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AUGUST 2020

QUESTIONS FROM THE SURETY BOND WEBINAR
Recorded July 8

HOW TO INSTALL A WINDOW AIR CONDITIONER in a Vinyl Replacement Window with Vinyl Siding

RENT CANCELLATION BILL CLAIMS TO PROMOTE STABILITY, but Leaves Landlords Out of the Discussion

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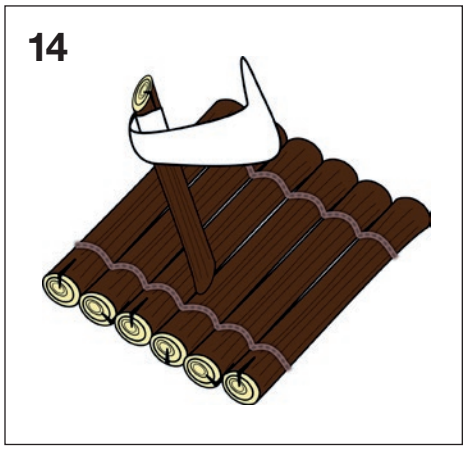

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LETTER FROM THE EXECUTIVE DIRECTOR

Political Opportunism

JULY 2020 WAS A MONTH OF RENT CONTROL, RENT CANCELLATION, TENANT OPPORTUNITY TO PURCHASE, RIGHT TO COUNSEL, EVICTION MORATORIUM, AND EVICTION SEALING.

In July the forces arrayed against consensus-oriented policy worked furiously to achieve partisan goals before the end of the legislative session. None passed, but now the session has been extended through to January. All the worst ideas therefore remain under consideration, requiring sustained opposition from housing providers.

The eviction moratorium scheduled to end August 18 has been extended 60 days to October 17. Since that's a Saturday night, and notice cannot be served off-hours, this means Monday October 19 is now the earliest anyone can issue a notice to quit if the moratorium is not further extended. It seems likely that the Governor will extend the moratorium an additional 90 days to clear the holidays.

Rent control and its COVID-19 analog, rent cancellation, gained enormous traction among a small but vocal group of left-wing populists. The data from Massachusetts' history are clear and unambiguous: price restrictions reduce supply with racist disparate impact on people of color, among other serious economic shortcomings. We have written about this extensively, most recently in the amicus brief we filed pursuant to the lawsuit against the eviction moratorium.

In the case of *Baptiste v Commonwealth*, which MassLandlords is not funding, landlords have argued (rightly) that the eviction moratorium is unconstitutional for its violation of separation of powers, access to justice, and uncompensated taking. We are staying out of that particular fight, however. Even if the lawsuit succeeds, which it ought to, tens of thousands of landlords will remain unpaid for months to years longer, and possibly hundreds of thousands of renters more will remain headed for eviction. There is a policy vacuum in Massachusetts.

Advocates hope to fill the policy vacuum with RAFT, right of first refusal, free lawyers, and secret courts. RAFT is not funded anywhere close to enough. The other proposals are actively driving the market in the wrong direction. I have spoken to many landlords who are certain they will never purchase another property in Massachusetts. Our "small 'a' " affordable housing is going away for good.

That is, unless the legislature adopts an approach like our Fair and Equal Housing Guarantee via Surety Bonds. We have the knowledge to fund the eviction moratorium and solve the housing crisis in the same action. Rental housing isn't free. A small tax in a big single-family market will pay for it.

We welcome Naomi Richardson, our Community Builder and Accountant, to a full-time generalist role aimed at helping members navigate this difficult time and advocate for the appropriate reforms. We need every landlord reading this to contribute 1% of gross rents month after month to make sure we have the resources to keep you in business. That's a small price to pay compared to the alternative. Thank you for supporting our mission to create better rental housing in Massachusetts.

Stay safe,
Douglas Quattrochi
Executive Director
MassLandlords, Inc.

RENT CANCELLATION BILL CLAIMS TO PROMOTE STABILITY, but Leaves Landlords Out of the Discussion

By Kimberly Rau, MassLandlords writer

HD-5166 puts effects of pandemic-related tenant issues on landlords, leaves too many questions unanswered.

Massachusetts Representatives Mike Connolly and Kevin Honan have co-sponsored a bill that is intended to provide stability to renters, homeowners and landlords during the coronavirus pandemic and following recovery period. It is titled the Act to Guarantee Housing Stability During the Covid-19 Emergency and Recovery, and as of its publication, there are some points in this bill that need further examination.

The full text of the bill is available here, but some of the main points for tenants include:

- a ban on evictions for missed rent from the start of the covid-19 pandemic and extending 12 months past the end of the state of emergency;
- "just cause" eviction protections extending 12 months past the end of the state of emergency; and
- rent freezes at pre-pandemic rates for 12 months.

For landlords, the bill allows for:

- if owner occupied, a ban on foreclosures for both the time of the pandemic and 12 months following the end of the state of emergency;
- the establishment of a recovery fund to help property owners who lost income during the pandemic, with priority given to working-class, owner-occupant and non-profit landlords (as well as landlords who own 15 or fewer units); and
- the establishment of a governing board to oversee the administration of the recovery fund.

This bill, which was drafted without input from landlords or landlord advocacy groups in Massachusetts, is problematic in the ways it will negatively affect both landlords and tenants. Peter Vickery, an attorney who works with MassLandlords, composed a lengthy testimony opposing several aspects of the bill, which we will highlight here.

RENT CANCELLATION

Section 2 of the bill calls for rent cancellation, that is, tenants would not have to pay landlords for missed rent, unless the housing provider could prove to the courts that the reason their tenant did not pay was in no way linked to "the conditions and/or events described in the Emergency Declaration."

As worded, this is unclear whether the bill is addressing tenants who were adversely affected by the reason for the emergency declaration itself (that is, they were directly affected by the outbreak, transmission or symptoms of COVID-19) or if it refers to anyone affected by the entire state of emergency (for example, people who lost their jobs or income due to the stay at home orders). If it's the first case, then that number of people will be relatively small, but if it's the second, then that makes anyone in Massachusetts eligible for rent cancellation.

As worded, the act also leaves it to landlords to prove that a tenant was not paying rent for reasons unrelated to the coronavirus. If the initial presumption is that anyone not paying rent was skipping payments because of the pandemic, instead of the other way around, this would make it difficult for landlords to recover control over their rental property.

As Executive Director Doug Quattrochi wrote in an open letter to legislators, "To rebut the presumption of impact due to COVID-19, a landlord would have to meet judicially exacting standards for evidence, including but not limited to subpoenas for renter tax returns and bank statements, dumpster diving in the hope of finding such documents, or hiring a private investigator to track down employers, supervisors, or family to attest to a renter's financial wherewithal."

This was the image used on Facebook to promote a July 2 briefing on HD5166. Though supporters of the bill say that it is not rent cancellation or a form of rent control, the image selected includes clear proponents of the latter. Source: Facebook

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Vickery went on to say that, since the moratorium was enacted by the state, it should be the state's job to cover the resultant costs that are being placed on the landlords.

"Given the Commonwealth's central role in depriving so many renters of their jobs, it would be appropriate and socially just for the Commonwealth as a whole to bear the cost," Vickery wrote. However, the Act as it is written now puts the onus on property owners to bear this financial burden.

"Requiring housing providers to provide free housing to people who cannot afford rent because the government destroyed their livelihoods would violate Article 10 of the Declaration of Rights, which guarantees that when the Commonwealth appropriates private property for public use, the owner will receive reasonable compensation."

EXTENDING THE EVICTION MORATORIUM

Section 2 would also force landlords to wait an additional 12 months after the State of Emergency is lifted before taking their tenants to court for nonpayment of rent. Section 3 of the Act would also ban anything except just-cause evictions. Just-cause evictions under this Act would include nuisance claims, using the property for illegal activities and non-payment unrelated to COVID-19/the State of Emergency, among others.

"Prohibiting no cause/no fault evictions is yet another way in which this bill would erode the right to regain possession of one's own property. In no way does the COVID-19 pandemic justify this violation of a fundamental right," Vickery wrote in his testimony.

No fault evictions are commonly used to remove renters whose dangerous and prohibited actions have terrified other residents into refusing to testify. Landlords in this situation are forced to choose between subpoenaing their good customers, or simply declaring to the court "I am not renewing, as is my right."

A further drafting deficiency disallows any reporting to credit bureaus for unpaid rent. This appears to create another incentive for tenants to continue not paying. But bill drafters are not qualified to be writing this kind of legislation.

"Data furnishers are being asked to report nothing, which for users like landlords who view month-by-month trade histories, will stand out compared to renters who received a good report, rather than no report, during the same period," said Quattrochi.

RENT FREEZES ARE RENT CONTROL

Research shows that overall, rent control hurts cities and tenants in the long run. You can read MassLandlords' extensive library of articles on rent control if you need more information on how rent control works.

By freezing rent wherever it was as of March 10, 2020, the Act is essentially implementing rent control at a time when landlords may already be under market, and strapped for cash with at least some renters whose incomes have not been affected. With back rent being difficult to

recover, no way to get new tenants if the current ones won't leave, and mortgage lenders still looking for house payments, this puts rental property owners in a tight spot.

EVICTION SEALING HURTS TENANTS AND LANDLORDS

Section 4 of the act calls for court records related to non-payment of rent to be sealed. It also flies in the face of state precedent, which typically only seals court records in certain cases (for example, cases heard in family court or matters involving juveniles).

"The obvious goal is to prevent housing providers from screening out applicants who have defaulted on their rent in the past," Vickery wrote. "Conversely, of course, tenants would not know which landlords are trigger happy, i.e., prone to seek eviction for rent that accrued during the emergency. From the standpoint of a renter shopping around for good landlords, this seems like something worth knowing."

In other words, sealing eviction records could protect a tenant from prejudice (though a reasonable landlord would likely take the circumstances of global pandemic into account when choosing a tenant). However, it also prevents tenants from doing due diligence when researching their potential landlord. No one wants to rent from a landlord who takes people to court at the drop of a hat.

PRIORITY GIVEN TO NON-PROFIT LANDLORDS

The act creates a Housing Stability and Recovery Fund that will help property owners with lost rental income (see bullet point 2 of the "landlords" list). Groups that will receive priority for funding would include non-profit landlords.

While giving priority for funding to non-profit groups is typically laudable, in this case, it bears noting that non-profit housing providers already receive subsidization. Non-profit landlords do not pay real estate taxes on their rental housing units. This is a substantial savings, and one that other landlords, regardless of rental unit size, have not been afforded during the pandemic. Therefore, as worded now, this act puts for-profit landlords at a disadvantage when it comes to recouping losses during the eviction moratorium.

GOVERNING BOARD DOES NOT SPECIFICALLY INCLUDE LANDLORDS

The act does include the creation of an oversight and advisory board that would make recommendations on administering the Housing Stability and Recovery Fund. According to text from the act's information sheet, this board will include "members of the Legislature's Coronavirus Working Group as well as strong representation for people from communities hardest hit by the pandemic and housing crisis."

What's concerning is that this wording does not specifically allow for the inclusion of or input from landlords or landlord advocacy groups. As the act was drafted without landlord input, it is a red flag that the group administrating fund dispersal may also exclude landlords from having a voice in the process.

IT IS ALREADY DIFFICULT TO COLLECT RENT OWED

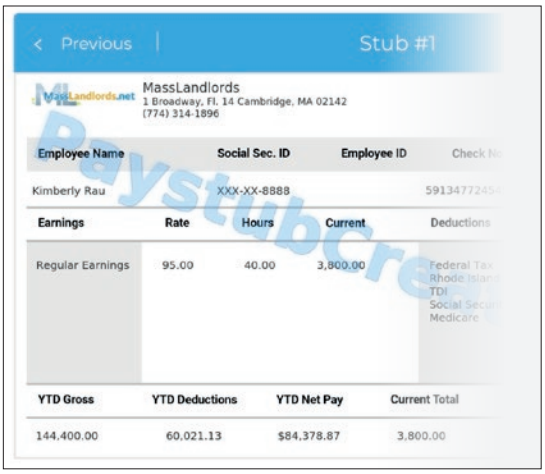
One of the talking points for tenants in the bill is "strong protections against unfair debt-collection activities impacted by Covid-19." This wording is vague and could cause undue hardship for property owners in the months following the pandemic. This act could effectively extend the eviction moratorium indefinitely.

If the state of emergency was declared over in August, which seems unlikely at present, the earliest landlords might be able to recover their rental units for use would be mid-2021.

"The bill is the kind of ignorant partisanship we hope to eliminate with ranked choice voting," Quattrochi said, referring to Question 2 on this November's ballot. "Those who are being asked to solve the housing crisis and the pandemic should first prove themselves capable of finding consensus."

MassLandlords members and the Board of Directors strongly oppose this bill.

Point your camera app here to read more online.



ARTICLE YOU MAY HAVE MISSED

Fake Pay Stubs: The Easiest Proof of Income You Never Want to See

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.

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

Board of Directors Statement **ON EVICTION MORATORIUM, RENT CANCELLATION**

The MassLandlords Board of Directors strongly oppose 191 H.4878 HD.5166, consistent with near unanimous member sentiment from the policy priorities survey.

The MassLandlords Board of Directors met over zoom on July 9, 2020 to evaluate the eviction moratorium, the rent cancellation proposed in HD.5166 An Act to guarantee housing stability during the COVID-19 emergency and recovery, and recent public relations efforts by a corporate landlord to support extension of the moratorium.

"One size does not fit all," is what we should remember. While a landlord with a greater number of tenants may be able to manage the COVID-19 pandemic with an extended moratorium, the situation of mom and pop landlords and our renters is not reflected in the blanket rent cancellation proposed in HD.5166.

"I have three apartments for rent. If this bill passes, I'm taking them off the market and leaving them empty. I can't afford to provide free housing while still meeting my obligations as a landlord," said Director Rich Merlino.

The MassLandlords Board of Directors strongly oppose HD.5166, consistent with near unanimous member sentiment expressed in related policy priorities surveys. This bill is exactly the wrong direction we should go.

We note that we have provided a Fair and Equal Housing Guarantee via Surety Bonds as a fully funded alternative to HD.5166.

We further note that the sweeping and race-neutral character of the language in HD.5166 will have a racist disparate impact on people of color. The reason is plainly given by Massachusetts' own history:

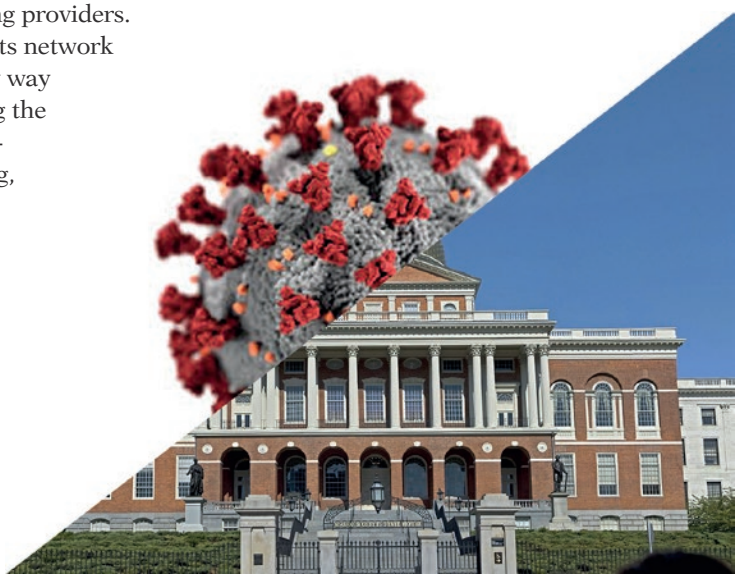
During rent control in the 70's, 80's, and early 90's, people of color occupied only 12% of rent controlled units, despite representing 24% of the populations of Boston, Cambridge, and Brookline (Sims 2007). When rent control was repealed, the number of people of color living in formerly controlled housing doubled (The Economist, 1998).

The reason for this is systemic racism present in America and the Commonwealth. Regulatory frameworks that drive landlords to screen tougher on econometric data, or hold units vacant, will invariably exclude those of us with unfairly, disproportionately weaker rental applications. Nothing proposed or imagined can force individuals to choose to be housing providers. Nor is the State or its network of nonprofits in any way capable of replacing the affordable, unsubsidized rental housing, most of which is provided by mom and pop landlords, that will disappear unfairly and disastrously for many.

We will continue to collect data to show the true impact of the Commonwealth's policy decisions on renters, lenders, and municipal budgets. HD.5166 can be expected to lower an already low number of rental units available for tenants, and increase the number of Massachusetts residents experiencing homelessness, with racist disparate impact.

We are evaluating all options to ensure that every Commonwealth resident has access to safe, affordable housing, including possible litigation if this bill is passed.

Point your camera app here to read more online.



QUESTIONS FROM THE SURETY BOND WEBINAR
Recorded July 8

By Eric Weld, MassLandlords, Inc.

On July 8, MassLandlords hosted a webinar outlining the proposed Fair and Equal Housing Guarantee via Surety Bonds. Attendees asked wide-ranging questions, to which we responded.

WHAT DOES IT MEAN TO BE IMPACTED BY COVID-19? IF A TENANT'S INCOME DECREASED A LITTLE AND THEY STOP PAYING RENT ALTOGETHER, DOES THAT MEAN THE STATE GUARANTEES 100% OF THEIR INCOME?

The intent of a Fair and Equal Housing Guarantee via Surety Bonds is that regulations established pursuant to the law will prevent frivolous and fraudulent use of the bonds. In the same way that unemployment insurance is paid only on the basis of a history of an employer filing quarterly taxes and withholding set-asides, equivalent oversight infrastructure must be developed to insure rental agreements. There can be means or asset testing. All agreements will have to be documentable. All premises will have to be real and lawful.

HOW LONG CAN THIS PANDEMIC AND THE EVICTION MORATORIUM GO ON?

A realistic estimate for a vaccine having commercial distribution is sometime in 2021, likely summer 2021, but there is obviously variability there. This is unlikely to go into 2022, but if we continue to experience weak national and international coordination around containment, and/or if medical researchers encounter setbacks on their path to treatment and/or vaccination, COVID-19 may become endemic.

WHICH RENTAL UNITS WOULD BE WITHIN THE SCOPE OF HD.5166 AND WHICH OUTSIDE ITS SCOPE? WHAT DOES HD.5166 PROVIDE REGARDING THE COVERED UNIT?

We respond to questions regarding HD.5166 on a page pertaining specifically to that bill (scroll down to read webinar attendees' questions.)

HAS ANYONE DONE ANY MA APARTMENT VACANCY FORECASTING IF THE ICE ACTION AGAINST INTERNATIONAL UNIVERSITY STUDENTS IS ENFORCED?

At time of webinar, ICE had indicated it would revoke lawful residency status for college students whose institutions are completely virtual in Fall 2020. No, we haven't estimated the impact yet, but nationwide estimates for college student abandonment of college housing due to the pandemic alone (prior to the ICE announcement) were around 2 million residents nationwide. ICE enforcement would likely further the collapse of the college housing market and render many large units (i.e., three bedrooms plus) vacant, sustaining what is already high demand for studios and one-bedrooms.

WE INCLUDE THE QUESTIONER'S COMMENT HERE VERBATIM: WHAT ARE YOU WHINING ABOUT "SYSTEMIC RACISM"?

Systemic racism refers to a set of socioeconomic forces that perpetuate inequality between racial groups even without regard to individual racist intent. Systemic racism is particularly noticeable in housing policy: landlords who screen tougher on the numbers like evictions, credit score, and income are likely to have screening policies that create a disparate impact on applicants of color compared with white applicants for rental housing, even if the landlord has no direct knowledge of the applicant's race, name, etc. It is critical to craft housing policy with these systemic impacts in mind.

Rent control is particularly problematic, as Sims 2007 and the Economist 1998 detail the racist disparate impact this seemingly anti-racist policy actually had: renters of color occupied only 12% of controlled housing in Cambridge, Boston, and Brookline during rent control, even though there were 24% residents of color in those communities. When rent control was repealed, the number of people of color in formerly rent-controlled housing doubled back to 24%, where it should have been. This is because landlords were denying opportunity to marginal applicants, holding units vacant for perfect applicants, and, unfairly, perfect applicants tended to be disproportionately white and/or wealthy. Rent-controlled apartments were held by such notables as the Mayor of Cambridge Ken Reeves, a person of color, and Judge Ruth Abrams, white, rather than the poor and disadvantaged people that one might hope to target with such a policy.

WHAT IS ICORI AND WHAT'S THE BEST PRACTICE OF USING THIS DATABASE? WHERE CAN ONE GAIN ACCESS TO IT?

The Criminal Offender Record Information (CORI) system is accessible through a website called iCORI,

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which landlords can use to screen applicants for convictions in accordance with applicable regulations. See "How to Check a MA Criminal Record."

IF THE TENANT IS ALREADY NOT PAYING, WHAT IS THE PREMIUM THAT THE LANDLORD WILL HAVE TO PAY TO A SURETY COMPANY? DOESN'T THIS MEAN THAT THE LANDLORD WILL NOT GET RENT AND THEN WILL HAVE TO PAY A PREMIUM ROUGHLY EQUIVALENT TO CURRENT AND ONGOING LOST RENT TO THE SURETY COMPANY?

No. There is no premium. Because the Commonwealth is not trying to make money on surety, the Commonwealth accepts a 100% underwriting loss, plus the cost of administration (the cost of purchase). Landlords will "purchase" a bond with credit from the Commonwealth. There is no cost to the landlord.

HOW DO YOU SEE VOTERS AGREEING TO FUND THIS HOUSING GUARANTEE THROUGH SINGLE-FAMILY HOME SALES, GIVEN THAT IT WILL REQUIRE ONLY HOMEOWNERS TO PAY?

The tax can be avoided by converting your lot's zoning to duplex or higher. Lots converted to avoid the tax will appreciate sharply, more than offsetting any tax-related loss of sales volume for brokers.

Each legislator can make the case to their constituency using locally appropriate phrasing that indicates:

1. This is important to provide rental housing for your children when they go off to school, for your neighbors who can't afford to live here anymore, and for the Commonwealth's future as a diverse and robust economy;
2. The tax only applies to single family zoned sales;
3. The tax can be avoided by permitting the next owner to have at least two households live on the lot; no construction is required; all other zoning regulations remain in full force and effect.

Whether or not to emphasize that single-family housing is a primary cause of the housing crisis remains with each elected official.

HOW COMPLICATED IS IT GOING TO BE TO GET THE COMMONWEALTH TO REIMBURSE THE PREMIUM? HOW DO WE AFFORD A PREMIUM WHEN PEOPLE AREN'T PAYING? IT'S USUALLY A NIGHTMARE TO COLLECT ON AN INSURANCE CLAIM.

The intent is to make the process as simple as proving the unit is lawful, compliant, and rented, and that a bond has not already been taken out on this address.

If you obtain a bond that will not be paid anytime soon, that bond will have resale value. You can "factor it" (sell it) for cash now, or obtain other financing.

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WHAT ARE SOME SURETY BOND COMPANIES, OR IS THERE A DEPARTMENT TO GO TO FOR SURETY BONDS? WHAT IS THE COST, SAY, FOR A SMALL LANDLORD MAKING ABOUT $10,000 PER MONTH IN GROSS RENTAL INCOME?

There is no cost for landlords. Landlords will have the ability to shop around for a surety company that offers the desired level of service, interest rates, ease of applying for multiple bonds at once, etc.

IF THE COMMONWEALTH UNDERWRITES THE PREMIUM UP FRONT, AND THE PREMIUM IS EQUAL TO THE UNPAID RENT (BECAUSE THE RISK TO THE SURETY IS 100%), THEN HOW IS THAT DIFFERENT FROM THE COMMONWEALTH JUST REIMBURSING UNPAID RENT DIRECTLY NOW (WHICH WOULD ALSO AVOID THE INSURANCE COMPANY PROFIT MARKUP)?

The Department of Unemployment Assistance hired 1,000 customer service workers to deal with the rise in cases. We are trying to avoid asking the Commonwealth to hire when there are existing surety companies set up to serve their local markets.

WHAT IS CONSIDERED "ELIGIBLE" LANDLORDS?

Eligible landlords have a real address, compliant with code, and a documentable rental agreement.

SO, I HAVE A SURETY BOND BEING A REAL ESTATE BROKER. BUT THE COMMONWEALTH MITIGATES THEIR RISK BY REQUIRING ME AS WELL AS OTHER BROKERS TO MEET CERTAIN REQUIREMENTS AND PROFESSIONAL STANDARDS. BUT IF YOU WANT A SURETY BOND FOR YOUR RENT PAYMENTS, WHAT STANDARDS WOULD A LANDLORD HAVE TO MEET TO QUALIFY FOR ONE?

To purchase a surety bond from a private company without a Fair and Equal Housing Guarantee underwritten by the Commonwealth, you would have to provide underwriting information to the surety bond company including a copy of the rental agreement and application materials for that household.

Since the purpose of the Commonwealth's guarantee is to cover all renters, the standards for eligibility are aimed at fraud prevention but not at reducing underwriting losses. Landlords must have a real address, compliant with code, and a documentable rental agreement dated prior to enactment. Income for the household, cost basis for the property, etc., do not come into consideration except insofar as renter income or assets may need mean testing to prevent fraud.

I HAVE A TENANT THAT HASN'T PAID RENT SINCE JANUARY. I SERVED HER A NOTICE TO QUIT ON FEB. 1, 2020. THIS TENANT IS IN NO WAY AFFECTED BY COVID-19 BECAUSE SHE DOESN'T WORK. IS THERE ANY TALK ABOUT ALLOWING THE COURTS TO START CLEARING CASES LIKE MINE OFF THE DOCKET THAT AREN'T COVID-19 RELATED BUT HAVE GOTTEN SWEPT UP IN THIS BROAD MORATORIUM? I AM JUST A SMALL LANDLORD WITH ONE 3-FAMILY THAT I ALSO LIVE IN.

The Fair and Equal Housing Guarantee via Surety Bonds would reopen the courts. Nonpayment cases pertaining to properties covered by a bond would not be able to be filed. Your renter would be eligible for bond coverage from March 13 forward. You could file for the time between first nonpayment and coverage, and possibly obtain RAFT or other funding to bridge the gap to the bond.

YOU'RE GOING TO GET MAJOR PUSHBACK FROM REALTORS ON THIS PROPOSAL. MAR (MASSACHUSETTS ASSOCIATION OF REALTORS) IS ADAMANTLY AGAINST TRANSFER TAXES.

Every realtor stands to gain more from selling a single-family zoned for a duplex or higher than a single-family that will remain so forever due to overly constrained zoning. The appreciation in property values from communities that rezone (50%? 100%?) will outweigh a 1% transfer tax from those that don't. The tax can be financed as part of closing costs.

We did email MAR in April 2020. Since MAR focuses on transactions and MassLandlords focuses on long-term rental housing operations, we are bound to have different priorities and solutions from time to time. We believe the transfer tax on single-family deeds is workable.

Watch the recording here: https://masslandlords.net/policy/fair-and-equal-housing-guarantee-via-surety-bonds/

QUESTION: DO YOU HAVE A PARTNER IN THE LEGISLATURE ALREADY WHO IS OR WILL BE INTRODUCING THE SURETY BOND LEGISLATION? IF SO, WHO (SO WE CAN CONSIDER CONTRIBUTING TO THEIR REELECTION CAMPAIGNS)?

This bill is not yet filed. We hope someone will pick it up and file it.

PUTTING ASIDE THE MERITS OF THE SURETY IDEA, THE PROCESS YOU'RE LAYING OUT WOULD TAKE – AT A MINIMUM – MANY MONTHS TO SET UP. SO WHAT IS MASSLANDLORDS' IDEA FOR DEALING WITH THE PRESENT CRISIS?

The Eviction Moratorium and closure of the courts took less than one month, start to finish. Underwriting guidelines would be established first, guarantees issued second, and repayment and verification processes would be established later after the initial guarantees were being made.

THIS IS INTERESTING, THOUGH IT'S TOO LATE FOR THE COVID-19 LANDLORD CRISIS, ISN'T IT?

It's not too late. The COVID-19 pandemic is far from over, and the rental losses continue to accrue. Furthermore, it's not too late to help renters avoid eviction.

DOES THE LANDLORD HAVE TO PROVE THAT IT IS A COVID-19 RELATED RENT LOSS? WHAT IF A TENANT IS NOT PROVIDING INFO, IF IT IS COVID-19 RELATED NONPAYMENT?

The intent of the surety process is to leave it primarily in the hands of the landlord, so that if a renter defaults (fails to contribute to the documentation) a guarantee can still be effected. Landlords must have real premises, code compliant, and a documental rental agreement to qualify.

IS THIS BOND FOR SMALL LANDLORDS OR FOR ALL LANDLORDS?

All landlords.

IF UNITS/RENTERS CORROBORATED VIA CENSUS, WHAT ABOUT TRANSIENT RENTERS (INTERNATIONAL STUDENTS, FOR EXAMPLE),WHO DO NOT SHOW UP IN CENSUS? DON'T THESE RENTERS/UNITS MISS BEING COUNTED IN CENSUS?

Census takers are required to estimate all residents, including those of us in nursing homes, public housing, permanent shelters, international students currently renting apartments, and those of us experiencing homelessness.

Note that people experiencing homelessness by definition do not have a documentable rental agreement, and would rely on existing assistance mechanisms (i.e., the guarantee does not guarantee rental housing for residents who currently lack it.)

Public housing and other forms of housing where renters have a minimum payment (e.g., $25/mo) would qualify. International students and undocumented residents would qualify to the extent that they have a documentable rental agreement at a real and lawful residence.

WHY WOULD A LANDLORD NOT TAKE OUT A BOND IF THE COMMONWEALTH COVERS COSTS?

Correct. The intent is that every landlord with nonpayment would take out a bond.

HAVE ANY BONDING COMPANIES BEEN CONTACTED AND AGREED ON THE DEAL?

We have talked with bond companies and to the extent that this is a real proposal, there is interest. There will be increased interested once the bill is adopted by a legislator and filed.

MY UNIT IS VACANT RIGHT NOW DUE TO COVID-19. WILL THIS SURETY BOND COVER MY CASE?

Probably not. The intent is to guarantee renters currently occupying housing that they will be able to remain and that the landlord will have the resources to continue providing that housing. If your household disbanded (common), then your primary means of redress is to re-list and re-rent the apartment.

I LIKE IT! IN MASSACHUSETTS THERE IS A COMMUNITY PRESERVATION ACT. PERHAPS WE CAN CALL THIS THE RENTAL PRESERVATION ACT? (BECAUSE MOM AND POP LANDLORDS ARE 75(?) % OF MASSACHUSETTS LANDLORDS.)

This is an excellent suggestion. We figure the proposal will have to be rebranded, for the "surety" phrasing confuses folks.

Mom-and-pop landlords are approximately 60% of our housing here.

WILL THIS CONTINUE FOREVER OR IS IT SPECIFIC TO PANDEMIC TIMES?

The guarantee is specific to the pandemic, but the Pigouvian transfer tax on single-family zoned deeds continues forever. Spillover funds remain in the guarantee fund for future assignment to housing production and preservation, and/or supportive services and subsidy, as the legislature sees fit.

WHAT ABOUT DAMAGES TO A RENTAL UNIT? WOULD THEY BE COVERED BY A SURETY BOND?

No, but since under surety the courts would be open, eviction for cause (wanton damage) would be able to proceed.

IS THERE ANY TALK ABOUT ALLOWING COURTS TO START CLEARING CASES OFF THE DOCKETS THAT ARE NOT COVID-19 RELATED AND WERE INITIATED PRIOR TO THE CRISIS, BUT HAVE GOTTEN CAUGHT UP IN THE MORATORIUM?

Yes, under a Fair and Equal Housing Guarantee via Surety Bonds, the courts would reopen. Only nonpayment cases would be prevented from being filed if a bond was outstanding.

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WHY DO YOU THINK THAT MUNICIPALITIES WILL BE WILLING TO REZONE JUST BECAUSE A HOMEOWNER DOESN'T WANT TO PAY?

We think many municipalities will continue to resist rezoning, hence the ability of this legislation to raise funds. For single-family lots within site of multifamily neighborhoods, those will likely rezone and multifamily zoning will be expanded.

DOES IT ALL GO BACK TO NORMAL AFTER THE EMERGENCY ENDS? OR WOULD THIS BE JUST DURING COVID-19 FOR A SPECIFIC TIME FRAME, THEN REENACTED IF WE HAVE ANOTHER PANDEMIC/EMERGENCY?

The transfer tax remains in effect along with the Fair and Equal Housing Guarantee fund, should we have a second or third wave of COVID-19 or other pandemic.

HAVE YOU WORKED WITH THE LEAD SPONSORS OF HD.5166 IN OFFERING THIS ALTERNATIVE? WHAT IS THEIR RESPONSE?

Representative Connolly thanked us for the invite to listen. In general, MassLandlords are not invited to participate in discussions between renter advocacy groups and the legislature.

IS THERE A STOP DATE FOR THIS SURETY/GUARANTEE/TAX? IN OTHER WORDS, ONCE THERE'S A VACCINE AND EFFECTIVE IMMUNITY, WILL THE TAX GO AWAY FOR THE SINGLE-FAMILY OWNERS?

No, the tax will endure past COVID-19, continuing to create an incentive to expand multifamily zoning.

ARE THERE ANY OTHER STATES THAT HAVE SUCCESSFULLY IMPLEMENTED SURETY BONDS?

Outside the context of rental housing, yes. Bonding is common within Massachusetts and throughout the Common Law world. For rental housing in particular, no, Massachusetts would be a world leader in enacting a housing guarantee. M

Point your camera app here to read more online.

Housing and Planning Group **PROPOSES EXPANSION OF RAFT PROGRAM**

By Kimberly Rau, MassLandlords Writer

Changes to the Residential Assistance for Families in Transition program would allow eligible families to access $10,000 in aid.

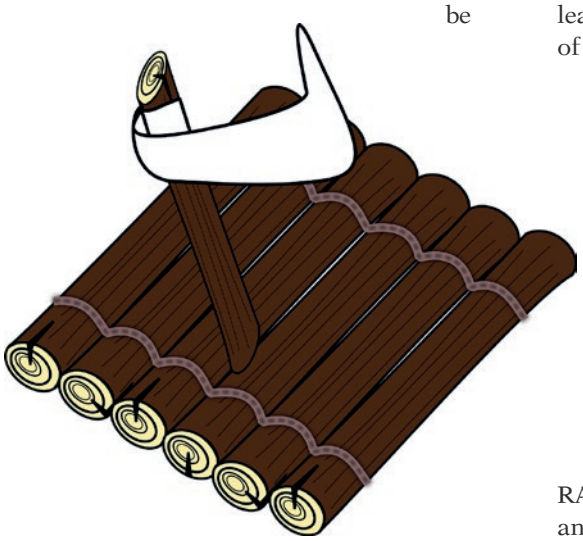
The Citizens' Housing and Planning Association (CHAPA) has proposed an emergency budget recommendation to put an additional $50 million towards funding the Residential Assistance for Families in Transition (RAFT) program. The proposal, which was sent to the Massachusetts House and Senate in May, focuses on the hardships faced by many lower-income residents in light of the Covid-19 pandemic.

"Covid-19 is an unprecedented emergency that threatens the housing stability of residents across Massachusetts," the proposal states. It goes on to thank the legislature for passing an eviction and foreclosure moratorium during the pandemic, but adds that more is still needed to ensure safe housing for Massachusetts residents. "Residents, especially those at the lowest incomes, will need both time and assistance in making... housing payments when the moratorium is lifted. RAFT... will be a critical tool for helping people stay stable in their homes when the state of emergency ends."

For those unfamiliar with RAFT, it is cash assistance for families who are homeless or at risk of becoming homeless due to financial difficulty. You can read more about it in our RAFT overview article. The changes proposed by CHAPA would greatly extend RAFT's reach.

PROPOSED CHANGES INCREASE ELIGIBILITY AND BENEFITS LIMITS

One of the first changes would focus on eligibility for the program. Currently, only those whose incomes are at 50 percent of the area median income (AMI) are eligible. CHAPA is requesting that limit be



temporarily increased to allow families with an income of 80 percent AMI to access RAFT, with a third of available funding directed towards extremely low-income households (defined as an income at or below 30 percent AMI).

"All low-income workers are being disproportionately impacted by the virus," the proposal states, "including higher rates of job loss and COVID-19 infections."

A second change would bump the maximum RAFT benefit from $4,000 to $10,000, in order to "more accurately represent the rent levels across the state and help provide more assistance for missed rent or mortgage payments during the prolonged crisis," as stated in the proposal. A concern among renters is that once the eviction moratorium is lifted, landlords can immediately begin the eviction process, leaving tenants on the hook for months of missed rent.

TEMPORARY CHANGES TO ACCESS LIMITS COULD INCREASE ASSISTANCE

As it stands now, eligible families can only access RAFT once in a 12-month period. The proposal requests a temporary removal of that time limit, in order to allow more families to receive assistance.

CHAPA is also requesting that RAFT benefits not count against anything that could be potentially received from the HomeBASE program. HomeBASE is an emergency housing program for families who are homeless in shelters or in immediate danger of becoming homeless. It has a $10,000 assistance cap, and, as it stands now, any money received from RAFT counts towards that dollar amount. Under CHAPA's proposal, the two programs would be separated. This would ostensibly allow one household to access up to $20,000 in assistance if the RAFT increase is also approved.

MASSLANDLORDS IS FUNDED PRIMARILY BY MEMBERSHIP DUES. THANK YOU FOR YOUR SUPPORT.

MORE FAMILIES ARE SEEKING ASSISTANCE

CHAPA notes in the proposal that since the COVID-19 pandemic started, RAFT has seen a threefold increase in applications for assistance. With a $50 million cash infusion to the program, CHAPA estimates that RAFT could serve more than 6,100 households in Massachusetts, with an average assumed RAFT payment of $6,600 per household. (This number is based on data that shows the average household accessing RAFT benefits before the pandemic used two third of the allowed $4,000.)

CHAPA is urging people to contact their legislators in favor of this expansion of RAFT. MassLandlords has had conversations with CHAPA about alternatives that could provide enough funding to fully cover rent arrears (order $1 billion), including a Fair and Equal Housing Guarantee via Surety Bonds.

Note: At the time of this writing, the Massachusetts legislature has sent a $1.1 billion COVID-19 supplemental budget to the governor for signature. This includes $20 million for additional RAFT funding, which would allow citizens to access up to $10,000 in RAFT monies.

Point your camera app here to read more online.

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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.

HOW TO INSTALL A WINDOW AIR CONDITIONER in a Vinyl Replacement Window with Vinyl Siding

Window air conditioners can crack vinyl window frames and vinyl siding. Here is advice for how to install them without cracking either.

Most window air conditioners are designed to fit in most windows. Vinyl windows, however, are usually not designed for the weight of window air conditioners. And if your building has vinyl siding, as well, it may crack when a "window air conditioner mount" is used. This article gives guidance to ensure window a/c installation doesn't damage your vinyl window or your siding. This article may be read by landlords looking to advise renters, or by renters looking to keep your full security deposit. Renters take note: talk to your landlord before attempting to install a window air conditioner.

Danger: Improper procedure when installing a window air conditioner can result in immediate or subsequent injury or death. When in doubt, contact a professional.

THE PROBLEM WITH VINYL WINDOWS

Like wood and metal, vinyl windows can be sturdy and energy efficient. But unlike wood and metal, vinyl windows often achieve energy-efficiency with a lip that sticks up from the windowsill. This lip interrupts what would otherwise be a smooth transition between interior stool and exterior sill.

The lip supports one or more fuzzy baffles to stop air leaks. The first baffle position is at the bottom of the lower sash; a fuzzy strip presses against either the lip or the windowsill. The second baffle position is higher up on that lip; another fuzzy strip presses against the bottom front of the lower sash.

This Pella 250 vinyl window has two air sealing lips, highlighted by sun and shadow. Some vinyl windows will have only one.

The lip is not designed to carry the weight of a window air conditioner. A window air conditioner placed on this lip can bend and crack the lip, or pop the corner welds of the window frame. Your window will then be open to insects in the summer and substantial heat loss next winter. This problem is not encountered on wood or metal frame windows, which either have strong metal lips, or a lip-free step-down between interior stool and exterior sill.

Before installing an air conditioner in a vinyl window, check that your rental agreement permits window air conditioners. It may be that only floor models are allowed.

THE PROBLEM WITH VINYL SIDING AND SUPPORT BRACKETS

Window air conditioner support brackets are sold online. They are structurally better than the wood block method described below. A support bracket transfers the load of the air conditioner to the exterior of your building. But as often as not, they crack vinyl siding.

If you have vinyl siding, each course has one or more raised profile ridges. If you put the bracket's weight against a raised profile ridge, the raised profile ridge will be flattened against the building. The siding will crack, if not immediately then over time. This will expose the building to rain and weather and create an eyesore, too.

If you could locate the bracket on the flat part of the siding profile, then you could transfer the load through the siding to the house without deforming the siding. It is possible to do this without cracking the siding. But it is very difficult to do this safely. The position

Air conditioner window mounts like this one sold at Home Depot are typically shown against very hard exteriors, like wood shingle. It is too difficult to safely place such a mount on vinyl siding without cracking the siding.

This floor model puts no pressure on a vinyl window or vinyl siding. It was not necessary to remove the screen. The duct has been wrapped in foil to increase efficiency. Much better than a window air conditioner!

you establish for the bracket unloaded will shift down when you load it with the air conditioner, sliding away from your set point and potentially cracking your siding. You either need an exterior spotter or a "mirror on a stick" inspection mirror, and you need to be watching carefully as the bracket is loaded.

Note that when support brackets are advertised, they are advertised on brick, cement, or wood clapboard exteriors. (It can be hard to tell the difference between wood clapboard and vinyl siding in online pictures.) The support brackets are not advertised for use on vinyl siding.

If you have a tough exterior material, like brick or wood, then you should purchase a support bracket and use that instead of the wood block method described here.

AVOID WINDOW AIR CONDITIONERS AND PICK FLOOR MODELS

Rather than install a window air conditioner, consider a floor model. The floor model air conditioners with a vent hose put very little weight on vinyl frames. Their vent outlet fits between any frame baffle lips. Floor air conditioners should be the recommendation for any apartment with vinyl windows and vinyl siding. The floor models can now be just as effective, efficient, and easy to operate as a window air conditioner. And they don't require you to remove and store a screen, as you will see.

One disadvantage of the floor models is they do not drain outside the way window air conditioners do. If you use a floor model air conditioner, you must pay attention to the condensation tank or bucket. You must empty it from time to time.

Another disadvantage of a floor model is, unless it has two hoses (rare in economy models), the air conditioner will create negative pressure. This requires you to open a window a crack in a room where you don't want air conditioning. Otherwise you will draft air in from your kitchen and bathroom vents, or worse, the apartment next door, above, or below. Unless your vents are cleaned and your neighbors are healthy and odor-free, you don't want to be drafting air from these sources.

THE KEY TO VINYL WINDOW AIR CONDITIONERS: WEIGHT DISTRIBUTION

The key to protecting a vinyl window lip is to distribute the weight of the air conditioner around the lip, onto the interior stool and the exterior sill. Home Depot and Lowes both sell shims in the lumber section. You can stack shims to create just enough height to get over one or both lips. We will demonstrate the technique.

You will want to look at the bottom of your air conditioner before setting shims. Some air conditioners are designed with a certain window shape in mind, or with feet or other unevenness. The front of the air conditioner's base may be higher or lower than the back. Proper shimming will leave the air conditioner slightly angled downward outside. This will permit rain and condensation to drain outside. You may need to shim at two levels depending on the design of your window air conditioner and window frame.

STEP ONE: SLIDE OR REMOVE THE SCREEN

Your window air conditioner will need to stick out past the screen.

Danger: never lean out of a window. Only your arms can go out as needed to hold a screen or to hold the back of the air conditioner.

If your window has a half screen, push it up out of the way of the lower sash, and leave it.

If your window has a full-height screen, you will need to remove it entirely. It is held in place with two hidden leaf springs. Open both sashes toward the middle, reach around the sashes with two long arms or a friend, and each pull gently on both right corners of the full-height screen toward the left. If

Before you remove the screen and risk letting bugs in, you can use scrap wood or shims to estimate how much height you need. Make sure the shims are above the lip, otherwise the lip will still be carrying the load of the air conditioner.

the full-height screen slides and stops hard, switch sides and pull in the other direction. When you have found the correct direction, the full-height screen will "smoosh" in the direction of motion and spring back when you let go. Pull more forcefully in this direction to compress the two springs. (Be gentle: the corner tabs get brittle and break over time.) The pulled side will come clear of the plastic channel. Push out a small distance and the full-height screen will come loose.

When the full-height screen is loose, change your grip to the center bar, rather than the corners. Hold on firmly as you navigate the full-height screen out of the channel on each side, out away from the house. When the full-height screen is free from the channel, bring it in between the lower sash and the windowsill at an angle. Do not drop the full-height screen outside. You will lose your security deposit or incur liability if you wreck the screen, crack a window below, and/or hurt someone. Store the full-height screen in a closet or other place away from pets, children, and traffic where it will not get damaged.

STEP TWO: PLACE THE SHIMS

You can tape the shims into a block of the correct height using painter's tape. You can also tape the block to the window itself. Painter's tape is good enough to hold a piece of wood on a flat window all summer, with the weight of the air conditioner doing most of the work to hold it down.

Danger: Do not leave children unattended in a room with a lower window sash open. Even with a screen, a child can bounce off a bed or other piece of furniture and fall out the window. If you have a child and you need to leave the window to get tape, close and lock the window before leaving.

STEP THREE: LIFT THE AIR CONDITIONER INTO THE VINYL WINDOW, CHECK FIT

Before lifting, make sure the air conditioner works (plug it in). Make sure that the accordion baffles on either side are installed and will extend (keep them retracted for now).

With a friend, lift the air conditioner and place it – do not drop it – onto the shims. Always have one hand on the back outside part of the air conditioner to keep it from tipping. The air conditioner should sit without wobbling. If it wobbles, remove it, set it back on the floor, and place or remove shims. Or if you have a friend, one can adjust the shims while the other holds the air conditioner.

You may need additional shims on either side, the front, or the back, or on two heights of window frame. Keep your hand on the back of the air conditioner the whole time and into the next step.

STEP FOUR: LOWER THE SASH

The air conditioner should be placed such that the bottom sash can be lowered onto the outside of the air conditioner. Window air conditioners are designed with a metal lip that presses against the sash from the inside to hold them in. Lower the sash while still holding the back of the air conditioner, with your arm outside the window. Your arm will be left sticking out the hole normally filled by the accordion baffle on either side.

If the window air conditioner is properly shimmed, and the sash is properly aligned, the air conditioner should be secure. Slowly release pressure on your outside grip. The air conditioner should remain seated still. If it moves to tip or settle sharply, raise the sash, remove the window air conditioner, and re-shim.

STEP FIVE: SEALING A VINYL WINDOW AIR CONDITIONER

When the air conditioner is seated stably and the lower sash has been lowered safely against it, let go of the air conditioner and pull your arm inside the building.

First extend the accordion baffles out from either side of the air conditioner.

Do not drill them into the window unless you feel there is a security risk from outside or children on the inside who would tamper with the baffles; drilling can damage the window. The accordion baffles often stay in place with just friction and tape, without screws.

Secure the window. If the top sash has a pull-down lip, common in vinyl, you want a dowel custom cut to length or an extensible stop (sometimes called a window burglar bar or security bar). Put it between this top sash lip and the bottom sash. It should be impossible to open either sash. (Note that brackets and screws will be needed if you don't have a top sash pull-down lip.)

Use a strip of foam to create an air barrier between the bottom sash and the top sash. Then use painter's tape (low-residue) to seal all around the air conditioner and the foam. Make sure to seal very well for both efficiency and safety.

Danger: Massachusetts and other warm climates carry mosquito-borne illnesses like West Nile virus, eastern equine encephalitis, malaria, dengue, and yellow fever. Any hole is a potential vector for disease. Seal completely.

AFTER THE FIRST RAIN

After the first rain on your new air conditioner, look around the inside bottom and make sure nothing is wet. If you installed it correctly, any rain should have drained outside and there should be no water leakage around the inside.

This apparently sloppy tape job is actually sealed against insects. It is double-taped: the underlying accordion baffles are taped very carefully, and then a piece of foam (shown here) is taped quickly over the baffles to increase energy efficiency. The underlying layer should be done carefully.

Enjoy! And remember to keep your door and other windows closed to realize the full benefit of air conditioning in that room.

WINDOW AIR CONDITIONER CONCLUSION

Window air conditioners can damage vinyl windows and vinyl siding, so when possible, purchase a floor model and install that instead. If you must use a window air conditioner, check with your landlord to see if they have a particular way they want it installed. Otherwise make sure you distribute the load evenly across the frame using wood blocks or shims. If you don't have both a vinyl window and vinyl siding, purchase a standard window air conditioner mount and use that instead of this wood block approach.

Suggestions for how to improve this article? Let us know at hello@masslandlords.net.

Point your camera app here to read more online.

MASSLANDLORDS MESSAGE BOARDS – A Place for Landlord Interaction

Do you have a question about landlording? Log in to participate on your regional message board and get informed answers from other landlords in your area.

All MassLandlords members have access to a valuable resource: our online message boards are a direct line of communication with other landlords in your region who can provide helpful information and resources to help with your business.

If you have a question – any question! – about this industry, the message boards are a place to get informed answers from other housing providers and learn from their experiences. Whether you seek general information about everyday housing issues, or need specific answers that only other landlords in your area can provide, these message boards are the place to start.

NO QUESTION TOO SPECIFIC OR TOO GENERAL

Answers to many of your message board questions may be provided via links to the MassLandlords website and our hundreds of pages of informational articles about landlording in this state, or to our monthly newsletter. Such general questions might include:

- Has anyone tried installing water submeters in their rentals?
- What are the best screening practices for prospective tenants?
- What does eviction in Massachusetts involve?

But perhaps a higher value of the MassLandlords message boards emerges when users seek answers to specific questions pertaining to their current situations:

- Has anyone heard that the city is refusing to issue certificates because heat detectors were installed inside a unit?
- I need to apply for a zoning change for my 3-family, does anyone have experience working with [my city] administrators on this process?
- What should I do with xyz administrator, they aren't answering my calls, does anyone know someone higher up?

Sometimes the best way to get specific information is straight from those who have lived through similar circumstances.

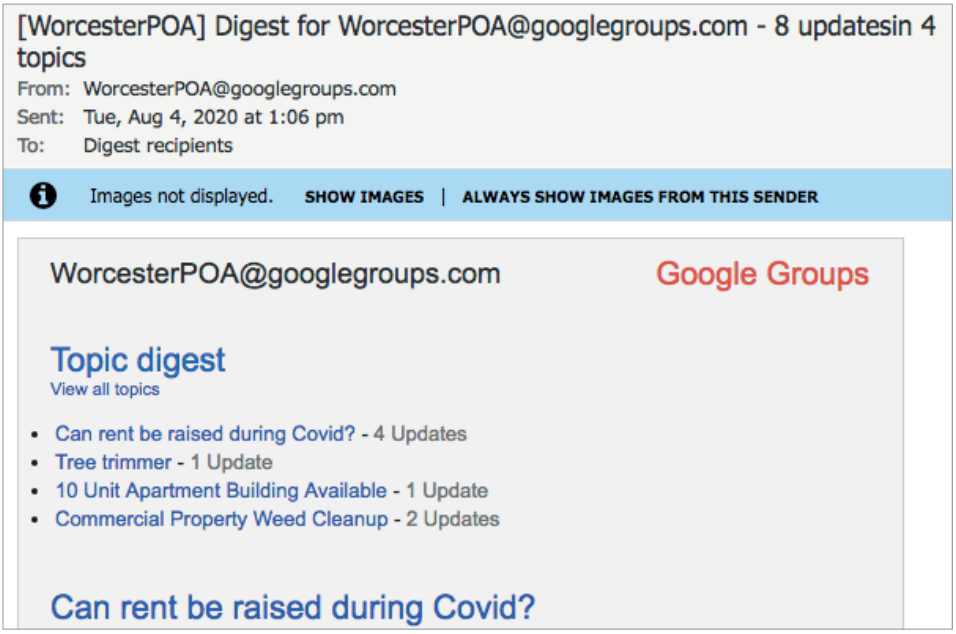
The most informed, up-to-date landlords stay interactive within their group communities, to gain valuable contacts, forge working relationships, keep apprised of the latest legal and market developments, receive practical advice, and much more.

A GROUP FOR EVERY MEMBER

Massachusetts is a wide and diverse state with several distinct zones. Issues, ordinances and markets pertaining to property ownership and rental housing in the Boston area may differ significantly from those for landlords in Berkshire County.

To encourage interaction among landlords living and providing housing within common regions, we will assign new and current MassLandlords members to specific message boards based on your location of residence within the state, determined by your contact zip code.

If you live in or near Pittsfield, for example, you will be enrolled in the Berkshire County chapter Google group.



Interacting in your regional Google group is as easy as writing and receiving emails. (Example shown of a MassLandlords regional message board interface.)

If you reside in Cambridge you will be enrolled in the Greater Boston group. Greenfield residents will have their own regional group, etc.

Ideally, every one of our 1,800-plus MassLandlords members will sign up for a message board in their region and make a habit of interacting with and learning from others with shared experiences.

By default, we will add you to the Google group that matches your billing zip code. Many owners and managers operate in more than one location, and you are welcome on more than one board. To join other message boards, simply email hello@masslandlords.net requesting the regional message board/s you want to join.

SIMPLE TO USE BY DESIGN

These Google group message boards are easy to use; as easy as writing and receiving emails. Read a quick rundown of MassLandlords Google group usage details.

In order to keep conversations manageable and meaningful on these message boards, we will attempt to keep group memberships at a level not exceeding 300 participants. As groups grow (a good thing!), we will create new groups as necessary.

MASS. CHAPTERS

For now, regional Google groups comprise members in:

- Berkshire County (Pittsfield)
- Greater Boston (Cambridge)
- Central Worcester County (WPOA)
- Charles River (Greater Waltham)
- Greater Springfield (RHAGS)
- Lawrence (Spanish only, solo Español)
- MetroWest (MWPOA) google group
- Northern Worcester County
- Southern Worcester County (SWLCA)

New chapter groups will be added to this list according to members' locations. Note that a statewide (digital) group exists and will be the default assignment for members who reside outside the state (let us know where you operate and we will gladly place you in the region of your choosing).

FACEBOOK GROUP

Finally, MassLandlords also maintains a statewide Facebook group, available to all members. To be added to our closed Facebook group, request to join on Facebook.

You must be a paid member to use MassLandlords.net Google groups. Log in and view the Member Home Page for help.

Point your camera app here to read more online.

MassLandlords.net

Better Communities Better Policy Better Lives

MEMBERSHIP BENEFITS

RENTAL FORMS

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

NEWSLETTERS

In-depth news, tips and tricks emailed monthly.

SERVICE PROVIDER DIRECTORY

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

MESSAGE BOARDS

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

EVENTS

Monthly networking and education at events state-wide.

CREDIT SCREENING COUPONS

Save on SmartScreen credit reports.

LEGAL STANDING

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

HOME DEPOT SAVINGS

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

VIDEOS, ANALYSIS, & SPREADSHEETS

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

HOME BASE

Preferred pricing and name tag at dinner meetings.

COLLECT CHECKS ONLINE

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

ENTITY FORMATION SAVINGS

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

SIGN UP AT https://masslandlords.net/join/

REGIONAL

MassLandlords.net

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 Webinar 12:00pm-1:00pm	27	28	29
30	31					

MassLandlords.net

2020 SEPTEMBER

Upcoming events
See details under each region

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

STATEWIDE

Webinar: Rental Assistance Application Process RAFT ERMA

WED 08/26

Rental assistance is available for renters to help pay rent even while the courts remain closed. **Residential Assistance for Families in Transition (RAFT)** can provide thousands of dollars to families at risk of becoming homeless. **Emergency Rental and Mortgage Assistance (ERMA)** likewise can provide thousands. Both programs have an application process, an income eligibility screen, and other conditions. Both programs have funding available now. We will cover:

- **Who is eligible** for RAFT and ERMA? Have eligibility criteria changed recently?
- What can a landlord do to help renters access these funds?
- How much might be available per renter? **How much does the state have left to give?**
- What conditions are there?
- How long will it take?
- Does accepting RAFT or ERMA prevent me from accessing court in the future? Restrict me in other ways?
- What other programs might I want to be aware of?

Attendees will leave with a step-by-step understanding of how to help a renter apply and how to move the process forward. Wayfinders is a regional subsidy administrator but the information will be broadly applicable to owners and managers statewide.

H. John Fisher, Wayfinders

This part of the presentation will be given by H. John Fisher of Wayfinders. John Fisher has bought, sold and managed rental properties for more than 45 years. He has also worked on and off with Way Finders (formerly HAPHousing) for more than 20 of those years in many roles, including that of a Hearing Officer. John is also the author of the landlord textbook Property Management Manual for Massachusetts Rental Owners, which is now in the fourth printing of its sixth edition.

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

WEDNESDAY, AUGUST 26TH
12:00pm Webinar Begins
01:00pm 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 AUGUST 26, 2020 12:00 PM):
Hi there, You are invited to a Zoom webinar.

When: Aug 26, 2020 12:00 PM Eastern Time (US and Canada)

Topic: Statewide Webinar August 26, 2020

Please click the link below to join the webinar:
https://us02web.zoom.us/j/83144447688

Passcode: See above

Or Telephone: Dial (for higher quality, dial a number based on your current location):
US: +1 301 715 8592 or +1 312 626 6799 or +1 646 876 9923 or +1 253 215 8782 or +1 346 248 7799 or +1 408 638 0968 or +1 669 900 6833

Webinar ID: 831 4444 7688

Passcode: See above
International numbers available:
https://us02web.zoom.us/u/kdUPabqJNP

WATCH RECORDING (AFTER AUGUST 28, 2020):
Recording Link:
https://masslandlords.net/laws/raft
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.

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

SAT 09/12
SAT 09/26

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.

MASSLANDLORDS IS FUNDED PRIMARILY BY MEMBERSHIP DUES. THANK YOU FOR YOUR SUPPORT.

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

- Small group session with the Executive Director, a trained presenter and experienced landlord, and the attorney.
- A comprehensive agenda, see below.
- Your choice of two books:
  - o *Every Landlord's Tax Deduction Guide* by NOLO,
  - o *The Good Landlord* by Peter Shapiro,
  - o *Getting to Yes* by Roger Fisher, and/or
  - o *The Housing Manual* by H. John Fisher.
- A bound summary of all material presented.
- A MassLandlords ballpoint pen.
- A coupon for 10% off any MassLandlords annual membership.
- A MassLandlords certificate of completion and permission to use "MassLandlords Crash Course graduate" on your marketing material.

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

Click here to purchase tickets for this event

Instructor Douglas Quattrochi

Instructor Attorney Adam Sherwin

Featured Testimonial

"I simply wanted to reach out and express just how happy I am to have attended the landlording crash course. The presentation and delivery of the information was flawless and I certainly have walked away with a greater understanding of the intricacies that govern being an above average landlord/manager." – **Michael Murray**

SATURDAY, SEPTEMBER 12TH, 2020 AND SATURDAY, SEPTEMBER 26TH, 2020

VIRTUAL COURSE AGENDA
Saturday, September 12th, 2020

8:30am – Introduction of MassLandlords and course participants

8:50am – Rental markets
- o Urban, suburban, rural
- o Luxury, college, professional, working, subsidized, rooming houses

9:05am – Property selection
- o Lead paint (Legal highlight)
- o Utilities
- o Bones vs surfaces
- o Amenities
- o Repairs and renovations
- o Durable vs beautiful
- o What if I'm stuck with what I've got?

9:20am – Sales and marketing 101 for rental property managers
- o Marketing rentals
- o Sales process
- o Staying organized
- o Branding a small business
- o Getting more or fewer calls
- o Tips and tricks

10:05am – Break

10:15am – Applications and screening
- o Criminal, credit, eviction
- o Discrimination (legal highlight)
- o Tenant Screening Workshop

11:20am – If time allows, start Rental Forms
- o Lease vs Tenancy at Will
- o iCORI
- o Eviction notices

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

Saturday, September 26th, 2020

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

8:45am – If needed, finish Rental Forms
- o Lease vs Tenancy at Will
- o iCORI
- o Eviction notices

9:15am – Legal Matters start
- o Late fees
- o Security deposits
- o Eviction process
- o Move-and-store
- o Water and electrical submetering
- o Housing Court vs District Court
- o Warranty of habitability
- o Inspections
- o Subsidies
- o Rent control

10:05am – Break

10:15am – Legal Matters finish

11:00am – Maintenance, hiring, and operations
- o Keeping the rent roll and expenses
- o Filing taxes
- o To manage or not to mange
- 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.

Check back soon for Zoom login information.

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

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

- Online:
  - o Non-members: $205
  - o Members: $195 (log in before you register or you will see the non-member price)
- Online registration required. All ticket sales final.

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

Click here to purchase tickets

Membership.

Please note: this event is run by MassLandlords staff.

BERKSHIRE COUNTY

Pittsfield: Networking and Speaker

TUE 09/15

Our next event will tentatively be held Tuesday, September 15th. Check MassLandlords.net/events for updates.

BOSTON, CAMBRIDGE, SOMERVILLE

Cambridge Virtual Meeting: Networking and Training Event

TUE 09/15

Our September Virtual meeting will be held Tuesday, September 15th from 6:30pm to 8:00pm. We are working with members to select a topic. Suggestions always welcome at hello@masslandlords.net. Check MassLandlords.net/events for updates.

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 homeless 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.

MASSLANDLORDS IS FUNDED PRIMARILY BY MEMBERSHIP DUES. THANK YOU FOR YOUR SUPPORT.

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

Worcester Virtual Meeting: Networking and Training Event

WED 09/09

Our September Virtual meeting will be held Wednesday, September 9th from 6:30pm to 8:00pm. We are working with members to select a topic. Suggestions always welcome at hello@masslandlords.net. Check MassLandlords.net/events for updates.

CHARLES RIVER (GREATER WALTHAM)

Waltham & Statewide Virtual Meeting: Multifamilies and Single Families Sold: Market Update Discussion

WED 09/02

We'll start this event by reviewing sales data for multifamily and single family buildings by select regions and across the state:

- How many listings have there been compared to this time last year?
- How many days does an average listing stay on the market?
- How many days does it take to get an offer?
- What's the sales to list price ratio?

We'll then have a round table discussion about the trends driving the market and what you may be seeing yourself. **Are multifamilies selling even with nonpayment issues?** What's the impact of the eviction moratorium? Are single families in greater demand because people fled urban cores?

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

REALTOR Rich Trifone will be moderating our whole-zoom discussion

Purchase your ticket in just a few clicks!

This discussion will be moderated by Rich Trifone. With 25 years of experience in both buying and selling real estate, Rich has developed strong relationships with lenders for both residential and investment lending that enables him to serve Worcester County and Greater Boston with consistent success. Rich has served as Program Director and on the Board of Directors of the Worcester Property Owners Association, and helped oversee it's reorganization into MassLandlords. He has also served two terms on the Citizens' Advisory Council for the City of Worcester. He is a recipient of the 2017 Top Producers Award from the Realtors Association of Central MA. You may have seen Rich on an episode of HGTV's House Hunters aired in 2016! Rich's passion for what he does is evident in the service he gives his clients, his dedication to detailed management of transactions, and his goal of making sure everything fits client criteria to make your best decisions.

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

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

WEDNESDAY, SEPTEMBER 2ND

VIRTUAL MEETING AGENDA

4:10pm Sign-in and virtual networking: you can chit chat with others as people log in

4:40pm MassLandlords Business Update and Member Minutes

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

5:00pm Local Manager Meeting Introduction

5:05pm Rich Trifone with short slides and broader discussion on the market

6:00pm Virtual meeting ends

PARTICIPATION IS EASY

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- **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.

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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.

Topic: Waltham and Statewide Virtual Meeting September 2, 2020

Time: Sep 2, 2020 04:30 PM Eastern Time (US and Canada)

Join Zoom Meeting
https://us02web.zoom.us/j/85146751329

Meeting ID: 851 4675 1329

Passcode: Will be emailed

Dial by your location
+1 301 715 8592 US (Germantown)
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+1 346 248 7799 US (Houston)
+1 408 638 0968 US (San Jose)

Find your local number:
https://us02web.zoom.us/u/kQqS2802J

PRICING
Open to the public. Membership is not required!

Contemporaneous participation:

- o Public: $10
- o Members: $7
- o Premium Members: No charge and no need to register. Click here for meeting details and password.

This event will not be recorded.

This event is operated by MassLandlords staff.

Want to speak at a MassLandlords meeting? Submit a speaker request.

This is part of the Greater Waltham rental real estate networking and training series.

GREATER SPRINGFIELD

Springfield Virtual Meeting: Networking and Training Event

THU 09/10

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

LAWRENCE, METROWEST

Marlborough: Networking and Speaker

TUE 09/08

Our next event will be held Tuesday, September 8th. Check MassLandlords.net/events for updates.

NORTH SHORE, NORTHERN WORCESTER COUNTY

Fitchburg: Stay Calm & Manage Property: Lease ups in a COVID-19 World: PART II

TUE 08/13

Special Guest Speaker is Platinum Sponsor; Brian Lucier of Belaire Property Management LLC for PART II of his COVID-19 presentation.

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 virtual showings, obtaining online rental applications, remote 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!

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THURSDAY, AUG 13TH

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.

Fitchburg: Networking and Speaker

THU 09/10

Our next event will tentatively be held Thursday, September 10th. Check MassLandlords.net/events for updates.

SOUTHERN WORCESTER COUNTY

Southbridge: Networking and Speaker

MON 09/07

Our next event will tentatively be held Monday, September 7th. Check MassLandlords.net/events for updates.

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- Angry neighbors
- Municipal fines or assessments,
- Building disasters
- Sleepless nights

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

Details and Prepayment: **https://masslandlords.net/membership-confirmation-helpline/**

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One Broadway, Floor 14
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