



OCTOBER 2022

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Thousands Saved Per Year by  
MassLandlords Members via  
Home Depot Discount

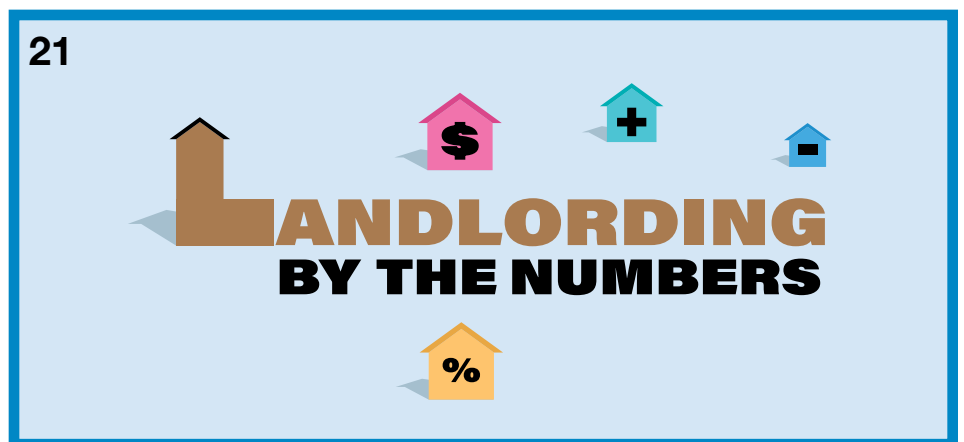
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October Notice for 2022  
Annual Business Meeting and  
Elections

**Pending Civil Asset  
Forfeiture Reform  
Bill is Essential to  
Landlords' Property  
Protection**

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For pay-as-you-go business advice or legal information, visit [MassLandlords.net/help](https://masslandlords.net/help).

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#### LETTER FROM THE EXECUTIVE DIRECTOR

# Video Business Updates

Our Letter from the Executive Director for October 2022 looks at our first full month of business updates and recaps these and a few other notices.



September highlighted accelerating change in the real estate industry, particularly with respect to space heating and domestic hot water. Our video business updates covered this and more. We also returned to in-person staffed crash courses and welcomed two new contributors.

Business updates are now published by recorded video once or twice a week. If you haven't been watching these, you'll want to watch the latest action in our ongoing DHCD lawsuit, the end of TOPA in the 192nd session, our newly published non-renewal of lease form and changes to RAFT eligibility.

We also recorded two climate updates. First, we covered the fact that 10 towns will soon be able to require electrification, which is to say, ban new natural gas hookups. The war in Russia makes a switch from oil, in particular, urgent. The U.S. Secretary of Energy told Gov. Baker that oil disruptions are possible during storms this winter.

To be notified of new business updates as they are published, click "Update Subscription Preferences" from the bottom of any email we send other than a message board email. Or email [hello@masslandlords.net](mailto:hello@masslandlords.net) and our team will set it up for you.

On Saturday, Sept. 10, we had our first in-person crash course in 30 months. Ten attended, below the normal 16 we'd expect. This is consistent with our experience at other in-person events, where attendance is typically half of pre-pandemic levels.

We continue to advance our policy objectives with the addition of two contributors not previously announced. First, Linda Levine joined us earlier this summer as Cambridge Records Scanner. Linda is painstakingly scanning the minutes from decades of Cambridge rent control board hearings. We will study these and educate the public about why rent control failed.

Second, Arjun Shanmugam has joined us as Eviction Data Researcher. Arjun is an intern for the purpose of examining the impact of evictions.

A scientific understanding of both rent control and evictions is necessary to craft real solutions. We're happy to support Arjun and Linda's contributions.

MassLandlords' work benefits owners, managers and service providers of rental housing across the industry. Please join as a member, become a property rights supporter or increase your level of support.

Sincerely,  
Douglas Quattrochi  
Executive Director  
MassLandlords, Inc.

Point your camera app here to read more online.



# Worcester Breaks Ground on Housing for Those Experiencing Homelessness

By Kimberly Rau, MassLandlords Inc.

## A Place to Live will have 24 studio micro units available on a sliding scale to people who are unhoused.

On August 29, 2022, the Worcester Housing Authority broke ground on A Place to Live, a housing complex two years in the planning that will provide living space for people experiencing homelessness.

A Place to Live is being constructed on land at 38 Lewis St., already owned by the Worcester Housing Authority. The facility will have 25 studio units, 24 of which will be available to unhoused applicants. The remaining unit is reserved for an onsite manager.

Originally designed as a series of pre-fabricated (modular) micro units that would be assembled offsite, the housing authority announced the project in June 2020, but hit pandemic-related delays and cost inflation.

The project was initially budgeted at \$3 million for prefab construction. However, as both costs and demand for prefab housing rose, that became the less economical option, according to Worcester Housing Authority CEO Alex Corrales. A quick look into the rising cost and wait lists surrounding modular housing shows that it is indeed much more expensive to have a prefabricated house built than it was before the pandemic. Traditional housing construction is still more expensive than a modular project, however. The project will now be constructed on-site, meaning less of a delay than waiting on modular housing. But it

will still cost approximately \$6 million, double the original estimate.

The project is financed with \$3 million from the Massachusetts Department of Housing and Community Development (DHCD), along with additional funds from the city of Worcester and the Massachusetts Housing and Shelter Alliance. In 2020, DHCD had pledged \$2.2 million toward the project; this number increased along with the budget.

### A BRIEF HISTORY OF A PLACE TO LIVE

The concept of A Place to Live – that is, scalable modular micro-housing models that can easily be replicated and tailored

to fit cities' needs – was first introduced by the Massachusetts Housing and Shelter Alliance in 2018.

“Through the expansion of PTL [Place to Live] across Massachusetts, MHSA will be focusing on racial equity and creating ways that housing and services are available to people who need them the most, in order to close the persistent racial gaps in homelessness,” the MSHA wrote in 2018.

The Worcester Housing Authority was the first Bay State housing agency to get permits and approval for the concept in 2020. Though the method of construction has changed, the project will still go forward under its original name.



Worcester Housing Authority | Building Futures Inc  
E-ICON ARCHITECTURE

A Place to Live  
38-40 Lewis Street

Worcester officially broke ground for the “A Place to Live” housing complex in August 2022. The structure will have 25 units, 24 of which are earmarked for people experiencing homelessness.

Lic: Rendering courtesy of the Worcester Housing Authority

### WHAT WILL THE MICRO UNITS LOOK LIKE, AND WHO GETS TO LIVE THERE?

The Lewis Street complex is slated for completion in early summer 2023. Each studio apartment in the three-story complex will have a kitchenette and a bathroom. Twenty-four of these will be allotted to the unhoused. The housing authority will work with other housing agencies to reach out to homeless individuals and help them with the application process. Once the applications are in, residential selection will be done by lottery.

Two of these units will be wheelchair accessible and will meet ADA requirements for accessible housing.

Rent for all units will be on an income-based sliding scale, capped at 30% of the resident's income. A resident who has no income will pay \$0 in rent.

A Place to Live will be considered "low-barrier housing," in which the

primary goal for residents is to remain housed. Some shelters or housing for those experiencing homelessness will insist on sobriety, or staying off recreational drugs, in order to retain tenancy. Those kinds of compliance requirements will not be part of this project.

In other words, a tenant who struggles with mental health and medication compliance will not be evicted if they do not stay on their medication. Those recovering from substance use issues will not lose their tenancy if they use alcohol or other drugs. A case manager will be available to assist tenants in getting any services they may need, including obtaining access to health care and mental health services.

### CONCLUSION

It's too bad that the initial modular housing plan could not be implemented. Doing so would have saved money (had

prices not skyrocketed) and time, as the units could have been constructed off-site at the same time that the foundation for the complex was being poured.

However, any housing at all is a step in the right direction toward ending homelessness. We will continue to update this article as construction progresses, and hope more communities across the state embrace similar projects in the near future. [M](#)

Point your camera app here to read more online



October 17-22

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# October Notice for 2022 Annual Business Meeting and Elections

**Our 2022 Annual Business Meeting and Annual Election will be held electronically in December 2022. Now is the time to read about our election processes and nominate candidates.**

MassLandlords, Inc. is a 501(c)6 nonprofit trade association. Our mission is to create better rental housing in Massachusetts by helping current, new, and prospective landlords run profitable, compliant, quality businesses. We are democratically governed by our annual election for the statewide Board of Directors, as well as our ongoing policy priorities survey. The next annual election is in December 2022, and nominations are needed now.

## TWO FORMAL WAYS MEMBERS CAN GIVE INPUT

MassLandlords members can steer our actions through two formal voting channels. The first is our policy priorities survey. The second is our annual election for director.

On December 31, 2022, a Director from our statewide Board of Directors must step down. Our form of term limits prohibits consecutive terms, ensuring that every election is an open race with no incumbent. (Any past director can run again in a subsequent year.) We use score voting (highest average score wins) instead of a plurality (most votes win). This diminishes the impact of polarization. The directors who get elected tend to be those widely accepted by the most members at the time.

## RICH MERLINO, OUTGOING DIRECTOR

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

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

## CONTINUING BOARD OF DIRECTORS

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

Michele Kasabula, whose term expires Dec 31, 2024, has been a MassLandlords member since 2014 and was on the Worcester Board of Advisors from 2017 to 2019. She is a Massachusetts real estate attorney, practicing since 2002. She started her own law office in 2017, The Law Office of Michele F. Kasabula, PLLC located in Sutton, MA. She represents buyers, sellers and lenders in both residential transactions and small commercial real estate purchase and refinance transactions. She also performs most of the real estate titles exams for those purchase transactions. She owns 3 single family rental properties on the south shore. She was also asked for a short time to manage one of her client's rental properties which consisted of four 6-unit buildings (24 units). She was the main contact for any and all issues. She also handled the remodeling of the units which increased the rental income by over 50% on some of the units. She is a member of the Real Estate Bar Association and a member and the Vice Chair of the BBB of Central Mass, a Title Agent for Commonwealth Land Title Insurance Co. and a Massachusetts Real Estate Broker.



At physical events, nominations can be placed into a box like this. Electronically, nominate using our form.

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

Patrick Sullivan, whose term expires Dec. 31, 2026, grew up, in his words, "dirt poor" in South Boston. "I even keep a framed food stamp on my desk now as a reminder," he says. At age 16 Patrick quit high school. At 18 he sold his first company to a major tech firm. He has spent the majority of his life working in various forms of IT, eventually working as a Senior Systems administrator for Oracle as the last 9-5 'job' he would ever have. He began real estate after that, became a Realtor and started a large team buying and selling. He then returned to self managing his real estate. His IT experience makes him

see things all a bit differently. He now specializes in sober homes and property management, has hundreds of beds and units under management, and pursues an eclectic variety of side businesses.

### REACH OUT TO US

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

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


### THE GOOD NEIGHBOR AWARD

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

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

### THE BOARD OF DIRECTORS

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

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

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# HUD Orders Dallas Housing Authority to Pay \$500,000 Housing Discrimination Settlement

By Kimberly Rau, MassLandlords Inc.

**The U.S. Department of Housing and Urban Development determined a former public housing tenant was entitled to damages after alleged civil rights violations.**

The U.S. Department of Housing and Urban Development (HUD) announced it reached an agreement with the Dallas Housing Authority (DHA) this September, requiring the DHA to pay \$500,000 for an alleged housing discrimination violation from 2019.

The agreement, called a **Voluntary Compliance Agreement – Conciliation Agreement (VCC-CA)**, came after a complaint filed by a public housing tenant, whose name was redacted by HUD for privacy reasons.

According to HUD, the tenant was in a car accident and suffered injuries that prevented her from climbing the stairs to reach her second-story apartment. She asked to relocate to a ground-floor apartment, but the DHA reportedly did not comply with this accommodation request. According to HUD's statement, this forced the tenant to crawl up and down the stairs to access or leave her home. She filed a complaint against the DHA in December 2019.

In March 2021, the tenant amended her complaint, alleging that that DHA attempted to retaliate against her by pursuing an eviction after she had requested the accommodation. This resulted in the woman losing her housing.

HUD opened an investigation shortly thereafter and sent a Letter of Findings in April 2021 that concluded the DHA had violated Section 504 of the Rehabilitation Act of 1973, Title 2 of the Americans with Disabilities Act (ADA) and had also discriminated against the tenant based on her disability under the Fair Housing Act (FHA).

In the agreement, the DHA denied any wrongdoing. However, the agreement also compels the housing authority to pay their former tenant \$500,000 and absolve any debts or judgments they were claiming against her. The DHA must also pay HUD \$10,528 in civil penalties and overhaul its reasonable accommodation policies. Further, they are tasked with creating an effective communication program for individuals with disabilities.



**The U.S. Department of Housing and Urban Development (HUD) is requiring the Dallas Housing Authority to pay \$500,000 and revamp parts of its policies after an alleged 2019 violation.**

**Image License: Logo courtesy of HUD, over image licensed CC by SA Marcel Breuer**

This is one of the largest settlements HUD has ordered in a while, and it shows that they are taking housing discrimination complaints very seriously. If you need a refresher on what constitutes housing discrimination, please visit our [discrimination page](#) and read up on the protected classes in Massachusetts. It will make you a better landlord, and could save you a lot of problems in the future. [ML](#)

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.



**(857) 323-6303**



**info@newleasehousing.org**



# Thousands Saved Per Year by MassLandlords Members via Home Depot Discount

By Eric Weld, MassLandlords, Inc.

**If you shop at Home Depot at all, you will want to register for this benefit and potentially save more than your membership dues.\***

It stands to reason that MassLandlords members spend a lot of money at The Home Depot. The largest home improvement retailer in the world, with 2,300 stores – 45 in Massachusetts – stocks a panoply of tools, supplies, accessories, gadgets and large items for maintaining, renovating, beautifying and outfitting homes and rental units of all sizes.

As a perk of membership, MassLandlords members can save money on many items every time they shop at Home Depot – in-store or online – via their store discount. In many cases, the Home Depot discount will surpass the amount MassLandlords members pay for membership dues.

In other words, joining MassLandlords could potentially net money in the bank just by using the Home Depot discount through the year, not to mention the long list of other membership benefits.

## **SPEND MORE, SAVE MORE**

According to Home Depot records, MassLandlords members saved an average of 8% on Home Depot purchases in 2021. The collective spend at Home Depot by MassLandlords members was \$1,634,938, with savings of more than \$122,000. So far, 2022 collective savings has increased to nearly 13%.

Of course, with a discount benefit, the more you spend, the more you save. MassLandlords member Matthew



**Matt and Kelli Slowik, owners of Revival Homebuyers in Springfield, Mass., estimate they've saved tens of thousands of dollars via the MassLandlords Home Depot preferred pricing program.**

Slowik, owner of Revival Homebuyers, a home-buying and selling company based in Springfield, Mass., saved 14% on recent purchases.

"The benefits of the MassLandlords Home Depot preferred pricing aided me during a time when product availability was low and costs were at an all-time high," Slowik recently told MassLandlords. During a renovation of a 2,615-square-foot multifamily in Holyoke, Slowik spent \$11,033 at Home Depot for items including lumber, sheetrock, flooring, plumbing and paint. His savings on these purchases: \$1,603. "I can say with confidence, anyone who chooses to take part in the MassLandlords Home

Depot preferred pricing will experience similar benefits."

## **SAVINGS = MORE THAN MEMBERSHIP DUES**

Home Depot savings vary by product and over time because the MassLandlords discount is based on tracking of items purchased by members. For that reason, a member could potentially save 99% on a given item, nothing at all, or a percentage within that large range.

One member in 2020 reported saving more than \$3.50 – 99% – on a pair of gloves priced at \$3.56. Another member posted savings of \$420 on a purchase totaling \$1,700 – more than 25%.

We conducted our own Home Depot shopping test in 2021 with a purchase of random items. Our savings included 6% off the purchase of a \$1,600 refrigerator, a 13% discount on a flush mount lighting fixture, 4% off caulk and 1% saved on lumber.

Our total saved from that single test purchase surpassed the amount of annual MassLandlords dues (based on one unit level membership).

## **HOME DEPOT BENEFIT EXPANDED IN 2021**

In 2021, the MassLandlords Home Depot discount was expanded from primarily paint purchases to the entire store inventory. Now, members can save on purchases in all departments: appliances, cookware, bed and bath, home office and furniture, kitchen and dining, tools, automotive, lumber, plumbing and electric, and of course, still, paint.

We have prioritized our partnership with Home Depot to be able to offer this exclusive discount to our members. From

2014 to 2021, our Home Depot discount was only available for large purchases via the PRO desk, and on paint. We expanded the discount in summer 2021 in order for all our members to benefit. Discounts now apply to all member purchases with no limit on purchase size.

#### FOR (VERIFIED) MASSLANDLORDS MEMBERS ONLY


In order to use the MassLandlords Home Depot preferred pricing, you must be both a landlord and a current member in good standing. (We will verify unit ownership.)

To start saving at Home Depot, go to [HomeDepot.com](https://www.homedepot.com) and register as a MassLandlords "purchaser." You will then receive an invitation to join the MassLandlords Home Depot account.

(Please be aware: there may be a slight delay in processing your Home Depot preferred pricing account as we complete human verification of your MassLandlords membership.)

View our [Home Depot benefit page](#) for more details.

Then start saving on your next trip to Home Depot.

*\*MassLandlords, Inc., receives an affiliate commission when members purchase items through our preferred pricing program. *

Point your camera app here to read more online



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Property Rights Supporters make monthly contributions earmarked for policy advocacy.

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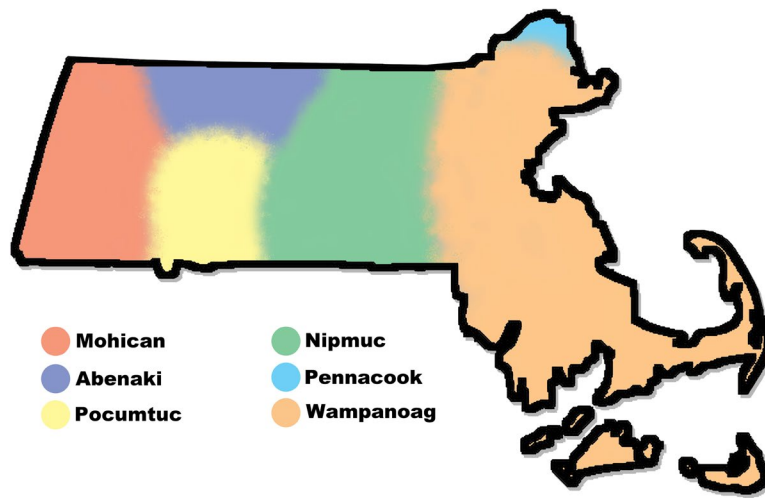
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# How to Avoid Discriminating Against Someone Based on Ancestry

By Kimberly Rau, MassLandlords Inc



Massachusetts was once tribal land for multiple Indigenous groups. The 2010 federal census reported 37,000 Native Americans still reside in Massachusetts. It is important to respect someone's ancestry, not discriminate against them for it.

Lic: CC BY SA 4.0 MassLandlords, Inc.

**Housing discrimination based on someone's ancestry, similar to their national origin, is illegal under the Fair Housing Act.**

The Fair Housing Act makes it illegal for landlords to discriminate against tenants or prospective renters based on their ancestry. (The FHA specifies that "ancestry" falls under their umbrella of "national origin.") It's also specifically unlawful as a separate category under MGL Ch. 151b. And while this may seem like the same thing as discriminating against someone based on their national origin, there are subtle differences between national origin and ancestry.

## ANCESTRY VS. NATIONAL ORIGIN

"National origin" refers to someone's country of birth, their culture or their language. Refusing to rent to someone from Holland or who speaks Dutch, specifically because they are from Holland or speak Dutch, would be discrimination based on their national origin.

"Ancestry" can be defined by some of the same qualifiers as national origin. Discriminating against someone because their ancestors came from Holland would be discrimination based on ancestry. But ancestry also includes the nation, tribe or identifiable group of people from which someone is descended. This can also include physical, cultural or other characteristics associated with someone's ancestors.

Sometimes a person's ancestry is the same as the country they were born in (their national origin). But this is not always the case. If a person with Cherokee parents was born in Canada, they may identify as Cherokee/Native American first, not Canadian. Conversely, someone with Cherokee heritage may be perceived and discriminated against for their Native American physical traits without ever identifying as Indigenous or stating where they were born. That would be discrimination based on their ancestry (or perceived ancestry).

## WHY ANCESTRY IS PARTICULARLY IMPORTANT IN AMERICA

America is touted as a conglomeration of different ethnicities and races, but colonizers were historically cruel to Indigenous people. European settlers from overseas accidentally introduced new diseases to Native Americans (and in one recorded incident, attempted to do it on purpose). Native tribes were driven from their ancestral lands, and often had their children taken from them in an attempt to indoctrinate them with white/European social standards. This kind of forced assimilation continued as late as 1969.

Much of this went on under the guise of creating a so-called "civilized," homogenous society. The goal was to eradicate Indigenous culture, with little to no regard for the complex social frameworks, values and spirituality already present within these groups.

We see this again, historically, with the treatment of Black people who were kidnapped and brought here as slaves, or who were descendants of slaves.

European-descended Americans feared uprisings and made laws preventing enslaved people from gathering in large groups. They also attempted to prohibit them from cultural expression, including how they practiced their native religions and what languages they spoke. Today, the ideas of white supremacy still abound, in the form of overt racism, brutality and micro-aggressions that subtly attempt to subvert other cultures to uphold European values. Even the idea that America is a “melting pot” implies that assimilation, not individuality, is the ideal.

And those are just two groups of people; there are plenty of others who have also faced varying degrees of ostracization based on their ancestry.

This makes it even more important to ensure that someone’s ancestry is respected, and does not become a mark against them based on unfounded stereotypes or broad generalizations.

### HOW TO NOT DISCRIMINATE BASED ON ANCESTRY

The easiest way to not be discriminatory is to remember why you’re talking to someone in the first place. You’re there to run your business; they’re there to possibly rent from you (or they are already your tenant and need to communicate with their landlord). Someone’s race, ethnicity, sexual orientation, etc., is not relevant to the conversation, so it shouldn’t come up at all.

That said, sometimes it’s not what you say, but how you treat someone, that

tells them how you really feel. You can’t always help the first thought that pops into your head, but you can control what you do about it.

If you find yourself making assumptions about someone based on stereotypes, ask yourself why you feel that way. Do you truly believe that every member of a certain ancestral group behaves a certain way? Is every stereotype that exists about *your* ancestral group or race true?

Something else to consider are the words we use to describe things. Many terms are taken from other cultures and then appropriated or misused by people who don’t understand their significance. For example, the noun “pow wow” has very specific meaning in Native American groups, but is sometimes (less often now than in the past) incorrectly used by other cultures to refer to any type of meeting. This should be avoided, as should offensive terms created by European cultures to refer to people from other ancestry groups.

Even if a word is one you’ve always used, or never thought was a problem before, it’s never too late to change how you view things. In one newsworthy event, the football team now called the Washington Commanders opted to change its name from a term that is offensive to Native American groups. Some people called the change unnecessary; others were happy to see that particular pejorative retired.

Challenge yourself to examine how you act toward those of a different race,

nationality or ancestry. You may say the right things (or at least avoid saying the wrong things), but are you using body language, a tone or other clues that this person isn’t welcome to do business with you? Are you friendly and outgoing until you find out that someone is Indigenous, at which point you turn cold and stand-offish? Doing this might make a regular applicant uncomfortable; acting this way around a Massachusetts Commission Against Discrimination (MCAD) investigator posing as a potential tenant could land you in court.

### CONCLUSION

Anti-discrimination laws exist for a reason. They protect people who have historically been negatively targeted for some part of their identity. Housing is one of the most basic needs that we all share, regardless of who we are or where we come from. Do your part to make sure you’re evaluating all your prospective tenants equally, and treating all your renters fairly. [M](#)

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# Event Retrospective: Virtual Event Attendance the Last 30 Months

**MassLandlords virtual events served more than 6,000 attendees from January 2020 through Sept. 8, 2022.**

The last 30 months have seen a dramatic expansion in attendance at virtual events, with recorded attendance at 6,414 attendees (non-unique) as of Sept. 8, 2022.

Little about the COVID-19 pandemic can be described in combination with the phrase, “By good fortune,” but by good fortune we started experimenting with Zoom events four months before we needed them. On November 8, 2019 Attorney Peter Vickery gave our first-ever webinar. The topic was the then-recent *Davis v. Comerford* decision mandating rent escrow according to specific criteria. Attendance was 38.

Of course, as we gave that first webinar, we didn’t realize the

in-person world had ended. Person-to-person transmission of Sars-CoV-2 started taking place in November 2019. Four months later, it reached Massachusetts. Our last in-person registration desk event was Wednesday, March 11, 2020, at Worcester Technical High School. The Springfield event scheduled for the following night was canceled. It was all Zoom after that until our crash course resumed in-person on Saturday, Sept. 10, 2022.

During the height of the pandemic, we learned a thing or two about hosting virtual events. Average Zoom attendance has remained more or less the same: 44 attendees per event for the time period May through August 2022. Steady, rather than growing, attendance is probably a function of our marketing lead time (two weeks on average, which has not changed since the pandemic began) and our increased frequency.

Our highest attendance Zoom event was 170 people on April 22, 2020, two days after the unfunded Massachusetts eviction moratorium was announced. We covered that very topic at that Zoom. Our most intimate Zoom event (if that’s not an oxymoron) was at a partner association, six people for a small group discussion about tenant screening.

Virtual meetings are ideally suited for presenting the entirety of landlord-tenant law in manageable pieces. The MassLandlords repertoire now includes presentations on Section 8; the State Sanitary Code; Security Deposits, Last Month’s Rent and Move-in Monies; Deleading; Emotional Support Animals and much more. And unlike a pre-recorded video, virtual meetings permit interrupting the speaker to ask a question and clarify what’s on the slides. We also have a formal Q&A at the end.

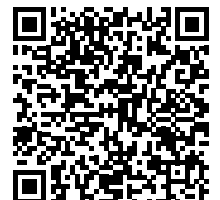
At time of writing, we had conducted an astonishing 188 virtual meetings and webinars for an average of one every five days. The MassLandlords team has worked hard to keep our members and the general public informed!

Zoom will be a permanent part of our educational outreach going forward even as we resume in-person events. We will continue to incorporate event feedback and keep the format fresh over time. In-person events are resuming slowly with new frequencies and formats.

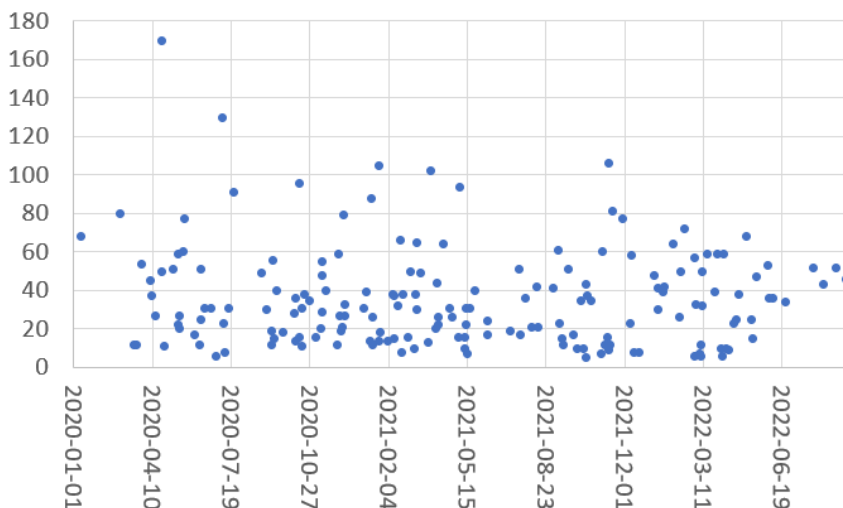
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30 Months of Virtual Event Attendance



Nothing drew attendance more consistently than closure of the courts, one of the three branches of government. It’s fortunate we haven’t had that level of crisis since! CC BY-SA 4.0 MassLandlords, Inc.

# Pending Civil Asset Forfeiture Reform Bill is Essential to Landlords' Property Protection

By Eric Weld, MassLandlords, Inc.

**A civil asset forfeiture reform bill recently passed by the state Senate would bring Massachusetts in accord with other states.**

Civil asset forfeiture is a controversial policy that empowers law enforcement officers and representatives to seize personal property – cash, cars, homes, boats, jewelry, clothing – from anyone, even if the property owner is *not* suspected to be involved in criminal activity.

If your property, such as a rental unit, is used by someone else to commit a

crime, you, as the owner, may be forced to forfeit it, or hand it over to police.

Landlords' property is vulnerable under the law. Imagine you have a tenant who is selling illegal drugs out of their apartment without your knowledge. This gets on the radar screen of the local police department, which builds an ongoing investigation with your property as the focus. Under civil asset forfeiture law, the police may eventually move to seize your property as part of their investigation.

## A LAW DUE FOR REFORM

Civil asset forfeiture is a law in need of reform, especially in Massachusetts.

Thanks to proposed legislation written and submitted by MassLandlords Legislative Affairs Counsel Peter Vickery, that reform might be in the offing.

Vickery drafted and submitted a proposed legislation with the 192nd legislature that would improve the state's outdated civil asset forfeiture policy. His draft was filed by Representative David LeBoeuf. The bill, S.2988, An Act Relative to Forfeiture Reform, was passed by the state Senate on June 30, 2022, by a 31-9 vote, and awaits legislative action in the House.

(Because the 192nd session has formally ended, the civil asset forfeiture legislation will be resubmitted for the 193rd session.)

Nonetheless, the progress of S.2988 marks a successful first for MassLandlords in bringing legislation important to landlords to the doorstep of enactment. S.2988, which was sponsored by Senate Majority Leader Cynthia Creem, is an amalgam of several bills related to civil asset forfeiture, but contains the core ideas originally proposed in Vickery's draft. We called on you to support the bill – thank you for your actions that made a difference.

## IS CIVIL ASSET FORFEITURE NECESSARY?

Civil asset forfeiture is a complicated and controversial issue. Importantly, no crime need be committed or charged in order for property seizure to take place. The suspicion of a crime is all that is necessary for police to take a private citizen's personal property under civil asset forfeiture policy in Massachusetts.



Cash, cars, homes, boats – civil asset forfeiture laws allow law enforcement officers to take any of these personal items (as well as clothing, jewelry and others) from individuals, including landlords, if they are suspected of being involved in a crime. Images: cc by-sa Wikimedia commons



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Most states and the federal government have civil asset forfeiture laws in place. A few states have rescinded these laws and legislation has been introduced in others to change or remove civil asset forfeiture.

Our nearest neighbors, Connecticut, New Hampshire and Vermont, all require a criminal conviction for property seizure. Maine abolished civil forfeiture altogether in 2021, joining Nebraska, New Mexico and North Carolina as the only states without civil forfeiture laws.

## ONLY IN MASSACHUSETTS

Thresholds of proving citizens' guilt and association with crimes vary from state to state. Most states require a "preponderance of the evidence" indicating that property being seized was more likely than not associated with criminal activity. However, Massachusetts is the sole state still retaining a lower threshold of suspicion, requiring only that there be "probable cause" that seized property was involved in a crime.

The phrasing used to establish the burden of proof draws an important

distinction and shifts the legal burden between the private citizen and the law enforcement officer. The current "probable cause" threshold in Massachusetts law requires no evidence of a crime – rather, only a reasonable suspicion, supposedly based on circumstances, to warrant property seizure. The burden is on the defendant to prove no wrongdoing in order to reclaim their property or avoid its seizure.

The proposed "preponderance of the evidence" threshold would place the burden on the plaintiff (law enforcement personnel in this case) to show that any available evidence more likely than not points to criminal activity or involvement.

The new legislation would change the Massachusetts civil asset forfeiture threshold back to "preponderance of the evidence," in accord with other states. Massachusetts' law originally held that language when first adopted in 1971. The law's language was changed in 1989, easing the burden of proof for law enforcement.

Massachusetts also holds the distinction of having no deadline in place for district attorneys to notify individuals that they have their property. In some cases, DAs have held onto cash and property for several years before notifying owners of their right to file for its return. The new law would establish a reasonable timeline for notifying people regarding the seizure of their property.

## POTENTIAL FOR CORRUPTION

Few law-abiding citizens would argue with the right of law enforcement to take – i.e., forfeit – a drug dealer's cash or car, for example, when they have been obtained through unlawful means. This is a common occurrence of civil asset forfeiture. Law enforcement groups insist that civil forfeiture is essential to their ability to disrupt organized drug trafficking and other unlawful behavior.

But the process in the laws can be complicated. One complication is what happens to property once it's forfeited to law enforcement. In Massachusetts, seized property is split evenly between

the county district attorney's office and the local or state police department that seized the property. Non-cash assets such as cars and property can be sold at auction for cash after a certain time period has passed without a claim on the property.

Of course, such a system is potentially self-serving with a conflict of interest built in. It creates an incentive to suspect criminal activity even when no crime is being committed. This happens frequently.

One high-profile case involved Ameal Woods, who was driving a rental car near Houston, Texas, in 2019. A police officer pulled him over, allegedly for driving too close to a vehicle. Woods and his wife, Jordan Davis, were carrying \$43,200 in small bills – their life's savings – which they said they planned to possibly use to buy a tractor-trailer for Woods' business. With no evidence of a crime, the police officer let the couple go without a ticket, though he seized their cash based solely on the suspicion that they

were up to no good – i.e., carrying a lot of cash. The couple filed a class-action lawsuit to retrieve their cash. The case is still pending.

The pending Massachusetts legislation would partly remove that incentive by putting any seized assets in a general fund instead of police or district attorney coffers. The bill would also establish a database, under the Executive Office for Administration and Finance, to track details of all forfeitures for the first time.

### RIGHT TO COUNSEL

Other important changes in the reform bill would include providing the right to legal counsel for indigent individuals whose property has been seized.

As currently structured, Massachusetts' civil asset forfeiture law places the burden of proof on the citizen to retrieve their own seized property. In hundreds of cases – 25% between 2017 and 2019 – the amount of money seized by law enforcement was less than \$2,000. No wonder that in some 80% of those cases no claim

was made for the money – the legal fees would surpass the amount retrieved.

The recently passed Senate bill would establish a fund, using money procured from the sales of assets and cash in criminal forfeiture cases, to pay for defendants' legal defense.

The reform bill would also disallow district attorneys from pursuing civil forfeiture cases on amounts less than \$250.

### A MASSACHUSETTS CASE

Massachusetts landlords are vulnerable to the state's civil asset forfeiture laws. Especially for landlords who do not live near their rentals and can't regularly monitor them, the potential for illegal activity to ensnare landlords is baked into the law.

Consider the case of Russ Caswell, owner of Motel Caswell in Tewksbury. Caswell was a hotelier, not a landlord, but one can easily transpose his situation to a landlord-tenant scenario.

Caswell took over the hotel from his father in the 1980s and ran it for



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years. That is, until the federal Drug Enforcement Agency teamed with the Tewksbury Police Department several years ago to seize the property. The seizure was based on some guests selling drugs at the property (30 times over 17 years), which Caswell argues he was unaware of.

The Caswells, who stated they had always cooperated with law enforcement, enlisted the nonprofit Institute for Justice and eventually succeeded in getting their hotel back.

In most civil asset forfeiture cases, cash and property is not returned to the owners even when the charge of a crime was never levied.

### ASSET FORFEITURE VULNERABILITY FOR LANDLORDS

Imagine a similar scenario to Caswell's, in which your rental property becomes the subject of a drug investigation. Maybe you rented to a tenant four or five years ago who dabbled in selling drugs. When you found out about the illegal activity, you took action to evict the problem tenant.

Meanwhile, the local police department had been building a file on that tenant, with details about his residence, including you as the property owner. Now they inform you, as part of their ongoing investigation, that they plan to seize your rental property due to its involvement in illegal drug activity.

A MassLandlords member from Cambridge, who asked not to be identified, was ensnared in just such a scenario. Importantly, his situation took place nearly 30 years ago, and was part of a federal government investigation, not state. Federal civil asset forfeiture law has since been reformed so his situation may no longer take place at that level. In Massachusetts, it's still plausible.

In 1992, the individual had fired a property manager who was tending his rentals in another Massachusetts city. But that property manager was under federal investigation for drug offenses while managing the member's properties, and he alleged to federal authorities that he owned the member's property. That allegation, though it was plainly false, was enough to empower federal authorities to

issue the member an ultimatum: sell his rentals or they will be seized. He sold at a loss amid a depressed market in order to avoid seizure.

"It was morally reprehensible," the member recently told MassLandlords, reflecting on his situation in 1992. He agrees that it's high time Massachusetts civil asset forfeiture policy is reformed, at least to avoid such miscarriages of justice as he endured at the federal level. "It's just wrong."

### A DISTORTED LAW

Massachusetts' civil asset forfeiture law was enacted in 1971 as a tool for law enforcement to target the assets of organized drug criminals. It has since deteriorated into a law that disproportionately targets poor and indigent people, and petty criminals. It has also become a lucrative, if sometimes questionable, source of revenue for police departments.

The law in its current form also endangers landlords, who are vulnerable to the low burden of proof when tenants potentially commit crimes on their property.

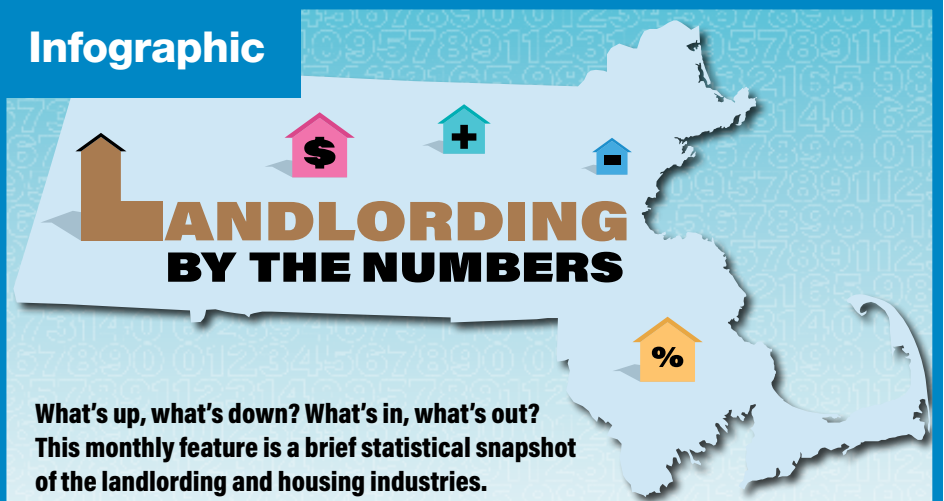
The reforms in S.2988 would take nothing away from law enforcement. Police officers would still retain the power to seize assets obtained through criminal activity. But importantly, the proposed reforms would protect landlords' and citizens' property from unjust seizure.

You can still assist in this important reform by contacting your legislators and urging them to support this bill. [ML](#)

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## Infographic



**\$2.5 billion**

Total cash amount, nationwide, seized by law enforcement agencies in civil asset forfeitures since Sept. 11, 2001. ([Civil Rights Docs](#))

**\$31.8 million**

Total money seized in civil asset filings in Massachusetts between fiscal year 2018 and FY2021. ([mass.gov](#))

**10,572**

Number of civil asset forfeiture cases filed in Superior Court in Massachusetts between fiscal year 2012 and FY2021. ([mass.gov](#))

**80%+**

Percentage of civil asset forfeitures, nationwide, in which the owner of the seized property was not charged with a crime. (In most cases, government officials kept the seized property.) ([Civil Rights Docs](#))

# Massachusetts Signs CROWN Act Into Law – Discrimination Based on Protective Hairstyles Now Illegal

By Kimberly Rau, MassLandlords Inc.

**The law prohibits employers and schools from banning protective hairstyles, but has discrimination implications for housing providers as well.**

On July 26, 2022, Gov. Charlie Baker signed Massachusetts' own version of the CROWN (Creating a Respectful and Open World for Natural hairstyles) Act into law as part of Chapter 117 of the Acts of 2022. This law prohibits discrimination based on race-related hairstyles in the workplace, schools and other public places.

By signing this into law, clauses of MGL Chapter 4, Section 7 have been amended. Clause 62 amends the protections afforded under "race" to include "traits historically associated with race including, but not limited to, hair texture, hair type, hair length and protective hairstyles." Clause 63 has been amended to further define a protective hairstyle.

This in turn expands the definition of "race" across other statutes, including the state's anti-discrimination law and the public accommodations law.

This change is a variation on the original bill, H.4554, which created a new protected class for natural and protective hairstyles. The original bill was quite lengthy, as it would require changing every place in the law where protected classes were mentioned (including Chapter 151b, which affects housing providers). The amended bill was much shorter and did not create a new protected class. Instead, it amended the state's definition of race to include protective hairstyles. As race is already mentioned in anti-discrimination



**Avoid excessively commenting on someone's hairstyle, especially if it's not relevant to why you're meeting. Sometimes it takes a superhuman effort to ignore invasive questions. This woman is smiling at her success at deflecting them. Lic: CC by SA 4.0 MassLandlords Inc.**

statutes throughout the law, it was not necessary to individually modify each mention of protected classes, hence the shorter length.

In other words, Chapter 151b is still modified by this law, even though you will not see the phrase "protective hairstyles" explicitly mentioned.

## WHAT ARE PROTECTIVE HAIRSTYLES?

According to the law, protective hairstyles include (but are not limited to) "braids, locks, twists, Bantu knots, hair coverings

and other formations." The purpose of protective hairstyles is to keep the ends of hair strands covered or tucked away, in order to minimize manipulation of the hair strand, which can lead to breakage. A protective style helps prevent knotting and helps maintain root and hairline health by changing where tension is placed on the scalp.

The aforementioned styles are all considered protective. But "low manipulation" hairstyles – styles that cover hair and may require less maintenance – are

also considered protective. These can include faux locks, flat twists and wigs.

### WHAT DOES PROHIBITING DISCRIMINATION BASED ON HAIRSTYLES HAVE TO DO WITH LANDLORDS?

We certainly hope that you aren't basing your tenancy decisions on what hairstyle your renters have, or attempting to put clauses in your lease that prevent people from wearing protective hairstyles. In that way, housing providers are not going to run into the same issues that workplaces or schools may encounter.

However, now that protective hairstyles are protected by anti-discrimination laws, making comments about someone's hair could be perceived as discrimination, either based on their hair or their race. Very few white people will likely need to wear a protective hairstyle, and therefore, remarks about hair may have a disparate impact on people of other races.

The clear thing to avoid is any negative statements about someone's hair. Making a disparaging comment about how a potential renter's natural hairstyle looks "unprofessional" could lead them to believe you don't want to rent to

people who appear unprofessional, or people of their race. But you need to be aware of how other comments can be perceived as well.

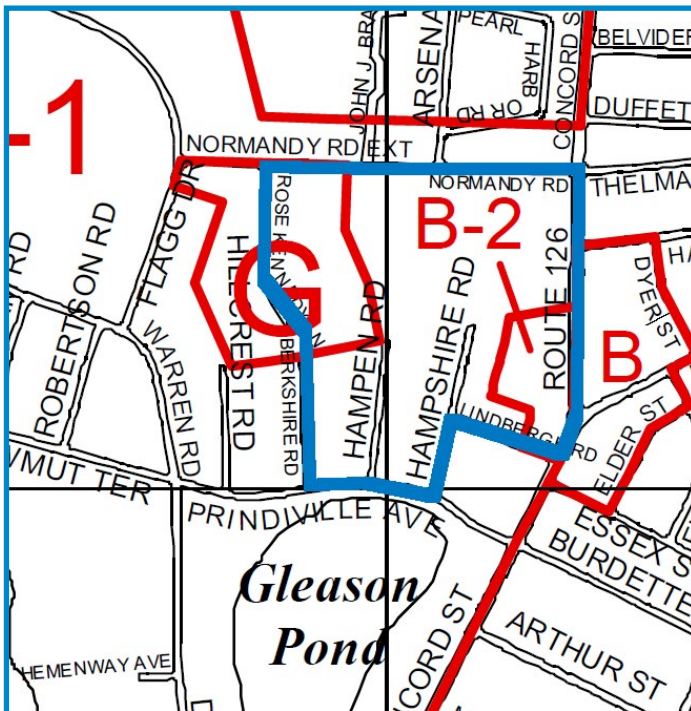
Even seemingly positive comments can be inappropriate if the person feels you are singling them out about their hair. Remarks like "Wow, my hair would never hold a style like that!" or "I wish more people would get braids like yours" can make someone uncomfortable. Asking how long a style took to achieve (some braided hairstyles can take hours) or how much it cost to get put in is not professional, since you aren't meeting with this person to discuss their personal style.

While we're on the subject, remember that certain protective styles can involve synthetic hair, or human hair that has been purchased from outside sources. Some people prefer to wear wigs. Avoid asking people if that's their "real" hair, and do not touch it or ask to touch it. That puts the other person in an awkward position, and also may defeat the purpose of having a protective hairstyle, if the goal is to minimize how much the strands are manipulated.

### CONCLUSION

If you've read our other articles on discrimination, you know that most of this boils down to one simple adage: Don't talk about things that aren't relevant to the task at hand. Someone's race or ethnicity, sexuality, veteran status, age or any of the other protected classes in Massachusetts aren't going to determine whether someone is a good fit for your rental unit, and neither will their hairstyle. Keeping things professional and on-topic is the best practice for any landlord. [M](#)

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### ARTICLE YOU MAY HAVE MISSED

## Geothermal Pilot Project in Framingham Could Have Broad Impact on Rental Heating and Cooling

If a three-year geothermal pilot project being launched this year in the city of Framingham is successful, it could dramatically shift urban energy commerce, consumption and infrastructure well into the future.

The full article can be found at:



# REGIONAL



## 2022 OCTOBER

Upcoming events  
See details under each region

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3 SWCLA 7:00pm - 8:00pm	4	5 Good Landlord Hygiene 5:00pm - 6:40pm	6	7	8
9	10	11 MWPOA 5:30pm - 8:00pm	12 Section 8 Tutorial 5:00pm - 6:40pm	13 Security deposits, Expert's Dinner, NWCLA 5:00pm - 6:40pm, 6:30pm - 8:00pm, 7:00pm - 8:00pm,	14	15
16	17	18 State Sanitary Code 5:00pm - 6:40pm	19	20	21 Clean Energy 12:00pm - 1:00pm	22 Springfield Crash Course 8:30am - 3:00pm
23	24	25	26	27	28	29
30	31					



## 2022 NOVEMBER

Upcoming events  
See details under each region

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2 Virtual Meeting 5:00pm - 6:40pm	3	4	5
6	7 SWCLA 7:00pm - 8:00pm	8 MWPOA 5:30pm - 8:00pm	9 Virtual Meeting 5:00pm - 6:40pm	10 Virtual Meeting, NWCLA 5:00pm - 6:40pm, 7:00pm - 8:00pm	11	12
13	14	15 Virtual Meeting 5:00pm - 6:40pm	16	17	18	19
20	21	22	23	24	25	26
27	28 Virtual Meeting 5:00pm - 6:40pm	29	30			

## STATEWIDE

## Vital Meeting: Good Landlording Hygiene: Take Your Real Estate from Stinky to Squeaky Clean

WED  
10/5

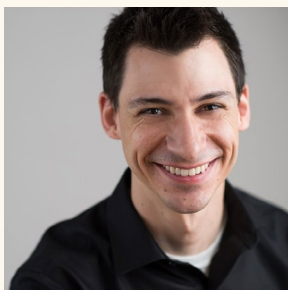
This event will be a discussion anchored to a new set of slides. The intent of this presentation will be to help you manage your rental income stream as a business at any size. This presentation is not a legal compliance review. Instead, we'll be focusing on business tools and processes. Full- and part-time landlords will find a variety of productivity tips and tricks:

- How can you guarantee new knowledge always gets put into practice?
- Where do landlords store important files like rental agreements?
- How and when should I delegate to new team members? Who can I realistically hire at my size?
- What should my mental state be when I learn someone has damaged the apartment?
- And much more.

We hope these tips will open your eyes to new ways of looking at an old business. And we hope if you have suggestions, you will share them so we can update our slides for future presentations.



It's a great time to stop what you're doing and think about whether you could do it better.



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 detailed explanations." -Larry

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

"Your answers to member's questions were most helpful." -Liz



Patrick Sullivan of Obtainable Sobriety, also a MassLandlords Director, 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

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**Purchase your ticket in  
just a few clicks!**  
**"No Sales Pitch" Guarantee**

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### WEDNESDAY, OCTOBER 5<sup>TH</sup>

#### VIRTUAL MEETING AGENDA (NEW TIMES!)

- 5:00 pm Sign-in and virtual networking: you can chit chat with others as people log in
- 5:40 pm Presentation
- 6:40 pm Virtual meeting ends

By member survey, the business has been reimagined as a set of convenient videos viewable anytime online.

#### Participation is Easy

We have two formats of online events:

- **Virtual meetings** include optional audience participation via video, phone, and screenshare and are not recorded.
- **Webinars** have limited participation options (typed questions only) and are recorded.

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

If joining a virtual meeting, please use the zoom "test audio" feature.

You will be allowed to talk to others if your microphone is good and there is no background noise. We reserve the right to mute anyone for any reason. Attendees without a microphone or who don't want to be heard can type questions.

### VIRTUAL MEETING DETAILS (HOSTED BY ZOOM)

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

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

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

Topic: Good Landlording Hygiene Virtual Meeting October 5, 2022

Time: Oct 5, 2022 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/89747914517>

Meeting ID: 897 4791 4517 Passcode: Will be emailed and viewable [online](#)

Dial by your location

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+1 309 205 3325 US  
+1 312 626 6799 US (Chicago)  
+1 408 638 0968 US (San Jose)  
+1 564 217 2000 US  
+1 669 444 9171 US  
+1 669 900 6833 US (San Jose)  
+1 719 359 4580 US  
+1 253 215 8782 US (Tacoma)  
+1 346 248 7799 US (Houston)  
+1 386 347 5053 US

Meeting ID: 897 4791 4517 Passcode: Will be emailed and viewable [online](#)  
Find your local number: <https://us02web.zoom.us/j/89747914517>

### PRICING

Open to the public. Membership is not required!

- Public: \$21
- Members: \$7

This event will not be recorded.

Slides and handouts if any will be uploaded to [Good Landlording Hygiene](#).

### [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.](#)

Google calendar users: [add this event only to your Google Calendar.](#)

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

Outlook

users: [add our event calendar to Outlook.](#)

## Vitual Meeting: Section 8 Tutorial

WED  
10/12

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

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

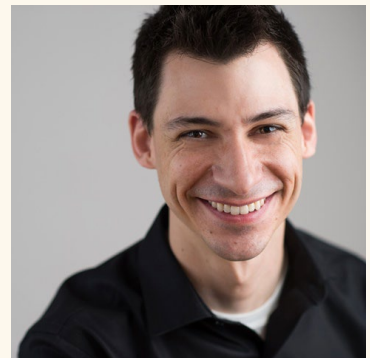
Permanent rental subsidies like the Housing Choice Voucher Program (Section 8) can be great programs to participate in. But they can be **tough** on the unprepared landlord: your first Section 8 applicant may expose weaknesses in your non-discriminatory tenant screening process, sanitary code compliance,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

Attendees will leave with knowledge of the program, **confidence** in working with Section 8 applicants, and

pro tips for navigating the process with flying colors.



Section 8 is easy once you know how



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.

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**You can volunteer for a future event.**

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Purchase your ticket in just a few clicks!

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## WEDNESDAY, OCTOBER 12<sup>TH</sup>

### VIRTUAL MEETING AGENDA (NEW TIMES!)

- 5:00 pm Sign-in and virtual networking: you can chit chat with others as people log in
- 5:40 pm Presentation
- 6:40 pm Virtual meeting ends

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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: Section 8 Virtual Meeting  
October 12, 2022

Time: Oct 12, 2022 05:00 PM Eastern  
Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/84758229793>

Meeting ID: 847 5822 9793 Passcode:  
Will be emailed and viewable online

Dial by your location

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- +1 386 347 5053 US
- +1 408 638 0968 US (San Jose)
- +1 564 217 2000 US
- +1 669 444 9171 US
- +1 669 900 6833 US (San Jose)

Meeting ID: 847 5822 9793 Passcode:  
Will be emailed and viewable online  
Find your local number: <https://us02web.zoom.us/j/84758229793>

#### PRICING

Open to the public. Membership is not required!

- Public: \$21
- Members: \$7

This event will not be recorded.

Slides and handouts if any will be uploaded to Section 8.

#### **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.

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Outlook users: add our event calendar to Outlook.

## Vital Meeting: Security Deposits, Last Month's Rent and Move-in Monies

THU  
10/13

This presentation will teach how to take move-in monies as a landlord in Massachusetts. We will discuss the four allowable charges:

- First month's rent
- Last month's rent
- Security deposit
- Locks

Security deposits are one of the primary liabilities for Massachusetts landlords. If you make a paperwork mistake, you might owe your renter three times the amount of the deposit plus attorney's fees! But we'll show you how to protect your property with a deposit, and how to protect your business with bulletproof compliance.

We will compare and contrast security deposits with last month's rent.

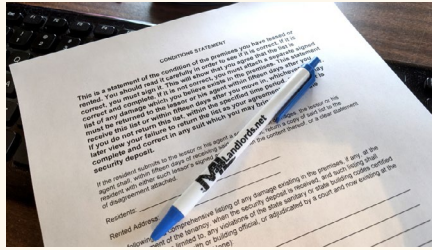
Can you charge a pet deposit? Application fee? Amenity fee? Attend and ask why not.

Attendees will leave knowing what Massachusetts law requires when taking move-in monies and how to operate with peace of mind.

**New case law will be discussed!**



Attorney Jordana Greenman



**You'll be ready to take a fully compliant security deposit after this training**

Part of this presentation will be given by **Attorney Jordana Roubicek Greenman**, a real estate lawyer and recipient of the Super Lawyers Rising Star award 2012-2020. Attorney Greenman has a solo practice with a main office in Watertown and additional office in Downtown Boston. Her practice consists of a broad range of real estate-related legal matters, including commercial and residential landlord/tenant disputes, condominium association representation, general real estate litigation and commercial and residential real estate closings. Attorney Greenman has a well-respected reputation for aggressively advocating for her clients' goals and ensuring beneficial outcomes at a reasonable cost. She was among the first attorneys to take legal action in response to the unfunded eviction moratorium and has been working as co-counsel on a pro bono basis with the recent Boston Eviction Moratorium.



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

**You can volunteer for a future event.**

Networking time for this event will be moderated by **Erin Zamarro**. Erin lives and works in Worcester. Erin is a real

estate broker at A.A. Zamarro Realty, an independent brokerage which has operated in the Worcester residential and commercial real estate markets for over 50 years. Our office frequently works with buyers and sellers of investment property. Erin is a Certified Massachusetts Landlord™ as well as a member of the National Association of Realtors. Erin received a B.A. from Holy Cross and an M.B.A with a concentration in Marketing from Clark University.

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**THURSDAY, OCTOBER 13<sup>TH</sup>**

**VIRTUAL MEETING AGENDA (NEW TIMES!)**

- 5:00 pm Sign-in and virtual networking: you can chat with others as people log in
- 5:40 pm Presentation
- 6:40 pm Virtual meeting ends

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

Topic: Security Deposit. Last Month’s Rent Virtual Meeting October 13, 2022

Time: Oct 13, 2022 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/82649626013>

Meeting ID: 826 4962 6013 Passcode: Will be emailed and viewable [online](#)

Dial by your location

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+1 669 900 6833 US (San Jose)  
+1 719 359 4580 US  
+1 253 215 8782 US (Tacoma)  
+1 346 248 7799 US (Houston)  
+1 386 347 5053 US

Meeting ID: 826 4962 6013

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

Find your local number:

<https://us02web.zoom.us/j/82649626013>

## PRICING

Open to the public. Membership is not required!

- Public: \$21
- Members: \$7

This event will not be recorded.

Slides and handouts if any will be uploaded to [Security Deposits](#).

## Click here to purchase tickets for this event

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This is part of the [Virtual rental real estate networking and training series](#).

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## Vitual Meeting: State Sanitary Code from Floor to Ceiling

TUE  
10/18

The state sanitary code defines what every apartment in Massachusetts must do and be. Unlike the building code, which is usually inspected only at time of permit completion, the **state sanitary code** applies in all rentals all the time, and can be inspected at any time. Are your units compliant?

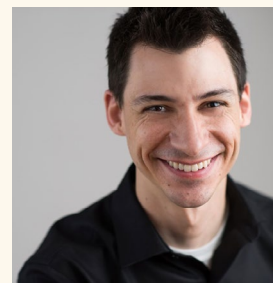
Few units are fully compliant. We’ll review the code in **easy-to-understand** detail and help you get a sense of where you may need to make repairs or improvements.

The state sanitary code is your biggest liability in a nonpayment situation, where a renter is being taken to court. They will be able to counterclaim based on the condition of the apartment. If you anticipate having any kind of conflict resolution process with a renter, it’s critical that your apartment is fully up to code and your position is one of blamelessness.

**Note that this presentation starts earlier and ends later than normal. We will take a bio break.**

“This is my second time participating in the sanitary code session, and I still learned something new that we need to address in our building.” -Beatrice

“Presentation was VERY informative and thorough.” -Carol



MassLandlords Executive Director Doug Quattrochi



**Your problem or theirs? The state sanitary code holds occupants responsible for some things, and landlords responsible for most everything else**

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

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

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**TUESDAY, OCTOBER 18<sup>TH</sup>**

**VIRTUAL MEETING AGENDA (NEW TIMES!)**

- 5:00 pm Sign-in and virtual networking: you can chit chat with others as people log in
- 5:30 pm Presentation
- 6:20 pm Break for five minutes
- 7:10 pm Virtual meeting ends

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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: State Sanitary Code Virtual Meeting October 18, 2022

Time: Oct 18, 2022 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/89637340672>

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 +1 719 359 4580 US

Meeting ID: 896 3734 0672

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

Find your local number: <https://us02web.zoom.us/j/89637340672>

### PRICING

Open to the public. Membership is not required!

- Public: \$30
- Members: \$10

This event will not be recorded.

Slides and handouts if any will be uploaded to The State Sanitary Code.

### [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.](#)

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[Virtual rental real estate networking and training series.](#)

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iPhone & iPad

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

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

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

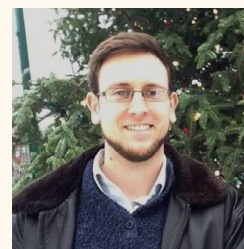
For no-obligation information, call the helpline at 774-314-1896 or email [hello@masslandlords.net](mailto:hello@masslandlords.net).

### CHARLES RIVER (GREATER WALTHAM) GREATER SPRINGFIELD

### Expert Conversation with Alec Bewsee

THU  
10/13

Join five other experienced operators and investors for an informal but topical discussion about rental real estate, property management and investing. Attendees will gather around a single table at your host's choice of restaurant. You'll have 90 minutes together to get to know one another, ask questions about business problems you're facing and share news about local markets. After the host leaves, you can continue chatting, or you can leave as well. Please share your contact details with anyone you'd like to keep in touch with after the meal, or keep your details private as suits you.



**Alec Bewsee, Board of Directors. Certified Massachusetts Landlord Level One™**

This conversation will be hosted by **Alec Bewsee**. Alec serves on the MassLandlords Board of Directors, is a founding member of the Western Massachusetts Real Estate Investors Association, is a Certified Massachusetts Landlord Level One™, and is a managing partner of Forge Property Management based in Westfield, Mass. He received his B.S., Cum Laude, in Electrical & Computer Engineering from Western New England University in Springfield, MA before going on to support various Fortune 100 companies in the high-technology sector including United Technologies and Lockheed Martin. Alec went full time in real estate and is an experienced renovator, property manager and investor.

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

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content. Your purchase of an event ticket sustains our nonprofit model.

#### THURSDAY, OCTOBER 13<sup>TH</sup>

##### AGENDA

- 6:30pm Reservation starts
- 6:45pm Place orders
- 8:00pm Host departs

Location: Holyoke

Great American food with full bar, tons of easy parking. Super diligent about food allergies and sensitivities.

After you purchase a ticket, you will be notified of the exact location 7 days prior to the event. We have endeavored to select venues that meet all possible dietary requirements. If the venue is not to your liking, you may request a refund up to three full days prior to the event.

We are holding the venue in confidence to prevent walk-ins. We are going to have only one reserved table at the restaurant and no registration desk on-site.

##### Meeting Terms

- Ticket price includes your choice of any entrée on the menu, any softdrink and your share in table appetizers.
- Ticket price does not include dessert or alcohol, but you may open your own tab.
- Purchase of a ticket is required. Walk-ins are not allowed.
- We need to sell four tickets to have an experts meal. Otherwise the meal will be canceled and your ticket automatically refunded.
- If you are feeling tired or sick, please do not come! Your ticket will be refunded in full. Please let us know before the start time for your event so we can notify the host.
- You must arrive prior to the reservation start time to be guaranteed a meal with your ticket. The host pays for dinner with their card. If they leave and your meal wasn't on the bill, you're on your own.
- You may attend without eating, but in this case the ticket fee will not be waived.
- Note-taking is encouraged. The use of recording devices is strictly prohibited: you'll be in a restaurant!
- The host is compensated by the cost of their meal.

##### PRICING

Membership *is* required!

- Members: \$70

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

This expert conversation counts for continuing education credit for Certified Massachusetts Landlord Level Three. Beep in. Leave feedback/beep out.

This event is operated by a MassLandlords member and volunteer.

Want to host an expert conversation? Submit a speaker request.

This is part of the 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.

Outlook

users: add our event calendar to Outlook.

#### SPRINGFIELD

### The MassLandlords Crash Course in Landlording

SAT  
10/22

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



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

- Small group session with the Executive Director, a trained presenter and experienced landlord, and the attorney.
- A comprehensive agenda, see below.
- Your choice of two books:

- *Every Landlord's Tax Deduction Guide* by NOLO,
- *The Good Landlord* by Peter Shapiro,
- *Getting to Yes* by Roger Fisher, and/or
- *The Housing Manual* by H. John Fisher.

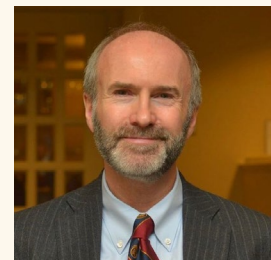
- A bound summary of all material presented.
- Breakfast pastries, coffee, tea.
- Lunch sandwiches, sodas, chips, cookies; all dietary requirements satisfied, please notify us when you purchase a ticket.
- A MassLandlords ballpoint pen.
- A MassLandlords certificate of completion and permission to use "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.

Purchase your ticket in just a few clicks!



Instructor Douglas Quattrochi



Instructor Peter Vickery

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

# ASSET STRATEGY

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

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

[www.AssetStrategy.com](http://www.AssetStrategy.com)

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## 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, OCTOBER 22<sup>ND</sup>, 2022**

### CRASH COURSE AGENDA

**SATURDAY, OCTOBER 22<sup>ND</sup>, 2022**

- 8:30 am - Introduction of MassLandlords and course participants

- 8:45 - Rental markets
  - o Urban, suburban, rural
  - o Luxury, college, professional, working, subsidized, rooming houses
- 9:00 - 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?
- 9:40 - 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
- 10:05 - Break for ten minutes
- 10:15 - Finish sales and marketing
- 10:35 - Applications and screening
  - o Criminal, credit, eviction
  - o Discrimination (legal highlight)
  - o Tenant Screening Workshop
- 11:30 - Rental Forms
  - o Lease vs Tenancy at Will
  - o iCORI
  - o Eviction notices
- 11:50 - Break and Lunch, with free form Q&A
- 12:20 - Finish rental forms
- 12:40 - 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
- 1:40 - Break for ten minutes
- 1:50 - 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
- 2:40 - Overview of books and resources for further education
- 2:45 - Review of unanswered questions
- 3:00 - End Course

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

## LOCATION

Realtor Association of Pioneer Valley  
221 Industry Ave  
Springfield, MA 01104

This event is in-person only. There is no zoom option.

Look for our next crash course over zoom or locally.

## FOOD

- Breakfast:
  - o Fresh bagels, muffins, cinnamon rolls, coffee cake slices and scones with cream cheese, butter, and jam
  - o Fresh fruit platter
  - o Assorted fruit juices and coffee
- Lunch:
  - o Assorted gourmet sandwiches
  - o Garden salad
  - o Pasta salad
  - o Assorted pastries
  - o Soda, juice, water

\*Please email [hello@masslandlords.net](mailto:hello@masslandlords.net) if you

have any dietary restrictions and need a special meal.

This event will not be recorded.

## PRICING

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

- Online:
  - o Non-members: \$250
  - o Members: \$225 (log in before you register or you will see the non-member price)
- Online registration required. All ticket sales final.

## PUBLIC HEALTH

At time of advertising, masks were not required by any policy of MassLandlords, the venue or the municipality. Masks are welcome.

Breakfast and lunch will be served in or near the room and may be taken outside weather permitting.

If you are feeling tired or sick, please do not come! Your ticket will be refunded in full. Please let us know before the start time for your course so we can notify the instructors.

## [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.](#)

Outlook users:  
[add our event calendar to Outlook.I](#)

## LAWRENCE METROWEST NORTH SHORE NORTHERN WORCESTER COUNTY

## A Public Adjuster & Why You Need One

THU  
10/13

Join us for our monthly meeting, this month we will hear from Justin Grenier, or Grenier Public Adjusters. Learn about the types of claims public adjusters work with, and how their help may result in a higher settlement from your insurance company.

A public insurance adjuster (or public adjuster) is a licensed insurance professional hired by a policyholder to document, prepare, and present a claim on your behalf to negotiate the best settlement for the you, the policyholder. Unlike insurance staff adjusters and independent adjusters, who work for

insurance companies, Grenier Public Adjusters works for you.

Meetings are open to the public!

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

## THURSDAY, OCTOBER 13<sup>TH</sup>

## NWCLA MEETING AGENDA

Visit [nwcla.com](http://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, Winchedon, 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 MassLandlords Members other than NWCLA: \$20
- Zoom ticket - Public and Members other than NWCLA: \$10
- MassLandlords.net/NWCLA members: pay annual NWCLA dues, then free

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/>.

[members/meeting-recordings/](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

## Molly Maids

MON  
10/3

Brett Moore and his son Zachary are owners of Molly Maids in Oxford, MA. They will come to share with our membership the services that they provide. They currently work with many landlords in our geography and have for some time turning tenants quickly and spotlessly.

Most of us use cleaners between tenants, so why not come to see what Molly Maid has to say? They are local, trusted and been around for many years.

For over 35 years, customers have welcomed the trusted cleaning professionals from locally owned and operated Molly Maid businesses into their homes. Now more than ever, we want to reassure you that our teams strictly adhere to CDC guidelines. Our cleaning procedures are designed to help create a cleaner environment for you and your family.

We've provided cleaning services to over a million customers and want you to know that you can continue to rely on us to go above and beyond to provide you with a worry-free, top-notch cleaning service every time.

**MONDAY, OCTOBER 3RD**

**SWCLA MEETING AGENDA**

- 7:00p Douglas Quattrochi, Executive Director, MassLandlords, Inc.
- o Update on MassLandlords activities
- 7:15p Presentations

**In Person Location****PLEASE NOTE CHANGE IN MEETING LOCATION**

Alexander's Golden Greek Restaurant  
6 Sanderdale Road  
Southbridge, MA 01550

(E. Main St. / Rt. 131, heading toward Connecticut, on the right-hand side, just past the Big-Y and McDonald's)

We feel like the ability to have a cocktail or soft drink, or even something to eat during the meeting might provide for a

better experience. Dan from O'Connor Insurance is still planning to provide a few pizzas and soft drinks for the group as usual. However, if you wish to eat or drink something else, you are welcome to do so at your own expense.

Please come and enjoy this new experience. Plenty of parking, handicap access and air conditioned.

**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.



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