



NOVEMBER 2021



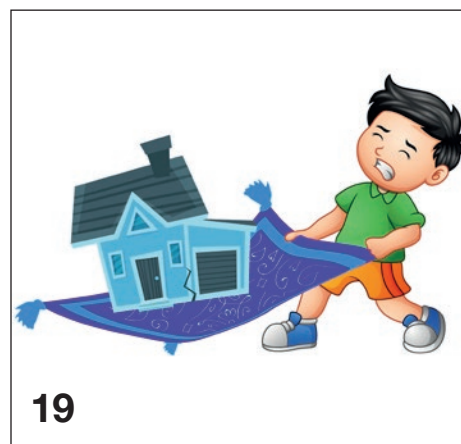
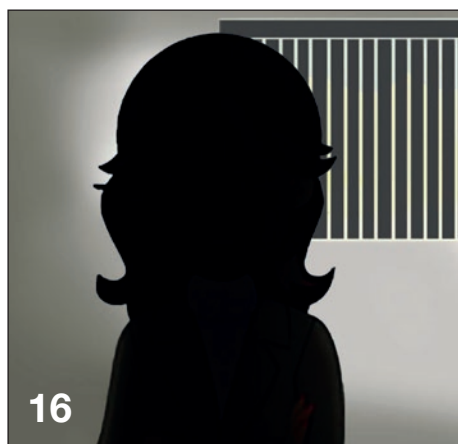
**Six Months for RAFT:
Another Tenant Falls Through
the Cracks for Housing
Assistance**

**How to Avoid Discrimination
Based on Public Assistance**

**Across the U.S. by
Bike – A Slow Motion
View of Housing
in America**

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Published by MassLandlords, 14th Floor, One Broadway, Cambridge, MA 02142.

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LETTER FROM THE EXECUTIVE DIRECTOR

Act Before Dues Increase

Our Letter from the Executive Director for November 2021 discusses right of first refusal and our dues increase.



In October, we vocally opposed tenant right of first refusal at a hearing. We continued to work towards roll out of our dues increase.

Policy-wise, Massachusetts remains a somewhat broken community. Would that we had ranked choice voting and some consensus-colored light were building over the horizon. As it stands now, anyone can win office by appealing to the angriest partisan group that will get them a majority of votes. Housing providers and every other voting minority remain at risk of having their rights voted away under false pretense of a popular mandate. Meanwhile the housing crisis deepens for many.

We saw this clearly in the dynamic around right of first refusal, also known as a "tenant opportunity to purchase act" (TOPA). These bills (192 H.1426 S.890) would require landlords wait 220 days to close any sale of rental property. Meanwhile renters would be able to conduct small amounts of demolition. Anyone who owns real estate (which is two-thirds of Massachusetts residents) can see the problem. Yet the hearing on Oct. 12 took place as if the idea were the serious work of housing experts. The nonprofit community development corporations and others advocating for it ought to have made themselves laughingstocks.

Our viewpoint remains marginalized not by renters but by their advocates, who are paid by state funding. But our membership value proposition is huge: Home Depot savings, rental forms, eviction records search and 11 more benefits. We shouldn't have to be marginalized. To correct the policy imbalance, we are implementing the first dues increase since MassLandlords, Inc. was formed out of the Worcester Property Owners Association in 2013.

The evening of Sunday, Nov. 14/morning of Monday, Nov. 15, the site will be updated to accept dues payments under the new schedule only. This means a base price and a "per unit" component. It will vary by location in the state to reflect different rental markets.

If you are a member in good standing, you can have your current dues price grandfathered in for a time. Visit [MassLandlords.net/account](https://masslandlords.net/account) before Monday, Nov. 15. Scroll down for full instructions.

If you are not a member, you can join under the current price before Monday, Nov. 15. Visit [MassLandlords.net/join](https://masslandlords.net/join).

A hardship waiver will be available to anyone who cannot afford the new dues. Otherwise, after Nov. 15, dues must be paid according to the "price per unit" schedule.

Remember we offer an impressive array of services, including a test of landlord knowledge through our Certified Massachusetts Landlord™ program. Thank you for supporting our mission to create better rental housing.

Point your camera app here to read more online.



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

Across the U.S. by Bike – A Slow Motion View of Housing in America

By Eric Weld, MassLandlords, Inc.

From the seat of a bike, traveling about 13 miles per hour, the unsustainable picture of housing in America unfolds slowly and clearly.

The view from the Santa Ana River Bike Trail coming into Riverside, Calif., is like a snapshot of housing in America.

On the south side of the trail, suburban neighborhoods with large, well-tended two-story homes spread across the landscape below the trail, bordered and protected by a tall brick wall closely abutting their backyards. An uncharacteristically verdant golf course – despite the dearth of water in the nearby Santa Ana River – interrupts the residential streets.

About 200 feet away, on the trail's north side, along the steep dry banks of the Santa Ana River leading up to the elevated bike trail, are an extensive series of make-do enclaves. These tarped shelters have become long-term stand-in homes for those without property or means to rent. People living in these enclaves would be referred to as “homeless,” but these loose structures are serving, increasingly long-term, as their homes.

This was a theme that played on a loop as I rode my bike across the United States in May and June 2021: a stark juxtaposition of the comfortably housed nearby those with inadequate or nonexistent housing. It was a constant reminder that housing in America is on an unsustainable trajectory.

WHERE HAVE ALL THE MID-SIZED HOMES GONE?

I rolled out from my home in Easthampton, Mass., on May 1, 2021, and arrived in Long Beach, Calif., 68 days later, on July 7. The ride yielded countless fresh perspectives, including a slow-motion view of housing.

The purpose of my cross-U.S. bike tour wasn't to gather observed data on housing. Its purpose was simply adventure. Yet, even from my anecdotal observational perch as I pedaled through a spectrum of American regions, states and neighborhoods, it was impossible not to notice the growth and proliferation of single-family zoning and the increasing disparity between the amply housed and the unhoused that it is causing.

Cycling 3,500+ miles, east-west across a mid-Southern route, I dodged traffic through the Northeast cities and roads along the I-95 corridor, climbed up and coasted down hills of Appalachia, fought wind across Midwestern farm fields, battled boredom in the interminably flat plains of western Texas and New Mexico, struggled with the heat in the low desert of central and western Arizona, and pushed through the riverside cities crowding toward the California coast. For some reason, I loved every day of the ride.

But through every region, even as the landscape and topography of this beautifully diverse country morphed, the housing picture repeated itself: large houses on expansive, grassy lots juxtaposed with crammed trailers (so many trailers!), rundown row houses and impromptu homeless enclaves. I expected to see more mid-sized houses on modest, quarter-acre lots, like the Iowa ranch house in which I grew up.



This section of the Santa Ana River Bike Trail in Riverside was crowded with homeless encampments in mid-summer. While the encampments have since been cleared out (this photo was taken on September 23, 2021), remnants of life beside the trail remain. (Image by Brian Benton. CC BY-SA MassLandlords, Inc.)



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TWO AMERICAS, ONE BIKE TRAIL

The arresting housing scene in Riverside isn't discernible by car. The freeways are safely distanced from this imagery. Only by biking, walking, running or skating along the river trail can one witness the disparate housing situation.

Riverside, Calif., is a mid-sized, middle-income city south of the San Bernardino hills, about one hour east of Los Angeles by car. The Santa Ana River Trail runs some 50 miles, from east of Riverside all the way to the Los Angeles beaches. Youtube videos shot in 2018, capturing countless homeless settlements from the trail in Los Angeles, went viral. Unlike the Los Angeles enclaves (which have since been largely "cleaned out"), the Riverside encampments are noticeable for their proximity to affluent neighborhoods right on the other side of the raised trail. The Riverside homeless dwellings rest on the sandy, inclined southern bank of the dried up, sun-drenched riverbed.

For miles, as I rode along the Riverside trail, sweeping my view back and forth

between the abundantly housed and those without adequate shelter, I wondered, how did this come to be, this explosion of large homes and lots amid a national housing crisis?

In the short-term, the COVID pandemic and national economic slump likely account for some of the growth in the homeless population. But it's a longer-term problem, and the housing crisis, and homeless explosion in California and nationwide, precede the pandemic by more than a decade. In the bigger picture, the most prominent culprit in the widening housing disparity in the U.S. is single-family zoning, an exclusionary system that originated in the 1920s and '30s as a racist circumvention of the law to keep non-white and low-income people from moving into affluent white neighborhoods.

BIKING OR DRIVING – EFFECTS OF RUNAWAY SINGLE-FAMILY ZONING ARE APPARENT

Single-family zoning has become pervasive across U.S. cities small,

medium and major, and has taken on features like large lot size requirements, setback minimums and parking space mandates. In many U.S. cities, single-family zoning is the law in 75% or more of buildable land. The zoning structure has pushed property prices ever higher, crowding out land for new housing, raising average home values beyond the reach of larger populations and making it more difficult to build multi-family housing in high-opportunity neighborhoods.

Meanwhile, single-family zoning has contributed to environmental deterioration by increasing urban and suburban sprawl and reliance on cars, while restricting national housing supply and affordability.

Before biking across America, I'd driven across the country several times since the 1980s. Driving doesn't afford the slow-motion, up-close view or the access to wending, house-lined suburban streets that cycling does. Still, the difference between this cross-country bike ride



The author with his bike on Long Beach, Calif., on the final day of his cross-U.S. bike trip. Image: cc sa-by MassLandlords.

and previous drives was pronounced. It evidenced the corrosive results of runaway single-family zoning: much more car traffic than ever before; a clearly increased divide between large, 2,500+-square-foot homes on one hand, and trailers, concentrated row houses and homeless dwellings on the other; almost no mixed-use neighborhoods and more separation between the affluent and medium- and low-income

populations; and far fewer neighborhoods with mid-sized homes and lots – the “missing middle.”

I imagine making my way across the U.S. in another 10 years if we continue on our current path. Tent cities and homeless communities will become larger and more permanent, challenging utility, water and food supplies. Suburbs will continue to expand out, requiring more car travel, further clogging roadways and

tainting the air. Home sizes and lots will have extended their expansion, swallowing up more buildable land and shrinking the available space for affordable houses and multi-families.

REVERSING THE TREND?

It's possible we are beginning to wake up nationally to the unfairness and unsustainability of our zoning structure. I didn't ride through them, but the city of Minneapolis and the state of Oregon have both taken legislative steps to weaken single-family mandates and encourage denser, mixed-use development. I did ride through California, Maryland and Virginia, all of which are considering legislation to allow denser housing such as duplexes and multi-families.

In Massachusetts, we have a long way to go to address land-use inequality. But our state has at least taken the very small initial step of lowering the voting threshold for municipalities to change zoning ordinances and easing the path for building accessory dwelling units (ADUs). While these steps won't make an immediate difference, they may help address the state's affordable housing crisis in the long run.

And while average home square footage has doubled since the 1960s, average lot sizes have begun to shrink slightly (though that has more to do with market forces than with zoning ethics).

Some of these are encouraging signs, but there is still a long road to travel toward improving housing access in the U.S.

SINGLE-FAMILY HOUSING AS ONE OF MANY OPTIONS

My cross-U.S. bike ride was an epic tour, a grand adventure and a revelatory journey. It was also a non-stop eye-opener that underscored the broadening housing inequity resulting from our antiquated system of exclusionary zoning.

To be clear, I have nothing against single-family properties as a housing choice. I have owned single-family homes (I currently live in a home with an attached ADU). But this trip reinforced my solidarity with MassLandlords' stance of eradicating the requirement to use land



Traveling west on the Riverside Bike Trail offers a view of large suburban homes on the south side of the trail. On the north side: the overgrown dry riverbed, where homeless encampments dotted the landscape during the summer. (Image by Brian Benton. CC BY—SA MassLandlords, Inc.)

solely for single-family purposes. Nobody is advocating taking away people's right to live in single-family properties. The removal of single-family zoning, such as in Oregon, does not infringe on people's rights to choose that lifestyle. What it would do is allow for mixed neighborhoods, where those who opt to could build duplexes, triplexes, fourplexes and ADUs that would expand the affordable housing market while providing more housing in higher opportunity areas.


Ideally, our state will follow up some of the incremental zoning law changes enacted through the recent Housing Choice Law (Chapter 358 of the Acts of 2020) with further reforms to dilute single-family zoning and regulations and promote mixed use and multi-family options.

IMAGINING A DIFFERENT X-U.S. BIKE RIDE

At some point, perhaps five or ten years down the road, I might consider another cross-country ride (though I would cycle west to east next time to take advantage of prevailing winds!). It would be my hope that I might witness a different housing scenario: more neighborhoods with small and mid-sized homes and lots, less juxtaposed inequity of abundance and poverty, and, in urban areas, an increase in diverse housing types in mixed-use blocks.

Riverside and California have a monumental challenge ahead to get a handle on the housing and homeless issues there. Encouraging signs are percolating in the form of municipal legislation to allow fourplexes in Sacramento and Berkeley, for example, with other cities now

following suit, and, slowly, more states joining the trend.

Ten years hence, as I imagine riding along the Santa Ana River Trail through Riverside, I would ideally see ADUs, duplexes and other multi-families sprouting through those suburban neighborhoods to the south. And to the north? No longer a need for the rows of ramshackle make-do dwellings lining the river's dry banks. 

Point your camera app here to read more online.



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How to Avoid Discrimination Based on Public Assistance

By Kimberly Rau, MassLandlords

Whether your tenants can pay their rent is more important than how the rent gets paid.

Massachusetts is one of only a few states that prohibit discrimination based upon whether an applicant receives public assistance. If you have been reading MassLandlords content for a while, you probably already know that the only appropriate answer to “do you take Section 8?” is “yes, of course I do.”

But there are other forms of public assistance besides Section 8, and making sure you’re doing right by your potential tenants across the board is important.

AN OVERVIEW OF TYPES OF HOUSING ASSISTANCE

Section 8

Also known as the Housing Choice Voucher Program, Section 8 works in one of two ways: either unit-based (in other words, your rental units are approved for Section 8 already and available to anyone with the voucher), or individual-based (tenants who receive Section 8 apply for any available unit). If you’ve got unit-based Section 8 rentals, you’re already well familiar with the program. But if you’ve never had an applicant with Section 8 before, you might be caught off guard.

We recommend you review our entire [Landlord’s Guide to Section 8](#). But in a nutshell:

- you cannot deny someone a rental because you do not want to participate in the Section 8 program;
- you cannot say you don’t accept Section 8 because your unit will not pass an inspection;

- you cannot reject someone by citing a requirement (“I want to rent to you, but I don’t want an annual inspection.”)

Section 8 can be a bonus for landlords. Tenants who receive Section 8 typically stay longer than tenants who do not, and you are guaranteed your rent during their tenancy (the government pays a portion, as does the tenant, but the tenant must pay their portion to keep receiving the government benefit). Yes, you may have to wait if there is a government shutdown, but you will be paid when things open back up.

The Massachusetts Rental Voucher Program

Typically referred to by its acronym MRVP, the [Massachusetts Rental Voucher Program](#)

operates a lot like the Section 8 program, but with some key differences. MRVP offers both project- and tenant-based subsidies. Like Section 8 providers, regional nonprofit housing agencies and local housing authorities administer this program.

The subsidies offered through this program are state-funded, and, like Section 8, you cannot turn someone away because they receive this assistance.

RAFT, ERAP, ERMA and HomeBASE

There are multiple programs that aim to help those experiencing homelessness, or who are at risk of becoming homeless, get into or remain in stable housing. Unlike Section 8 and MRVP, these are one-time subsidies that do not necessarily have to go to rent.

RAFT stands for [Residential Assistance for Families in Transition](#) and is a state-funded program designed to help those experiencing homelessness or in danger of losing their housing. Funds can cover rent arrears, a deposit on a new residence, future rent payments, or transportation and furniture. Section 8 recipients are not eligible for this program. Some eligibility requirements have been relaxed during the Covid-19 pandemic.

[Emergency Rental and Mortgage Assistance](#), or ERMA, is a Massachusetts program that was created to address housing issues due to Covid-19. Funds are meant to cover rent or mortgage arrears, and some future payments.

The [Emergency Rental Assistance Program](#), or ERAP, is a federal program that was announced in May 2021 in response to the Covid-19 pandemic. It specifically targets tenants who are at risk of losing their housing due to impacts from the coronavirus pandemic.

“Do you take Section 8?”



In Massachusetts, discriminating against someone because they receive housing subsidies, or other forms of public assistance, is illegal. But don't stress! Public subsidies can be learned and mastered so they're an asset to your business. Image license: cc by SA 4 MassLandlords

Subsidies can go to arrears, future rent payments and past utility bills.

HomeBASE is geared toward families in emergency shelter situations, and is distributed as a one-time payment with funding limits. Families who receive HomeBASE may also receive RAFT.

You may not deny someone a tenancy because they receive these forms of assistance. However, you should remember that these are not ongoing subsidies. You will want to make sure your tenants with temporary sources of income can cover their rent for the term of the lease. This is the same tool you will want to use if your tenant is receiving unemployment assistance or temporary disability insurance payments.

FACTOR IN SNAP

Formerly known as food stamps, the Supplemental Nutrition Assistance Program (SNAP) is a federally funded program that provides grocery assistance for qualifying families or individuals. While this is an electronic (not cash) benefit, this reduction in a person's grocery bill may allow them to afford more in rent.

If someone is applying for an apartment and does not initially look like they will meet income requirements (typically three times the monthly rent in income), but they volunteer that they receive SNAP, ask them to furnish proof of their benefit amount. Factor that in to your calculation to see if they qualify.

ASK FOR PROOF OF ABILITY TO PAY, NOT WAGES OR PAY STUBS

Though it may seem like a technicality, the terms "wages" and "income" imply different things. A wage is money earned from employment. Income can come from a variety of sources. Asking for proof of wages or salary can be seen as discriminatory. You must consider all sources of income for your potential tenants.

Therefore, a paystub is not going to suffice as evidence of all forms of income. Retirement funds, a military pension and Social Security benefits are not considered "wages." Someone on permanent disability (SSI) is probably not going to have a paycheck to show you (or at least, probably not one that will cover

the entire rent). RAFT recipients are not going to have that reflected on a paystub. Our article outlining different ways you can verify your potential tenant's income should provide you a jumping-off point.

KEEP YOUR OPINIONS TO YOURSELF

If you are interviewing a potential tenant or showing your rental, you may not yet know what forms of income your tenant has. Don't set yourself up for trouble by discussing controversial assistance-related current events, or using offensive terms like "welfare queen." Don't talk in stereotypes or make jokes about people who receive SNAP or unemployment benefits. Try not to assume you know who has a standard salaried job and who is on assistance, and definitely do not behave differently toward one group or the other based on your assumptions.

HOUSING ASSISTANCE FAQS FOR LANDLORDS

What if I am asking more rent than someone's subsidy allows?

Your potential tenants may not know how much their housing voucher will cover. You won't know what portion the government program will cover and how much the tenant is expected to cover until lease signing.

However, programs such as Section 8 will cover fair market rent for the neighborhood that a unit is located in. If you are not sure what the fair market rent is in your area, the Department of Housing and Urban Development (HUD) has a query tool that will help you find out.

If your rent is above FMR, you may not be able to rent the apartment to that individual. You can ask the potential tenant to have their subsidy administrator call you. They may be able to approve a waiver or adjust the renter's share to make it work. Of course, if you are below FMR, the program is sure to pay.

Can I Deny Someone on Public Assistance for Any Reason?


You cannot deny someone a rental because they receive public assistance. However, if you have a legitimate,

non-discriminatory reason to deny a tenancy, you are within your rights to do so. Examples include criminal history (you cannot deny someone based on an arrest record, but convictions are another story, as long as you are fairly applying the rule to all applicants); a conviction based around manufacturing or distributing controlled substances; credit history; and eviction history. You can read more about tenant screening here.

Is Asking for Proof of Subsidy a Privacy Violation?

In a word, no. If your tenant is using a subsidy to pay the rent, they need to be able to prove they're getting that subsidy. You should feel confident in requesting this proof; your potential tenant will have a stock letter or standard form from their housing administrator that they can provide. The same applies for subsidies such as SNAP. If a tenant is telling you that they receive SNAP and asking you to factor that in as income, they need to be able to show evidence of that income.

CONCLUSION

Receiving public assistance is not a moral failing, nor is it indicative of someone's character (or ability to pay rent). More than half of the U.S. population lives paycheck to paycheck (and 40 percent of Americans making more than \$100,000 a year report living paycheck to paycheck as well), meaning many of us are one layoff or other hardship away from being in the same boat as those receiving some kind of subsidy. Treat your tenants with compassion, run the numbers, and if everything works out, move on with your screening as you would anyone else. 

Point your camera app here to read more online.



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ARTICLE YOU MAY HAVE MISSED

CDC Eviction Moratorium Off Again Following Supreme Court Decision

Dear Legislator,

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. [ML](#)

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

Notice of Annual Meeting 2021: MassLandlords Annual Elections Nov. 29 through Dec. 21, 2021

Members in good standing must vote online at [MassLandlords.net/governance](https://masslandlords.net/governance) in the 2021 annual election. Nominations will be taken until Nov. 19, 2021.

At the end of each year we elect a member to the Board of Directors, and we also recognize a non-member with the MassLandlords Good Neighbor award. MassLandlords is a 501(c)6 nonprofit trade association. Members like you set our direction.

Our annual meeting this year will be conducted electronically only. The four event locations that would normally host in-person voting are closed. Electronic voting will take place at [MassLandlords.net/governance](https://masslandlords.net/governance) starting Nov. 29, 2021 and running through Dec. 21, 2021.

The Record Date is Friday, Nov. 19, which means you must be a member in good standing on that day to vote. Quorum will be 25% of members as of the record date.

Members must pay dues to MassLandlords or a directly managed chapter (service contract chapters have your own elections and cannot vote in MassLandlords, Inc. elections).

THE GOOD NEIGHBOR AWARD

The Good Neighbor Award is intended to recognize a non-member's efforts to advance property rights or to improve the quality of rental housing in Massachusetts. All nominees are sent a letter of thanks. The nominee chosen by the membership will receive a commemorative plaque.

Nominate someone for the Good Neighbor Award.

The deadline for nominees to appear on the ballot is the Record Date, see above.

THE BOARD OF DIRECTORS

The Board of Directors are volunteers who oversee the operations of the association. Our legal mission is to create better rental housing in Massachusetts by helping current, new, and prospective landlords run profitable, compliant, and quality businesses. To this end, MassLandlords organizes opportunities for landlord education and networking and advocates appropriate changes to the laws.

At time of writing, one member had been both nominated for election and confirmed willing to run.


Allyson Gray of East Boston is a MassLandlords member, property rights supporter, and crash course graduate. She

has extensive landlording experience. Full biography to be published in December.

Directors serve a five-year term. The Board of Directors has no operational responsibility, rather, their job is to oversee. In particular, they must hire or fire the person currently in the Executive Director's role, if necessary. They must also review financial reports and verify that association business aligns with our mission.

The final deadline to submit names to appear on the ballot is the Record Date, see above. Write-in's will be allowed.

Nominate someone for the Board of Directors.

Log in at [MassLandlords.net/governance](https://masslandlords.net/governance) between Nov. 29, 2021 and Dec. 21, 2021 to view final ballots and biographies, and to vote electronically. The voting page will not be visible before that date, so mark your calendar. 

Point your camera app here to read more online.



Nominate someone for Board of Directors or Good Neighbor at <https://masslandlords.net/governance/>



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Open Letter to the General Court 2021 September: Time-outs have been staggering

By Doug Quattrochi, Executive Director



In this letter to the General Court, we discuss what appears to be the current state of the housing safety net. We ask the legislature to look into timeouts and make amends.

Dear Legislator:

Here is an important update on our housing safety net. I think things are working, but there are specific problems. This is intended to supplement information you may already be receiving from the administration and others:

1. Eviction filings appear to be at “new normal” lows;
2. Renters are still well-protected from eviction; and
3. Time-outs on applications for rental assistance have been staggering, and need your assistance.

EVICTON FILINGS APPEAR TO BE AT “NEW NORMAL” LOWS

MassLandlords has three team members reading each new summary process (eviction) case filed in Housing Court, District Court and Boston Municipal court. We summarize our findings on a weekly, monthly, and quarterly basis¹.

Compared with filings before the pandemic, filings since the pandemic have been lower, even in the absence of our state eviction moratorium, which ended in October 2020. We can all be

proud of the accomplishment we have achieved with rental assistance².

This is the kind of reduction in eviction filings one might expect to see with long-term structural improvement to our rental housing market (e.g., dramatically expanded housing supply).

Wasn't the CDC moratorium³ to thank? Not likely. Landlords could still file cases under the CDC moratorium. And the CDC moratorium's construction left a large gap between those who qualified for rental assistance and those who could be evicted. Large numbers of households would have had no help inbound and would have been filed against, as the following figure shows.

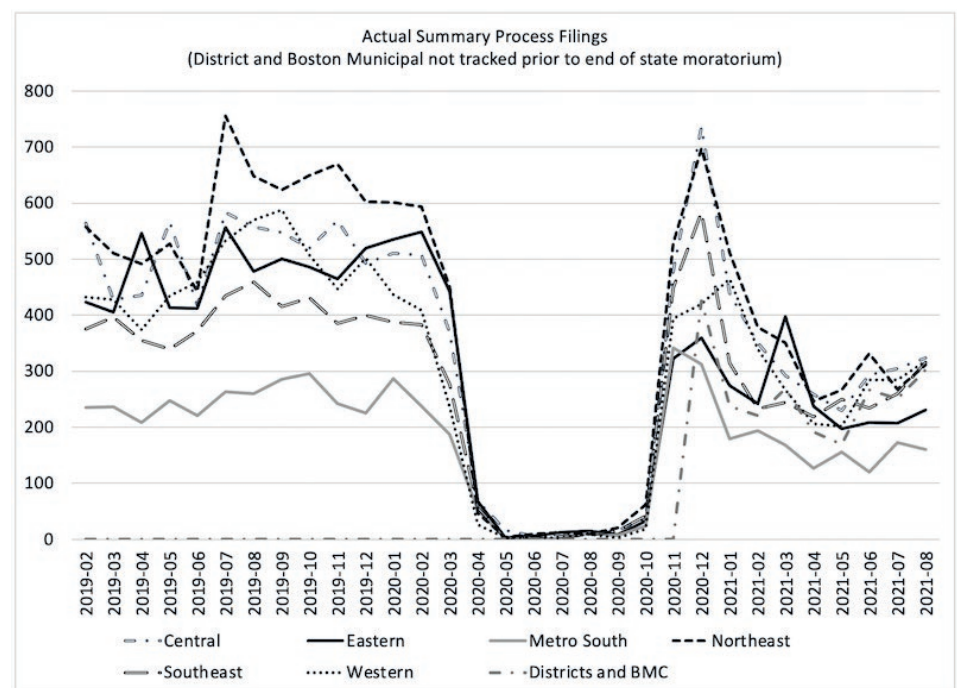
A one-person household qualified for rental assistance if their income was in the green zone at left. A landlord could

evict a renter if their income was in the brown zone at right. In the central red zone, neither party had any remedy: a renter could not get rental assistance, and a landlord could not get possession of their apartment.

In the case of green-zone households, renters should have applied for and received rental assistance. This eliminated the landlord's need to file for eviction.

In the case of red- and brown-zone households, renters were not eligible for rental assistance and the landlord could still file (but not execute) an eviction. All of these filings should have by now taken place.

Eviction filings remain at historic lows because of rental assistance and not because of an eviction moratorium.

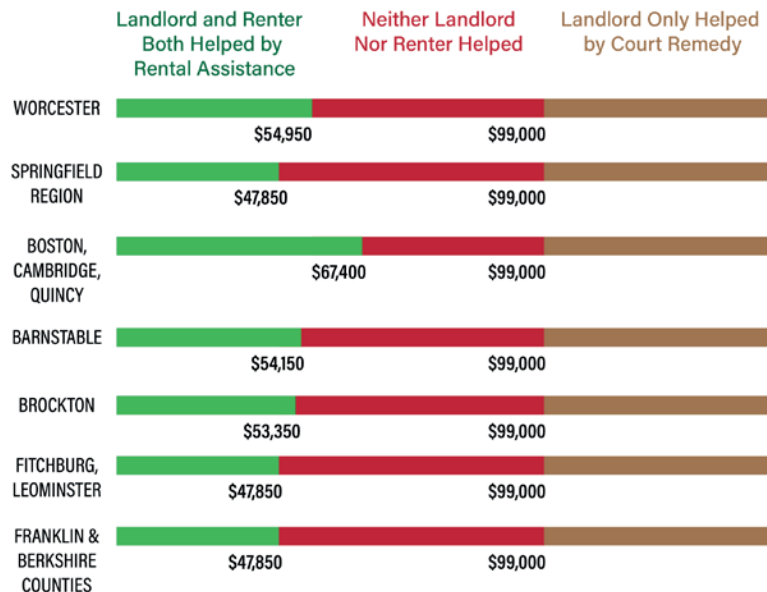


¹ <https://masslandlords.net/policy/eviction-data>

² <https://masslandlords.net/laws/raft>

³ <https://masslandlords.net/cdc-eviction-moratorium-off-again-following-supreme-court-decision/>

1 PERSON HOUSEHOLD INCOME



RENTERS ARE STILL WELL-PROTECTED FROM EVICTION

Prior to the pandemic, non-payment was the reason for roughly two-thirds of all evictions in Massachusetts. In addition to the rental assistance safety net, two Massachusetts laws already in effect protect renters experiencing non-payment:

Chapter 20 of the Acts of 2021⁴ pauses evictions while applications are pending. This gives applicants time to complete an application for rental assistance. This is new, a response to the pandemic.

General Law 151B requires landlords to accept rental assistance. This has been the case since before the pandemic.

This last point merits discussion. General Law Chapter 151b Section 4⁵ reads:

It shall be an unlawful practice... For any person furnishing... rental accommodations to discriminate against any individual who is a recipient of federal, state, or local public assistance ... or who is a tenant receiving federal,

state, or local housing subsidies, including rental assistance or rental supplements, because the individual is such a recipient, **or because of any requirement** of such public assistance, rental assistance, or housing subsidy program.

(emphasis added). In practice, this means landlords must provide tax IDs, bank information and full cooperation.

As recently as September, I heard an esteemed member of the General Court on GBH Boston Public Radio say they believed landlords did not have to take rental assistance. This misapprehension likely derives from two unfortunate circumstances.

First, back in October 2020 the administration improperly described rental assistance as optional. The motivation was understandable, because at the time we were asking landlords to accept partial rental assistance in exchange for forgiving the balance owed. But legally this would not work: Chapter 151B was already in effect, so landlords had no choice, and forcing landlords to forgive a balance

owed was not legal, either. In any event, federal funding eliminated all constraints over the winter. Rental assistance has not been described as optional since.

Second, there is a slight financial incentive for renter advocates to hem and haw when asked whether landlords have to take rental assistance. If a landlord refuses to participate in rental assistance, for example, then that is a clear violation of Chapter 151B that can be litigated in court for triple damages plus attorney's fees. This has happened and is happening now, with landlords caught unawares settling for lavishly high figures. Fortunately, many of us are working hard for equal housing opportunity regardless of our financial incentives to the contrary. We can state unequivocally that landlords have to take rental assistance.

In summary: Renters cannot be evicted while waiting for rental assistance, and a landlord cannot refuse to participate.

TIME-OUTS ON APPLICATIONS FOR RENTAL ASSISTANCE HAVE BEEN STAGGERING, AND NEED YOUR ASSISTANCE

Despite the great success in reducing eviction filings, and helping renters defend against eviction for nonpayment, filings for nonpayment are still taking place. Sometimes, a case is filed only to encourage faster response from the application administrators ("Getting RAFT Assistance for my Tenant Took Months⁶"). But more frequently, a case is filed because a household is slipping through the cracks. Also, many households have left their housing voluntarily, sometimes owing thousands of dollars in rent for a place in which they no longer live.

Since October 2020, roughly half all applications for rental assistance have been denied.

This percentage is declining, but recently it was still 33% of all applications (August 2021 DHCD EDI Legislative Report). This adds up to tens of thousands of households having asked for

⁴ <https://malegislature.gov/Laws/SessionLaws/Acts/2021/Chapter20>

⁵ <https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXXI/Chapter151B/Section4>

⁶ <https://masslandlords.net/getting-raft-assistance-for-my-tenant-took-months/>

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help but not having received it. Who are they? What happened to them?

MassLandlords submitted a public records request in June to the Department of Housing and Community Development (DHCD). Their reply indicates that we have had inadequate procedures in place to make linguistically accessible outreach to applicants, among other shortcomings.

We submitted a second public records to DHCD request asking for addresses (but not names!) of applicants for rental assistance, so that we could cross-check these against the territories of the regional administering agencies and our eviction dataset. This request was denied, in our view unlawfully.

We asked the Massachusetts Legal Assistance Corporation for disclosure of resources and priorities. This request was denied, in our view unlawfully.

The administration has not convened the Eviction Diversion Initiative Task Force required under


Chapter 257 of the Acts of 2020⁷, in our view unlawfully.

Every indication is that our application process has been discriminatorily over-burdensome, and our administration unintentionally ham-fisted, such that a majority of these timeouts ought to have received help.

This is not to say that we are continuing down the wrong path. Our advocacy and that of others, combined with the extremely hard work of staff at the Department of Housing and Community Development, has resulted in a more accessible application and a trend toward declining time-outs.

That said, something must be done to help the tens of thousands of households who previously applied but are now timed out. It might be of enormous benefit if the Eviction Diversion Initiative Task Force could be convened as intended, such that records could be released from the regional administering agencies to this

Task Force. Then we could cross-check partial applications with shelter intake and evictions. We could use linguistically appropriate outreach to help these friends and neighbors reapply. We may need to amend the law to make funds available to clear their housing debts. They should be entitled to this help, as they did ask for it at the time.

I would welcome the chance to provide further input; please contact me if I or MassLandlords can be of assistance in advancing this goal. 

Point your camera app here to read more online.



⁷ <https://malegislature.gov/Laws/SessionLaws/Acts/2020/Chapter257>

Six Months for RAFT: Another Tenant Falls Through the Cracks for Housing Assistance

By Kimberly Rau, MassLandlords

Language barriers, a confusing application process and conflicting information led to trouble for one Fitchburg resident in arrears.

"If anyone is a no-brainer for this program, it's her."

That's how Julianne Posco, a Massachusetts landlord, described her tenant, Hong (last name redacted for privacy). Posco spent the better part of 2021 trying to help Hong get RAFT funding to remain in her home.

RAFT, or Residential Assistance for Families in Transition, is a program designed to keep people from becoming homeless. When the COVID-19 pandemic hit, Massachusetts was awarded \$800 million in additional funding for the RAFT, ERMA and ERAP programs, but frustratingly, more than \$500 million remains undispersed as of this article's

publication. (You can see the amount of dispersed funds between each program on the [state's eviction diversion initiative dashboard](#).)

On paper, Hong was the perfect candidate: an 80-year-old woman from Vietnam who receives Social Security and has lived in the same apartment for 17 years. She was on the Section 8 waiting list and, according to Posco, has a disability. Unfortunately, in 2021, she became unable to afford all of her rent, and was \$3,000 in arrears by June.

In her words, Posco said she tried to help her tenant as much as possible because "this neighborhood is her family. She would run into some financial issues if she had to move, so we are doing our best to keep her in her home and keep it affordable for her."

To that end, Posco helped Hong apply for RAFT in February 2021. The housing agency she went through was RCAP Solutions, one of two agencies that administers the RAFT program for Fitchburg. She was informed that there was a backlog due to the number of applications coming in, and it could be up to eight weeks before she heard anything about the application.

EIGHT WEEKS CAME AND WENT

"I waited the eight weeks and then called in to check on things because I hadn't heard from anyone," Posco wrote to MassLandlords. "From mid-March until late May I experienced many frustrating calls with the RAFT office."

In one of those calls, Posco was informed that the RCAP office did not have the RAFT application. But in a subsequent call, she was informed that the office did have the application, but

that it wasn't filed correctly. The office reportedly informed Posco that Hong would have to file her own application herself, even though Posco was able to file on Hong's behalf as her landlord. Then, Posco was told the application was missing supporting documentation, which, Posco says, was filed with the original application.

"[Then] there was an issue with the payment documentation that we sent in," Posco wrote. "It wasn't sufficient, so we spent about a week or two trying to get a letter from the Social Security office stating [Hong's] benefits." However, Posco added, she only knew about the missing documentation because she had called.

"They were not notifying me of anything throughout this entire process."

That documentation was filed in early May. On May 4, an RCAP employee informed Posco she needed to re-submit Hong's license and Social Security card copies, because the ones they had were too blurry. Posco says she did so on May 6. When she did not hear back by May 15, she called to check in.

APPLICATION: CANCELED

"[When I called,] I was told her application had been canceled, for a while," said Posco. "You can imagine my frustration! I asked to speak to the director... I left a voicemail requesting a call back regarding this situation. She never called."

On May 18, Posco received an email from the person she had been working with before, who informed her, "...both times that you applied online your application was marked incomplete." Posco stated that she had only applied online once, and had never been informed that anything was incomplete. She



When even the perfect candidates for RAFT can't get rental assistance for months, something is wrong with the system. Image license: CC by SA 4 MassLandlords



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resubmitted the application once more and never heard back.

On May 24, Posco contacted the office of Rep. Lori Trahan requesting assistance. On June 15, she was informed Rep. Trahan's office had spoken with the RAFT office and the application would be expedited.

In early July, RAFT paid Hong \$3,000 to cover her arrears, but did not offer further assistance because Hong's situation was not directly Covid-related, and because Hong's regular income was not enough to cover the rent when the stipend ran out.

Hong was current on her rent through June 30, 2021, but fell into partial arrears again on July 1. Hong learned later in the summer that she was approved for Section 8 after almost 10 years on the waiting list. Now, Posco says, they are in another waiting game, as they have not heard anything besides the fact that Hong was approved. She's trusting the system to do right by her elderly tenant.

WHAT KIND OF PEOPLE GET DENIED FOR RAFT?

In a word, it comes down to communication. The tenant who can't communicate (due to disability or language barrier) is going to have a hard time getting services.

In other cases, the landlord who doesn't communicate can hold up the process for those seeking services. Delaying compliance by not filling out forms, filling them out improperly or in an incomplete manner, or just not answering the phone, only makes things more difficult. (To be clear, this was not the case with Posco, who did not know she needed to provide more documentation until well after she had filed on Hong's behalf.)

The state has started making payments directly to renters with non-communicative landlords. This will help tenants in situations where the landlord is non-compliant for whatever reason (which could land them in hot water on discrimination charges).

But what about tenants or landlords who have no idea what happened to their application in the first place? Posco isn't

the first to tell us that the information they were given about RAFT applications was incorrect, incomplete or confusing. A prolonged battle to get rental assistance for one of the tenants of MassLandlords' executive director took place this year. Our attempts at communicating with the Department of Housing and Community Development about RAFT were equally frustrating, and our public records request for RAFT numbers was denied.

LANGUAGE BARRIERS DON'T HELP THOSE SEEKING AID

If you go to the state's Emergency Housing Assistance site and click "Apply Now for Assistance," you will be taken to a page that asks you (in English) to "select your language." On the RCAP website, a banner at the top of the page allows users to select their preferred language. Presumably, this is to help applicants like Hong, who aren't fluent in English. However, we noticed that those pages are being translated by Google Translate.

Anyone who has attempted to use Google Translate to do more than a few simple phrases will understand the frustration here. Google Translate is not a substitute for professional, accurate translation services, especially for complex processes such as applying for rental assistance. It also means that, were Hong to call her local housing agency herself, she would be unlikely to have access to an interpreter who could speak Vietnamese. Having to find someone who could translate would further add to her wait time.

CONCLUSION

If your tenants are seeking RAFT help, ask them what you can do to help them. Be quick to respond to housing agency queries, and make sure the

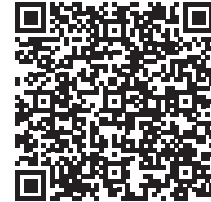
information you are sending in is accurate and complete.

Unfortunately, the issues with the system are outside of our control. We wrote to Secretary of Housing and Development Mike Kennealy in July, alerting him that the application process was having a discriminatory disparate impact. We implored him to create and enforce procedures that would compel RAFT administering agencies to go back to applications that may have been rejected due to language barriers. We received no reply.

When you are stonewalled by policy makers and state officials, it can be hard to stay optimistic about the odds of effecting change. As landlords, you can do your part to help make the process as

easy as possible, so both you and your tenant come out ahead. [M](#)

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They Want Your Property: Hearing Oct 12 on Right of First Refusal (Reprint)

By Doug Quattrochi, Executive Director



Proposed tenant right of first refusal bills allow for tenant demolition, lobbyist purchases, and landlord despair as we are left holding the bag. Hearing October 12, 2021.

Senate and House bills to be heard Tuesday, Oct. 12, 2021, would allow renters to conduct "small amounts of demolition" for the purposes of delaying the sale of your building for half a year or more. So-called "Right of First Refusal" is designed to beat you and your property into the ground and collapse the local market for multifamilies. These outrageous bills are benign in title, but are the latest reincarnation of the nightmare they've been pushing for years:

- 192 S.890 An Act to guarantee a tenant's first right of refusal
- 192 H.1426 An Act to guarantee a tenant's first right of refusal

NO SERIOUSLY, WHAT ARE THEY AFTER?

Advocates for these two bills will argue the following: our housing market does not work. Rental housing is sold contingent on being delivered vacant. Elderly and low-income households are being displaced far from where they started. There is no affordable housing nearby. This is an awful situation.

Their solution? Let's help elderly and low-income renters become their own landlords! "Workers of the world, embrace capitalism!" We ought to be applauding them.

But instead of giving a hand up, our representatives are swinging a hammer down. Landlords are consistently blamed and punished for the price of a state overwhelmingly zoned NIMBY single-family with a minimum lot size. Here is their latest Orwellian torture for us.

DELAYS FOR HALF A YEAR

The majority of multifamilies must be subjected to right of first refusal. Here is the process:

1. The moment you so much as "entertain" an ad such as "we buy ugly houses" or try to sell, you must notify your renters.
2. Your tenants have 30 days to decide if they want your place. They will say "no thanks."
3. If you do sell at any point after, your renters get another 30 days to decide if they want to erase the buyer's name on your purchase and sales agreement. This law would let them write their own name in. Your buyer did all the work; they get the deal. Now your renters will say "maybe, sure."
4. At this point, there are three tracks:
 - a. **The demolition track.** If they need to test your property for lead or asbestos, or both, they have 30 days.



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- b. **The “no” track.** If the renters decide not to buy your place, you will wait 90 days to find out.
- c. The “yes” track. If the renters decide they want to buy your place, you will wait 160 days to get financing.

By now, your previous buyer has almost certainly decided to shop elsewhere. And any of these deadlines can be extended by mutual agreement. Hard to say no when the renters are your only willing buyer! Let's continue with the process:

- 5. If your property isn't sold, you'll go back to step one.
- 6. When you eventually die (may it be peacefully and decades hence), your heirs may have to go through the same thing, unless they are all already on the deed or in the LLC.

SMALL AMOUNTS OF DEMOLITION

Want to know how we can tell the drafters of this bill are unfit for their job? Just read it:

- (ii) “the Owner must provide the following ... within 30 days of the date of the purchase contract of the Tenant Association, its Designee or Successor:

... permission to conduct inspections and tests for the presence of lead paint and asbestos, including permission to do **small amounts of demolition** that will be restored after said inspections and tests are completed...” (emphasis ours)

We hope they meant to write “destructive testing.” What they actually wrote is something much different and leaves you open to a potential nightmare scenario:

“I wonder what’s behind these cabinets!” ::sawing noises:: “No lead here, let’s check upstairs!” ::smash::

If you have ever had a prospective buyer destroy your home looking for lead or asbestos, please tell us! We’ve never heard of such a thing, and we could use a good laugh.

The bill says the demolition “will be restored.” It does not say by whom. Surprise! Under Massachusetts law, it’s you!

105 CMR 410 makes the landlord responsible for maintaining the rented premises, including common areas, free of defects and other hazards including lead and asbestos. Sure, you can sue the renter if they don’t pay to restore their

demolition. But in the meantime, you have to get it done.

THIS IS A POWER GRAB

We’ve got good news for anyone who supports a tenant opportunity to purchase: tenants already have an opportunity to purchase. All they have to do is work together to offer to buy their building from its owner, just like everyone else in the world!

True, renters don’t commonly do this. And there’s the rub. Who wants this? Read the bill to find out. Tenants have a right to name a successor in ownership:

“‘Successor,’ the entity through which a Tenant Association may take title to the residential property, including any of the following: (i) a **nonprofit** or **for-profit** entity controlled by the Tenant Association, or (ii) a **limited equity cooperative** organized under Chapter 157B or **tenant controlled non-profit corporation** organized under Chapter 180, in either case controlled by the tenants of the property, or (iii) a **joint venture between any of such entities** and another party with: (a) the requisite experience in acquiring,



Washington D.C. has endured right of first refusal for so long there is one attorney whose full-time job is to transact rights. Massachusetts would be different: the person doing the extracting would be working in dark alleys. TOPA Mobile originally from <https://www.nbcwashington.com/>

developing and owning residential property, and (b) the financial capacity to secure financing of the purchase transaction; any such joint venture shall be for the purpose of the use of the property as long-term affordable rental housing set out in a recorded restriction.” (emphasis ours)

This means your tenants won’t own the building. Someone else will. Who will that be? Someone who has money to lobby the legislature.

The last time this bill was advanced, we howled at the nonprofits advocating for it, calling them out for writing themselves into the law as the eventual owners. Lest we attack them again, they now openly corrupt themselves by allying with large for-profit developers. Now anyone can own and dispose of your property – **except you**.

And you can’t buy your property back unless you have the “requisite experience in developing, owning, and/or operating residential real estate.” Bad news for all of us: you don’t get to decide what counts as experience.

Angry? You should be. And we haven’t even told you yet how this could help the cartels (are you kidding me?):

DIFFERENT FROM D.C.: WORSE

Renter advocates have worked hard to distance the proposed right of first refusal from the experience of Washington, D.C. The proposed bill is not the same as in D.C. It’s worse!

In D.C., the so-called Tenant Opportunity to Purchase Act has created a system of legalized extortion:

1. Renters almost never end up residing in the property post-sale;
2. Owners end up paying up to \$100,000 per unit to buy the rights; and
3. No one wins but the TOPA-chasing lawyer.

At least in D.C., money can end the suffering. In Massachusetts, there is no escape. The bill would make it unlawful to sell or receive any

consideration for transferring the right of first refusal. How noble!

If we could speak to the drafters of this bill, though, we might say: “Sweet summer children. The laws are only followed by good people. Bad people don’t follow the laws.”

Massachusetts has the same system of anonymous real estate ownership that permitted gangs to launder \$5 billion through Vancouver, as reported by the BBC May 11, 2019. The gangs would buy rental properties, over-declare their income, and launder as much money as they needed.

In Massachusetts under right of first refusal, it would be easy for a nefarious would-be purchaser to make under-the-table cash payments to renters in exchange for their rights. It could be Vancouver all over again, except Massachusetts would be holding open the door.

If you find all this overstated, just think about any unscrupulous real estate salesperson, developer, or landlord you may have had the misfortune of meeting. Right of first refusal seems poised to create an unregulated black market for rights. Is there really no one in Massachusetts who would stoop to this to avoid half a year of delays?

Anyone concerned with good governance should be very concerned with right of first refusal. And we landlords are especially concerned.

WHEN A LANDLORD WANTS OUT, WE WANT OUT

Think about it like a landlord: is it possible to have too much rent? Not really, no. We always want more. That’s what we do. So why should a landlord sell? Sellers are trying to get out of a situation they don’t want to be in.

Perhaps they are close to retirement or ill. Perhaps they cannot afford to make repairs or are being foreclosed on. Or maybe they’re bad at conflict resolution, too busy with their day job, or just not enjoying plunging toilets late at night. Whatever the reason, the

market has a way for landlords to quit: it’s called selling out.

Any law that forces people to be landlords against their will, even if temporarily, cannot create better rental housing. It cannot get the long-term lead problem corrected. It cannot get the boiler replaced with a zero-emissions heat pump. It cannot stabilize those of us who desperately need safe affordable housing. That will require new ownership. On this, at least, perhaps we can agree.

Real solutions require working with all stakeholders. Massachusetts landlords want no part of right of first refusal. It ought not pass into law.

WHAT YOU CAN DO

- 1.) Use our talking points to get this heinous policy stopped.
<https://masslandlords.net/policy/tenant-right-first-refusal/>
(Word and PDF files here, along with instructions for calling your Representative and Senator)
- 2.) Please become a property rights supporter:
<https://masslandlords.net/property>



Point your camera app here to read more online.



Accessory Dwelling Units – Part of the Housing Crisis Solution?

By Eric Weld, MassLandlords, Inc.

With a recent swath of zoning and legislative changes in Massachusetts and other states, could once-popular ADUs make a comeback in America?

Accessory Dwelling Units (ADUs) may have become easier to develop and build in Massachusetts, thanks to zoning change regulations passed as part of the state's housing choice legislation in January 2021. With the law's statewide change to a lower voting threshold required to amend some local zoning ordinances, municipalities may now be able to pass ADU-friendly zoning that they couldn't have managed before.

More ADUs could have an important positive impact on the state's affordable housing stock over time. So far, however, there is little evidence of a rush to pass zoning changes that could ease the ADU building process.

Every one of the 350 towns and cities under the auspices of the state's Zoning Act has its own local zoning ordinances. And while a few communities, such as Salem and Arlington, are pushing forward with ADU zoning changes, several fronts of resistance to this once-popular housing option remain.

WHAT ARE ADUS?

Accessory dwelling units, also commonly referred to as in-law apartments, add-on apartments, mother-in-law apartments,

"granny flats" and other terms, are smaller, separate dwellings on a property with a larger dwelling. ADUs have their own dedicated entrances, and their own kitchens and bathrooms. Most often, these dwellings have one bedroom, but some have a studio-style layout, and a small percentage may have two bedrooms or more. According to the housing choice law, Chapter 358 of the Acts of 2020, ADUs must be restricted in size to either no more than half of the principal dwelling on the property or 900 square feet, whichever is smaller. Further size restrictions and other regulations may be imposed by specific municipal ordinances. ADUs can be attached to the main house, such as an attic or basement apartment, or may be detached, as an apartment over a garage, for example, or a converted carriage or pool house.

In the right circumstances, ADUs can allow homeowners to provide a living space for an aging relative or a child in college. It can also provide additional income for homeowners who might rent out their ADU.

ADUs can be a solution for renters seeking affordable housing. Because the square footage of ADUs is small, rent for such units is usually relatively low. And ADUs often make for desirable living spaces because the landlord is on the premises and is therefore more likely to tend to maintenance, upkeep and aesthetics, and to keep noise to a minimum.

ADU ADVANTAGES OVER MULTI-FAMILIES

Accessory dwelling units can be a highly advantageous option for providing housing in contrast with other housing



Accessory dwelling units come in many shapes, sizes and configurations, such as this detached over-the-garage apartment. (Image: cc by-sa Wikimedia commons)

formats, such as duplexes, triplexes and multi-unit buildings. For one thing, the addition of an ADU to a single-family property can usually be managed relatively cheaply – \$50,000 or less – and paid for by the property owner. Often these units can be built without the need of an architect or developer, and are sometimes even built or renovated by the homeowners themselves. In some cases, ADUs can be built as of right, without the requirement of special permits.

ADUs are typically small and therefore require only a modest addition to the building footprint. Sometimes, as in the case of renovated basement, attic or over-the-garage apartments, they don't add any square footage to an existing structure. ADUs also usually house only one or two people, so the impact on utilities is minimal.

Absent single-family zoning restrictions, every homeowner across the state (or country, for that matter) would be

free to add an ADU and house a renter in affordable fashion. There are millions of single-family homes in Massachusetts. If ADUs became a trend, it would make a substantial impact on alleviating the housing shortage.

A POPULAR HOUSING OPTION ONCE UPON A TIME

There once was a time when ADUs were a popular housing option in the United States. For centuries, it was common for property owners to add over-the-garage and basement apartments or build carriage and gate houses. Often homeowners would build a small dwelling on a new property, then add a main house as the family grew. ADUs frequently provided space for aging relatives to remain living with their families.

In the years after World War II, ADUs gradually fell out of favor as rapidly expanded suburbanization and an accompanying growth in preferences for larger lot sizes and lower density triggered

zoning laws reflecting these trends. ADUs decreased precipitously as single-family zoning proliferated and lots occupied by one home with a yard became the American ideal.

While ADUs have begun trickling back into communities in recent decades, the single-family-only home trend has dominated to the present. Partly as a result, house and lot sizes have expanded and cities have sprawled, driving up home prices, crowding out room for affordable housing and suppressing alternative options like multi-families and ADUs.

AN AMERICAN ADU COMEBACK?

Circumstances may be about to change. As the nation finds itself in a housing hole with home prices shooting skyward and sorely lacking enough affordable housing, some states are moving to address the inequities legislatively. Among these states' strategies is easing legal obstacles to building ADUs.



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ADUs such as this tiny house at the back of a residential lot could add to the state's affordable housing stock and help provide a solution to housing crises. (Image: cc sa-by pinterest.)

California, which has a well-reported housing and homeless crisis, is among the most aggressive. A slew of state bills passed in 2020 and 2021 removed several longstanding restrictions to building ADUs, including the owner-occupancy requirement, which mandates that the owner live on the property in order to add an ADU. The largest state also removed municipal requirements that properties with ADUs have a minimum square footage, eased setback requirements so that more building space is available for additions, removed restrictions on converting storage spaces into ADUs and reduced parking space requirements. California has also created earmarked funds for incentivizing ADU construction, lowered fees and sped up permitting timelines, among other measures.

New Hampshire passed a law in 2017 that cleared obstacles to ADUs, including a requirement that local zoning ordinances allow ADUs on single-family

properties. The state also removed the maximum size limit of 750 square feet for ADUs, the owner-occupancy requirement and other mandates. Oregon also enacted recent legislation facilitating ADU construction.

For its part, Massachusetts ratified the Housing Choice Law, Chapter 358 of the Acts of 2020, as part of Gov. Charlie Baker's \$626 million economic development bill, signed on Jan. 14, 2021. The law includes a series of revisions to the 1954 Zoning Act. One of those revisions lowered the voting threshold for making some local zoning ordinance changes from a supermajority (two-thirds vote required) to a simple majority, in which zoning changes require more than 50% of a municipality's legislative body to vote in favor.

This change alone should make it easier for communities throughout the state to ratify zoning ordinances that favor multifamily housing, including ADUs.

ADUS ZONING CHANGES IN SALEM AND ARLINGTON

Two Massachusetts communities that have been attempting to ease the process for building ADUs may be helped by the voting threshold change in the Housing Choice Law.

Salem Mayor Kim Driscoll had made several attempts at changing the coastal city's zoning ordinances to ease the process for building ADUs and allowing property owners with existing ADUs to rent them out to unrelated tenants. The proposal to the Salem City Council had failed on two occasions by a vote of seven in favor, four opposed, due to lack of a supermajority in favor. Now, with the simple majority threshold in place, the proposal passed with an identical 7-4 City Council vote in May.

In Arlington, Town Meeting has similarly failed to reach the two-thirds majority approval for a proposal to allow the building of ADUs by right. (That is, as long as a planned ADU addition meets all state building code provisions and dimensional regulations, it may be built without a special permit.) The town finally passed the zoning change with assistance from the state law voting threshold adjustment and awaits approval from the attorney general to enact the ordinance.

HOW MANY FORMS OF EGRESS?

As more Massachusetts communities move toward considering zoning and law changes to accommodate ADUs, one point of confusion warrants mentioning. The state building code (780 CMR) requires that most residential dwellings have two means of egress, defined as unobstructed and constantly accessible exits to the exterior. That has traditionally been the operational protocol for constructing buildings in the state, with a few exceptions outlined in the code.

However, the new housing law, in defining "accessory dwelling unit" (Section 16), states that an ADU is

a self-contained housing unit that “maintains a separate entrance, either directly from the outside or through an entry hall or corridor shared with the principal dwelling sufficient to meet the requirements of the state building code for safe egress.”

(The confusion was recently reflected in Salem Mayor Kimberly Driscoll’s draft of a proposal to change the city’s ADU egress requirements.)

It’s possible these two clauses correspond, if an ADU includes forms of egress other than an entrance. If in doubt, the longstanding building code should guide egress decisions in new ADU construction. (Readers with insight on questions of egress and the distinctions between requirements for one or two means of egress in dwellings are invited to provide clarity by emailing hello@masslandlords.net.)

BARRIERS TO ADUS

Despite increasing evidence that ADUs are an additive in terms of expanding affordable housing, and that they provide a means for more sustainable development, towns and cities in Massachusetts have largely been slow to adopt policies easing their construction.

While Salem and Arlington work to change local ADU zoning ordinances, the majority of cities and towns in the Greater Boston region restrict development of ADUs. A review by the Pioneer Institute on Public Policy of 100 cities and towns around (but not including) Boston found that, among the 37 communities that allow ADUs, only 2.5 are built per year.

Often, when ADU zoning comes before local legislative boards, a culture of NIMBY (or, if you prefer, the latest anti-development acronym, BANANA: Build Absolutely Nothing Anywhere Near Anything) gums the passage of bylaws that could result in more ADU construction. Many neighbors fear increased

density, meaning more foot traffic, noise and garbage near their homes (often their back yards).

Increased density also means more automobile traffic and parked cars. Some residents resist the prospect of introducing more cars into neighborhoods in which curbside parking spaces are a rare and valuable commodity as it is. An emphasis on bike-riding and public transportation could alleviate these concerns, but most suburban areas are over-reliant on cars and not adequately equipped with bike lanes and access to public transportation.

NEIGHBORHOOD CHARACTER AND PROPERTY VALUES

Residents are also concerned about the impact on schools and neighborhood “character” that they think ADUs and increased density would levy.

And a prominent fear, which lacks evidence, is that ADUs will have a negative impact on property values in the region by changing neighborhood appearance from a single-family, suburban mien to a more urban, denser aspect.

There is no evidence that ADUs bring down property values in neighborhoods, mostly because there is almost no research on the subject. In fact, limited evidence shows that adding an ADU to a property typically increases the value by as much as 25% to 34%.

The Pioneer Institute study goes as far as to contend that “the development of more accessory dwelling units would help ease the [Boston] region’s housing shortage without creating any significant problems.”

THE UPSIDES OF ADUS

The need for new housing, especially affordable housing, is clear in Massachusetts and many other states. But building apartment complexes, or even duplexes and triplexes, usually requires willing investors and developers who can

afford the land and building costs, plus necessary permits and fees. And while these dwelling types will remain part of the housing canon, they typically take longer to build and get online – more than a year – in contrast with ADUs.

Meanwhile, accessory dwelling units provide a low-cost, often self-funded investment opportunity for single-family property owners who may want to make some extra income and add an inexpensive rental to the market. And ADUs take a fraction of the time – 2-4 months – that it takes to build larger housing options.

Aside from inflated and imprecise NIMBY and BANANA objections, it’s hard to ignore the upsides of ADUs as a significant part of the solution to housing crises. The price of land and homes keeps increasing, as does the population of people without homes and those unable to afford suitable housing. At some point something will have to give.

Clearing out single-family zoning and giving property owners more freedom to provide housing, such as ADUs, on their own land could be a substantial part of the answer. [!\[\]\(bff896c19919791b89ab521f039b410a_img.jpg\)](#)

Point your camera app here to read more online.



What Landlords Need to Know About “Mrs. Murphy”

By Kimberly Rau, MassLandlords

Mrs. Murphy, the hypothetical widowed landlord whose owner-occupied property is exempt from aspects of the Fair Housing Act, is better left un-evoked.

A recent discussion on one of our MassLandlords community forums led to members questioning whether there was ever a time when you could deny someone an emotional support animal if the lease prohibited pets. Members were curious if the somewhat archaic “Mrs. Murphy” exemption could be used to deny emotional support animals on owner-occupied properties.

General (correct) consensus was no, you couldn’t deny the animal, as long as the tenant had proper documentation for their emotional support animal (ESA). No one was questioning service animals’ right to be on the property, though some wondered if you could still assess a pet fee for them (also no).

In the course of the discussion, someone brought up the “Mrs. Murphy” exemption, asking whether you could deny someone an ESA in an owner-occupied property. This is a topic that merits its own discussion beyond the realm of service or support animals.

Our recommendation: there may be times when such an exemption is possible, but we suggest you don’t do it.

WHO IS MRS. MURPHY, ANYWAY?

Mrs. Murphy doesn’t actually exist. Vermont Sen. George D. Aiken made her up in 1964 to provide a hypothetical example of when hotel managers should



Mrs. Murphy, a fictional character invented to get the Civil Rights Act passed, is better left to the history books. Photo license: CC by SA 4 MassLandlords

be able to deny lodging to people of color. Later, Sen. John Cooper of Kentucky took the Mrs. Murphy imagery and added it as an amendment to the Fair Housing Act.

The original Mrs. Murphy is elderly, widowed, just trying to make ends meet by running a small bed and breakfast,

and apparently super racist. She’s worried about what white guests might say if they had to take their morning meal in the presence of people of color. Sen. Aiken argued that in a small, owner-occupied property, she shouldn’t have to trouble herself with such concerns. Mrs. Murphy

should be free to deny hotel guests of any race she doesn't like while she struggles to put food on the table.

Was Aiken racist, or was "Mrs. Murphy" his way of trying to get the Civil Rights Act of 1964 passed amid objections from racists? The answer is unclear, but whatever his motivation, imaginary Mrs. Murphy was put into federal and state law, along with her racist rental proclivities. This piggybacked onto the Fair Housing Act, allowing landlords of owner-occupied small rentals to deny tenancy to individuals who would otherwise be part of protected classes.

On the federal level, discrimination protections are typically not enforced in owner-occupied rentals of four units or less. Massachusetts, however, restricts this further, to owner-occupied rentals of two units or less. Per MGL 151b, Sec. 4, on unlawful practices: "this subsection shall not apply to the leasing of a single apartment or flat in a two-family dwelling, the other occupancy unit of which is occupied by the owner as his residence."

EVEN MRS. MURPHY HAS RESTRICTIONS

While Mrs. Murphy is free to be ignorant all day long, she's not free to advertise her backwards views. She can't take out an ad stating that able-bodied people (or Christians, or Germans, or people without children, or straight people, etc.) can apply for her apartment. And if she denies someone tenancy based on one of

her outdated ideals, she can't tell them that's why she's doing it. She can simply deny the tenancy.

Case law has also determined that race and color are no longer things Mrs. Murphy can deny tenancy over (more on that later).

And if Mrs. Murphy starts doing really well for herself and decides to either get a real estate license or buy a second building to rent out, she is now considered a professional landlord. This means that all applicable Fair Housing laws apply to all of her rentals. If she finds herself too busy and hires a real estate professional to find a tenant for her, this also revokes her exemption.


WHY SHOULDN'T I USE THE MRS. MURPHY EXEMPTION IF I CAN?

Mrs. Murphy is a product of her time. And like many things from the 1960s (e.g., segregation, lead paint, lack of car seat laws), Mrs. Murphy and her racist ideals should be left to the history books. It's going to be difficult for you to prove your case if you get brought into court over it.

Back in the day, Mrs. Murphy may have been free to be a closet racist, but case law now supersedes the Fair Housing Act for the protected classes of race and color. In other words, she can't refuse to rent to someone of her non-preferred race (and if she does, and gets caught, she can be charged with discrimination).

But what about all the other classes, such as national origin, sexual orientation, disability and all the rest?

All we can say is, just because you can doesn't mean you should. Our recommendation is to forget that there is any exemption. You are not Mrs. Murphy, and good thing, too! We've come a long way. Our prediction is the Mrs. Murphy exemption is not long for the books, anyway. Further case law will eventually ensure it is removed.

As far as emotional support animals go, the most a landlord can do is ensure that the tenant provides adequate documentation for their animal. Allergies are not likely to be a good enough reason to deny a support or service animal (but as always, check with an attorney before taking any action). Ignoring the laws surrounding support animal protections can result in a hefty fine. 

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

REGIONAL



2021 NOVEMBER

Upcoming events
See details under each region

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 SWLCA 7:00pm-8:00pm	2	3 Virtual Meeting 5:00pm-7:00pm	4	5	6 Virtual Crash Course 8:30am-12:15pm
7	8	9 MWPOA 7:00pm-8:00pm	10 Virtual Meeting 5:00pm-7:00pm	11 NWCLA 7:00pm-8:00pm	12	13 Virtual Crash Course 8:30am-12:15pm
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				



2021 DECEMBER

Upcoming events
See details under each region

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

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: Water Submetering How-to

WED
11/03

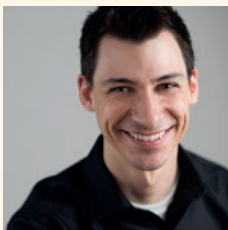
This presentation will teach the basics of water submetering. Why we should, what it costs, and how to bill compliantly. In particular, we will review:

- Motivating **horror stories** of tenant water usage gone bad
- Basic cost/benefit analysis and ROI
- When to install meters
- Which types of meters are available
- Upgrading or verifying **low-flow fixtures**
- How to get the town or city to sign off
- The legal framework for metering
- The MassLandlords **invoice** which facilitates monthly or quarterly billing
- Frequently asked questions for submetering

Attendees will leave knowing that water submetering is a good goal to work towards, and knowing the next steps to take when ready.



One type of water meter



MassLandlords Executive Director Doug 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.



Patrick Sullivan of Obtainable Sobriety will moderate networking time.
You can volunteer for a future event.

Networking time will be moderated by **Patrick Sullivan**. Patrick has been an avid landlord since 2007 primarily focusing on multi families in the greater Worcester area. Having worked in high level IT his whole life he looks at things from a different perspective which he applies to real estate. He became a Real Estate agent in 2015 and now primarily focuses on Sober living facilities for

people recently out of drug and alcohol treatment centers.

Purchase your ticket in just a few clicks!

“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, NOVEMBER 3RD

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 Water submetering how-to
- 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](#).

Topic: Water Submetering How-to Virtual Meeting November 3, 2021

Time: Nov 3, 2021 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/85090127352>

Meeting ID: 850 9012 7352

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

Dial by your location

- +1 301 715 8592 US (Washington DC)
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- +1 646 876 9923 US (New York)
- +1 253 215 8782 US (Tacoma)
- +1 346 248 7799 US (Houston)
- +1 408 638 0968 US (San Jose)
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Meeting ID: 850 9012 7352

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

Find your local number:
<https://us02web.zoom.us/j/kcQA2ujLq3>

PRICING

Open to the public. Membership is not required!

- Contemporaneous participation:
 - o Public: \$21
 - o Members: \$7

This event will not be recorded.

Slides and handouts if any will be uploaded to [Water Submetering](#).

Click here to purchase tickets for this event

This 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.](#)

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

SAT
11/06

SAT
11/13

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:

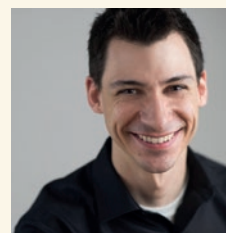
- Small group session with the Executive Director, a trained presenter and experienced landlord, and the attorney.
- A comprehensive agenda, see below.
- Your choice of two books:
 - o *Every Landlord's Tax Deduction Guide* by NOLO,
 - o *The Good Landlord* by Peter Shapiro,
 - o *Getting to Yes* by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

o *The Housing Manual* by H. John Fisher.

- A bound summary of all material presented.
- A MassLandlords ballpoint pen.
- A coupon for 10% off any MassLandlords annual membership.
- A MassLandlords certificate of completion and permission to use “MassLandlords Crash Course graduate” on your marketing material.

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

Purchase your ticket in just a few clicks!



Instructor Douglas Quattrochi

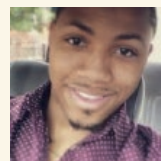


Instructor Attorney Adam Sherwin

Open to attendees statewide

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

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, NOVEMBER 6TH, 2021
AND****SATURDAY, NOVEMBER 13TH, 2021****VIRTUAL COURSE AGENDA****SATURDAY, NOVEMBER 6TH, 2021**

8:30am – Introduction of MassLandlords and course participants

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

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

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

10:05am – Break for ten minutes

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

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

11:30am – Break for five minutes
 12:15pm to 12:30pm depending – End Day One, course resumes the following Saturday

SATURDAY, NOVEMBER 13TH, 2021

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

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

9:15am – Legal Matters start
 o Late fees
 o Security deposits
 o Eviction process

o Move-and-store
 o Water and electrical submetering
 o Housing Court vs District Court
 o Warranty of habitability
 o Inspections
 o Subsidies
 o Rent control

10:05am – Break for ten minutes

10:15am – Legal Matters finish

11:20am – Maintenance, hiring, and operations
 o Keeping the rent roll and expenses
 o Filing taxes
 o To manage or not to manage
 o Tenants as customers
 o Notifying tenants
 o Extermination
 o Monitoring contractors
 o Lease violations and conflict resolution
 o Record keeping

11:30am – Break for five minutes

12:00am – Overview of books and resources for further education

12:05pm – Review of unanswered questions

12:15pm to 12:30pm depending – 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 November 6 & 13

Time: Nov 6, 2021 08:30 AM Eastern Time (US and Canada)

Every week on Sat, 2 occurrence(s)

Nov 6, 2021 08:30 AM

Nov 13, 2021 08:30 AM

Join Zoom Meeting

<https://us02web.zoom.us/j/84214898169>

Meeting ID: 842 1489 8169

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

Dial by your location

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+1 346 248 7799 US (Houston)

+1 408 638 0968 US (San Jose)

Meeting ID: 842 1489 8169

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

Find your local number:

<https://us02web.zoom.us/j/84214898169>

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:
 - o Non-members: \$215
 - o 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.

BERKSHIRE COUNTY

**BOSTON, CAMBRIDGE, SOMERVILLE
CENTRAL WORCESTER COUNTY**

Wanted for Guarantee: Worcester Studios and One Bedrooms

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

The guarantees are being issued to Worcester landlords who choose to rent to residents currently experiencing homelessness in the city. All of our residents have been awarded permanent subsidies (MRVP, VASH, or Section 8) so they can pay the rent. All of our residents also receive

supportive services, so they get help with whatever caused them to experience homelessness in the first place. These residents are all individuals, so we are looking for studios or one-bedrooms near bus routes.

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

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

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

**CHARLES RIVER (GREATER WALTHAM)
GREATER SPRINGFIELD
LAWRENCE
METROWEST**

Marlborough: Networking and Speaker

**TUE
11/09**

Our next event will be held Tuesday, November 9th. Check [MassLandlords.net/events](https://masslandlords.net/events) for updates.

NORTH SHORE

NORTHERN WORCESTER COUNTY

Fitchburg: Mind Your Business!

**THU
11/11**

Join us for our monthly meeting, this month we will hear from speaker and platinum sponsor, Brian Lucier, of Belaire Property Management LLC.

Bring a pad of paper and come prepared to get down to business! Our November Monthly Meeting will feature Brian Lucier of Belaire Property Management. Managing your maintenance is one of the biggest headaches for landlords. Brian will peel back the curtain to reveal a better way to create workflows that keep residents, vendors, and the landlords, happy with the process. We will also explore other free avenues to track your rental repairs. Finally, Brian will

conclude his presentation with a trailing 12-month review of rental markets.

What you will learn is not so much what you may expect. Which types of rentals are outperforming others, and in what markets are the largest opportunities for growth in Northern Worcester County?

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, NOVEMBER 11TH**NWCLA MEETING AGENDA**

Visit nwcla.com for any last-minute updates or changes.

7:00pm Dinner, Networking & Presentations

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.

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.

SOUTHERN WORCESTER COUNTY

Southbridge: Everything you ever wanted to know about insurance but were afraid to ask

MON
11/01

This meeting will be moderated by our own Dan O'Connor, of O'Connor & Co., Insurance Agency, Inc.

It has been a long time since we've dared schedule an in-person meeting. Wearing a mask will be up to individual discretion. In an effort to get back to "normal", pizza and soft drinks will be available during our social hour.

Given that there still is a moderate risk involved with COVID, we will also record the meeting and offer the option

of joining the discussion through Zoom. All members whose dues are up to date will be sent a Zoom link to the meeting via email. From that email, click the link and it will bring you to the meeting. You can also log into the meeting via Zoom. We're not promising success on this, but we will give it an honest effort.

Above all, we value you! Whether or not you choose to attend in person, please be safe.

All SWCLA members whose dues are up to date will be sent the Zoom link to the meeting via email on the day of the meeting.

MONDAY, NOVEMBER 1ST

SWCLA MEETING AGENDA

7:00p Meeting Start

8:00p Meeting wrap-up

IN PERSON LOCATION

Southbridge Community Center
(aka Casaubon Senior Center)
153 Chestnut St.
Southbridge, MA 01550

ZOOM DETAILS

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.

MassLandlords Thanks Our Property Rights Supporters

Property Rights Supporters make monthly contributions earmarked for policy advocacy.

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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.

What we do, so you don't have to.

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