



OCTOBER 2021

**The Landlord's Guide to REDUCING
GREENHOUSE GAS EMISSIONS in
RENTAL PROPERTIES**

**How to AVOID DISCRIMINATION
BASED ON SOMEONE'S SEX**

**CDC Eviction
Moratorium
OFF AGAIN Following
Supreme Court
Decision**

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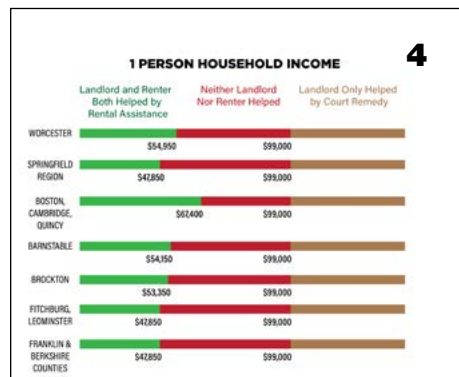
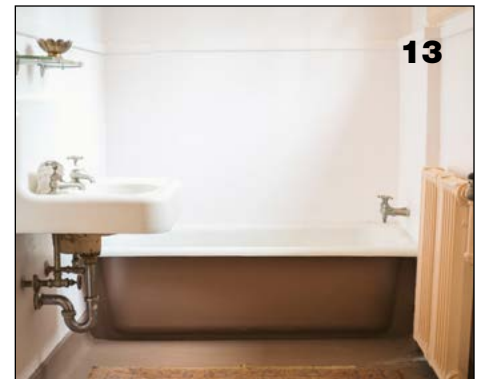
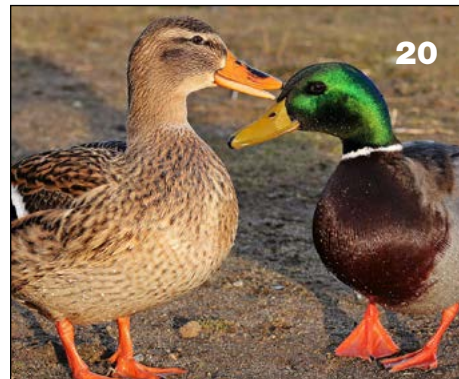
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LETTER FROM THE EXECUTIVE DIRECTOR

RAFT Denials Going Once, Going Twice...

The letter from the Executive Director for October 2021 discusses our dues increase, climate change and real estate, and the rental assistance timeout mystery.



In September, Boston enacted a municipal eviction moratorium, the state revamped the application for rental assistance and MassLandlords worked hard on both these issues and more.

Acting Mayor Janey of the City of Boston announced Boston's eviction moratorium on Aug. 31. No member has yet come forward as impacted. The moratorium stops neither lawful filings nor executions. It seems to be merely political discouragement.

On Sept. 13, the Executive Director of the Boston Public Health Commission wrote a letter to constables admitting as much: "While the terms of this [eviction moratorium] Order regulate the conduct of landlords rather than the provision of constable services directly, I respectfully request your [voluntary] assistance in implementing this order."

Of course, the correct housing response to the Delta variant is not another eviction moratorium but rather vaccines first, and rental assistance second. The Department of Housing and Community Development has listened to our feedback about the latter. They have developed a greatly simplified application for rental assistance, now being tested. Overall, our concerns are being heard.

Have you been wrongfully denied rental assistance? We conducted a poll of approximately 200 members, of which approximately 50 could be prevailed upon to provided detailed responses. One of those members alleges they were denied. Among our members, therefore, it seems we cannot verify the state's overall 50% denial rate. Who applied and was denied? Have your renters passed from Covid? Were they evicted? Email us at hello@masslandlords.net if you were timed out or denied.

We filed a public records request with the Department of Housing and Community Development to investigate these denials, but were ourselves were denied.

In related news, we asked for an extension to our Spanish Language Crash Course, but the CEO of the Massachusetts Growth Capital Corporation, who were funding us, said, "There won't be a next time" for MassLandlords. We did nothing wrong and were performing under budget. We have filed a public records request to learn more about their decision-making process.

MassLandlords filed an amicus brief in the case of *Sanchez v. Collins*. *This case has important implications for whether and how a statewide eviction moratorium comes back, if ever. Article to follow.*

Finally, we have stepped up our response to climate change. In this issue, find two articles indicating both the severity of the problem and the actions each of us can take to help.

Remember our dues increase is coming. And remember you can test your landlording knowledge by becoming a Certified Massachusetts Landlord™. Thank you for supporting our mission to create better rental housing.

Sincerely,
Douglas Quattrochi
Executive Director
MassLandlords, Inc

Point your camera
app here to read
more online.



CDC Eviction Moratorium OFF AGAIN Following Supreme Court Decision

By Eric Weld, MassLandlords, Inc.

The CDC nationwide eviction moratorium was vacated by the Supreme Court on August 31, marking its official, and likely final, end.

The on-again, off-again CDC eviction moratorium is officially off again. The Centers for Disease Control and Prevention moratorium, which had been temporarily reinstated on Aug. 3, 2021, for United States counties registering “substantial” or “high” levels of COVID-19 transmissions, has been effectively declared unconstitutional by the U.S. Supreme Court. On August 26, SCOTUS, via a *per curiam opinion*, effectively ruled in favor of the Alabama Association of Realtors in their charge against the U.S. Department of Health and Human Services (which includes the CDC) that the moratorium was illegal.

Further litigation may follow on local and state levels, but the Supreme Court’s collective opinion means the end of the federal eviction moratorium imposed by the CDC in this form. In theory, it’s still possible for the U.S. Congress to pass a legally sound national eviction moratorium legislatively, but it’s unlikely in today’s congressional climate. Appeals to legislators by President Biden and others in late July for an eviction moratorium gained no traction.

Still, evictions remain in flux depending on where you live. Boston issued its own [eviction ban](#) on Aug. 31, in the wake of the Supreme Court’s decision. The ban was issued by the Boston Public Health Commission as part of the city’s Housing Stability Agenda, which will also include a \$5 million Foreclosure Prevention Fund to help homeowners cover costs lost to the pandemic economy.

Other municipalities with eviction moratoriums in place include Malden and Somerville. Further local moratoriums may be reinstated or remain in place.

1 PERSON HOUSEHOLD INCOME



With the CDC eviction moratorium in place, renters with income above 80% of AMI were both ineligible to receive government rental assistance and protected from eviction. This graph shows that gap (in red) for single-person households in various regions. cc by-sa 4masslandlords

2 PERSONS HOUSEHOLD INCOME



This graph displays an even wider gap, among two-person households, of renters with incomes over 80% of AMI, ineligible for rental assistance but protected from eviction under the CDC moratorium. cc by-sa 4 masslandlords

ALABAMA REALTORS V. DHHS

Confusion seemed to swirl around the CDC eviction moratorium from the start, but it increased with the attempted reinstatement on Aug. 3. Details about who was protected by the moratorium were unclear; rental assistance has been slow in distribution, and the obfuscation wasn't helped by the on-again, off-again actions by the CDC.

The CDC moratorium's legality was put to the test in the case of *Alabama Association of Realtors v. Department of Health and Human Services*. The case came before the U.S. District Court for the District of Columbia, which issued a judgment vacating the CDC's original moratorium on the grounds that it violated a section of the Public Health Act. However, the District Court stayed that judgment pending an appeal by the U.S. government. Meanwhile, the plaintiffs, in mid-summer 2021, requested a judgment on the case by the Supreme Court. The court at first refused to adjudicate the case, partly due to the fact that the original moratorium was scheduled to expire on July 31. When the CDC reinstated the eviction moratorium on August 3, the Alabama Association of Realtors again requested the Supreme Court's judgment on the District Court's stay. The Supreme Court then issued its per curiam opinion vacating the District Court's stay on its judgment that the moratorium was unlawful, rendering the lower court's decision final and enforceable.

EVICTON MORATORIUMS POSITIVELY IMPACT COVID NUMBERS

Meanwhile, the CDC has argued that in an unprecedented circumstance such as during a pandemic, its moratorium was essential to public health. By reducing evictions, more people will remain in their homes, thereby diminishing social interaction and congregation, and the resultant spread of Covid.

Several studies conducted since the start of the pandemic support the CDC claim. A January 2021 study published by the National Bureau of Economic Research concludes that policies limiting evictions reduce COVID-19 infections by 3.8% and deaths by 11%. Another study, written on Nov. 30, 2020, and published in the American Journal of Epidemiology, found that states that lifted their eviction moratoriums during the period of the study experienced COVID-19 incidents at a rate 1.6 times higher than those whose moratoriums remained in place for the first 10 weeks. That rate grew to 2.1 times at 16 weeks after lifting moratoriums. Mortality rates correlated roughly with incident rates for the study duration.

Moratoriums were found to be protective even after correcting for regional differences in mask-wearing, stay-at-home orders, testing and school closures.

TWO INTERPRETATIONS OF THE 1944 PUBLIC HEALTH ACT

The legal challenge to the eviction moratorium has been argued on statutory grounds, based on an interpretation of the Public Health Act. Section 264 of this 1944 legislation empowers the Surgeon General, “with the approval of the Secretary” (meaning, in this context, the Secretary of Health and Human Services), to “make and enforce such regulations as in his judgment are necessary to prevent the introduction, transmission, or spread of communicable diseases from foreign countries into the States or possessions, or from one State or possession into any other State or possession.”

Court disputes were based on the next sentence of the section: “For purposes of carrying out and enforcing such regulations, the Surgeon General may provide for such inspection, fumigation, disinfection, sanitation, pest extermination, destruction of animals or articles found to be so infected or contaminated as to be sources of dangerous infection to human beings, and other measures, as in his judgment may be necessary.”

Some judges determine the totality of Section 264 to mean that the executive is limited by law to treating only animals or infected “articles,” and not empowered to regulate people’s behavior or commerce. Proponents of the eviction moratorium argue that the first sentence grants the executive broad authority to take measures as it sees fit to protect public health from disease, and is in no way limited by the second sentence.

The Supreme Court did not agree. “The CDC has imposed a nationwide moratorium on evictions in reliance on a decades-old statute that authorizes it to implement measures like fumigation and pest extermination,” wrote the Supreme Court in its *per curiam opinion*. “*It strains credulity to believe that this statute grants the CDC the sweeping authority that it asserts.*”

No Distinction Between Vaccinated and Unvaccinated

The Aug. 3 moratorium had been issued partly in response to the unexpected national spike in Covid cases and deaths as the Delta variant has spread widely. It was also intended to forestall a possible onslaught of evictions and buy time for the continued distribution by states of more than \$46 billion in federal rental aid, less than half of which has been paid out.

President Biden had been urged by rental advocates and others to extend the original eviction moratorium in the weeks leading to its final expiration. He demurred, citing the Supreme Court’s statement that a further extension would not be legally sound unless the U.S. Congress ratified such a moratorium. Congress took no action.

The new CDC moratorium was modeled after the first eviction moratorium except that it applied only to the 90% of United States counties with “substantial” or “high” levels of COVID-19 transmissions, according to a statistical calculation (defined below). The CDC recommends that people in those counties wear masks indoors, whether or not they are vaccinated.

One distinction between the timeframe of the recent moratorium and the original CDC eviction moratorium is the availability, since January 2021, of effective vaccines to combat Covid illness. Since then, nearly 60% of the U.S. population over age 12 has received full Covid vaccinations. (As of writing, the CDC recommends COVID-19 vaccination for all people aged 12 and older.) The CDC order did not distinguish policy between tenants who are vaccinated against Covid and those who are not.

However, the new eviction moratorium order acknowledged that the nationwide campaign to vaccinate people has been less effective among populations most at risk for eviction. It further emphasized that people who have been vaccinated can still contract Covid and transmit it to others whether or not they display symptoms.

EVERY MASSACHUSETTS COUNTY EXCEPT ONE

The reinstated moratorium had applied to approximately 90% of U.S. population areas. In Massachusetts, every county is experiencing substantial or high Covid levels except Hampshire County, which has a moderate transmission level at time of writing.

Transmission levels are calculated by categorical ranges of Covid cases per 100,000 people living in a county, or a rate of positive tests over a seven-day period. A county with 50-99 cases per 100,000 people, or positive tests of 8-9.9% over the past seven days, receives a label of “substantial” Covid transmission. Counties with 100 or more cases per 100,000 people or positive tests of at least 10% over the previous seven days are given a “high” transmission rating.

Among Massachusetts counties, Berkshire, Bristol, Dukes, Hampden, Nantucket and Suffolk are at high levels of transmission. All other counties, except Hampshire, have substantial levels.

RENTAL ASSISTANCE FUNDS STILL AVAILABLE

The new CDC eviction moratorium, like the original one, barred evictions of many renters for nonpayment due to verifiable COVID-19 economic impact.

According to a U.S. Census Bureau Household Pulse Survey conducted June 23 to July 5, there were some 11.4 million renters behind on rent payments across the nation. The same survey also found that more than 1.4 million Americans expected to be evicted within two months (at the time of this survey, the CDC eviction moratorium was not expected to be reinstated after July 31). Another 2.2 million considered it “somewhat likely” that they will be evicted.

Meanwhile, federal rental assistance distributed to states as part of the American Rescue Plan Act (ARPA) and previous Covid-relief packages has been frustratingly slow in getting to households in need. Through ARPA, funds in Gov. Baker’s Eviction Diversion Initiative and other programs, Massachusetts has had several hundred million dollars available for housing and rental assistance.

Much of that money remains unallocated as some states struggle to ramp up their rental assistance distribution infrastructures. Also, many renters and homeowners who are eligible for housing assistance have either not applied or misunderstand the application process, further delaying funding from getting to those who need it.

In Massachusetts, legislation was passed protecting renters from eviction who can demonstrate that they have submitted applications for rental relief.

APPLYING FOR RENTAL ASSISTANCE VS. FILING FOR EVICTION

The Covid picture seems as unpredictable as ever with the Delta variant surging and a large percentage of U.S. citizens still unvaccinated. The Supreme Court's clearing of the District Court's invalidation of the CDC eviction moratorium does nothing to address an untenable pandemic and housing morass.

While predictions continue of waves of eviction filings after moratoriums are lifted, Massachusetts has not seen such spikes so far, such as following the expiration of the state's eviction moratorium in October 2020. With hundreds of

millions of rental assistance dollars left to be distributed in the state, we are hopeful that the infrastructural offices focused on that distribution will eventually catch up with the need.

Meanwhile, Massachusetts housing providers are encouraged to work with their tenants in applying for rental assistance whenever possible and when they qualify. Landlords are also allowed to apply for rental assistance directly on behalf of their nonpaying renters and those who owe back rent due to Covid economic impact. Either scenario, when possible, provides a better option than pushing through an expensive and often arduous eviction in which there are no winners.

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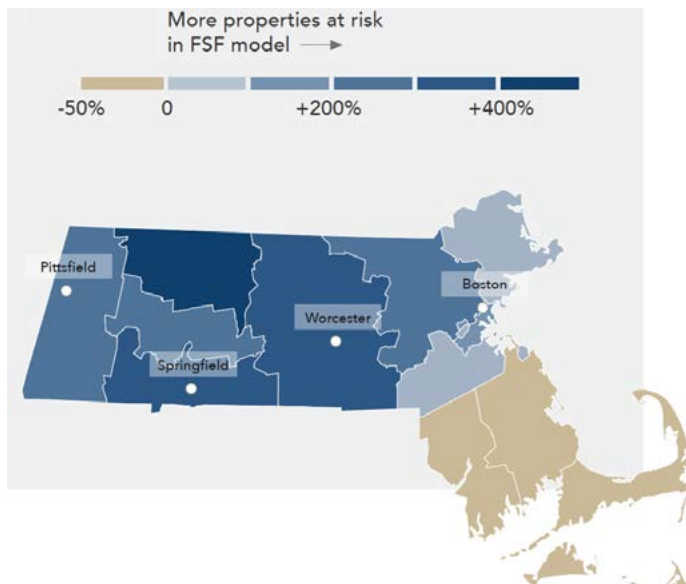


Mass. Coastal Real Estate IS ON BORROWED TIME

By Kimberly Rau, MassLandlords Writer

IPCC has “high confidence” coastal real estate to flood more. First Street Foundation, Realtor.com flood maps agree with IPCC, show extreme risk, disagree with FEMA.

It's not too late to avoid the worst imaginable climate disaster, except perhaps for coastal real estate in Massachusetts. This is what may be inferred from the major international policy report published in August 2021, combined with maps being used by Realtor.com since 2020.



The Federal Emergency Management Agency (FEMA) already publishes flood maps. Broadly, First Street Foundation maps agree on the Cape and Islands. First Street Foundation disagrees for coastal real estate in Boston and the North and South Shore. Editorial Use First Street Foundation <https://firststreet.org/>

The Intergovernmental Panel on Climate Change (IPCC) now predicts with “high confidence” – the second highest level of confidence available – that coastal cities will be more likely to flood than they are today, considering the timeframe 2035 to 2065. This probability of flooding will further increase under all but the most aggressive (least likely) emissions reduction scenarios.

The absolute risk is already “major, severe or extreme” among Massachusetts properties deemed at risk. Realtor.com started publishing Flood Factor™ with its listings summer 2020. Their data comes from First Street Foundation, a 501(c)3 nonprofit using IPCC estimates. First Street Foundation has identified 321,487 unique properties in

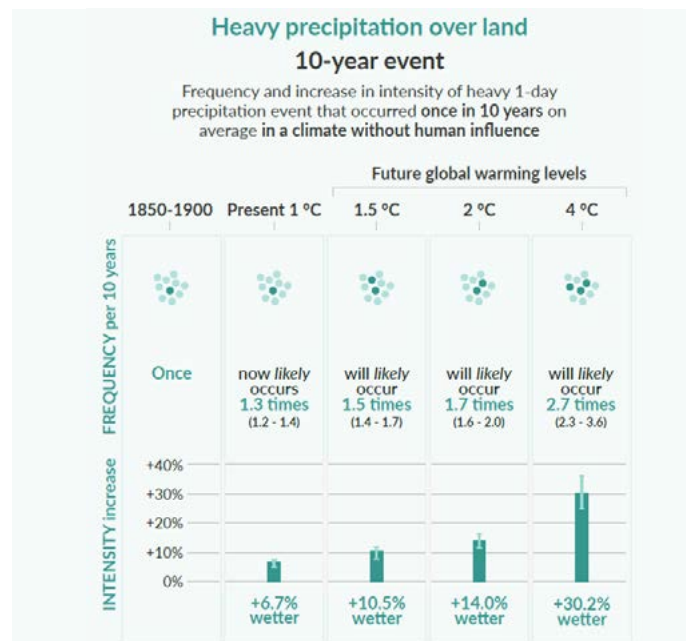
Massachusetts with risk of flood from rain, river, tides and storm surge. Of these, Boston into South Shore and the Cape have near continuous zones of “severe” to “extreme” flood risk over the next 30 years.

These flood assessments disagree with the Federal Emergency Management Agency (FEMA) flood maps commonly used for mortgages, except broadly speaking in the Cape and Islands. Overall, First Street Foundation, using the latest climate data, finds twice as many coastal properties as FEMA in the North and South Shore at risk.

(Since First Street Foundation also looks at rainwater floods, the difference with FEMA is marked for Franklin County, which has four times as many properties at risk as FEMA recognizes).

Note that Boston already floods 10 days a year.

Further coastal real estate flooding will be driven by rainwater and storm surge primarily, rather than baseline sea level rise.



The IPCC report shows that rainfall over land increases in frequency and intensity in every possible climate future. If before the water used to just drain away before flooding, soon it will flood the property. Editorial Use IPCC.

HOW HAS THE CLIMATE ALREADY CHANGED FOR THE COAST?

The IPCC report starts with the climate facts known from observation: we are heating the planet, and this is driving changes in our climate.

“A.1 It is unequivocal that human influence has warmed the atmosphere, ocean and land. Widespread and rapid changes in the atmosphere, ocean, cryosphere and biosphere have occurred.”

“B.2.2 With every additional increment of global warming, changes in extremes continue to become larger. For example, every additional 0.5°C of global warming causes clearly discernible increases in the intensity and frequency of hot extremes, including heatwaves (very likely), and heavy precipitation (high confidence).”

The IPCC cites rainwater studies, which for most of Massachusetts real estate is the primary flood risk. The IPCC has high confidence that “the frequency and intensity of heavy precipitation events have increased since the 1950s over most land area for which observational data are sufficient for trend analysis” (A.3.2). The trend is that heavy downpours will become more common.

Similarly, the IPCC cites studies measuring global mean sea level rise over time. Between 1901 and 1971, for instance, the sea was rising at between 0.6 to 2.1 mm per year (best estimate: 1.3 mm per year). That sounds small. But between 2006 and 2018, this rate has more than doubled to between 3.2 to 4.2 mm per year (best estimate: 3.7 mm per year). The IPCC has high confidence in these known sea level rises (A.1.7). This change has been “faster since 1900 than over any preceding century in at least the last 3000 years (high confidence)” (A.2.4). The trend is that the rate of sea level rise will further increase.

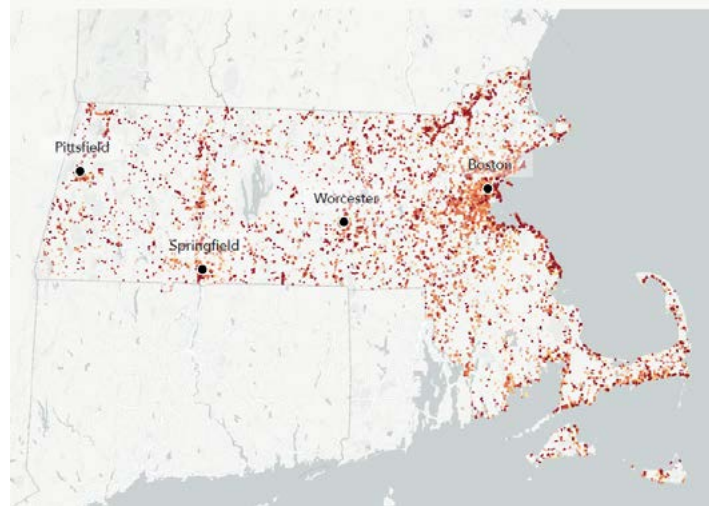
“C.2.7 Many regions are projected to experience an increase in the probability of compound events with higher global warming (high confidence).”

Overall, the ocean is higher, the waves are bigger and more frequent during storms, and the rain is falling faster than ever.

WHAT LIES OVER THE HORIZON FOR COASTAL REAL ESTATE?

With high confidence, the IPCC knows that all regions of the world except the landlocked ones will experience further rising sea level, more coastal flooding and more coastal erosion. These are three “climate impact drivers,” or CIDs, known to bear on Massachusetts.

The IPCC uses sophisticated modeling techniques to predict how the planet will change under various scenarios. Some scenarios include sharp curtailment of greenhouse gas emissions. Others assume we continue to install new fossil fuel equipment without regard to climate. The IPCC studies these models in approximately 50 global reference regions. Massachusetts is in a region that covers all of Eastern North America.



The Federal Emergency Management Agency (FEMA) already publishes flood maps. Broadly, First Street Foundation maps agree on the Cape and Islands. First Street Foundation disagrees for coastal real estate in Boston and the North and South Shore. Editorial Use First Street Foundation <https://firststreet.org/>



Addoum's paper makes a purely mathematical observation. Coastal real estate tends to be more expensive, better developed, high quality, larger and newer, so in real life it tends to be more expensive. But after correcting for all of this, one finds coastal real estate has to work that much harder to offset its proximity to the ocean. CC BY-SA MassLandlords based on research by Addoum (any error our own).

Eastern North America remains an area where outcomes are hard to predict compared to most of the rest of the world because our region is understudied. They call this “limited agreement,” not meaning that people disagree, but that the data for Massachusetts does not match data for New York or other parts of the ENA region, or is not detailed enough to produce trends.

HOW MUCH VALUE IS BEING LOST IN COASTAL REAL ESTATE?

Not discussed in the IPCC report is our bottom line: real estate can lose value even if not directly flooded.

To date, loss of value in residential coastal real estate has been pretty mixed. It depends primarily on the sophistication of the next person in line to buy the property. As many of us know, owner-occupy home buyers tend not to be very sophisticated. This can make residential housing expensive and out of proportion to its value as an investment. Many of us have bought and sold coastal real estate without regard to flood risk.

Sophisticated investors, however, especially those who purchase larger properties and commercial real estate, are already pricing in flood risk. Lower prices offer higher rates of return for these riskier purchases.

Jawad Addoum of Cornell University and others published a [2021 paper](#) in which they write, “residential property [is] largely held by uninformed households for the purpose of housing consumption [but] commercial real estate markets exhibit strong flood risk penalties.”

Addoum looked at the prices of commercial real estate in New York, Boston and Chicago after Hurricane Sandy. New York suffered long-term price decreases, even where properties did not flood, if they were close to the waterfront. Boston suffered fewer long-lasting and less severe price decreases because it was not directly impacted by Sandy, but it could have been. Chicago suffered no price penalties, as would be expected, because Chicago, even though it is a coastal city, is beyond the reach of the ocean.

“[O]ur estimates in New York suggest that a one mile increase in proximity to the coast results in 21.6% slower price appreciation among properties sold in the post-Sandy period. Meanwhile, our Boston estimates indicate 9.5% slower price appreciation following Sandy,” Addoum wrote.

Addoum corrected for building size, age, stories and class A vs class B. The writers looked at a period five years after Sandy. A coastal commercial property in New York that would be worth \$1 million one mile inland was worth only \$784,000 on the waterfront. In Boston, that same property would be worth more, \$905,000, but still less than the same property inland.

Similarly, Serkan Catma in 2021 published an [article](#) looking at all condos and single-family homes sold between 2011 and 2016 in Hilton Head Island, a barrier island in Beaufort County, South Carolina. The county has lost 189 meters of shoreline due to erosion. “[P]roperties that are located within the zone of high, or very high, flood risk experience a 15.6% reduction in value.”

As properties flood with rain and storm surge, values will further decrease.

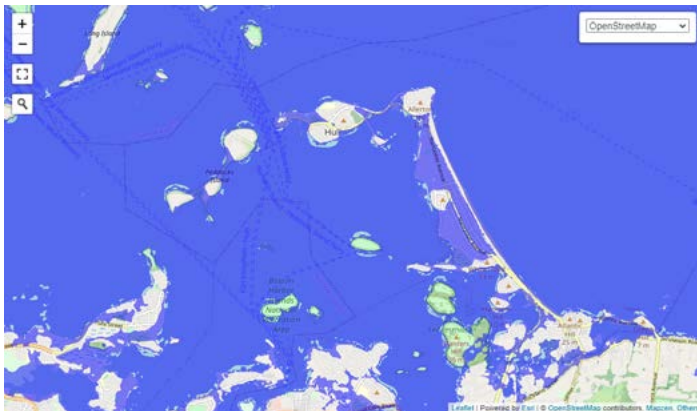
CONCLUSION: HOW SHOULD I THINK ABOUT FLOOD RISK?

A 2018 article from WBUR, “[Entrench or Retreat? That is the Question on Plum Island](#),” has the most salient summary of this. Mike Morris told Simón Rios, “at some point on these barrier beaches, somebody is going to be the last owner of the house that they’re in.”

This means if you choose to purchase a beachfront, waterfront or otherwise coastal property, you need to evaluate that investment as if the residual value will be lower than when you buy it. The return on investment math should rely heavily or exclusively on net income, with relatively little, no or negative consideration for asset appreciation.

However hard it may be to predict the precise effects of [climate change](#), your primary responsibility is to invest with margin of safety. Don’t overpay for coastal real estate.


The IPCC report is the [August 7, 2021 “Summary for Policymakers”](#) published as part of the “Climate Change 2021” report (Sixth Assessment) by the Intergovernmental Panel on Climate Change (IPCC).



Hull, Mass is one of several communities with a majority of lots in “severe” flood risk, according to First Street Foundation. Visualization by [floodmap.net](#) for current sea level and a three-meter storm surge. <https://www.floodmap.net/?ll=42.287596,-70.902585&z=13&e=1> Editorial Use FloodMap.net

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FURNISHED
WITH
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Let's start with some small strategies that will make a big impact.

There are a handful of relatively minor upgrades you can make right now that can have a significant long-term impact on your energy costs and your property. When you're ready, let's talk about how energy efficiency can reduce your overhead, while improving the health and safety of your units and your business.

Find more opportunities in more places at ngrid.com/multifamily

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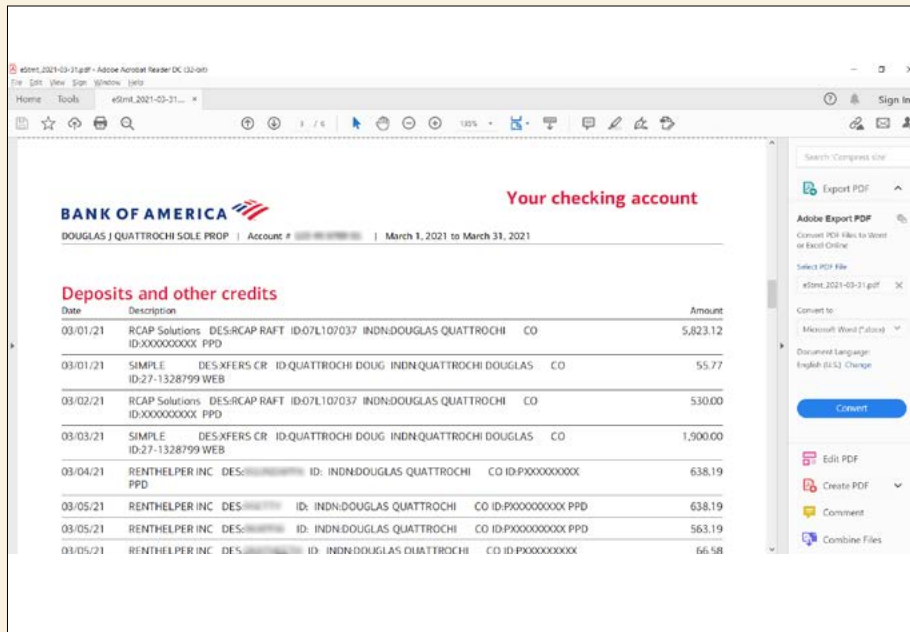


These programs are funded by the energy-efficiency charge on all customers' gas and electric bills, in New York and Massachusetts per state regulatory guidance and in accordance with Rhode Island law.

Article You May Have Missed Getting RAFT Assistance for my Tenant Took Months

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.

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



Date	Description	Amount
03/01/21	RCAP Solutions DES:RCAP RAFT ID:07L107037 INDN:DOUGLAS QUATTROCHI CO ID:XXXXXXXXXX PPD	5,823.12
03/01/21	SIMPLE DES:XFRS 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:XXXXXXXXXX PPD	530.00
03/03/21	SIMPLE DES:XFRS CR ID:QUATTROCHI DOUG INDN:QUATTROCHI DOUGLAS CO ID:27-1328799 WEB	1,900.00
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The Landlord's Guide to REDUCING GREENHOUSE GAS EMISSIONS **in RENTAL PROPERTIES**

By Kimberly Rau, MassLandlords Writer

It's imperative that landlords reduce greenhouse gas emission in their rental properties. Here's how to stay ahead of the curve, help the environment and increase your bottom line all at the same time.

Real estate owners, take note: during your next 30-year mortgage, your Massachusetts rental property is more likely than not going to be flooded with rainwater and seawater, leading to mold and structural problems. And that's on top of the inescapable heat that's coming your way.

Sound dramatic? Unfortunately, it's not. The writing is on the wall for our planet, and it's not good: either we figure out how to reduce carbon emissions, or we face some nasty effects of global warming and climate change.

If we cannot keep global warming to 1.5–2 degrees Celsius below pre-industrial levels, the effects on the earth will be devastating. Some parts of the world will see an increase in droughts and wildfires.

Sea levels will rise regardless. The latest report from the Intergovernmental Panel on Climate Change (IPCC) shows that by the end of the century a rise in sea levels of 0.25 meters is inevitable. This will increase flooding, erosion and salinization of water, among other impacts. What we actually experience, especially during storm surge, could be much worse, putting large portions of Massachusetts coastal real estate under water.

To prevent worst case scenarios, 21 countries signed the Paris Agreement in 2016 (the United States dropped out in 2019, but formally rejoined in February 2021), committing themselves to a series of long-term strategies to reduce global gas emissions, focusing on “net zero” emissions by 2050.

To limit global warming, the “built environment’s” energy intensity (that’s how much energy buildings, including apartments and houses, use) must improve by 30 percent by 2030...and that’s just the first step. The more sophisticated we get, and as more people rise out of poverty, we will use more and more energy per square meter. What’s important is using the right kind of energy.



If we don't follow climate change guidelines, sea levels could rise a maximum of 230 feet, putting large portions of the country – including Boston – underwater. IPCC scientists wrote in the 2021 Physical Science Basis Summary for Policymakers that “Sea level rise greater than 15 m cannot be ruled out with high emissions.”

Image license: National Geographic <https://www.nationalgeographic.com/magazine/article/rising-seas-ice-melt-new-shoreline-maps>

A 30% reduction in fossil fuels by 2030 is just the beginning. To protect the planet, we need to achieve zero percent carbon emissions by 2050. That's no small feat, and getting there will require effort on the parts of corporations, state and federal government bodies, small businesses and individuals. If we do nothing, carbon emissions for these buildings are expected to double by 2050.

CAN A LANDLORD REALLY HELP SAVE THE PLANET?

In the face of some corporations' environmental atrocities, it's easy to think curtailing global warming is too big for a single person to accomplish. However, studies have shown that more than 20% of all U.S. emissions can be directly attributed to household consumption.

To meet the goals that will protect our planet, sales of new oil and gas furnaces must halt by 2025. Massachusetts is one of the states poised to be a leader for climate change policy. You can read the state's clean energy and climate plan for 2030 [here](#). But while we're waiting for legislation to change, you can still do your part.

THE FEWER VEHICLES ON THE ROAD, THE BETTER

As a landlord, you may not consider transportation solutions when thinking about your rental's carbon footprint. But the people renting your apartment probably have at least one vehicle, and if so, they probably drive it to work or school. They use it on the weekend to run errands or take the kids to soccer. What can you do about that?

It turns out, quite a bit.

INSTALL BIKE RACKS; ADVOCATE FOR BIKE PATHS

The less time cars spend on the road, the less emissions they produce. When Boston installed bike lanes, the city saw more people commuting by bicycle, as well as using bikes to attend recreational activities. As part of a comprehensive travel reform plan called Go Boston 2030, the city is looking to further improve its bike lanes through a variety of projects.

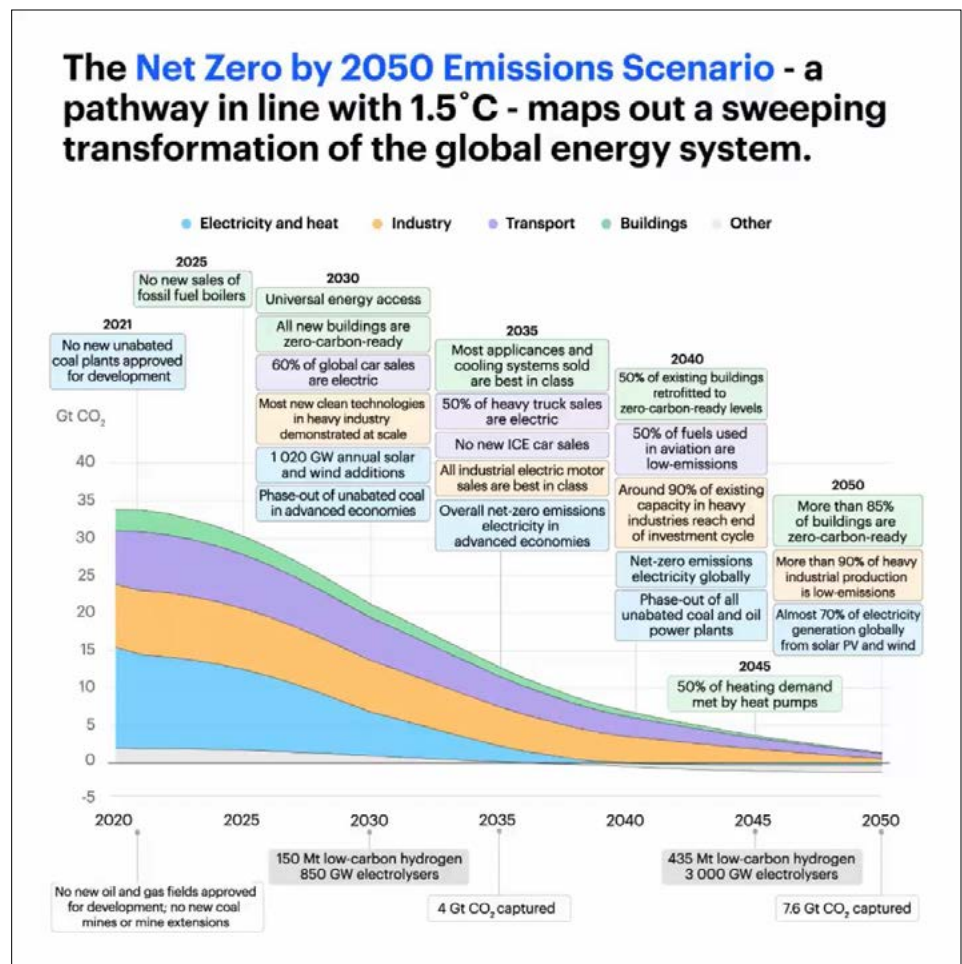
If you are a Boston landlord (or a landlord in a city or town that boasts bike lanes or bike paths), consider installing bike racks on your property to encourage your tenants to take

advantage of this environmentally friendly option. If you don't want to (or can't) install outdoor racks, consider one of several indoor bike storage options.

If your municipality does not offer readily accessible bike paths or lanes, contact your local representatives and see what you can do to lobby for them.

ENCOURAGE WALKABILITY AND PUBLIC TRANSIT

A neighborhood, city or town that is easily walkable is one that is going to see less motor vehicle utilization. You can use the Walkscore website to see how your area fares in terms of walkable access to amenities and services.



The pathway to "net zero" carbon emissions involves major effort from the government, corporations and individuals, but it's the only way to slow the effects of global warming.

Image license: The International Energy Agency (<https://www.iea.org/reports/net-zero-by-2050>)

One thing that creates walkability is density. Stores, schools and workplaces are going to be harder to simply walk to in areas with low population density. However, in many municipalities, this requires a change in zoning laws to allow for closer homes and multi-family units. Sometimes called “exclusionary zoning,” laws that restrict multi-family construction or have minimum lot sizes cater primarily to affluent populations. You can read more about [zoning](#) on our policy page.

[Public transportation](#) can also cut down on carbon emissions. Transit-oriented development should be a priority for any new neighborhood development, and not just for the sake of the environment. Better transit scores can lead to better property values.

INSTALL CAR CHARGERS

Electric vehicles are touted as a green way to drive a vehicle but reduce your carbon footprint. It's true that electric vehicles do have [some environmental impacts](#), but do greatly cut down on harmful emissions.

Installing charging stations for electric vehicles in your home will not only encourage electric vehicle use, but may [make your property more attractive](#) to potential tenants. There are a [variety of charging options](#) available to you, some of which may not be as costly as you think.

WHAT'S YOUR RENTAL'S CARBON FOOTPRINT?

The average household in the United States produces [7.5 tons of CO₂](#) equivalents in a single year. In 2019, there were 139 million households in America. That's a lot of greenhouse gas. Once you've examined what you can do to encourage people to avoid driving their cars when possible, it's time to go inside and look at your rental property from an environmental perspective.

EXAMINE HOW YOU HEAT AND COOL YOUR PROPERTIES

The [Center for Climate and Energy Solutions](#) estimates that home heating and cooling creates 441 million tons of carbon dioxide every year. How you keep your rental properties climate controlled can have a big impact on the environment.

A [programmable thermostat](#) will keep your rentals at optimal temperatures depending on your tenants' needs. But ideally, you'd work to eliminate fossil fuels from heating and cooling entirely.

Get Away from Natural Gas
Natural gas has been touted as economical and a better choice than [heating a home with coal or oil](#). And it's true that natural gas burns “cleaner” than coal and petroleum. But “cleaner” doesn't necessarily mean “clean,” and burning natural gas is not without risk.

Natural gas is a big source of greenhouse gases being released into the air, not just when it leaks but through normal means of combustion. The methane in natural gas is more potent than carbon dioxide, and natural gas is a non-renewable resource.

There are enough concerns about this fossil fuel that the city of Berkeley, Calif., [banned the use of natural gas](#) in new construction in 2019. At least one town in Massachusetts has attempted a similar ban, though this was [struck down](#) by the attorney general's office. The attorney general's office noted that while reducing

fossil fuels was an important goal for the state, local regulations could not violate the state building or gas codes.

As of August 2021, the city of Newton was [considering a proposal](#) that would require new construction and major renovation projects to eschew fossil fuels and utilize electricity for heating, cooling and water systems.

Solar Energy: Free Heat, Renters Pay
Harnessing the energy of the sun utilizes a free natural resource and is a great alternative to electricity, particularly if your rental unit is positioned in a way to maximize the potential of solar panels. And, solar can add resale value to a building. You can read more about solar energy, including a toolkit PDF and our “Sharing the Sun” webinar at our [solar page](#).

One drawback to solar is that it can be hard to figure out how to charge your tenants for electricity when the electricity is coming from panels on the roof instead of more traditional means. It's possible, but requires a more indirect process than simply sending your tenants a monthly bill. Our article on how to [charge your tenants for solar](#) is a great jumping-off point.

One word of caution: there are some [predatory solar companies](#) out there, and some of the ways people are encouraged to fund their solar upgrade can be [financially dangerous](#). Do your homework before signing any contracts.

Design New Builds and Big Renovations Around Heat Pumps

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If your bathroom fixtures still look like this, you may be able to save water (and money!) by upgrading to low-flow fixtures. Seeing this is also a clue to would-be buyers that this property will need substantial energy work: insulation, boiler or furnace replacement, and water heater replacement. Image license: Joshua Bartell for Unsplash

One great way to remove the use of fossil fuels to heat your home is to use a ground source heat pump instead of a furnace. And while these can be expensive to install, the operating costs may even out in the long run. You can use our [heat pump vs. furnace calculator](#) to help determine your true costs of running a heat pump. We've found that per BTU, heat pumps can be [cheaper than natural gas](#). Our page on [heat pumps in rental properties](#) can help you get started.

Additionally, heat pumps can be used for air conditioning in the summer months, which is an attractive amenity for any landlord to offer.

In this same vein, ductless split systems offer heating and AC without the fossil fuels. You can compare and contrast [heat pumps and ductless splits](#) to see which may be a better option for you.

WEATHERIZE YOUR RENTAL PROPERTIES

Drafty windows and doors can really up the cost (both monetary and environmental) of keeping a home cool in the summer and warm in the winter. The writers at [energy.gov](#) have a great article on how to "air seal" your home, from doors and windows to electrical sockets and fireplaces. Particularly, energy efficient windows and doors can help lower a home's energy use.

You also want to look at [insulation](#). You know those houses that always have a nice, clear roof, even when everyone else's is covered in snow? The owners aren't up there with shovels. Heat is escaping from the attic and warming the roof, instead of staying in the house where it belongs. A little insulation can go a long way.

And while any kind of energy-efficient upgrade is easier in new construction, retrofits on older homes are not out of the question. Here's one [Massachusetts case study](#) to get you started on your research.

BEWARE "ENERGY VAMPIRES" AND OTHER GREENHOUSE GAS CONTRIBUTORS

Appliances, water and lighting can also impact how environmentally friendly a house or apartment is. You may not have it in the budget to totally replace your kitchen or bathroom fixtures and appliances right away, but there's still a lot you can do to help the environment and reduce harmful emissions from your rental properties.

PAY ATTENTION TO APPLIANCES; REPLACE GAS STOVES WITH INDUCTION

Appliances can be energy-efficient, or real energy vampires, sucking up electricity even when they're not in use. One simple thing you can ask your tenants to do is unplug unnecessary appliances and electrical equipment when not in use (including toasters, coffee pots and phone chargers).

But beyond that, choosing appliances that have the government's [Energy Star](#)

rating will help the environment by using less energy. This in turn means lower electricity bills.

If you're looking to upgrade your appliances, our members-only Home Depot program may help you save money.

Induction stoves are magical. They use electricity rather than gas, so there are no direct greenhouse gas emissions. Also, they heat pots and pans directly, rather than heating a coil under the pan; they are roughly 6 to 7 times faster than an electric resistance stove to boil water, and twice as fast as gas. A set of induction cookware to work on the stove can be purchased for roughly \$150.

OPTIMIZE YOUR WATER USAGE

We all know that conserving water is good for the environment. After all, it takes a lot of energy to move water around, and saving water reduces greenhouse gas emissions. Landlords and homeowners in Massachusetts also know that water in the Bay State is only getting more expensive.

Whether it makes sense for you to utilize water submetering in your multi-unit rentals is something of a personal choice (and, in Massachusetts, comes with a strict set of laws governing it). But there are plenty of other things you can do to reduce water consumption in your home.

A big step that costs nothing is educating your tenants about the importance of water conservation. Encourage them to take shorter showers, turn off the faucet when they brush their teeth and report any leaks or dripping faucets to you or the building manager immediately. A faucet dripping once per second may waste more than 3,000 gallons of water per year. That's a problem for the environment, as well as your water bill.

Low-flow fixtures such as toilets and shower heads can reduce your water consumption, but you want to make sure this is something you actually need. Otherwise, you could be paying for a fixture that won't save you very much. The writers at energy.gov have a water usage test you can use for your showerhead, along with a lot of other smart ideas for the home. Here's what you do:

Put a bucket with the gallons marked off under your showerhead. Turn on the shower as you normally would, and time how long it takes for the shower to fill your bucket to the one-gallon mark. If it gets there in less than 20 seconds, a low-flow shower head is likely a good investment.

Anyone with fixtures that pre-date 1992 should look into this.

Low-consumption clothes and

dishwashers (if your rentals offer these) will also help you reduce your water usage. If your rental can support a dishwasher, you should know that washing dishes by hand can actually use more water than a dishwasher. Just educate your tenants on how to use it best (for instance, only run full loads). Since few people enjoy washing dishes by hand, this will also make your rental more attractive when it comes time to market it.

GOOD LIGHTING CHOICES, BETTER ENERGY CONSUMPTION

Who remembers being a kid and having a parent constantly reminding them to turn off the lights when they aren't being used? There are good reasons to conserve electricity that go beyond the electric bill.

Besides reminding your tenants to turn off unnecessary lights and appliances (and unplug the ones you can, such as the toaster, when not in use), consider other ways to cut down on electricity.

Your energy-efficient appliances will help, but if you haven't made the switch to LED lightbulbs, you'll want to do that. An article from Tufts states that lighting from incandescent (non-LED) bulbs uses approximately 25 percent of all electricity in the U.S., most of which is produced by burning fossil fuels.

A NOTE ON INDOOR AIR QUALITY

Besides helping the planet in the long run, reducing fossil fuel use in homes can help the people who live in it today.

The quality of the air we breathe inside our homes has become a major topic of discussion, especially after the lockdown periods that kept many inside for far longer than they were used to in 2020.

There are many things to consider when it comes to keeping your living environment as healthy as possible. We should all know by now that smoking inside the home is hazardous for many reasons, and state law requires you to have carbon monoxide detectors if your home has certain types of heating units. But have you considered radon? What



about dust? A great resource to ensure your rental homes are as safe as possible is our [indoor air quality](#) page. Not only does that help your tenants breathe easier, but limiting air pollutants is environmentally healthy as well.

HEAT POLLUTION IS NOT A SOLUTION

The future of global warming without serious intervention on our part is bleak. But the good news is, people are starting to pay attention. In 2014, [one survey](#) from the Yale Program on Climate Communication showed that only 48 percent of Americans agreed with the statement, "global warming is mostly caused by human activities." When asked the [same question in 2020](#), that number stood at 57 percent. While that's still not an overwhelming majority, a nine-point jump in six years is noteworthy.

Even more encouraging, when examined on a state level, the majority of people in 46 states agreed with that statement in 2020. The only states that did not, [this NBC article](#) noted, were Kentucky, North Dakota, West Virginia and Wyoming, "states with deep ties to energy extraction."

CONCLUSION

Climate change is inevitable. It's already happening today. And there's a lot we must do to halt the devastating effects global warming will have on our planet, particularly the projected shoreline flooding as sea levels rise.

You may not be able to get the powers that be in the fossil fuel industries to admit fault (yet). And you can't put climate-friendly legislation in place

by yourself. But by doing your part to stop global warming on an individual level, and keeping your rental units environmentally friendly, you'll be helping the planet take a step in the right direction.

The sooner, the better.

Point your camera app here to read more online.



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LANDLORD INCENTIVE PROGRAM

The City has launched a program to support landlords who rent to Boston households moving out of homelessness.

The program provides landlords with **signing bonuses, holding fees, and other incentives**. It also offers access to prospective tenants – with rental subsidies and a dedicated housing support provider – who are ready to sign leases.

Contact **New Lease for Homeless Families** to gain access to this opportunity.



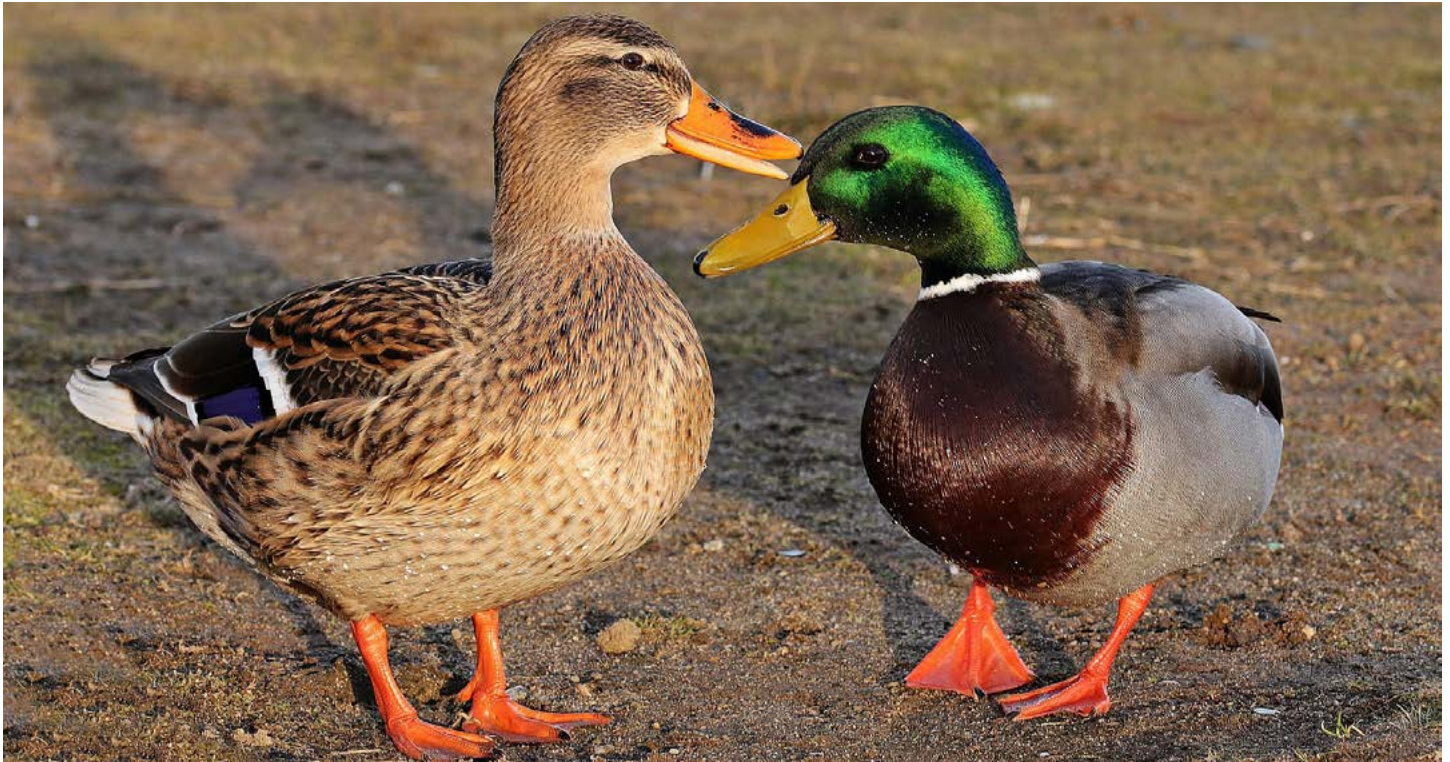
(857) 323-6303



info@newleasehousing.org

How to AVOID DISCRIMINATION BASED ON **SOMEONE'S SEX**

By Kimberly Rau, MassLandlords Writer



Sometimes it's easy to spot the differences between male and female animals (our mallard's bright green head is hard to miss), but people are more complicated. Treat potential tenants fairly and don't rely on assumptions or stereotypes surrounding the difference between the sexes when making conversation. Image license: Pixabay

Federal and state laws on housing make a person's sex and gender protected classes.

Federal and state laws have defined people's sex as a protected class for years. Massachusetts took it a step further and added sexual orientation and gender expression as protected classes. In 2020, the Supreme Court agreed, protecting both classes under Title VII.

As a landlord, you probably understand that essentially nailing a "No Boys/Girls Allowed" sign to the front of your triple decker is not going to fly, but just in case you need some brushing up on the finer points of the law, read on.

Avoid Stereotypes

There are plenty of stereotypes, or tropes, about the difference between the sexes. Many of them are over-exaggerated in the entertainment industry (how many

sitcoms are there that rely on the setup of a control-freak, detail-obsessed woman married to an oafish man who can't remember her birthday?), but they're also prevalent in everyday society, whether you notice them or not.

Consider these examples.

"When you come to the apartment tour, be sure to bring your wife. We all know women are the ones who care about how the place looks," or the opposite,

"Is your husband coming with you? We'll want to get his approval."

When showing a rental house: "The door to the laundry room in the basement is a little low, so I guess your wife will have to do all the laundry!" or,

"The last guy who lived here really liked to do woodwork in the garage, but don't worry, we've also updated the kitchen for your wife, too!"

"I don't like to rent to groups of guys. They have too many loud parties."

"I love renting to women, they always keep the place so clean."

Do any of these sound familiar? Maybe you've thought them yourself. Our experiences mold our world view, but anecdotes are not the same as data. Even if every woman you've ever rented to has been a neat freak, there are plenty of women who don't care about housekeeping or maintenance. Not every male student is looking to recreate *Animal House* in your off-campus suburban rental. And plenty of men care about the "little touches" in an apartment that some may think only women will notice.

To be sure you aren't saying something discriminatory on the basis of someone's sex, here's a technique you can use to check for hidden bias. Ask yourself if the comment you want to make would still make sense to you if said to someone of the opposite sex. If so, then you're doing fine. If not, don't say it! Your comment may be discriminatory on the basis of that person's sex.

SAY NO TO SEXUAL HARASSMENT

Sexual harassment can take many forms. It can be obvious, for example, offering a quid pro quo arrangement where you decrease the rent or approve an application in exchange for sexual favors. It can be sexually suggestive gestures or inappropriate jokes, or inappropriate comments on someone's physical appearance (pro tip: don't comment on someone's appearance when it's not relevant to the task at hand). It can be putting someone in an uncomfortable situation, such as repeatedly pressuring someone for a date, or making suggestive "jokes" that aren't really jokes at all ("I'm only kidding, unless you're interested, and then I'm serious"). It can be staring or obviously checking someone out.

Taking advantage of a power dynamic to get something you want is never okay. Being in a position of power (or perceived power) over someone else means that you have more influence over their actions than you might on a level playing ground. The #metoo movement that started in 2017 brought public attention to instances of sexual assault and harassment, often between people with uneven power dynamics. One of the first and most notable scandals to come to light involved Hollywood producer/director Harvey Weinstein, who was removed from the board of The Weinstein Company after multiple women came forward with allegations of sexual abuse and misconduct. Many of the women were actresses who would have been under Weinstein's sphere of influence. (Weinstein has denied the allegations of non-consensual sexual activity.)

In this instance, you as the landlord hold more power than your tenant or potential tenant, and taking advantage of that can land you in real trouble, as this recent Oklahoma housing case showed.

SEX, GENDER, BEING TRANSGENDER, ALL PROTECTED

These housing protections apply to someone's sex and gender. Typically, this means you cannot choose to rent to men simply because they are men or women simply because they are women.

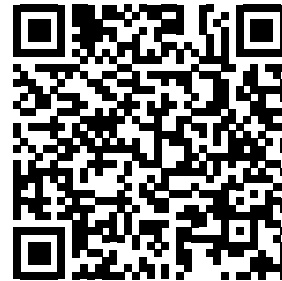
However, the way someone presents or identifies may or may not be the sex or gender they were assigned at birth. (There is a difference between sex and gender, though the terms are often erroneously used interchangeably.) Someone's sex is not the same as their sexual orientation (a transgender person may be straight, gay, bisexual or any other sexuality), and transgender protections fall under protections against sex discrimination.

In other words, what genitals someone has, or that you presume they were born with, cannot factor into your decision when choosing tenants. Neither can the gender they choose to present to the world.

CONCLUSION

This one is an easy one. There are plenty of legitimate reasons to deny someone a tenancy (criminal history, income, credit score, pets), but someone's sex is not one of them. Don't make it a factor in your decision.

Point your camera app here to read more online.



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The Certified Massachusetts Landlord™: QUALITY ASSURANCE THROUGH VOLUNTARY CERTIFICATION

MassLandlords certification is the best way Bay State landlords can demonstrate their professional landlording credentials to both tenants and the community at large.

Renters know that finding a nice place to call home is only half the battle: the person managing the property can make or break a resident's rental experience. Unfortunately, even if a renter finds a place through a broker, third parties typically do not vouch for or certify housing providers. It's hard to know who's a good landlord and who is going to ignore calls, let the place fall apart and ignore best practices (or worse, the law).

To address that problem, in 2019 we created the Certified Massachusetts Landlord™, a system of voluntary certification. Certified landlords have high standards and utilize best practices to ensure renting from them is a positive experience. These landlords know the law, and they're committed to upholding it.



Our Certified Massachusetts Landlords™ promise to uphold our Best Practices. No slumlords here! Image credit: CC-by SA 4 MassLandlords

THE FIRST PROGRAM OF ITS KIND

As far as we know, the MassLandlords voluntary certification program for rental-property owners and managers is the first state-based system in the country, one tailored to the unique legal landscape of Massachusetts.

WE'RE THE LEADER IN RENTAL HOUSING BEST PRACTICES

We know how to reach and train landlords. By keeping the program voluntary, we sustain the low-barrier-to-entry approach. By providing on-the-job training that people want, we have enormous reach. More than 300,000 unique visitors a year read our website. Thousands participate in our interactive events each year, including our comprehensive "crash course". And all of these free and paid services feed into the logical conclusion: "Now that I've invested the time, let me just get certified."

NO SLUMLORDS HERE

MassLandlords members who opt to become provisionally certified at Level One agree to follow certain best practices for housing providers. The second and third levels of non-provisional certification involve passing an online test of legal competence and attending continuing education events.

The landlords who go the extra mile to complete certification are committed to being the best landlords they can be and finding the best tenants they can. They're proud of their rentals and want their renters to know it. These landlords want the rental experience to be good for everyone involved.

In a nutshell, renters who rent from a Certified Massachusetts Landlord™ can expect better rental housing.

MassLandlords keeps a [database of our certified landlords](#) to help renters get started finding their ideal rental.

A CERTIFIED MASSACHUSETTS LANDLORD™ IS COMMITTED TO DOING THE RIGHT THING

MassLandlords members who opt to become provisionally certified at Level One agree to follow certain best practices for housing providers. That provisional certification is good for 18 months, at which point they must progress to cML Level 2™ or lose their certification.

These "best practices" encompass everything from embracing fair housing practices when choosing a tenant to knowing the best way to perform repairs and maintenance around a rental unit (and when to call in a licensed professional). Our cML Level 1™ landlords know how to talk to their tenants, how to handle rent collection and how to fairly work out disagreements.

A CERTIFIED MASSACHUSETTS LANDLORD™ MUST PASS A TEST

Attaining the second and third levels of non-provisional certification require a larger commitment, of both study and time.

To reach the second level, landlords must pass an online test of legal competence. This test requires that landlords understand the law, best practices and practical applications of knowledge, among other subject areas. This is a permanent certification, but cML Level 2™ landlords are encouraged to strive for the next level.

The third level requires hours of continuing education, with landlords attending informational events to keep on top of ever-changing laws and regulations, as well as best practices. To retain cML Level 3™ status, landlords must attain 10 hours of continuing education credit over the course of each year.

RENTERS CAN REPORT A BAD LANDLORD

Typically, if renters have an issue with their landlord, they have to contact the Board of Health. However, Certified Massachusetts Landlords™ also answer to MassLandlords, and can lose their certification if renters report infractions. Certified landlords commit to doing the right thing, but if that doesn't happen, their renters can fill out this [compliance report form](#) and let us know.

CONCLUSION

Finding the right place to rent can be a time-consuming process with a lot of things to consider. Knowing whether your landlord is committed to doing the right thing shouldn't be something you have to worry about. Take the guesswork out of the equation by starting with one of our endorsed landlords and "Rent Certified"!

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- ✓ Sleepless nights

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

REGIONAL



OCTOBER 2021

Upcoming events
See details under each region

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



NOVEMBER 2021

Upcoming events
See details under each region

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

STATEWIDE

Course Two Days The MassLandlords Crash Course in Landlording

SAT
10/02SAT
10/09

Virtual Crash This comprehensive training is split over two days to **reduce screen time**. Learn everything you need to succeed as an owner or manager of residential rental property in Massachusetts.



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

- Small group session with the Executive Director, a trained presenter and experienced landlord, and the attorney.
- A comprehensive agenda, see below.
- Your choice of two books:
 - *Every Landlord's Tax Deduction Guide* by NOLO,
 - *The Good Landlord* by Peter Shapiro,
 - *Getting to Yes* by Roger Fisher, and/or
 - *The Housing Manual* by H. John Fisher.

A bound summary of all material presented.

- A MassLandlords ballpoint pen.
- A coupon for 10% off any MassLandlords annual membership.

- A MassLandlords certificate of completion and permission to use "MassLandlords Crash Course graduate" on your marketing material.

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

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



Instructor Douglas Quattroch



Instructor Peter Vickery

FEATURED TESTIMONIAL



"I simply wanted to reach out and express just how happy I am to have attended the landlording crash course. The presentation and delivery of the information was

flawless and I certainly have walked away with a greater understanding of the intricacies that govern being an above average landlord/manager." - Michael Murray

Open to attendees statewide

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

SATURDAY, OCTOBER 2nd, 2021 AND SATURDAY, OCTOBER 9th, 2021

Virtual Course Agenda

Saturday, October 2nd, 2021

- 8:30 am - Introduction of MassLandlords and course participants
- 8:50 - Rental markets
 - Urban, suburban, rural
 - Luxury, college, professional, working, subsidized, rooming houses
- 9:05 - Property selection
 - Lead paint (Legal highlight)
 - Utilities
 - Bones vs surfaces
 - Amenities
 - Repairs and renovations
 - Durable vs beautiful
 - What if I'm stuck with what I've got?
- 9:20 - 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
- 10:05 - Break
- 10:15 - Applications and screening
 - Criminal, credit, eviction
 - Discrimination (legal highlight)
 - Tenant Screening Workshop
- 11:20 - If time allows, start Rental Forms
 - Lease vs Tenancy at Will
 - iCORI
 - Eviction notices
- 12:15 - End Day One, course resumes the following Saturday

Saturday, October 9th, 2021

- 8:30 - Review of Day One and follow-up questions
- 8:45 - If needed, finish Rental Forms
 - Lease vs Tenancy at Will
 - iCORI
 - Eviction notices
- 9:15 - 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
- 10:05 - Break
- 10:15 - Legal Matters finish
- 11:00 - 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
 - keeping
- 11:50 - Overview of books and resources for further education
- 12:00 - Review of unanswered questions
- 12:15 - End Day Two and End Course

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

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 for live, real-time help signing in and using your technology.

If joining a virtual meeting, please use the zoom "test audio" feature. You will be allowed to talk to others if your microphone is good and there is no background noise. We reserve the right to mute anyone for any reason. Attendees without a microphone or who don't want to be heard can type questions.

Virtual Meeting Details (hosted by Zoom)

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

Optional: You can share your video with everyone, talk to everyone, and type chat with everyone. Video sharing is not required. Talking is not required.

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

Topic: Crash Course Virtual Meeting
 October 2 and 9 Time: Oct 2, 2021 08:30 AM Eastern Time (US and Canada)
 Every week on Sat, 2 occurrence(s)
 Oct 2, 2021 08:30 AM Oct 9, 2021 08:30 AM
 Join Zoom Meeting <https://us02web.zoom.us/j/82880479568> Meeting ID: 828 8047 9568
 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) +1 253 215 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: [828 8047 9568](#) Passcode: Will be emailed and viewable [online](#). Find your local number: <https://us02web.zoom.us/j/82880479568>

Please note: The above Zoom information is intended for ticket holders only (1 attendee per ticket purchased). To be admitted into the meeting your Zoom account name must correspond with the ticket purchase. If you are purchasing this ticket for someone else please email us at hello@masslandlords.net.

Food

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

Pricing

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

Online:

- 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.

Slides and handouts will be downloadable in advance at to Event Password Page.

This event will not be recorded.

Click here to purchase tickets for this event

The training counts for continuing education credit for Certified Massachusetts Landlord Level Three. **Beep in. Leave feedback/beep out.**

This event is operated by MassLandlords staff.

Membership.

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: MassLandlords Membership Benefits Quick Start Guide**

WED
10/06

This presentation will give a broad overview of all MassLandlords membership benefits. **This is not a sales pitch.** We will show you how to access benefits and explain some of the options available under each. As of this presentation, we have 14 benefits. But we have only one hour of event time, so each benefit will receive approximately 4 minutes:

- Rental forms
- Home Depot savings
- Service provider directory
- Entity formation savings
- Rent collection
- Videos, analysis, and spreadsheets
- Newsletter

- Message boards and Facebook group
- Credit screening discount
- Events
- Legal standing
- Helpline
- Search evictions



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Come for a tour of MassLandlords



Executive Director Doug Quattrochi

Attendees will leave with a better understanding of how these services operate and how to access them. All benefits can be accessed starting online at the [MassLandlords Member Homepage](#).

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.



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

You can volunteer for a future event.

Networking time for this event will be moderated by **Erin Zamarro**. 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.

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.

WEDNESDAY, OCT 6TH

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 MassLandlords Member Benefits
- 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 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](#).

Douglas Quattrochi (he/him) is inviting you to a scheduled Zoom meeting. Topic: MassLandlords Membership Benefits Virtual Meeting October 6, 2021 Time: Oct 6, 2021 05:00 PM Eastern Time (US and Canada) Join Zoom Meeting <https://us02web.zoom.us/j/83310104482> Meeting ID: 833 1010 4482 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: 833 1010 4482 Passcode: Will be emailed and viewable [online](#) Find your local number: <https://us02web.zoom.us/j/kcEubUdneQ>

Pricing

Open to the public. Membership is not required!

- Contemporaneous participation:
 - Public: \$21
 - 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 [Member Home Page](#).

[Click here to purchase tickets or register 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.](#)

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.

Marlborough: Tenant Screening

TUE
10/12

For October you will be able to join us in person at the Marlborough Fish and Game or virtually via Zoom.

Our speaker will be Sherri Way, immediate past president of the MWPOA who has many years experience as a realtor and landlord. Sherri will discuss how to screen tenants effectively without getting into issues with discrimination.

TUESDAY, OCTOBER 12TH MetroWest Property Owners Association Meeting Agenda

- 6:00pm Networking Starts
- 6:30pm Business Update
- 6:45pm Meeting Starts
- 8:00pm Meeting Ends

In Person Location

Marlborough Fish and Game
1 Muddy Ln
Marlborough, MA 01752

Food

- Dinner will be provided

Pricing & RSVP

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

- MassLandlords.net/MWPOA Members pay \$100 annual MWPOA dues and each meeting is free, just RSVP!
- In person ticket - Public and Members other than MWPOA: \$14
- Zoom ticket - Public and Members other than MWPOA: \$14

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. You can also find the details online at <https://masslandlords.net/events/password> a few days before the event.

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

This event is operated by volunteers.

Fitchburg: Housing, Fitchburg and You!

THUR
10/14

Join us for our monthly meeting, this month we will hear from the city of Fitchburg's Directors of Housing & Development and Economic Development.

Learn what the city of Fitchburg is doing with federal HUD funding, the Problem Property Task Force, and a rental repair grant program that is in the works. 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, OCTOBER 14TH

NWCLA Meeting Agenda

Visit 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 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.

Southbridge: Networking and Speaker

MON
10/04

Our next SWCLA event will be held Monday, October 4th. Check MassLandlords.net/events for updates.



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One-time and bespoke donations sincerely appreciated, too numerous to list here.

To join, complete a pink sheet at any MassLandlords event or sign up online at MassLandlords.net/property



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