

SEPTEMBER 2021



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How to Avoid Making a Bad  
Impression on Your Tenants

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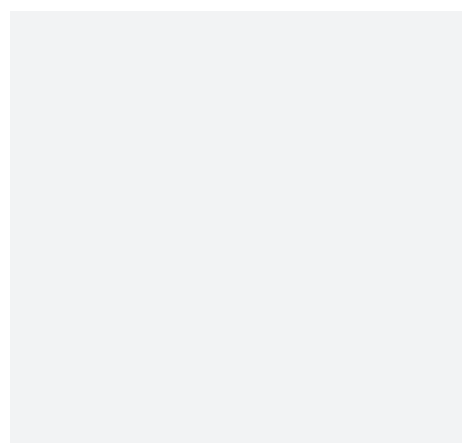
How to Avoid Discrimination  
Based on National Origin

## Getting RAFT Assistance for my Tenant Took Months



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#### LETTER FROM THE EXECUTIVE DIRECTOR

## Working Vacation

**In August we began to implement our dues increase, contributed to the public's understanding of the CDC moratorium extension, and did much else.**



August was a busy month. The Centers for Disease Control (CDC) enacted a new eviction moratorium. We continued to dig into data on rental assistance delays. We developed our services including the certification test, our new price per unit benefits calculator and our events.

The reenacted CDC moratorium protects renters who earned or expect to earn less than \$99,000 (\$198,000 filing jointly). Rental assistance is available for households who make up to 80% of the area median income, roughly \$50,000. If you and your renter are caught in the gap where you can't be evicted but you can't get rental assistance, then we need you at our September 8 litigation event.

We recently have been grateful for the chance to contribute our policy expertise with various media outlets, including WBUR, the Public's Radio and NBC. Media appearances may be needed again depending on what we find with rental assistance. We know better each week why so many households are being timed out, why it takes so long to get rental assistance and who is slipping through the cracks.

We filed testimony for two hearings: opposed to right to counsel and eviction sealing at one, and opposed to state eviction moratorium 2.0 at the second. There is a time and a place for grassroots member engagement. These hearings were not it. We will let you know when action is required.

I had the good fortune of being able to travel internationally to see family I had not seen since March 2020. I was in a plane for a total of 13 hours and in thick summer crowds for much of the trip. I wore a mask, and so did everyone else. Their whole country was as well vaccinated as Massachusetts. Despite the Delta variant spiking there as here, I came back safely and tested negative twice as expected. Masks work. Wear them and have your renters wear them during maintenance. And get vaccinated. The two combined mean we can get back to doing what we want to do.

I worked while traveling. Our MassLandlords team never stops. We had great events, especially one on community mediation. I want to call attention to this free service that could help you avoid the backed-up courts.

We are continuing with our planned dues increase. We have developed a benefits calculator that will show you, based on how many units you own or manage, how much you can save. Some of the numbers are amazing. A member with 19 units, to pick an average number, is expected to save \$179.98 per year at Home Depot; best case this could climb to \$4,917 depending on what you're buying and how much.

I encourage you to become a Certified Massachusetts Landlord™. The test is getting more and more manageable as we write pre-reading articles. Thank you for supporting our mission to create better rental housing.

Stay safe,

**Douglas Quattrochi**

Executive Director,

MassLandlords, Inc.

# Getting RAFT Assistance for my Tenant Took Months

By Douglas Quattrochi, Executive Director

## A process to access rental assistance funds that started in December took three and a half months to complete

This article originally began as an email to Senator Patricia Jehlen, until I realized two things: 1) this was getting too long for an email, and 2) we know my story is not unique, so if anyone is willing to share a delay story publicly it should

be me. If anyone is curious how RAFT funding can take almost four months to be distributed, here's what happened.

On Dec. 16, 2020, I applied on behalf of my renter to RCAP Solutions via RCAP's web form. RCAP, which stands for Resources for Communities and People, is a Worcester-based nonprofit that helps connect people with housing services and assistance. They are one of the 11 administrators that possess a regional

monopoly or duopoly over disbursement of rental assistance.

On Feb. 9, 2021, Ballah Cordor at RCAP Solutions asked me to provide additional information:

- 1) my tax ID on a W-9,
- 2) the RAFT owner contract (which was totally blank, indicating nothing about how much we were getting), and
- 3) an appointment of agent form (my husband and I are both

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Date	Description	Amount
03/01/21	RCAP Solutions DES:RCAP RAFT ID:07L107037 INDN:DOUGLAS QUATTROCHI CO ID:XXXXXXXXX PPD	5,823.12
03/01/21	SIMPLE DES:XFERS CR ID:QUATTROCHI DOUG INDN:QUATTROCHI DOUGLAS CO ID:27-1328799 WEB	55.77
03/02/21	RCAP Solutions DES:RCAP RAFT ID:07L107037 INDN:DOUGLAS QUATTROCHI CO ID:XXXXXXXXX PPD	530.00
03/03/21	SIMPLE DES:XFERS CR ID:QUATTROCHI DOUG INDN:QUATTROCHI DOUGLAS CO ID:27-1328799 WEB	1,900.00
03/04/21	RENTHELPER INC DES: [REDACTED] ID: INDN:DOUGLAS QUATTROCHI CO ID:XXXXXXXXX PPD	638.19
03/05/21	RENTHELPER INC DES: [REDACTED] ID: INDN:DOUGLAS QUATTROCHI CO ID:XXXXXXXXX PPD	638.19
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My business checking account shows that RCAP paid me twice in March: once on 3/1 for arrears, and again on 3/2 for the "going forward" stipend for this renter. The renter occupied a \$1,590 per month space leased jointly and severally to three people; I forgave two-thirds of the rent when their other two roommates abandoned them, hence \$530 on 3/2. The transfer of \$1,900 on March 3 was part of a series of previously scheduled transfers from retirement savings to cover the mortgage, water bill, taxes, insurance and repairs. This property ran in the red for 11 months, from April 1, 2020, until rental assistance kicked in March 1, 2021. I consider myself lucky to have had any savings to draw on. In August and September 2020, after four months of the eviction moratorium, MassLandlords members were selling out of the business at two to three times the normal rate.



on the deed to the property; he needed to authorize me to speak for both of us).

It should be noted, none of these three items were part of, or requested by, the online application.

We replied same-day with all requested information. I filled in the contract rent amounts myself, guessing that they would award full arrears as well as going-forward, and asked if we were all set. We received no answer either way.

On Feb. 16, I followed up with RCAP, and again received no reply. However, on March 1, 2021, I was paid for all arrears. I had received no communication from RCAP; instead, there was just a big credit to my Bank of America business checking account.

That might have been the end of it, but on March 2, we received an email from Cordor at RCAP asking for the renter's ID and proof of income. We had already submitted both of those items, and at

that point, we had already been paid. I assumed that perhaps during a post-payment review, something had been flagged as needing clarification. Or, I thought, maybe they could tell on their end that the renter had been issued a new ID, or had found employment.

Under that assumption, I introduced Cordor to the renter so the renter could give an update for the file. The renter did not respond for about 48 hours.

On March 4, I stepped in for the renter. I re-sent all the same information we submitted back on Dec 16, at which time Cordor wrote to me, "I was told today that [tenant's] landlord had already been paid by RAFT." They addressed me as if they didn't know that I was the landlord.

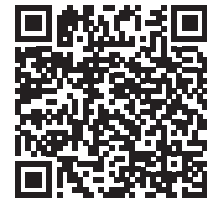
My confidence in the system had never been so low as in that moment. Cordor didn't know who I was, nor did they seem to care to follow up on what looked (to them) like a missing ID or proof of income.

This is disconcerting. God help us in knowing who got money who shouldn't

have, who didn't who should've, and what our records of it all look like.

To those who say I should be grateful for having received rental assistance, keep in mind that half of all applications for rental assistance since October 2020 – tens of thousands of households – have been caught in the same net. "We need more information." My renter and I were able to get rental assistance, and for that we are grateful. But tens of thousands of others were not, and as someone peripherally involved in housing policy, I remain embarrassed for my state. [ML](#)

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# MassLandlords Urges Legislators to Oppose Right to Counsel, Eviction Sealing Bills

By Kimberly Rau, MassLandlords

## Testimony entered for the August 3 House and Senate hearings suggests neither proposed bill will solve root causes of evictions

In a recent letter of testimony to the state's Joint Committee on the Judiciary, MassLandlords urged committee members to oppose two bills that were up for hearings on Tuesday, Aug. 3.

The first, 192 H.1911, was a House-sponsored bill that would provide tenants the right to a lawyer in eviction hearings. The second, 192 S.921, comes from

the Senate and proposes to have court eviction records sealed from the public.

### 192 H.1911: RIGHT TO COUNSEL

In the letter, MassLandlords' Legislative Affairs Counsel Peter Vickery suggested that there were better alternatives to leveling the playing field in eviction cases than "more lawyers."

"Confronted by any lopsidedness in litigation, the impulse to level the playing field is perfectly reasonable," Vickery wrote. "But the tenants' right-to-counsel proposal mistakes a symptom of a problem for the problem itself, i.e., the lack of affordable housing."

Vickery further acknowledged that in eviction cases, most landlords (approximately 67 percent) hired lawyers, while most tenants represent themselves. He pointed to the parallel in small claims court, where corporations will send legal counsel but most individuals appear pro se.

"Many landlords use attorneys not because they want to, but because they have to," Vickery wrote, noting that many landlords choose to incorporate in order to protect their personal assets. State law requires corporations and LLCs to be represented by lawyers in all but small claims court. Incorporated landlords must even use lawyers for filing summary process paperwork, which is a pre-printed form.

"We recommend changing the law to allow a rental-property company's president or manager to appear in Housing Court to make the landlord's case. According to our membership surveys, rental-property owners would like to go pro se rather than have to pay attorneys," Vickery wrote.

### 192 S.921: EVICTION SEALING

The second bill, which would seal eviction cases, making them inaccessible to the public, will lead to higher rents and infringes upon the people's right to public access of court records.

In his letter, Vickery noted that record sealing is sometimes necessary, particularly in cases of national security, domestic violence and where juveniles are involved. However, sealing eviction cases is harmful to both tenants and landlords, he argued.

"The obvious goal is to prevent landlords from screening out the frequent



MassLandlords believes there are better alternatives than right to counsel for tenants and eviction sealing.  
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fliers, i.e., tenants with regular appearances in Housing Court,” Vickery wrote. “...Conversely, of course, tenants will not know which landlords are trigger happy, i.e., prone to seek eviction as a matter of routine.”

Vickery acknowledged that landlords do use court databases to find out whether prospective tenants have been to court for eviction hearings in the past.

“Tenants know this and, therefore, many (most, perhaps) try to avoid being taken to court. This is a helpful incentive for paying rent promptly and abiding by the other terms of the lease or rental agreement. It also helps encourage tenants who receive a notice to quit to actually comply, thereby obviating the need for litigation,” he wrote. Before court records were easily accessible online, Vickery added, landlords would privately discuss these “frequent flyer”

tenants, with no oversight, which allowed for misinformation.

Further, the testimony noted, Article 48 of the Massachusetts Body of Liberties, enacted in 1641, states that “any inhabitant of the Country shall have free liberty to search and review any rolls, records or registers of any Court or office.”

### A LACK OF EVICTION INFORMATION MAY MEAN HIGHER RENT

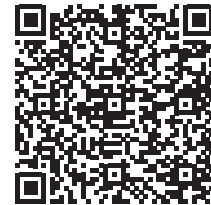
Finally, sealing eviction cases may lead to higher rents.

“If eviction cases are sealed, landlords will have less information on which to base their decision,” Vickery wrote. “Statistically, the likelihood of any given would-be tenant turning out to be a tardy/non-payer will go up. How will landlords insure against the increased risk? They will raise rent.”

Vickery urged lawmakers not to erode the public’s trust by making more records unavailable to them, noting that exceptions that exist are open to interpretation and may create more issues for the courts when determining which Freedom of Information Act requests to grant.

We will continue to update as these bills make their way through the judiciary system. The entire letter of testimony appears as a PDF here. [ML](#)

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# How to Avoid Making a Bad Impression on Your Tenants

By Kimberly Rau, MassLandlords

**There's a time and a place to display your wealth...and it's not when you're collecting the rent.**

Unlike harassment or discrimination, it's not against the law to brag about how much money you have or show off a fancy new car. And there's nothing wrong with being proud of something you worked hard to get...as long as it's in front of the right audience. Showing off your flashy new vehicle or classic car restoration to friends who enjoy the same things is practically expected. But

you probably wouldn't go out of your way to visit your neighbor's house and rub it in when you know that his 12-year-old car is back in the shop. Likewise, displaying your wealth, even passively, around your tenants is going to be seen as pretentious and could lead to future strained interactions.

## PERCEPTION IS REALITY

There are a lot of myths out there about landlords, including the old chestnut that all landlords are greedy millionaires hoarding their gold and stealing bread directly from the mouths of hungry children. Statistically, though, many

landlords are "mom and pop" or "small" landlords, with only a few rental units. A *Forbes* article states that 77 percent of small building units are owned by just such landlords.

But public perception is another story. If your tenants are already coming into the situation with negative misconceptions about rental property owners, you may be able to provide a different perspective. Or, you could end up reinforcing their stereotypes. Optics are important.

## WATCH YOUR WATCH (AND SUIT, AND TIE, AND CAR...)

Designer gear is a lot more attainable now than it was even 20 years ago, making it an inaccurate way to assess whether someone has money.

That said, there are certain things that are ostentatious enough to give the impression that you are flaunting your good fortune. That may be fine at your high school reunion, but when your relationship to someone is landlord-tenant, it's just a show of superiority or dominance. Neither you nor they need that.

Rolling up in a new, fully loaded luxury car to respond to a call about a leaking faucet (and parking right in front of the building, and being really obvious about locking it from afar so they notice the insignia on the key fob) might make your tenants feel like you're trying to rub something in. So will other obvious displays of your financial state.

Consider this scenario: it's approaching the second week of the month and your tenant has not paid rent, so you call them up to ask about it. The tenant reveals that their employer messed up with the



If your vehicle costs more than your entire rental unit, don't drive it when you go to raise the rent.  
Image credit: Zach Kirby for Unsplash



paycheck, and they plan to pay you by the end of the week. They then mention that their car has a big repair coming up, and it's been stressful waiting for the payroll error at work to get fixed.

You, in an attempt to be relatable, state that you understand, because your renovations on your vacation home are going to cost \$60,000, and, thanks to some unforeseen necessary work on the foundation, you may have to skip the hot tub installation your spouse was looking forward to.

In your head, you've commiserated with your tenant about money woes and budgeting. In your tenant's mind, you've just stated that upgrades to your vacation home (when your tenant hasn't been on vacation in two years) are going to cost more than he makes in a year. Your intent was good, but your tenant is going to have a hard time seeing past the display of wealth.

You're going to have a pretty good idea about what your tenant's household income is (at least, you'd better have verified that they can afford the place before agreeing to rent it). If you know your tenant is probably on a tight budget, don't wear your \$6,000 suit to the lease signing. Leave your Rolex at home (even if you inherited it from your great-uncle and aren't exactly rolling in cash). Don't talk about fancy vacations. In fact, don't talk about anything personal with your tenants; that's not why you're a part of their lives, and it's not why they're part of yours.

In that same vein, don't talk about how well your retirement is going when your tenant is working two jobs.

#### THE UNIVERSITY OF NO ONE CARES

Massachusetts is ranked #8 among U.S. states with the most public and private universities and colleges. This means

there's a good chance that college (or education in general) may come up when you are showing the property, especially if the property is located near major universities. A family with a senior in high school may tell you they are moving closer to their son's college of choice. Perhaps your apartment building is located in Boston and is attractive to professors or international students. Maybe the private elementary school in your town is so good, people move there just to get their kids a spot.

If your tenants (or potential tenants) bring up education, this is your opportunity to discuss the rich educational landscape that exists in the Bay State. This is not your chance to name-drop your Ivy League alma mater. The one caveat is if they mention that they or their child attended or are attending there. Then, go ahead and tell them you matriculated from the same place (but don't be the person who asks how they



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managed to get in or if they're going on a scholarship).

## RENT RAISES AND CITY LIFE PROTESTS

You might ask, why should I care? If I have something nice, why should I hide it? No one is suggesting you do. However, if your tenant gets the sense that you are trying to show off, it's going to make it difficult for them to see you as relatable. And while your tenants are not your friends, you want them to be able to humanize you, just as you should be humanizing them.

When does this matter? Not when you're showing the apartment, but when it's time to raise the rent. You might be relying on your triple-decker to make ends meet, but if all your tenants see is a flashy car or expensive suit, they're going to begrudge you that extra money every month. If they think you're exploiting them, they may move out, and it costs more money to get a new tenant than to keep your current one happy. If the

entire reason they're moving out is that they think you're raising the rent just to gouge them when you don't need to, then it costs you \$0 to not give that impression in the first place.

On a small scale, this might amount to a tenant here or there getting angry and leaving. However, if you are a larger-scale landlord, rent hikes that seem greedy or unnecessary may leave you in the crosshairs of some very visible pushback, such as this 2019 protest in Malden, when United Properties reportedly raised rents as much as 50 percent.

## CONCLUSION

All of this really means that it's important to use your discretion. You want a good, working relationship (not friendship) with your tenants, and that's going to be difficult if they think you're constantly flaunting your wealth. A little common sense and sensitivity can go a long way toward a good, professional rapport with your renters. [ML](#)

Point your camera app here to read more online.



## ARTICLE YOU MAY HAVE MISSED

### How to Avoid Discrimination Based on Race, Color and Ethnicity when Renting

Dear Legislator,

In Massachusetts, the Fair Housing Law prohibits housing discrimination based on race, color, national origin, gender, gender identity, sexual orientation, disability, ancestry, genetic information, marital status, veteran or active military status, age, family status and source of income. This article will discuss discrimination based on race, color and ethnicity. [ML](#)

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





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# How to Avoid Discrimination Based on National Origin

By Kimberly Rau, MassLandlords

**Language barriers, visa status and country of birth can get you into hot water when choosing tenants. Here's how to stay out of trouble as a landlord.**

Discriminating against someone based on their national origin when providing housing is illegal under both federal and state law. "Ethnicity" and "nationality" are sometimes used interchangeably, but they are two different terms.

Nationality, or national origin, refers to the country you come from. Ethnicity refers to the cultural characteristics that define a person as being a member of a specific group. And race refers to

the physical characteristics that place a member within a certain group. So, a woman who was born in Brooklyn to two Japanese parents is Asian (race), Japanese (ethnicity) and American (national origin). A Japanese woman born in Japan would have the same ethnicity and national origin.

It's important to recognize the difference because to remain ignorant of the nuance presented here is to put yourself at risk as a landlord.

For example, suppose you are a white landlord with Irish heritage. Your grandparents came from the Republic of Ireland and passed down stories of how much they disliked the English. In turn, your parents passed down a distrust of British people to you. A white family

shows up to tour your apartment and tells you they are from Manchester. You deny them the rental and tell them it's because you'll never forgive the British for the potato famine that killed your ancestors.

What's the problem? They're white, you're white, it's not like you're being racist, right?

No, under the technical definition of "race," you're not. However, you are discriminating based on someone's national origin, and that's protected under the law alongside race and ethnicity.

That may seem like an obvious thing. Most people probably know not to discriminate against someone just because they come from a country whose politics you disagree with, or whose state religion is at odds with yours. But discrimination based on national origin can take other forms as well. For example:

- denying someone a tenancy because they don't have a social security number;
- denying someone because they are here on a visa;
- denying someone who speaks little or no English; or
- "steering" someone towards rentals in a neighborhood with a high population of people from their home country

are all examples of things that could be discrimination based on national origin.

## THINGS TO AVOID WHEN TALKING TO POTENTIAL TENANTS

Like race, national origin can be tricky to pinpoint, which is why it's better not to bring it up at all, even if you think you're showing solidarity.



It's illegal to deny someone housing because you dislike the country they come from.

Image license: Mathias P.R. Reding for Unsplash



An example: You have a tour scheduled with someone whose last name is Armenian. You are also Armenian and strike up a conversation about your heritage with this potential tenant. You think you're just being friendly, but the conversation quickly turns political and you end up revealing your feelings on Turkish people, deeply offending the tenant, whose mother is Turkish. You've created a negative environment based on national origin, and have also given the impression that you would be disinclined to rent to people who come from certain countries. Neither of these things are best practices for a professional landlord.

Saying things like "you're Norwegian? So am I! Many people in this building are Norwegian," seems innocent enough, but can seem like you do not want anyone who is not Norwegian in your rental. If this seems like an odd example, it's one that was provided to us years ago from the Massachusetts Commission Against Discrimination (MCAD).

To stay on the safe side, leave national origin out of the conversation. Even if you think you're being friendly, it's a slippery slope, and anyway, you're not going to become this person's best friend. Your tenants are not your friends.

## LANGUAGE BARRIERS ARE NOT HOUSING BARRIERS

If your prospective tenant does not speak English, or does not speak English well, they may benefit from having a translator. You are under no obligation to provide this service, but you cannot deny someone the use of a translator, either. This may lead to slight delays to your rental process to give them the chance to get one, but a reasonable delay should be honored. For important documents, you can use an online translation service to provide a snippet to your tenant or potential tenant that says "this is an important legal document. Please have it translated." MassLandlords members may also find our [translation assistance documents](#) useful. For casual conversation, Google Translate or a similar app may prove helpful.

Remember: speaking English is not a requirement to get housing. If you are a landlord with many rental units, you

may want to consider having your lease translated into Spanish (or whatever primary languages besides English your tenant base tends to speak).

## SCREENING POTENTIAL TENANTS WITHOUT SOCIAL SECURITY NUMBERS

You should screen your potential tenants prior to entering a contract with them. However, your go-to screening service may ask for a Social Security number in order to perform background and credit checks. What do you do then?

The answer is, find a new screening service. You cannot tell your would-be renter that you cannot rent to them because your U.S.-only service won't let you conduct a background check without a social security number.

Instead, find a new service, perhaps one with international partnerships. These services can pull non-U.S. credit and criminal records for you, something that is bound to be useful throughout your tenure as a landlord.

Our tenant screening service page has a breakdown of many U.S.-based services that provide credit and/or criminal checks. It also has one international option, though it has not been evaluated by us. If you use an international option that you find particularly good, please let us know at [hello@masslandlords.net](mailto:hello@masslandlords.net).

## SECURITY DEPOSITS AND RENTERS WITHOUT SOCIAL SECURITY NUMBERS

You know that if you require a security deposit, you have to require one from everyone. This includes your international renters. That security deposit has to go into a bank account that has your tenant's name on it. But...banks require a social security number to open an account, don't they?

The answer is yes, banks do require a social security number for new accounts, but only from people who have social security numbers. For those who cannot fill out the W-9 form, there's the W-8BEN form, which your bank should accept. Then, you can set up an account with your tenant as the beneficiary.

If your bank doesn't know what a W-8BEN form is, it's time to find a new bank.

## AN AGENCY HAS SENT ME POTENTIAL TENANTS WHO ARE REFUGEES. WHAT NOW?

Depending on where your rentals are located, you may get calls from time to time from agencies trying to place refugees. A refugee is someone who has been forced to flee their home country to escape dangerous situations such as war, persecution or natural disaster. Depending on how quickly they had to leave, refugees may not have very much in the way of resources.

If an agency calls you and says something along the lines of, "I have a family of five from Afghanistan, they have refugee visas and will receive three months of rental assistance from our agency," do not dismiss this out of hand.

Instead, screen them like you would any other tenants who have a temporary source of income and proceed accordingly.

## BE CAREFUL NOT TO GET CAUGHT DISCRIMINATING WHEN FOCUSING ON A TARGET MARKET

According to Miriam Webster, the practice of affirmative action is "an active effort to improve the employment or educational opportunities of members of minority groups and women...[or] a similar effort to promote the rights or progress of other disadvantaged persons."

We tend to hear about affirmative action in the context of employment or college admissions. However, housing providers should be careful when choosing who to rent to. You don't want to deny someone housing because of their race or national origin, but you also don't want to be discriminatory against other groups.

For example, a landlord who has rental properties in university areas who states she only rents to international students is demonstrating discrimination if she turns away American tenants. (A landlord who stated his off-campus housing was only open to students of any national origin would be demonstrating discrimination based on age, and a landlord who stated

she would only rent to American students would be discriminating based on national origin.)

This is where niche advertising can be your friend. If, for some reason, you really want to cater to an international student population, you can focus your advertising on international channels to reach your intended audience. But if a non-international tenant applies, you still must consider them. Anything else can run you afoul of housing discrimination laws.


### WHEN IT COMES TO RULES, HEALTHY AND SAFE ENFORCEMENT IS BEST

Finally, when renting to tenants who are not American, remember that they may be unfamiliar with things that we have come to take for granted. Be patient, and go over all of the rules you can think of to help ease their transition.

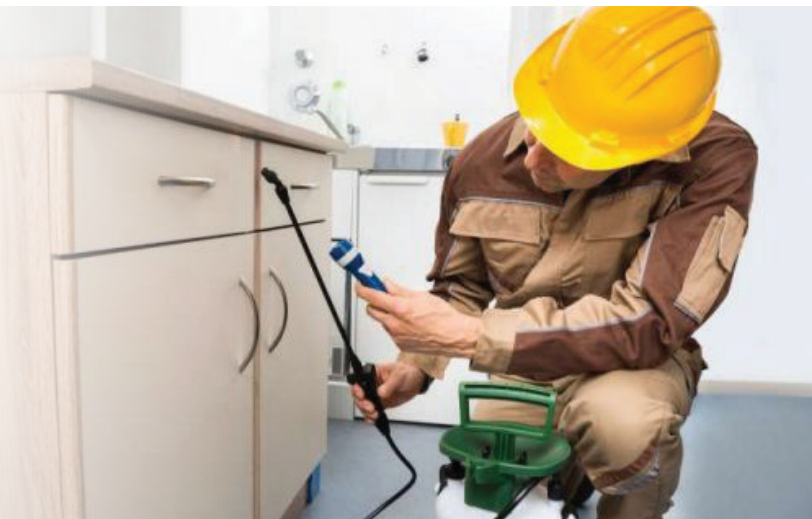
For instance, some countries may not have curbside trash collection. If your tenants do not have a car, or you do not have a dump in your municipality, they may not be sure what to do with their garbage. Tell them when trash collection is and give them instructions if they seem unsure. If you notice a problem, give them a chance to make things right. (This is not to say you should not evict for cause, for instance, if trash hoarding reaches an unsanitary level. However, providing opportunities to fix the issue first is in everyone's best interest.)

Other things you can do could include leaving stickers with instructions about 911 near the telephone, providing a map of your city's transportation stops or providing a list of nearby restaurants and grocery stores, as well as the address of the closest library.

### HOW TO AVOID TROUBLE WITH DISCRIMINATION

Some things are very simple. When in doubt, leave it out (of the conversation). National origin, like race, ethnicity, sexuality and all the other protected classes, have no place in your tenant vetting process. 

Point your camera app here to read more online.



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# September Notice for 2021 Annual Business Meeting and Elections

## Our 2021 Annual Business Meeting and Annual Election will be held electronically in December 2021. Now is the time to read about our election processes and nominate candidates.

MassLandlords, Inc. is a 501(c)6 nonprofit trade association. Our mission is to create better rental housing in Massachusetts by helping current, new, and prospective landlords run profitable, compliant, quality businesses. We are democratically governed by our annual election for the statewide Board of Directors, as well as our ongoing policy priorities survey. The next annual election is in December 2021, and nominations are needed now.

### TWO FORMAL WAYS MEMBERS CAN GIVE INPUT

MassLandlords members can steer our actions through two formal voting channels. The first is our policy

priorities survey. The second is our annual election for director.

On December 31, 2021, a Director from our statewide Board of Directors must step down. Our form of term limits prohibits consecutive terms, ensuring that every election is an open race with no incumbent. (Any past director can run again in a subsequent year.) We use score voting (highest average score wins) instead of a plurality (most votes win). This diminishes the impact of polarization. The directors who get elected tend to be those widely accepted by the most members at the time.

### RUSSELL SABADOSA, OUTGOING DIRECTOR

This winter we lose Russell Sabadosa, whose term expires Dec 31, 2021. Russell founded Premier Choice Realty in 1993, which has grown from a property management company to a full-service real estate brokerage. Russell is president and oversees all aspects of the rental and sales on a daily basis. Russell is the owner of over 100 rental units across multiple LLCs with property sizes of 2 units to 28 units. Russell has brokered over 50 million in multi-family units across several multi-million-dollar and or multi-property transactions. Other positions held adding to Russell's management and leadership skills were project engineer 1989-1995 for large corporate Raytheon aerospace, IT director for small private company Commonwealth Packaging 1995-2002, and public sector for the state of Connecticut Manchester Community College as full tenured professor 2002-2015. Since 2015 Russell has been focusing solely on Premier Choice Realty

growth and community service. He serves on the board of directors for:

- MassLandlords, member since 1995, he intends to keep volunteering even after his term ends;
- Realtor Commercial Alliance MA since 2018 - President 2021;
- MA Association of Realtors since 2017;
- President Rental Housing Association of Greater Springfield - 2008-2015; and
- The Meadows Masons - Assistant Treasurer since 2015 - Board of directors since 2018.

He enjoys mentoring young entrepreneurs and encouraging them to engage in volunteering and leadership positions at professional and community organizations. Personal interests include travel, skiing, and motorcycle riding.

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

### CONTINUING BOARD OF DIRECTORS

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



Alec Bewsee, whose term expires Dec 31, 2023, is a managing partner of Forge Property Management based in Westfield, MA. He received his B.S., Cum Laude, in Electrical & Computer Engineering from Western New England University in Springfield, MA before going on to support various Fortune 100 companies in the high-technology sector including United Technologies and Lockheed Martin. Alec specializes in productivity systems, automation software, financial analytics, and project management which has allowed him to scale his company and better serve the Pioneer Valley. Alec has been involved in real estate since high school when he started analyzing local market growth and purchased his first rental property while still in college. Since then, Alec has built a portfolio of rental housing throughout Western Mass that particularly aims to help college students and their parents find quality, safe, and affordable housing near New England campuses. Alec is also a founding member of a successful real estate investors community group that helps newer investors learn the ropes in renovating houses, landlording, personal finance, and technology. Alec currently serves as a volunteer on the board of advisors of the Greater Springfield chapter of MassLandlords. When Alec isn't enthralled himself in real estate ventures, he loves to play volleyball, enjoys Thai cuisine, and writes on his blog - The Landlord Engineer. Alec currently resides in Westfield, MA where he grew up and continues to engage with local leaders and give back to the community.

Michele Kasabula, whose term expires Dec 31, 2024, has been a MassLandlords member since 2014 and was on the Worcester Board of Advisors from 2017 to 2019. She is a Massachusetts real estate attorney, practicing since 2002. She started her own law office in 2017, The Law Office of Michele F. Kasabula, PLLC located in Sutton, MA. She represents buyers, sellers and lenders in both residential transactions and small commercial real estate purchase and refinance transactions. She also performs most of the real estate titles exams for those purchase transactions. She owns 3 single family rental properties on the south shore. She was also asked for a short time to manage one of her client's

rental properties which consisted of four 6-unit buildings (24 units). She was the main contact for any and all issues. She also handled the remodeling of the units which increased the rental income by over 50% on some of the units. She is a member of the Real Estate Bar Association and a member and the Vice Chair of the BBB of Central Mass, a Title Agent for Commonwealth Land Title Insurance Co. and a Massachusetts Real Estate Broker.

Steffen Landrum, whose term expires Dec 31, 2025, brings a wide array of experiences to the Board of Directors. He was born to teenage parents in what was then known as the Bromley-Heath Housing Projects in Boston. He's a benefactor of social programs. Steffen started on welfare Head Start and from there went to high school at Lincoln Sudbury through METCO. He then enlisted in the army and served for five years, with a leave to start and complete college at Bridgewater State. He earned a Bachelor of Science in Aviation Science, was commissioned as an army officer (lieutenant), and flew as an army aviator for six years. Steffen then transferred to the air national guard. He has flown C-130s, C-21s, Hueys, and Black Hawks. Simultaneously he became an airline pilot for a regional carrier (an express branch of a major airline). He then became a pilot for United Airlines in 2013, where he is now a 737 captain. All this time he has helped his father maintain his rentals. Steffen bought his own property in 2011 (a two-family). He has since grown to roughly 18 units across four properties, nine units of which are commercial. He has two properties in Boston and two in Worcester. He uses and highly values the MassLandlords services, forms, and training.

### REACH OUT TO US

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

You can also run for state-wide director yourself. But remember it's a

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


### THE GOOD NEIGHBOR AWARD

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

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

### THE BOARD OF DIRECTORS

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

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

Point your camera app here to read more online.



# How to Avoid Discrimination Based on Sexual Orientation

By Kimberly Rau, MassLandlords

**Gay, straight, bisexual, pansexual, asexual or anything else between consenting adults doesn't matter when you're choosing your tenant.**

Massachusetts' Fair Housing Law has long made it illegal for housing providers to discriminate against someone for their sexual orientation, and a 2020 Supreme Court decision has extended protection for sexual orientation and gender identity under Title IX. As a landlord, you cannot discriminate against someone because of their sexual orientation.



Gay, straight, bi, or any other orientation...what consenting adults prefer to do together shouldn't factor in to your tenant selection. Image credit: Ana Cruz for Unsplash

## HETEROSEXUAL, HOMOSEXUAL, BISEXUAL, PANSEXUAL...WHAT DOES IT ALL MEAN?

Your sexual orientation refers to the gender (or genders), if any, to which you are sexually attracted. If you are straight (formally called heterosexual), you are attracted to the opposite gender exclusively. Just like straight people don't wake up one day and decide to be attracted to the opposite sex, members of the LGBTQIAP community don't choose who they are attracted to. Sexual orientation is not a choice.

LGBTQIAP, or "LGBT+", stands for "lesbian, gay, bisexual, transgender, queer, intersex, asexual and pansexual."

If you are lesbian or gay (formally "homosexual," though some dislike this term), you are attracted to the same gender as yourself.

Bisexual people are attracted to more than one gender, typically both same- and opposite-sex individuals.

Transgender is not a sexual orientation, it's a gender identity. A transgender person can be gay or straight, or any other sexual orientation. Protections for trans individuals fall under protections against gender identity discrimination. The "T" is included in LGBT+ because transgender people have historically experienced the same discrimination as LGB and other people.

Some people may call themselves queer. You should never use this word yourself unless you are describing your own sexual orientation, or are specifically told by someone to use it when describing them. This term is regarded as a slur for anyone outside the LGBT+ community, and even within it, is a controversial word to use.

Intersex individuals are born with sex characteristics such as genitals and DNA chromosomes that don't fit typical binary definitions for male and female bodies and body chemistry. Like transgender, intersex is included in the acronym despite not always being related to orientation.

Asexual individuals experience little or no sexual attraction. This is not a common sexual orientation but it does create its own set of social problems and deserves to be protected.

People who identify as pansexual do not consider gender in their attraction to other people. This could include individuals who are nonbinary, people who are agender or people who are gender fluid. There is some overlap with bisexuality, but pansexuality and bisexuality are different concepts, notably, the pansexual identity is often more inclusive of nonbinary attractors.

There are many other ways people express their sexual orientation. If you don't understand all of them, the good news is, you don't need to. Landlords should generally not be discussing sexual orientation with their current or prospective renters.

## DON'T MAKE ASSUMPTIONS (NOT EVERYONE IS STRAIGHT)

There are lots of stereotypes surrounding various sexual orientations. When giving tours or talking to potential tenants, make sure you don't fall back on these in your conversations.

Some examples include:

- telling two gay men that you haven't touched up the paint because you're sure they'll decorate the place far better than you could;



- remarking to a lesbian couple that you know at least one of them is handy, so they probably won't even need to bother you with maintenance calls;
- asking a lesbian woman if she hates all men or asking a gay man if he hates women (e.g., "most of the people in this building are women, is that going to bother you?" – this is not only a stereotype, it's steering).

Bisexual, pansexual and asexual couples, as well as single gay or lesbian people, may or may not present as obvious members of the LGBT+ community. That is, they may not be identifiable as such unless they volunteer that information. You should not make assumptions about anyone's sexuality. If you are straight, don't assume a straight-presenting couple is straight like you. (and by extension, don't go making insensitive, homophobic or bigoted comments, especially well-meaning jokes, about other LGBT+ tenants or neighbors thinking you have a straight audience).

On the same hand, don't assume a masculine-looking woman is a lesbian, or a less-masculine looking man is gay. Straight people may sometimes incorrectly be perceived as LGBT+, as the film "Do I Sound Gay?" highlights.

Don't say things like "my cousin Jason is gay; do you know him?" or talk about every gay person you know in an attempt at solidarity.

## DON'T STEER...EVEN IF YOU THINK IT'S HELPFUL

Steering is directing someone to another rental (even if it's another one of your rentals) because of their demographic, and it's illegal.


So, if you have a gay couple touring your apartment, and you know you have an older neighbor who may be offended by having gay neighbors, you cannot tell your potential tenants that. You cannot ask them if they would be more comfortable in a rental in a more gay-friendly part of town or in a particular neighborhood. (Cape Cod landlords: not everyone wants to rent in Provincetown.)

If you know another one of your rentals has several LGBT+ tenants or families, do not ask your tenants if they'd rather rent there. There are a thousand reasons why they may have applied for this unit over one elsewhere. Do not assume "living with people like them" is high on their list of priorities. They chose to look at this rental for a reason – maybe it's the proximity to their job, maybe it's got better schools, maybe they need to live close to a relative who provides childcare or needs a caregiver. You cannot know why someone is renting, and asking can lead to steering. "So why are you renting here instead of near the Women's Art Collective?" is not the type of question a landlord should ask.

## WHAT IF I ONLY WANT GAY TENANTS?

If for whatever reason you prefer to rent to LGBT+ community members, you may advertise your rental unit in gay-friendly spaces. However, you cannot reject a tenant solely because they are not pansexual or lesbian, for example. If a straight person applies for your rental despite your targeted advertising, you must consider them just as fully as you would any other applicant.

## CONCLUSION

Much like other protected classes, what you think about someone's sexual orientation is irrelevant when it comes to housing. What consenting adults do between themselves is not your business, and, as always, you're not here to make new friends. Can they pay the rent? Do they pass your background check? Will they abide by the lease? That's what's important. 

Point your camera app here to read more online.



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# REGIONAL



## 2021 SEPTEMBER

Upcoming events  
See details under each region

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			<b>1</b> Virtual Meeting 5:00pm-7:00pm	<b>2</b>	<b>3</b>	<b>4</b>
<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b> Virtual Meeting 5:00pm-7:00pm	<b>9</b> Virtual Meeting, NWCLA 5:00pm-7:00pm 7:00pm-8:00pm	<b>10</b>	<b>11</b>
<b>12</b>	<b>13</b> SWLCA 7:00pm-8:00pm	<b>14</b> MWPOA 7:00pm-8:00pm	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b> Cambridge Crash Course 8:30am-2:45pm
<b>19</b>	<b>20</b>	<b>21</b> Virtual Meeting 5:00pm-7:00pm	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>26</b>	<b>27</b> Virtual Meeting 5:00pm-7:00pm	<b>28</b>	<b>29</b>	<b>30</b>		



## 2021 OCTOBER

Upcoming events  
See details under each region

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

**Reconnect with friends and loved ones. Become a Certified Massachusetts Landlord™. Stay safe this summer! Events will be scheduled as needed.**

## STATEWIDE

## Statewide Virtual Meeting: Rent Collection Software

WED  
09/01

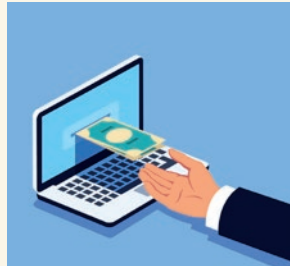
There are **dozens of services** to collect rent in US Dollars online, including Venmo, PayPal, Apartments.com (formerly Cozy), ZRent, and RentHelper. **Or should you use Bitcoin?** This presentation will explore these options and more.

We will start by reviewing the pros and cons of digital rent collection. For instance, digital rent collection has a **big disadvantage**: when you knock on a resident's door to collect rent in person, you can connect on a personal level and learn what's new and in need of attention. We'll discuss this and other things we've lost with moving online. But the **advantages are numerous**: less work, more traceability, and custom payment schedules, to name a few.

We will explain in-depth:

- Fundamentals of moving money over networks, including credit cards and ACH.
- Costs, **risks**, and effort required with various services like Venmo and PayPal.
- Which services leave the owner in control of collections during eviction proceedings
- What changes are coming now that **Cozy** has been absorbed by Apartments.com.

Attendees will leave with an understanding of how money moves in the US and where to learn more about various methods for collection.



Rent collection software gives new opportunities and new risks



Instructor Douglas Quattrochi

This 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 2,200 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.



**Dana Fogg will moderate networking time.** You can volunteer for a future event.



**Erin Zamarro of A.A. Zamarro Realty will moderate networking time.**

You can volunteer for a future event.

Networking time will be moderated by **Dana Fogg and Erin Zamarro.**

Dana started his rental business in 1994 with his first Multifamily in Watertown. Since then, Dana and his wife have purchased and sold rental properties around the Metro West area. They now have 9 Units in Watertown and Marlborough. Dana is the Vice President of the Metro West Property Owners Association.

Erin lives and works in Worcester. Erin is a real estate broker at A.A. Zamarro Realty, an independent brokerage which has operated in the Worcester residential and commercial real estate markets for over 50 years. Our office frequently works with buyers and sellers of investment property. Erin is a Certified



Massachusetts Landlord™ as well as a member of the National Association of Realtors. Erin received a B.A. from Holy Cross and an M.B.A with a concentration in Marketing from Clark University.

Purchase your ticket in just a few clicks!

### “No Sales Pitch” Guarantee

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

### Open to attendees statewide

You are welcome to participate in this virtual meeting no matter where you are.

### WEDNESDAY, SEP 1ST

### VIRTUAL MEETING AGENDA

5:00pm Sign-in and virtual networking: you can chat with others as people log in  
5:40pm Business Update  
6:00pm Rent Collection Software  
7:00pm Virtual meeting ends

### Participation is Easy

We have two formats of online events:

- **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: Rent Collection Software Virtual Meeting September 1, 2021

Time: Sep 1, 2021 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting  
<https://us02web.zoom.us/j/85472023229>

Meeting ID: 854 7202 3229

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

Dial by your location

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+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: 854 7202 3229

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

Find your local number:

<https://us02web.zoom.us/j/kzL5AC1F3>

### PRICING

Open to the public. Membership is not required!

Contemporaneous participation:

- Public: \$14
- Members: \$7
- 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 [Rent Collection Software](#).

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

The virtual meeting counts for continuing education credit for Certified Massachusetts Landlord Level Three. [Beep in](#). [Leave feedback/beep out](#).

This event is operated by MassLandlords staff.



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**We Manage Your Property as if It Were Ours!**

**PO Box 2295 Worcester, MA 01613**  
**T : (508) 203-1798**  
**w : [rentals@woomasspm.com](mailto:rentals@woomasspm.com)**

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

This is part of the [Virtual 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: Are Eviction Moratoriums the New Normal?

WED  
09/08

The Supreme Court looked the other way, then the CDC extended their eviction moratorium through September. Massachusetts may enact “state moratorium 2.0”, shutting down the courts for swathes of the population. Is this just what it means to be a landlord post-pandemic?

At this event, we will discuss:

- How the President acknowledged the CDC moratorium is likely unconstitutional;
- What federal litigation is ongoing and when it might end;
- How the state legislature is being asked to create a “state moratorium 2.0”; and
- What litigation might be brought to bear against this.

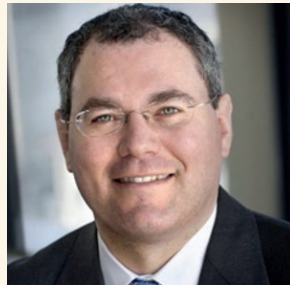
**Extremely important:** Federal rental assistance is available at incomes up to 80% of AMI, meaning roughly \$38,650 for households of two. But the CDC moratorium covers households up to \$198,000. So isn't there a takings argument for the huge number of households in the gap? **If your nonpayment case falls in the gap, we want you at this event.**

Attendees will

- Hear about our legal options if the state enacts a new moratorium, and
- Come forward with your CDC-covered, rental assistance ineligible renter, if applicable.



Attorney Jordana Roubicek Greenman



Attorney Richard Vetstein



Peter Vickery is an attorney at Bobrowski and Vickery LLC and MassLandlords Legislative Affairs Counsel

Part of this presentation will be given by **Attorney Jordana Roubicek Greenman**. She is an attorney and a title agent for First American Title Insurance Company and WFG in the Commonwealth of Massachusetts. Attorney Roubicek Greenman has a solo practice with a main office in Watertown and additional office in Downtown Boston. Her practice consists of a broad range of real estate-related legal matters, including commercial and residential landlord/tenant disputes, condominium association representation, general real estate litigation and commercial and residential real estate closings. Attorney Roubicek Greenman has a well-respected reputation for aggressively advocating for her clients' goals and ensuring beneficial outcomes at a reasonable cost. She was among the first attorneys to take

legal action in response to the unfunded eviction moratorium.

Part of this presentation will be given by **Richard D. Vetstein**, Esq. Attorney Vetstein is founding partner of Vetstein Law Group, P.C.. He is a nationally recognized real estate attorney and litigator. Recently, Rich was lead counsel in the successful federal legal challenge to the Massachusetts Eviction Moratorium, which received national and statewide publicity. Rich's legal analysis has been quoted in the Boston Globe, Banker & Tradesman, Wall Street Journal's SmartMoney.com, Bloomberg News, and Massachusetts Lawyers Weekly. Mr. Vetstein has also been selected as MetroWest Boston's Best of the Best Lawyers, and one of Inman News' 100 Most Influential in Real Estate. He is the former Co-Chair of the Boston Bar Association's Title & Conveyancing Committee. A dedicated advocate for property owners, Rich was instrumental in the passage of the Act Clearing Title to Foreclosed Properties, and has testified at the State House in support of the Rent Escrow Bill and many other landlord legislative initiatives. An intense advocate, Rich's efforts led to the indictment of a criminal syndicate in one of the largest real estate forgery schemes in Massachusetts history.

Part of this presentation will be given by **Peter Vickery of Bobrowski & Vickery, LLC**. Attorney Vickery practices law in Western Massachusetts where he focuses on landlord-tenant law (representing landlords in Housing Court) and discrimination defense (representing business owners in the Massachusetts Commission Against Discrimination). He graduated from Oxford University (Jesus College) with a BA in Modern History; obtained his Post-Graduate Diploma in Law from the University of the West of England in Bristol; his JD from Boston University School of Law; and his Masters in Public Policy & Administration from the University of Massachusetts, Amherst. Attorney Vickery served one term on the Governor's Council (the elected 8-member body that approves or vetoes the governor's choice of judges in Massachusetts) and on the State Ballot Law Commission. As Legislative Affairs

Counsel for MassLandlords he drafts bills, bill summaries, and testimony in the area of housing law, and writes amicus briefs in cases that have strategic significance for rental-property owners.



**Rich Merlino, MassLandlords Board of Directors, invites you to come as you are. Rich will moderate networking time. You can volunteer for a future event.**

Networking time will be moderated by **Rich Merlino**. Rich has managed apartments since 2003 and prides himself on his mostly plagiarized systemization of each aspect of property management (learn from the best!). He is a member of the MassLandlords Board of Directors.

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

#### **“No Sales Pitch” Guarantee**

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

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

You are welcome to participate in this virtual meeting no matter where you are.

#### **WEDNESDAY, SEP 8TH**

#### **VIRTUAL MEETING AGENDA**

- 5:00pm Sign-in and virtual networking: you can chat with others as people log in
- 5:40pm Business Update
- 6:00pm Are eviction moratoriums the new normal?
- 7:00pm Virtual meeting ends

#### **Participation is Easy**

We have two formats of online events:

- **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: Are Eviction Moratoriums the New Normal? Virtual Meeting September 8, 2021

Time: Sep 8, 2021 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting  
<https://us02web.zoom.us/j/88129682189>

Meeting ID: 881 2968 2189

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: 881 2968 2189

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

Find your local number:  
<https://us02web.zoom.us/j/kcCN03qyeD>

#### **PRICING**

Open to the public. Membership is not required!

Contemporaneous participation:

- Public: \$14
- Members: \$7
- 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 [COVID-19 Coronavirus Landlord Tenant Laws, Regulations, and Procedures](#).

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

The virtual meeting counts for continuing education credit for Certified Massachusetts Landlord Level Three. [Beep in. Leave feedback/beep out.](#)

This event is operated by MassLandlords staff.

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

This is part of the [Virtual 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: What if I Can’t Afford Membership Dues?**

THU  
09/09

At this virtual meeting MassLandlords staff will ask you to help us construct the “hardship waiver” process. A dues increase is on the horizon.

After **seven years without a dues increase**, MassLandlords will be switching from “per person” pricing to “**per units owned or managed.**” Our benefits get better the bigger you get. A landlord with ten units, for example, will save ten times as much at Home



Depot as a landlord with just one unit. A landlord with 100 units, for example, will be able to give their whole team logins, have them all on the message boards, and get them all certified.

The pricing structure will have a “**base dues**” that everyone must pay regardless of size and a «per unit» component. These have been set by the Board of Directors. But what if your business has fallen on **hard times**? How are you supposed to climb out of it if you can’t afford to be a MassLandlords member?

This collaborative event will go in the following order:

- Short presentation on MassLandlords growth, last twelve-month financials, and needs.
- Short presentation on new pricing plan, including adjusting dues up and down by region.
- Moderated discussion on how to evaluate hardship for reduced dues

Attendees will leave having learned and contributed: Why and how will MassLandlords be changing dues? How can all landlords benefit from MassLandlords membership regardless of their current circumstances?



This 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 2,200 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.

**Members register for no charge in just a few clicks!**

### “No Sales Pitch” Guarantee

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

### Open to attendees statewide

You are welcome to participate in this virtual meeting no matter where you are.

## THURSDAY, SEPTEMBER 9TH

### 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 What if I can’t afford membership dues?
- 7:00pm Virtual meeting ends

### Participation is Easy

We have two formats of online events:

- **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: What if I can’t afford Membership Dues? Virtual Meeting September 9, 2021

Time: Sep 9, 2021 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting  
<https://us02web.zoom.us/j/87301779538>

Meeting ID: 873 0177 9538

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

Meeting ID: 873 0177 9538

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

Find your local number:

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

### PRICING

Open to the public. Membership is not required!

Contemporaneous participation:

- Public: \$10
- Members: No charge, registration required
- 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 [Membership Dues](#).

[Click here to purchase tickets or register 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 [Virtual rental real estate networking and training series](#).

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

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

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

### BERKSHIRE COUNTY BOSTON, CAMBRIDGE, SOMERVILLE

## Cambridge: The MassLandlords Crash Course in Landlording

SAT  
09/18

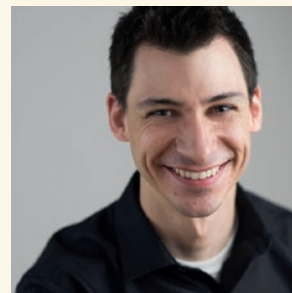
Learn everything you need to succeed as an owner or manager of residential rental property in Massachusetts.



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

- Small group session with the Executive Director, a trained presenter and experienced landlord, and the attorney.
- A comprehensive agenda, see below.
- Your choice of two books:
  - *Every Landlord's Tax Deduction Guide* by NOLO,
  - *The Good Landlord* by Peter Shapiro,
  - *Getting to Yes* by Roger Fisher, and/or
  - *The Housing Manual* by H. John Fisher.
- A bound summary of all material presented.
- Breakfast pastries, coffee, tea.
- Lunch sandwiches, sodas, chips, cookies; all dietary requirements satisfied, please notify us when you purchase a ticket.
- A MassLandlords ballpoint pen.
- A coupon for 10% off any MassLandlords annual membership.
- A MassLandlords certificate of completion and permission to use "MassLandlords Crash Course graduate" on your marketing material.

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

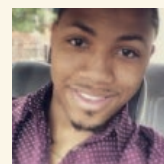


Instructor Douglas Quattrochi



Instructor Attorney Adam Sherwin

### Featured Testimonial



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

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

### SATURDAY, SEPTEMBER 18TH, 2021

#### AGENDA

8:30am - Introduction of MassLandlords and course participants

8:50am - Rental markets

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

9:05am - Property selection

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

## MassLandlords Thanks Our Property Rights Supporters

Property Rights Supporters make monthly contributions earmarked for policy advocacy.

### OWNERS COOPERATIVE

**\$100 and Up** Allison Gray. Haddad Real Estate. Hilltop Group Holdings. Landrum Global, Inc. Rich Merlino. Premier Choice Realty. Skye High Properties, LLC. Spring Park Properties. Stony Hill Real Estate Services. Eric Warren.

### OWNERS CLUB

**\$50 to \$99** A. A. Zamarro Realty, Inc. Arrow Properties, Inc. Arrowpoint Properties LLC. Commonwealth Ave. Real Estate LP. Foxworth Properties, LLC. Michael Goodman. Harbor View Realty Trust. HFP, LLC. Hilltop Realty. Joseph Jones. Brian Keaney. Darlene Muston. Mary Norcross. Jim O'Brien. Park River Properties LLC. PCPA LLC. Ted Poppitz. Shamrock Management. Slope Properties LLC. Bob Smith. Tina Smith. Michael Totman. Union Realty. Urban Lights LLC. Winsser Realty Trust. Witman Properties Inc.

### WORKING TOGETHER CLUB

**\$20.25 to \$49** 557 Union Avenue Realty Trust. Yan Alperin. Phil Arsenault. Beacon Hill Property Management. David Branagan. Broggi R.E. & Property Mgmt Inc. Linda Caterino. CHELSEACORPLLC. Michael Donahue. Dorel Realty LLC. Bob Finch. Lucille Fink. First Chair Entertainment. Dana Fogg. Royce Fuller. GMC Property Management LLC. Haverhill Multi-Family, LLC. Huntington Realty. Janice E Sawyer Family Trust. JCCarrig Real Property. Karen Jarosiewicz. Matthew Maddaleni. Kristina Midura-Rodriguez. Vincent Monaco. Jill Monahan. Liz O'Connor. Olson Apartments. Cheryl Popiak. Real Property Management Associates. Chris Rodwill. Saltman Realty. South Shore

Apartments, Wembley LLC. The Claremont Living LLC. Snaedis Valsdottir. Webber and Grinnell Insurance. Lorenzo Whitter.

### WORKING TOGETHER CIRCLE

**Up to \$10** AAMD MGT. AFL Properties. Chris Adler. Lori Amara. Ascorp Inc, Rob Barrientos. Ray Boylan. Jr. Broggi R.E. & Property Mgmt Inc. CC&L Properties, LLC. Corofin Properties. Scott Cossette. Demers Enterprises. Liz Dichiaro. Dietschler Properties. Eastfield Family Trust. Dario Echeverria. Patty Eksuzian. Ann Eurkus. Margaret Forde. Forge Property Management. Barbara Frost. Charles Gendron. Erik Govoni. Gordon LeBlanc Real Estate. Allyson Gray. Christine Greene. Tyrone Greene. Ross W. Hackerson. Hancock Holdings LLC. Mike Hempstead. JD Powers Property Management LLC. JMG Realty & Investments. Gayle Joseph. Catherine Jurczyk. Kee 55, Inc. Agency Account C/O Ercolini. Kubera Properties. John Kubilis. Brian Laforte. Altagracia Lama. Jo Landers. Brandon Lee. MassBay Group. Anthony Membrino. Alex Narinsky. Pavel Novikov. Mary Palazzo. Glenn Phillips. Alvan Pope. Tara Pottebaum. Property Realty Group LLC. Douglas Quattrochi. Real Property Management Associates. Kathryn Rivet. Lisa Rizza. Schoolcraft Realty, LLC. Michael Siciliano. Jonathan Siegel. John Siri. Joann Strub. Summit Rentals LLC. Timshel Properties. TJB Properties. Tomaltach O'Seanachain Realty Trust. Topaz Realty Trust. Vadim Tulchinsky. Stuart Warner. Westmass Apartments LLC. Kim Wu. Alexa Zaccagnino.

One-time and bespoke donations sincerely appreciated, too numerous to list here.  
To join, complete a pink sheet at any MassLandlords event or sign up online at [MassLandlords.net/property](https://MassLandlords.net/property). [ML](#)

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

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

10:05am - Break

10:15am - Applications and screening

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

11:20am - Rental Forms

- Lease vs Tenancy at Will
- iCORI
- Eviction notices

11:55am - Legal Matters start

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

12:15pm - Break and Lunch, with free form Q&A

- 12:45pm - Legal Matters finish  
1:45pm - Maintenance, hiring, and operations
- Keeping the rent roll and expenses

- Filing taxes
- To manage or not to manage
- Tenants as customers
- Notifying tenants
- Extermination
- Monitoring contractors
- Lease violations and conflict resolution
- Record keeping

2:30pm - Overview of books and resources for further education

2:35pm - Review of unanswered questions

2:45pm - End

Please note that end time may vary based on questions.



**LOCATION**

Cambridge Innovation Center  
11th Floor, Singapore Room  
One Broadway  
Cambridge, MA 02134

**Please note:** CIC has several buildings in Kendall Square, two of them being adjacent to each other. The correct location for this event is the building with light colored concrete, vertical windows and a Dunkin Donuts on the ground level. You will **NOT** see a CIC sign. Refer to the image below.

**ACCESSING FROM THE T**

- Exit the Kendall T stop on Main St.
- Cross to the side of Main St. with the Chipotle and walk up the street towards Broadway, passing the Chipotle on your left.
- You will then round the corner to the left and One Broadway will be across the street diagonally.
- Cross over Third St. and Broadway to arrive at One Broadway.

**For all attendees** Upon entering One Broadway, you will need to check in with the lobby security. You'll just need to show your ID and let them know you're going to the MassLandlords event and which floor.

**PARKING**

Accessible by T and highway. Parking available in several garages for weekend rates. See [CIC Directions](#) for details. Pilgrim Parking has affordable rates and is a short walk from the venue, [click here for details](#)

**FOOD**

Breakfast:

- Fresh bagels, large muffins, cinnamon rolls, coffee cake slices and scones with cran cheese, butter, and jam
- Fresh fruit platter
- Assorted fruit juices and coffee

Lunch:

- Assorted gourmet sandwiches
- Garden salad
- Fruit salad
- Assorted pastries
- Soda, juice, water

\*Please email [hello@masslandlords.net](mailto:hello@masslandlords.net) if you have any dietary restrictions and need a special meal.

**PROOF OF VACCINATION REQUIRED (MASKS OPTIONAL)**

In order for us to reduce the risk to staff and attendees during this day-long course, **proof of COVID-19 vaccination is required to enter** unless there is a documented medical reason why you cannot be vaccinated. We accept without advance notice:

- CDC vaccination cards (or copies or scans) showing completion of an FDA-approved vaccination schedule at least two weeks earlier.

With advance notice we will also accept any app or other documentation produced by a foreign government. Email [hello@masslandlords.net](mailto:hello@masslandlords.net) to alert us that you will be bringing proof of vaccination from another country so we can prepare to validate it.

If due to **medical reason** you cannot be vaccinated, please plan to submit **in advance** a note from a qualified healthcare professional, on their letterhead, that you have a medical disability preventing you from being vaccinated at this time. A negative COVID test result will be required dated no more than three days prior. Email [hello@masslandlords.net](mailto:hello@masslandlords.net) to request a secure upload link for your letter and plan to bring your printed or scanned test result day-of.

Attendees are welcome to wear a mask. Staff are vaccinated, will likely **not** be masked.

If you are unvaccinated for any reason other than a medical one, please plan to attend a zoom training event instead. **You will be denied entry without proof of vaccination** or a previously filed medical exemption. [Learn more about vaccines from the United States Centers for Disease Control and Prevention.](#)

**PRICING**

Online:

- Non-members: \$215
- Members: \$205 ([log in](#) before you register or you will see the non-member price)

Online registration required. All ticket sales final.

[Click here to purchase tickets](#)

[Membership.](#)

Please note: this event is run by MassLandlords staff.

**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**

## Marlborough: Networking and Speaker

**TUE  
09/14**

Our next event will be held Tuesday, September 14th. Check [MassLandlords.net/events](https://MassLandlords.net/events) for updates.

**NORTH SHORE  
NORTHERN WORCESTER COUNTY**

## Fitchburg: 2020 Experiences: What We Learned and How We Improve

**THU  
09/08**

2020 was a year to remember! NWCLA is ready to visit in person, and hear about the two thousand twenty (2020) different experiences encountered. This will be an open discussion to reveal what was learned and how management systems may be improved.

Not ready to join us in person? That's okay! Meetings will continue to be available on Zoom.

Meetings are open to the public! In-person tickets are \$20. Zoom tickets are \$10. Zoom meeting information will be provided the day of the event. Become a member and the annual dues pay for all 10 meetings a year!

### THURSDAY, SEPTEMBER 9TH

#### NWCLA MEETING AGENDA

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

6:45pm Dinner and Networking  
Networking draws from 25 towns including Fitchburg, Gardner, Leominster, Athol, Holden, Ayer, Orange, Ashburnham, Spencer, Ashby, Lunenburg, Townsend, Westminster, Princeton, Sterling, Lancaster, Shirley, Groton, Pepperell, Winchendon, Templeton, and Hubbardston.

7:00pm Presentations

### IN PERSON LOCATION

British American Club  
1 Simonds Road  
Fitchburg, MA 01420

### FOOD

Dinner will be provided.

### PRICING

NWCLA Membership not required!  
Open to the public.

- In person ticket - Public and Members other than NWCLA: \$20
- Zoom ticket - Public and Members other than NWCLA: \$10
- [MassLandlords.net/NWCLA](https://MassLandlords.net/NWCLA) members: pay annual NWCLA dues, then free for Zoom or In Person

If you purchase the \$10 Zoom ticket or are an active NWCLA member the Zoom meeting information will be sent by email on 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

## SWCLA Virtual Meeting: Service and Companion Animals: What they are, and how to screen your tenants for them.

**MON  
09/13**

Attorney Adam Sherwin is a sole practitioner concentrating in real estate litigation representing property owners, landlords, and tenants alike. He has vast experience in matters of real estate that include boundary disputes, zoning appeals, contract disputes, foreclosure law, and landlord-tenant matters.

Attorney Sherwin's website is [www.sherwinlawfirm.com](https://www.sherwinlawfirm.com).  
He can also be contacted at:  
Email: [adam@sherwinlawfirm.com](mailto:adam@sherwinlawfirm.com)  
Phone: 617-336-3236  
Fax: 617-284-6089

PLEASE NOTE: We had planned to hold this, our September 2021 meeting, in person. However, there were two

matters in our decision to hold at least one more session via Zoom. The first was the uncertainty in the proliferation of the Delta Coronavirus: for planning purposes, we could not be sure that our meeting space at the Southbridge Community Center would be open. To avoid the chance of a last-minute cancellation, we thought it better to Zoom this session. Secondly, our speaker, Attorney Sherwin, has his office in Charlestown and is himself limiting his contacts with the public to his physical office out of concern for the virus. We hope you understand.

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, SEPTEMBER 13TH

#### 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.

Do you own highly appreciated investment real estate? Tired of being a landlord but worried about taxes if you sell? If so, visit our site below to learn more about Tax-Advantaged Solutions

# ASSET STRATEGY

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## MEMBERSHIP BENEFITS



### RENTAL FORMS

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



### LEGAL STANDING

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



### EVENTS

Weekly networking and education at virtual events.



### CERTIFICATION

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### HOME DEPOT SAVINGS

Members save on most items at Home Depot stores and online, including appliances, lighting, lumber, hardware, paint and more.



### COLLECT CHECKS ONLINE

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Watch past events, learn about the laws, and access spreadsheets you can build on like our heat pump vs furnace calculator.



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### MESSAGE BOARDS

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### SEARCH EVICTIONS

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