



MAY 2021

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**HELP! MY RENTER IS  
HOARDING, What Do I  
Do Now?**

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**VERIFICATION OF  
DISABILITY for  
Reasonable Accommodation**

**HOW TO SCREEN  
TENANTS  
with Temporary  
Sources of Income**



# Contents

**3 LETTER FROM THE  
EXECUTIVE DIRECTOR**

**4 HOW TO SCREEN  
TENANTS**  
with Temporary  
Sources of Income

**6 It's Time to Talk about  
SUMMER FIRE SAFETY  
IN MULTIFAMILY UNITS**

**8 HELP! MY RENTER IS  
HOARDING, What Do I  
Do Now?**

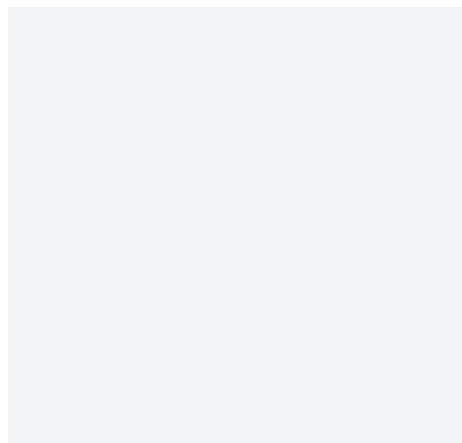
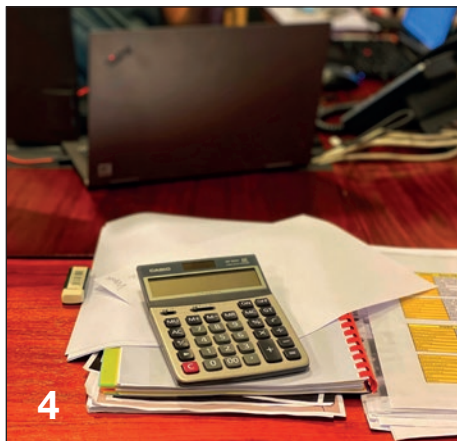
**14 RAFT: HOW MANY  
PUBLIC EMPLOYEES  
DOES IT TAKE**  
to Answer a Simple  
Question About Case  
Load?

**16 A Follow-up ON RAFT  
REJECTIONS DURING  
COVID**

**18 THE COURT ORDERED  
A CONTINUANCE.  
Now What?**

**21 VERIFICATION  
OF DISABILITY**  
for Reasonable  
Accommodation

**25 REGIONAL**





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#### LETTER FROM THE EXECUTIVE DIRECTOR

## Participate in RAFT/ERAP

**IN APRIL 2021 WE PILOTED AN EXPANDED HOME DEPOT PROGRAM, WROTE MANY MORE QUESTIONS FOR CERTIFICATION, AND CONTRIBUTED TO POLICY DISCUSSIONS OPPOSED TO A THIRD EVICTION MORATORIUM IN THE STATE.**

Over the last month we have worked very hard on services, core operations, and policy.

We are in the process of piloting preferred pricing with the Home Depot. Presently our Home Depot program only gives discounts on paint or via the PRO desk. The pilot is evaluating whether we can extend preferred pricing to most products without stopping at the PRO desk. This means the pricing will be applied at checkout in store or online.

We continue on schedule toward a May roll-out of the Certified Massachusetts Landlord Level Two™ test of competence. We have written, at time of publication, over 500 questions for four modules and seven difficulties. This large question bank will allow us to quickly identify strengths and weaknesses. We will be able to apply the certification automatically and with a minimum of test time for landlords who are prepared, especially those who have taken our crash course.

The last month has been busy operationally. We have onboarded two Spanish language translators, applied for another grant, covered for a team member on leave, and migrated from Dropbox to Tresorit. I will say to any Dropbox Business users: make sure your Dropbox "Top-level editing" setting is set to "admins only." If set to "Everyone," then any team member will have the ability to delete all your files, even on folders for which they have no access. If this makes no sense to you, then you now understand part of the reason why MassLandlords has switched from Dropbox to Tresorit.

Policy-wise we continue to watch with disbelief as cosponsor after cosponsor signs onto 192 HD3030, a third eviction moratorium (second for the state, third after the CDC). This bill would delete the Davis v. Comerford case law, prevent judgments from entering, and prevent new cases from being filed. There might be a rational basis for this, if landlords were cruelly refusing to wait for renters to reach the safety net. But this is not an option in Massachusetts:

Last winter we gave a warning about RAFT not being optional. In April I wrote that Landlords Should Take RAFT because it's mandatory for many of us. Tying this back to Eviction Moratorium 3.0, there is no justification for 192 HD3030. Our safety net is strong and enforceable.

Overall, we seem to be doing a good job of helping the safety net work better. We were well represented at a March 25 stakeholder meeting, following which on April 12 I spoke with the Governor at his request. We continue to be invited to participate in stories told via the Boston Globe, CNBC, WBUR, and WMLP 22, to name the ones that come to mind.

Forward this newsletter to a friend. Encourage them to read and join. Thank you for supporting our mission to create better rental housing.

Stay safe,  
**Douglas Quattrochi**  
Executive Director,  
MassLandlords, Inc.



# HOW TO SCREEN TENANTS

## with Temporary Sources of Income

By Kimberly Rau, MassLandlords writer



Worried about how to calculate whether your tenant will be able to pay the rent for the entire term of the lease? We suggest factoring in temporary income sources in the context of a year's lease.

Image License: Unsplash

### How should landlords factor in short term disability, unemployment, HomeBASE and other forms of temporary income when screening tenants?

When you are considering potential tenants for your rental unit, income is an important consideration. After all, you want to make sure your renters can afford the rent. Massachusetts law is clear that you cannot deny a tenant because they receive Section 8 housing assistance. You should also be considering SNAP benefits (formerly known as food stamps) as income when calculating if someone can afford the rent. We are very careful to tell you that you should request proof of income, not wages, when vetting tenants.

What should you do, though, if an applicant meets your income requirements, but their income comes from unemployment benefits, temporary disability payments, or other forms of short-term income?

Many landlords want proof that their tenant has net income equaling three times the monthly rent. For example, a tenant looking to rent an apartment that costs \$2,100 a month should be taking home \$6,300 in some form of income.

Using that hypothetical \$2,100-a-month apartment, imagine a scenario where Jason and Kevin apply to rent the place. Jason brings home \$4,500 a month from his job. Kevin was laid off from his job and brings in \$500 a week in unemployment benefits. Together, they bring in more than \$6,500 a month,

enough to afford the place. But what happens when Kevin's unemployment benefits run out?

Massachusetts places a limit of 26 weeks on unemployment benefits in most situations (pandemic-related federal extensions notwithstanding). That's around six months. What then? There's no guarantee that Kevin will find another job, but is it discriminatory to deny someone because their income comes from unemployment (or temporary disability, or other short-term income situations)?

In this case, we advise taking your "three times the rent" math equation and applying it to the entire term of the lease. In other words, instead of looking at monthly income (we'll keep using our \$6,300 example), consider what the annual take-home income should be for the duration of the lease (let's say 12 months for this scenario). In doing so, you will see that the total cost of the lease ( $\$2,100 \times 12$ ) is \$25,200. Multiply that by three and you get a required take-home income of \$75,600.

Back to Jason and Kevin. Jason brings home \$4,500 a month, or \$54,000 annually. Kevin brings home roughly \$2,166 a month, but only has four months left before his unemployment benefits run out, or \$8,664 in income. Therefore, if nothing changes, their forecasted income is \$62,664, more than the cost of the lease, but less than the "three times" rule would allow. You could deny the lease if you felt uncertain that your potential tenants would be able to afford the lease once the unemployment income stream dries up.





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If the potential tenant is receiving temporary disability benefits but has a job that they will be returning to, you will want to factor in their job income as well if you use this equation. You want to be considering earning potential and your potential tenant's future; you also want to make sure you are cutting a generous amount of slack to avoid discrimination issues. Remember, you want a tenant who can pay the rent, but you don't want to be so picky that you turn down perfectly appropriate renters based on potentially unfounded concerns.

### DON'T BE DISCRIMINATORY; APPLY THE STANDARD EVENLY

This is only non-discriminatory if you apply your standard evenly to all applicants. Additionally, you must be familiar with the law. In other words, you must understand what the time limits are for things such as unemployment benefits (at the state and federal level) when doing your "year summation" math. Programs to help people experiencing homelessness

such as HomeBASE may be good for up to a year. With changes to the RAFT program in light of the Covid pandemic, a tenant could have up to 15 months of "temporary income." It's important to know this before you accept or reject anyone based on numbers alone.

And, you must apply your standard evenly to all applicants. If you are doing a 12-month math equation for Kevin and Jason, you must also do it for John and Mary, even if Mary assures you up and down that she will have a new job before her benefits run out.

In the end, the entire purpose of tenant screening is to avoid nightmare situations where your tenants can't afford the rent and you all end up in court. But ending up in court on discrimination charges isn't what you want either. Our advice? Develop a business-relevant policy that's fair and equitable. Put it in writing. Consult an attorney to make sure everything is above board, and then apply it evenly to all your applicants. 

Point your camera app here to read more online.



# It's Time to Talk about **SUMMER FIRE SAFETY IN MULTIFAMILY UNITS**


**There's never a good time for a fire. Each summer we remind readers to talk to your renters about fire prevention.**

Fire safety is a year-round goal, as a fire can start at any time. In wintertime, a smoker might find it too cold to smoke outside. In the summer, a family might set a grill just a little too close to the house. Fire prevention week is in October, as home heating sources start up for the first time. But as landlords concerned with tenant behavior, we talk to our renters about fire safety before the summer.

Summer activities have the potential for disaster in multifamily units. Where residents may not have access to adequate yard space, they may try to grill under a roof or too close to the residence. Where residents have disposable income, they may be tempted to launch illegal fireworks. On a sweltering summer day, a smoker may not feel like walking to the designated receptacle and may just toss their butt into the hot, dusty mulch.

And with summer 2021 in particular, we may find out what happens when a thin face mask is tossed into the fire and catches an updraft.

Review our article "[Summer Fire Safety for Multifamilies](#)" and make sure you've

crafted a custom message for your renters about fire safety at your properties. 

Point your camera app here to read more online.



22 WWLP reported on this mulch fire March 11, 2021. It spread to the nearby building. Although the cause of this fire was still under investigation, it's common for mulch fires to be started by discarded cigarettes. <https://www.wwlp.com/news/local-news/hampden-county/mulch-fire-causes-damage-after-extending-to-springfield-home/>



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# HELP! MY RENTER IS HOARDING, What Do I Do Now?

By Kimberly Rau, MassLandlords writer



## What hoarding is, how to recognize the signs of compulsive hoarding in a rental unit, and what do to about it as a landlord

Thanks to television, you'd be hard pressed to find anyone not familiar with the concept of hoarding. Images of boxes piled to the ceiling, overflowing toilets, toxic refrigerators and cats climbing on every surface are plentiful. But while such programs make for engaging entertainment (if only to make us potentially feel better about our own messiness or mild clutter) compulsive hoarding is a disease. It's also something that no landlord wants to have to deal with. Recognizing the signs of hoarding before the problem becomes overwhelming can be difficult, and, once a hoarding situation is in effect, it can be hard to correct.

In this article, we'll look at what hoarding is, how to recognize the signs of a potential hoarding problem in your rental units, and what recourse you have as a landlord.

### WHAT IS HOARDING?

Hoarding disorder is defined as "a persistent difficulty discarding or parting with possessions because of a perceived need to save them." Such disorders can be mild or severe, but what's important to take note of here is the word "disorder." Compulsive hoarding, or hoarding disorder, is classified as a mental illness. In 2013, the American Psychiatric Association officially recognized hoarding disorder as a disability. When that happened, it fell under the protections of the Fair Housing Act, which means that landlords cannot immediately evict when the warning signs of hoarding become obvious. We'll touch more on the ramifications of that later.

The biggest thing to remember is that hoarding disorder is a protected disability. You cannot evict someone because they are a hoarder (though you do have the right as a landlord to ensure your rental unit is safe). Hoarding disorder is also a more severe problem than a tenant simply having a messy living room or a sink full of dishes (as annoyed as that may make you during an inspection). When it comes to animals, a hoarding situation is more extreme than the kitten your tenant "forgot" to mention they took in (though again, if you have a no-pets rule, you may still want to address that).

### THERE ARE MULTIPLE DEGREES OF HOARDING

Not all hoarding disorders are created equal. While we've established that hoarding disorder is a more serious problem than general untidiness, it's important to remember that "cats and boxes piled to the rafters" is an extreme



example of hoarding disorder. In fact, there are five degrees of hoarding, and the lowest levels of the disorder may not look that different from a cluttered house.

The first degree isn't what most people would recognize as stereotypical hoarding. People with level-one hoarding disorders typically have homes with small amounts of clutter. Their doorways and stairs will be accessible, and there are minimal areas with animal waste in the house. If you visit, you won't notice a bad smell. Still, the devil is in the details.

"The lack of clutter might hide the condition, but the individual may still have difficulty throwing away items," noted an article by [The Recovery Village](#). Level-one hoarders may also shop for unnecessary items compulsively.

Level-two hoarders will have homes where clutter is present in two or more rooms. Visitors may notice light odors, as well as overflowing trash cans, light mildew in kitchens or bathrooms, one exit blocked by clutter or objects, pet dander or waste puddles, and "limited evidence of housekeeping."

Recovery Village also notes that people at this level may be reluctant to have people in their home, or may be

embarrassed by the state of their house, leading to anxiety or depressive states.

Level-three hoarding is classified by a house with an unusable bedroom or bathroom, strong smells throughout the home, visible clutter outdoors, many pets, and "heavily soiled" food preparation areas. You may also notice evidence of rodents or insects, neglected animal care, and light structural damage.

Hoarding levels four and five are the ones popularized by reality television shows such as *Hoarders*. At this point, homes will have structural damage, noticeable mold and mildew, insects and rodents, inaccessible points of egress, unusable bathrooms and kitchens, and, at the worst stages, fecal matter throughout the residence. There also may be more animals than should be allowed. At level 5, the home may no longer have electricity and running water.

People with homes at these hoarding levels also often have very poor hygiene and increasingly poor mental health.

### WHY IS HOARDING A PROBLEM FOR RENTAL PROPERTIES?

From the descriptions above, it's clear why higher levels of hoarding may spell real trouble for a landlord. This problem

is only compounded if the affected rental unit is part of a multi-unit property.

### PEST CONTROL

One area where hoarding can cause a big problem for rental housing units concerns vermin such as insects or rodents. If a tenant has a problem with hoarding paper, such as mail, catalogs or magazines, the pile up will appeal to mice or rats, who use paper to make nests.

Unfortunately, it doesn't stop with mice or rats, either. These furry rodents can bring bedbugs, fleas and other insects in with them, who are also looking for a dry place to propagate. If you're especially unlucky, the vermin that have come in to nest in the piles of paper will bring termites with them, which can lead to severe structural damage.

That's bad news for a single rental unit, but it can be even more catastrophic for a multi-unit building. Bedbugs are a nightmare to get rid of, and they don't recognize the boundaries of apartment walls.

If your tenant hoards food or garbage, you may also have to contend with ants, flies and cockroaches, all of which can become problems for the neighbors as well. We'll discuss what you can do about those issues later on as well.

### INDOOR AIR QUALITY

While improving outdoor pollution levels has been on the government's radar for decades at this point, the focus on indoor air quality is relatively new by comparison. Better late than never, though. At this point, indoor air may have more pollutants than outside air, and that's in homes that do not have hoarding issues to contend with.

With hoarding, the problems with indoor air quality multiply. If your tenant hoards food or lets trash pile up, or has a nonfunctional fridge or toilet, the decaying waste products can release dust, harmful odors and ammonia. Old food can also be a great breeding ground for mold and fungus, which can pose serious health risks for even the healthiest individual. If plumbing problems crop up because of nonfunctional toilets or sinks, mildew and mold may well follow. These are problems that will affect anyone living in the rental unit and, if left unchecked, neighboring tenants as well.



Hoarding can cause structural problems and pest infestations, and can also create a really difficult clean-up job once a tenant leaves. Image Credit: CC by SA\_4 MassLandlords

## PLUMBING AND SANITATION PROBLEMS

Even if your tenant tries to keep the bathroom functional, if there are things piled up on every surface, something may clog the toilet. Or, the plumbing may break and your tenant is worried about telling you because they don't want you to see how they've been living. A backed up toilet or tub can lead to more air quality issues, but also can destroy floors and walls (and the ceiling of the tenants below).

If your tenant is hoarding animals, the sanitary problems from that can be many. Old pet food attracts pests and mold. Uncleaned litter boxes lead to air quality problems, and will encourage pets to start relieving themselves in other areas, leading to structural damage, more air issues, and possibly more bugs. In extreme situations, an animal dying unnoticed in the apartment is going to cause unpleasant odors for anyone in the vicinity.

## FIRE HAZARDS

A hoarder's house can be such a fire hazard that the National Fire Protection Association (NFPA) has published an entire page on it, along with a safety tip sheet for reducing fire risks and a guide on how to talk to someone with hoarding disorder.

In short, occupants living in a house where hoarding has taken over are at greater risk of dying in a fire. The house itself becomes a fire hazard, with things piled up and electrical outlets blocked by flammable materials. Rodents chew wires, which can cause fires. If a fire does occur, it may be impossible to leave the house due to blocked exits. When firefighters respond, they run the risk of being injured by the debris in the home, and may have trouble finding and rescuing the home's occupants. In Medford last fall, rescue workers responded to a cardiac arrest call. The home turned out to be a hoarder's residence, and it took a half an hour for personnel to clear a path from the second

floor to an exit so they could transport the woman to the hospital. Fighting a fire in a house full of garbage is also more difficult, according to the NFPA.

If your tenant lives in a unit that is adjacent to others, the fire may spread throughout the building. Even if contained, smoke may damage neighboring homes and may affect air quality.

## A RESPONSIBILITY FOR SAFETY

While it is illegal to evict someone because of their disability, you as a landlord still have a responsibility to keep your rental units safe and habitable under the state sanitary code. If you have a multi-unit rental situation, you also owe it to your other tenants to ensure that their well-being and safety are not compromised. Hoarding, therefore, requires careful work to get under control, and, if your tenant cannot maintain a safe environment, you may be able to evict them for other code violations.

That's not meant to disparage anyone suffering from mental illness. Everyone

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deserves shelter. But if the home becomes a fire hazard, for instance, and your tenant is not able to take steps towards fixing the issue, you still have recourse. We'll get to that shortly.

### **I SUSPECT MY TENANT IS HOARDING. HOW CAN YOU TELL WHEN SOMEONE IS A HOARDER?**

So, if hoarding is more complicated than a closet that can't properly close due to the clutter, but low levels of hoarding disorder don't look much worse than a stereotypically messy home, how is a landlord supposed to identify a problem before it gets out of hand?

One problem with hoarding disorder is that the more severe the problem is, the less likely your tenant will be to readily allow you, or maintenance workers, into their home. However, as a landlord, you do have a right to inspect your property (with the legally required notice, of course). If there's a problem, a tenant with hoarding disorder won't be able to "hide the evidence" in 24 hours. This is also why we at MassLandlords advise that landlords perform a walkthrough of each rental unit at least once per year. It's so important that we've made it part of our level-one landlord certification annual maintenance checklist.

Since hoarding can also lead to structural or vermin issues, keep an eye out for these problems as well (especially in multi-unit buildings). Though a tenant who is a hoarder may not alert you to issues, their neighbors may. Are people in the adjoining units complaining about roaches, mice, or other pests? Have they reported a leak? Smelling a bad odor? If you start to hear about issues that come from one unit in particular, it may be time to schedule an inspection.

Things get trickier with single unit properties, but inspections (or appointments for maintenance and improvements) can give you a heads up before problems get out of hand. If you go in and see that the home is particularly messy, you are within your rights to request your tenants clean up. One clear sign of hoarding is the inability to use bathrooms or kitchens for their intended purposes.

Landlord Edward A. experienced issues with a tenant who hoarded. The tenant's

possessions seemed minimal at first, and then a large moving truck arrived, full of "boxes and bags" that filled up the first floor of the home.

"Even my porch was full," he noted. "She barely had a walkway cleared in her bedroom from the door to her bed. It was a fire hazard to say the least."

### **CALLING IN THE EXPERTS**

If you see a fire, you call the fire department. If someone falls in a parking lot and hurts themselves, you call an ambulance. If you witness a robbery, you call the police. But who can you call for help with hoarding?

It's not illegal to be a hoarder (though some of the results of hoarding may be against the law). Therefore, calling the police is not likely to do much unless there is an actionable offense to report. If you suspect that your tenant's hoarding has put their home in violation of fire codes, the fire department may be able to conduct an inspection. You can call animal control if you suspect your tenant is hoarding animals. But these are situational solutions. What can you do about hoarding in general?

As awareness of hoarding increases, many municipalities have risen to the challenge and started groups that can help connect hoarders with resources. In 2017, WickedLocal published an article on hoarding. It included an interactive map that shows resources within the state that may be able to help with hoarding situations. Many of them are hoarding task forces or coalitions. MassHousing published a list in 2019 of hoarding task forces, sorted alphabetically by town.

### **WHAT ARE REASONABLE ACCOMMODATIONS FOR A TENANT WITH HOARDING DISORDER?**

Since hoarding disorder is a protected disability, you cannot simply evict someone for being a hoarder. Your tenant may request accommodations for their disability, however, this does not mean you must allow the hoarding situation to continue. You can agree to a clean-up plan, for example. Usually, lawyers advise that you not bring up accommodations with someone with a disability, suggesting

instead you wait for them to address the issue with you.

But, hoarding is different.

"Hoarders tend to be secretive so they rarely will request an accommodation," states A.J. Johnson of A.J. Johnson Consulting Services. "It is often up to management to start the process." Since hoarders may not be aware that they have a problem, this also may put the onus on you, or your property manager, to start the discussion. Johnson further advises that, if you are in doubt as to whether you are witnessing a hoarding situation or simply poor housekeeping, that you consult a social service or fair housing department. In Massachusetts, you might try the tenancy preservation program (TPP).

The tenancy preservation program exists to help tenants who are facing eviction for many reasons, however, we were unable to reach anyone to discuss hoarding specifically before press time. Generally TPP is only accessible to a renter after you as the landlord have filed a for cause eviction (e.g., chronic blockage of fire egress).

A reasonable accommodation for someone with hoarding disorder does not mean that health and safety standards should be disregarded. Such standards must still be met even in the face of a disability.

A typical accommodation, then, for hoarders might be an extension of time to get help for their illness and start the cleaning out process. A schedule of inspections can be made as well. Documenting all issues is important, as is having a clear plan of action for fixing the specific cause violations. Set goals and timelines and stick to them. Be patient with your tenant and don't judge, but be firm about keeping everyone safe and healthy.

### **WHEN IS IT OKAY TO EVICT A TENANT WITH HOARDING DISORDER?**

Sometimes, reasonable accommodations don't work. Hoarding is a mental disorder and, like many mental illnesses, can take a long time to get control of. Sometimes people never recover.

It is never okay to evict someone because of their mental illness. Doing

so can set you up for discrimination lawsuits. It's also unfair to the person struggling with hoarding disorder. This means you cannot list "being a hoarder" as the cause for your eviction.

That said, when you find yourself in a situation where health and safety are at risk, it may be time to terminate the tenancy. Instead of starting the eviction process for an illegal reason (e.g., hoarding), you need to cite the specific lease violations. If your tenant truly suffers from hoarding disorder to the point where you are concerned for the wellbeing of your tenant, property, or adjacent neighbors, this should not be hard to do.

Multiple animals may violate the lease, either because the lease allows for no animals at all, or a limited number. (Even emotional support animals should have written permission to be in the rental unit.) If exits are blocked, this poses a fire hazard, which is a safety issue. If your tenant is hoarding dangerous items (such as explosives), you may have recourse there. If your tenant is damaging the property, that may be another avenue to explore.

If none of those seem to apply, the MassLandlords rental agreement has a clause requiring the renter to keep the premises in a clean and sanitary condition. An advanced hoarding disability will violate this clause.

Remember: a termination notice for hoarding will not list the disability (i.e., hoarding), because that would be unlawfully discriminatory. (Also, you are unlikely to be qualified to render such a diagnosis.) A termination notice will list the specific violation of the rental agreement (e.g., inability to access and use sanitary facilities).

"We had the town building inspector inspect the building," said one landlord, who went only by L. in their communications with us for this story. "He told the tenants it was a fire trap and they had to clean it. [We] ended up in court and had to evict the tenant...as they had stopped paying their rent."

Once in court, you will hope TPP can help your renter, correct the lease violations, and get your case dismissed. The goal with a hoarding eviction is to correct the negative impact of a hoarding disability, not to remove the renter living with that disability.

### HOW TO HELP A TENANT WITH HOARDING DISORDER BEFORE COURT

To someone who is not a hoarder, the answer about what to do with a house full of garbage, animals or other items may seem obvious: Get a dumpster and clean it up. Call animal control and rehome the pets. List the compulsive purchases on eBay and use the money to pay the rent.

Don't do any of that. Your attempts to "help" in that way could make the problem worse.

The International OCD Foundation has an extensive publication about [how to help someone with hoarding disorder](#). In it, they state that simply going in and clearing out the clutter will only serve to anger the person with hoarding disorder and may cause severe emotional distress. And, cleanouts are not long-term solutions. The clutter may disappear, but that doesn't cure the disorder that caused it in the first place. Without help from medical professionals (including therapists who specialize in hoarding disorders), it will only be a matter of time before you're back at square one.

Instead, The Recovery Village suggests, when dealing with someone with [hoarding disorder](#), communication and patience is key. Focus on small victories and the positive, and keep your expectations reasonable (in the case of landlords, this means not expecting a pristine rental unit in a week). You can also suggest your tenant seek help from a professional. In the age of Covid, many doctors and therapists are offering teletherapy, which may be welcome if your tenant does not like to leave the house.


Remember that renters who have not sought help on their own can be discovered and brought into the safety net once in court.

### CONCLUSION

Hoarding is a serious mental illness and should not be taken lightly. If you discover your tenant is a hoarder, be patient, but also be careful to take care of your rental property and your other tenants. If you start to realize that the reasonable accommodations you have decided on are not working, your best bet may be to find legal ways to terminate the tenancy.

The landlords we were able to speak with during this article process had two things in common when talking about their experiences with tenants who hoarded: their compassion, as well as their frustration, for the situation at hand. Though they attempted to work with their tenants, in the cases we heard about, no one had successfully alleviated the problem and retained the tenancy. Edward had compassion for his renter's struggle and clear emotional attachment to her possessions, many of which turned into trash as they sat on the porch exposed to the elements. He stated it took several years before he felt forced to evict his otherwise "sweet, intelligent and respectful" tenant.

And once the tenants had left, the aftermath was still an uphill battle for the landlords.

"[We] filled two construction dumpsters of trash they left behind," L. noted in their communications with us, "a lot of trash for just two people in a two-bedroom apartment." 

Point your camera app here to read more online.





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To join, complete a pink sheet at any MassLandlords event or sign up online at [MassLandlords.net/property](https://MassLandlords.net/property). [M](#)



### ARTICLE YOU MAY HAVE MISSED

## New Housing Choice Law Could Have Large Impact on Affordable Housing in Massachusetts

Housing choice legislation, recently signed by Gov. Charlie Baker as part of a \$626 million economic development bill (191 H.5250), may have more impact on zoning than any law in decades. But due to the construction of the bill, its impact will be largely decided by municipalities across the state. [M](#)

The full article can be found at: [MassLandlords.net/blog](https://MassLandlords.net/blog)

# RAFT: HOW MANY PUBLIC EMPLOYEES DOES IT TAKE to Answer a Simple Question About Case Load?

By Peter Vickery, Esq., Legislative Affairs Counsel

**A basic query about how many RAFT rental assistance applications have been received goes unanswered by the state.**

In March 2020, Governor Charlie Baker issued COVID-19 Order No. 13, which directed “non-essential” businesses to

close their brick-and-mortar operations. Thousands of Massachusetts residents lost their jobs and livelihoods.

The following month, the governor and legislature enacted Chapter 65, which not only banned actual evictions (levied executions), but even prohibited housing providers from sending notices to quit, let alone starting summary process proceedings. Predictably,

rental arrears for many smaller landlords ballooned.

Then, in October, in the aftermath of shut-down and the unfunded eviction moratorium, the Commonwealth provided extra funding for Residential Assistance Families in Transition (RAFT). That was a very welcome step, albeit belated and inadequate. Here at MassLandlords we hear about the



## Commonwealth of Massachusetts DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT

Charles D. Baker, Governor ♦ Karyn E. Polito, Lieutenant Governor ♦ Jennifer D. Madden, Undersecretary

February 26, 2021

**By Email ([RAO.Petitions@sec.state.ma.us](mailto:RAO.Petitions@sec.state.ma.us))**

Rebecca S. Murray, Supervisor of Records  
Public Records Division  
Secretary of the Commonwealth  
One Ashburton Place, Room 1719  
Boston, MA 02110

Re: Request for Extension of Time

Dear Supervisor Murray:

The Department of Housing and Community Development (DHCD) respectfully submits this petition pursuant to G.L. c. 66, § 10(c) for an extension of the time to provide records responsive to a request from Attorney Peter Vickery for certain records from the Department of Housing and Community Development (DHCD) regarding the Residential Assistance for Families in Transition (RAFT) program. For the reasons detailed below, DHCD requests an extension of 20 business days from the date of the Supervisor's ruling on this petition to fulfill the request. The requestor received an initial response within 10 business days after receipt, has been copied on this request, and the original request has been attached.

The proposed extension is warranted because the request would unduly burden the other responsibilities of this office such that we are unable to complete our productions by the statutory deadline set forth in G.L. c. 66, § 10(a). As a result of the pandemic, DHCD is facing unprecedented challenges in transforming the RAFT program from a relatively modest, decentralized rental assistance program into a much larger disaster relief program. This work is vital to ensuring that vulnerable families remain stably housed throughout the COVID-19 public health emergency. The request requires a significant amount of time and attention from the same key staff who are working day and night through the ongoing pandemic to reinvent and actively manage our rental assistance programs, including the program which the requestor is seeking records. Diverting key program staff to search for and review responsive documents within the current time frame set forth in G.L. c. 66, § 10(a) will delay this important work. In order for that work to continue without interruption or delay, we are requesting the response time allowed be extended a further 20 business days from the date of the Supervisor's ruling on this petition.

DHCD therefore respectfully requests that the Supervisor of Public Records approve this petition for an extension of time.

100 Cambridge Street, Suite 300  
Boston, Massachusetts 02114



[www.mass.gov/dhcd](http://www.mass.gov/dhcd)  
617.573.1100

Very truly yours,

*Adrian Walleigh*

Adrian Walleigh  
Counsel & Public Records Officer

cc: Roberta L. Rubin, Esq., DHCD General Counsel  
Peter Vickery, Esq., Bobrowski & Vickery, LLC

A screenshot of HUD's reply to Attorney Vickery. Image credit: CC by SA MassLandlords



long processing times and backlogs. *CommonWealth* magazine published an article about the problem earlier this year.

Our members care about this bread-and-butter issue a great deal, especially given Chapter 257 of the Acts of 2020, which prevents judicial remedy for nonpayment so long as a RAFT application is pending. So, in order to serve the membership by advocating for a solution, we decided to try to first find out the scale of the problem. For that, we need some basic metrics. Armed with the facts, we can determine whether the performance of State government is: (a) as good as we can reasonably expect in the circumstances or (b) sub-par and in need of improvement. And to get our hands on the facts we turned to Massachusetts General Laws chapter 66, the Public Records Law.

This law provides that when a government agency receives a public records request, it shall “identify a reasonable timeframe in which the agency... shall produce the public records sought; provided, that for an agency, the timeframe shall not exceed 15 business days following the initial receipt of the request for public records.” Fifteen days. That seems like a reasonable amount of time. Not too demanding.

## PUBLIC RECORDS REQUEST

On February 5, 2021, I submitted a public records request asking for some raw numbers:

1. the number of RAFT applications received since April 1, 2020;
2. the number of applications processed (i.e. approved or denied);
3. the number approved; and
4. the number denied.

This did not strike me as a particularly onerous request because these are the sort of numbers any organization needs in order to stay on top of things.

To analogize to rental housing, if somebody were to ask you how many rental applications you had received in the preceding 12 months you would probably be able to answer within a few hours (minutes, possibly) no matter how large your business. If you were in charge of a huge operation (a public housing agency, for example) you might need longer, perhaps even 15 days.

So, I honestly thought that a department with more than a handful of

employees (DHCD payroll spends about \$13 million on wages and salaries annually), that can rely on 11 outside organizations called “RAFT Agencies” to do the work of administering the program, would have these basic RAFT-application figures ready to hand.

After all, the article in *CommonWealth* magazine states that “There are over 5,600 RAFT applications under some form of review or processing in Hampden and Hampshire counties alone, as of January 9.” If the figures are available for two counties, they should be readily available for the other 12.

But no.

Initially, DHCD said that they would provide the records on February 26. Instead, on February 26, the department requested a 20-day extension, which the Secretary of the Commonwealth granted on March 5. Why the need for so much more time? Well, according to DHCD:

“The request requires a significant amount of time and attention from the same key staff who are working day and night through the ongoing pandemic to reinvent and actively manage our rental assistance programs, including the program which the requestor is seeking records. Diverting key program staff to search for and review responsive documents within the current time frame set forth in G.L. c. 66, § 10(a) will delay this important work.”

Certainly, we at MassLandlords have no wish to “divert key program staff to search for and review responsive documents” when they could be actually processing RAFT applications.

But wait: Remember, all we asked was how many applications they had received, how many they had accepted, and how many they had rejected. Why would DHCD need to pull away front-line employees to answer this simple question, when DHCD employees are not the ones who administer the program (caseworkers, supervisors, and managers in the 11 external RAFT agencies do that)? Why do they not have this information readily available in a spreadsheet?

## CONCLUSION

RAFT is the first of the “funding highlights” mentioned on Governor Baker’s Eviction

Diversion Initiative. On the initiative’s webpage, the Baker administration points to “\$100 million in emergency rental assistance through RAFT.” In addition, it promises to “streamline the application process.”

But when asked how many RAFT applications it had received and how many it had processed, it did not know. That fact alone deserves to be – and now is – a matter of public record.


## EPILOGUE

At a Housing Stakeholders Meeting convened by Chief Justice Paula Carey on Thursday, March 25, the Department of Housing and Community Development presented the following statistics:

“The Regional Administering Agencies (RAAs) that administer RAFT & ERMA began tracking and sharing self-reported application data with DHCD on November 23, 2020.

“From that time through Saturday, March 20, 2021, RAAs received about 30,000 new applications for RAFT-ERMA assistance, of which 43% were approved for assistance.

“As of March 20, 2021, based on RAA- and RAP Center-reported data, there were 10,813 applications for RAFT or ERMA currently in process. Of that total: 968 (9%) are awaiting final decision, as all documents have been received and application is in the last stage of review before payment or denial. 6,633 (61%) are in review with a case manager who is in active communication with the household and may be missing information or documentation from either the application, the landlord, or both parties. 3,212 (30%) are not yet reviewed.”

After this meeting, DHCD still had not complied with our public records request. 

Point your camera app here to read more online.



# A Follow-up ON RAFT REJECTIONS DURING COVID

Peter Vickery, Esq., Legislative Affairs Counsel

## State provided incomplete, sometimes confusing, answers to our questions

The Massachusetts' RAFT (Residential Assistance for Families in Transition) program has helped many families throughout the state over the years. It can keep families who are at risk of becoming homeless in their current housing. It can help families who have lost housing get set up in new homes. It can even help with furniture and utility bills.

In the past, we have criticized the RAFT program for perhaps not being all-encompassing enough. However, when the Covid pandemic began, RAFT increased its funding limits and opened its eligibility pool to more members by changing qualification guidelines.

However, we at MassLandlords also began to hear about delays in processing RAFT applications and backlogs. Commonwealth magazine had an extensive article about RAFT delays, which prompted us to submit a public records request for some data surrounding RAFT applications.

After DHCD asked for and obtained the maximum statutory extension of time for responding to the public records request, we received our data in April 2021.

### RAFT DATA: COMPLEX, AND CONFUSING

We wanted to know some basic information about the period from April 2020 onward, and we requested just four numbers: (1) the number of applications received; (2) the number processed; (3) the number accepted; and (4) the

number rejected. After seeking and obtaining the maximum extension of time for responding, DHCD produced the numbers. Here they are:

1. Received: 30,598
2. Processed: 36,485
3. Accepted: 15,579
4. Rejected: 20,726

### REJECTION RATE

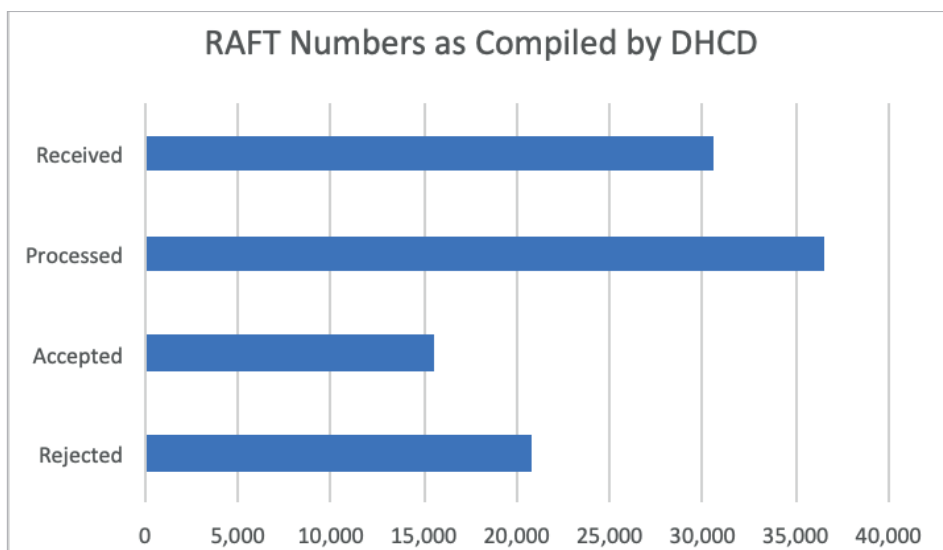
We were struck by the proportion of applications that the administrators rejected, i.e., 57%.

The key eligibility criterion (household income of up to 50% of Area Median Income) is not so stringent that such a reasonable observer would expect such a high proportion of tenants to be rejected.

Some rejections might be an unintended (but completely foreseeable) consequence of Chapter 257, the law that creates an incentive for non-eligible people to apply for RAFT. Namely, this refers to the fact that simply applying will put eviction proceedings on hold. Applicants know they do not qualify but apply anyway to take advantage of automatic stay of summary process proceedings, judgments, and executions. It seems reasonable to expect some gaming of the system, but there is no way to tell if this is statistically relevant.

### RIISING CONCERNS ABOUT DISPARATE IMPACT

We may not know the cause, but we know the effect. A high rejection rate will have a disproportionate impact on renters who are people of color.



Confused by these numbers? So were we. They make sense, but only because the data were given exceeded the timeframe we requested. Credit: CC by SA\_4 MassLandlords

About 35% of all Massachusetts households are renters as opposed to homeowners. But among Black/African-American households the proportion living in rental housing is closer to 60%.

Therefore, even though African Americans make up approximately 8% of the population in Massachusetts, according to the U.S. Census, the percentage of public housing residents in Massachusetts who are Black/African-American is 44%, according to the U.S. Department of Housing and Urban Development (HUD). According to HUD, approximately 23% of all HUD-subsidized households in Massachusetts (and approximately 26% of the Housing Choice Voucher holders) are Black/African-American.

Based on those figures, it is likely that the percentage of RAFT applicants who are Black/African-American is significant. For this reason alone, if the system is set up in way that leads to an unusually high number of rejections, with the effects falling disproportionately on Black/African-American applicants, it needs repairing as soon as possible.

#### OUR FOLLOW UP WITH DCHD

We sent a follow up to DCHD asking why the rejection rate for RAFT applications was so high.

Part of the answer seems to be that some applications have been “rejected” for being incomplete. It is unclear to us how this happens. If an applicant sought to click “submit” before completing any of the fields on the form, they would not even be able to find the submit button. At least some fields like name are now mandatory. Perhaps in an earlier version of the form such fields were not mandatory. Perhaps one or more of the regionals, which each administer their own application processes, have variably designated incomplete sets of fields as required. Perhaps the conditional logic under which some fields are required is too complex for the intake form software to enforce.

Suffice it so say, getting rental assistance is not like ordering pizza or booking a haircut, where if you do not enter all the necessary data, you cannot place your order or set up your appointment. The system is clearly taking incomplete applications and there doesn't seem to be a solution at the present time.

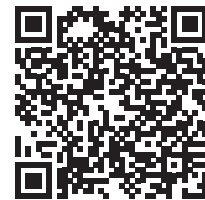
With incomplete applications, do the RAFT administrators reach out and help applicants re-apply? If so, how much effort and what phrasing is used to encourage applicants to reengage? It stands to reason that applicants without a government issued ID, without a social

security number, or without a strong grasp of administrative rules would be easily deterred by notice that their application is incomplete. How many rejected (but eligible) applicants go back and re-apply? That is something that we are trying to find out.

At the end of May, we will send another public records request seeking a detailed breakdown of RAFT rejections for that month. We gave DHCD a heads-up to let them know about our forthcoming request. By setting a short amount of time, and putting it in the future, this should eliminate the need for any extensions of time for responding and provide us (and the public as a whole) a clear set of data.

This article will be updated as we receive further information. [M](#)

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# THE COURT ORDERED A CONTINUANCE. Now What?

By Peter Vickery, Esq., Legislative Affairs Counsel

## How landlords can attempt to limit losses during the eviction process

Good things come to those who wait, as the saying goes. If so, somewhere in Massachusetts there must be a warehouse full of boxes (each one awaiting to delivery to a landlord with a pending summary-process case) labeled “Good Things.” Even before the COVID-19 emergency, summary process could take months. But now, because of Chapter 257 of the Acts of 2020, it involves more waiting.

Chapter 257 provides that in every nonpayment case where the tenants have applied for a subsidy, the judge has to order a continuance. The statute says “shall grant a continuance” not “may grant,” and the word “shall” means “must.” The judge has no discretion as to whether to continue the case while the relevant agency processes the tenants’ subsidy application.

By that stage, the tenants (through their publicly funded lawyer) will have served their answer to the complaint. The answer will likely include a demand for a jury trial. If the tenants do demand a jury trial, many months will go by—possibly

without receiving any payments from the tenants—during which the landlord will still have to pay all the expenses associated with housing the tenants. Perhaps the subsidy will come through and cover all the arrears, but more arrears will build up during the wait for the jury trial.

Here is one way to try to take some control and at least limit your losses.

## MOTION FOR USE AND OCCUPANCY

Consider this hypothetical example.

Let’s say you served a notice to quit for nonpayment of rent, and then commenced summary process. On the day of your first court event (a Zoom conference with a housing specialist) the tenants served their answer, replete with jury-trial demand and applied for a subsidy, e.g., Residential Assistance for Families in Transition (RAFT). At that point, the judge continued the case. One thing that you can do while waiting for the RAFT agency to approve or deny the application is prepare a motion for use-and-occupancy payments.

Since the decision of the Supreme Judicial Court (SJC) in the case of *Davis v. Comerford* (2018), a case in which MassLandlords filed a friend-of-the-court brief, judges have been able to order tenants to make use-and-occupancy payments either into court’s escrow account or directly to the landlord. The SJC set out a non-exhaustive list of factors for the judge to consider when weighing a landlord’s motion for use and occupancy. The very first factor on that list is: “[T]ime lost in regaining [real property] from a party in illegal



We encourage landlords to avoid a lengthy eviction process whenever possible, but sometimes, you have to go to court. Keeping your costs as low as possible is key. Image License: Unsplash

possession can represent an irreplaceable loss to the owner.” The other factors are:

- the amount of rent owed;
- the number of months with no payments/partial payments;
- the landlord’s monthly obligations;
- whether the landlord faces the threat of foreclosure;
- the tenants’ likelihood of success on the merits of defenses/counterclaims;
- whether the tenants have been withholding rent because of conditions or have had to repair and deduct the cost from the rent;
- whether any code violations are *de minimis* or substantial; and
- whether the tenants are indigent.

If you decide to file a motion for use and occupancy, be prepared to prove your case. This means providing evidence of your expenses, possibly as exhibits attached to an affidavit. These expenses could include mortgage payments on the

property and the average maintenance costs per month.

You should also be prepared for the tenants’ arguments against the motion. These will likely include evidence of their financial hardship and allegations of code violations. In addition, be prepared to wait for the judge to take the matter under advisement, a legal term of art that translates into plain English as “you are going to have to wait some more.”

#### **BILL TO PREVENT USE AND OCCUPANCY PAYMENTS**

If you still have time on your hands after arguing your use and occupancy motion, you could devote some of that time to calling your state representative and state senator about a bill that would effectively ban use-and-occupancy payments. The bill, HD 3030, sponsored by Representatives Frank Moran (D, 17th Essex) and Kevin Honan (D, 17th Suffolk) would create a new defense for

tenants in summary process cases. Here is the relevant text:

(d) A defendant in any COVID-19 Eviction shall have a complete defense (“COVID defense”) to a claim to recover possession where any portion of the non-payment of rent or use and occupancy, or any portion of the mortgage loan payment was due to a financial hardship related to or exacerbated by the COVID-19 emergency; and either

- (1) eviction would likely result in the defendant becoming homeless, needing to move into a homeless shelter, or needing to move into a new residence shared by other people who live in close quarters; or
- (2) the defendant household includes a minor child, a handicapped person (as defined at Section 9 of Chapter 239 of the General Laws), an individual sixty years of age or older, or an individual with any medical condition the Centers for



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Disease Control has deemed to cause increased risk of experiencing severe illness from a COVID-19 infection.

Looking at (d)(2), you may be asking how Section 9 of Chapter 239 defines “handicapped person.” The answer is that it covers anyone who:

- (a) has a physical or mental impairment which substantially limits such person’s ability to care for himself, perform manual tasks, walk, see, hear, speak, breathe, learn or work; or
- (b) has a physical or mental impairment which significantly limits the housing appropriate for such person or which significantly limits such person’s ability to seek new housing; or
- (c) would be eligible for housing for handicapped persons under the provisions of chapter one hundred and twenty-one B.

Note that if somebody has a learning disability that substantially limits their ability to learn, e.g., dyslexia, they may come within the statutory definition of “handicapped person.”

What does the phrase “an individual with any medical condition the Centers for Disease Control has deemed to cause increased risk of experiencing severe illness from a COVID-19 infection” mean? Here is the current list from the CDC:

- cancer
- chronic kidney disease
- COPD (chronic obstructive pulmonary disease)
- Down syndrome
- heart conditions, such as heart failure, coronary artery disease, or cardiomyopathies
- immunocompromised state (weakened immune system) from solid organ transplant
- obesity (body mass index [BMI] of 30 kg/m<sup>2</sup> or higher but < 40 kg/m<sup>2</sup>)
- severe obesity (BMI ≥ 40 kg/m<sup>2</sup>)
- pregnancy
- sickle cell disease

- smoking
- Type 2 diabetes mellitus

Yes, smoking is on the list. So, under HD 3030, smoking will be a complete defense sufficient to defeat a landlord’s claim for possession. I am not for one moment suggesting that the drafters of this bill are actually in the pay of Big Tobacco. But if they were, what would they do differently?

### IF HD 3030 BECOMES LAW

As a practical matter, under HD 3030 the landlord would bear the burden of proving both that the tenants’ financial hardships are not “related to or exacerbated by the COVID-19 emergency” and that *either* nobody in the household has an impairment that substantially limits their ability to learn/work *or* smokes *or* that the tenants’ next residence will not be “shared by other people who live in close quarters.”

By the way, it is not necessary for the tenants themselves to be living in close quarters (whatever that means, exactly), only that they share a residence with other people who live in close quarters. The landlord would have to show that if the court evicted the tenants, the tenants would not end up living in a residence with other people who live in close quarters. If a landlord fails to demonstrate that the tenants’ financial hardships were *not* exacerbated by the COVID-19 emergency *and* that if evicted they will *not* end up in a building with other people who live in close quarters (and it is hard to imagine how one could succeed), the tenants will have the benefit of this new defense, which will be a complete defense.

This is a very important point. The term “complete defense” means that if the tenant establishes the defense (or, rather, if the landlord fails to disprove it), the judge will not be allowed to award possession to the landlord.

The bill would also prohibit judges from ordering tenants to make use-and-occupancy payments without first “conducting a hearing and explicitly finding that the tenant is not reasonably likely to establish the defense set out at subsection (d).” So, the burden would be on landlords seeking use and occupancy payments during the months-long wait for jury trial not only to establish the factors listed in *Davis v. Comerford* but also to prove that the tenants’ financial hardships were not exacerbated by the COVID-19 emergency. They would also need to prove that if evicted the tenants will *not* end up in a building with other people who live in close quarters or that there is nobody in the household who is under the age of 18, or pregnant, or who has a learning disability, or smokes, or who has cancer or obesity. It is hard to exaggerate the heaviness of that burden.

In a nutshell, HD 3030 would undo *Davis v. Comerford*.

### CONCLUSION

For the time being, while landlords wait for a jury trial, they can ask the judge to order the tenants to make use and occupancy payments. The landlords bear the burden of proof and there is no guarantee of success, but at least they can try. If HD 3030 becomes law, that will no longer be an option. [ML](#)

Point your camera app here to read more online.



# VERIFICATION OF DISABILITY for Reasonable Accommodation

By Kimberly Rau, MassLandlords writer

**Under Massachusetts law, landlords must make a reasonable accommodation for a renter living with a disability. This form covers emotional support animals and more.**

Under federal and Massachusetts law, landlords are required to make reasonable accommodations for people living with disabilities. For instance, a hearing-impaired person may need a visual doorbell. Or, someone afflicted with post-traumatic stress disorder may require an emotional support animal.

But just because a tenant asks for disability accommodation doesn't mean you must allow it. Before granting a reasonable accommodation, you may, in some circumstances, ask for a verification of disability.

Very important: In the case of a bona fide, verified disability, you are required to accommodate the renter. It doesn't matter whether you want to install the visual doorbell, or whether you allow pets in your rental. There would have to be an unusually serious reason why you cannot make the accommodation, otherwise you may be found to be unlawfully discriminating. If you need a refresher, we have an [article on federal protected classes](#).

We have put together a form for MassLandlords members, linked at the bottom of this article. But before you start using it, we encourage you to read the rest of the article. Regardless of whether you can access the form, it's important for you understand when

you can ask for disability verification and when you cannot. You also need to understand the difference between service animals and assistance animals (including emotional support animals).

## SERVICE ANIMALS VS. ASSISTANCE ANIMALS

Service animals are protected by the Americans with Disabilities Act (ADA)

and are typically only dogs, though some may be miniature ponies in very rare circumstances. All other animals that provide some kind of service to aid someone with a disability are called "assistance animals," and are not protected by the ADA. Assistance animals, (including emotional support animals) are, however, protected by the Fair Housing Act (FHA). These animals do not



It's a dog, but is it a service animal, assistance animal or pet? Knowing how to properly tell the difference can keep you out of court. Image credit – CC BY-SA 4.0 Masslandlords



fall under the category of service animal. It may be an animal that provides support but is not explicitly trained to do any sort of task. Or it could be an animal that is just as trained as a service dog to perform a specific task, but since the animal is not a dog, it cannot technically be considered a “service animal.”

## WHEN TO ASK FOR VERIFICATION OF A DISABILITY

We usually tell landlords, the more documentation you have, the better off you are, but there are times when more paperwork isn't a good thing. This is especially important to remember when asking someone to verify their disability before granting a reasonable accommodation.

The Department of Housing and Urban Development has issued a lengthy document about when to request verification of a disability. This PDF specifically addresses service and assistance animals.

It's important to note that you can only ask someone to fill out a verification of disability form (or provide their own documentation) in the event of a non-obvious disability. In other words, asking a man who is clearly visually impaired for verification of his disability in order to accommodate the service dog he has with him would open you to potential discrimination claims. The same goes for a woman in a wheelchair being pulled by a dog, or someone with an obvious intellectual impairment.

But what if someone without an obvious disability requests a reasonable accommodation? Then you can ask for verification...typically.

Service dogs should never be subject to a verification of disability, per the HUD document. How do you tell the difference?

## SERVICE ANIMAL, OR ASSISTANCE ANIMAL?

HUD has a two-path approach to determine whether you should request verification before granting the accommodation:

### Question 1: Is the animal a dog?

If yes, the dog may be a service animal, and you should proceed to Question 2.

If no, then the animal is not a service animal, but may still be an assistance animal. We'll tell you what to do about this in a moment.

### Question 2: Is it readily apparent that the dog is trained to do work or perform tasks for the benefit of an individual with a disability?

If yes, then further questions are too intrusive. The dog is a service animal. If no, proceed to Questions 3a and 3b

### HUD advises that you keep further inquiries about service animals to these questions.

### Question 3a: Is the animal required because of a disability?

### Question 3b: What work or task has the animal been trained to perform?

*You may not ask for a demonstration of the work or task, or documentation of the service animal. You may not ask about the nature or extent of the disability.*

If the person answers yes to 3a and provides an answer to 3b, then it is a service animal and you should not ask for further documentation.

“If the individual identifies at least one action the dog is trained to take which is helpful to the disability other than emotional support, the dog should be considered a service animal and permitted in housing, including public and common use areas. Housing providers should not make further inquiries,” the document states. If the person answers no to either question, then it is not a service animal, but may be an assistance animal. Which brings us to...

## IF THE ANIMAL IS NOT A SERVICE ANIMAL, BUT AN ASSISTANCE ANIMAL

If the animal is not a dog, or has been identified as a service animal through subsequent questions (for instance, a tenant with an emotional support dog has a disability, but the dog is not trained to do something specific), then requesting verification of disability is appropriate before granting the accommodation.

Remember that an accommodation may

be requested at any time, even if the animal is already living in the residence.

## EXAMPLES

*A man with an obvious visual impairment has a dog in a special harness.*

You have identified this animal as a dog (so it could be a service animal, per Question 1), and the person has an identifiable disability and the dog is clearly there to assist (Question 2), so further questions are intrusive and not necessary. This is a service dog.

*A woman without an obvious disability has a dog, but the dog is not immediately obvious as a service animal.*

Having identified the animal as a dog (Question 1), but it is not obviously a service dog (that's a “no” on Question 2), so you may proceed to Question 3.

If she says the dog is required due to disability, you may ask her what the dog is trained to do.

Option A: she says the dog can tell when her blood sugar is low and alert her before she has a severe issue. You must accept this. You cannot wait around to see if the dog will do this or not.

Option B: she says the dog provides emotional support, or cannot identify a specific task. This is not a service animal. This may be an assistance animal. You may ask for verification of disability.

*A man says a cat he has is a service animal.*

You know it's not a dog, so it's not a service animal. You can ask him if it is an assistance animal, and ask for verification of his need for the animal.

*A person who has obvious, severe disabilities has a capuchin monkey as an assistance animal.*

In this case, as it is not a dog, it is not a service animal, but may still be a valid assistance animal. While assistance animals are typically limited to more “normal” domestic animals, someone with severe disabilities may need the assistance of an animal that has the ability to open doorknobs or bottles.

You want to be careful here. Technically, yes, you can ask for verification of disability to get a doctor to note

that such an exotic animal is necessary, but weigh out the benefits of putting someone through undue burden if you can reasonably accommodate the unusual assistance animal without difficulty.

#### VERIFICATION OF DISABILITY FROM AN LCSW IS VALID

You may receive a verification signed by a “licensed certified social worker” or “LCSW”. This is not a medical degree, but under Massachusetts law, a disability does not have to be verified by a medical doctor. According to MGL, Chapter 151b Section 4, landlords are required to accept verification of disability from “an appropriate health care or rehabilitation professional.” This includes:

- medical doctors;
- psychiatrists and psychologists;
- nurse practitioners;
- physicians’ assistants;

- psychiatric clinical nurse specialists;
- physical, occupational and speech therapists;
- vocational rehabilitation specialists;
- midwives and lactation consultants; and
- “another licensed mental health professional authorized to perform specified mental health services.”

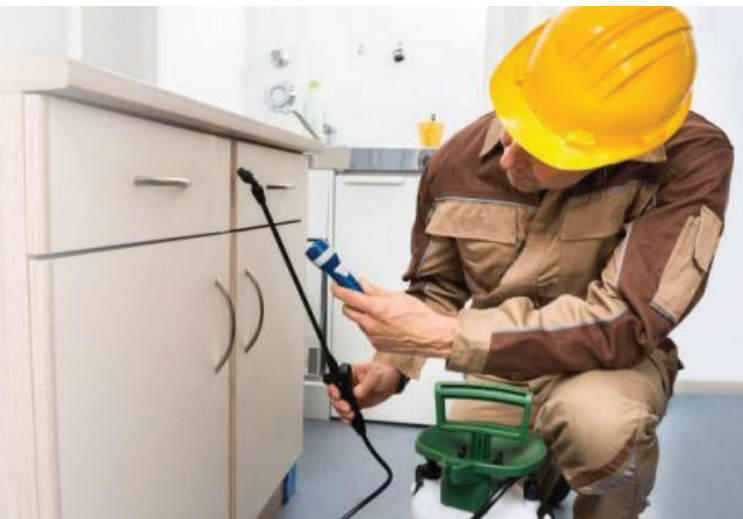
That last item on the list can certainly be interpreted to include licensed certified social workers. However, remember that not all social workers are clinical. If you have doubts, you can ask for some proof of a health care job, such as a clinical title.

#### AVOIDING FRAUDULENT PAPERWORK

Of course, emotional support animals play a key role in the lives of many who

legitimately need them. But unfortunately, some renters use the assistance animal law as a loophole to avoid prohibitions on pets.

There is a best practice beyond the form. After receiving the form, review the provider information. 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 healthcare professional that confirms a person’s disability and/or need for an animal when the provider has personal knowledge of the individual.



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## VERIFICATION OF DISABILITY CONCLUSION

Remember that you should not know what the disability is. Many situations can contribute to a difficulty or impairment, including drug addiction and resultant recovery processes (though the ADA and FHA do not consider people currently using illegal drugs to be protected in the same way). If a provider discloses information that violates health information privacy, call or write to the provider and tell them that they provided you too much information.

In general, public health and safety will trump all disability claims. You do not have to grant a request that is very unreasonable. When in doubt, grant the request and/or contact an attorney.

## THE VERIFICATION OF DISABILITY FORM

This form is provided to members as a way to streamline the process of verifying a disability. Your tenant (or the person making the request on their behalf) fills out the front of the form; the person verifying the disability fills out the back of it, and it gets returned to you.

However, you may not require your tenant use this form. You cannot require a specific form, or a notarized form, and you may not ask the healthcare professional to sign something under penalty of perjury. You can never ask for information about someone's diagnosis or details about someone's physical or mental impairments. This form we provide is designed to streamline the process for you, but you cannot mandate its use. 

Point your camera app here to read more online.



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# REGIONAL



## 2021 MAY

Upcoming events  
See details under each region

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



## 2021 JUNE

Upcoming events  
See details under each region

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

## Note on Regional Events

We're looking forward to a time when we can all get together in person again. We are committed to doing this. But it's not clear when this will be allowed. It's also unclear, given all the changes that have taken place to MassLandlords, member businesses, and our venues, what type or frequency of event will be supported post-pandemic.

On the other hand, it is clear that zoom events will be continued even post-pandemic. Many of us have benefited from this new form of engagement, especially where we have home responsibilities or schedules that would have otherwise prevented us from attending in person.

As we think about whether and how to come back in-person for traditional meeting days, we want to make a clear statement that virtual meetings and webinars are open to all attendees statewide. We have therefore reorganized this meeting section for directly managed events. Partner association events remain regionally branded.

### STATEWIDE

## Statewide Virtual Meeting: Section 8 Tutorial, SNO Mass

WED  
05/05

### Section 8 Tutorial

This part of the presentation will give attendees a comprehensive overview of the **Housing Choice Voucher Program** (Section 8). We will cover:

- What to say when an applicant asks, **"Do you take Section 8?"**
- Why and to what extent Massachusetts landlords must participate
- How to deal with inspections
- How to screen a Section 8 applicant
- Why your insurance can't stop you renting to Section 8
- and more!

Permanent rental subsidies like the Housing Choice Voucher Program (Section 8) can be great programs to participate in. But they can be **tough** on the unprepared landlord: your first Section 8 applicant may expose weaknesses in your non-discriminatory tenant screening process, sanitary code compliance, or other aspects of your business!

Attendees will leave with knowledge of the program, **confidence** in working with Section 8 applicants, and pro tips for navigating the process with flying colors.

### SNO Mass

This part of the presentation will explain **Supporting Neighborhood Opportunity in Massachusetts (SNO Mass)**, a special program for Housing Choice Voucher (Section 8) voucher holders that started in Fall 2020. SNO Mass seeks to address challenges sometimes faced by families and landlords participating in the Section 8 program, with the goal of creating long-lasting tenancies in high-opportunity neighborhoods. We will cover:

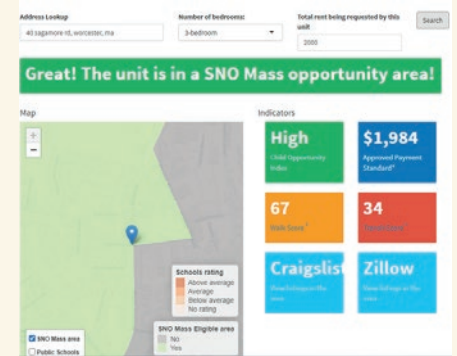
- How SNO Mass helps families obtain access to good school districts
- Which communities are eligible (use the **SNO Mass Locator Tool**)
- Why the program offers two years of support to participants and landlords not available to other Section 8 participants
- How much of the move-in monies may be covered
- and more!

**SNO Mass is interesting for those of us with large units.** Typically large units are used in the college market, which turns over frequently. Participating in SNO Mass could lead to longer tenancies, as families want to stay in these high-opportunity neighborhoods. (This is a new program and we don't have a ton of data on turnover yet, but initial results confirm that SNO Mass renters stay longer than the average tenancy of 18 months.) Find out if any of your properties may be eligible using the **SNO Mass Locator Tool**.

Attendees will leave knowing whether their properties are in a SNO Mass area, why participation is highly desirable, and how to get started.



Section 8 is easy once you know how



The SNO Mass Locator Tool will help you put your address to its best use



Kristin Haas, DHCD



Brendan Goodwin, DHCD

Part of the SNO Mass presentation will be given by **Kristin Haas**. Kristin currently serves as the Planning and Implementation Coordinator in the Division of Rental Assistance at the MA Department of Housing & Community Development. In her role, she oversees the Supporting Neighborhood Opportunity in Massachusetts (SNO Mass) housing mobility program. Prior to joining the DHCD team, Kristin worked in the nonprofit sector supporting anti-poverty and homelessness prevention work. Kristin is a board

member and former board president of the Community Action Agency of Somerville. She holds a Master's Degree in Urban and Environmental Policy and Planning from Tufts University and a Bachelor's Degree in Sociology from Middlebury College.

Part of the SNO Mass presentation will be given by **Brendan Goodwin**. Brendan currently serves as the Director of the Division of Rental Assistance at the MA Department of Housing & Community Development. In his eleven years at DHCD, Brendan has played leading roles in homeless systems reforms and the design and implementation of homelessness prevention and rehousing programs, the major expansion of state-funded rental voucher programs and a recently launched statewide housing mobility program. He currently oversees state and federal voucher programs serving more than 30,000 households annually. Prior to DHCD, Brendan has held various nonprofit positions mostly focused on housing, homelessness and community development issues. He holds a Master's Degree in Urban and Environmental Policy and Planning from Tufts University and a BS in Business Administration/Marketing from Xavier University.

The Section 8 presentation will be given by **Doug Quattrochi**, Executive Director, MassLandlords, Inc. 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 2,000 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.



**Patrick Sullivan of Obtainable Sobriety will moderate networking time.**

You can volunteer for a future event.

Networking time will be moderated by **Patrick Sullivan**. Patrick has been an avid landlord since 2007 primarily focusing on multi families in the greater

Worcester area. Having worked in high level IT his whole life he looks at things from a different perspective which he applies to real estate. He became a Real Estate agent in 2015 and now primarily focuses on Sober living facilities for people recently out of drug and alcohol treatment centers.

**Purchase your ticket in just a few clicks!**

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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, a virtual registration desk, event software, and event staff..

**Open to attendees statewide**

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

**WEDNESDAY, MAY 5TH**

**VIRTUAL MEETING AGENDA**

5:00pm Sign-in and virtual networking:  
you can chit chat with others  
as people log in



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5:40pm 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.)

6:00pm Section 8 and SNO Mass  
 7:00pm 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](mailto: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: Virtual Meeting May 5, 2021  
 Section 8 and SNO Mass

Time: May 5, 2021 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting  
<https://us02web.zoom.us/j/84981684077>

Meeting ID: 849 8168 4077

Passcode: Will be emailed and viewable [online](#)

Dial by your location

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

Meeting ID: 849 8168 4077

Passcode: Will be emailed and viewable [online](#)

Find your local number:

<https://us02web.zoom.us/j/84981684077>

### Registration Required

Open to the public. Membership is not required!

- Contemporaneous participation:
  - o Public: No charge, registration required
  - o Members: No charge, registration required
  - o Premium Members: No charge and no need to register. [Click here for meeting details and password.](#)

This event will not be recorded. Slides and handouts if any will be uploaded to our page on [SNO Massachusetts](#).

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](#).

Google calendar users: [add our event calendar to your own.](#)

iPhone & iPad users: [add our event calendar to iCal.](#)

## Statewide Virtual Meeting: Fair Housing Act, Avoid Fines

TUE  
05/18

This presentation will give an overview of the federal **Fair Housing Act**. First passed in April 1968 and since amended, the Titles VIII through IX of the Civil Rights Act of 1968 are commonly known as the Fair Housing Act. This landmark

US law prohibits discrimination during the sale, rental, and financing of housing *because of* someone’s membership in a protected class.

We will review the federal protected classes and describe how Massachusetts law builds on and expands these protected classes. We will look at behaviors landlords may engage in that would put us at risk of violating the Fair Housing Act, including:

- Declining rental applications without business justification,
- Ghosting,
- Steering, and
- Disparate impact.

In Massachusetts, the Fair Housing Act is enforced by testers looking for discriminatory actions, whether intentional or unintentional. The fine for the first offense is **\$10,000** and increases for subsequent offenses.

Attendees will leave knowing how to comply with the Fair Housing Act, which aspects of their rental operations may need to be revised, and how to ensure equal housing opportunity for all.



The Fair Housing Act is not just a Good Idea, it's the Law



Attorney Carl Lindley

Part of this event will be presented by **Attorney Carl W. Lindley, Jr.**

Attorney Lindley is a partner at Farber and Lindley, LLC. He has been practicing law in Massachusetts for 14 years and is admitted to practice before the United States District Court and United States Court of Appeals for the First Circuit. Attorney Lindley has effectively represented litigants in the District and Superior Courts of Massachusetts, the Massachusetts Appeals Court and Supreme Judicial Court as well as the Juvenile and Housing Court systems. Additionally, he has practiced before many administrative agencies and boards, including the Massachusetts Commission Against Discrimination (MCAD), the U.S. Environmental Protection Agency (EPA), and the Massachusetts Fire Safety Commission and Automatic Sprinkler Appeals Board, among others. Attorney Lindley's practice **focuses on civil litigation**, including prosecuting and defending serious personal injury, wrongful death, automobile accidents, slip and fall injuries, dog bite cases and professional malpractice claims. Additionally, Attorney Lindley has successfully handled business and landlord-tenant litigation, including housing discrimination, **reasonable accommodation issues**, lead paint litigation, summary process actions, warranty of habitability and quiet enjoyment claims, lease violations, security deposit claims and class action litigation. He is widely recognized for knowing his stuff: Board of Bar Overseers Pro Bono Panel of Attorneys for 2018 and 2019; named by Super Lawyers as a rising star 2013 through 2015; Chairman of the Board of Directors for Oakham New Braintree Baseball Inc. He teaches a course at Holyoke Community College in Holyoke, MA entitled "Landlord Tenant Law – How to be a Smart Landlord". Attorney Lindley is also a landlord in Worcester County, a licensed real estate broker and licensed to complete moderate risk de-leading on his own properties.

**Click here to purchase tickets for this event**

#### **"No Sales Pitch" Guarantee**

MassLandlords offers attendees of directly managed events a "No Sales

Pitch" guarantee. If a guest speaker offers services, their presentation will not discuss pricing, promotions, or reasons why you should hire them. We do not permit speakers to pay for or sponsor events. Guest speakers are chosen for their expertise and willingness to present helpful educational content. Your purchase of an event ticket sustains our nonprofit model.

#### **Open to attendees statewide**

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

#### **TUESDAY, MAY 18TH**

#### **CAMBRIDGE & STATEWIDE VIRTUAL MEETING AGENDA**

5:00pm Sign-in and virtual networking:  
you can chit chat with others  
as people log in  
5:40pm Business Update  
6:00pm Fair Housing Act  
7:00pm 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](mailto: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: Virtual Meeting May 18, 2021

Time: May 18, 2021 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting  
<https://us02web.zoom.us/j/82757373100>

Meeting ID: 827 5737 3100

Passcode: Will be emailed and viewable [online](#)

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

Meeting ID: 827 5737 3100

Passcode: Will be emailed and viewable [online](#)

Find your local number:  
<https://us02web.zoom.us/j/82757373100>

#### **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. Any slides or handouts will be posted at "[Discrimination](#)"

**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.

Google calendar users: add our event calendar to your own.

iPhone & iPad users: add our event calendar to iCal.

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BOSTON, CAMBRIDGE, SOMERVILLE  
CENTRAL WORCESTER COUNTY**

## Wanted for Guarantee: Worcester Studios and One Bedrooms

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

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

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

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

For no-obligation information, call the helpline at 774-314-1896 or email [hello@masslandlords.net](mailto:hello@masslandlords.net).

**CHARLES RIVER (GREATER WALTHAM)  
GREATER SPRINGFIELD  
LAWRENCE  
METROWEST  
NORTH SHORE  
NORTHERN WORCESTER COUNTY**

## Fitchburg: Residential Assistance for Families in Transition (RAFT) Training

THU  
05/13

Join us from the comfort of your home for our monthly online Zoom meeting, this month we will hear from the Central Massachusetts Housing Alliance (CMHA) to receive training on Residential Assistance for Families in Transition (RAFT). Learn about the services CMHA provides, how to apply and what you need in order to get the rent paid.

Recognizing the dignity of all, CMHA leads a collaborative response to homelessness that fosters long-term housing stability through prevention, quality services, education and advocacy.

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

**THURSDAY, MAY 13TH**

### NWCLA MEETING AGENDA

Visit [nwcla.com](http://nwcla.com) for any last-minute updates or changes.

7:00pm Presentations

### LOCATION

#### 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.

### PRICING

Membership not required!  
Open to the public.

- Public and Members other than NWCLA: \$10
- MassLandlords.net/NWCLA members: pay annual dues, then free

Zoom meeting information will be provided the day of the event.

This event will be recorded and accessible for active NWCLA members only at <https://www.nwcla.com/members/meeting-recordings/>.

This event is operated by volunteers.

**SOUTHERN WORCESTER COUNTY**

## Southbridge Virtual Meeting: Code Compliance Panel Discussion

MON  
05/03

Our May Meeting will consist of a panel discussion moderated by senior personnel from the Dudley, Webster, and Southbridge fire departments. The main topic of the discussion will be Code Compliance.

PLEASE NOTE: Given the current COVID-19 precautions, we have decided to continue holding our meetings via ZOOM until further notice.

All members whose dues are up to date will be sent a link to the meeting via email. From that email, all you have to do is click on the link and it will bring you to the meeting.

**MONDAY, MAY 3RD**

### SWCLA MEETING AGENDA

7:00p Meeting Start

8:00p Meeting wrap-up

### LOCATION

Zoom meeting information will be emailed to SWCLA members on the day of the event and viewable online.

### PRICING

Open to SWCLA Members only. Pay annual dues then free. All SWCLA members whose dues are up to date will be sent a link to the meeting via email.

This event is operated by volunteers.



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