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HUD: Tenants with Nontraditional Support Animals Must Demonstrate Need

Remind Your Renters about Summer Fire Safety Can a Triple-Decker be Retrofitted for Geothermal Heating and Cooling?

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LETTER FROM THE EXECUTIVE DIRECTOR

Lots of Policy Work

Our Letter from the Executive Director for May 2023 reminds us of the new sanitary code and looks at policy and operational developments from April.

In April, we did a great deal of policy work for owners and managers. This work covered the new state sanitary code, new court standing orders, eviction data, rent control, deleading credits and rental assistance reform. Plus, we continue to carry out our core operations.



I hope you know that the state sanitary code has now changed in significant ways. We have covered this by <u>video</u>, <u>in-person event</u>, and <u>article</u>. We did contact the Department of Public Health for the new tenants' rights sheet, which is not mentioned anywhere in our articles yet. At time of writing, the sheet still had not yet been published.

The housing court announced <u>new standing orders</u> to take effect this summer. These create a double-service process aimed at reducing defaults. Constables, sheriffs and DIY landlords have to take care now to serve not just the summons but also the notice of the Tier 1 event. At our event with the court on April 13, they discussed how we don't know which policy response will be effective at reducing defaults. That's why these standing orders are "interim." But we will try and see. This new process will be covered in an article to come and at two more events to be announced.

Stakeholders in the real estate community met by MassLandlords invitation to discuss opposition to rent control. We've covered <u>rent control</u> extensively recently and will again soon.

Our eviction data researcher at Brown University, Arjun Shanmugam, presented at the National Fair Housing and Civil Rights conference. He has made novel application of the medical field's "treatment effects analysis," and now has a framework in which to ask all kinds of questions about evictions.

Governor Healey's budget proposes doubling the deleading credit. Our bill asks for a tenfold increase to keep pace with inflation. It's good that now everyone recognizes the need for an increase.

Last but not least, there is widespread agreement that rental assistance needs to be reformed. The Metropolitan Area Planning Council has been kind to include our feedback on rental assistance in a report recommending changes. We have also signed onto a rental assistance reform bill advocated for by the Massachusetts Coalition for the Homeless. Housing scarcity and instability are problems for renters and landlords alike, and increasingly, we get to contribute to proposed solutions.

Operationally, we continue to lay software groundwork in a demanding technical environment. We have newly expanded scripts for site testing, event listings and more. I will call attention to one setback beyond our control. Clickmeter, the service we paid to track ad clicks and engagement with third-party resources like mass.gov, was acquired by Rebrandly. This transition was botched and approximately 2,000 outbound links across 500 pages

rotted overnight. Advertisers will be without analytics until we have a replacement service in place. Also, at time of writing, one-third of our outbound links were still dead. Please bear with us as we abandon these failed vendors.

MassLandlords' work benefits owners, managers and service providers of rental housing across the industry. And there is so much work to do! 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.



Can a Triple-Decker be Retrofitted for Geothermal Heating and Cooling?

By Eric Weld, MassLandlords, Inc.

Massachusetts has 25,000+ triple-deckers. We seek your thoughts on affordable ways to convert these historic-but-inefficient residences for geothermal energy.

The triple-decker is a Massachusetts architectural icon and, to many, a beloved aspect of New England history and urban landscape. But can these symbols of Massachusetts cultural history, most of which were built 100 years ago or more, be updated for today's and tomorrow's energy efficiency technologies?

Specifically, is it possible to retrofit a triple-decker to accommodate geothermal energy, the most efficient method available for heating and cooling a home? And if it is possible, is it economically feasible?

These are questions looming on the near horizon as Massachusetts aspires to achieve net neutrality – zero fossil fuel emissions – by 2050.

There are, after all, tens of thousands of triple-deckers – also known as three-deckers, triplexes or "3Ds" – still standing throughout the state. Boston alone is home to <u>some 15,000</u> of them. In Worcester, which may have hosted the <u>first triple-decker</u> ever built (by Francis Gallagher), <u>around 4,000</u> remain. Another <u>4,000</u> are in Fall River.

Triple-deckers are not going away. In fact, they are experiencing a sort of renaissance, being bought up by local



There are more than 25,000 triple-deckers like this one across Massachusetts. Nearly every one of them will need to be converted away from fossil fuelburning energy systems in coming years. Image: CC BY-SA pymoutside (Wikimedia commons).

developers, renovated and glossed into attractive rentals and condos.

But most triple-deckers are old, some are drafty, and many use outdated, fossil fuel-burning systems for heating, cooling, cooking and heating water. Tens of thousands of these multifamily residences will need investments of time and attention in order to bring them in line with the state's energy efficiency goals.

If a retrofit for geothermal energy is possible and affordable, it could answer a list of concerns facing the state and its push to reduce the carbon footprint – not to mention save collective millions of dollars in energy costs for owners of these residences.

YES, IN THEORY

The short answer is yes, it is possible, on paper, to retrofit many three-deckers for geothermal energy. Many things are possible if you have the budget to make them happen.

But for many triple-deckers that haven't been upgraded in decades, it would require several steps, each with its commensurate expense.

First of all, it wouldn't make any sense to consider energy efficiency system upgrades without first tending to the building's envelope, notes Timothy Redmond, owner of <u>Redmond HVAC</u>, a Worcester contractor that mostly installs geothermal energy systems in new builds.

"One of the best things you can do is upgrade the envelope of the building to cut down on the amount of energy you're using," he said. "Three-families are not going to save money if you don't put in air sealing, insulation, new windows and doors, etcetera."

Then, for many of these century-old homes, there are issues with removing old steam boilers and asbestos-covered pipes, then installing air handlers and duct work throughout the building. And that's all before you get to the biggest ticket item: excavating the lot to install underground piping.

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much capital headroom you have to invest up front and how long it will take to realize return on your investment. Triple-deckers are large buildings on a residential scale, typically somewhere around 3,500 square feet of living space. They will require a heating and cooling system larger than most single-family homes, at a higher cost.

"Most triple-deckers are very difficult to retrofit," notes Redmond. "Every part of doing a three-family retrofit would be



Phil Arsenault, pictured, aims to convert this Worcester triple-decker, which he bought in 2012, to geothermal energy. According to anecdotal evidence, he would be among the first in the state to complete a geothermal conversion for heating and cooling. Image: courtesy of Phil Arsenault.

difficult. There's barely any room when it comes to a three-family neighborhood. They're always very close together. There's no place to drill, you'd have to go under the driveway in many cases. Then there's the matter of, you got big rigs coming in, large water trucks, traffic problems, excess water from the drilling process."

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INVESTMENT IN THE FUTURE

Still, despite Redmond's skepticism of triple-decker geothermal retrofits, these homes remain part of our state's cultural, architectural and energy profile and will have to somehow be updated for non-fossil fuel energy production.

Phil Arsenault, an electrician in Worcester, owns two triple-deckers, one of which he purchased in 2012. He would like to, and is determined to, convert his newest three-decker to geothermal energy and has made steps toward doing so. He installed solar panels in 2014 and is upgrading some old knob-and-tube wiring, among other projects.

Arsenault consulted with Redmond and a few other geothermal contractors, who



A single high-velocity mini-duct heats and cools a bathroom after running through a thin wall where the mirror and sink are located. Licensed CC BY-SA 4.0 MassLandlords, Inc.

told him retrofitting for geothermal is simply not cost-effective. In fact, finding a geothermal contractor who will consider a three-decker retrofit has been one of his biggest challenges.

"Heat, fuel is all going up," he said, "it's not going to come down, the cost of heating a house is going to keep going up. If I put in geothermal, I think it's a wise investment. It's an investment for the future."

Arsenault admits that the amount of capital left over for improvements is very limited after outlaying the high initial costs of purchasing a property in Massachusetts. His conversion to



Three high-velocity mini-ducts feed the living room in this mill building renovation. The mini-ducts allowed recessed lighting to be used directly behind them. Licensed CC BY-SA 4.0 MassLandlords, Inc.

geothermal may have to be carried out in increments, he said – first buttoning up the home's envelope, updating wiring, then upgrading to a high-efficiency gas furnace before ultimately changing over to geothermal.

"I don't know how much it's going to cost, could be a lot of money. But I'd love to be able to do this and make it happen," he says of retrofitting his triple-decker for geothermal. "Just to be the showcase. I've always thought about, 'What are we passing on to our kids?"

Arsenault's luck in finding a geothermal contractor may have recently changed. He very recently received an estimate for geothermal retrofit of his triple-decker for \$75,000 from Dandelion Energy, a regional geothermal contractor serving customers in Massachusetts, New York and Connecticut. Arsenault would be responsible for installing heating systems. Dandelion will conduct an assessment for his project soon, he said.

GEOTHERMAL THE MORE EFFICIENT CHOICE

If Arsenault were able to successfully retrofit his Worcester triple-decker, he would indeed be a sort of pioneer. Because of the prohibitive upfront cost of geothermal, it's a prospect that has not yet caught hold for three-decker owners. (If you know of a three-decker owner who has or is in the process of retrofitting for geothermal, we'd like to know about it. Email us at hello@masslandlords.net.)

Just the cost of laying a loop of underground piping for a system large enough to suitably heat and cool a three-decker could cost north of \$50,000. And that depends on ample lot space in which to plant that pipe network. When they were built, triple-deckers' urban housing design sought to maximize lots' living space for families. These buildings usually occupy most of the lot on which they sit. The result: not a lot of yard space to accommodate a geothermal loop, which could require a half-acre or more of unbuilt lot.

Of course, geothermal energy isn't the only choice when upgrading a multifamily for electric energy. Electric air source heat pumps (ASHPs) are, so far, the more popular option for three-family upgrades. It's easy to understand why.

Air source heat pumps are installed above ground. There's no need for excavation and a large network of underground piping, or a lot in which to plant it. Air source heat pumps can also operate via a ductless system, using mini-split units to disburse and collect warm and cool air as the season demands.

But the preference for ASHPs may soon change thanks to innovation of <u>small-</u><u>duct</u>, <u>high-velocity</u> air flow systems. These efficient duct systems can work in conjunction with existing furnaces or heat pumps, including geothermal. The duct units are comparatively much smaller than conventional sheet metal ducts – about 2 or 3 inches in interior diameter – and utilize several distribution points for more consistent air conditioning.

It's also possible for geothermal systems to work in concert with existing forced hot-water baseboards (for heating only, not cooling) via a water-to-water



High-velocity mini-ducts up close. Each opening is approximately two-and-a-half inches in diameter. Licensed CC BY-SA 4.0 MassLandlords, Inc.

heat pump, eliminating the need for ductwork altogether.

As for efficiency, geothermal systems are the gold standard, significantly more efficient than air source heat pumps because the energy extracted from underground comes at a consistent 50-65 degrees Fahrenheit regardless of what is happening on the surface. It doesn't require much electrical energy to

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extract this heat for interior exchange. By contrast, air source heat pumps are least efficient when most needed. They expend much more electricity than ground source to extract useable heat from freezing outside air.

ONE SYSTEM, MANY USERS

Another technological innovation in the works may also help bring geothermal energy to the masses someday.

A <u>pilot program</u> coordinated by Eversource is installing a neighborhood-wide geothermal system of pipes, wells and air pumps in the Concord Street area of Framingham. The pilot is offering customers in the neighborhood to convert to geothermal for a trial duration of two heating and cooling seasons.

If this pilot is successful, it's possible to imagine more such systems in which an entire region of homes and businesses use a common geothermal loop for their heating and cooling needs, and savings for all.

TRIPLE-DECKER RETROFITS UNDERWAY

The cost of geothermal conversion notwithstanding, the need for tripledecker energy efficient solutions is on the radar screen of those tasked with navigating future consumption and emissions.

The Massachusetts Clean Energy Center (MassCEC), a state agency focused on growing the clean energy industry, coordinated the <u>Triple Decker Design</u> <u>Challenge</u> in 2020. The challenge was a contest inviting designers, architects, engineers and energy retrofit technicians to submit their best ideas for how to upgrade these residential buildings for electric energy efficiency.

The contest generated 14 innovative designs, with winners receiving cash prizes. As a follow up to the contest, MassCEC launched the <u>Triple Decker</u> <u>Retrofit Pilot</u>, which offers technical and financial support for qualifying triple-decker owners to retrofit for electric heating and cooling systems, using plans informed by the contest.

But notably, among all the contest winners, the one with the lowest price tag (called the TDC Retrofit Toolkit by Zephyr) would cost \$152,149. It's hard to speculate on geothermal retrofitting costs for three-deckers because of the dearth of them. But if we estimate underground pipe drilling costs at \$70,000; ground source heat pumps and mini-ducts at the full air source cost of \$12,000 per floor, or \$36,000 total; and insulation at \$30,000, it still leaves room for other miscellaneous costs. This seems to put geothermal on par with the cheapest winning Triple Decker Design Challenge entry, which advocates for air source heat pumps. If so, geothermal should be the dominant choice for its much lower long-term costs and longer system life.

Also, consider Arsenault's rough installation estimate from Dandelion for \$75,000. Even adding in heating systems and other miscellaneous costs keeps that geothermal retrofit total competitive with (or even lower than) the MassCEC contest winners' designs.

MASS SAVE LOANS AND REBATES FOR GEOTHERMAL

If we hope to enable triple-decker owners to convert en masse for geothermal energy, it will require more public money, avers Redmond, in order to justify the investment.

Mass Save offers <u>rebates</u> for ground source (geothermal) heat pumps of up to \$15,000 for a qualifying whole-home system. Rebates are also available for partial home systems. Mass Save also offers 0% HEAT loans for energy efficiency upgrades, including installation of ground source heat pumps.

As Phil Arsenault points out, with housing prices being what they are in Massachusetts – especially the eastern part of the state where most the three-deckers are – the amount of capital left over for upgrades after purchase is limited.

But suppose an owner like Arsenault did take the plunge and fully invest in a geothermal retrofit for his triple-decker. How best to make your money back on that investment so that it makes fiscal sense? Part of the equation would almost certainly have to include rent levels that reflect the value of utilities included. And why not? Tenants will save substantially on heating and cooling costs in their homes using geothermal energy, and owners can realize a return on the investment.

FUTURE INEVITABILITY

The affordability of retrofitting threedeckers for geothermal may simply be a question of perspective. Some geothermal contractors see an outdated triple-decker and only consider conventional solutions and costs. Future-oriented owners like Arsenault see possibility.

And geothermal technology is moving fast. Single-family homes are being retrofitted by the thousands. Across the U.S., <u>50,000</u> geothermal heat pumps are being installed every year. Its time may have arrived for innovative thinkers.

We at MassLandlords would like to hear about your experience or thoughts on geothermal and other emerging technologies and their possibilities for the state's thousands of triple-deckers and other rentals.

Have you installed high speed miniducts? Would you recommend them?

Are you a duct installer or geothermal contractor? What are your thoughts on retrofitting triple-deckers?

We seek information that can help us bring the costs down of retrofitting our own and others' triple-deckers.

Let us know your thoughts at hello@masslandlords.net. **M**

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Remind Your Renters about Summer Fire Safety



There's never a good time for a fire. Each summer we remind readers to talk to your renters about fire prevention.

Fire safety is a year-round goal, as a fire can start at any time. In wintertime, a smoker might find it too cold to smoke outside. In the summer, a family might set a grill just a little too close to the house. Fire prevention week is in October, as home heating sources start up for the first time. But as landlords concerned with tenant behavior, we talk to our renters about fire safety before the summer. Summer activities have the potential for disaster in multifamily units. Where residents may not have access to adequate yard space, they may try to grill under a roof or too close to the residence. Where residents have disposable income, they may be tempted to launch illegal fireworks. On a sweltering summer day, a smoker may not feel like walking to the designated receptacle and may just toss their butt into the hot, dusty mulch. Any of these uninformed decisions can threaten life and property.

Spring 2023 already had a week of "red flag" warnings. We've had dry air with high winds that can create dangerous fire conditions. Review our article "<u>Summer Fire</u> <u>Safety for Multifamilies</u>" and make sure you've crafted and sent a custom message for your renters about fire safety at your properties.

Point your camera app here to read more online.





22 WWLP reported on this mulch fire March 11, 2021. It spread to the nearby building. Although the cause of this fire was still under investigation, it's common for mulch fires to be started by discarded cigarettes. https://www.wwlp.com/news/local-news/hampden-county/mulch-fire-causes-damage-after-extending-to-springfield-home/



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IRA Extends Two Longstanding Energy Efficiency Tax Credit Programs for Owner-Occupied Rentals

By Eric Weld, MassLandlords, Inc.

Inflation Reduction Act updates were recently announced, including extensions of tax credits for home energy efficiency and clean energy.

As part of the Inflation Reduction Act (IRA), two longstanding home energy efficiency federal tax credit programs have been extended and increased.

The Energy Efficient Home Improvement credit is a tax incentive program that provides credit for certain energy upgrades, such as high-efficiency heating, cooling and water-heating systems and appliances, and energy-efficient doors and window replacements. The Residential Clean Energy Property credit is a similar tax incentive program that rewards homeowners for making investments in clean and renewable energy.

Details about the program amendments were released by the federal government in December 2022. The Internal Revenue Service (IRS) recently published a <u>fact</u> <u>sheet</u> providing specifics about amounts of credits, qualifying expenditures and eligibilities.

PROGRAMS EXTENDED AGAIN, NAMES AND DETAILS CHANGED

Both these tax credit programs have been around for some time, albeit under slightly different names. In fact, tax credits for residential energy efficiency were first introduced in the 1970s, but expired in 1985. The precursor to the Energy Efficient Home Improvement credit and the Residential Clean



Frequently asked questions about energy efficient home improvements and residential clean energy property credits

The Internal Revenue Service recently released an FAQ regarding updates to the Inflation Reduction Act that extend two tax incentive programs.

Energy Property credit programs were enacted in 2005, as part the federal Energy Policy Act.

The programs were extended in 2009 under the American Recovery and Reinvestment Act.

Both programs have since been extended as sections of larger spending bills and budgets under various titles. Tax credit amounts and percentages have gone up and down through these extension cycles.

FOR PRINCIPAL RESIDENCES ONLY

Unlike other provisions in the IRA that provide tax credits, rebates and grants for energy efficiency upgrades to multifamilies, including those not used as principal residences, both of these tax incentives are available only for homes being used as principal residences. Certain energy upgrades to taxpayers' second homes are eligible for these credits, but "the credits are never available when the improvements are made to homes not used as a residence by the taxpayer," the IRS FAQ states. It further stipulates, "landlords can never use these credits for improvements made to any homes they rent out but do not use as a residence themselves."

Still, that's good news for the tens of thousands of owners of triple-deckers in Massachusetts, who might live in one unit and rent out the other two. Tripledeckers can be difficult and expensive to retrofit for energy efficiency, yet will be a vital part of the state's push to become carbon neutral by 2050. The tax credits provided in these two programs will give a necessary financial boost to many triple decker owner-landlords to convert to efficient energy.

Also, if a renter wants to make energy efficiency or clean energy upgrades listed under these programs to their rented dwelling (with the owner's permission, of course), they may qualify for the tax credits, as long as the rental exists within the United States and is used for their primary residence.

ENERGY EFFICIENT HOME IMPROVEMENT CREDITS

The IRA extended the Energy Efficient Home Improvement credit beyond 2022 and upped the annual credit amount to \$1,200. The program now allows a tax credit equal to 30% of amounts paid by homeowners for qualified expenses for energy-efficient appliance installations, energy improvements and home energy audits.

Specific qualifying expenditures include building envelope components such as exterior doors, windows, skylights and insulation. Home energy audits qualify for a 30% credit of costs up to \$150. Installation expenses also qualify for central air, branch circuits and feeders and improvements or replacements of panel boards; as well as natural gas, propane or oil furnaces and water heaters, as long as they satisfy Energy Star efficiency specs. Finally, installations of electric or natural gas heat pumps, heat pump water heaters and biomass stoves and boilers are credited expenses.

Credits are allowed for properties placed in service as of Jan. 1, 2023, and before Jan. 1, 2033.

There is an annual credit limit of \$1,200 that applies to building envelope components, home energy audits and energy property. A separate annual limit of \$2,000 applies to heat pumps, heat pump water heaters and biomass components. These limits may be combined for a total potential annual credit cap of \$3,200.

RESIDENTIAL CLEAN ENERGY PROPERTY CREDITS

The IRA extends this tax credit program through 2034. It also increased the credit percentages and added battery storage technology investments.

The Residential Clean Energy Property program provides a 30% tax credit for investments of solar panels, solar water heaters, fuel cells, wind turbines, geothermal heat pumps and battery storage systems.

No overall dollar limit applies for this tax incentive. All qualifying expenditures between 2022 through 2032 will be eligible for 30% tax credits. However, fuel cells expenses have a maximum credit of \$500 for each half kilowatt of capacity.

The 30% credit on qualifying expenses is allowed for properties placed in service after Dec. 31, 2021, and before Jan. 1, 2033. After Jan. 1, 2033, the credit percentage reduces to 26% through that year; and to 22% for 2034. No credits are available for properties placed in service after Dec. 31, 2034. However, given the history of these programs, it seems likely that they will continue to be extended.

FOR MORE DETAILS

The IRS fact sheet anticipates many circumstance-based questions regarding these tax incentives. To read details about which expenditures are eligible for tax credits, when they can be applied, and a list of example scenarios, access the <u>fact</u> sheet here and an IRS FAQ here.

Meanwhile, we will continue to monitor updates to the IRA to report on changes and/or details that may impact our membership and landlords across the state.

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ARTICLE YOU MAY HAVE MISSED

New! MassLandlords Announces the Rent Remote Control[™] for Renters

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MAY 2023

HUD: Tenants with Nontraditional Support Animals Must Demonstrate Need

By Kimberly Rau, MassLandlords, Inc.

Animals such as cats, dogs and rabbits must be accepted as support animals, but landlords need not allow more exotic animals without cause.

According to the Department of Housing and Urban Development (HUD), tenants who want to have a "non-traditional" animal as a support animal must prove there is reason for their exotic choice. What constitutes a non-traditional animal may surprise you. For instance, even though more people in the U.S. have pet snakes than rabbits, HUD does not consider snakes a commonly kept pet. It does, however, offer protections for rabbits. HUD guidance on snakes, rabbits and other animals was issued in early 2020 and easily missed, so we are covering it in this article. But first, we'll cover some key terms.

SUPPORT ANIMALS VS. SERVICE ANIMALS

Support animals are different from service animals. Service animals are only dogs, and are trained to perform specific tasks that aid a person with a disability. Support animals may be animals other than dogs, and may or may not be trained to perform a specific task.

An example of a service animal is a dog trained to help guide a blind person. An example of a support animal not trained to carry out a specific duty could be a dog that offers emotional support to a veteran with PTSD. A support animal that does perform a job might be a bird that alerts someone with hearing loss that there is someone at the door.

However, not all animals are created equal in the eyes of the government.

Typically, landlords cannot deny tenants a service or support animal, even if the lease says pets are not allowed. This is because service and support animals are not classified as pets and are protected under the Americans with Disabilities Act and the Fair Housing Act, respectively.

There are guidelines in place for verifying a tenant's disability in order to provide a reasonable accommodation (allowing an animal even if the lease says no pets). If your tenant has an obvious disability and the need for their service animal is evident, it would be intrusive to ask prying questions. But if you are not clear why your renter is asking for an emotional support animal, you can ask for verification. HUD has a lengthy document explaining how to go about verifying this need and accommodating requests for support animals. Your verification process will involve learning about your renter's need for an accommodation, but will not include learning private details about their specific disability.

HUD'S GUIDANCE ON SUPPORT ANIMALS

Service animals are only dogs. The classification used to also include miniature horses, but this has been phased out. According to HUD, support animals that should be reasonably accommodated are animals "commonly kept in households."

By HUD's definition, commonly kept animals include dogs, cats, small birds, rabbits, hamsters, gerbils, "other rodents," fish and turtles. HUD also says that "any other small, domesticated animal that is traditionally kept in the home for pleasure rather than for commercial purposes" should be accommodated.

Reptiles other than turtles, barnyard animals, monkeys, kangaroos and other non-domesticated animals are not considered "common" and do not need to be reasonably accommodated, except in rare cases. For instance, there are certain circumstances where monkeys would be allowed as an accommodation, which we detail below.

WHEN YOU SHOULD ALLOW AN EXOTIC SUPPORT ANIMAL

These rare exceptions include when an animal is individually trained to perform a task that cannot be performed by a dog; when a health care professional can confirm that the person cannot have a dog due to allergies or that the symptoms or effects of the person's disability would worsen without the animal; or when the person can properly keep and maintain the animal outdoors in a fenced yard.

As an example, HUD suggests a person with spinal paralysis might have a trained capuchin monkey who has been trained to open a bottle of water, insert a straw, and hold it to the person's mouth so they can drink. The person has a clear need for an assistance animal, and a dog cannot perform these tasks, so the accommodation for an exotic animal should be granted. Note that the Massachusetts-based <u>Monkey Helpers</u>, which trained these capuchins, no longer places monkeys with individuals. However, they are still providing support





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tel. 508-791-1141 info@JJMInsurance.com fax 508-753-5630 for the monkeys who have already been placed in homes, so you may encounter a renter who has one.

In these cases, the burden is on the renter to prove they need an exception to HUD's rule against exotic animals. In the capuchin monkey example, the person's disability is obvious and a simple question should clear up the matter: "What task is your animal trained to do?". Otherwise, the tenant would need to furnish proof from their medical provider that they have an allergy to dogs, or that without an exception their disability would be made worse.

CLARK AND THE MCAD V. THE NEW BEDFORD HOUSING AUTHORITY: NO SNAKES ALLOWED

In 2011, New Bedford resident Melinda Clark filed a complaint with the Massachusetts Commission Against Discrimination (MCAD) alleging that the New Bedford Housing Authority was discriminating against her by not allowing her to keep her snake as a support animal.

Representatives for the housing authority stated that their leases did not allow snakes due to the risk of salmonella. The housing authority was also concerned that the snake, a ball python, could cause physical risk to other residents as pythons wrap around the necks of their prey. (The MCAD document specified this body part. However, ball pythons eat small mammals in the wild, suggesting they constrict whatever they can get around, not just necks.) There were also concerns about the presence of vermin on the property, as the snake ate dead rats. When the housing authority discovered Clark's snake, they started eviction proceedings against her.



Though people sometimes keep these kinds of animals as companions, HUD is clear that animals that are not "commonly" kept as pets do not need to be accepted as support animals without a clear need. (License: Derived Unsplash)

Clark testified that her snake was kept in a glass container in her apartment, though she later also said she took the snake outside of the home sometimes, including allowing it to "play in the grass in front of a nearby bowling alley." She reported that her daughter removed the snake without warning, bringing it to Clark's mother's house, and that afterward she had psychological issues that required medical attention.

According to the MCAD hearing determination report, Clark had a history of mental health issues. However, Clark filed a complaint against the housing authority on the basis of religious discrimination, stating her Wiccan practices required a snake.

Clark's psychiatrist testified that Clark's mental health conditions were made worse when the snake was removed from the apartment. When the MCAD spoke with the psychiatrist, the doctor reportedly did not want to speculate on the benefits of a pet snake specifically, and instead focused on the problems that arose for Clark without her snake present. At some point, Clark brought the snake back to the apartment without telling the housing authority.

The MCAD determined that Clark was disabled within the meaning of the law, but also said Clark had not met the burden of proof that keeping her fourand-a-half-foot ball python constituted a reasonable accommodation for her psychiatric disability.

"While Complainant and [Clark's psychiatrist] both testified at the public hearing that the pet snake has substantially improved Complainant's mental health and that the loss of the snake would seriously jeopardize her emotional well-being, those claims must be balanced against the impact of the snake on the entire New Bedford Housing Authority community," the MCAD hearing officer wrote in the official hearing determination.

Because Clark was unable to prove that her snake would not be a risk to others, and because a snake is not considered a commonly kept household animal, she was not granted a reasonable accommodation. The housing authority was not judged to have acted in a discriminatory manner.

CONCLUSION: OPEN A DIALOGUE WITH YOUR TENANTS; FIND SOLUTIONS

Whenever a renter requests a reasonable accommodation of any kind, the first thing you want to do is open a dialogue with them. Ask the appropriate questions without prying into the private details of their disability. Try to find solutions that work for both of you. Maybe you don't want your renter to have a chicken in the house (understandable), and HUD wouldn't insist you accommodate that request, given that chickens qualify as barnyard animals. But if your yard is fenced in and your municipality allows chickens, perhaps you could offer to let them keep it outside in the appropriate enclosure.

Remember, while you cannot charge pet rent for a service or support animal, you do have some protections in place. If an animal damages your rental, you can typically withhold the cost of repairs from the <u>security deposit</u>. If the animal is causing a nuisance or posing a danger to other animals or people, you can seek to have it legally removed. You can also sue for damages that exceed the amount of the security deposit.

In any case, make sure your actions are in compliance with the law, to avoid legal headaches later. Having to answer an <u>MCAD complaint</u> made against you, for example, can be an expensive and lengthy process. If you should be providing a reasonable accommodation, do so. If you are not compelled to provide that accommodation, but can find a compromise that makes both you and your renter happy, so much the better for you both.

Point your camera app here to read more online.



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

Can You Refuse to Allow Pit Bulls in Your Rental Units?

By Kimberly Rau, MassLandlords, Inc.

Massachusetts municipalities are not allowed to put bans on specific dog breeds like pit bulls, but landlords may still have breed restrictions.

Suppose you're a landlord with a potential tenant who has a pit bull, and you have safety concerns based on the dog's breed. Can you ban pit bulls or other large dog breeds from your rentals? And even if it's legal, should you limit what types of dogs people can bring into the apartment?

According to data from BostonPads presented to members in early 2022, only about 10% of Boston apartments allow pets. That's not many, considering <u>nearly 70% of Americans</u> own some kind of companion animal. Pet-friendly apartments are sought after and in short supply, so welcoming animals can really set your rental apart from the rest.

Now, suppose you're willing to welcome cats, dogs and small pets into your rental units. You know the rules about <u>pet rent</u> and not charging a special deposit for pets, and you're enjoying vetting a bunch of excited, pet-owning applicants. What do you do when a tenant has a dog you're worried could be dangerous?

Pit bulls, also known as American pit bull terriers or pit bull terriers, often get a bad rap for being aggressive, dangerous dogs, to the point that some cities and towns tried to outlaw their presence entirely, or <u>charged owners premiums</u> to own a pit bull. Massachusetts outlawed banning dogs based on breed in 2012, instead focusing on <u>MGL Chapter</u> 140, Section 157, also known as the "dangerous dog law."

This law requires municipalities to treat dogs on a case-by-case basis. The pit bull that never so much as opens its eyes when the kids run by gets to stay; the poodle that tried to take a chunk out of Timmy's leg gets more restrictions. It's a system designed to reward responsible pet owners and keep communities safe, at least in theory.

But even though your city cannot ban certain dog breeds, what you do in your own home is up to you. The question comes down to whether you want to restrict your tenants, and if it makes sense to do so.

LANDLORDS MAY BE RESPONSIBLE FOR A DOG'S BAD BEHAVIOR

Something to consider when determining your pet policies is what you will do if one of your tenants' dogs bites or otherwise injures someone on your property.

According to the state's dangerous dog law referenced above, the owner of the dog is held responsible for damages caused by their animal, as long as the injured party was not trespassing or somehow harming or taunting the dog at the time of the incident. If the dog injures a child under 7 years old, they are presumed innocent unless the defendant (the dog's owner) can prove the child was trespassing or inciting the dog to violence.

But that doesn't let you, the landlord, off the hook. In the 2009 case of <u>Nutt</u> <u>v. Florio</u>, an appeals court determined the landlord had acted negligently when their tenant's dog, a pit bull named Tiny, attacked 10-year-old Killian Nutt. The attack in question happened in 2006



Cities and towns in Massachusetts can't ban dogs based on breed. As a landlord, you can...but should you? (Image license: Unsplash)

and was reportedly unprovoked. At the time of the attack, Tiny "was unlicensed, was not vaccinated for rabies, and was unrestrained, in violation of municipal leash law."

Nutt, who was named as the plaintiff in the case, sued both Tiny's owner, Michael Keane, and Keane's landlords, Emil and Clara Florio. Nutt claimed the landlords knew Tiny was dangerous based on previous reports of aggressive behavior from the dog. Another tenant had also reported aggressive behavior from a pit bull that Keane owned. That tenant alleged the pit bull was not Tiny, but the courts could not find evidence that Keane had owned more than one pit bull.

Florio stated he did not allow dogs in the rental and had asked Keane to remove dogs from the property before.

The Superior Court ruled that the landlords had not acted negligently. That determination was appealed and overturned by the Appeals Court, which ruled that the landlords had sufficient knowledge that Tiny was dangerous.

In coming to that conclusion, the Appeals Court stated that the dog's breed should be considered when determining whether the landlords had acted negligently, as pit bulls are known to be aggressive. The breed alone was not enough to determine if the dog was dangerous, but coupled with other reports, it was relevant. The case was sent back to Superior Court for trial. Court records show the case was settled in 2010 and then dismissed before a trial could commence.

We don't know the details of the settlement, but a four-year legal battle was almost certainly expensive for the Florios. If you are going to allow dogs on your property, make sure you are following up on any reports of negative behavior and addressing them accordingly. If you do not allow dogs (besides service and assistance animals), be vigilant about holding your tenants to that rule.

BANNING JUST ONE BREED DOESN'T MAKES SENSE

You may have a justified distrust of pit bulls, even though logically, there are good and bad dogs in every breed. Banning just one breed doesn't make much sense, especially since plenty of dogs that get a bad reputation for fighting or destruction aren't classified as pit bulls (Dobermans and German shepherds, for example).

Unless you're prepared to list every single breed you won't allow, and specify what percentage of that breed still counts ("he's half Yorkie, one quarter poodle, an eighth schnauzer and two-sixteenths pit bull"), you're setting yourself up for a headache. That said, the size of a dog may be something you want to consider when you write your pet policies.

Most people think of weight limits when they think of size restrictions, but that's harder to check unless you ask for current vet records or want your tenant to step on a scale, then pick up their dog and subtract the difference. Also, a small, compact dog could weigh just as much as a larger dog with a lighter frame. If you want to restrict based on size, doing so based on height at the shoulder might be a more consistent, and easier, metric to use.

A small dog like a cocker spaniel or a Chihuahua may be just as likely to bite someone as a pit bull or Rottweiler, but the difference in damage between bites is going to be significant. The jaw strength of a small breed pales in comparison to larger dogs, and therefore, so does the extent of injury that could come from a bite. Of course, training and ownership practices also influence animal behavior, and the setup of your rental may also inform whether you want to restrict dogs to smaller breeds. A fourplex with tons of little kids in multiple units is a bigger potential risk than a single-family home with a fenced yard if your tenant has a reactive dog.

Speaking of homes, any dog may do damage to an apartment. We spoke to a woman named Katie who said her pug puppy, Frank, managed to chew up an entire loveseat. The damage was extensive, to the point that "it looked like the couch exploded" and the furniture had to be replaced. This was from a dog that couldn't have weighed more than a few pounds at the time.

It sounds like a funny story, but remember, bigger dogs have bigger potential for wreaking havoc. This may be something you're concerned about, or perhaps you trust that the tenant's security deposit will take care of any damages Fido may cause. And you can always sue for damages that exceed the amount of the security deposit. It comes down to whether you want to take the risk and are okay with potentially spending more time repairing the unit between tenants.

CAN I SAY NO TO A PIT BULL THAT IS A SERVICE OR SUPPORT ANIMAL?

If your tenant has a pit bull that is a service or support animal, you cannot ban them from having that dog just on the merits of its breed. Having a policy that says "no pit bulls ever" is going to be considered discriminatory if you try to apply it to an emotional support animal.

The accommodation your tenant requests must be reasonable. That means you can require that the dog be vaccinated and licensed according to state or local laws. You can also require that the tenant must clean up after their dog as soon as it uses the bathroom. Even normal use of a private lawn that is not common space for other tenants requires clean-up after an animal.

Remember, even though service and support animals are protected by federal law, they are still expected to behave appropriately. If your tenant's service or assistance animal causes damage beyond reasonable wear and tear, you can hold your tenant responsible for that. If your renter's service or assistance animal acts aggressively, you can also require that animal to be removed (but check with an attorney to make sure you handle this appropriately).

CONCLUSION

It's up to you whether or not you want to allow pets on your property, and what restrictions you are going to place on your tenants regarding the types of animals they can have. Certainly, allowing pets is going to make your rental more attractive to a larger market, and you may be able to <u>charge more rent</u> for the privilege. But allowing dogs of any size comes with more responsibility on your part. Make sure your tenants are not violating any of your municipal laws in the way they care for their dog, and take any reports of aggressive behavior seriously.

Point your camera app here to read more online.



MassLandlords Upcoming events

See details under each region

2023 MAY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 SWLCA 7:00pm - 8:00pm	2	3 Summary Process Trial, Tier Two 5:00pm - 6:40pm	4	5	6
7	8	9 MWP0A 5:30pm-8:00pm	10	11 Water Submetering, NWCLA 5:00pm - 6:40pm, 7:00pm-9:00pm	12	13
14	15	16 Boston Housing Authority 5:00pm - 6:40pm	17	18	19	20 Cambridge Crash Course 8:30am - 3:00pm
21	22	23	24	25 Criminal Process 12:00pm - 1:00pm	26	27
28	29	30	31			

2023 JUNE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5 SWLCA 7:00pm - 8:00pm	6	7 Virtual Meeting 12:00pm-1:00pm	8 NWCLA 7:00pm-9:00pm	9	10
11	12	13 MWP0A 5:30pm-8:00pm	14	15	16	17
18	19	20	21	22	23 Virtual Meeting 12:00pm-1:00pm	24
25	26 Virtual Meeting 5:00pm - 6:40pm	27	28	29	30	

STATEWIDE

Virtual Meeting: What Happens at a Summary Process Trial (also known as Tier Two)

WED

05/03

This presentation will review summary process tier two procedure, also known as the trial or hearing. We will also introduce our new checklist for preparing for court. This event will cover:

- Responding to motions beforehand.
- Making a rent ledger.
- Organizing evidence and submitting it to the court.
- And what may happen thereafter!

Attendees will leave knowing why hiring an attorney is a good idea, or if you have to go it alone, how to increase your chances of a successful trial.



Attorney Jordana Greenman



Tier Two is the second court event in summary process or eviction cases.

Part of this presentation will be given by **Attorney Jordana Roubicek Greenman**, a real estate lawyer, recipient of the Super Lawyers Rising Star award 2012-2020, and one of Boston Magazine's Top Lawyers of 2022. 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.

"Attorney Greenman is such a great source of common sense and specialized wisdom!" -David



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

Networking time will be moderated by **Dana Fogg**. Dana started his rental business in 1994 with his first Multifamily in Watertown. Since then, Dana and his wife have purchased and sold rental properties around the Metro West area. They now have 7 Units in Watertown and Marlborough. Dana is the Vice President of the Metro West Property Owners Association.

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reasons why you should hire them. We do not permit speakers to pay for or sponsor events. Guest speakers are chosen for their expertise and willingness to present helpful educational content. Your purchase of an event ticket sustains our nonprofit model.

WEDNESDAY, MAY 3RD

VIRTUAL MEETING AGENDA

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 update 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, unless stated otherwise, are not recorded.
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ACCESSIBILITY

Automatic closed captions may be activated at any time. Simply turn on this setting from inside the Zoom app.

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• 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: Housing Court Tier Two Trial Virtual Meeting May 3, 2023

Time: May 3, 2023 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting https://us02web.zoom.us/j/81363640388

Meeting ID: 813 6364 0388

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PRICING

Open to the public. Membership is not required!

- Public: \$21.00
- Members: \$7.00

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to <u>Tier Two Trial</u>.

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This event is operated by MassLandlords, Inc. staff.

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

Want to speak at a MassLandlords meeting? Submit a speaker request.

This is part of the <u>Virtual rental real</u> estate networking and training series.

Add our entire event calendar to yours:

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Outlook: add our entire event calendar to Outlook.

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Statewide Virtual Meeting: Water Submetering How-To



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

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

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

"FYI, we submetered at a property we used to own in the 1990s in Florida that had 93 units. Our water (and therefore sewer) bill went down 20%! As soon as a resident noticed a drip or toilet running, they called and demanded it be fixed!" Attendee from a previous session

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MassLandlords Executive Director Douglas Quattrochi



One type of water meter

Part of 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



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THURSDAY, MAY 11TH

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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: Virtual Meeting May 11, 2023

Time: May 11, 2023 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting https://us02web.zoom.us/j/82336830258

Meeting ID: 823 3683 0258

Passcode: Will be emailed and viewable <u>online</u>

Dial by your location +1 301 715 8592 US (Washington DC) +1 305 224 1968 US +1 309 205 3325 US +1 312 626 6799 US (Chicago) +1 646 876 9923 US (New York) +1 646 931 3860 US +1 507 473 4847 US +1 564 217 2000 US +1 669 444 9171 US +1 669 900 6833 US (San Jose) +1 689 278 1000 US +1 719 359 4580 US +1 253 205 0468 US +1 253 215 8782 US (Tacoma) +1 346 248 7799 US (Houston) +1 360 209 5623 US +1 386 347 5053 US +1 408 638 0968 US (San Jose)

Meeting ID: 823 3683 0258

Passcode: Will be emailed and viewable <u>online</u>

Find your local number: https://us02web.zoom.us/u/kdbv0jt0sO

PRICING

Open to the public. Membership is not required!

• Public: \$21.00

• Members: \$7.00

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to water submetering .

Purchase your ticket in just a few clicks!

Public attendees can purchase your ticket in just a few clicks! This event is operated by MassLandlords, Inc. staff.

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

Want to speak at a MassLandlords meeting? Submit a speaker request.

This is part of the <u>Virtual rental real</u> estate networking and training series.

Add our entire event calendar to yours:

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Outlook: add our entire event calendar to Outlook.

Add just this event to your calendar:

Google: add just this event to Google calendar.

Virtual Meeting: Get to know the Amazing Boston Housing Authority and its Genuine Customer Focus

TUE

05/16

This presentation will make a connection between your business and the Boston Housing Authority, whose vouchers and other programs serve renters in Essex, Middlesex, Suffolk, Norfolk, Bristol and Plymouth counties. Attendees will:

• Learn how the BHA owner portal gets you and your renters approvals faster.

- See how small area fair market rents give voucher holders a competitive edge.
- Learn how BHA now offers electronic Housing Assistance Payment contracts.
- Discover the ECHO program and how you can get a great renter with zero vacancy for decades.
- And more!



Attendees will leave feeling better connected with the Boston Housing Authority and excited about these great process improvements.

Part of this event will be presented by Joanea Spencer, Director of Housing Search & Landlord Recruitment at the Boston Housing Authority.



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

Networking time will be moderated by **Dana Fogg**. Dana started his rental business in 1994 with his first Multifamily in Watertown. Since then, Dana and his wife have purchased and sold rental properties around the Metro





West area. They now have 7 Units in Watertown and Marlborough. Dana is the Vice President of the Metro West Property Owners Association.

Members register for no charge in just a few clicks!

Public attendees register via zoom!

"No Sales Pitch" Guarantee

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

TUESDAY, MAY 16TH

VIRTUAL MEETING AGENDA

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 update 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, unless stated otherwise, are not recorded.

• Webinars have limited participation options (typed questions only) and, unless stated otherwise, 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 <u>hello@masslandlords.net</u> 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.

ACCESSIBILITY

Automatic closed captions may be activated at any time. Simply turn on this setting from inside the Zoom app.

Questions may be asked over microphone after using the "raise hand" feature of zoom. Questions may also be entered via the Zoom text chat box.

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Password will be emailed and viewable online.

Topic: BHA Virtual Meeting May 16, 2023

Time: May 16, 2023 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting https://us02web.zoom.us/j/87501567615

Meeting ID: 875 0156 7615

Passcode: Will be emailed and viewable <u>online</u>

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Meeting ID: 875 0156 7615

Passcode: Will be emailed and viewable online

Find your local number: https://us02web.zoom.us/u/kOWJiaT83

PRICING Open to the public. Membership is not required!

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~	Landlord Tenant
•	Estate Planning
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- Public: No charge. Registration is required.
- Members: No charge. Registration is required.

Public Registrants: Please note that by registering for this free event you will be automatically added to our mailing list. You can always unsubscribe from our mailing list, by clicking on unsubscribe link at the bottom of any email you may receive.

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to Boston Housing Authority.

Members register for no charge in just a few clicks!

Public attendees register via zoom!

This event is operated by MassLandlords, Inc. staff.

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

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Add just this event to your calendar: Google: <u>add just this event to Google</u> calendar.

NORTHERN WORCESTER COUNTY METROWEST SOUTHERN WORCESTER COUNTY

Southern Worcester County Landlord Association Southbridge Dinner Meeting: Insurance with Dan O'Connor

Our speaker for our May Meeting will be Insurance Agency Owner Dan O'Connor

MON 05/01

MONDAY, MAY 1ST

SWCLA DINNER MEETING AGENDA

7:00pm Douglas Quattrochi, Executive Director, MassLandlords, Inc. o Update on MassLandords activities

7:15pm Presentations

LOCATION

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

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.

- SWCLA Members: No charge.
- General public, in person meeting is free the first time, then pay \$50/yr for membership.

This event will not be recorded.

Slides and handouts if any will be uploaded to SWCLA.

This event is operated by volunteers at a partner association.

BERKSHIRE COUNTY CENTRAL WORCESTER COUNTY CHARLES RIVER (GREATER WALTHAM) BOSTON, CAMBRIDGE AND SOMERVILLE

Cambridge Crash Course: The MassLandlords Crash Course in Landlording



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

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

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

- o Every Landlord's Tax Deduction Guide by NOLO,
- o *The Good Landlord* by Peter Shapiro,
- o *Getting to Yes* by Roger Fisher, and/or o *The Housing Manual* by H. John Fisher.
- A bound summary of all material presented.
- 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.

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**

"If I had done this 20 years ago. Oh my goodness!" -P.



MassLandlords Executive Director Douglas Quattrochi



Attorney Adam Sherwin of The Sherwin Law Firm



Hundreds of landlords managing over ten thousand units have benefited from this course.

Part of 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

Part of this presentation will be given by attorney Adam Sherwin. Adam

is an experienced real estate litigator with years of experience representing landlords, property owners, and other real estate professionals. He has extensive experience litigating real estate disputes before judges and juries and has obtained favorable decisions from the Massachusetts Appeals Court and District Court Appellate Division. He is also a long-time crash course instructor at the Cambridge headquarters and over zoom.

Purchase your ticket in just a few clicks!

Public attendees can purchase your ticket in just a few clicks!

"No Sales Pitch" Guarantee

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SATURDAY, MAY 20TH

CRASH COURSE AGENDA

IN-PERSON COURSE AGENDA

- 8:30am Introduction of MassLandlords and course participants 8:45am - Rental markets
 - o Urban, suburban, rural o Luxury, college,
 - professional, working, subsidized, rooming houses
- 9:00am 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?
- 9:40am Sales and marketing 101 for rental property managers
 - o Marketing rentals
 - o Sales process

- o Staying organized
- o Branding a small business
- o Getting more or fewer calls
- o Tips and tricks

10:05am - Break for ten minutes

- 10:15am Finish sales and marketing
- 10:35am Applications and screening o Criminal, credit, eviction
 - o Discrimination
 - (legal highlight)
 - o Tenant Screening Workshop
- 11:30am Rental Forms
 - o Lease vs Tenancy at Will o iCORI
 - o Eviction notices
- 11:50am Break and Lunch,
- with free form Q&A 12:20pm - Finish rental forms
- 12:20pm Finish rental forms 12:40pm - Legal Matters start
 - o Late fees
 - o Security deposits
 - o Eviction process
 - o Move-and-store
 - o Water and elec-
 - trical submetering
 - o Housing Court vs District Court
 - o Warranty of habitability
 - o Inspections
 - o Subsidies
 - o Rent control
- 1:40pm Break for ten minutes
- 1:50pm Maintenance,
 - hiring, and operations
 - o Keeping the rent roll and expenses
 - o Filing taxes
 - o To manage or not to mange
 - o Tenants as customers
 - o Notifying tenants
 - o Extermination
 - o Monitoring contractors
 - o Lease violations and
 - conflict resolution o Record keeping

2:40pm - Overview of books and resources for further education

2:45pm - Review of unanswered questions

3:00pm to 4:00pm - End Course

Please note that end time may vary based on questions.

LOCATION

Cambridge Innovation Center 14th Floor, Charles Conference Room

One Broadway Cambridge, MA 02134

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



ACCESSING FROM THE T

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

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

FOOD

• Breakfast:

- o Fresh bagels, large 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 <u>hello@masslandlords.net</u> if you have any dietary restrictions and need a special meal.

*Dietary restrictions: Purchase a ticket and set your preferences at <u>My</u> <u>Account</u> **one week prior to the event** or earlier. Once set, preferences remain set for future events.

Masks welcome! Eating and drinking is not required. Please note: as we are unable to monitor the buffet, we are unable to offer a reduced ticket price for attendees who will not be eating.

PRICING

Open to the public. Membership is not required!

- Public: \$275.00
- Members: \$250.00

This event will not be recorded.

Slides and handouts if any will be uploaded to the password page. .

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