



SEPTEMBER 2020



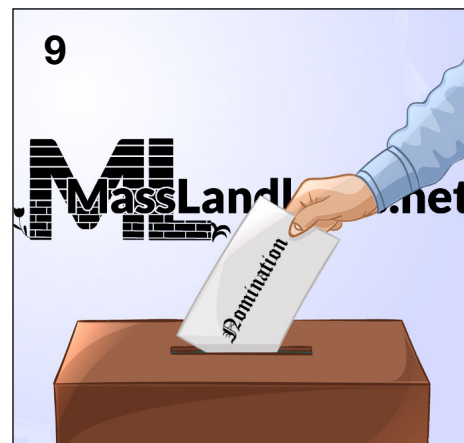
**NEW HUD GUIDANCE ON ASSISTANCE
ANIMALS**, Certificates Bought Online

**A LANDLORD'S GUIDE TO MASSACHUSETTS'
RESIDENTIAL ASSISTANCE**
for Families in Transition Program

**CASH FOR
KEYS**
Could it Work
for You?

Contents

- 3 **LETTER FROM THE EXECUTIVE DIRECTOR**
- 4 **CASH FOR KEYS**
Could it Work for You?
- 9 September Notice for
2020 ANNUAL BUSINESS MEETING AND ELECTIONS
- 12 **NEW HUD GUIDANCE ON ASSISTANCE ANIMALS,**
Certificates Bought Online
- 14 **A LANDLORD'S GUIDE TO MASSACHUSETTS' RESIDENTIAL ASSISTANCE**
for Families in Transition Program
- 17 **REGIONAL**





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LETTER FROM THE EXECUTIVE DIRECTOR

Individual Claims Council

AUGUST 2020 SAW SOME MESSAGE BOARD AND CHAPTER REORGANIZATION, AND THE LAUNCH OF PHASE 2 OF OUR EVICTION MORATORIUM RESPONSE.

In August we created half a dozen new chapters, reorganized a statewide message board, and had the first meeting of the Eviction Moratorium Individual Claims Council.

The new chapters cover regions we had been holding open for preexisting local clubs. But as we look toward a policy future where state enabling laws may soon permit municipalities to enact their own destructive policies, like rent control and tighter zoning, we have had to push ourselves faster to become effective local advocates.

Creating new chapters has also enabled us to implement best practices for message board size and engagement. We had a particular issue on the statewide board with trolls, particularly a few seeking to undermine our democratically chosen response to the eviction moratorium (lobbying first, litigation second). As readers of national news will know, it falls to organizations like Twitter, Facebook, and to a lesser extent MassLandlords to crack down on peer-to-peer misinformation and conspiracy theories.

The major initiative formalized in August is the Individual Claims Council.

Starting on September 10, we will process legal intake for any member who wishes to file a claim against the Commonwealth for unpaid rent under the moratorium.

The purpose is not to evict anyone:

During the pandemic stay-at-home order, people needed to have a home to stay in. And during the medical and economic recovery that lies ahead, the Commonwealth's residents will need our housing for a long while yet to come. We have said from the beginning that this shared burden should be covered by the Commonwealth as a whole. **No one should be evicted because of the pandemic or its aftermath.** No housing provider should be asked to provide this needed housing to the public for free, to pay for upcoming months or years of repairs, real estate taxes, utilities, and mortgages without income.

The eviction moratorium is a Band-Aid, but stitches are required. We have developed and found funding for a Fair and Equal Housing Guarantee via Surety Bonds, but none in leadership have agreed to file it. We have asked the Governor not to extend the moratorium, but he has extended it to October and may extend it again after that.

We now turn to the courts to make it clear, on a case-by-case basis, how great is the need. We are not launching an assault on the constitutionality of the moratorium (although it is unconstitutional). Instead we have created an Individual Claims Council. This council is a **network of attorneys** who are now collaborating and available to help landlords make individual claims against the Commonwealth. As I have said above, I repeat myself: **the purpose is not to evict anyone.** The purpose of the suits will be to obtain the **reasonable compensation** to which we are now entitled as providers of housing during a pandemic. The purpose is also to **eliminate our renter's unpaid obligations** by court ordered public subsidy.

This initiative will run in parallel to our continued advocacy for a Fair and Equal Housing Guarantee via Surety Bonds and will be explained in detail at our September 10 virtual meeting.

Thank you for supporting our mission to create better rental housing in Massachusetts.

Stay safe,

Douglas Quattrochi

Executive Director, MassLandlords, Inc.



CASH FOR KEYS

Could it Work for You?

By Eric Weld, MassLandlords, Inc.



Cash for keys is exactly what it sounds like: an agreement in which a landlord pays cash (or other value) to a tenant in exchange for handing over the keys and moving out. (CC BY-SA MassLandlords)

Cash for keys might be the answer for landlords wanting to avoid spending untold thousands and endless months on an eviction process.

Cash for keys may soon be on the rise. It's an idea that might appeal to many landlords who want to incentivize tenants to leave their rentals and avoid a drawn out eviction process.

Cash for keys, in concept, is a simple, straightforward process, legal in all 50 states. It's exactly what it sounds like: an agreement, entered into voluntarily by a landlord and tenant, in which cash or other value is provided to the tenant as an incentive for them to hand over the keys and move out of the rental.

Some landlords are already engaged in cash-for-keys contracts. It's perfectly legal to do so even while state and federal eviction moratoriums are in place, as long as it is done in a non-threatening, voluntary and non-coercive manner on the part of the landlord. To be safe, consultation with an attorney, or the [MassLandlords Helpline](#), is recommended before initiating or entertaining any cash-for-keys proposals.

A renter may also suggest cash for keys independently, without any prompting from the landlord, which can result in a move-out agreement.

CASH-FOR-KEYS MORTGAGE FORECLOSURES VS. RENTAL EVICTIONS

Cash for keys gained popularity during the housing crisis in 2008. Real estate owners, who represented banks, offered cash to underwater and nonpaying homeowners by the millions in heavily hit communities, in Florida, Southern California and other regions. Offering the strapped homeowners cash to vacate their homes saved banks from going through the costly and time-consuming process of foreclosure.

Over the years, landlords have also begun using cash for keys as a way to entice nonpaying renters, for example, to leave their residences instead of filing eviction notices, spending months in housing courts, sitting on empty rentals and paying court and other costs. Some landlords have also used cash for keys to encourage paying tenants to leave a unit that they want to renovate or sell, or vacate for other reasons.

For the purposes of this article, we refer to cash for keys between landlords and tenants.

NOW OR LATER

It's important to note: cash for keys, while it may be the answer for some landlords, is not a panacea for those with problem tenants, for example, nor an arrangement to be entered into lightly.

Landlords embarking on cash-for-keys agreements now, while eviction moratoriums are in place and courts are not hearing most housing cases, will have no recourse in the event tenants don't comply with the agreement. Make certain both parties are entering the contract in good faith, are well-informed of their rights, and of the contract's stipulations.

In some cases, it might be in the interest of landlords to hire a mediator to work with both parties – landlord and tenant – to negotiate an amenable agreement that all will adhere to throughout the process. If you opt not to hire a mediator, make certain that tenants know their rights in a cash-for-keys agreement, to avoid them from backing out of a deal later when they've received advice from others.

EVICTON PILEUP

Potentially looming at the other end of the state and federal eviction moratoriums now in place is a significant number of evictions. This situation could be avoided if the state



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government were to take legislative action, such as that proposed by MassLandlords, to guarantee housing for the long term. But short of further legislation, the eviction backlog could become substantial.

Conditions may also be affected by pending bills, such as HD.4878, a bill in the state legislature, sponsored by Reps. Kevin Honan and Mike Connolly, that could effectively lead to rent cancellation for a large percentage of landlords.

EASY MATH

Evictions are almost always expensive. The total bill for an eviction in Massachusetts can tally more than \$5,000, considering lost rent, attorney, court and constable fees, repairs and cleaning costs. In the next couple years, that amount will likely increase as courts become backlogged and may delay summary hearings for months (i.e., more lost rent).

The math is simple in a lot of situations:

A) Wait months or more than a year for your eviction case to be litigated while a

nonpaying tenant occupies your rental (and possibly degrades its condition), then forfeit thousands of dollars in court costs, lost rent and attorney fees?

Or B) Offer your tenant a few thousand dollars to move out peacefully and quickly? The savings between cash for keys and an eviction can range from the low thousands to five figures in some outlying cases, even considering attorney consulting fees.

Meanwhile, you could have your rental reoccupied with a paying tenant within a month or two. Not to mention all the headaches you could avoid.

A TOUGH PILL TO SWALLOW

For some landlords, paying cash to a nonpaying tenant who owes thousands of dollars in back rent and may have damaged your property is anathema. Like rubbing salt in a wound.

But providing housing is a business, first and foremost. And while it may be emotionally difficult to hand over a pile of cash to a tenant who has given you headaches since the day they moved in, it may be the wisest business decision.

Some landlords also question the ethics of a cash-for-keys agreement. They argue that the practice could have the long-term effect of increasing squatting and rent delinquency by encouraging bad players to force landlords to hand them cash just in order to get them out of their property and avoid legal fees and headaches.

That scenario is possible in a few situations. But in the wake of coronavirus, the overwhelming percentage of delinquent renters will be the result of the pandemic response and economic downturn. There has always existed a fraction of squatters and intentional nonpayers gaming the system. It's impossible to say how much that fraction could increase because word spread that cash for keys is a way to extort some cash from landlords.

CREATIVE SOLUTIONS

In the wake of the coronavirus pandemic and response, once eviction moratoriums have been lifted, many landlords will be positioned to serve eviction notices as soon as they can to their delinquent tenants. In many cases – especially for tenants

who have not suffered a loss of income but instead have taken advantage of the eviction moratorium to get free housing – eviction might be the logical course.

But for many other tenants – such as those who stopped paying rent because they lost jobs and income during coronavirus and response – landlords might consider alternatives to eviction, especially for good tenants who have regained employment and resumed rent payment.

Alternatives might include working with tenants to come to a compromise that will extend the tenancy for the long term while forfeiting some back rent. You could renegotiate back rent payments, for example, or restructure payments with some owed funds added in. Partial rent forgiveness might also be a prudent solution if it saves the arduous process of eviction.

But if you decide as a landlord that the relationship with your tenant is untenable, then cash for keys may be the better alternative.

HOW TO OFFER CASH FOR KEYS

The process can be simple, but it depends on a few specifics. At its simplest, cash for keys is a transaction directly between landlord and tenant. No courts, constables or intermediaries needed.

(When court-enforced evictions are possible, however, cash-for-keys agreements may be entered into the court record. This action would give you a back-up plan in case your tenant doesn't comply with the agreement.)

As stated above, hiring an attorney or mediator, or consulting the

MassLandlords Helpline, might be a prudent step, at least to avoid any misunderstandings or surprises, and to provide additional assistance in case the court becomes involved.

As much as possible, try to keep emotion out of your cash-for-keys communications. It's a business transaction, and in most cases will be a win-win solution (i.e., the least bad outcome) for landlord and tenant. Focus on the benefits.

STEP 1: DRAFT A PLAN

Jot some parameters on paper, or use the MassLandlords Agreement to End Tenancy form to outline a proposal. Include a proposed amount to offer your tenant to incentivize a quick move-out. Decide on an amount to offer beforehand (see below).

This step offers an opportunity to be creative and flexible within the agreement. For example, you could offer, as part of the payment, to cover moving costs for your renter. Or maybe your cash-for-keys offer doesn't involve actual payment at all, rather you could offer to forgive all the back rent owed in exchange for a voluntary move-out.

You might consider two or three offers that correspond with faster move-out schedules. If you want your tenant to move out sooner than later, you'll likely need to offer a higher amount of cash.

This is an abstract that could be shared with an attorney for those who work with one, as recommended.

STEP 2: INITIATE A CONVERSATION WITH YOUR TENANT, EITHER IN PERSON OR VIA PHONE

Present your case and proposal evenly and clearly, as you would with a business proposition. There is no need to mention eviction during this conversation, especially if your intent is just to empty the rental for renovation or sale.

Outline the cash-for-keys concept, emphasizing the benefits to your tenant (i.e., cash in hand, no eviction record to hamper future efforts to find rental housing, etc.).

Your tenant might try to negotiate or counter-offer. Keep negotiation to a minimum. If an extortionist tenant suspects that you are vulnerable or willing to pay more to get rid of them they may take you to the cleaners. Choose a fair amount to open with and try to stick close to that figure.

Assuming your tenant agrees to a cash-for-keys settlement, spell out the agreement with your tenant, or share the MassLandlords Agreement to End Tenancy, a brief and convenient form that provides fields for the essential information and signatures.

Include the amount (or services) you will pay renters to move out. Include the date and time they agree to be vacated from the apartment – meaning all possessions are removed from the unit and any common areas, keys have been delivered to the landlord or agent, and the unit has been left "broom clean."



JUL 2 Legislative Briefing: Covid-19 Housing Stability Act
Public · Hosted by State Rep. Mike Connolly and 7 others

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ARTICLE YOU MAY HAVE MISSED

Rent Cancellation Bill Claims to Promote Stability, but Leaves Landlords Out of the Discussion

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. [ML](#)

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

Both you and your tenant must sign two copies in duplicate so you each have a signed record of the contract.

STEP 2A: ESCROW THE MONEY

Whether or not you hire an attorney or mediator to assist with your cash-for-keys process, we recommend that you set aside the agreed cash amount for payment upon contract completion. To keep it simple, landlords could place the cash amount in a separate account and pay it out to complete the contract. You could also have your attorney or mediator escrow the cash and oversee the payment at your direction.

This is a step that removes emotion from the payment process, which can be a difficult step for some landlords. It also assures that tenants, who have voluntarily moved out as part of the cash-for-keys agreement, won't have to wait for payment or chase the landlord to receive the cash owed them.

STEP 3: COMPLETE THE CONTRACT

The cash-for-keys contract is completed when the rental is vacated at or before the agreed upon time and date, satisfactorily cleaned, and keys are in your hand.

Do not hand over any payment or order release of escrowed funds until those conditions are met. If your tenant has not met those conditions by the designated time (i.e., they are still moving out or cleaning beyond the time you both agreed), you have the option of considering the contract void.

Once you have the keys, the unit is in your possession, you have inspected the apartment to your satisfaction and paid

your tenant the amount you agreed to, the contract is completed.

HOW MUCH TO PAY?

First, as a comparative exercise, calculate how much you project an eviction would cost you. You will need to build in more months than usual of lost rent because of the backlog of cases after the eviction moratorium is lifted. For example, if your eviction is delayed six months or more due to the backlog of cases, your costs will increase substantially.

Also think about how much an eviction would cost in normal times, with little or no court backlog. One rule of thumb is to halve that amount as a cash-for-keys offer.

Consider rents and move-in costs for similar apartments in your community. Would \$2,700 cover first and last month's rents plus security deposit? If so, that may be your starting figure, and could present a strong incentive for your renter to leave.

In early conversations, ascertain your renters' needs. Could they be out in a week, or will they need longer? Would a higher cash offer incentivize an earlier departure?

You could consider a tiered offer with one amount for a 60-day move-out, another offer for a 30-day move-out, or a higher amount to move out in a couple weeks or less. Keep the conversation going over several days or weeks to allow both parties time to consider and address underlying concerns.

CONTRACT COMPLETE

On move-out day, once you've been handed the keys to the apartment and

inspected it, have your tenant sign a final clause saying they have received the cash payment. If the payment was escrowed and distributed by the bank, be sure to get a record of that payment.


Before handing over or releasing the cash payment, be very sure to conduct that final inspection.

As a last step, it is recommended that you immediately change the locks, as usual with an apartment transition. Having the keys handed to you from the tenant doesn't mean they didn't at some point have copies made.

THOUSANDS SAVED

Cash for keys isn't for everyone in every situation. It needs to be approached thoughtfully and thoroughly with all bases covered from a legal standpoint.

If you find yourself lamenting the pile of cash you just handed over to an undeserving tenant in exchange for keys to your property, consider revisiting your calculated eviction costs.

Focus on the potential thousands of dollars you just saved, and your freedom to now locate a better tenant. 

Point your camera app here to read more online.



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September 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 read about our election processes and nominate candidates.

MassLandlords, Inc. is a 501(c)6 nonprofit trade association. Our mission is to create better rental housing in Massachusetts by helping current, new, and prospective landlords run profitable, compliant, quality businesses. We are democratically governed by our annual election for the statewide Board of Directors, as well as our ongoing policy priorities survey. The next annual election is in December 2020, and nominations are needed now.

TWO FORMAL WAYS MEMBERS CAN GIVE INPUT

MassLandlords members can steer our actions through two formal voting channels. The first is our policy priorities survey. The second is our annual election for director.

On December 31, 2020, a Director from our statewide Board of Directors must step down. Our form of term limits prohibits consecutive terms, ensuring that every election is an open race with no incumbent. (Any past director can run again in a subsequent year.) We use score voting (highest average score wins) instead of a plurality (most votes win). This diminishes the impact of polarization. The directors who get elected tend to be widely accepted by most members.

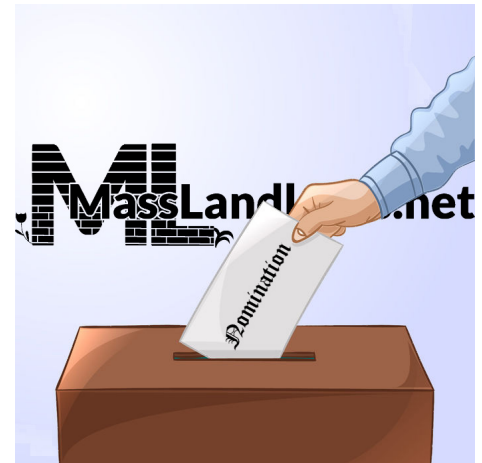
PIETRO CURINI, OUTGOING DIRECTOR

This winter we lose Pietro Curini, whose term expires Dec 31, 2020. Pietro has been in the corporate business space since 2000 and in management since 2003. He has been a member in good standing of MassLandlords Worcester and the Digital group since before MassLandlords was reincorporated out of the Worcester Property Owners Association. He is currently a small property owner in Millbury (2 units). In addition to MassLandlords, he is currently a 10+ year member of the Rhode Island Saltwater Anglers Association. He has regularly volunteered for children outreach programs to get kids excited about the outdoors and coastal cleanup and preservation initiatives to protect our coastlines for everyone. Pietro served on the Worcester Property Owners board as a volunteer from 2009 to 2012 and put in place our first social media and IT processes for what would later become MassLandlords.net.

Will you or a colleague step up to carry Pietro's work forward? We have a great team of Directors in place.

CONTINUING BOARD OF DIRECTORS

Russell Sabadosa, whose term expires Dec 31, 2021, has been a landlord since 1993 and is currently managing over 50 units. He has been an active member of local and statewide landlord organizations serving as board member and president of the Rental Housing Association of Greater Springfield and as regional VP of MRHA. Russell is



also a Realtor serving on the local and statewide board of directors and their public policy committees. Russell holds an MBA degree and is a retired tenured college professor, former IT director and aerospace engineer. Russell is the owner operator of Premier Choice Realty, Inc. in East Longmeadow, MA specializing in residential and commercial sales and residential rentals.

Rich Merlino, whose term expires Dec 31, 2022, has been the MassLandlords Worcester event emcee since October 2015. When he started volunteering, event attendance increased from 64 to 83 per month, and the average feedback card score increased from 67% positive to 91%. Rich is extremely busy as a moderately large landlord in his own right. He has experience managing a team of on-site and remote employees. Rich's sense of humor, strong sense of legal compliance, and general business savvy make him a great addition to the Board of Directors.

Alec Bewsee, whose term expires Dec 31, 2023, is a managing partner

of Forge Property Management based in Westfield, MA. He received his B.S., Cum Laude, in Electrical & Computer Engineering from Western New England University in Springfield, MA before going on to support various Fortune 100 companies in the high-technology sector including United Technologies and Lockheed Martin. Alec specializes in productivity systems, automation software, financial analytics, and project management which has allowed him to scale his company and better serve the Pioneer Valley. Alec has been involved in real estate since high school when he started analyzing local market growth and purchased his first rental property while still in college. Since then, Alec has built a portfolio of rental housing throughout Western Mass that particularly aims to help college students and their parents find quality, safe, and affordable housing near New England campuses. Alec is also a founding member of a successful real estate investors community group that helps newer investors learn the ropes in renovating houses, landlord-ing, personal finance, and technology. Alec currently serves as a volunteer on the board of advisors of the Greater Springfield chapter of MassLandlords. When Alec isn't enthralled himself in real estate ventures, he loves to play volleyball, enjoys Thai cuisine, and writes on his blog - The Landlord Engineer. Alec currently resides in Westfield, MA where he grew up and continues to engage with local leaders and give back to the community.

Michele Kasabula, whose term expires Dec 31, 2024, has been a MassLandlords member since 2014 and was on the Worcester Board of Advisors from 2017 to 2019. She is a Massachusetts real estate attorney, practicing since 2002. She started her own law office in 2017, The Law Office of Michele F. Kasabula, PLLC located in Sutton, MA. She represents buyers, sellers and lenders in both residential transactions and small commercial real estate purchase and refinance transactions. She also performs most of the real estate titles exams for

those purchase transactions. She owns 3 single family rental properties on the south shore. She was also asked for a short time to manage one of her client's rental properties which consisted of four 6-unit buildings (24 units). She was the main contact for any and all issues. She also handled the remodeling of the units which increased the rental income by over 50% on some of the units. She is a member of the Real Estate Bar Association and a member and the Vice Chair of the BBB of Central Mass, a Title Agent for Commonwealth Land Title Insurance Co. and a Massachusetts Real Estate Broker.

REACH OUT TO US

Each region where MassLandlords members meet has a local volunteer board. There are volunteer jobs to do! You can get involved at one of these local boards, which have historically met over dinner in a small group (now the message boards, or zoom calls). The local boards may be by appointment or by local decision.

You can also run for state-wide director yourself. But remember it's a state-wide race! You will need to prepare a biography detailing what you can bring to the Board and what is your vision of MassLandlords in five years. You will also need to campaign on the message boards at a minimum.


THE GOOD NEIGHBOR AWARD

One last thing we vote on in December is which non-member's efforts have best advanced property rights or the quality of rental housing in Massachusetts. Past winners include Attorney Stuart Schrier of Dorchester for his testimony at the Just Cause Eviction Hearing in Boston in March 2017, the late Representative Chris Walsh for his work on rent escrow, and the former chair of the Massachusetts Commission Against Discrimination Jamie Williamson for her educational outreach to owners and managers. Firefighters, inspectors, judges, and many others have been nominated.

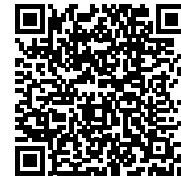
The Good Neighbor Award is a fun way to bring recognition to a friend or colleague. All nominees no matter whether or not they win a state-wide vote will receive a personal letter of thanks from the Executive Director on behalf of the association, and if possible, we will address a second letter to their boss so they get a raise (at least, we'll say they deserve it!).

THE BOARD OF DIRECTORS

Submit nominees for Good Neighbor or Board of Directors by emailing hello@masslandlords.net. Members in good standing can learn more about our bylaws and voting at MassLandlords.net/governance.

Read more about our [Annual Business Meeting and Annual Elections](#). 

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NEW HUD GUIDANCE ON ASSISTANCE ANIMALS, Certificates Bought Online

By Peter Vickery, Esq., Legislative Affairs Counsel



Requests for allowance of Emotional Support Animals (ESAs) – in rentals, aboard public transportation, and elsewhere – has risen dramatically in recent years. (CC BY-SA Pexels)

A new HUD document provides guidance for housing providers considering requests to allow service and emotional support animals in rentals.

As readers know, the anti-discrimination laws require landlords to make exceptions to a no-animals policy if a tenant requests an exception as a reasonable accommodation for a disability. Landlords are allowed to ask for evidence that the person has a disability and that the exception would be a reasonable accommodation. What kind of evidence is sufficient is the subject of ongoing litigation. Also being litigated is the question of when an accommodation is reasonable and when it would cause the landlord undue (unreasonable) hardship.

Just before COVID-19 hit the United States, the federal Department of Housing and Urban Development (HUD) issued a new guidance document on the subject of assistance animals, a term that covers: 1) service animals, and 2) support animals. Its purpose is to clarify the rights and responsibilities of housing providers and people with disabilities in the area of reasonable accommodations under the federal Fair Housing Act (FHA).

NOT A NEW LAW

As HUD clearly states, the guidance document is just that: a guidance document, not a new regulation. Regulations have to go through public notice and comment under the Administrative Procedure Act (APA), whereas guidance documents do not. The guidance clearly states that it does not expand or otherwise alter any obligations under the federal Fair Housing Act, and that it should be construed consistently with Executive Order 13891, titled Promoting the Rule of Law Through Improved Agency Guidance Documents.

The Executive Order states that “agencies have sometimes used this authority inappropriately in attempts to regulate the public without following the rulemaking procedures of the APA. Even when accompanied by a disclaimer that it is non-binding, a guidance document issued by an agency may carry the implicit threat of enforcement action if the regulated public does not comply.”

Toward the end of the guidance document is a bullet point stating that “failure to adhere to this guidance does not necessarily constitute a violation by housing providers of the FHA or regulations promulgated thereunder.”

With this important caveat in mind, what does the guidance document say?

BEST PRACTICES

It simply describes best practices for landlords to follow when asking tenants for documents about their requests for accommodations.

For example, when a tenant with a non-observable disability (e.g., post-traumatic stress, bipolar disorder, depression) claims to need an Emotional Support Animal (ESA) but has not yet provided any supporting documentation, HUD suggests referring the tenant to the guidance document itself. In practice, landlords may wish to give tenants hard copies or a link to the document online.

The guidance also explains that:

- o Reasonably supporting information often consists of information from a licensed health care professional – e.g., physician, optometrist, psychiatrist, psychologist, physician's assistant, nurse practitioner, or nurse – general to the condition but specific as to the individual with a disability and the assistance or therapeutic emotional support provided by the animal.
- o A relationship or connection between the disability and the need for the assistance animal must be provided. This is particularly the case where the disability is non-observable, and/or the animal provides therapeutic emotional support.
- o For non-observable disabilities and animals that provide therapeutic emotional support, a housing provider may ask for information that is consistent with that identified in the Guidance on Documenting an Individual's Need for Assistance Animals in Housing in order to conduct an individualized assessment of whether it must provide the accommodation under the Fair Housing Act. The lack of such documentation in many cases may be reasonable grounds for denying a requested accommodation.

To recap, a landlord may require information from a licensed professional that states that the animal meets a disability-related need of the specific individual.

SO-CALLED CERTIFICATES

Regarding documents purchased online, i.e., “emotional support animal certificates,” the guidance states:

“Some websites sell certificates, registrations, and licensing documents for assistance animals to anyone who answers certain questions or participates in a short interview and pays a fee... In HUD's experience, such documentation from the internet is not, by itself, sufficient to reliably establish that an individual has a non-observable disability or disability-related need for an assistance animal. By contrast, many legitimate, licensed health care professionals deliver services remotely, including over the internet. One reliable form of documentation is a note from a person's health care professional that confirms a person's disability and/or need for an animal when the provider has personal knowledge of the individual.”

Because of the problem of sketchy certificates, last year MassLandlords asked the Massachusetts Attorney General to issue an official advisory regarding the deceptive online ESA registries that exploit renters here in Massachusetts. So far, no such advisory from Attorney General Healey has appeared but the statement contained in the HUD guidance provides a helpful resource for landlords and tenants alike. For example, if tenants accompany their reasonable-accommodation requests with certificates purchased online, landlords can point to the guidance when explaining that they need to provide something different.


UNDUE HARDSHIP

An accommodation that imposes undue burden on the landlord is not reasonable. The guidance document addresses this issue at the very end (but without describing just how a landlord should go about determining and proving undue burden):

“If a reasonable accommodation request is denied because it would impose a fundamental alteration to the nature of the provider's operations or impose an undue financial and administrative burden, the housing provider should engage in the interactive process to discuss whether an alternative accommodation may be effective in meeting the individual's disability-related needs.”

By “interactive process,” HUD means a conversation or series of conversations between landlord and tenant in which the landlord tries to find out whether there is some other way to accommodate the tenant's disability. Landlords should document these conversations so that they can rely on them in court. A landlord facing a claim of discrimination wants to be able to show the judge (or the investigator at the Massachusetts Commission Against Discrimination) a series of emails or letters showing that the landlord made a good faith effort to come up with alternatives.

CONCLUSION

The new guidance document does not have the force of law, but it accurately describes the current state of the law around assistance animals. Landlords who receive requests to waive their no-animals rules should read it and give a copy to the tenants making the request. 

Point your camera app here to read more online.



A LANDLORD'S GUIDE TO MASSACHUSETTS' RESIDENTIAL ASSISTANCE for Families in Transition Program

By Kimberly Rau, MassLandlords Writer

The RAFT program helps tenants, but needs more to truly effect change.

Residential Assistance for Families in Transition (RAFT), a short-term Massachusetts rental subsidy program, is designed to help families who are at risk of becoming homeless transition into stable housing. The program can also be used to help families who are already homeless pay for necessary costs to get into a house or apartment. RAFT, which has been around since 2005, has helped many families with things like security deposits, rent and furniture since its inception. However, as it stands now, it would be difficult for many participants to see lasting benefits through RAFT, suggesting the program needs more in order to be truly effective.

In this article, we'll look at what RAFT is, who it is designed to benefit, how it affects landlords and the areas where it could be doing more for families in need.

A BRIEF HISTORY OF RAFT

Funded by the Massachusetts Department of Housing and Community Development (DHCD), RAFT is described as "a homelessness prevention program...[that] provides short-term financial assistance to low-income families who are homeless or at risk of becoming homeless." In other words, it is flexible funding that can be used for a variety of housing-related expenses, depending on the needs of the individual family.

RAFT was first piloted in 2005, with a budget of \$2 million for that first year. The state officially adopted the program in 2006, and since then, RAFT funding

has continually gone up, with funding for the 2019 fiscal year hitting \$20 million.

Initially, families accessing RAFT funds received between \$1,500 and \$3,000 as a one-time payment, according to literature published by Metro Housing Boston. Eventually, that number increased, and families were able to access up to \$4,000 in funds, with the possibility of reapplying after 12 months if they needed additional assistance.

WHAT DOES RAFT DO?

Residential Assistance for Families in Transition could pay for moving costs, paying owed rent or utilities, security deposits or first/last month's rent, among other uses. This could be in the form of emergency rent assistance to avoid eviction (or help paying rent going forward, if the family applying is in search of housing or has already been evicted). RAFT funds could go towards paying a security deposit, first/last month's rent, even furniture, though there are caps on how much RAFT money can be used for those purchases.

WHO IS ELIGIBLE FOR RAFT?

First, according to mass.gov, families must be homeless or at risk of becoming homeless. This could include families who are facing eviction. Families must meet income guidelines as well: No less than 50 percent of RAFT's funding must go to families with an income at or below 30% of the area's median income (AMI). No more than 50 percent of the funding can go to families with an income that is 30–50% of the AMI.

If a family meets the income guidelines, they must then be screened using an assessment developed by DHCD. Those administering the screening have some

discretion in determining eligibility based on the tool. Administrators will also look at why the family is homeless or at risk of becoming so. This could include loss of income or increased expenses for those families in the higher income group (30–50% AMI).

If a family is eligible at this point, they must prove that the assistance they receive from RAFT will "stabilize the current housing situation." In other words, a family applying for RAFT must show that after the funds are applied, they have enough income to either obtain new housing, remain in their current housing or "otherwise avoid homelessness." MassLandlords interprets this to mean that a family who was facing eviction could, for example, obtain RAFT funding to get current on their rent and remain in housing, rent a new place, or use the money to pay court-ordered debts and then move in with family. However, a family more than \$4,000 in arrears with their landlord would have a hard time using RAFT funding to stave off eviction. Since such a family is beyond stabilization with RAFT alone, such a family would likely not be eligible for any RAFT assistance at all. Other funding would need to be lined up first.

Families who are living in emergency assistance (EA) shelters and families already receiving Section 8 housing assistance are not eligible for RAFT.

The mass.gov frequently asked questions about RAFT page includes the query, "Can a person who has a Section 8 and is moving from one unit to another unit receive RAFT?" The answer was, "Only if they are being evicted and have a 'Writ of Summary Process'." DHCD does not provide relocation money



RAFT can assist families with emergency rental situations, but it lacks the long-term stability of permanent rental subsidies. Image license: licensed 123rf 15226529_s

for families who are already in the Section 8 program.”

Though [mass.gov](https://www.mass.gov) is not clear on whether current participants in the Massachusetts Rental Voucher Program (MRVP) are RAFT-eligible, wording from the 2020 RAFT administrative plan states that “If a family is using RAFT to move into a unit with a subsidy, proof of the total contract rent and of the tenant’s rent share must be provided. Depending on which agency or housing authority administers the voucher or subsidy, this may take the form of a lease or a rent share letter.”

This verbiage implies that families who receive rental vouchers may also receive RAFT funds, at least under certain circumstances.

HOW DOES RAFT WORK?

As discussed earlier, families who receive RAFT funding can use that money for a

variety of purposes to avoid becoming homeless or to find housing if they are currently homeless. They can use it for first and last months’ rent, a security deposit or even furniture (furniture expenses are capped at \$1,000). They can also use the money for utility bills, or to get current on owed rent/utilities.

One important caveat is that families can obtain no more than \$4,000 from RAFT within a 12-month period. They are eligible to reapply after that time, but must wait 12 months from their first received payment.

HOW CAN SOMEONE APPLY FOR RAFT?

People applying for RAFT must do so in the region where they intend to use their RAFT benefits. Therefore, going through a regional Housing Consumer Education Center to complete an intake assessment is the first step to accessing RAFT

funding. A list of regional agencies can be found at the Massachusetts [Housing Consumer Education Centers](#) site.

The intake form does not need to be completed in person, however. If an individual needs assistance in completing their form, [mass.gov](https://www.mass.gov) reports that the regional agencies can provide help.

Once someone receives initial approval, they can complete an application. Applicants must bring photo identification and proof of current income for all adult members of the household. Additional documentation that backs up the applicant’s claim for needing funding may also be required.

If a family is determined to be ineligible for benefits, they may reapply after 30 days.

IF SOMEONE IS APPROVED FOR RAFT, WHEN WILL THEY GET FUNDS?

There does not appear to be a clear answer for when funding is received, however, the first payment of the benefit must be used within 60 days of an applicant being determined eligible for RAFT money (barring documented administrative delays or extenuating circumstances).

IF SOMEONE IS AT RISK OF BEING EVICTED, DO THEY HAVE TO GIVE THEIR LANDLORD RAFT FUNDING?

The answer is no, RAFT funding can be spent on any housing needs that will keep someone from becoming homeless. A tenant who is late on rent could sign up for the program, receive funds, and use it to put down a security deposit on another housing unit elsewhere.

IS RAFT BETTER THAN SECTION 8? WHAT ABOUT HOMEBASE?

People who are in Section 8 housing are not eligible to apply for RAFT funds. However, of the two options, Section 8 seems to be the preferable program to utilize if possible (Section 8 waitlists tend to be 10 years long). Section 8 is permanent (as long as the recipient remains eligible for funding), and it guarantees the landlord will receive rent. RAFT is capped at \$4,000 per 12-month period which is barely enough to cover

two months' rent in many Massachusetts municipalities. The two programs also serve different purposes. Section 8 is a housing subsidy, and RAFT is meant to be a short-term cash infusion to help families in a temporary difficult spot. RAFT monies are only awarded if the applicant can demonstrate a way to remain in housing after the RAFT funds have been expended.


HomeBASE is a program for families who are experiencing homelessness and are living in shelters. It can provide funds for the same housing-related expenses that RAFT covers. However, there is a \$10,000 cap in funding, and any money that a family has received from RAFT counts towards that. If a family had

used RAFT funds to stave off becoming homeless, but in the end were not able to remain in housing, they could see less HomeBASE funding later on.

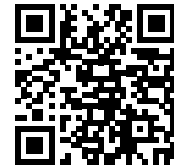
Families living in emergency shelters are not eligible for RAFT funds, and in theory, RAFT is the superior program, as the goal of the Commonwealth is to keep families out of shelters in the first place. Families who have received HomeBASE funding may also be eligible for RAFT.

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION CONCLUSION

RAFT is a one-time or as-needed subsidy currently in vogue, with none of the

long-term stabilizing power of permanent rental subsidy, but with more responsive application timeframes. If your renters are in a tough spot, it is worth checking to see if RAFT funds are available and if your renters qualify. 

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. 

REGIONAL



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			



2020 OCTOBER

Upcoming events
See details under each region

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

STATEWIDE

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.



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](#)

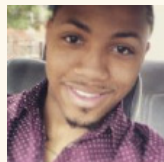


Instructor Douglas Quattrochi



Instructor Attorney 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

- 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, SEPTEMBER 26TH, 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
- Eviction process
- Move-and-store
- Water and electrical submetering
- 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](#).

Topic: Crash Course Sep 12 and 26

Time: Sep 12, 2020 08:30 PM Eastern Time (US and Canada) Every 2 weeks on Sat, 2 occurrence(s) Sep 12, 2020 08:30 PM Sep 26, 2020 08:30 PM

Join Zoom Meeting

<https://us02web.zoom.us/j/81483901511>

Meeting ID: 814 8390 1511

Passcode: Will be emailed

Dial by your location

+1 312 626 6799 US (Chicago)
+1 646 876 9923 US (New York)
+1 301 715 8592 US (Germantown)
+1 346 248 7799 US (Houston)
+1 408 638 0968 US (San Jose)
+1 669 900 6833 US (San Jose)
+1 253 215 8782 US (Tacoma)

Meeting ID: 814 8390 1511

Passcode: Will be emailed

Find your local number:

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

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,

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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](https://masslandlords.net/events) for updates.

BOSTON, CAMBRIDGE, SOMERVILLE

Cambridge & Statewide Virtual Meeting: Laws Before and After COVID-19

TUE
09/15

COVID-19 has dramatically changed the policy landscape for Massachusetts owners and managers of residential real estate. Find out what's new in this comprehensive talk:

- Federal CARES Act Eviction Moratorium and Mortgage Forbearance: expired
- Massachusetts eviction moratorium: still in force
- Eligibility for RAFT, ERMA, and other funding: increased

We will be addressing what's going on with the Vetstein Roubicek Greenman lawsuit, what options landlords have especially with cash for keys voluntary move-outs, and whether there's any light at the end of the tunnel.



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.

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

"No Sales Pitch" Guarantee

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

Open to attendees statewide

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

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

TUESDAY, SEPTEMBER 15TH

CAMBRIDGE & STATEWIDE VIRTUAL MEETING AGENDA

- 4:00pm Sign-in and virtual networking: you can 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 Legal talk
- 6:00pm Virtual meeting ends

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.
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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](#).

Topic: Cambridge and Statewide Virtual Meeting September 15, 2020

Time: Sep 15, 2020 04:30 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/82230207954>

Meeting ID: 822 3020 7954

Passcode: Will be emailed

Dial by your location

+1 301 715 8592 US (Germantown)

+1 312 626 6799 US (Chicago)

+1 646 876 9923 US (New York)

+1 408 638 0968 US (San Jose)

+1 669 900 6833 US (San Jose)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

Meeting ID: 822 3020 7954

Passcode: Will be emailed

Find your local number:

<https://us02web.zoom.us/j/82230207954>

PRICING

Open to the public. Membership is not required!

Contemporaneous participation:

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

This event will not be recorded.

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

This event is operated by MassLandlords staff.

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

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

Cambridge Virtual Meeting: Networking and Training Event

TUE
09/20

Our October Virtual meeting will be held Tuesday, October 20th. 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

Worcester & Statewide Virtual Meeting: Review of the State Sanitary Code

WED
09/09

Unlike the building code, which is usually inspected only at time of permit completion, the **state sanitary code** applies in all rentals all the time, and can be inspected at any time. Are your units compliant?

Few units are fully compliant. We'll review the code in easy-to-understand detail and help you get a sense of where you may need to make repairs or improvements.



Your problem or theirs? The state sanitary code holds occupants responsible for some things, and landlords responsible for most everything else

This segment will be presentation-style with MassLandlords staff.

[Purchase your ticket in just a few clicks!](#)

"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 9TH

VIRTUAL MEETING AGENDA

4:00pm 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.)

5:05pm Rich Merlino

Meeting Introduction

5:10pm Review of the

State Sanitary Code

6:00pm Virtual meeting ends

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](#).

Topic: Worcester Virtual Meeting
September 9, 2020

Time: Sep 9, 2020 04:30 PM Eastern
Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/84649238486>

Meeting ID: 846 4923 8486

Passcode: Will be emailed

Dial by your location
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+1 346 248 7799 US (Houston)

Meeting ID: 846 4923 8486

Passcode: Will be emailed

Find your local number:
<https://us02web.zoom.us/j/kew067j3Se>

PRICING

Open to the public. Membership is not required!

Contemporaneous participation:

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

This event will not be recorded.

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

This event is operated by MassLandlords staff.

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

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

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

Worcester Virtual Meeting: Networking and Training Event

WED
09/14

Our October Virtual meeting will be held Wednesday, October 14th. We are working with members to select a topic. Suggestions always welcome at hello@masslandlords.net. Check MassLandlords.net/events for updates.

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.

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 its 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.

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Open to attendees statewide

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

WEDNESDAY, 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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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

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+1 346 248 7799 US (Houston)

+1 408 638 0968 US (San Jose)

Meeting ID: 851 4675 1329

Passcode: Will be emailed

Find your local number:

<https://us02web.zoom.us/j/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 Waltham Virtual Meeting: Networking and Training Event

WED
10/07

Our October Virtual meeting will be held Wednesday, October 7th. We are working with members to select a topic. Suggestions always welcome at hello@masslandlords.net. Check MassLandlords.net/events for updates.

GREATER SPRINGFIELD

Springfield & Statewide Virtual Meeting: Eviction Moratorium Individual Claims Council

THU
09/10

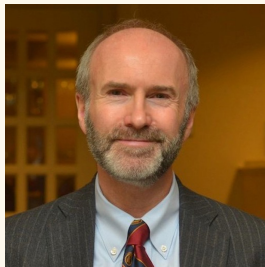
During the pandemic stay-at-home order, people needed to have a home to stay in. And during the medical and economic recovery that lies ahead, the Commonwealth's residents may need this housing for a long while yet to come. We have said from the beginning that this shared burden should be covered by the Commonwealth as a whole. **No one should be evicted because of the pandemic or its aftermath.** No housing provider should be asked to provide this needed public housing for free, to pay for upcoming months or years of repairs, real estate taxes, utilities, and mortgages without income.

The eviction moratorium is a Band-Aid, but stitches are required. We have developed and found funding for a Fair and Equal Housing Guarantee via Surety Bonds, but none in leadership have agreed to file it. We have asked the Governor not to extend the moratorium, but he has extended it to October and may extend it again after that. The amount of rent relief so far organized from federal, state, and municipal sources seems to be adding up to less than 10% of the funding that will be required by the time we get through this.

We now turn to the courts to make it clear, on a case-by-case basis, how much damage has been done. We are not launching an assault on the constitutionality of the moratorium. At this event, we will announce the Individual Claims Council, **a network of attorneys** who are now collaborating and available to help landlords make individual claims against the Commonwealth. **The purpose is not to evict anyone.** The purpose is to obtain the **reasonable compensation** to which we are now entitled as providers

of public housing during a pandemic, and to **eliminate our renter's unpaid obligations** by court ordered public subsidy. Together the Commonwealth can keep us all housed.

This initiative will run in parallel to our continued advocacy for a Fair and Equal Housing Guarantee via Surety Bonds.



MassLandlords Legislative Affairs Counsel
Attorney Peter Vickery

This part of the presentation will be given by Peter Vickery of Bobrowski & Vickery, LLC. Attorney Vickery practices law in Western Massachusetts where he focuses on landlord-tenant law (representing landlords in Housing Court) and discrimination defense (representing business owners in the Massachusetts Commission Against Discrimination). He graduated from Oxford University (Jesus College) with a BA in Modern History; obtained his Post-Graduate Diploma in Law from the University of the West of England in Bristol; his JD from Boston University School of Law; and his Masters in Public Policy & Administration from the University of Massachusetts, Amherst. Attorney Vickery served one term on the Governor's Council (the elected 8-member body that approves or vetoes the governor's choice of judges in Massachusetts) and on the State Ballot Law Commission. As Legislative Affairs Counsel for MassLandlords he drafts bills, bill summaries, and testimony in the area of housing law, and writes amicus briefs in cases that have strategic significance for rental-property owners.

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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.

THURSDAY, SEPTEMBER 10TH

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.)
- 5:05pm Local Manager Meeting Introduction
- 5:10pm Individual Claims Council
- 6:00pm Virtual meeting ends

Participation is Easy

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

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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](#).

Topic: Springfield and Statewide Virtual Meeting September 10, 2020

Time: Sep 10, 2020 04:30 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/85212107923>

Meeting ID: 852 1210 7923

Passcode: Will be emailed

Dial by your location

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+1 669 900 6833 US (San Jose)
+1 253 215 8782 US (Tacoma)

Meeting ID: 852 1210 7923

Passcode: Will be emailed

Find your local number:

<https://us02web.zoom.us/j/kduItqq33U>

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 [Springfield rental real estate networking and training series](#).

Springfield Virtual Meeting: Networking and Training Event

THU
10/08

Our October Virtual meeting will be held Thursday, October 8th. 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 Virtual Meeting: Legislative Update

TUE
09/08

Our September meeting is going to be another zoom conference call. We will be discussing the policy landscape, including active and ongoing concerns with rent control, rent cancellation, right of first refusal (TOPA), right to counsel, and eviction sealing. We will formally review the significance of each proposal, with reference to selected portions of current bill text. There will be lots of opportunity to ask questions. Attendees will leave with a clear understanding of how best to help advocate against these proposals and what MassLandlords' alternatives are.

This presentation will be given by MassLandlords Executive Director, Douglas Quattrochi. Doug was a founding member of MassLandlords in 2013. He became the association's first Executive Director under new bylaws in 2014. Since then, he has scaled the organization from a core of 160 members in Worcester to approximately 1,900 dues paying businesses from Pittsfield to the Cape, and from an all-volunteer team to approximately 20 full and part-time staff plus 50 volunteers. Doug has been instrumental in advancing democratic governance mechanisms, including score voting for policy priorities and a staggered and

democratically elected Board of Directors. Doug also oversees the RentHelper spin-off, which is expanding access to electronic banking for those of us who are unbanked or underbanked. Prior to MassLandlords, Doug held leadership roles in various Massachusetts startups, two of which are still operating. Doug holds a Master of Science in Aerospace Engineering from the Massachusetts Institute of Technology.

TUESDAY, SEPTEMBER 8TH

METROWEST PROPERTY OWNERS ASSOCIATION MEETING AGENDA

7:00pm Zoom Meeting Starts

8:00pm Zoom Meeting Ends

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 & RSVP

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

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

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

This event is operated by volunteers.

Marlborough: Networking and Speaker

TUE
10/13

Our October event will be held Tuesday, October 13th. Check MassLandlords.net/events for updates.

NORTH SHORE, NORTHERN WORCESTER COUNTY

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.

UPPER CAPE

Upper Cape Virtual Meeting: Networking and Training Event

MON
09/28

Our September Virtual meeting will be held Monday, September 28th. We are working with members to select a topic. Suggestions always welcome at hello@masslandlords.net. Check MassLandlords.net/events for updates.



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