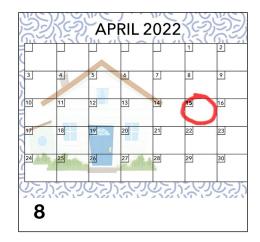


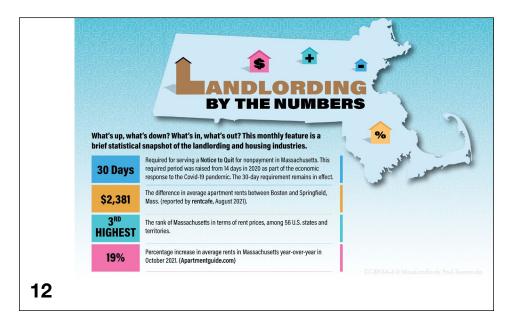
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Cover Photo by Paul Mong.

LETTER FROM THE EXECUTIVE DIRECTOR

Technical Improvements, Lawsuit Waiting

Our Letter from the Executive Director for April 2022 discusses the various technical improvements and new events and articles we've produced. Our lawsuit is still waiting for a hearing.



In March 2022 we made numerous technical improvements.

We also put out lots of great educational content. Policy-wise, we wait for the state on our lawsuit while we educate the public about zoning.

Our transition from dues "per person" to dues "per unit" is off to a strong start. We've iterated on our join page and analyzed each change. We are now presenting custom membership dues to each visitor based on both their business size and regional market. This has sustained new member signups at the same rate as the lower normal range under "per unit" dues. More improvements for credit-card signups are in the works.

We also have a "pay by check" invoice generator. We have had a few members choose to pay in this slower way. We'll wait! Our goal is to be accessible to all who need us.

A final technical improvement to mention is our MassCourts docket analyzer. We publish eviction data for Massachusetts on a weekly basis. Previously, we were waiting for the courts to mark a case disposition before publishing that outcome. But some cases, especially mediated agreements, are held open for more than 18 months. In this situation, we now infer that mediation has succeeded and report that as a disposition. We can always update our reports later.

Services-wise, our <u>Home Depot savings</u> rate is now on average 8.4%, up from the sevens last year.

We were pleased to publish our rent payment software review article. Our goal is to maintain this page on an ongoing basis. We now have over 1,800 pages. We should arrive at the 2,000-mark next year. We think we have nearly covered all the bases! Landlording is complicated.

We had some very worthwhile events in March, not least of all in my view was the Water Heater: Heat Pump Technology Introduction put together in coordination with the Advanced Water Heating Institute, Bradford White, A. O. Smith, and Rheem, among others. We also repeated our comprehensive hour-and-a-half review of the state sanitary code.

For the first time ever, we hosted a panel discussion on going full time. We had four experienced landlords share their expertise and varied approaches.

Turning to policy, we are waiting for the state to schedule the first of two hearings on our rental assistance public records lawsuit. Delay plays into our hand, as the state's primary reason for refusing our request is they are too busy. The state will be too busy no longer once new applications for rental assistance stop April 15.

MassLandlords will keep advocating for you to create better rental housing for all, particularly in strong opposition to rent control and strong support of zoning reform. Please join as a member, become a property rights supporter or increase your level of support.

Sincerely,

Douglas Quattrochi

Executive Director,

MassLandlords, Inc.

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Rent Control Reform in Cambridge: 1991 Report Paints Grim Picture of Stabilized Housing

By Kimberly Rau, MassLandlords Inc.

A study on the state of rent control found problems with inspections, rent increases and accessibility. There's no guarantee history wouldn't repeat itself if rent control were reinstated.

The year 1990 marked the twentieth anniversary of rent control in Cambridge, having been first enacted in 1970. In February 1991, the city's subcommittee on rent control published a study to address problems with the rent stabilization system. What resulted was a 38-page document that, while in support of rent control, shed light on glaring issues.

"In the face of daunting odds, the people of Cambridge have made [rent control] a success – not an absolute success, but a significant one," the report's introduction states. "Many people remain unsatisfied with the present rent control system and often for good reason; it is with these good reasons in mind that the City Council Subcommittee on Rent Control worked to reform the rent control system. It is in that same spirit that this report is written."

The report, authored by subcommittee staff member Richard Thompson Ford, was designed to address the biggest issues that could disrupt rent control. The subcommittee held 15 meetings in fall 1990 with time for public discourse on rent control – meetings that, per the report, "were often marred by volatile outbursts and posturing of various sorts."

The result was a report that listed 18 of the biggest complaints about rent control in Cambridge, and a list of proposed solutions by the subcommittee. In this article, we look at some of the biggest problems with rent control in Cambridge in 1991. It's worth noting that, though the report attempted to provide solutions for these issues, rent control was repealed by voter referendum in 1994. Many of the proposed solutions (the creation of new committees, citywide inspections, loan infrastructure) never had time to be properly implemented. Had they been, there's no guarantee the proposed solutions would have worked. For a full list of all the issues and proposed solutions, see our infographic.

BRIBES, INSIDER KNOWLEDGE AND LACK OF ACCESS KEPT RENT-CONTROLLED UNITS OUT OF REACH FOR DISADVANTAGED POPULATIONS

During this time, it was no secret that there were individuals occupying rent-controlled housing who had no business doing so. Most famously, Cambridge mayor Kenneth Reeves lived in a \$421-a-month unit (\$421 in 1991 had approximately the same purchasing power as \$820 in 2021). However, the 1991 report noted that access to rent-controlled units was more complicated than merely discovering a handful of well-off tenants.

"Several identifiable groups of tenants are underserved by the City's rent-controlled housing," the report stated. "These groups include African Americans, families with children, recipients of public assistance and the elderly."

All four of those groups were underrepresented in the rent-control market, but especially Black individuals. "Whites, Hispanics and [non-Black people] of other races all use rent-controlled housing as their primary source of less-expensive housing, and subsidized housing as their secondary form of less-expensive housing," the report said. "[Black people] are not represented as one would expect, all things being equal, in the rent-controlled market."

The report also noted that 26% of subsidized units had elderly residents, but only 7% of rent-controlled units had elderly people living in them. Families with children lived in 32% of rent-controlled units, but in 58% of subsidized units and half of the non-controlled homes in Cambridge.

Why were these groups so underrepresented? The report notes that it was "apparently the closed nature" of the rent-control market, and went on to state that many rent-controlled units were snapped up due to insider knowledge and bribes.

"[I]ndividual rent-controlled apartments rent quickly with a financial 'tip' to the building superintendent or direct payment to the landlord or departing tenant...it is seldom, if ever, that a rent-controlled unit is advertised in local newspapers." This is not a new phenomenon. In 1985, Heikki Loikkanen published a study titled "On Availability Discrimination Under Rent Control," which examined landlord behavior when searching for tenants. Among other findings (namely, to a point, landlords will hold a unit empty rather than rent to an "undesirable" tenant), Loikkanen discusses how bribes, called "key money" in Finland, factored in under rent control. The answer? Even "preferred" potential tenants would offer bribes; "non-preferred" tenants would have to offer larger bribes to be considered.

The fact that fewer individuals in the aforementioned groups lived in rent-controlled apartments meant that others in those groups were less likely to know about a unit and therefore less likely to be able to bribe the right people.

"Without [Black people] who can provide information to their friends and relatives about the availability of units, other [Black people] are less likely to have equal access to those units," the report stated. "A real estate market which denies equal access to individuals without their fair choice is discriminatory."

DILAPIDATED HOUSING UNITS THREATEN RENTAL STOCK

One issue that resulted in several proposed solutions was the condition of rent-controlled units in Cambridge. Some were in disrepair while others were reportedly being upgraded just so landlords could increase the rent.

"While several tenants expressed concern about 'gold-plating' by several landlords, equally concerning were comments about very usable fixtures being replaced for the possibly sole purpose of increasing rent."

The report suggested the Rent Control Board work with landlords to develop five- to 10-year repair/replacement plans that would spread out capital improvements and rent increases, along with ensuring buildings were kept in good repair.

And while some were complaining about unnecessary renovations and upgrades, it's clear that many more buildings were not reportedly in "good repair."

"It is clear that many buildings require significant work if their habitability is to be maintained," the report stated, referencing a 1990 report by Andrea Devine, which determined that "more than 50% of the low rent units [surveyed] are in wretched condition; they have been neglected by their owners, and they are occupied by tenants who seem to be able to afford no more or little more than the rents they are currently paying." (When writing this article, we attempted to find a copy of this report, but it appears that it was never digitized.)

Further, the Department of Community Development (DCD) also reviewed the problem and concluded that without "significant capital reinvestment," Cambridge was at risk of losing rental stock.

Rent Control Problems & Proposed Solutions PROBLEM **PROPOSED SOLUTION** PROBLEM PROPOSED SOLUTION "Random" timing of general rent adjustments make it hard to budget or plan improvements. Access to rent controlled apartments is uneven, often involves bribes. **Annual Adjustment Rate** Multiple general and individual adjustment rent increases were levied in under two years. Rent increases up to 60% were reported. RCB has not been proactively stigating and prosecuting violations of Full Occupancy Ordinance. Create a Compliance Office position; ensure enforcement. Affordable Housing Preservation Fund Many rent controlled buildings are in very poor condition. Condominium Transition Exemptions have been inappropriately used. Expiring use is a concern. Enforcement of reported code violations "woefully deficient. RCB should study the feasibility of placing units under rent control when regulations expire. Rent control law is complex, hard to understand and constantly changing. No way to know where all deteriorating properties are City-wide survey of all rent controlled buildings Review affiliate housing and remove units that do not qualify. Individual rent adjustments are hard for the RCB to grant. There are no clear standards for "affiliate housing." a tenant initiative program. RCB is source of delays on issue resolution; negatively impacts small property owners. Finding financing for improvements can be difficult. Offer a low-interest loan program for small landlords. that provides resolution for small landlords within 90 days Minimum rent levels are impossible with the lack of information about many applicable units. Processing eviction cases takes longer than it should. Cambridge should invest with banks that do NOT restrict loans for rent-controlled housing. Not everything should require a formal hearing process. Voluntary mediation program for owner-tenant disputes Funding can be hard to obtain.

The full list of the 18 biggest concerns or issues with rent control in Cambridge, from a study released in 1991, along with the Rent Control Subcommittee's proposed solutions. Rent control was abolished in the city in 1994, before many, if any, of these solutions could be attempted. Concerns and solutions have been edited for length. License: CC by SA 4.0_MassLandlords

"Buildings like Hampshire Place, where physical problems with the property are leading to increased vacancies and attempts to demolish the properties will be more common," read a quote from a DCD memorandum from November 1990.

"Tenants...frequently pay general adjustments without benefit of improved conditions," the 1991 subcommittee report stated.

The subcommittee proposed the creation of an Affordable Housing Preservation Fund, paid for by non-exempt tenants on a monthly basis at a rate of 2-5%. The fund would be used to provide grants and loans to owners who needed to preserve their deteriorating properties.

CODE INSPECTION EFFORTS ARE "WOEFULLY DEFICIENT."

Under Cambridge's rent-control system, landlords could expect general rate adjustments to the rent. However, when the tenants were notified of the increase, they were also informed that if the apartment was not up to code, the increase could be deferred or denied if they filed an Affidavit of Conditions.

So, what happened when tenants did complain about deteriorating conditions or other code violations in their rent-controlled housing?

"The Sub-Committee heard repeated testimony indicating...enforcement efforts are woefully deficient...the additional step of aggressively pursuing code violations to assure code compliance is rarely effective."

Tenants said that when they reported code violations, point inspectors from the Inspectional Services Department (ISD) would visit the unit and record the violations. But, tenants stated, they had to point out the code violations and request that inspectors write them down. At that point, the tenant would receive a copy of the citation, and a copy was sent to the building owner. If the owner did not respond, a long waiting game would commence.

"Experience confirms that once the cited violation is pursued in court by the legal representative of the Inspectional Services Department, more than a year later the same uncorrected violations still exist," the report continued, noting this wait time was unacceptably long.

The report recommended Cambridge's city manager review the organization of the ISD, stating that there was "sufficient indication" that the training of building and health code inspectors was not adequate for recognizing all code violations.

Further maddening, the entire process seemed mired in redundant actions on the part of the ISD.

"Tenants state that after reporting violations, their interest is in having the violations corrected. They do not want to receive multiple follow-up visits to 'discuss' the violation," the report stated, adding that tenants had the perception that the ISD was relying on them to monitor the status of the reported violations.

"It is unclear why as many as six or seven different inspectors appear to monitor the same violations, often visiting in groups of two or three... [t]he current level of departmental dysfunction...should not be permitted to continue."

CONCLUSION

These were just three of the biggest issues surrounding rent control in Cambridge, which finally halted in 1994. Add in a Rent Control Board that seemed to arbitrarily permit rent increases, drag its feet with evictions and take a lackadaisical approach to correcting myriad tenant issues, and it becomes clear why rent control may look good on paper, but ultimately does not help the populations it seeks to serve.

When writing this story, we attempted to see which, if any, of the subcommittee's suggested reforms were implemented in the nearly four years before rent control was abolished statewide. We were unable to confirm that any had been adopted. This is troubling. If the state is looking to allow cities and towns to adopt and oversee their own rent control policies, and this is the longest-standing example that municipalities have for reference, Massachusetts housing could be in for a rough future.

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State: No More Federally Funded Rental Assistance Program Applications on or Around April 15

New applicants will still be able to apply for state rental assistance programs after April 15, subject to funding availability.

Massachusetts housing payment assistance programs that have been funded by federal emergency assistance dollars will stop accepting new applications "on or around" April 15, 2022, according to a March 15 announcement from the Baker-Polito administration.

According to the announcement, the approximate April 15 cutoff date was determined based on remaining federal funds. Federal dollars for housing payments, called Emergency Rental Assistance (ERA), funded the Emergency Rental Assistance Program (ERAP) and the Subsidized Housing Emergency Rental Assistance program (SHERA). A portion of the state's HomeBASE program was also enhanced by federal ERA dollars.

Point your camera app here to read more online.



After April 15, eligible households can still apply for the Residential Assistance for Families in Transition program (RAFT), providing funds are available. In March, the Administration filed a supplemental budget for Fiscal Year 2022, which would allow the RAFT program to remain funded through the end of the fiscal year. The proposed budget for Fiscal Year 2023 includes a 264% increase in RAFT funding from 2022's budget. These budget proposals would allow RAFT to serve more families at the current benefit level of up to \$7,000.

According to the Department of Housing and Community Development, applications submitted prior to April 15 for federally funded programs will still be processed and considered as long as ERA funds are available. Applications received after the deadline will be considered for RAFT.

Though RAFT is not available for homeowners, those struggling with mortgage payments may be eligible for assistance through the state's Homeowners Assistance Fund. Those who are still on a stipend will continue to receive assistance. You may be able to reapply if your maximum benefit has not been reached; check with your local housing agency if you are unsure whether you qualify.



According to the state of Massachusetts, certain federally funded housing programs including ERAP and SHERA will stop accepting new applications on or around April 15, 2022.

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How to Avoid Housing Discrimination Based on Genetic Information

By Kimberly Rau, MassLandlords Inc.

Though protections for genetic information primarily apply to employers, landlords must also be aware of the law.

In 2000, Massachusetts became one of the first states to enact protections for genetic information. This legislation added "genetic information" to the state's list of protected classes. In 2009, genetic protections in the workplace became federally protected.

M.G.L. Ch 151b, Sec. 6 specifically addresses housing providers, including owners, landlords and mortgage lenders, and prohibits them from discriminating against anyone included in the state's protected classes. So even though much of what is written about discrimination based on genetic information primarily addresses employers, landlords must still be aware of how the law applies to them.

WHAT IS DISCRIMINATION BASED ON GENETIC INFORMATION?

The law defines genetic information as "any written, recorded individually identifiable result of a genetic test or explanation of such a result or family history pertaining to the presence, absence, variation, alteration, or modification of a human gene or genes."

By protecting genetic information, the law states that disclosing the results of genetic testing without the individual's consent is illegal. Employers cannot require genetic testing as a condition of either employment or insurance coverage, and insurance companies cannot discriminate against someone based on their genetic information.



A person's genetic information is private, and a protected class. Don't discriminate against a tenant based on their genetics. License: cc by SA 4.0_MassLandlords, derived from 123rf

Furthermore, it is unlawful to require or request someone to undergo genetic testing (this is written in the context of employment on the state's workplace discrimination page, but can be inferred to also apply to fair housing), and a person cannot be questioned about their genetic testing.

A LANDLORD'S BEST BET: JUST DON'T ASK

Housing providers don't have the same objectives as employers. As a landlord, you don't offer health or life insurance, so you aren't going to ask tenants to go for a physical exam. There's probably never going to be a good reason to ask your tenant to submit to any medical test, so you aren't going to even have the chance to accidentally receive genetic information. And you won't have access to their

health insurance information to disclose the results of any tests.

That doesn't mean, however, that you are exempt from the law. Make sure that any of your housing decisions aren't based around a tenant's genetic information, and that you aren't asking them for information that may lead them to believe their genetic information is somehow going to influence your choice.

For instance, don't refuse to rent to an older tenant because you know their parents had Alzheimer's and you're worried they'll develop it as well (this would probably get you in hot water with age discrimination anyway). Don't refuse a tenancy because you know an applicant's immediate family has a highly inheritable psychiatric issue. Don't make potentially insensitive comments about how you're lucky to have your

health, or ask how their health is. If someone volunteers information about their genetics in conversation ("I have Klinefelter syndrome, so my chromosomes are XXY"), just acknowledge you have heard them (or, if you aren't sure, ask if they will need accommodations) and change the subject.

WHAT IF MY TENANTS NEED AN ACCOMMODATION BASED ON A GENETIC ISSUE?

If your tenant requests an accommodation for a medical need, proceed as you would for any other disability request. The law entitles those within the state's protected classes to reasonable accommodation; as a housing provider, you are obligated to comply.

HAVE YOU EVER ENCOUNTERED AN ISSUE OF GENETIC INFORMATION PROTECTIONS?

As far as we know, protections based on genetic information as it pertains to housing has not been a common issue. We were not able to find concrete examples of this being an issue for housing providers since Massachusetts enacted its protections. However, if this has come up for you, we'd love to hear from you. Email us at hello@masslandlords.net.

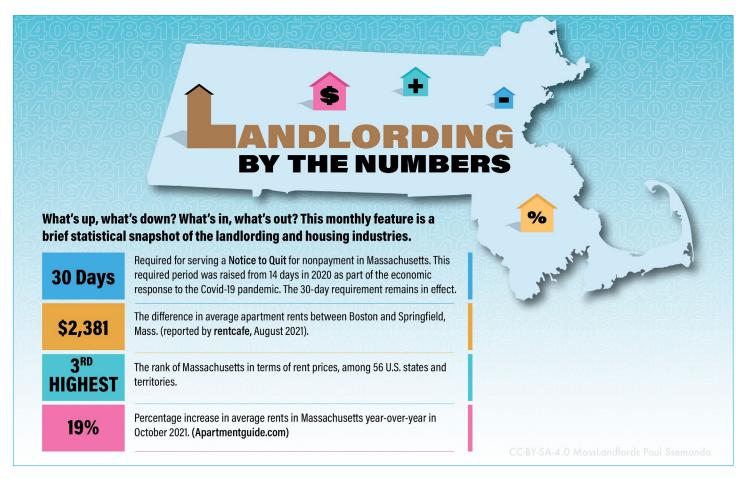
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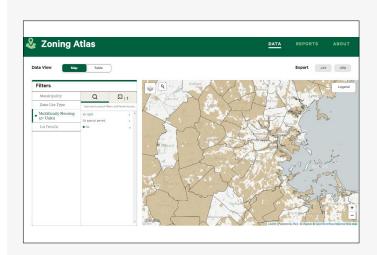




Infographic: Landlording By the Numbers. What's up, what's down? What's in, what's out? This monthly feature is a brief statistical snapshot of the landlording and housing industries.

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ARTICLE YOU MAY HAVE MISSED

Local Control of Housing Policy: A Bad Idea

The Joint Committee on Housing will report a slew of bills on rent control (H.1378, H.1440, H.3721, H.4229, S.886, S.889) and right of first refusal (S.890, H.1426, H.4208) between March 1 and May 9. These bills would ask the legislature for local or "home rule" permission to amend state law within city limits to enact rent control and right of first refusal policies. These bills represent a crisis in policy education. This is not a letter opposed to rent control or right of first refusal (although we do oppose both policies). This is a letter opposed to local control of housing policy.

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

Rent Payments: Review of All Rental Software to Collect Rent Online

This guide reviews all rent payment and rental software available to collect rent online. Over 40 automatic rent systems reviewed and updated regularly.

Rent collection used to be a time-consuming endeavor, but now that electronic rent payments are widespread, approximately 40 property management and payment apps are available to collect rent online. Which rent collection software or company is best? The answer depends on your market and the scale you've reached, and how you approach your business.

This article is not a review of property management software, although we do review the rent collection features of many property management platforms. That's our first category. Additionally, we review apps and services designed primarily for rent payments and collecting rent online. That's our second category. Finally, we also review generic payment platforms (like PayPal), so we can compare those to rental-specific software. We review all three categories here.

Note further that this is not a review of debt collection services. Although debt collection regulations may apply when attempting to collect arrears (past-due rent), we are focused on collecting rent from renters with whom you intend to have an ongoing relationship.

Jump to:

 Table of Rent Collection Software Comparisons



If only taking rent payments online were as easy as reaching for your monitor! There are lots of options to learn about. Licensed 123rf.

RENT COLLECTION SOFTWARE OR SERVICES SHOULD MATCH YOUR BUSINESS SIZE

Depending on how large a business you operate, your target rent collection software may be in one of the following groups:

- Enterprise management software.
- Management software.
- Rent-specific software.
- Generic payment software.

Each group has a different level of service or features. The order above is in order of target business size from large to small.

At the large end of the spectrum is "enterprise management software." Anyone can use this, but likely there will be advanced features of interest only to large operators. Enterprise management software may have monthly minimums too expensive for small businesses. There may be a difficult setup process, as well.

At the small end of the spectrum is generic payment software. Anyone can use this, but since it was designed without real estate in mind, these payment apps may be too informal for established rental operators.

There are a variety of middle-of-theroad options. Rent-specific software will be custom tailored to excel at rent collection, but may not handle other common property management tasks like maintenance requests. Property management software may be a little jack-of-all-trades, offering maintenance requests and rent collection at some level.

RENT COLLECTION SOFTWARE OR SERVICES SHOULD MATCH YOUR MARKET

Rent collection software can be more or less robust to situations where a renter is short on cash:

- Fragile rent collection methods leave it up to you to troubleshoot when a rent collection fails.
- Middling rent collection methods have some features to help you through a failed payment.
- Robust rent collection methods have lots of features to help both you and your renter keep rent debt as low as possible.

An example of fragile rent collection software is one that relies on a renter to log in and make a rent payment. This can work fine if your renter is organized and responsible. Another example of fragile software would be if the app tries an automatic debit once, but then leaves you to retry or chase the renter if payment fails.

Although we label it "fragile," fragile software could work well for you depending on your market. Imagine your renter keeps a high bank balance. In this case, rent will never bounce. The only times you or your renter will think about your rent collection software or service may be when you first turn it on at lease start, and when you turn it off at lease end.

Middling rent collection software has some features that make it robust to renter hardship. The first, most obvious such feature is an automatic debit schedule. A second would be automatic retries, which are highly desirable feature. A third feature would be overdraft forgiveness. (Why charge an overdraft fee to you if you weren't paid, or to your renter who has no money?) Other features could be to broker a payment plan or issue legal notice like "payment for use and occupancy only."

Robust rent collection software and services will have procedures in place to address all these issues and more: chronic insufficient funds, communication breakdown, state and federal rental assistance, payment timing and amount, payment plans, and positive and negative credit reporting, to name a few. A robust rent collection service or software will be custom made for rental operators and managers.

CRITERIA WE USED TO EVALUATE RENT COLLECTION SOFTWARE AND RENT COLLECTION SERVICES

Given the above general classifications, the following attributes of rent collection software are considered desirable in all offerings:

- Feature set.
- Collection speed suited to your schedule.
- Monetization transparency.
- Price transparency.
- Regulatory compliance.
- Ability to operate where you own property.

Some of these are obvious. All are discussed below. Due to space constraints, we did not include each of these categories in our table. Double check everything about a rent payment service before starting.

FEATURES

Some services are cheap with few features. Others are expensive but feature-rich. The best value for you will depend on the true costs and usefulness of the features to you.

A high value service will cater specifically to rental housing operators. There will be features specific to eviction prevention, renter relationship management or integration with property management software.

COLLECTION SPEED

Bank transfers cannot clear faster than two business days. This rule has been set by the National Automated Clearinghouse Association (NACHA) to make sure banks have time to respond to debit and credit requests.

If a service claims to clear faster than two business days, make sure you understand what kind of network is being used. Some services use the credit card network, which clears before a transaction is issued. The credit card network is not the same as ACH, and typically charges 3% to 4%. Other services use a proprietary network following its own rules (e.g., Zelle; Zelle is not reviewed here because as of time of writing, the terms prohibit Zelle for business use).

If a service claims to take longer than two business days, then they may be making money on the delay or outsourcing their compliance. For example, a service may have an arrangement with their bank to receive interest on a daily basis. In this case, the service has a financial incentive to delay payment to you. Other times, a service may be outsourcing its anti-money laundering responsibility under U.S. law; in this case, the service must hold your funds until a third party says it's safe to pay you. At least one service takes four business days for ACH for a third reason: they never upgraded their procedures when two-business day ACH became available in 2016.

Make sure you understand how long it will take to clear your funds.



Credit cards clear before a transaction takes place, but they are very expensive. You might pay \$60 to collect \$1,500 using the most expensive service reviewed here. CC-BY Sean MacEntee.

MONETIZATION TRANSPARENCY

It costs money to move money. If you pay a declared fee for a rent collection service, it's a safe bet that your service charge is adequate to sustain the service. If, on the other hand, you don't clearly pay anything (e.g., the service is "free"), it's a safe bet that the service either is not sustainable, is earning interest by delaying your funds or is otherwise planning to sell or upsell your account or metadata. Make sure you understand the true costs and consider the price fair.

PRICE TRANSPARENCY

Price transparency means that you know what the service will cost *and* can predict how it will be used by your renters. Sometimes your costs are actually decided by the renter.

For example, many services allow the renter to choose whether to pay via a

credit card, which has a high cost, or via bank transfer (ACH), which has a low cost. This choice is described as a "feature" or "convenience." But giving renters this choice means you won't know before you start using a service how much in dollar terms it will really cost.

Renters can often get points on their credit card, creating an incentive for them to select the credit card payment option without regard to whether it costs you more. In this case, ACH pricing on a "renter choice" service acts as a low anchor or distraction pricing. This means you may sign up expecting the low ACH cost, but over time you may find yourself paying the much higher credit card cost.

In our rankings, **high pricing transparency** is assigned only to certain services. The pricing page must clearly indicate all charges in one view. You as the manager or owner must be in control over which payment methods and costs are available to your renters.

Medium pricing transparency is assigned if the pricing page clearly indicates all charges in one view, but puts renters in control over which payment method to use. This means renters will decide whether you pay the low ACH cost or the high credit card cost. If you are okay with this, then "medium transparency" should be fine.

Low pricing transparency is assigned where the primary pricing page lists some charges, but additional charges are asterisked, disclosed on another page or hinted at in the terms and conditions (not disclosed). A service is automatically "low pricing transparency" if the "insufficient funds" scenario is not spelled out.

For example, many services will refer to "third-party banking fees." A bank may charge you or your renter if there is a failed debit. The bank may also charge the rent payment service. Will the rent payment service absorb that cost, or will they pass it on to you? The service should disclose their procedure. If they are passing costs through, they should tell you what those charges will be. Look for terms like "insufficient funds fee," "facilitator fee," "reversal fee" and "chargeback."

No pricing transparency ("None")

is assigned to services that require you to call for a custom quote. Under these circumstances, your eventual pricing could be very transparent, but it is not possible for us to tell you in this review. Your final pricing will be determined by the volume of business you offer, whether you have a personal connection to someone at the business, whether you negotiate or are successful in negotiating, and other factors that we cannot predict.

(We do not republish non-private information. If you know what a service charges, then we can update our table, but you must send us a link to the page where the charges are disclosed publicly.)

N/A pricing transparency is used only for the DIY options. These are catch-alls rather than specific services. You will need to talk to a "merchant gateway processor" and/or your local bank to see exactly which pricing they will offer.

Be Careful with "Renter Pays"

Some services allow you to charge your transaction fee to the renter or to make the renter pay the service directly. There are two things to consider with this.

First, check the laws, your advertisements and your rental agreement. For instance, in Massachusetts, it is a violation of General Law Chapter 93A to offer to rent an apartment at one price, sign an agreement for that price and then as a side deal require a renter to pay rent online with an added convenience fee. If you intend to charge a renter for online rent payments, you must put that cost in your advertisement and again in your rental agreement.

Second, remember your microeconomics. When it comes to transaction costs, it doesn't matter, economically speaking, whether you pay or your renter pays. Transaction costs paid by either party reduce the availability of net rental income and in the aggregate decrease your ability to collect rent.



Rent payments can now improve a renter's credit score. Failure to pay as agreed with the landlord could negatively impact credit score, as well, on one service reviewed here. Licensed 123rf.

REGULATORY COMPLIANCE WITH MONEY TRANSFERS

Federal law in the form of the "Bank Secrecy Act" (BSA) and anti-money laundering (AML) regulations requires all financial services firms to "know your customer" (KYC). This means it is not lawful for a rent collection service to collect rent anonymously and transfer it.

Unfortunately, enforcement is lacking. A tremendous amount of money moves without specific knowledge of sender or receiver identity. This leaves landlords using non-compliant services vulnerable to having their rent payments seized midtransfer. This has happened in the past! Even if rent is not frozen or seized midtransfer, you might build business process around a service that will eventually be shut down or fundamentally changed.

For example, in 2019 Venmo started requiring a government issued form of identification for some users. This was likely the result of a regulatory action, as the Bank Secrecy Act (1970) had been in effect for Venmo's entire existence (seed funding 2010). An ID always should have been required to use Venmo. Landlords who wrote Venmo into their lease, and whose renters refused to provide an ID to Venmo, may have seen their rent stream suddenly turn off.

Remember that if you are going to use a DIY option, you must ensure compliance yourself. This could be more or less difficult depending on how you implement it. For instance, if you wish to take credit card payments on your own site, you should in no circumstance be writing down a renter credit card number on paper or storing it plain text on your computer. DIY options are only for sophisticated operators, typically with programming experience (see, for instance, Stripe).

Best practice is to use a rent payment service that declares full compliance with anti-money laundering procedures.

ABILITY TO OPERATE BY JURISDICTION

We have not reviewed whether the rent collection services below are appropriately registered, licensed, or reporting in your specific state, territory, or jurisdiction.

Some states require "money transmitter" licenses or waivers depending on the

software and use case. If using a rent payment service, you can assume they can lawfully operate in your state. If creating a DIY service, however, you need to ensure compliance before you transmit money into or out of each state.

If you intend to collect rent internationally, you can still use the U.S. ACH network: a service called <u>Wise</u> (formerly TransferWise) allows you to connect international accounts to U.S. ACH numbers. Otherwise, PayPal is the most well-known service with international reach.

REVIEW OF RENT COLLECTION SOFTWARE

We have read the websites of, spoken with or tested the rent collection services in the table below. Please note that this data is updated as of the date shown above, but individual pieces of data may become out of date. If you see an error, please email us at hello@masslandlords.net.

HOW TO USE THE TABLE BELOW

Click columns to sort or type in the search box to filter rows containing that text.

- Se/So: Service or software name
- Rec: One of our shortlist recommendations, see below the table.
- Class: For what was the software designed?
 - Ent: Enterprise management software (large teams, large portfolios).
 - Mgmt: Management software.
 - Rent: Payment software designed primarily for rents.
 - Pay: Payment software designed for all purposes.
- Feat: How robust are the rent payment features?
- Fragile: Few features to correct for insufficient funds.
- Mid: One or more feature to correct for insufficient funds, plus does not charge for insufficient funds.
- Robust: More than one feature to correct for insufficient funds and no NSF charge.

- Days: How many business days does it take to clear funds and for you to find out?
- Region: Where does the service operate?
 - · U.S.
 - T: U.S. Territories including Puerto Rico, American Samoa, Guam, U.S. Virgin Islands and Northern Mariana Islands
 - I: Internationally or at least some additional countries beyond the U.S.
- Credit: Does this service report for credit?
 - N: No.
 - O: If a renter opts in, then they are reported for good credit only.
 - Y: Yes, a renter may be reported for good or bad credit.
- Online: Can you sign up online today?
- Cost 3: What would it cost to start as a new customer and collect the rent for three apartments for one year, where you have three NSF events in that year?
 - You may experience a higher or lower NSF rate than this scenario, where we assume 8%. This percent reflects an average landlord putting only the most difficult three tenants on automatic rent payments.
 - The cost includes all published startup fees, monthly maintenance fees, NSF fees, transaction fees, speed-up fees, cancelation fees or other fees if applicable.
 - This cost does not include free trials.
 - No cost is shown if you must call for a quote, or if we have reason to believe there are hidden fees, especially NSF fees.
 - If you cannot turn off credit card payments, the cost assumes the renter wants to get points on their credit card and will choose this option to pay rent.
- Cost 20: Same as cost 3, except 20 units and nine NSF events.
 - We assume half the NSF rate as Cost 3 to reflect an average landlord putting all tenants on automatic rent payments.

						tredit Online	/3		05x20	
name	/ec	dass	/teat	days region		dedit Online	cost 3		cost	
eRentPayment Standard	С	mgmt	mid	4 US	0		\$	228.00	\$	576.00
eRentPayment Plus	С	mgmt	mid	4 US	0		\$	180.00	\$	936.00
Rentler		mgmt	fragile		N	Yes	\$	540.00	\$	1,620.00
RentHelper	Α	rent	robust	2 US, T	Υ	Yes	\$	293.76	\$	1,958.40
ZRent	В	rent	fragile	4 US	N	Yes	\$	837.00	\$	2,940.00
ClearNow		rent	mid	3 US	0	Yes	\$	1,223.40		3,839.40
Venmo		pay	mid	3 US, T	N	Yes	\$	1,977.84		9,357.60
Paypal		pay	mid	6 US, T, I	N	Yes	\$		\$	9,550.56
Yardi Breeze		ent	fragile	US, T		Yes	\$	3,324.00		12,060.00
Azibo		mgmt	robust	3 US	N	Yes	\$	2,363.90		12,459.36
(DIY ACH)		pay	fragile	2 US, T		No				
(DIY Credit Card)		pay	fragile	0 US, T		No				
apartments.com by costar (formerly coz	:y)	mgmt	fragile	5	N	Yes				
baseline	•	mgmt	J			Yes				
Buildium Essential		mgmt	fragile	2 US, T	N	Yes				
Buildium Growth		mgmt	fragile	2 US, T	N	Yes				
Cinc		mgmt		,		No				
ClickPay		rent				No				
Domus (formerly RentPaidOnline)		rent				No				
Frontsteps		ent	fragile	US, T		No				
Infor Amsi		ent	fragile	,		No				
Innago		mgmt	fragile		N	Yes				
MRISoftware		ent	fragile			No				
PayClix		pay	- 0 -			No				
PayYourRent		mgmt		5 US	0	Yes				
Qira (formerly rentigo, hellorented)		mgmt			N	No				
RAMSrent		mgmt	fragile	US	N	Yes				
Realpage		ent	fragile			No				
Rent Café		mgmt	fragile			No				
Rentec		mgmt	mid	3 US	N	Yes				
Rentec w/ cash		mgmt	mid	3 US	N	Yes				
Rentmerchant		rent	fragile		N	Yes				
RentPayment from MRI		rent	fragile	US	N	Yes				
rentredi		mgmt	fragile	5 US	0	Yes				
RentTrack		rent		3 33		No				
Simplify'em Pay Rent		mgmt				Yes				
Simply computer FHA		ent	mid	US		No				
SparkRental		mgmt								
Tellus		pay								
Turbotenant		mgmt				Yes				
			robust							
- , , , , ,		•	· Joust							
Zego (formerly paylease) zillow rental manager		mgmt mgmt	robust			No Yes				

RENT COLLECTION SOFTWARE RECOMMENDATIONS

A. RENTHELPER

At a flat 0.6% of amounts collected with no other fees whatsoever, RentHelper ranks first in terms of pricing simplicity. RentHelper is tied for first in terms of speed, being one of only two services with a two-business-day processing time (Buildium is the other). Unusually, RentHelper uses a combination of automation and live cusomer service to text back and forth with renters about everything payment related, especially payment plans.

RentHelper's primary drawback is the lack of an input dashboard. Almost everything about the service is controlled by emailing the support team, as if you were emailing a manager on your team. At time of writing, you must email instructions about rent raises and lease terminations.

MassLandlords receives an affiliate commission from RentHelper, which was created as a direct MassLandlords spin-off custom designed to stand out. Although MassLandlords operates only in Massachusetts, RentHelper now works in all U.S. states and territories. RentHelper is based in North Grafton, Mass. Members get a free trial, which will reduce Cost 3 below the stated figure.

B. ZRENT

For rock-bottom prices, no one beats ZRent: if you have a bank account within the ZRent network, and your renters do as well, your transactions will be free. (Cost 3 in our table assumes you transact outside the ZRent network.) ZRent is a simple payment solution with some property management flavor. ZRent has the advantage of being local to

Massachusetts and matched by ZDeposit for security deposits, not reviewed here.

ZRent's primary drawback is the bankforward nature. This service is owned and operated by a network of banks that can earn interest on money in transit. Also, they will try to sell you services like mortgages. Free transactions in-network are nice, but when you factor in the per-unit fee for bank accounts outside the ZRent network, the cost may become uncompetitive for what it offers.

MassLandlords has no affiliation with ZRent. ZRent is based in Burlington, Mass.

C. ERENTPAYMENT

eRentPayment is a long-running service with a down-to-earth vibe. They fully disclose where they are, how they make money and how they comply with the law (for instance, a government-issued ID is required, among other documentation). The eRentPayment feature set includes

management features like maintenance requests, which is a real benefit.

The rent collection features remain a little underdeveloped for some markets, especially Massachusetts. The primary downside for rent payments is the four-business-day window. It seems that eRentPayment is still using next-day ACH, which could have been upgraded when the ACH network started same-day processing in 2016.

MassLandlords has no affiliation with eRentPayment. eRentPayment is based in Fort Collins, Colo., and Spokane, Wash.

CLOSED COMPANIES AND SERVICES

You may remember the following companies, which have closed or merged into another:

- Okupied (closed)
- Rentific (closed)
- TrueRent (acquired by Rentec)

Did we miss your rent collection software or service of choice?

Email <u>info@masslandlords.net</u> so we can review it.

If you offer a rent collection service or software, make sure you read our criteria above before submitting a service to review. We want your service to compare favorably before we look at it! We do not publish prices where any possible cost remains undisclosed.

Related Pages

How to Collect Rent on Time
How to Raise the Rent in
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Point your camera app here to read more online.



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

Details and Prepayment: https://masslandlords.net/membership-confirmation-helpline/



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Year 2021 Summary Process Filings Remain Below Pre-Pandemic Baseline

Residential summary process filings – the first step to starting the eviction cycle in court – settled down to a baseline consistently lower than the level of filings before the Covid-19 pandemic, according to a MassLandlords updated data summary for 2021.

After a spike of summary process filings in late 2020, following the Oct. 17, 2020, expiration of the state's eviction moratorium, numbers of court cases initiated for eviction dropped back sharply in early 2021 and have remained within a range lower than pre-pandemic.

The 2021 snapshot of filings was compiled using public records from district and housing courts across the state.

MassLandlords began publishing weekly reports beginning the week ending Oct. 24, 2020.

The 2021 summary process snapshot analyzes all cases filed during the year, beginning with the first case filed on Jan. 4, 2021, and ending with cases Dec. 31, 2021.

NEARLY HALF PRE-PANDEMIC AVERAGE

The total number of summary process filings in Massachusetts in 2021 was 22,792. That equals an average of 62 cases filed per day. The maximum was 130 cases filed in a single day. The lowest number of cases filed in a day was 44.

The 2021 total is substantially lower than total summary process filings in 2019 (39,594). That total is within the range of filings every year for the decade before 2020 when the pandemic first struck. In the 12 years before 2019, formal eviction filings ranged between 37,051 and 41,812 per year.

In 2020, summary process filings were extremely low compared to other years due to an eviction moratorium imposed by the state from March 2020 to Oct. 17, 2020.

EVICTION MORATORIUM EFFECTS

It's possible that 2021 eviction filings have remained relatively low due to lingering effects from the pandemic.

For the first half of the year, a Centers for Disease Control and Prevention eviction moratorium remained in place. Though the federal moratorium was legally precarious and effectively struck down by the U.S. Supreme Court in August 2021, it likely had a dampening effect on court filings for eviction.

Also, several municipalities, including Boston, Somerville and Malden, issued their own (also legally refuted) eviction

moratoriums. While local moratoriums have been challenged in court, they likely account for a portion of the lower filings.

That said, it bears pointing out that, while an eviction moratorium remained in place in Malden through Feb. 28, 2022, that city's district court is among the leaders in summary process filings for 2021.

A steady stream of government rental assistance is also likely a primary reason for the lower case count in 2021.

NONPAYMENT AMONG SINGLE RENTERS

The most common cause of summary process filings in 2021 was nonpayment, a logical statistic following a year of economic depression due to Covid-19 pandemic economic downturns. More than 60% (13,829) of cases were for nonpayment, followed by cases filed for cause (18.7% or 4,262), no fault (17.3% or 3,943), other (2.4%) and foreclosure (0.9%).

Single-person households were the most common type among all summary process filings, accounting for 69.6% (15,852). Two-person households accounted for 18.8% (4,274) of cases filed, three-person households for 3.1% (705), four-person households for 1% (235) and less than 1% for remaining categories.

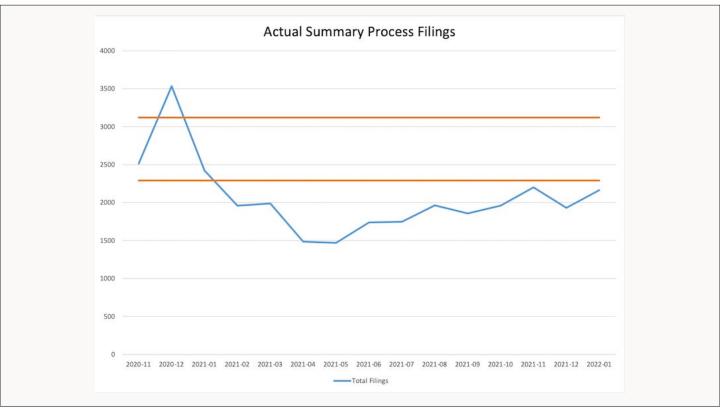
REGIONAL DATA

The northeast housing court recorded the highest number of eviction filings with 4,136, followed by the central (3,864), western (3,631), southeast (3,230), eastern (2,889) and metro-south (2,021) housing courts. Municipal district courts were led by Quincy (294 filings), Lynn (180), Malden (173) and Pittsfield (163).

District courts with the fewest eviction filings were Ipswich, Natick and Westborough.

Viewed in per capita terms, the statistics also reflect a higher percentage of eviction filings among urban communities, in general, in accordance with expectations. To show an equitable contrast among Massachusetts communities, the reports measure eviction filings as a rate per 100,000 residents. Population statistics are based on the 2010 U.S. Census.

Fall River leads among cities atop the list of summary process filings with a rate of 1,050 per 100,000. New Bedford (with 895 per 100,000), North Adams (787/100,000), Fitchburg (768/100,000) and Worcester (745/100,000) also occupy the top of the list.



This graph of statewide housing and district court data shows an initial spike in summary process filings in November and December 2020, followed by a rapid decline and relatively low baseline through 2021. The orange lines depict a range of filings that would be expected for 2021 if in accord with the range of filings in 2019, before the pandemic. Image: cc by-sa 4.0 MassLandlords.

Counties with the highest cases filed are Middlesex, Bristol and Plymouth. Rural and island counties, such as Hampshire, Franklin, Dukes and Nantucket had the lowest rates of filings.

However, when compared with rates of renter households, Suffolk County leads the way in summary process filings, with Barnstable County showing the fewest.

ATTORNEY REPRESENTATION

More than 80% of plaintiffs in summary process cases (18,288) had attorney representation, compared with less than 2% (439) of defendants. This makes sense considering that most (65.8%) summary process cases are filed by corporations. In Massachusetts, corporations and LLCs (limited liability companies) are required to be represented by an attorney in all court cases except small claims cases under \$7,000. (Even if you are a landlord with only a few properties, if you incorporated or registered as an LLC in order to protect your assets, showing up for a court case without attorney representation runs the substantial risk of having your suit dismissed and possibly having a default entered against you.)

Past reports have shown that, among unincorporated housing providers (for whom attorney representation is not legally mandated), more than half choose not to hire an attorney.

Individual persons, appearing in court either as plaintiffs or defendants, are not required to be represented by an attorney and may represent themselves (appearing pro se) in court.

Defendants in 99.7% of eviction filings are people, not corporate entities. More than 98% (22,353) of those defendants represented themselves in summary process court cases.

As for plaintiffs, 34.2% were not corporate entities; 19.8% (4,504) of those plaintiffs appeared before the court pro se, the data shows.

FUTURE TRENDS?

So far, the MassLandlords data reports paint a picture of summary process cases (and, presumably, resultant evictions) at a much lower rate than has been predicted. Despite projections, in media and elsewhere, of a wave of evictions following expiration of eviction moratoriums, no such onslaught has yet occurred in Massachusetts. In fact, the numbers of eviction cases initiated in 2021 was at nearly half the yearly number reported in the years before the pandemic, likely thanks in large part to rental assistance.

MassLandlords' continued weekly data reports will continue to be an effective tool in ascertaining whether eviction filings will remain lower on average, or will trend upward with lessening pandemic restrictions.

Point your camera app here to read more online.



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Retrospective: How \$1 Trillion Renovation Created Gentle Density Utopia in Bay State

April Fool's Day 2022 gives us a full year to study the April 1, 2021, grant, when world governments stopped subsidizing fossil fuels. Massachusetts was selected as one of the first six jurisdictions for renovation.

"What would we do with a trillion dollars?" recalled MassLandlords
Executive Director Doug Quattrochi. "It was just a dream. I had doodled in my notebook a Housing Bucket List: Gentle density allowing more people to live in affordable housing, transit options that made sense for everyone and were good for the environment, and actual change that kept landlords and tenants from getting caught up in eviction.

"But that was just a pipe dream," Quattrochi said. "Where would we get a trillion dollars?"

Readers will recall the answer came in the form of a surprise grant to MassLandlords one year ago today, April 1, 2021, when the United Nations redirected \$6 trillion in annual fossil fuel subsidies. Massachusetts was one of six jurisdictions selected for renovation. The changes have been nothing short of a dream come true.

GENTLE DENSITY = GREEN SPACE, BODEGAS AND T STOPS FOR ALL

With enough money to both lobby for and fund major zoning changes, Boston has now found itself awash in high quality, affordable housing, along with more green space, public amenities and less stress for all. Constructing safe triple-deckers and removing extraneous parking requirements has allowed more people to populate these beautiful neighborhoods. Extra T stops have let these residents commute to work without worrying about parking or car maintenance. And large bodegas, libraries and doggie daycares have meant that each neighborhood is now developing its own character and community... no food deserts here!

"Search me," said former zoning reform opponent Seymour Laws, "but this whole 'more affordable housing, more green space' thing really seems to be catching on. I gotta say, I'm impressed."





Before and after: A single-family zoned street with lots of wasted space drives up real estate prices and makes the neighborhood less walkable and useful, but creative zoning will allow for more public access and services.

SAY BYE-WAY TO THE HIGHWAY, AND GET ON THE MONORAIL!

It's not just a Simpsons joke anymore! A new high-speed monorail gets you around cities like Boston and Worcester in a blink, freeing up the roads for first responders and helping the environment, all while shortening everyone's commute.

And let's not forget about those fabulous electric car charging stations (freely available in each neighborhood for those who still want to keep a car), bike lanes for recreation and commuting, and pedestrian lanes for residents to get around those highly walkable neighborhoods.

"It's like a dream come true," said local resident Anita Change. "Before, I was constantly worrying about my car passing emissions, where I was going to park it, and how I was ever going to afford my rent. Now, I sold my car, my landlord constructed more units on half the parking lot, and my rent went down. What's not to love?"

BIRTH OF NEW INDUSTRIES

The influx of funding for expanded housing, combined with zoning reform, has resulted in a substantial increase in entrepreneurship – some unforeseen.

Independent contractors are thriving. They're being flooded with requests to build accessory dwelling units, duplexes and larger multi-family homes. The independent caregiving industry has also skyrocketed as more seniors are able to keep living in their own homes.

Other industries benefiting from the increase in affordable housing include tutors and language instructors, dog walkers, gardeners and landscape designers. And with expansions of pedestrian byways and green innovations, several new jobs have emerged, such as Segway and e-bike taxis to help residents navigate car-restricted walkways; personal garden sitters to tend rooftop gardens while condo owners are away; algae pickers who cultivate and harvest the greenery growing on the walls and roofs of buildings; and urban farmers planting crops on the thousands of acres of formerly unused rooftops throughout the city.

THE DOWNSIDES

Unfortunately, as with all commercial change, these new industrial shifts have created some losers. Nursing homes are experiencing an 80% decline in residents due to a sizable increase in smart, accessible and affordable housing. Some facilities may be forced to close, and their personnel transferred to home health aide companies.

Also taking a hit: housing court mediators, clerks and magistrates, who have suffered a precipitous decline in eviction filings, case dockets and clients. The situation looked so dire that one popular housing court judge was once spotted behind the counter of a local Starbucks struggling to illustrate a perfect heart shape with cappuccino foam.

"I knew I had to make a change when I was spending hours alone every afternoon in my courtroom watching *Law and Order* reruns on Netflix," lamented Judge Nomar Dockette. "Evictions were steady for decades so I put in an infinity pool that my wife had her eye on. As the courts started closing, I had to do something to pay for it. Did you order the double latte?"

The legislature has since recalled all Housing Court staff for the newly created Housing Port, a welcoming committee speaking 7,151 languages. The Housing Port is expected to accommodate all 2 million war and climate refugees arriving in Massachusetts this year with capacity and housing to spare.

CREATIVE HOUSING

With the city's eviction rate drastically reduced and rental housing offering high returns on investment, the landlord industry has exploded. Anyone owning even a small parcel of land is a potential landlord with new zoning allowing creative land use.

One woman who inherited her uncle's commercial property, a long-time auto repair shop, converted it into a residential property with four 250-square-foot apartments. Each unit comes complete with bed platforms built on car lifts, which she kept in place to help keep construction costs down. Stacked tires serve as fashionable chairs while recalibrated air hoses keep the rentals cool in summer. The savings fueled her voluntary remediation of past oil spills.

Even the kids are getting involved. Twelve-year-old Shirley Kidding applied for and received a permit to rent out a one-room treehouse that she and her mother built in the backyard.

"My mom needed some help paying the bills," said Kidding, "and we just did civics in school, so I was like, 'Mom, I can be a landlord and help you out with money." The treehouse spent less than one day on the market before finding an occupant. Both sinks have three taps: hot, cold and maple syrup.

PUTTING THE "YOU" IN UTOPIA

And then Doug woke up. It was April Fool's Day, and the entire thing had been a beautiful dream.

"We could still eliminate fossil fuel subsidies," one of his staff offered. "Or, well...how else could we help landlords?"

Quattrochi set down his pencil and shoved aside his notebook. "Let's start with pushing for zoning reform, even if we never see that trillion dollars. That's so crazy it just might work."

Read Past MassLandlords April Fools and Other Humorous Articles.



When all else fails, consider building a plunger rocket. Or just embrace creative zoning.

Point your camera app here to read more online.



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.



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OWNERS CLUB

\$50 to \$99 A. A. Zamarro Realty, Inc. Commonwealth Ave. Real Estate LP. Foxworth Properties, LLC. Michael Goodman. Harbor View Realty Trust. Hilltop Realty. Brian Keaney. Mary Norcross. Jim O'Brien. Park River Properties LLC. PCPA LLC. Shamrock Management. Slope Properties LLC. Bob Smith. Tamai Properties. Michael Totman. Union Realty. Urban Lights LLC. Winsser Realty Trust. Witman Properties Inc.

WORKING TOGETHER CLUB

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

WORKING TOGETHER CIRCLE

Up to \$10 AAMD MGT, AFL Properties, A-Z Properties Inc. Bernard Welch Realty Inc. Chris Adler. Lori Amara. Ascorp Inc, Rob Barrientos. Ray Boylan. Broggi R.E. & Property Mgmt Inc. CC&L Properties, LLC. Corofin Properties. Scott Cossette. Demers Enterprises. Liz Dichiara. Dietschler Properties. Eastfield Family Trust. Dario Echeverria. Energywise homes, Inc. Ann Eurkus. Margaret Forde. Forge Property Management. Barbara Frost. Erik Govoni. Christine Greene. Ross W. Hackerson. Hancock Holdings LLC. Mike Hempstead. JD Powers Property Management LLC. JMG Realty & Investments. Gayle Joseph. Catherine Jurczyk. Kee 55, Inc. Agency Account C/O Ercolini. Kubera Properties. John Kubilis. Altagracia Lama. Jo Landers. Geri Ledoux, Brandon Lee, MassBay Group, Shane McGlone, Anthony Membrino. Alex Narinsky. Pavel Novikov. Mary Palazzo. PJM Property Management. Alvan Pope. Tara Pottebaum. Property Realty Group LLC. Douglas Quattrochi. Real Property Management Associates. Kathryn Rivet. Lisa Rizza. Cary- Amy Rose. Schoolcraft Realty, LLC. Michael Siciliano. Jonathan Siegel, John Siri, Joann Strub, Summit Rentals LLC, Timshel Properties. TJB Properties. Tomaltach O'Seanachain Realty Trust. Topaz Realty Trust. Vadim Tulchinsky. Snaedis Valsdottir. Mark Waitkevich. Stuart Warner. Westmass Apartments LLC. Kim Wu. Alexa Zaccagnino.

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

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





REGIONAL



2022 APRIL

Upcoming events See details under each region

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



2022 MAY

Upcoming events See details under each region

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

STATEWIDE

MassLandlords Two Days Virtual Crash Course in Landlording

SAT 04/02

SAT 04/09

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



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

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

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 APRIL 2ND, 2022 AND SATURDAY, APRIL 9TH, 2022 VIRTUAL COURSE AGENDA SATURDAY, APRIL 2ND, 2022

- 8:30 am Introduction of MassLandlords and course participants
- 8:50 Rental markets
- Urban, suburban, rural
- Luxury, college, professional, working, subsidized, rooming houses
- 9:05 Property selection
- Lead paint (Legal highlight)
- Utilities
- Bones vs surfaces
- Amenities
- Repairs and renovations
- Durable vs beautiful
- What if I'm stuck with what I've got?
- 9:20 Sales and marketing 101 for rental property managers
- Marketing rentals
- Sales process
- Staying organized
- Branding a small business
- Getting more or fewer calls
- Tips and tricks
 - 10:05 Break
- 10:15 Applications and screening
- Criminal, credit, eviction
- Discrimination (legal highlight)
- Tenant Screening Workshop
- 11:20 If time allows, start Rental Forms
- Lease vs Tenancy at Will
- iCORI
- Eviction notices
- 12:15 End Day One, course resumes the following Saturday

SATURDAY APRIL 9TH, 2022

- 8:30 Review of Day One and follow-up questions
- 8:45 If needed, finish Rental Forms
- Lease vs Tenancy at Will
- iCORI
- Eviction notices
- 9:15 Legal Matters start
- Late fees
- Security deposits
- Eviction process
- Move-and-store
- Water and electrical submetering
- Housing Court vs District Court Warranty of habitability

REGIONAL

- Inspections
- Subsidies
- Rent control
- 10:05 Break
- 10:15 Legal Matters finish
- 11:00 Maintenance, hiring, and operations
- Keeping the rent roll and expenses
- Filing taxes
- To manage or not to mange
- Tenants as customers
- Notifying tenants
- Extermination
- Monitoring contractors
- Lease violations and conflict resolution
- Record keeping
- 11:50 Overview of books and resources for further education
- 12:00 Review of unanswered questions
- 12:15 End Day Two and End Course Please note that end time each day may vary based on questions.

Participation is Easy

We have two formats of online events: Virtual meetings include optional audience participation via video, phone, and screenshare and are not recorded. Webinars have limited participation options (typed questions only) and are recorded.

Our **virtual registration desk** is open for all events one hour starting 30 minutes prior to the event start time. Call 774-314-1896 or email hello@masslandlords.net for live, real-time help signing in and using your technology.

If joining a virtual meeting, please use the zoom "test audio" feature. You will be allowed to talk to others if your microphone is good and there is no background noise. We reserve the right to mute anyone for any reason. Attendees without a microphone or who don't want to be heard can type questions. Virtual Meeting Details (hosted by Zoom) We will share our video, audio, and computer screen and slides.

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

Password will be emailed and viewable online.

Topic: Crash Course Virtual Meeting April 2 & 9 Time: Apr 2, 2022 08:30 AM Eastern Time (US and Canada) Every week on Sat, 2 occurrence(s) Apr 2, 2022 08:30 AM Apr 9, 2022 08:30 AM Join Zoom Meeting https://us02web.zoom.us/j/86552783226

Meeting ID: 865 5278 3226

Passcode: Will be emailed and viewable online.

Dial by your location

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

Meeting ID: 865 5278 3226 Passcode: Will be emailed and viewable <u>online</u>. Find your local number: https://us02web.zoom.us/u/kecIVE8fg

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.

This event will not be recorded.

PRICING

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

- Online:
- Non-members: \$215
- Members: \$205 (log in before you register or you will see the non-member price)
- Online registration required. All ticket sales final.

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

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 <u>Virtual rental real</u> estate networking and training series.
Google calendar users: add this event to your own calendar.

Google calendar users: <u>add our event</u> <u>calendar to your own.</u>

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

Outlook users: a<u>dd our event</u> <u>calendar to Outlook</u>.

STATEWIDE

Virtual Meeting: Top Ten Tips for New Massachusetts Real Estate Investors



This presentation will review our top ten ways to succeed as a real estate investor in Massachusetts. This will not be in-depth rental training. Rather we will look at strategy and answer the big questions:

- Rent, "condotize" or flip?
- Vacant or occupied?
- How to shop in a seller's market?
- Side hustles and alternate paths.
- And more!

We will also alert you to major pitfalls that are possible when taking over occupied property.

Attendees will leave knowing more about the Massachusetts real estate investing landscape.



Top Ten Tips for New Massachusetts Real Estate Investor



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 2,500 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.

"Doug's presentation was excellent. He was very clear and provided a detailed explanations." -Larry

"Doug always holds very informative classes full of substance and Very organized!" -Thomas

"Thanks to you Doug, and all who worked on this presentation, as it is obvious that a lot went into it, as you said. It was much to digest, but your presentation of the information, and especially your opinions throughout, aided the translation. Also, your answers to member's questions afterward, regarding

recommendations, were most helpful. Always a pleasure." -Liz



Peter Shapiro runs The Good Landlord Consulting and is MassLandlords' Stakeholder Liaison and Helpline Counselor.

You can volunteer for a future event.

Networking time will be moderated by Peter Shapiro. A graduate of MIT's Master's Program in City Planning, Peter founded and directed Mediation For Results, a Program at Just-A-Start Corporation, a nonprofit in Cambridge, Massachusetts. From 1990 to 2015, Peter and his team provided landlord counseling, mediation and homelessness prevention, and led landlord support groups across Metro Boston. Peter now provides Helpline and Member services for MassLandlords and also provides landlord counseling and mediation for the City of Boston. Peter is the author of The Good Landlord: A Guide to Making a Profit While Making a Difference.

Members register for no charge in just a few clicks!

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

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

WEDNESDAY, APRIL 6TH

VIRTUAL MEETING AGENDA

- 5:00pm Sign-in and virtual networking: you can chit chat with others as people log in
- 5:40pm Business Update
- 6:00pm Top Ten Tips
- 7:00pm Virtual meeting ends

Participation is Easy

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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: Top Ten Tips for New Investors Virtual Meeting April 6, 2022 Time: Apr 6, 2022 05:00 PM Eastern Time (US and Canada) Join Zoom Meeting https:// us02web.zoom.us/j/85371777124

Meeting ID: 853 7177 7124 Passcode: Will be emailed and viewable online Dial by your location

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

Meeting ID: 853 7177 7124 Passcode: Will be emailed and viewable online Find your local number: https://us02web.

zoom.us/u/kz03SXQJ6

PRICING

Open to the public. Membership is not required!

- Contemporaneous participation:
- Public: \$21
- Members: No charge.
- Registration is required.

This event will not be recorded. Slides and handouts if any will be uploaded to

Top Ten Tips for New Massachusetts Real Estate Investors.

Click here to purchase tickets or register for this event

The virtual meeting counts for continuing education cre dit 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. Google calendar users: add this event only to your calendar iPhone & iPad users: add our event calendar to iCal.

users: add our event calendar to Outlook.

STATEWIDE

Virtual Meeting: Pet Addendum, Animal Wellbeing and Urban Beekeeping



Let's open up the MassLandlords pet addendum and take a tour of the clauses that protect landlords, renters, and animals alike! This presentation will be a **wide-ranging education** on rarely discussed aspects of animal caretaking, including reptiles and urban beekeeping. We will learn:

- How landlords are sometimes the only thing between misery and the wellbeing of a pet.
- How the MassLandlords pet addendum protects landlords, renters and animals.
- Considerations for landlords if a renter requests to keep bees!
- MSCPA guidelines for reptile cage size.
- Household products that may be bad for certain animals.
- And much more!

Attendees will leave with newfound expertise in a wide range of pet and animal topics.



Val Mayo, MassLandlords Member, animal welfare advocate and Vice President of the Boston Area **Beekeepers Association**

Part of this event will be presented by Val **Mayo**. Val is the Vice President of the Boston Area Beekeeping Association and a second generation beekeeper. In her free time as dedicated friend to animals she has worked in a zoo, studied equine massage and been a member of a dog rescue group for over three decades.



Patrick Sullivan of Obtainable Sobriety, also a MassLandlords Director, will moderate networking

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. Patrick sits on the statewide MassLandlords Board of Directors.

Purchase your ticket in just a few clicks!

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

TUESDAY, APRIL 19TH VIRTUAL MEETING AGENDA

- 5:00pm Sign-in and virtual networking: you can chit chat with others as people log in
- 5:40pm Business Update
- 6:00pm Pet addendum, animal wellbeing and urban beekeeping
- 7:00pm Virtual meeting ends

Participation is Easy

Outlook

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.

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Virtual Meeting Details (hosted by Zoom) We will share our video, audio, and computer screen and slides.

Optional: You can share your video with everyone, talk to everyone, and type chat with everyone. Video sharing is not required. Talking is not required. Password will be emailed and viewable online.

Topic: Pet Addendum, Animal Wellbeing and Urban Beekeeping Virtual Meeting April 19, 2022 Time: Apr 19, 2022 05:00 PM Eastern Time (US and Canada) Join Zoom Meeting https://us02web.zoom. us/j/89139951774 Meeting ID: 891 3995 1774 Passcode: Will be emailed and viewable online

Dial by your location

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

Meeting ID: 891 3995 1774 Passcode: Will be emailed and viewable online

 $\overline{\text{Find your } local } \text{ number: https://us02web.}$

zoom.us/u/kcR8Keu8p

PRICING

Open to the public. Membership is not required!

Public: \$21Members: \$7

This event will not be recorded. Slides and handouts if any will be uploaded to Animals.

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: <u>add our event calendar to your own.</u> iPhone & iPad

users: <u>add our event calendar to iCal.</u> Outlook

users: add our event calendar to Outlook.

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 homeless 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



Our next event will be held Tuesday, April 12th. Check MassLandlords.net/ events for updates.

NORTH SHORE NORTHERN WORCESTER COUNTY

Fitchburg: Massachusetts State



This month we will hear from the Massachusetts State Police Narcotics Section. You will learn about common signs of drug activity and how to prevent them at your properties.

Meetings are open to the public! In-person tickets are \$20. Become a member and the annual dues pay for all 10 meetings a year!

THURSDAY, APRIL 14TH NWCLA MEETING AGENDA

Visit <u>nwcla.com</u> 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, Winchedon, Templeton, and Hubbardston. In Person Location (No Zoom option)

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
- MassLandlords.net/NWCLA members: pay annual NWCLA dues, then free

This event will be recorded and accessible for active NWCLA members only at https://www.nwcla.com/members/meeting-recordings/. Please note if you are not an active NWCLA but do purchase a ticket you will not be able to access the recording.

This event is operated by volunteers.

SOUTHERN WORCESTER COUNTY

Southbridge: All About Locks



Lockout Locksmith is family owned and has been in business 34 years. Although they do not have a website, they have a five-star rating on the internet. Located at 9 Frederick Street in Webster, they offer 24-hour service and can be contacted at 508-949-2542. Suze and Kevin will be covering all the services they offer and will take questions. Once again, we will be trying to have a hybrid meeting, that is, both in person and Zoom. If you attend in person, 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.

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.

Whether or not you choose to attend in person, please be safe.

MONDAY, APRIL 4TH 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 for SWCLA Members Only.

PRICING

Open to SWCLA Members only. Pay annual SWCLA 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.



ASSET STRATEGY

Like the idea of selling your investment property but are concerned about triggering taxes and replacing the income?

Interested in Passive Real Estate Elgible for potential 1031 Exchange Tax benefits?

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MassLandlords.net

🕇 Better Communities 🕇 Better Policy 💐 Better Lives



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



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

MEMBERSHIP BENEFITS



Weekly networking and education at virtual events.



Become a Certified Massachusetts Landlord™.



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



Virtual office manager free trial at RentHelper.



Search for service providers or be listed as one (electricians, managers, realtors, attorneys, plumbers, snow removers, and much, much more).



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



Save on SmartScreen credit reports.



24/7 access to Massachusetts Landlords for advice and/or to contribute your professional expertise.



Search eviction records by address for acquisition due diligence.



Create LLC's or Inc's for a low, members-only fixed price via New Leaf Legal. MassLandlords One Broadway, Floor 14 Cambridge, MA 02142

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