, such as a resume. Keep in mind, in many cases college students will have no or next to no employment history, having come straight from high school.

Invite prospects who still remain on the “yes” list following a showing to fill out a rental application. (During COVID-19, you may want them to pass the application before an in-person showing.) Again, keep in mind that college students’ residence and employment history may be scant. These criteria may have to be evaluated differently from seasoned renters.

REFERENCES

Because many college students lack information that strengthens their suitability

as renters, it’s more important that they provide at least three references and contact information.

Often with college student renters, their references will include parents, other family members or friends. But student renters get a bonus if their references include teachers, employers, coaches or landlords. These reference sources are more likely to give you unbiased assessments of the prospect and provide clues as to how they will behave in a business relationship.

COSIGNERS

In most cases, college student renters won’t have a significant rental background to give you useful information for ascertaining their viability as tenants.

In those cases, the students should provide the name or names of cosigners who will sign the rental agreement and act as de facto tenants. Students’ cosigners need to sign a cosigner guarantee that explains their obligations

and commits them to providing a full rent guarantee in the event the resident lessee fails to pay rent or breaches the rental contract.

Cosigners must also pass applicant qualifying processes. This step might include credit checks, a criminal background check and proof of a solid financial history and income. Cosigners should get a bonus if they own real estate, more points if it’s local.

Parents of new college students can make good cosigners because, in general, they feel an inherent sense of responsibility for their children’s success and are willing to back it up materially. On the other hand, if parents are over-involved, it could indicate an unprepared or entitled renter who may be lax in paying rent and caring for the property.

BACKGROUND CHECK

Inform your prospective student renter that you will conduct a background check, looking into their credit history,



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any criminal activity, employment background and changes in residence. If you notice any nervousness or objection, it's a red flag.

Be sure to check for any evictions, including from college dormitories. Also do a quick online and social media search. You never know what you might find. Don't be surprised if student background checks turn up little to no information. Many of them are too young to have any kind of adult record, be that criminal or financial.

OTHER RED FLAGS

A quick list of red flags to watch for when interviewing prospective student renters:

- Long, convoluted stories about past rental situations, credit or employment
- No references
- Over-controlling parents combined with under-involved prospective students
- Impolite or inconsiderate behavior
- Any evasive or vague answers to questions about who will be living in the rental
- Showing up late to appointments without a good excuse
- False information on an application (an automatic disqualifier)
- A dirty, uncared-for car (seriously!). It may not be an indicator, but it's something to be aware of. If a prospect treats their car poorly, it may be a sign that they will treat your property similarly.

UNDERGRAD VS. GRAD STUDENTS

Renting to graduate students is frequently much different from renting to undergrads. Many landlords who rent to students prefer graduate student tenants only, and for some good reasons. Graduate students are usually older and therefore generally more mature. Graduate academic programs are typically more rigorous than at the undergraduate level, and grad students tend to be more serious scholars who are strongly focused on their academic work.

However, there are many more undergraduate students than graduate students nationally. This is true throughout Massachusetts and in Boston, too.

Holding strictly to the graduate student market can be limiting, depending on the location of your rentals.

Also, some graduate students, as more experienced renters and as aspiring professionals, might prefer to rent units of higher caliber than undergraduates.

U.S. CITIZENS VS. INTERNATIONAL STUDENTS

The international student renter market will probably be relatively limited this fall in comparison with most years. Still, many students will arrive from foreign lands looking for housing, and they can make for very dependable tenants. It's worth pointing out a few important distinctions between American and international college students.

U.S. college students are more likely to apply for rentals with reliable (if limited) credentials such as bank accounts and accessible financial records. They very often have U.S. government financial aid in the form of Pell grants and secured student loans. And American students are more likely to have local acquaintances or parents, or may be looking to rent with a friend or group of friends. Make sure that you give international applicants opportunity to document and explain their non-U.S. credentials, to avoid claims of discrimination on the basis of national origin.

PERIODIC INSPECTIONS

With the presence of coronavirus and social distancing, this summer and fall should be a little quieter on the college party front. Still, we all know, many college students like to gather at parties and they surely won't stop altogether. In fact, early "coronavirus parties" tended to send college housing in the opposite direction. That fact alone keeps many landlords from renting to them at all.

Once you have your rentals occupied with college students, you will want to make it clear that you will visit them at the rental regularly during the contract duration. It's recommended that you stop by once a month to conduct informal, or passive, inspections. If you intend to enter the rental unit, you are required by law to give "reasonable notice." (In

Massachusetts, reasonable notice is typically considered to be 24 hours.)

Even quiet, conscientious college students may need some extra attention. As first-time renters, these students may not know when to contact their landlords, and partying aside, something like a small leak could quickly get out of hand if they ignore it. Periodic landlord visits are in their best interest as well as yours.

KEEPING IN TOUCH

The coming academic year may see an uptick in subletting, or subleasing, in the college rental market. If a school opens in September, for example, but then responds to a coronavirus surge by closing campus, those students may again want to return to their hometowns. Meanwhile, Mass. residents attending college out of state might seek subletting situations back home if their campus closes.

In Massachusetts, a rental cannot be subletted without the consent of the landlord. Any subletters must qualify via the same screening and application procedures as the original renter. There might be more time sensitivity for approving a subletter, depending on the severity of a coronavirus surge and a given campus' closing procedure.

That's another reason why, in the coming academic year, it's more important than ever to stay in touch with your student renters and remain apprised of local coronavirus and college news.

A robust screening process leading up to tenancy will help you identify and rent to college students who are more likely to communicate with you and navigate this uncertain year in the best way possible. [M](#)

Point your camera app here to read more online.



MASSLANDLORDS BOARD OF DIRECTORS ENDORSE MA VOTER CHOICE'S RANKED CHOICE VOTING, Signatures Needed by June 14

This is an archival copy of an article written in early June.

Ranked choice voting will make Massachusetts democracy and housing policy work better for everyone by encouraging diversity of representation and coalition building.

On Thursday June 4, the MassLandlords Board of Directors unanimously endorsed the Voter Choice for Massachusetts Ranked Choice Voting ballot initiative for Fall 2020. Signatures were urgently needed by June 14, 2020.

BACKGROUND

MassLandlords has employed consensus-oriented voting methods since we were founded. For instance, at our annual business meeting, we use score voting to elect a new director. Our policy priorities survey uses score voting to decide what to work on. Score voting

has resulted in consensus-oriented candidates and proposals rising above the wide spectrum of opinions. The result is faster progress on the issues that matter most to everyone.

In Massachusetts, landlords have suffered from this lack of consensus in housing policy. On the one hand, renter advocates outnumber and outspend landlords ten to one, making our viewpoint heard only marginally or not at all. But both landlords and renters lose out to single family owners, who outnumber renters and landlords combined. Single family zoning blocks the creation of badly needed rental housing, leaving many communities exposed to Chapter 40B development and stresses on schools and roads. But Chapter 40B doesn't create anywhere near enough housing. Everyone loses.

It's time for deep structural reform in Massachusetts politics, in housing no less than other areas. We need to

find consensus and move towards it more quickly.

SIGNATURES NEEDED BY JUNE 14, 2020

Ranked Choice Voting can be on this fall's ballot, and **we need signatures now** to ensure that this happens.

Our elected Representatives and Senators are operating in an impossible situation. Because of the way we vote, most elected officials only have support from about 10% of the people in their district. (Imagine 25% turnout and a narrow 50% win: that's endorsement from only 12.5%.) It's hard to get something done when you were elected by a quirk of majority rules.

Also consider the fact that almost no one new can run for office to relieve our Reps and Senators of their impossible responsibility. If a promising but unknown candidate ran, they would take away votes from the candidate most like them, and then both would lose. And someone totally opposite would win.

This "spoiler effect" is a major reason why we have over 50% uncontested elections, so few parties, such divided parties, and so much strategic voting.

Now, we have the chance to change the way we elect Representatives and Senators, among other state offices. Every voter could list the candidates in order of preference. This is called "Ranked Choice Voting." Imagine there are three candidates. If you like the pro-housing candidate, give them a "1". If you dislike the anti-housing candidate, give them a "3". Put a "2" beside the remaining candidate. If the pro-housing candidate loses, your vote will transfer to the candidate you ranked "2".




This YouTube example explains Ranked Choice voting in under 3 minutes.

Ranked Choice Voting works very well in other states and cities. Elected officials govern with broader mandates. Constituents have their nuanced preferences accounted for in every divided race. The Democrat and Republican Parties find new energy and focus, especially in places where Progressives or Conservatives split off and form their own parties, as could finally happen. New energy in every age bracket, every demographic, and every interest can stand for office to tackle the problems of today and the future.

And as a general rule, the winners of elections tend to be the most reasonable. To win, you have to reach across party lines to understand the other side's

**Please
sign this petition**
so we can vote on this new,
better method in the fall. Let's
elect new Representatives
and Senators and make
Massachusetts housing policy
work better for everyone:

sign.voterchoice2020.org

perspective. Otherwise, polarizing viewpoints rank too low on too many ballots to be elected. By encouraging candidates to run on coalition building issues, we can unite housing providers, renters, and single-family homeowners in the solutions to our shared housing challenges. 

Point your camera app here to read more online.



MassLandlords Thanks Our Property Rights Supporters

Property Rights Supporters make monthly contributions earmarked for policy advocacy.

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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. 

RENT COLLECTION SURVEY FOR MID-MAY SHOWS 19% NONPAYMENT, Intentional Vacancy Doubled

Our May 2020 rent collection survey shows a 19% default rate. The number of units being held off the market has more than doubled, to 2%.

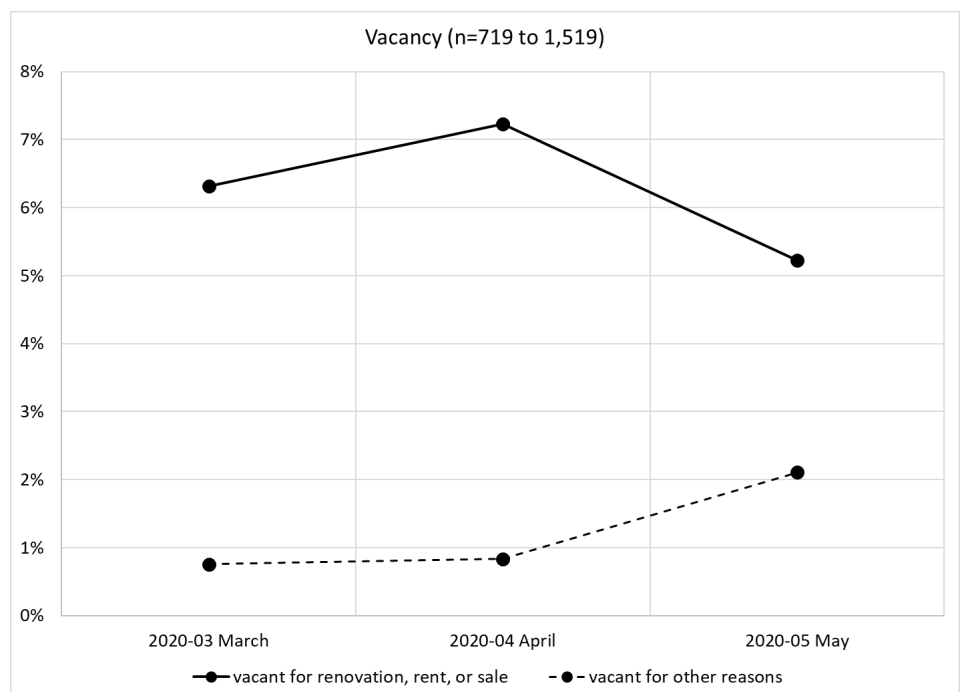
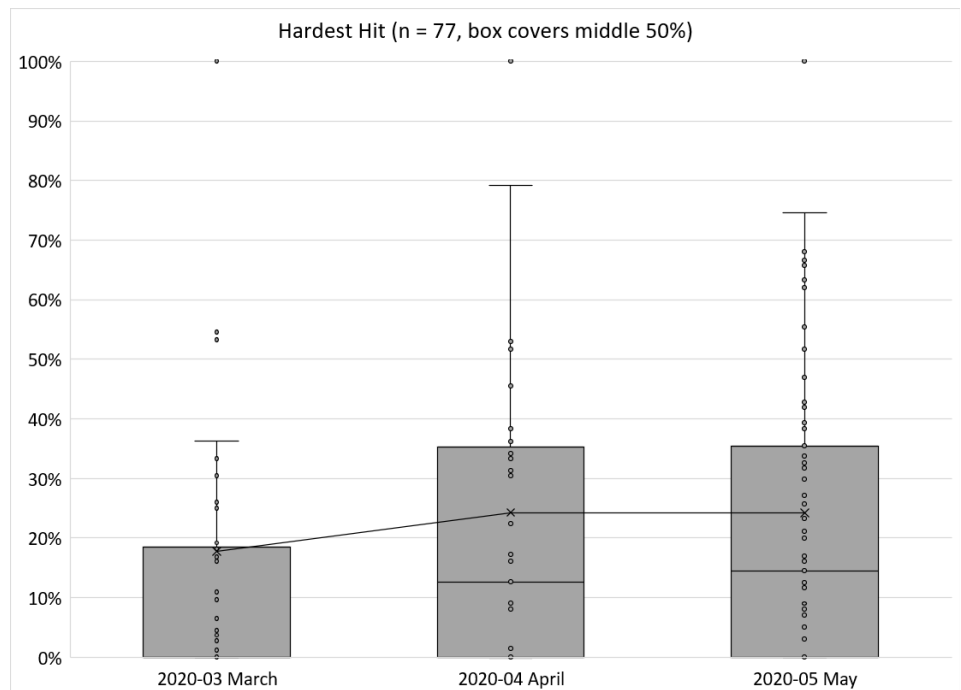
MassLandlords launched a new rent collection survey of members and non-members. The survey shows an average default rate of 19% unpaid rent. The impact of the moratorium is landing unevenly hard on some landlords, with 6% of those surveyed collecting no rent in May. The rate of other vacancy (not for renovation, rent, or sale) has more than doubled.

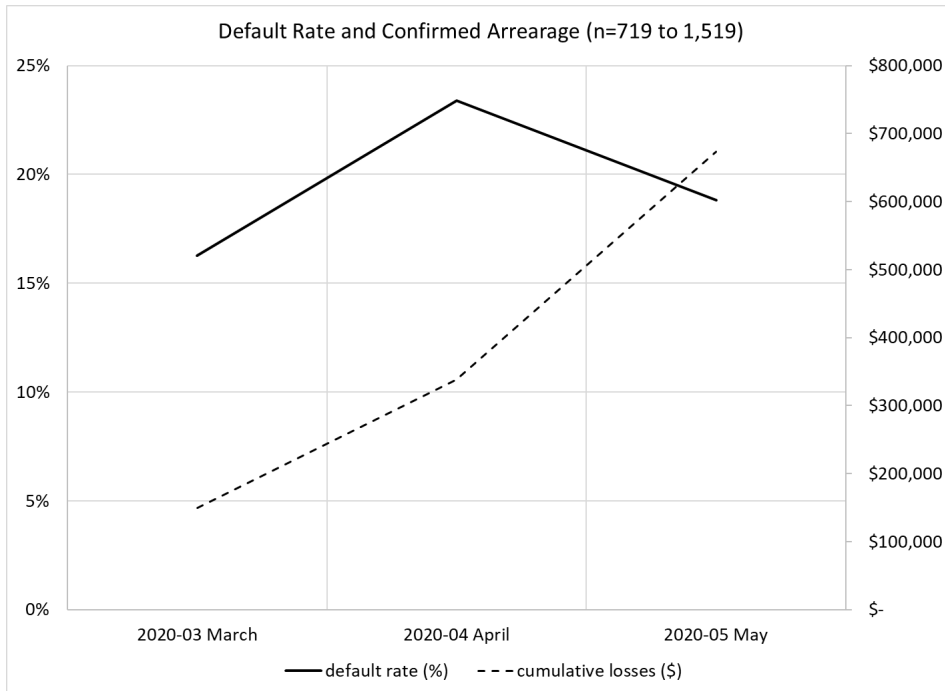
RENT COLLECTION SURVEY BACKGROUND

The MassLandlords rent collection survey is a point-in-time survey. Members can enter the most recent three months of collections at any time, and repeatedly. If a member enters March data in March, and then re-enters March data in April, rent that was late in March may show as paid in April. This allows us to track both late payments across the state, and changes in default rates over time.

Vacancy rate is calculated as a percentage of the number of units being held vacant either 1) for renovation, rent, or sale, or 2) for other reasons. "Other reasons" may include reserve for personal use or unwillingness to risk renting to a bad tenant.

Hardest hit is calculated based on three-month rolling sum of total rent owed vs. total rent unpaid.





VACANCIES CONSISTENT WITH SPRING TURNOVER, UNWILLINGNESS TO RENT

The number of units held vacant for renovation, rent or sale was between 5% and 7%, consistent with a spring market and mom-and-pop landlord operations. (Few mom-and-pop landlords can execute a “zero vacancy” turnover, in which a renter leaves on the last day of the month

and a new renter enters the next day. It is typical for any unit turning over to be held vacant for up to a month for repair, cleaning, and marketing.)


The number of units held vacant for other reasons more than doubled, from less than 1% to more than 2%. This is consistent with fear of renting an apartment under the eviction moratorium. It would be less costly to have

a vacant unit than one with a renter consuming utilities, exacting wear and tear, and refusing to pay.

CUMULATIVE ARREARAGE SHOWS THREE-MONTH DEFAULT AT 19%

Survey respondents reported between 719 and 1,519 units for March, April, and May each. Confirmed nonpayment exceeded \$600,000, working out to a cumulative default rate of 19.2%.

IMPACT OF COVID-19, SHUTDOWN, AND MORATORIUM LAND UNEVENLY

Between March 2020 and May of 2020, the number of landlords experiencing more than 20% nonpayment roughly doubled from 23% to 45% of respondents. Although 35% of May respondents reported that they had received all of their rent, 6% of respondents reported that they had received none of it. 

Point your camera app here to read more online.



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Eviction Moratorium

WEBINAR FAQ

WHO IS ELIGIBLE FOR EIDL (THE ECONOMIC INJURY DISASTER LOAN PROGRAM)?

Businesses throughout the country with fewer than 500 employees, private nonprofits and veterans' organizations are all eligible for this program. The business applicant has to have been in operation as of Jan. 31, 2020. (source: [SBA.gov](https://www.sba.gov))

CAN SOLE PROPRIETOR LANDLORDS QUALIFY FOR PPP (PAYCHECK PROTECTION PROGRAM), PUA (PANDEMIC UNEMPLOYMENT ASSISTANCE), AND/OR EIDL?

Sole proprietors are eligible for EIDL if they have been in business since Jan. 31, 2020 (source: NFIB). They may also apply for the Paycheck Protection Plan. (source: [creditkarma](https://www.creditkarma.com)). Sole proprietors may be able to apply for the PUA.

WHERE CAN I FIND INFORMATION ABOUT THE PUA?

WARE THERE ANY RISKS FOR A PROPERTY OWNER WHO APPLIES FOR BOTH A PPP LOAN AND PUA BENEFITS (CAN YOU GET BOTH)?

According to Forbes, you may be eligible for PUA funds until your PPP funds become available. However, you should not apply for PUA funds if you are receiving PPP funds.

WHAT SHOULD I DO IF I AM SELLING THE BUILDING AND THE BUYER WANTS TO MOVE INTO A UNIT THAT IS OCCUPIED? WHAT IF

MY TENANT IS MONTH-TO-MONTH AND STILL WON'T LEAVE?

The tenant cannot be evicted as long as the moratorium is in place. The buyer would either need to wait to purchase the building, wait to move in or buy another building.

IF A TENANT INTERFERES WITH A SALE BY NOT LEAVING, DO I HAVE RECOURSE?

No. If your sale is conditioned upon certain units or the entire property being delivered vacant, your sale may fall through unless you can get the buyer to waive this condition. Note that some sellers may resort to "cash for keys", but as described above, this is not permitted. You open yourself to triple damages plus attorney's fees if you get caught. Don't say we didn't warn you.

CAN A TENANT STAY EVEN IF THE LEASE IS UP?

Yes. You cannot evict for over-staying a lease.

CAN I LET A LEASE LAPSE TO TENANT-AT-WILL?

This is the default; a lease that ends with the tenant remaining in the premises and the landlord's willingness to accept payment becomes a tenancy at will under substantially the same terms as the lease.

CAN I CONTACT A TENANT ABOUT SIGNING A NEW LEASE, AND IF SO, CAN THE LEASE INCLUDE CHANGES?

Yes, but remember the tenant is not obligated to sign.

CAN YOU ASK A TENANT TO LEAVE SO THE BUILDING OWNER CAN MOVE IN? WHAT ABOUT FAMILY?

No and no. You can neither evict nor make a request to owner-occupy or give the unit to family.

CAN WE COLLECT BACK RENT ONCE THE PANDEMIC IS OVER?

Yes. Once the moratorium is lifted, you can go to court and seek damages.

CAN A MAYOR IMPOSE A MORATORIUM ON EVICTIONS THAT APPLIES JUST TO THEIR CITY?

Not really. A city has legal authority only to the extent the state grants it. Eviction is a state legal process. They can potentially levy fines for not following certain local processes in parallel, but they can't interfere in summary process without a law granting them permission to do so.

MUST I OBEY MASSACHUSETTS RULES IF MY COMPANY IS REGISTERED OUT OF STATE AND LICENSED TO OPERATE IN MA?

Yes. You must comply with the eviction moratorium because your units are located in Massachusetts.

WHAT IF MY TENANT IS JEOPARDIZING HEALTH AND SAFETY BY PULLING OUT SMOKE DETECTORS (TO SMOKE IN THE UNIT)?

This may be grounds for an essential eviction, though it is quite difficult to prove smoking (and by extension, the smoke detector removal); consult with an attorney.

IF I SET UP A DEFERRAL AGREEMENT WITH A TENANT, CAN I TAKE THEM TO COURT LATER IF THEY DO NOT PAY AS AGREED?

Yes, once the moratorium is lifted you have recourse. If they are still in the unit, you will have to file summary process. If they have left the unit for some reason, you can take them to small claims court.

IF I SENT MY TENANT A NOTICE TO QUIT BEFORE THE PANDEMIC STARTED, BUT THEY ARE STILL IN THE BUILDING, DO I NEED TO SEND A THEM A NEW NOTICE TO QUIT?

Any notices that were issued prior to the eviction moratorium will be considered valid once the moratorium is lifted. They do not need to be reissued.

CAN I ASK MY TENANT FOR PROOF OF UNEMPLOYMENT AND USE THAT FOR FUTURE EVICTIONS?

Eviction is not decided on the basis of employment or lack thereof. You can ask your tenant for proof of unemployment, and if they demonstrate that they are unemployed due to COVID-19, then you will not be able to impose a late fee or report negatively for credit purposes. You can ask for just about any economic documentation you like (proof of unemployment or loss of income) at any time, but unless you are seeking to charge late fees or report for credit, it will not matter. If you are looking to report for credit,

first be sure that you are not also covered under the CARES Act.

CAN WE DISCUSS PAYMENT PLANS WITH OUR TENANTS OR ASK THEM TO PAY AS MUCH AS POSSIBLE AS LONG AS WE DON'T TALK ABOUT EVICTION?

You can discuss payment plans, but your tenant should make the first offer. Suggested verbiage is something along the lines of "I'm hoping we can make a plan that works for both of us. I'm thinking about rent for April but also for May, June and beyond." You can also ask them how much they feel they can pay, if they cannot pay the whole amount. See our COVID-19 Resources page, [nonpayment section](#), for detailed talking points.

CAN I DISCUSS CASH FOR KEYS WITH A TENANT?

We are not recommending you discuss voluntary move-outs of any kind at this time, even if both parties seem willing. The exception would be if your renters (especially students) have expressed interest in moving and they were the first to bring it up. Make sure you get everything in writing.

CAN I STILL SEND A TENANT A NOTICE ABOUT LATE FEES OR PAYMENTS THAT OCCURRED BEFORE THE MORATORIUM?

During the moratorium, do not send your tenant any notices that could affect either

party's rights, regardless of when the infraction occurred, except in consultation with an attorney. You can send the Notice of Missed Payment During COVID-19. You can charge a late fee only if they fail to demonstrate within 30 days of a missed payment that their nonpayment was due to COVID-19. You cannot enforce collection of late fees.

CAN I EVICT A TENANT WHO MISSED PAYMENTS DURING THE STATE OF EMERGENCY AS SOON AS THE MORATORIUM IS UP, OR MUST I WAIT TO ISSUE THEM A NOTICE TO QUIT UNTIL THEY ARE LATE AGAIN?

Yes. Notices issued before the moratorium may still be good. You may issue a notice as soon as the moratorium expires. Consult with an attorney to be sure you know whether the moratorium is still in effect.

CAN I ASK MY TENANT TO APPLY FOR RAFT TO PAY THEIR BACK RENT?

Yes, in the same vein as asking them to set up a payment plan or asking about their financial situation. You cannot mention eviction.

CAN I RETURN A SECURITY DEPOSIT TO MY TENANT TO HELP WITH FOOD SECURITY OR OTHER BILLS?

You can return a security deposit at any time.



ARTICLE YOU MAY HAVE MISSED

Estimates of Post-Moratorium Eviction Filings Now Exceed Housing Court Annual Caseload

MassLandlords has compiled a detailed estimate of the number of eviction filings expected when the [Massachusetts eviction moratorium](#) ends. The estimate begins with the "normal" rate of filings during the housing crisis and adds onto this survey data (consistent with rent collection data) for additional cases arising from COVID 19 and our governmental responses (hereinafter simply "COVID-19 and our response"). The number of filings will be not less than 30,000 if the state of emergency is lifted now, and not less than 70,000 if the state of emergency continues to January. [ML](#)

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

CAN I ASK A POTENTIAL NEW TENANT TO SEE EVIDENCE OF SAVINGS (BANK STATEMENTS) OR HOW THEY ARE MANAGING FINANCIALLY DURING THE PANDEMIC?

Yes. In general, you should be asking to see proof of ability to pay before renting an apartment.

CAN I FORGIVE BACK RENT OWNED AND ISSUE MY TENANT A FORM 1099?

Yes, but why? It's just something else you have to do and not get paid for.

CAN I AMEND A LEASE OR RENTAL AGREEMENT TO REFUND LMR OR SD BACK TO MY TENANT?

The moratorium provides for returning last month's rent, but the terms make it worse than holding onto it. Security

deposit can be given back at any time. We do not recommend you do either of these.

IF MY TENANT SIGNED A LEASE AND PAID THE LAST MONTH'S RENT, BUT THEN CANCELED THE TENANCY BEFORE THE FIRST OF THE MONTH, CAN I KEEP THAT LAST MONTH'S RENT AS PAYMENT ON THE FIRST MONTH?

Possibly. A lessor has the obligation to cure losses, so if you could rent the apartment to someone else in time, you have to try, and then refund the first renter their money.


WHAT IF MY TENANT IS A FOREIGN STUDENT WHO VACATED AND LEFT THE COUNTRY WITHOUT PAYING RENT?

You can still file against them in MA court. You may get a default judgment that can be used if they ever try to come back. If you have foreign cosigners, you can pursue that, consult with an attorney if the amount owed is very large.

CAN I LEAVE A SCHEDULED RENT INCREASE IN PLACE, EVEN IF THE TENANT IS NOT PAYING?

The moratorium covers late fees, notices to quit and eviction. Scheduled rent increases can still take effect, but cannot be enforced.

DO I HAVE TO TELL MY TENANTS ABOUT THE FORM THEY CAN FILL OUT STATING THEY HAVE A HARDSHIP FROM COVID-19?

No, use of the Notice of Missed Payment During COVID-19 form is optional. 

Point your camera app here to read more online.



16 “(b) MORATORIUM.—During the period beginning on
17 the date of the enactment of this Act and ending 12
18 months after such date of enactment, the lessor of a cov-
19 ered dwelling located in such State may not make, or
20 cause to be made, any filing with the court of jurisdiction
21 to initiate a legal action to recover possession of the cov-
22 ered dwelling from the tenant for nonpayment of rent or
23 other fees or charges.

24 “(c) DEFINITIONS.—For purposes of this section, the
25 following definitions shall apply:

•HR 6800 IH

963

1 “(1) COVERED DWELLING.—The term ‘covered
2 dwelling’ means a dwelling that is occupied by a ten-
3 ant—

4 “(A) pursuant to a residential lease; or

5 “(B) without a lease or with a lease ter-
6 minable at will under State law.

Governor Baker, LET THE EVICTION MORATORIUM EXPIRE

Peter Vickery, Esq., Legislative Affairs Counsel



The eviction moratorium is not helping landlords or prospective renters

Before even thinking about extending the eviction moratorium, Governor Charlie Baker should talk to Branch Yules.

“I had five low-income rooms available for rent in April and I decided to not rent them out,” said Branch, whose company, Lilien Realty, LLC, owns hundreds of rental units in Marlborough, Hudson and North Attleborough. “I simply cannot afford to take a risk, not even on somebody who can pay the rent right now. Why? Because if that changes, say if they get laid off from their ‘non-essential’ job, I can’t ask a judge to evict them for nonpayment and let me rent the unit to someone else.”

Branch was describing a direct effect of Chapter 65, the emergency law that went into effect April 20, which bans landlords from taking tenants to court for nonpayment of rent. Unlike its New York equivalent, the Massachusetts eviction moratorium is not confined to situations where the reason for nonpayment arises out of the COVID 19 emergency. The Massachusetts law makes no such distinction.

The eviction moratorium is set to expire on August 18, 2020. But not if Governor Charlie Baker decides to extend it. Chapter 65 says that “the governor may postpone [the] expiration in increments of not more than 90 days” and that he can keep postponing it until 45 days after the end of the state of emergency. It’s that possibility of the Governor extending the moratorium

beyond its August 18 expiration date that has Branch worried.

What is it about the moratorium—and the possibility of the Governor prolonging it—that persuaded Branch to leave those five units vacant?

ONE-SIDED CONTRACT, UNFUNDED MANDATE

Housing providers have a legal duty to keep their rental units up to code so that they are fit for human habitation. If renters are not satisfied with the conditions, they can call in the local health inspector who can conduct an inspection, instruct the owner to make repairs and ask a judge for an order to enforce those instructions. The Housing Court has been hearing enforcement actions against housing providers throughout the emergency.

But as any homeowner will testify, maintaining a house or apartment costs money: paying plumbers, electricians and contractors to fix whatever happens to break (and things do continue to break, even during a state of emergency). That is why rent is important. It’s the basis of the business model. Rent is how housing providers get their funds. Because unlike Congress, housing providers can’t just print money!

The Legislature could have funded the moratorium by either expanding the Massachusetts Rental Voucher Program or setting up a system of surety bonds (similar to rental payment insurance), but declined to do so.

By removing the possibility of eviction for nonpayment, and enacting no safeguards to deter bad-faith gaming of the system (the sort of measures

that accompany any public subsidy), Chapter 65 has created an incentive for some tenants to stop paying rent. If tenants miss a payment, the most a housing provider can do is send them a notice pointing this out. And the notice has to state:

THIS IS NOT A NOTICE TO QUIT. YOU ARE NOT BEING EVICTED, AND YOU DO NOT HAVE TO LEAVE YOUR HOME. An emergency law temporarily protects tenants from eviction during the COVID-19 emergency.

For the duration of the moratorium, even though tenants can go to court to enforce the housing provider’s obligations under the contract, there is no way to enforce the other side of the contract, namely, the duty to pay rent. Even if a housing provider takes nonpaying tenants to court when the moratorium is over and gets judgment for the unpaid rent (possibly thousands of dollars), that judgment is just a piece of paper. Tenants with no assets to put a lien on, and no wages to garnish, are judgment-proof, meaning the housing provider takes a hit.

What the Massachusetts Legislature created via Chapter 65 was a classic example of an unfunded mandate. And that’s why Branch Yules is leaving those units vacant. His company cannot afford to become party to a one-sided contract and provide free housing.

EVICTION MORATORIUM = LESS HOUSING

The eviction moratorium is making it harder for housing providers to stay in business. That may not worry those out

there who think of landlords as top-hatted cartoon villains. Yes, some landlords are big corporations that own thousands of units, but most are not. The vast majority of housing providers in the United States are individuals and small businesses.

But even folks who could care less about the fate of landlords—big or small—should care about another side effect of the moratorium: the way it is reducing the amount of affordable housing. Yes, you read that right. A policy that was supposed to help tenants is actually depleting the stock of affordable housing.

Lilien Realty serves an area where the demand for affordable housing is high and getting higher, and the whole point of the business is to house people. So, it is galling for Branch to be deliberately *not* renting homes, especially with so much demand. But, as he explains, the moratorium makes it too risky:

“People are staying home all day, using more electricity, more water, etc., and the costs of having a nonpaying resident are far more than just the missing rent. I simply cannot afford those expenses.”

Nonpaying tenants represent more than a loss of potential income in the future. Nonpaying tenants cost the housing provider real money in the here and now. Think of it this way: One person (the housing provider) is having to pay for the privilege of providing somebody else (the tenant) with free housing. To Branch Yules and others in his position, that is just not an appealing proposition.

MESSAGE TO THE GOVERNOR

Because of the moratorium, Branch Yules is *not* renting out units that he would like to make available to people who need

them. Now he is asking the Governor to *not* let this continue.

Governor Baker: For the sake of affordable housing, let the moratorium expire. [ML](#)

Point your camera app here to read more online.



HOUSE VOTES TO EXTEND AND EXPAND Federal Eviction Moratorium

By Peter Vickery, Esq., Legislative Affairs Counsel

The U.S. House of Representatives voted to extend the unfunded federal eviction moratorium for one year, further threatening long-term housing nationwide.

In March, Congress enacted the CARES Act, which established an eviction moratorium that is set to expire on July 25 and covers about one-third of the country's rental housing.

In May, the House of Representatives voted in favor of a bill titled the Health and Economic Recovery Omnibus

Emergency Solutions (HEROES) Act, which would both extend the moratorium's duration to 12 months and expand its scope to cover all rental properties in the United States.

The bill is lengthy (1,815 pages). The provisions about the eviction moratorium start at page 961 in section 110203 of Division K, Title II (titled “Protecting Renters and Homeowners from Evictions and Foreclosures”).

For a period of 12 months after enactment, it would prohibit “legal action to recover possession of the covered dwelling from the tenant for nonpayment of rent or other fees or charges.” Unlike the “covered dwelling” of the CARES Act,

the term “covered dwelling” in HEROES means dwellings covered by section 802 of the federal Fair Housing Act, i.e., all rental units.

The bill now goes to the Senate. [ML](#)

Point your camera app here to read more online.



HOW TO SCREEN INTERNATIONAL STUDENT Rental Applicants

By Eric Weld, MassLandlords, Inc.

A new International Student Household qualifier can help Massachusetts landlords broaden their applicant pools

Renting to international students – of which there are tens of thousands in Massachusetts – often comes with its own set of challenges during the screening stage when documentation may be unverifiable or hard to interpret, U.S. references nonexistent, and background details difficult to corroborate.

International students can make for high-quality tenants, and ignoring that market sector may not be a wise business decision for landlords in this college-rich state. But student renters from foreign lands typically arrive in the United States with a different portfolio of credentials than U.S. citizens, and an

effective screening process must take that into consideration.

The COVID-19 pandemic and response is having and will continue to have a large impact on the international student rental market in Massachusetts. Still, for those who do travel to the U.S. for their education this year, and in subsequent years, these qualification principles pertain.

MASSLANDLORDS INTERNATIONAL HOUSEHOLD STUDENT QUALIFIER

To assist with specific issues that can accompany screening international students, MassLandlords has prepared an International Student Household Qualifier that will help steer landlords through the process.

This form recognizes that international students may not be in position to prove stable income or rental history, and that their credit background may be difficult

to verify. It also concedes that references outside the U.S. can be hard to reach, may not speak a language you understand, and are more difficult to identify as legitimate.

Rather, the International Student Household qualifier works with documentation and verifiable assets that foreign nationals do have. Instead of past landlord references, this qualifier grades the quality of applicants' cosigners in the United States. As opposed to bank statements or proof of employment, the form seeks verification of student loans from applicants' schools and savings compiled in the U.S. by the applicant and cosigner.

AVOIDING DISCRIMINATION COMPLAINTS

The overall goal of the International Student Household Qualifier is to avoid renting to bad tenants and all the headaches and high costs that come with that situation. By using the form's numeric scoring system, landlords can more easily avoid confusion by negating subjective judgments.

The qualifier also helps landlords avoid any questions of applicants that may be innocently asked but could be interpreted as discriminatory and lead to MCAD complaints.

Under the Civil Rights Act of 1968, landlords may not consider national origin on rental applications, among other protected classes; and cannot apply different rental terms or conditions due to nationality.

Importantly, all applicants, whether U.S. citizens or foreign nationals, must be given the same rental application, and the same standards must be applied when considering them as renters.



More than 63,000 students from foreign countries come to Massachusetts every year—33,000 to the Boston area—many looking for rentals.

MassLandlords qualifiers do not in any way prove an applicant's legal status.

However, if a foreign national student applicant is able to pass the International Student Household Qualifier using school acceptance and/or scholarship letters (these are high-ranking criteria), it means they have obtained an F-1 visa qualifying them to be in the U.S. (Acceptance at an accredited U.S. college is required in order to be eligible for an F-1 visa.)

SCORING POINTS

Like its counterpart, the standard Applicant Qualifier already provided by MassLandlords, the International Student Household Qualifier applies a point system to applicants' qualifications. For example, international student applicants receive 10 points if they are enrolled in a graduate student program, as opposed to 0 points for an undergrad program. Graduate students, whether foreign nationals or not, are usually more mature and tend to be more serious and stable students and typically translate into higher quality tenants. (Note that graduate business schools may provide one notable exception.)

Foreign student applicants receive 80 points (an automatic pass) if they apply with a cosigner that owns real estate in Massachusetts and passes the standard Applicant Qualifier. If a cosigner owns U.S. real estate outside of Mass. and passes the standard qualifier, the foreign national applicant gets 30 points. For a U.S. resident with no real estate ownership, 20 points.

And so on. The numeric goal is for an applicant to compile 80 points. Any score below that threshold is a failure to qualify. As always, landlords should work in good faith to help applicants increase their point total to a passing score rather than issue an outright rejection.

Also similar to the standard applicant qualifier, the international student qualifier includes a set of immediately disqualifying criteria. These criteria should be considered somewhat flexible, and landlords can customize them as needed; but you might want to use the defaults on the form until you have experience with international student renters.

According to the form default, an international student applicant or group of applicants is immediately disqualified in this process if they are found to falsify information on the application; if they cannot pay first, last and security deposit, as those apply, in cleared funds before moving in; or if they have not yet arrived in the United States and want to rent your apartment sight unseen. Other disqualifying criteria include omitting critical information on the application, owning a waterbed or aquarium, or if they intend to house more than the legal occupancy allowed in the rental.

Specific to foreign applicants: do a quick search of the Office of Foreign Assets Control (OFAC) [sanctions list](#), a

Harvard and MIT," Karen Jarosiewicz, a Cambridge landlord, told MassLandlords. "I predominantly rent to graduate students and find them courteous, clean, quiet and on time with the rent. They provide documentation of what school they will be attending and their grants, etc. They usually stay through master's and doctoral work."

"I have a property near UMass-Lowell," said Shari Traub, a landlord in Andover. "I rented to two international students, girls from South Korea. Fantastic tenants. We had a little language barrier but I communicated through the iTranslate app. They were awesome."

International students' matriculation at a United States school usually requires



International students must receive acceptance documentation from an accredited U.S. college or university in order to obtain an F-1 visa qualifying them to be in the country.

compendium of individuals and groups targeted by the U.S. Treasury. If your applicant's name appears on the list with a score of 90 or higher, further investigation is needed to confirm if that is your applicant or a different person with the same name. If your applicant is listed on OFAC lists with a high score, it's an automatic (and definitive) disqualification.

HIGH QUALITY TENANTS

Many landlords find that renting to international students is a positive experience.

"I have had very good experiences with international students attending

a higher degree of academic seriousness, so they often have strong incentive to remain in good standing with landlords and employers. Finding housing can be more difficult for international students so they may be more likely to commit to long-term tenancies. And because foreign national students typically do not have the same access to U.S. government financial college aid as American citizens, those who come here are sometimes supported with ample financial resources.

But as the disclaimer on the International Student Household Qualifier notes, "International student rentals are for landlords well practiced in

traditional applicant qualifiers, familiar with their local college/university market, and ideally familiar with the nation from which their applicants are arriving.”

Patty Vairo, owner of V.F. Properties in Worcester, MA, which frequently rents to U.S. and international students at Worcester Polytechnic Institute, Clark University and other schools, acknowledges the value of familiarizing yourself with the cultures from which prospective tenants are arriving in the U.S.

“Recognizing that cultures can be vastly different for international students has been very helpful and has made for a very good tenant/property management relationship,” she noted.

Vairo also emphasizes the importance of experience working with students from home and abroad. She employs a property manager with more than 35 years experience in screening prospective tenants. “A combination of instincts and experience allow him to make excellent choices,” she said.

HIGHER REVENUE POTENTIAL

Renting to international students also introduces the possibility of increasing revenue. You can rent a unit jointly and severally to multiple students who each have their own cosigners and student loans, who together can pay a higher rate than you might obtain from a single-income household. Students from foreign countries very often come to the U.S. individually and may be looking specifically to rent single bedrooms with access to common areas in the unit. Your rent might be 30% higher than market, but because the rent is split three or four ways, each resident will find that apartment their cheapest option.

For instance, if you can normally get a single-income household to pay \$2,500 per month for your Cambridge three-bedroom, you could instead opt to rent out the unit to a makeshift household

of three college students, each paying \$1,000, netting an extra \$500 per month. Compared to a Cambridge one-bedroom, which might be \$1,800 per month, each renter saves \$800 per month.

Be careful: this strategy assumes the households sign jointly and severally. You cannot rent by the room, with separate rental agreements and locks on the doors, unless you are licensed as a lodging house by your town or city. Each time a roommate wants to leave, you must screen the replacement roommate, terminate the old agreement, and then execute an entirely new rental agreement. The additional rent comes at an additional administrative cost.

CONSIDER CULTURAL DIFFERENCES

Charging top-of-market rates for international students may not always be the prudent practice.

Even if they demonstrate a means to afford life in an expensive American city, foreign nationals may not be prepared for added costs of urban life like the need to hire taxis, Ubers and Lyfts, and the higher prices they will have to pay for things like vacuum cleaners and cleaning products. Most landlords would rather charge a little less for rent if it allows their tenants to afford items for keeping the rental unit clean and in good shape! Or better yet, offer your tenants a controlled supply of approved cleaning products and tools.

You will also likely benefit from spending a little extra time with international renters to explain some practical and logistical differences from their life back home. Many foreign nationals may be unfamiliar with normal U.S. services like trash pickup, snow removal, and landscaping. You should ask about your renter’s familiarity with heating, air conditioning and laundry machines. And there may be cultural differences in cleaning customs that you will want

to brief tenants on, especially if you’re renting to a makeshift household with people from different countries who will suddenly become roommates.

EXPANDED APPLICANT POOL

Massachusetts serves as temporary home to some 63,000 students from foreign countries every year, the fourth highest total in the nation, according to the latest Open Doors Report from the Institute of International Education. More than half of those converge on Boston and its surrounding cities, like Cambridge, many looking for places to rent.

Northeastern University alone matriculates more than 13,000 international students, Boston University nearly 9,000, followed by Harvard, 6,000, and MIT with 4,700. The University of Massachusetts at Amherst takes in more than 3,300. Incoming foreign students are increasing every year.

Landlords across the state need not shy away from this sizable portion of the rental applicant pool because of prospective tenants’ lack of credit scores from U.S. banks and other standard screening criteria.

The MassLandlords International Student Household qualifier provides a mathematical screening process, using available data, with a high probability of identifying dependable tenants from foreign countries. [M](#)

Point your camera app here to read more online.



Michigan Rep. Suggests RENT AND MORTGAGE MORATORIUM

By Kimberly Rau, MassLandlords Writer

Rep. Omar's bill to cancel rent could help landlords and tenants.

Rep. Ilhan Omar of Minnesota has put a bill together that calls for a ban on rent and mortgage payments while America attempts to get back on its feet amid an ongoing health crisis. Called the Emergency Rent and Mortgage Cancellation Legislation, Rep. Omar's bill calls for nationwide assistance for renters and property owners alike. This is different legislation from the HEROES Act, a sort of second stimulus which the House passed in May but has yet to be approved by the Senate.

It's no secret that the cost of rent in many places is very high, and wages are often too low to keep up. According to a report issued earlier this year, more than half of the renters surveyed by the Federal Reserve reported that they would be unable to come up with an extra \$400 in an emergency. Add in a pandemic and an eviction moratorium, and many tenants are not paying rent, which puts a strain on landlords, who may still be making mortgage payments on the buildings they are renting out.

In other areas, renters who may be able to pay the rent are refusing to as part of a rent strike, according to a May article from The Atlantic.

"Under my legislation, payments on all rental homes will be cancelled and landlords will be able to apply to have their losses covered by the federal government through a Rental Property Relief Fund to be administered by the Department of Housing and Urban Development (HUD)," Omar wrote

in a brief describing the bill. Relief for rental payments would also be available for those who have purchased a manufactured home but pay rent to a landholder. The legislation also calls for the suspension of mortgage payments, with mortgage holders eligible to access a similar relief fund.

The bill also creates the Affordable Housing Acquisition Fund, which is designed to allow for the purchase of private rental property on behalf of low-income housing providers. Non-profits, municipalities, community land trusts and states are among the groups who would be eligible to access this fund.


While this may be good news for mortgage holders and renters, access to relief funds for landlords comes with strict contingencies. If passed, the legislation would allow landlords "to have the full cost of their tenants' suspended rental payments covered by the federal government." However, it would require landlords who receive funds from HUD to agree to "fair renting terms for a period of 5 years." According to Section 3, part D, of the legislation, these parameters include a rent freeze, just-cause evictions (with mandatory documentation), and a provision of 10 percent equity to tenants. The bill's wording does not make clear whether that represents 10 percent equity in the rental unit (that is, 10 percent of a proportion of the building's equity) or 10 percent of the entire building's equity. It also does not specify if that equity could be split among tenants, or if it applies to just tenants who take advantage of the provision. The bill would also require landlords to work with local housing groups to make vacancies available to housing voucher holders.



Rep. Ilhan Omar's (D-MN) rent and mortgage bill would provide relief to tenants and landlords alike, but with strings attached. License: Public Domain

"If any of the conditions of Section III(d) are violated, the federal government can recoup the relief funding," the section concludes.

This may make some landlords wary of applying to the program, though it would not stop their tenants from utilizing the rent relief portion of the bill: If passed, it would prohibit landlords from evicting or retaliating against tenants who did not pay rent.

Rep. Omar submitted the bill to Congress on April 18. As of this writing, no action has been taken regarding it, but MassLandlords will continue to update this article as the situation progresses. 

Point your camera app here to read more online.



You cannot use arrest records to deny someone a rental,
but convictions must also be handled carefully.
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CAN I USE ARRESTS to Deny Rental Applicants?

By Kimberly Rau, MassLandlords writer

Blanket bans on renting to people with a criminal history can be seen as discriminatory.

Landlords may wonder whether renting an apartment to someone with a criminal history is a good idea, or on the other hand, whether it is legal to decline such an application. Is it legal to deny a rental to someone who has been arrested? What about if they have been incarcerated? Does it matter what type of crime they may have committed? In the United States, once someone completes a jail sentence, it is said they have paid their debt to society. In theory, this means that they should be able to live their life in

the same manner as someone who has not been incarcerated. In reality, people convicted of a crime may have a harder time finding employment or shelter.

Arrest records will appear more frequently now following the death of George Floyd, global demonstrations and the subsequent arrests of 11,000 individuals.

There are practices that disproportionately affect people of color when compared to White individuals in similar situations. Arrests and incarcerations are two of them, and, by extension, renting practices that focus on an individual's history with the law may disproportionately affect minorities. Because of this, doing so may open a landlord up to a discrimination lawsuit.

WHAT IS HUD?

Before looking at whether landlords can or should use arrests and convictions when making decisions on who to rent to, it's important to understand that those decisions are often not up to individual landlords.

The Department of Housing and Urban Development (HUD) is tasked with issuing regulations to enforce the Fair Housing Act (FHA). This Act, as amended, gives HUD discrimination jurisdiction over every privately owned apartment in the country. It does not just oversee public housing or rental units where the tenant receives federal subsidies for rent. Therefore, any landlord may be held accountable for practices that the FHA finds discriminatory.

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ARRESTS

When it comes to an individual's arrest record, HUD is clear: Landlords may not use arrests that do not result in a conviction as grounds to deny someone a rental agreement.

"The fact that someone was arrested means only that the person was suspected of having committed an offense," HUD stated in a [FAQ document](#) following the release of a 2015 document entitled "Guidance for Public Housing Agencies (PHAs) and Owners of Federally-Assisted Housing on Excluding the Use of Arrest Records in Housing Decisions."

INCARCERATIONS AND CONVICTIONS

A 2018 Pew study shows that while Black Americans made up 12% of the U.S. population, they accounted for 33% of the prison population. White Americans, despite making up 63% of the adult population, represented only 30% of the prison census. It is clear that denying someone tenancy based solely on a

criminal conviction could disproportionately harm Black applicants. In general, it seems that all racial minorities suffer this disparate treatment.

As a response, in 2016 HUD issued [another document](#) intended to act as guidance for applying fair housing standards to the use of criminal records when providing housing. Its rationale is that because Black and Latino Americans are incarcerated at higher rates than their peers, any blanket policy for tenant screening that bans applicants with a criminal history would inadvertently discriminate against minorities.

"[H]ousing providers that apply a policy or practice that excludes persons with prior convictions must still be able to prove that such policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest," the document states. However, it goes on to say that a blanket prohibition on anyone with any kind of criminal record does not meet that burden of proof.

In other words, you cannot institute a blanket ban on all applicants with criminal histories. This applies to market-rate rentals as well as subsidized rentals.

IS THERE ANY TIME I CAN DENY SOMEONE BASED ON CRIMINAL HISTORY?

This doesn't mean that you cannot consider criminal convictions at all when choosing a tenant. HUD states that a landlord may not be discriminating based on race or national origin if his/her screening criteria with regard to the criminal history of an applicant can be proven to be "necessary to achieve a substantial, legitimate, nondiscriminatory interest of the [housing] provider."

In other words, as a landlord, you must be able to prove that your policy of screening for criminal history assists in protecting your property or the safety of your residents. Relying on generalizations or stereotypes about individuals with a criminal history does not meet this

burden of proof. Nor can you rely on arrest records, since our judicial system is built on the foundation that someone arrested and charged with a crime is innocent until proven guilty.


What is considered a “substantial, legitimate [and] nondiscriminatory” screening policy? We already know it is not blanket bans on people with criminal history, and it is not relying on arrest records. HUD gives two points to consider when examining a potential renter’s criminal history:

- The nature and severity of the crime, and
- The amount of time that has passed since the criminal conduct occurred.

This is not a lot of guidance, and certainly leaves room for error (a landlord who is not careful may be exposed to a lawsuit).

The only exception appears to be surrounding controlled substances. The federal Fair Housing Act contains a section that states that the taking of an adverse action against a person who has been convicted for illegally manufacturing or distributing a controlled substance as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802) will not be discriminatory.

Therefore, a landlord may deny a rental applicant if they have ever been convicted of manufacturing or distributing a controlled substance. That said, given the

changes we are already seeing surrounding regulations that appear to disproportionately harm minorities, this may not remain the case going forward. As always, consult with an attorney well-versed in these issues before taking any action surrounding arrest records, criminal histories and rental agreements. 

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REGIONAL



2020 JULY

Upcoming events
See details under each region

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



2020 AUGUST

Upcoming events
See details under each region

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

STATEWIDE

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

SAT
07/18SAT
07/11

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:
 - *Every Landlord's Tax Deduction Guide* by NOLO,
 - *The Good Landlord* by Peter Shapiro,
 - *Getting to Yes* by Roger Fisher, and/or
 - *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 Peter Vickery

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, JULY 11TH, 2020
AND SATURDAY, JULY 18TH, 2020**

VIRTUAL COURSE AGENDA

SATURDAY, JULY 11TH, 2020

8:30am – Introduction of MassLandlords and course participants

8:50am – Rental markets

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

9:05am – Property selection

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

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

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

10:05am – Break

10:15am – Applications and screening

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

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

- Lease vs Tenancy at Will
- iCORI
- Eviction notices

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

SATURDAY, JULY 18TH, 2020

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

8:45am – If needed, finish Rental Forms

- Lease vs Tenancy at Will
- iCORI
- Eviction notices

9:15am – Legal Matters start

- Late fees
- 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

12:00pm – Review of unanswered questions

12:15pm – End Day Two and End Course

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

Participation is Easy

As a result of the COVID-19 (coronavirus) pandemic, our events have been replaced by webinars or virtual meetings held during the traditional event time for each former location:

- **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.

Our virtual registration desk is open for all events one hour starting 30 minutes prior to the event start time. Call 774-314-1896 or email hello@masslandlords.net for live, real-time help signing in and using your technology.

If joining a virtual meeting, please use the zoom “test audio” feature. 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.

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.

Password will be emailed and viewable [online](#).

Two Saturdays Zoom Meeting:

Douglas Quattrochi is inviting you to a scheduled Zoom meeting.

Topic: Crash Course
Sat July 11, Sat July 18

Time: Jul 11, 2020 08:30 AM Eastern Time (US and Canada) Every week on Sat, 2 occurrence(s) Jul 11, 2020 08:30 AM Jul 18, 2020 08:30 AM

Join Zoom Meeting
<https://us02web.zoom.us/j/86126741924>

Meeting ID: 861 2674 1924

Password: See above

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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.

Rent Control: Theory, History, and Talking Points for Massachusetts

THU
07/16

Rent control is law in Oregon, expanded in New York, and recommended favorably by the Joint Committee on Housing here in Massachusetts. But we tried it in Massachusetts before, and it failed. So why are we still talking about it?

This presentation will review in-depth the three generations of rent control, the history of second generation rent control in Massachusetts, and second and third generation proposals now



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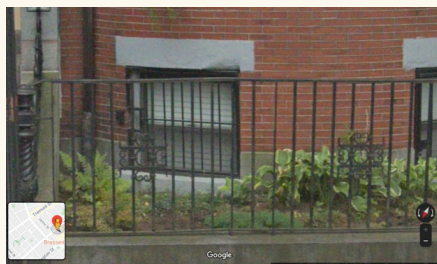
Schedule a consult: **774-314-1896** or **hello@masslandlords.net**

awaiting floor discussion and further readings. We will review specific bill text. We will examine the reasons advocates want rent control, and the reasons landlords oppose it.

Attendees will leave with an in-depth understanding of why rent control is exactly the wrong direction we should go.



During Rent Control: A window at 326 Shawmut Ave, Boston circa 1990 to 1993



Shawmut Ave today is in good repair (Google Street View, 2018)

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WEDNESDAY, JULY 16TH

VIRTUAL MEETING AGENDA

4:00pm Sign-in and virtual networking:
you can chat with others
as people log in
4:30pm Rent Control
Presentation and Discussion
5:30pm Virtual meeting ends

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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.

[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.](#)

The webinar counts for continuing education credit for Certified Massachusetts Landlord Level Three. [Beep in.](#) [Beep out.](#)

Webinar: Eviction Moratorium Update

**WED
07/22**

The eviction moratorium enacted at the end of April was scheduled to run until August 18, 2020 unless the Governor extends it, and unless new legislation is enacted that worsens the situation. Even if the moratorium ends as planned, the courts will be different: virtual hearings, long backlogs, and the possibility of further legislation that could change the way we operate. We will try to answer all of the following questions:

- When will the moratorium end?
- What day exactly can I actually serve?
- Are notices served before the moratorium still good? Summons?

- Are executions from before still good?
- What is the case backlog?
- How long will it take the courts to process the backlog?
- What's the earliest jury trial date?
- Are the courts sitting more frequently? Will cases be over zoom or telephone?
- What alternatives do I have besides court?

Attendees will leave with a better understanding of the current policy framework and timelines, and with better ideas to plan for an end to the eviction moratorium.



Attorney Jordana Roubicek Greenman

This part of the presentation will be given by Attorney Jordana Roubicek Greenman. She is an attorney and a title agent for First American Title Insurance Company and WFG in the Commonwealth of Massachusetts. Attorney Roubicek Greenman has a solo practice with a main office in Watertown and additional office in Downtown Boston. Her practice consists of a broad range of real estate-related legal matters, including commercial and residential landlord/tenant disputes, condominium association representation, general real estate litigation and commercial and residential real estate closings. Attorney Roubicek Greenman has a well-respected reputation for aggressively advocating

for her clients' goals and ensuring beneficial outcomes at a reasonable cost. She was among the first attorneys to take legal action in response to the unfunded eviction moratorium; her case is before the Superior Court.

WEDNESDAY, JULY 22ND

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

WEBINAR DETAILS (HOSTED BY ZOOM)

We will share our video, audio, and computer screen and slides.

- You can chat questions. You will not be on video or audio.

Password will be emailed and viewable online.

Upon purchasing, you will be registered. Registrants will have **full access to the webinar**, including watching live or watching the recording any time after the webinar is posted.

Watch Live (on July 22, 2020 12:00 PM):

When: Jul 22, 2020 12:00 PM Eastern Time (US and Canada)

Topic: Statewide Webinar Eviction Moratorium Update July 22, 2020

Please click the link below to join the webinar:
<https://us02web.zoom.us/j/86170748397>

Password: See above

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Webinar ID: 861 7074 8397

Password: See above

International numbers available:
<https://us02web.zoom.us/j/86170748397>

Watch Recording (after July 25, 2020):

Recording Link:

<https://masslandlords.net/massachusetts-eviction-moratorium-full-explanation-and-faq/>

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. Beep in. Beep out.

BERKSHIRE COUNTY

Pittsfield Event Series Returns September 15

There will be no regular monthly meeting in July or August. Members should feel free to use the message board BerkshireCounty@GoogleGroups.com to communicate over the summer event break.

Our event series will return on the third Tuesday of September.

BOSTON, CAMBRIDGE, SOMERVILLE

Cambridge Event Series Returns September 15

There will be no regular monthly meeting in July or August. Members should feel free to use the message board MLCambridge@GoogleGroups.com to communicate over the summer event break.

Our event series will return on the third Tuesday of September.

CENTRAL WORCESTER COUNTY

Wanted for Guarantee: Worcester Studios and One Bedrooms

The City of Worcester has signed an agreement to pilot a landlord-tenant guarantee fund, under which you may be eligible to receive \$10,000 of coverage for unpaid rent, property damage, and attorney's fees if you rent to one of our renters instead of a market renter.

The guarantees are being issued to Worcester landlords who choose to rent to residents currently experiencing homelessness in the city. All of our residents have been awarded permanent subsidies (MRVP, VASH, or Section 8) so they can pay the rent. All of our residents also receive supportive services, so they get help with whatever caused them to experience homelessness in the first place. These residents are all individuals, so we are looking for studios or one-bedrooms near bus routes.

You will still be able to screen your renter as normal. You will have to waive screening criteria that would adversely affect an applicant with non-violent criminal history, bad credit, and/or an eviction record. All other screens can be conducted as normal (ability to pay rent, move-in monies, smoking, pets, etc.).

You will get unlimited helpline access if you participate. We can issue these guarantees because we know in over 80% of cases, you won't lose a dime, and we won't have to pay the guarantee.

For no-obligation information, call the helpline at 774-314-1896 or email hello@masslandlords.net.

Central Worcester Event Series Returns September 9

There will be no regular monthly meeting in July or August. Members should feel free to use the message board WorcesterPOA@GoogleGroups.com to communicate over the summer event break.

Our event series will return on the second Wednesday of September.

CHARLES RIVER (GREATER WALTHAM)

Charles River Event Series Returns September 2

There will be no regular monthly meeting in July or August. Members should feel free to use the message board CRRHA@GoogleGroups.com to communicate over the summer event break.

Our event series will return on the first Wednesday of September.

GREATER SPRINGFIELD

Greater Springfield Event Series Returns September 10

There will be no regular monthly meeting in July or August. Members should feel free to use the message board West@GoogleGroups.com to communicate over the summer event break.

Our event series will return on the second Thursday of September.

LAWRENCE, METROWEST

Marlborough Event Series Returns September 8

There will be no regular monthly meeting in July or August. Members should feel free to use the message board mwpoa@GoogleGroups.com to communicate over the summer event break.

Our event series will return on the second Tuesday of September.

NORTH SHORE,
NORTHERN WORCESTER COUNTY**Fitchburg Thu July 9: Keep Calm & Manage Property: Lease Ups in a COVID-19 World**

Special Guest Speaker, Platinum Sponsor, Brian Lucier of Belaire



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Property Management LLC. Under the new normal of property management within the realm of your real estate rental business, we will take a look under the mask to reveal new tips, tactics, and techniques to conduct successful results in your rental business.

We will look at the new protocols for maintenance calls, showings, obtaining rental applications, screening and getting to that all elusive holy grail of finding a great tenant. Join us for a jam packed presentation and bring your notepads to jot down new ideas to make your rental business a success in COVID. And remember, keep calm & manage property.

Meetings are open to the public! Tickets are \$10. Zoom meeting information will be provided the day of the event. Become a member and the annual dues pay for all 10 meetings a year!

Keep an eye out for a bonus meeting on August 13.

THURSDAY, JULY 9TH

NWCLA MEETING AGENDA

Visit nwcla.com for any last-minute updates or changes.

7:00pm Presentations

LOCATION

VIRTUAL MEETING AND WEBINAR REPLACEMENT

During the COVID-19 (coronavirus) pandemic, this event series is being replaced by webinars or virtual meetings held during the normal event time. 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.

- **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.

PRICING

Membership not required!
Open to the public.

- Early-bird ends seven days prior @ 12pm:
 - o Public and Members other than NWCLA: \$10
 - o MassLandlords.net/NWCLA members: pay annual dues, then free

Zoom meeting information will be provided the day of the event

This event is operated by volunteers.

SOUTHERN WORCESTER COUNTY

Southbridge Event Series Returns September 14

There will be no regular monthly meeting in July or August. Members should feel free to use the message board SWCLA@GoogleGroups.com to communicate over the summer event break.

Our event series will return on the first Monday of the month (adjusted for holidays like Labor Day) in September.



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.



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.



SERVICE PROVIDER DIRECTORY

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



VIDEOS, ANALYSIS, & SPREADSHEETS

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



MESSAGE BOARDS

24/7 access to Massachusetts Landlords for advice and/or to contribute your professional expertise.



HOME BASE

Preferred pricing and name tag at dinner meetings.



EVENTS

Monthly networking and education at events state-wide.



COLLECT CHECKS ONLINE

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



CREDIT SCREENING COUPONS

Save on SmartScreen credit reports.



ENTITY FORMATION SAVINGS

Create LLC's or Inc's for a low, members-only fixed price via New Leaf Legal.

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