A Landlord's Guide to Using Artificial Intelligence for Rental Processes

Masslandlords

SEPTEMBER 2023

Sea Levels Are Rising Faster and Faster, Portending More Flooding in Mass. – Still Time to Avoid Disaster Healey Signs RAFT Eviction Delays Back into Law; Ignores MassLandlords Public Testimony

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

The largest non-profit for Massachusetts landlords. We help you own, rent or manage. We create better rental housing.

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LETTER FROM THE EXECUTIVE DIRECTOR

### **Three Year Planning**

Our Letter from the Executive Director for September 2023 shares our contributions to Mass Save and public policy more broadly. We also share news of some new MassLandlords.net features.



August flew by for me because I had an apartment for rent

and received 161 inquiries over two weeks. The housing market is quite bad for renters at the moment. MassLandlords' guidance is needed more than ever, which is why we actively contributed to the Mass Save three-year planning process, rent control opposition, and public outreach on housing issues. We also navigated health and wellness challenges and technology upgrades.

Through MassLandlords, you have a voice on the Department of Energy Resource's Energy Efficiency Advisory Council, which is tasked with developing the next threeyear plan for Mass Save. We are one of the three "outside organization seats" present on the equity working group, a subcommittee. We arranged verbal testimony on Aug. 21 and hope to see recommendations to expand access for landlords especially in low-income neighborhoods.

We have also put organizational attention into our project to create better videos. We've known for a long time that video presence is important, but we've always struggled to reach the numbers we know are possible. This new series will be renter-facing (or more generally public-facing) and will provide a platform for us to reach a wider audience. We have upgraded our video, audio, backdrop, editing, b-roll and content creation processes. The only thing we haven't been able to upgrade is my face, which will have to do for now.

Opposition to rent control is getting organized. This edition describes the 2024 ballot initiative. We are in touch with the major real estate advocacy groups. They are keeping us informed, and we them.

Technology-wise, we've made some upgrades to our processes. First, all MassLandlords.net email now complies with a newly specified <u>DMARC policy</u>. We hope this will result in better deliverability and less spam. We've also started manually creating a weekly digest email to highlight upcoming events and recently published articles. Finally, we've built some automation around sorting events and articles and have applied this to the home page, which now shows nine recent or spotlighted posts.

Remember that our annual business meeting is coming up and we need <u>nominations</u> for the Board of Directors. Also, a series of <u>nine bylaws changes</u> are to be proposed for MassLandlords. These should help enshrine certain cultural aspects of how we run things, including our <u>Certified Massachusetts Landlord</u><sup>™</sup> program and also our <u>Policy</u> Priorities Survey. At our most recent board meeting, the

Board approved.

Thank you for supporting our mission to create better rental housing. Please join as a member, become a property <u>rights supporter</u> or increase your level of support. We aim to hire both a full-time educator and policy advocate.

Sincerely, Douglas Quattrochi Executive Director, MassLandlords, Inc. Point your camera app here to read more online.



### Healey Signs RAFT Eviction Delays Back into Law; Ignores MassLandlords Public Testimony

By Kimberly Rau, MassLandlords, Inc.

Evictions for non-payment will be delayed until RAFT applications are approved or denied, with no mention of added supports for housing assistance.

Ignoring public testimony that such actions would hurt both housing providers and tenants, Governor Maura Healey signed a reinstatement of Chapter 257 of the Acts of 2020 into law this August. The reinstatement of Chapter 257 was part of the FY2024 budget <u>signed</u> by the governor on Aug. 9, 2023. This change is not being properly funded, which means it is going to harm housing providers and renters. It will create huge arrears for tenants, and will incentivize landlords to litigate all the way through to an actual execution of eviction.

Section 64 of the budget bill for Fiscal Year 2024 amends Chapter 239 of the General Laws to state that tenants who are facing eviction for non-payment, but have applied for rental assistance, will have their cases paused until their assistance application is approved or denied. MassLandlords strongly urged the legislature not support this unless they were prepared to allocate more funds to allow housing assistance programs such as Residential Assistance for Families in Transition (RAFT) to run as intended. If rental assistance and its administration remain underfunded, pausing evictions is actively harmful. Section 64 makes no

mention of any additional funds for RAFT or similar programs.

The amendment does not mention a time limit on how long an eviction case may be put on hold. It simply says that the court may grant a continuance "for a period as the court may deem just and reasonable."

Nor does the amendment mention what happens if a housing assistance application is "timed out," which happened constantly with RAFT applications in 2020 and remains a problem today. It only states that the court shall "not enter a judgment or issue an execution before the application...has been approved or denied."

#### COURT TIME TRIPLED; RAFT A MESS IN 2020 AND BEYOND

When Chapter 257 of the Acts of 2020 was first enacted, landlords saw their <u>time</u> <u>in court triple</u> as a result. Meanwhile, renters and housing providers alike were stuck fighting their way through a convoluted system to apply for RAFT.

During 2020 and 2021, tens of thousands of applications for RAFT "timed out" without explanation. When we tried to get those records to see what had happened, we were blocked by the Executive Office of Housing and Livable Communities (EOHLC; then known as the Department of Housing and Community Development, or DHCD), who claimed that they could not provide us that information, even after we sued them for it. Thousands of applications were lost, with seemingly no accountability for either renter or landlord. <u>Our</u> <u>initial case was dismissed</u>, but we have appealed. Litigation is a slow process through the courts, but we are prepared to take this as far as the Supreme Judicial Court if necessary. It's that important.

By 2023, the state had started using a new centralized portal for RAFT applications, but those who used it <u>still expressed</u> <u>frustration</u> with the system. Waiting times were still long, sometimes months instead of weeks, and applications were still getting kicked back. Some landlords reported better experiences, others still viewed the program in a negative light.

Our solution was simple: We implored the state to do the right thing and provide more funding for RAFT and programs like it. We asked them not to put a Band-Aid on housing problems by stalling evictions without increasing rental assistance limits.

#### WHY DOESN'T THE STATE CARE ABOUT ACTUALLY FIXING THE HOUSING CRISIS?

If the state truly cared for those who rent in Massachusetts, they would be increasing rental assistance. If a renter is facing eviction for non-payment, they likely owe their landlord at least \$1,500, and that's if the rent is at the statewide average and they're only behind by a month. Now add on months of waiting for RAFT. How much will they owe by the time their application is approved? What if it now exceeds RAFT's household cap



Heading to court for a summary process? Expect your waiting time to triple: Gov. Healey has signed Chapter 257 of the Acts of 2020 into law, which puts evictions on hold until any RAFT assistance is approved or denied. (Image License: Unsplash)

for assistance, which is down to \$7,000 in a 12-month period?

If RAFT funds will not prevent homelessness, it is unlawful to approve them. So, renters now end up thousands in debt for owed rent, and they're losing their home. If we are going to drag this process out for months, we need to take care of the people who are already struggling to pay for their housing. Furthermore, if the state really cared about fixing housing issues, they would allow landlords and tenants to go to mediation while applications were pending instead of putting everything on hold. We know mediation can keep twothirds to 90% of summary process filings from turning into physical evictions, so why are we being prevented from accessing mediation? We are in a housing crisis. It's easy to point the finger at landlords and pretend every housing provider is a greedy slumlord waiting for a chance to evict their renters. In reality, eviction is <u>expensive and time-consuming</u> even without putting it on hold for a sluggish and inept process like RAFT. No one wants to go to court if they can avoid it. No one wants to have to find a new tenant if they can keep the renters they have, and no one gets joy from seeing someone struggle to afford housing.

The state could help, but this Band-Aid that comes without a fiscal safety net isn't helping anyone. It's simply putting off the inevitable, which no one can afford.

Housing providers are advised to consider avoiding court if possible. A private payment plan or settlement agreement to move out will likely result in better outcomes for all. Consult with an attorney before taking any action that could affect your rights.

Point your camera app here to read more online.







### The simple way for landlords & tenants to handle security deposits & assess damage to their units over time.





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### A Plain-English Translation of Mass. Security Deposit Law – and Why Every Law Should be Written in Simple Language

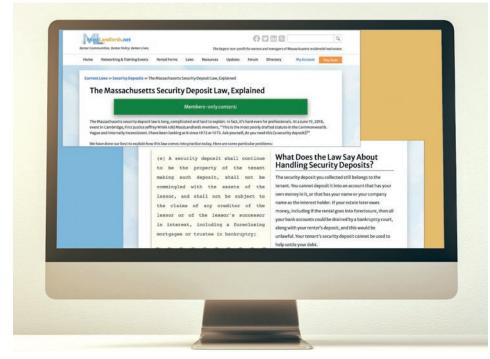
By Eric Weld, MassLandlords, Inc.

#### It shouldn't be this way, but our state's poorly written security deposit law needs an explainer. So do many other laws.

Security deposit law in Massachusetts is a legal minefield for landlords. If there's a single law that can illustrate the confusing, over-regulated danger zone that landlording in Massachusetts can be, it's the state's security deposit law.

If you think that's exaggerated, read an account by this landlord who had to pay \$17,000 for mishandling a security <u>deposit</u>, or this one, in which a <u>landlord</u> <u>loses</u> three times the security deposit for failing to sign a document. If not adhered to correctly, our security deposit law could knock a housing provider out of business with massive legal fees.

The problem is, the law is written shabbily, to the point that it's not easy to follow for the best-intentioned landlords. For example, the law misuses certain terms, like "lease" and "termination of tenancy," too broadly applying these words when different terminology (such as "rental agreement") would be more suitable. As a result, judges are



The Massachusetts security deposit law is poorly written and inconsistent in its legal application. To help landlords and others navigate security deposit law, we provide an explainer of this confusing law, breaking it down paragraph by paragraph, with a plain-English translation aligned beside the original text. Image: cc by-sa MassLandlords.net.

left presupposing what the law's writers intended in their adjudications, leading to further confusion.

What we could use, for this law and many confusing laws, is a simple, easyto-use translation from opaque legislative language into plain English.

Now we have one.

#### OUR SECURITY DEPOSIT PLAIN-ENGLISH EXPLAINER

We've published a <u>breakdown of the</u> <u>state security deposit law</u>, chunking down its sections and explaining them in plain English. This page explains the law section by section, translating its legal language into straightforward words that landlords can apply in their business practice.

Our security deposit explainer literally takes the law paragraph by paragraph and provides simple explanations of its clauses.

In most cases, when a provision from the law is put into plain English, it takes far fewer words to explain what the law means than in its original form.

For one example, the law's section regarding what fees a landlord is allowed to collect from a tenant can be explained using 33 fewer words than the original text, without sacrificing any meaning. In another example, the law's text reads: "Nothing in this section shall limit the right of a landlord to recover from a tenant, who willfully or maliciously destroys or damages the real or personal property of said landlord, to the forfeiture of a security deposit, when the cost of repairing or replacing such property exceeds the amount of such security deposit" (54 words). Our translation:

"If your tenant creates more damage than can be covered by the security deposit, you can sue them separately for damages" (21 words).

#### MASSLANDLORDS PROPOSED LAWS. WITH EXPLAINERS

The Massachusetts security deposit law may be the one most needing explanation. But many laws could use a similar explanation that translates their meaning for citizens' access, and more explainers are planned.

Similar to our security deposit explainer, we also published a series of explanations of bills proposed by MassLandlords at the beginning of the 193rd legislative session last January.

As with the security deposit law explainer, each bill proposal is broken down into separate paragraphs with a plain-English explanation listed beside it.

We provide plain-English explanations of our bill proposals on: increasing the state's deleading credit; allowing

landlords with LLCs or corporations to represent themselves in housing court; reforming the state's unfair civil asset forfeiture law; forming a Climate Resilient Capital Task Force to study possibilities for defending or relocating state government infrastructure from climate-related flooding; and altering RAFT to pay multiple months of rental assistance in arrears or advance, while also making RAFT assistance public record.

#### THE MASSLANDLORDS PLAIN ENGLISH BILL

We feel so strongly about the need for laws to be better and more simply written that we have written a law proposal (not vet filed) that would mandate readability as part of the legislative process.

"An Act to Increase the Readability of Legislation aka the Plain English Bill" would codify the requirement that the meaning of any new or modified law would be "plain for all to see."

Any time a law is written or amended, it would be required to be easy to read. Any added words would have to be underlined or clearly marked, deleted words would appear with strikethroughs or other indicators, definitions of terms would have to be repeated within the law.

As our explanation states: "We shouldn't need a law degree to understand and follow the law."

#### WHY ARE LAWS WRITTEN THIS WAY?

Massachusetts isn't alone in drafting and enacting laws that are difficult to read and understand. It has long been the norm for laws to be written in a legalese that only those who have studied law can access.

Cicero, a Roman lawyer more than 2,000 years ago and one of history's most renowned philosophers of law, is partly known for his complex rhetoric. He may have been the first person to state what has become a long-running joke about

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why lawyers use such difficult-to-interpret language: to assure themselves of perpetual work and income.

Slightly more seriously, most laws are written by lawyers, either those who have become legislators or their aides. To become a lawyer requires countless hours of studying books of laws, which have been written in legal language for more than 200 years in this country. Those in the legal profession become adept at communicating using language they've deeply studied, and the legal community is used to imparting legal information with that vocabulary.

Also, writers of laws aim to be thorough and inclusive of circumstances. In that effort, some might argue, some over-writing and redundancy is necessary to allow for a range of conditions covered under a given law.

But laws aren't only written for the legal community. The public also needs access to the laws by which it is governed.

"Making legal language more straightforward would help people understand their rights and obligations better, and therefore be less susceptible to being unnecessarily punished or not being able to benefit from their entitled rights," noted Eric Martinez, lead author of a <u>2022 MIT study</u> on why legal language is difficult to comprehend. The study, which was <u>published</u> in the journal Cognition, concludes that laws don't have to be written in this incomprehensible manner. Lawyers and legal writers, it says, often use confusing jargon and insular terms only familiar to others in the legal profession. They write more often using passive voice, a top culprit in obscuring a sentence's meaning, and unconventional capitalization.

Most problematic, the study found that legal writers frequently use "center-embedding," a technique in which they insert definitions of a sentence's subject right in the middle of the sentence. The study offers this sentence as an example of center-embedding: "In the event that any payment or benefit by the Company (all such payments and benefits, including the payments and benefits under Section 3(a) hereof, being hereinafter referred to as the 'Total Payments'), would be subject to excise tax, then the cash severance payments shall be reduced."

The MIT study found that laws and other legal documents could be written more clearly, removing center-embedded clauses and replacing jargony terms, like "lessee" and "lessor" with "tenant" and "landlord" in one cited example. Simplifying legal writing does not compromise documents' meaning, it concludes.

#### LANDLORDS' LEGAL AID

We couldn't agree more. If landlords and other citizens could easily read and understand the laws they are required to follow, such as the security deposit law, life and business would be easier to conduct.

For now, until we can get our legislators and their aides to write laws in plain, clear language, we offer these explanations, to help translate the meaning of laws.

If you find yourself dealing with a confusing security deposit situation, we invite you to read our explanation of the law, and potentially avoid landing in legal hot water.

Point your camera app here to read more online.



#### ARTICLE YOU MAY HAVE MISSED

#### How to Wisely and Securely Take Time Away from Your Rental Business

Landlords need vacations too. But how do you take time away from a business that is fraught with so much unpredictability? In an industry that combines people and houses, circumstances can change any second, and your attention can be called for any hour of any day. Putting out fires – mostly metaphorical, but sometimes literal – comprises an important percentage of a small housing provider's job.

Point your camera app here to read more online.



### September Notice for 2023 Annual Business Meeting and Elections

Our 2023 Annual Business Meeting and Annual Election will be held electronically in December 2023. 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 2023, and <u>nominations</u> 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 <u>policy prior</u><u>ities survey</u>. The second is our annual election for director.

On December 31, 2023, 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.

#### ALEC BEWSEE, OUTGOING DIRECTOR

This winter we lose Alec Bewsee, whose term expires Dec 31, 2023. Alec 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's skills in productivity systems, automation software, financial analytics, and project management have 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, he has built a portfolio of rental housing throughout Western



Nominations are open for our 2023 annual election. Derivative of licensed 123rf.

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. When Alec isn't enthralling himself in real estate ventures, he loves to play volleyball, enjoys Thai cuisine, and writes. Alec currently resides in Westfield, MA where he grew up and continues to engage with local leaders and give back to the community.

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

#### MEET OUR CONTINUING BOARD OF DIRECTORS

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.

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.

Russell Sabadosa, whose term expires Dec. 31, 2027, founded Premier Choice Realty in 1993, which has grown from a property management company to a full-service real estate brokerage. He is president and oversees all aspects of the rental and sales on a daily basis. He is also the owner of over 100 rental units across multiple LLCs with property sizes of 2 units to 28 units. He has brokered over 50 million in multi-family units across several multi-million-dollar and or multi-property transactions. Other positions held adding to his management and leadership







skills are project engineer 1989-1995 for large corporate Raytheon aerospace, IT director for small private company Commonwealth Packaging 1995-2002, and public sector for the state of Connecticut Manchester Community College as full tenured professor 2002-2015. Since 2015 he has been focusing solely on Premier Choice Realty growth and community service. He previously served on the Board of Directors for MassLandlords from 2019-2021, returning after his term limit gap year. Other professional volunteering includes: the Realtor Commercial Alliance MA since 2018. President 2021 and 2022: the MA Association of Realtors since 2017; President of the Rental Housing Association of Greater Springfield - 2008-2015; the Meadows Masons - Assistant Treasurer since 2015. Board of directors since 2018. He enjoys mentoring young

entrepreneurs and encouraging them to engage in volunteering and leadership positions at professional and community organizations. Personal interests include travel, skiing, and motorcycle riding.

#### **REACH OUT TO US**

Each region where MassLandlords members meet has a local network and message board and in many cases a volunteer board. The local volunteer boards may be by appointment or by local decision.

You can also run for state-wide director yourself. But remember it's a statewide 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 BOARD OF DIRECTORS

Nominate someone for Board of Directors online or by emailing hello@ masslandlords.net. Members in good standing can learn more about our bylaws and voting at <u>MassLandlords.net/</u> governance.

Read more about our <u>Annual Business</u> Meeting and Annual Elections. **M** 

Point your camera app here to read more online.



#### MassLandlords Thanks Our Property Rights Supporters

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

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

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### Sea Levels Are Rising Faster and Faster, Portending More Flooding in Mass. – Still Time to Avoid Disaster

By Eric Weld, MassLandlords, Inc.

Seaside homes like these will become increasingly unviable as investments (or dwellings) as ocean levels, in Massachusetts and worldwide, continue to rise at an accelerating and perilous pace in coming years. Image: cc by-sa 123rf.

#### Our worldwide efforts to contain climate change and glacial melt may be working, but we need to do more, faster.

Almost everywhere on earth, certainly including Massachusetts, ocean levels are rising faster than predicted, and their rise is accelerating. All along the U.S. eastern seaboard, sea level increases have significantly picked up pace in recent years, now surpassing projections.

Alongside rising sea levels, flooding from rain, river, storm surge or a combination of all three is a risk for 321,487 Massachusetts properties, according to <u>First Street Foundation</u> (FSF), a nonprofit that charts flood risk for property owners. Many waterfront properties in Boston have a 90% chance of being flooded with at least 12 inches of water during the next five years, according to FSF projections. (We recommend that you <u>check your</u> <u>property's flood risk</u>, soon, using their assessment tool.) While stormwaters may recede, sea level is more or less permanent. The Massachusetts coast is home to more than 5 million people, some 75% of the state's population, according to the <u>National Oceanic and Atmospheric</u> <u>Administration</u> (NOAA). Tens of thousands of properties in Massachusetts' coastal communities are vulnerable to rising seas and tidal flooding.

Boston lies in a shoreline zone at severe or extreme risk of flooding. The sea level around Boston is rising about 1 inch every eight years, but that statistic doesn't speak to the urgency of the situation, because the rate of rise is quickening at a rapid pace. It's impossible to predict the exact amount of sea level rise within a couple decades, but the range of possibilities is very well studied and understood: sea levels globally will rise by somewhere between 1.5 feet and dozens of feet if we don't get more serious about controlling climate change. We could see countless properties permanently under water within our lifetime (not to mention "under water" financially).

All this accelerating sea level rise is being directly caused by melting glaciers in Antarctica and Greenland, home to most of the earth's glaciers. The world's glaciers are rapidly melting, and increasingly so, because the emission of greenhouse gases and carbon dioxide from human activity since the beginning of the Industrial Age is raising the earth's temperature. Higher temperatures in Antarctica and Greenland result in ice melting at a pace faster than humans have ever seen.

#### INCREASING CLIMATE CHANGE ACTION

At our current level of global efforts to curb climate change, fossil fuel emissions are predicted to hold steady (i.e., still too high, but not getting worse). That in itself is an achievement, especially considering widespread political and popular resistance to any global warming mitigation measures. Unfortunately, our current policies are not nearly enough to limit sea level rise to a manageable level.

Even if we could slowly reduce our emissions over the next decade or so,

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global sea levels would rise another 100 centimeters (nearly 40 inches, or 3 <sup>1</sup>/<sub>2</sub> feet), according to the <u>latest report</u> by the International Panel on Climate Change (IPCC). We could reduce that statistic to 50 centimeters (20 inches, or 1 <sup>1</sup>/<sub>2</sub> feet) if we were to miraculously and immediately cut emissions to a "very low" rate. Highly unlikely. These estimates are for 2100, but 2100 is not the end of sea level rise. Longterm, the situation is untenable.

As it stands, with our high level of emissions remaining constant, sea level rise accelerates beyond IPCC charts, to who knows where? 5 feet? 10 feet? More? All this will happen while transient storms get increasingly worse. If your property has been flooded once already, that is a harbinger of more to come.

#### **GLOBAL EFFORTS**

Humans are innovative, creative beings, capable of succeeding in our collective effort to overcome the worst effects of climate change and sea level rise, if we have the will. At the moment, we are engaged in an historic global effort, on many fronts, to mitigate the effects of rising sea levels on human life and habitation.

Locally, <u>Climate Ready Boston</u> is a comprehensive plan to protect the metropolitan area from sea level rise, storm flooding and warming temperatures. The plan includes efforts to protect waterfront areas from flooding caused by sea level rise and intensifying storm activity. Some projects have already been completed, including seawalls, elevated walkways and green spaces in Dorchester, South Boston, downtown and elsewhere.

Other coastal areas around the world, such as Louisiana and parts of Florida, are constructing massive levees, but also shaping new mangrove and seagrass growth areas, cultivating coral reefs and building dunes and barrier islands to help absorb higher water levels and storm surge.

And because sea level rise is primarily caused by climate change, efforts to minimize it are also incorporated into plans to combat temperature increases. Any initiative that helps reduce global warming will also assist in preserving glaciers and mitigating sea level rise. Toward the top of that list is moving away from fossil fuel combustion and toward more efficient, and less-polluting, energy sources.

#### MAKING SLOW PROGRESS...

Millions of residential and commercial property owners are making transitions to clean and renewable energy systems. Electric vehicle sales are quickly expanding, with more than 10 million sold in 2022 and an expected 14 million in 2023. EV sales alone are expected to reduce the need for <u>5 million</u> barrels of oil a day by 2030.

For the first time, in 2022, heat pump sales surpassed gas furnace sales. And solar panel capacity increased  $\frac{47\%}{2022}$  year over year from Q1 2022 to Q1 2023, according to the Solar Energy Industries Association.

Our collective efforts to reduce greenhouse gas emissions may be making inroads. While global temperatures are expected to continue to rise, the most recent IPCC report notes that we still have time to contain the worst effects. At present, global average temperatures are projected to rise 1.5 degrees Celsius (2.7 degrees Fahrenheit) by the 2030s. That global rise will carry multiple catastrophic side effects, including larger, longer and more intense storms and hurricanes, droughts leading to more widespread and rampant wildfires, and massive flooding with increased rains and sea level rise because of glacial melting.

Still, we are at a vital crossroads in our global fight to protect humans against climate change, notes the IPCC report. If we can halve our fossil fuel emissions by around 2030, and realize net-zero emissions by 2050, a consensus of scientists agrees that we can manage the increasing temperatures without extinction-level catastrophe.

#### ...BUT NOT ENOUGH

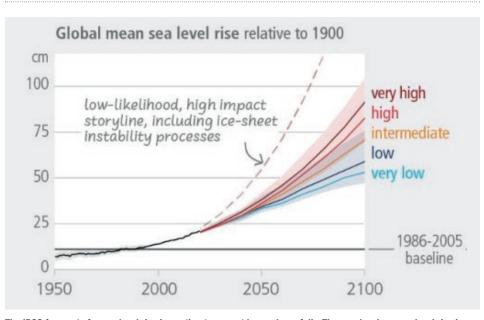
While we may be making progress against climate change, it's not nearly enough, nor fast enough. Globally, we waited too long to start taking meaningful action as climate change forces have gained steam. Even in 2022, humans worldwide set an ignominious record of <u>36.8 gigatons</u>, the highest-ever recorded emissions of carbon dioxide from fuel energy combustion.

Even if, as we hope, we can hold the line of global average temperature rise at 1.5 degrees Celsius, extreme weather events are already baked in at the current level, and will likely be the norm for decades to come.

This means that sea level rise is highly likely to continue and increase, to the point of shifting waterfronts further inland. Some areas that are livable and buildable now will be submerged or frequently flooded within the coming years and decades absent extraordinary infrastructure investment.

#### WHAT CAN LANDLORDS DO?

To be clear, no individual person's actions will be enough to stop climate change. We must have coordinated public policy. But as property owners and housing providers, our businesses are rife with



The IPCC forecasts for sea level rise in centimeters must be read carefully. The graphs show sea level rise is accelerating upward. There are various scenarios plotted in terms of total emissions from "very low" emissions, meaning drastic and unimaginably fast cuts to greenhouse gas emissions, from "very high" emissions, meaning slow but eventual cuts to emissions. Which line are we on? We are on none of these, likely somewhere above very high, because current policy has emissions holding steady, not decreasing. See graph showing current policies. Editorial use IPCC Climate Change 2023 (6th Synthesis Report) Summary for Policymakers, Page 17, figure SPM.4c left. Original IPCC Caption: Global mean sea level change in centimetres, relative to 1900. The historical changes (black) are observed by tide gauges before 1992 and altimeters afterwards. The future changes to 2100 (coloured lines and shading) are assessed consistently with observational constraints based on emulation of CMIP, ice-sheet, and glacier models, and likely ranges are shown for SSP1-2.6 and SSP3-7.0.

energy-using appliances and devices that, in many cases, contribute to global warming. Therefore, <u>opportunities</u> <u>abound</u> for us to convert to energy-efficient, non-polluting households, and to join global efforts to limit warming and its deleterious effects. At the very least, these individual actions reduce our exposure to what may become increasingly fast policy and climate changes. Our <u>Landlord's Guide to Reducing</u> <u>Greenhouse Gas Emissions in Rental</u> Properties goes into detail.

In addition to emissions reductions, tackle flood risk head-on. Property investment strategies will have to change, or move, as coastlines recede. Divesting from real estate along coasts, beside rivers and in low-lying valleys, where flood factors are high, will be essential. In fact, many current riverfront and oceanfront properties in Massachusetts are no longer dependable investments to consider in the first place. If you realize this before most others, you can stay ahead.

For your existing properties, think about water management. Invest in large, commercial gutters and route the spouts into dry wells or far away from your built structures, to deflect potential flooding. Consider regrading lots to direct runoff away from buildings. Construct berms to deflect water that might come in from the street.

As a late line of flooding defense, you might consider building sandbag walls around critical systems like floormounted basement boilers. This might seem absurd to someone with a dry basement, but many of us are already aware of stormwater in our basements, and for us, this is something to consider. Better yet, move your heating systems up and away from low areas, and don't locate them in low-lying areas in new construction. Best of all, convert to mini-split heat pumps, which can be mounted on walls in upper floors, and even roofs, far away from flooding danger.

(A large-scale lesson in power systems placement: In 2011, the Fukushima Daiichi nuclear power plant, in coastal Fukushima, Japan, became a deadly disaster partly because its emergency power generators in the basement levels were flooded by a tsunami triggered by an earthquake off the coast. The loss of the generators meant the loss of cooling capability, which led to three nuclear meltdowns, hydrogen explosions and the widespread release of radiation for miles around Fukushima.)

#### CONSIDERING MANAGED RETREAT

We should all do all we can to minimize our respective carbon footprints. Without individual action, we will never realize our zero-emission goals. However, while we do so, we also have to acknowledge that not everyone is able or willing to change their polluting behaviors any time soon. Lack of political will, economics and budgetary limitations, along with misinformation and sheer laziness, all combine to foil our collective efforts to reduce fossil fuel emissions.

Sea level rise and flooding are already inevitable, and it's impossible to predict how severe it will get. Therefore, getting out of the way of flooding will be a vital strategic component.

Managed retreat is a relatively new idea that is gaining familiarity among threatened coastal communities. It is the concept of migrating people away from areas that are threatened by changing natural forces, such as sea level rise. Managed retreat, as a policy, attempts to strategically manage mass migrations, for example, away from shifting coasts. The policy may include campaigns to discourage or control property purchases and development in threatened areas; government buy-outs of endangered properties; restoration of natural habitats; and enforcing no-build zones.

Managed retreat, while controversial now, will likely become a more recognized policy as sea levels rise in coming years, rendering some coastal areas – such as those in Massachusetts – unlivable.

Acknowledging this reality, MassLandlords has <u>proposed a bill</u> to establish a Climate Resilient Capital Task Force. The task force would project impacts of climate change and sea level rise around Boston to determine the most prudent actions for protecting state government infrastructure in the case of massive flooding. As part of the solution, the task force would consider relocating state government offices to a more climate-secure region, likely further inland.

In projections by IPCC, NOAA and other agencies, it's likely that commercial, government and residential property owners near threatened coasts will have no choice but to consider managed retreat during this century.

#### MORE OF THE SAME, EXCEPT FASTER

We are now at a collective decision point. If we can continue to build on our efforts to contain climate change – eradicating fuel emissions by 2050 – we may be able to hold the line at 1.5 degrees Celsius.



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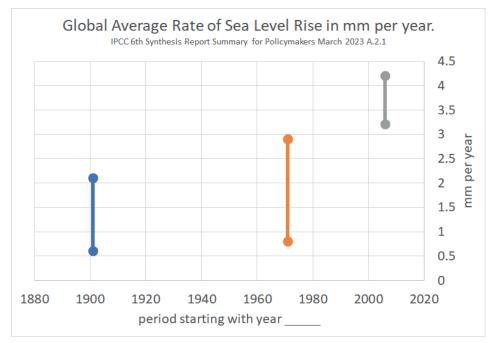
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mstance. There are material risks associated with investing in , and potential loss of the entire investment principal.



This MassLandlords graph of IPCC data shows the rate of sea level rise in millimeters per year over time. The vertical lines show bands of uncertainty. Because the gray band corresponding to the 2010s does not overlap the blue band corresponding to the 1900s, we have very high confidence that sea level rise is accelerating. Original IPCC Caption: Global mean sea level increased by 0.20 [0.15 to 0.25] m between 1901 and 2018. The average rate of sea level rise was 1.3 [0.6 to 2.1] mm yr-1 between 1901 and 1971, increasing to 1.9 [0.8 to 2.9] mm yr-1 between 1971 and 2006, and further increasing to 3.7 [3.2 to 4.2] mm yr-1 between 2006 and 2018 (high confidence). Human influence was very likely the main driver of these increases since at least 1971.

However, if we fail in our collective efforts, and allow global average temperature to rise 2 or more degrees Celsius, we will likely enter dangerously unpredictable territory that will detrimentally affect the lives of everyone on earth. Storms, flooding, droughts, wildfires, and severe hot and cold shifts will increase to life-threatening levels on an ongoing schedule. Large-scale failures of governmental and social services would become a likelihood as water and food supplies dwindle, as populations of plant and animal species that we rely on are threatened, and as climate refugees enter Massachusetts seeking better opportunity. Air quality will deteriorate from both extreme heat and widespread wildfire ash and particulates. Civil conflict may increase as supplies and delivery systems of life resources fall behind demand.

The good news is, we humans have the knowledge, ability and wherewithal to slow or even stop glacial melting and contain sea level rise to livable levels. But time is not on our side, and our current pace isn't adequate to the task. Converting away from fossil fuel-burning heating and cooling systems and cars, and toward electric, non-polluting systems and vehicles, is an urgent imperative if we are to avoid mass disasters. Planning and moving built environments away from fast-receding coastal areas must become part of our strategic, long-term outlook.

Impressively, we are on the right track in mitigating effects of climate change, despite political and popular resistance. By the millions, we are making untold individual changes that will literally save lives.

We just need to pick up the pace. 🚺

Point your camera app here to read more online.





### State Must Step Up: EPA Proposes New Lead Dust Limits Far Under Massachusetts Thresholds

By Kimberly Rau, MassLandlords, Inc.

#### The new proposed federal limits on lead dust are up to 10 times lower than what Massachusetts deleading laws currently allow.

This July, the Environmental Protection Agency (EPA) proposed stricter limits on dust from lead-based paint to continue reducing children's exposure to lead. Massachusetts, once at the forefront of lead safety, now risks falling further behind if these federal guidelines pass into law.

#### LEAD EXPOSURE CAN LEAD TO LIFELONG PROBLEMS

The <u>risks of lead exposure</u> are clear. Lead exposure can cause brain and nervous system damage, as well as contribute to slow growth and development. This can lead to lower IQ, and decreased school performance. And the effects are longlasting: When America began banning lead in paint and in gasoline, greatly reducing everyday exposure, <u>violent</u> crime dropped drastically.

Though the correlation between lead and crime remains a hypothesis, we know that violent crime was reduced by half after lead was banned. This correlation suggests lead was to blame for that crime, and that the increase in crime before that drop could be attributed to lead. Other factors are also involved with the drop in violent crime, but right now, lead is believed to be the primary driver behind these statistics.

The federal government banned the use of lead paint in 1978, but older homes may still have lead paint on walls, windows, trim or staircases. Any children living in these homes are at risk for lead exposure.

#### EPA: "NO SAFE LEVEL" OF LEAD FOR KIDS

Health experts have stated that there is no safe level of lead in a child's blood, and now the EPA is echoing that sentiment, targeting lead dust. As of writing this article, 10 micrograms of lead dust per square foot is considered hazardous on floors. For windowsills, that limit is 10 times higher. The new EPA proposed limits state that the only non-hazardous lead level for both floors and windowsills is "no detectable lead."

#### POST-ABATEMENT LEAD DUST LIMITS GET BIG REDUCTION

Though the EPA is unwilling to say that any amount of lead in a child's bloodstream is okay, it's nearly impossible to get "no detectable lead" when you delead a house. Therefore, they have proposed new limits that are higher than zero after lead abatement work is completed, but still substantially lower than what is presently allowed.

Currently, once a contractor completes lead abatement work on properties with elevated lead levels, the federal allowed limit for lead dust on the floor is 10 micrograms per square foot, with 100 micrograms per square foot allowed for windowsills. The new limits would reduce those numbers to 3 micrograms per square foot for floors, and 20 micrograms per square foot for windowsills.

These are the lowest post-abatement lead dust levels that the EPA feels can be reliably and effectively achieved. While these numbers are still greater than zero, to insist on no lead at all would be an impossible task in most situations. The federal government cannot force anyone to delead their properties, and few people would be inclined to if they had to achieve a level of no detectable lead after abatement. We can assume this concession to a higher-than-zero limit is to encourage people to work on deleading anyway.

#### MASSACHUSETTS HAS UNEVEN HISTORY WITH LEAD COMPLIANCE LAWS

Massachusetts had one of the first lead laws in the country, but it has been remiss in keeping up to date.

The state is already behind when it comes to allowable blood lead levels. The Centers for Disease Control (CDC) currently allow just 3.5 micrograms of lead per deciliter of blood; Massachusetts allows 10 micrograms per deciliter. If there is no safe level of lead that children can have in their bloodstream, it does our population a real disservice to be noncompliant with CDC allowances.

Now there are new proposed guidelines for lead dust levels, and again, Massachusetts isn't where the federal government suggests it should be.

The state laws governing lead poisoning prevention and control, <u>105 CMR 460</u>, puts acceptable post-abatement lead dust levels at 40 micrograms per square foot for floors, and 250 micrograms per square foot for windowsills.

This means that the state's current allowable levels for in-home lead dust after abatement are more than 10 times greater than the new proposed federal limits.

It seems like a simple enough change to make, and if the proposed federal limits

are accepted, Massachusetts will have to fall in line. But to create a reality where homes are made safe for children, the state has a lot of work to do.

#### LEAD ABATEMENT IS EXPENSIVE; LEAD CREDITS ARE OUT OF DATE

In Massachusetts, landlords are held strictly liable for lead poisoning. If someone gets sick from lead paint exposure, you will be responsible for their medical costs unless you can produce a deleading certificate for your property or have a newer home. And all homes constructed prior to 1978 are presumed to have some lead paint unless they have proof stating otherwise.

If your home has lead paint in it, <u>you</u> <u>must delead</u> if a child under the age of 6 will be spending time there. Remember, it is illegal to refuse to rent to families with young children.

The problem is, lead abatement can be incredibly expensive. The state average for deleading a housing unit is approximately \$6,000, but these costs can quickly skyrocket, especially if windows are involved.

Depending on where you live, your rental units may be eligible for a federal grant under the <u>Lead and</u> <u>Healthy Homes Program</u>. If not, there are deleading tax credits available, but currently, that is sitting at a paltry \$1,500 per unit. That \$1,500 might have covered the cost of deleading back when it was introduced, but it doesn't even reach half of the average project cost today. Had the credit been adjusted to reflect inflation, it would be sitting at approximately \$6,000.

Governor Maura Healey proposed a deleading credit increase in this year's budget, doubling the credit to \$3,000 for full deleading, and offering \$1,500 for partial abatement.

We responded with our own bill, "An Act to Further Lead Remediation in Rental Housing by Increasing the Deleading Credit." Bills <u>S.1844</u> and <u>H.2802</u> would have increased the <u>deleading credit</u> to a maximum of \$15,000 per unit. Sadly, despite having co-sponsors in both the House and Senate, the bills did not go anywhere after being referred to the joint committee on revenue.



The Environmental Protection Agency says there is no safe level of lead in children's blood, and has proposed limits for lead dust that are 10 times lower than what Massachusetts currently allows. (Image License: Unsplash)

#### CONCLUSION

When we proposed S.1844 and H.2802, only <u>10% to 20%</u> of Massachusetts addresses had deleading certificates on file, and there were an estimated 450,000 housing units that still needed to be deleaded. Currently, approximately 7,000 units are deleaded every year.

What does that mean for us? If the deleading credit is not increased significantly, it will take until the year 2170 for all Massachusetts housing units to be lead-free. Over this time frame, more than half a million children will be poisoned by lead, giving them a lifetime of problems small and large.

Massachusetts was one of the first states to stand up and promise to protect children from lead exposure, but it's not enough anymore. Children deserve lead-free homes, and housing providers need practical amounts of financial assistance to make their units safe. Our inability to keep pace with basic science and medical recommendations is not due to partisan politics or lack of funding.

Instead, our ineptitude as a state stems from a legislative process that has <u>no</u> <u>transparency</u>, to the point where we've had to <u>sue the state</u> for access to what should be public records, and no sense of urgency. Need proof? The state missed its budget deadline for Fiscal Year 2024 and had to have an emergency appropriation to keep things chugging along. Right now, the state auditor is making moves to <u>sue</u> <u>the legislature</u> (that she used to be a part of) because the legislature is refusing to cooperate with her audit.

As a state, Massachusetts lacks accountability. Our elected officials aren't challenged nearly as often as they should be. A <u>recent Ballotpedia statistic</u> shows that Massachusetts races are uncontested by a major party 70% of the time. If there's an incumbent primary, that individual runs uncontested by their party 88% of the time. There's so little competition in this state, it's easy to let the status quo continue for decades, even when it's obvious things need to change.

It's time for Massachusetts to catch up, before it's so far behind it becomes impossible.

Point your camera app here to read more online.



### A Landlord's Guide to Using Artificial Intelligence for Rental Processes

By Kimberly Rau, MassLandlords, Inc.

#### Al can be a useful tool for landlords, but could also land you in hot water with fair housing laws.

Among all the ways landlords use technology to make operating within the rental housing industry easier, artificial intelligence (AI) is a more sophisticated tool than rent collection software or communication by text message. AI can potentially be very useful to landlords, but there are plenty of things to be aware of before you consider automating a process that typically benefits from the human touch.

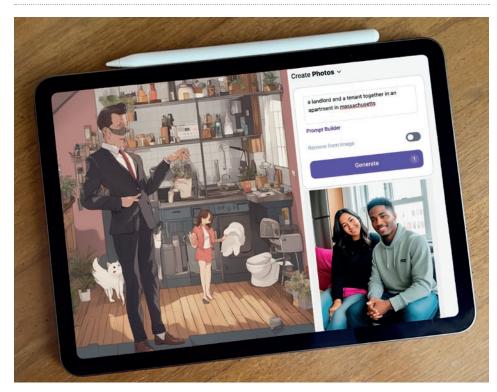
In this article, we'll examine some pros and cons of using AI programs to assist you as a housing provider. But first, we'll provide a very basic explanation of how AI and neural networks work to generate and evaluate content.

#### WHAT IS A NEURAL NETWORK?

Artificial intelligence, neural networks and AI image generation have been hot topics of discussion recently, and it seems like more and more systems are being AI-automated every day. Virtual assistants such as Alexa and Siri are forms of artificial intelligence. So are customer service chat bots, content generators and facial recognition programs. Many of these programs learn and become "more intelligent" by using a neural network.

A neural network is a form of artificial intelligence that teaches computers to process information in a method that is similar to how the human brain operates. A human brain processes information by filtering it through many layers of nodes (called "neurons") that are interconnected. When a neuron receives an "input" electrical signal, there's a chance the neuron will do nothing, but there's also a chance it will turn on and begin emitting its own signal. Each layer takes the information at hand and evaluates it in a way that informs what the next layer does, until finally, you are at an end state where the neurons have come together to produce an action or behavior (or, potentially, no action). <u>This</u> <u>video</u> offers a good explanation of how neural networks operate by having one identify hand-written numbers. An artificial intelligence network represents neurons as numbers. When the network returns a wrong answer (one that does not match what you have requested), it can go back through its layers and tweak its own neuron numbers until it "learns" how to provide the correct information.

You can use various AI platforms to generate different types of results. Some AI is trained to create entirely new content (essays, forms, images). Others may be able to evaluate or edit existing content that you feed it. It sounds



These are just two of the strange results we got when we asked various AI generators to give us an image of "a landlord and tenant in an apartment." AI may be the wave of the future, but it has a long way to go before it can replace people. [Image License: Editorial Use AIPIayground and StarryAI, frame CC by SA J. Rau for MassLandlords Inc.]

futuristic, but although AI is here to stay, it has a long way to go before it can replace people entirely.

### SO, WHAT'S WRONG WITH AI GENERATED CONTENT?

Neural networks and AI-generated content have some good applications. For instance, AI technology can help improve internet accessibility by quickly creating alt-image descriptions for people with low or no vision who use screen readers to access content.

AI can also make it easier to generate text from spoken words. For people with hearing difficulties, AI technology can easily transcribe audio into text. Additionally, current speech-to-text generation has problems with recognizing the difference between homonyms (your and you're, for example), and being able to filter out non-speech sounds. AI technology can help eliminate those accessibility barriers.

There are ways that AI technology may be able to help you with your landlording practices, and we'll cover those. But there are many ways in which AI-generated content falls short of excellence, or even reaching the threshold of "good," and you should be aware that it can be used against you. have opted to draft certain things on your own, without an attorney's guidance (we don't recommend you do this), a program like ChatGPT might be able to assist. In theory, ChatGPT could read through your rental agreement or other form and, with the right prompt, point out anything in it that runs afoul of the law. Will it always be accurate? We can't guarantee that. ChatGPT, like most of the AI generation we've seen, is not infallible. But it could alert you to verbiage or clauses that merit your attention to ensure they're lawful.

Artificial Intelligence neural networks are designed to mimic how the human brain processes information, however, results may reflect bias or improperly contextualized information. (Image License: Kommers for Unsplash)

#### PRO: AI CAN SCAN YOUR LEASE AND OTHER FORMS FOR ERRORS

Starting with something good: Artificial intelligence could keep you out of court. If you are not sure whether your forms and notices for your rental practice comply with Massachusetts housing law, artificial intelligence could be a good resource.

Of course, our first recommendation is to always use <u>MassLandlords forms</u>, which are written by actual people without the aid of artificial intelligence. These forms will keep you compliant with our complicated housing laws. But if you have older rental agreements, or

### PRO: CHAT BOTS COULD HELP YOU WITH TENANT INQUIRIES

When you list an available rental unit on Zillow or similar sites, you are most likely inundated with inquiries. It's a tight housing market, yes, but there are also scammers and bots that simply ping you with no interest in your specific property.

If you have just one rental unit, then you may be able to manage the inquiries you'll receive on your own. If you only get a couple hundred messages, you can probably weed through the junk. But if you have multiple properties available at a time, you can see how that could quickly get out of hand. Chat bots have been used with some degree of success for large property management firms. You may be able to use a similar program to help you sift through messages, and direct people to answers for the most common property questions. (Just don't become non-responsive and assume a chat bot can handle everything your prospective renters need.)

#### CON: AI REFLECTS BIAS, SHOULD NOT BE USED FOR TENANT SCREENING

You've probably seen an example or two of some great AI-generated artwork. Just give the program a prompt ("an abstract painting of the ocean with lots of blue and green swirls") and let the results amaze you. The more detailed you make your request, the closer your image will be (is supposed to be) to what you're imagining. But for all their acclaim. AI neural networks seem to miss the mark a lot. We asked one platform to generate "a landlord and tenant in an apartment" and got a single person sitting on a couch against a wall with a single random painting in the

background. We got more specific, and requested "a landlord and tenant together in an apartment," hoping that the word "together" would further imply the presence of two people, possibly signing a lease or taking a tour. Instead, we got two people snuggling on a sofa, beaming directly into the camera. We hope it goes without saying that this would not be appropriate landlord–tenant behavior. Often, if we got photorealistic results, the people had strange warping to their faces, extra fingers or hands, or other unsettling features.

Also, AI networks must have examples to learn from. Too often, those examples are from art that is not public domain or available for commercial use. As AI learns from stolen material, its results continue to contain elements of that unethically obtained content. Hollywood has even suggested <u>using AI programs</u> to continue to use artists' likenesses in films well after their paid contracts are up, a talking point that made the news after SAG-AFTRA went on strike this summer. Six years ago, AI was used to <u>digitally</u> <u>"resurrect"</u> actor Peter Cushing for a Star Wars movie.

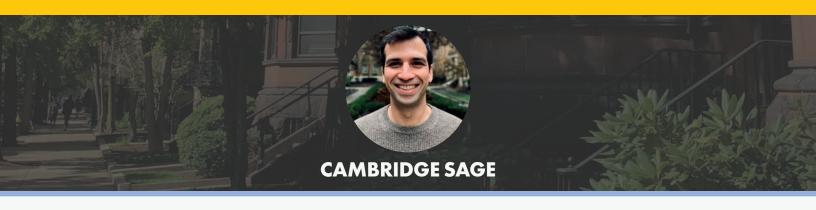
Finally, and most concerning, AI images reflect bias because they are learning from the images they already have, and those images may not accurately represent reality. AI networks have access to the images that are posted to the internet, and the internet is not known for being a well-balanced place. For instance, when we asked for an image of a "landlord," we got a lot of men, unless we specifically requested a "female landlord." While more landlords are male, it's not by a terribly large margin (one statistic shows that in the United States, 55.7% of landlords are men, and 44.3% are women, hardly a staggering lead). And it gets worse. <u>One</u> <u>MIT student</u> uploaded a relatively casual picture of herself to an AI platform with the prompt to make the headshot look more professional. Instead of swapping her sweatshirt for a button-down or changing the background, the platform made her Asian features look much more Caucasian.

This problem is widely recognized, and there are <u>ways to combat AI bias</u> (being aware it exists at all is the first step). But there's still a long way to go.

So, how does this relate to landlording? Maybe you aren't running your prospective tenants' identification through an AI image database, but if AI-generated images can reflect unintentional bias, AI tenant screening tools can, too. There are many websites that advertise AI-automated tenant screening services. Maybe that sounds great to you. <u>Properly</u> <u>screening tenants</u> can be a time-consuming process, especially in Massachusetts, where <u>anti-discrimination laws</u> are strict. However, with AI, the neural network you're using may not be able to place certain data in the proper context, which could lead to renters being rejected for bogus reasons.

For example, <u>one prospective renter</u> <u>in California</u> was rejected from a senior living community because an AI screening tool labeled him "high risk." The red flag? A prior conviction, except the conviction was for littering, and didn't even belong to him. The program had connected his name with the profile of someone with the same name, but younger, and living in an entirely different state. Imagine losing your shot at housing because a stranger thousands of miles away didn't properly dispose of their garbage.

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We suggested earlier that a chat bot could help very busy landlords with initial property inquiries, but would not recommend going more in-depth with AI for tenant screening at this time, especially not for anything relating to images. Think of how many otherwise great candidates you might be missing out on because an AI program filtered them out for incorrect, or incorrectly interpreted, data.

#### **CONCLUSION**

Some people rush to be early adopters of the latest technology. Others prefer to stand back and let the kinks get worked out before they take a dive into something new. We've seen how artificial intelligence can help evaluate information, but also know it can create problems when the network isn't quite human enough to properly analyze the data before it.

The other issue is that AI is cheap to use. AI can "learn itself" on less coding than other programs, so the market is rushing to adopt it as a cost-saving measure. But "cheap" doesn't always mean "good."

We recommend you always use rental forms that have been written and reviewed by human beings. Use our helpline if you have questions about landlord-tenant issues. If you do use AI for some aspect of your rental business, make sure you carefully evaluate the information it gives you. If you're unsure about something you're doing as a landlord, contact your lawyer, not a chat bot. **M** 

Point your camera app here to read more online.





### Gage Street Fire One Year Later: Worcester Denies Funding for New Build

By Kimberly Rau, MassLandlords, Inc.

A 2022 fire at 2 Gage St. killed four; former residents of the property begged board members not to grant Affordable Housing Trust money for a new build.

A year after a blaze killed four residents at 2 Gage St. in Worcester, former residents recently implored the board for the Worcester Affordable Housing Trust Fund to deny public funding that property owners sought for a new building.

The cause of the May 14, 2022, fire was determined to be arson. Former tenant Yvonne Ngoiri was indicted in September 2022 on four counts of second-degree murder, along with arson and assault charges. She <u>pled not guilty</u> and was held without bail. The triple-decker sustained significant damage and was torn down. The fire spurred Worcester to <u>propose both an inspection ordinance</u> <u>and legislation that would create a rental</u> property registry.

The two proposed ordinances went before the city council in June 2022. On Sept. 29, 2022, they were ordained and added to Chapter 9 of the <u>Revised</u> Ordinances of 2008.

Long before the fire, the Gage Street property had been on the city's radar. According to public records, Worcester code enforcement officers had visited 2 Gage St. at least a dozen times between 2013 and 2021. The owners, Huanchen Li and Wendy Wang, who are not MassLandlords members, own four properties in the city. Under their ownership, those properties have a less than stellar record: As of 2022, they had racked up



2 Gage St., Worcester, as of June 2023. The apartment where four people died after a fire has been torn down, but grant money for the new construction project was unanimously denied. (Image License: Google Earth https://tinyurl.com/2GageSt)

a cumulative and impressive 574 code violations, including 88 fire violations.

#### AFFORDABLE HOUSING TRUST FUND CAN ASSIST WITH NEW CONSTRUCTION; REHABILITATION

This June, the owners of 2 Gage St. approached the board of Worcester's <u>Affordable Housing Trust Fund</u> (AHTF) to ask for nearly half a million dollars to construct a seven-unit building. Three of the units would be income-restricted to those earning 30% or less of the area's median income (AMI).

The trust fund was established in 2021 from a \$15 million grant that was part of a larger award from the American Rescue Plan Act.

"The goal for the distribution of AHTF funds is to promote and finance the development of affordable rental and first-time homeownership housing consistent with the City of Worcester's Affordable Housing Trust Fund and Analysis of Impediments to Fair Housing," the website for the trust fund reads.

Eligible projects that could qualify for funding through the AHTF include new construction that would add affordable housing units, as well as "substantial rehabilitation" of existing properties that will add affordable housing units. If you are a Worcester landlord, or looking to become one, check and see if the trust fund is something you may be able to access for your housing projects. There's still <u>time to apply</u>; all projects must be started by Dec. 31, 2024, and completed with occupancy by Sept. 30, 2026.

#### BOARD RAISES QUESTIONS AS OWNERS REQUEST FUNDS FOR REBUILD AMID STRONG OBJECTION

While new construction at 2 Gage St., as outlined, would technically be eligible for AHTF money, several former tenants attended the meeting and requested the board not grant the owners funding.

Attending former residents of 2 Gage St. alleged that owners Li and Wang allowed the property to <u>fall into severe</u> <u>disrepair</u>. A letter read at the meeting called the owners negligent and asked the board not to "reward" them with money to construct a new building.

The Gage Street property is purportedly now owned by Jamie Vargas, who claimed the property was no longer connected with Li. When questioned by the board, Vargas eventually revealed that he and a relative of Li's had jointly purchased the property for \$300,000.

However, the <u>registry of deeds</u> shows that 2 Gage Street LLC (owned by Li and Wang) sold the property to 2 Gage Worcester LLC for under \$100, with no mention of a \$300,000 purchase price anywhere to be seen. Vargas is listed as a manager for 2 Gage Worcester LLC, but 2 Gage Street LLC is also listed as a manager, proving a connection to the owners who were in charge when the building went up in flames. Li is listed as the resident agent for both LLCs.

It's hard to cover your tracks when it's easy to look up who's connected to an LLC.

#### BOARD TURNS DOWN FUNDING REQUEST

After hearing strong testimony against the owners of 2 Gage St., the board unanimously voted to deny any funding for the new construction project.

Daryl Abbas, an attorney representing the LLC, said that the project will go forward with or without AHTF money. The question was whether any of the units would be affordable, which hinged on getting the requested funds.

The application filed with the AHTF noted that construction has already started on the new edifice, and should be completed within the next year and a half. The projected cost is \$1.6 million. It will have seven apartments, with a total of 22 bedrooms. Representatives for the property noted that, regardless of funding sources, one of those units will be accessible under the Americans with Disabilities Act.

#### CONCLUSION

There are a few takeaways from this story.

First and foremost: don't be a slumlord. Four people died and others were injured in a house that was not in good repair before someone came along and set fire to it. (Though the person charged with setting the fire is innocent until proven guilty, fire officials have stated the cause of the fire was arson.) One of the reasons the owners of this property did not receive funding was because former residents took the time to beg board officials not to make it easier for them to create more housing and subject others to their level of property management.

Second, there is money available for some housing projects that you might not be aware of, as they don't always receive much publicity. Does your city have an Affordable Housing Trust Fund? Check and see what your municipality offers. You may be surprised. While you're at it, see what programs like <u>Mass Save</u> can do for your properties as you make them more environmentally friendly.

Third, it's hard to be shady when we have a wealth of information right at our fingertips. It's hard to cover your tracks about who owns what when it's incredibly easy to look up who's connected to an LLC. If you haven't been managing your properties the way you should, don't try to cover your tracks and pretend nothing happened. Instead (shameless plug ahead), become a Certified Massachusetts Landlord™ and get on board with the best practices that will have your renters singing your praises, not going out of their way to keep you from creating more housing. You win, your tenants win, and you might have an easier time making inroads in your city. 🚺

Point your camera app here to read more online.





### Rent Control Again? Another Proposal Submitted, for 2024 Ballot

By Eric Weld, MassLandlords, Inc.

A rent control ballot petition recently submitted for consideration in the 2024 election is yet another retread of past failed policies.

An attempt to enact rent control is making its way through the ballot initiative process. A petition has been filed to replace Chapter 40P, a 1994 law prohibiting most rent control statewide, with a law allowing local communities to enact any form of rent control.

We have <u>written</u> extensively at MassLandlords about the disastrous (and sometimes <u>fatal!</u>) rent control policies in the state from the 1970s through 1994. The latest ballot initiative would largely duplicate those failed policies. It would, again, inevitably lead to less rental housing availability, lower quality of rental housing, uneven and unfair tax administration, and a harmful disparate impact on people of color, immigrants and any rental applicants with housing barriers.

Not to mention, another rent control law is not necessary. Lost in media coverage of this ballot initiative petition (as also with the recent <u>Boston rent</u> <u>control</u> proposal) is the fact that Chapter 40P already allows for rent control.

Section 4 of <u>Chapter 40P</u> states that any municipality in the state may enact rent control as long as the town or city reimburses owners for the difference between market and controlled rent price.

The "Initiative Petition for a Law Relative to Local Options for Tenant Protections" was filed with the attorney general's office on Wednesday, Aug. 2, 2023, by state representative Mike Connolly, Democrat, of Cambridge. The filing was the first step in submitting the petition intended as a ballot initiative for the 2024 election. Rep. Connolly submitted the petition along with 15 other citizens from Cambridge, Somerville and Boston. Aug. 2 was the deadline date for filing such an initiative ballot petition. Connolly has also filed <u>rent control bill</u> <u>proposals</u> in each of the past three legislative sessions. His legislative proposals, like his ballot initiative, would also permit local rent control, among other housing policies.

The latest rent control petition follows a home-rule proposal for rent control in Boston, which was submitted to the governor in spring 2023. It was backed

#### Initiative Petition for a Law Relative to Local Options for Tenant Protections

Be it enacted by the People, and by their authority:

SECTION 1. The General Laws are hereby amended by striking out chapter 40P and inserting in place thereof the following chapter:-

#### CHAPTER 40P. TENANT PROTECTION ACT.

Section 1. A city or town shall have plenary power, to the extent of that of the general court and notwithstanding any other general or special law, to adopt ordinances or by-laws protecting residential tenants, following procedures in the municipal charter, including the municipal initiative and referendum. This power includes but, except as provided by section 2, is not limited to, the power to:

(a) regulate residential rents and associated fees and deposits, including brokers fees;

(b) regulate residential evictions;

(c) regulate removal of housing units from the rental market, such as by demolition or condominium conversion, notwithstanding chapters 157 and 183A of the General Laws and chapter 527 of the acts of 1983;

(d) provide for or designate an officer, administrator, board, or committee to administer and enforce the ordinance or by-law, including the power to adopt regulations; and

(e) provide for civil, administrative, and criminal remedies, including money damages, civil penalties, declaratory and injunctive relief, and criminal fines, notwithstanding sections 21 and 21D of chapter 40 and chapter 40U;

This excerpt showing Section 1 of Rep. Mike Connolly's ballot initiative petition for local rent control reflects the proposal's broad, and possibly unconstitutional, provisions. As the first section states, it would grant plenary power to each of the state's 350 municipalities' local boards, such as small selectboards, to regulate rents, fees, fines and even criminal punishments like jail. Image: Public domain.

by Mayor Michelle Wu and approved by the city council. That bill was written by an advisory committee, devoid of small landlords, that was appointed by the mayor's administration under mysterious and undisclosed processes. MassLandlords has an active <u>public</u> records lawsuit against the City of Boston to force the release of records pertaining to the appointment of members of the mayor's Rent Stabilization Advisory Committee. The home-rule proposal was referred to the Housing Committee and would ultimately require Gov. Maura Healey's signature to become law.

#### **CHAPTER 40P REVERSAL**

If enacted, Rep. Connolly's rent control ballot petition would strike the existing Chapter 40P from state laws and, in its place, insert a law that is effectively its opposite. Chapter 40P is a law resulting from a statewide referendum prohibiting most forms of rent control. Instead of prohibiting rent control, Connolly's proposal would allow any community in the state to enact, with plenary power, any and all rent control laws.

The proposal would grant considerable power to local legislative bodies. In some towns, that would include select boards, which sometimes consist of only three members – a substantial level of power for a small representative board.

Local legislative bodies would have absolute power to regulate rents, brokers and other fees, and evictions; to eliminate move-in monies; to appoint boards or committees to oversee and adopt further regulations; and to determine penalties, including fines and even jail sentences, for landlords. The proposal doesn't apply any limits or include percentage amounts restricting local governments' regulations. Effectively, each of the state's 350 towns and cities would be free to decide how much and how to implement rent controls, how harshly to apply penalties, etc.

The law would also grant local authorities plenary power to approve or deny sales of rental units on the open market, such as converting to condominiums or through demolition.

#### **PROPOSED EXEMPTIONS**

Among its proposals to allow local legislatures to regulate housing providers' businesses, the initiative assures that it would not allow depriving a property owner "of a fair net operating income." Again, "fair" would be interpreted by, in some cases, small local legislative boards, which would be granted the power to decide how profitable, or not, local landlord businesses should be.

The proposal would disallow local regulation of: dwelling units that have been in operation for 15 years or less; owner-occupied 2- or 3-family units; hotels, inns and other short-term rental units; units already regulated through government agencies; hospitals, school dormitories, convents, monasteries; charitable dwelling facilities; and others.



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Finally, the proposal awkwardly notes it would not allow violations of the U.S. or state constitutions. This is a specious clause. Four legal briefs have already been submitted to the attorney general's office arguing that the initiative, itself, is unconstitutional on different grounds: 1) that it contains too many unrelated powers and provisions, addressing criminal law on one hand, for example, and civil tenancies on the other; 2) that it impermissibly addresses religious institutions among its exemptions (mentions of religion are prohibited on ballot questions); 3) that rent control would violate the constitution's protections against "takings," or depriving the right to use and benefit from a property: and 4) that the petition is so broad as to be a constitutional amendment to the home rule petition, which would require a different process.

#### A STEP BACKWARD

Its unconstitutionality aside, in its content, Rep. Connolly's ballot proposal for local rent control – like his recent legislative bill proposals – misses the mark on several points. Massachusetts desperately needs more housing. Yet it's been proved that rent control policies reduce housing stock, both by deterring development and because tenants in rent-controlled units are less likely to move out, leaving fewer properties on the market.

At the same time, average rent prices increase under rent control. When non-controlled properties' tax rates are hiked – to help make up for lost tax revenues from controlled properties – owners of those properties have no choice but to raise their rents to help pay increased taxes.

And, as a well-known <u>Brookings study</u> concludes, when rent control has been in place, regulated properties are disproportionately occupied by people who can well afford them, not by those who need them most.

These points are not addressed and would not be resolved by Connolly's rent control proposal.

Enacting such a rent control policy would be like patching a broken window by taping cardboard over it. Now you've reduced the window's function, lost its value, and the window is still broken and will have to eventually be fixed.

In other words, rent control is a shortterm Band-Aid, not a fix. The only people who benefit are the small portion of renters who have rent-controlled units when the policy is enacted. Everyone else loses.

#### PATH TO BALLOT

Rep. Connolly's rent control ballot petition requires several steps before becoming a question on the statewide ballot in 2024. In September 2023, the attorney general will make a determination on the petition's constitutionality, weighing above-mentioned briefs to the contrary. If certified by the AG, it would then move on to the secretary of state for another approval process. Meanwhile, the petitioners are required to get at least 74,574 additional signatures and file them with local election officials and the secretary of state's office in December 2023.

Once enough signatures are gathered, and if the petition is approved by the secretary of state's office, it would then go before the state legislature in January 2024. Pending the legislature's action on the petition, it may be approved as a ballot question in the next general election in November 2024. Or, more ballot signatures may be required for approval.

#### **REAL HOUSING SOLUTIONS**

Rep. Connolly's ballot petition is cynical and perverse. Connolly <u>has acknowledged</u> that we are deep in a housing crisis, and that not enough housing exists that people who need housing can afford. Yet, he proposes a policy with the knowledge that it would make our housing crisis worse, and would lead to less affordable housing while reducing tax revenues in communities that implement rent control. It looks like an attempt to gain political points on his part, simply because rent control is a popular button-pushing buzzword.

As we have written here so many times, the solutions to high housing costs in Massachusetts are not to force property owners to provide expensive housing below cost, based on artificial and arbitrarily based regulation. Such policy would only exacerbate our housing crisis in several ways. Rather, common sense solutions would include, first, increasing rental assistance, in the short term, while long-term housing policies and wise development increase housing supply and tame market prices. An increase in state funding for rental assistance agencies should accompany an increase in assistance funding, to improve outcomes and accommodate increased applications.

Second, future policy must include reforming single family zoning laws, as other states have done. Massachusetts has begun chipping away at zoning laws prohibitive to multifamily development with the Housing Choice Act and the MBTA Communities Act. A next logical step might be to follow Washington state's lead by enacting policy allowing multifamily development by right. That would encourage building of duplexes, accessory dwelling units, and even fourplexes under some conditions, potentially adding tens of thousands of affordable options. Zoning reform should also include easing setback, parking and lot size requirements that deter affordable housing development.

#### NOT THE WAY FORWARD

There are ways to address the state's housing crisis that don't create winners and losers, or pit citizens against one another as rent control policies do. Rather than deterring housing development, as rent control does, we should be incentivizing it. Rather than penalizing property owners, we should be assisting them.

A rent control policy like the one Rep. Connolly proposes would only set us back in our progress toward better housing for all. We hope this short-sighted ballot petition does not succeed on its journey to become a question on the 2024 ballot.

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#### MassLandlords Upcoming events

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### **2023 SEPTEMBER**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4	5	6 Inspected by the Board of Health 5:00PM-6:40pm	7	8	9 Cambridge Crash Course 8:30AM-4:00PM
10	<b>11</b> SWCLA 7:-00PM-9:00PM	12 MWP0A 5:30PM-8:00PM	13 Worcester Local Meeting 5:00PM-6:00PM	14 Insurance Market, NWCLA 5:00PM-6:40PM, 7:00PM-9:00PM	15	16
17	18	<b>19</b> Eviction Moving & Storage 5:00PM-6:40PM	20	21	<b>22</b> Veteran Programs and Services 12:00PM-1:00PM	23
24	25	26	27	28	29	30

### **2023 OCTOBER**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 SWCLA 7:-00PM-9:00PM	3	<b>4</b> Message Boards, Facebook Group, Helpline 5:00PM-6:40pm	5	6	7 Springfield Crash Course 8:30AM-4:00PM
8	9	10 MWPOA 5:30PM-8:00PM	<b>11</b> Virtual Meeting 5:00PM-6:40pm	12 Springfield Dinner Meeting, NWCLA 5:30PM-8:30PM, 7:00PM-9:00PM	13	14
15	16	<b>17</b> Common Traps for the Unwary Landlord 5:00PM-6:40PM	18	19	20	21
22	23	24	25	26	27 Virtual Meeting 12:00PM-1:00PM	28
29	30 Virtual Meeting 5:00PM-6:40PM	31				

#### STATEWIDE

#### Statewide Virtual Meeting: Inspected by the Board of Health



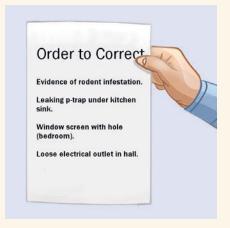
This presentation will describe what it's like to get a board of health inspection (also known as a division of inspectional services verification of sanitary code compliance or occupancy permit inspection). We will discuss:

- What do renters typically call in?
- How long do you have to respond to an order to correct?
- When can a Board of Health condemn a property, and what does this mean?

Attendees will leave knowing more about a major liability for owners and operators of rental housing in Massachusetts.



Felix Zemel is the Principal of Pracademic Solutions.



Every apartment (regardless of age) likely has some minimal sanitary code violations, but if you know what inspectors are looking for, you can address issues beforehand on your own terms.

Part of this event will be presented by Felix Zemel, Principal of Pracademic Solutions. Pracademic Solutions is a

consultancy with a decade of experience assisting private companies and the public sector with code compliance, real estate development, urban planning and design and expert witness services. The name "Pracademic" is meant to indicate that Felix's expertise spans academia and practice. Felix has been published many times and has lectured at Boston University, Harvard School of Public Health, Wentworth Institute of Technology and Tufts University. He is an active member of many national, state and local professional organizations and groups. He has expertise in fire code, building code, sanitary code, accessibility standards, wastewater and more.



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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#### WEDNESDAY, SEPTEMBER 6TH

#### 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.

#### 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 September 6, 2023

Time: Sep 6, 2023 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting https://us02web.zoom.us/j/87163070171

Meeting ID: 871 6307 0171

Passcode: Will be emailed and viewable online

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Meeting ID: 871 6307 0171

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

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#### PRICING

Open to the public. Membership is not required!

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

Public Registrants: Please note that by registering for this 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 <u>Inspected by the Board of</u> Health .

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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.

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

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**TUE** 09/19

Add just this event to your calendar:

Google: add just this event to Google calendar.

#### Statewide Virtual Meeting: Eviction Moving and Storage

This presentation will discuss eviction moving and storage. Eviction filings do not usually result in a forced removal. Our eviction data show levies of execution in between 10% and 30% of filings. But in these cases, all else has failed and the courts will issue what is called a levy of execution for possession. We will explain:

- How the court orders a physical removal, and how no one else can.
- Scheduling the move.
- Notifying your renters.
- Selecting a storage facility.
- Why landlords pay.
- Why this is an awful process best to be avoided if possible.

Attendees will leave knowing more about physical eviction and storage, how it works, and why we work hard to avoid it.



Proxima Property Management is a bonded and insured warehouser.



Eviction moving and storage is when all else fails. Derivative of Licensed 123rf.

Part of this event will be presented by Kirill Balchenkoff, of Proxima Eviction Moving & Storage, part of Proxima Property Management. Proxima has handled eviction move-outs for many years and is one of the 18 bonded and insured warehouse facilities approved by the Commonwealth under G.L. c. 239 Section 4. They are fully licensed, bonded and insured. Proxima works with legal teams and local sheriffs and constables and follows all regulations when packing, relocating and storing tenants belongings. They cover Essex, Norfolk, Suffolk and Middlesex counties, and their experience is relevant to owners statewide.



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 is a real estate broker in Worcester, operating since 2008. She is a member of MassLandlords and the National

Association of Realtors. Erin frequently works with buyers and sellers of multifamily or investment properties, as well as assisting property owners with rentals. She owns 8 units in Worcester.

### Purchase your ticket in just a few clicks!

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#### TUESDAY, SEPTEMBER 19TH

#### 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.

#### 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 <u>online</u>.

Topic: Virtual Meeting September 19, 2023

Time: Sep 19, 2023 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting https://us02web.zoom.us/j/87453494617

Meeting ID: 874 5349 4617

Passcode: Will be emailed and viewable online

Dial by your location +1 646 931 3860 US +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) +1 719 359 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) +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 Meeting ID: 874 5349 4617

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

Find your local number: https://us02web.zoom.us/u/kd0ifSC8hK

#### PRICING

Open to the public. Membership is not required!

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

Public Registrants: Please note that by registering for this 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 eviction movers.

### 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:

Google: add our entire event calendar to Google calendar.

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

Outlook: add our entire event calendar to Outlook.

#### Statewide Virtual Meeting: Veteran Programs and Services



Veteran status is protected from discrimination. This means housing providers must understand veteran services and subsidies, or else risk making bad decisions based on stereotypes. Many veterans are thriving and some take advantage of social services, participation in which landlords cannot refuse. At this event, we will explain:

- Difference between veteran status and active military status.
- Types of social services available specifically to veterans, including financial, substance abuse and behavioral clinics.
- How to respond when an applicant or resident says they are receiving services.
- And more!

Veterans in Massachusetts can be single or with a family, so landlords with all unit types from studios through larger units should attend. Landlords with studios, one bedrooms and two bedrooms are especially likely to speak with a veteran or related case worker.

Attendees will leave knowing how to offer equal housing opportunity and support veterans as they take advantage of the services made specially available to them.



Veterans, Inc. was founded as a Worcester nonprofit in 1990. They have since become a multistate organization offering over a dozen services to veterans.



Giving preference to veterans or military members when renting a unit is just as problematic as denying someone a rental because they are or were in the armed forces. Don't consider military or veteran status, or anything that follows from it, when choosing your tenants.

Part of this event will be presented by **Sully Roberts and Bill of Veterans, Inc.**. Veterans, Inc. helps veterans and their families find housing, get and remain healthy and well, find jobs, raise a family, and overcome trauma and substance abuse. Unlike other social services agencies, Veterans, Inc. maintains long-term relationships with clients and does not abandon someone once they get an apartment.

### Members register for no charge in just a few clicks!

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#### FRIDAY, SEPTEMBER 22ND

#### VIRTUAL MEETING AGENDA

12:00 pm Presentation1:00 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.

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Password will be emailed and viewable online.

Topic: Veterans Virtual Meeting September 22, 2023

Time: Sep 22, 2023 12:00 PM Eastern Time (US and Canada)

Join Zoom Meeting https://us02web.zoom.us/j/83508420179

Meeting ID: 835 0842 0179

Passcode: Will be emailed and viewable online

Dial by your location +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 +1 301 715 8592 US (Washington DC) +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) +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

Meeting ID: 835 0842 0179

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

Find your local number: https://us02web.zoom.us/u/k8s2wEeUK

#### PRICING

Open to the public. Membership is not required!

- Public: No charge. Registration is required.
- Members: No charge. Registration is required.

Public Registrants: Please note that by registering for this 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 Veteran Services .

### Members register for no charge in just a few clicks!

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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: Google: <u>add our entire event calendar to</u> <u>Google calendar.</u> iPhone & iPad: <u>add our entire event</u> <u>calendar to iCal.</u> Outlook: <u>add our entire event calendar to</u> <u>Outlook.</u>

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

#### NORTHERN WORCESTER COUNTY

#### Northern Worcester County Landlord Association Fitchburg Dinner Meeting: Q&A with the Health Department

Join us for our monthly meeting, this month we will hear from the Fitchburg Health Department. Learn about what you can do to be in compliance, and other sanitary code laws that will have an impact on your properties, and your bottom line.

Meetings are open to the public! Zoom tickets are \$10. Zoom meeting information will be provided the day of the event. First-time in-person visitors can attend for \$20 per person to "check us out," with dinner included. If they decide to join, the \$20 will be applied to an NWCLA membership, or sponsorship of choice, that night. Become a member and the annual dues pay for all 10 meetings a year!

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

#### THURSDAY, SEPTEMBER 14TH

#### NWCLA DINNER MEETING AGENDA

Visit <u>nwcla.com</u> for any last-minute updates or changes.

7:00pm Dinner, Networking & Presentations

> Networking draws from 25 towns including Fitchburg, Gardner, Leominster, Athol, Holden, Ayer, Orange, Ashburnham, Spencer, Ashby, Lunenburg, Townsend, Westminster, Princeton, Sterling, Lancaster, Shirley, Groton, Pepperell, Winchedon, Templeton, and Hubbardston.

#### LOCATION

British American Club 1 Simonds Road Fitchburg, MA 01420

#### FOOD

THU 09/14 • Dinner will be provided.

#### PRICING

Open to the public. Membership is not required!

- Public and non-NWCLA members In Person: \$20
- Public and non-NWCLA members Zoom: \$10
- NWCLA members only In Person: No charge.

This event will not be recorded.

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

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

This event is operated by volunteers at a partner association.

#### METROWEST SOUTHERN WORCESTER COUNTY

#### Southern Worcester County Landlord Association Southbridge Dinner Meeting: How To Prevent a Service Call on your Oil Burner



Our very own Donat Charron has vast knowledge about oil burners. He has trouble shot and installed many in the course of his career. He is not a Licensed Technician, but promises that he can help you save some money if you do these things before making the call to a technician. He also has some tips on preventative.

Come on out and learn something new and support our club. If nothing else, have a slice of O'Connor insurance Pizza! This meeting will be also available on Zoom. All SWCLA members whose dues are up to date will be sent an email on the day of the meeting with the Zoom details.

#### **MONDAY, SEPTEMBER 11TH**

**SWCLA DINNER MEETING AGENDA** 7:00p Event Start

#### 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.

- SWCLA members only: 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.

#### **TESTIMONIAL** Featured Testimonial



SAT

09/09

"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 Doug 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.

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#### SATURDAY, SEPTEMBER 9TH

#### **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
  - o Tenant Screening Workshop
- 11:30pm Tenancies
  - o Lease vs Tenancy at Will o iCORI
  - o Security deposits
  - o Subsidies
- 11:50am Break and Lunch, with free form Q&A
- 12:20pm Warranties and covenants
  - o Late fees o Water and electrical submetering
  - o Warranty of habitability
  - o Inspections
- 12:40pm Dispute resolution

o Eviction notices

REGIONAL

- o Eviction process
- o Move-and-store
- o Housing Court
- vs District Court
- o Rent control
- 1:40pm Break for ten minutes
- 2:50pm 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
- 3:40pm Overview of books and
- resources for further education 3:45pm - Review of unan-
- swered questions
- 4:00pm End Course

Please note that end time may vary based on questions.

#### LOCATION

<u>Cambridge Innovation Center</u> 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.

#### PARKING

Accessible by T and highway. Parking available in several garages for weekend rates. See <u>CIC Directions</u> for details. Pilgrim Parking has affordable rates and is a short walk from the venue, <u>click here</u> for details



#### 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 My Account

**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

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- Public: \$275
- Members: \$250

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  - 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.

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#### SATURDAY, NOVEMBER 4TH

#### **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)
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- 10:15am Finish sales and marketing
- 10:35am Applications and screening

- o Criminal, credit, eviction
- o Discrimination
- o Tenant Screening Workshop
- 11:30am Tenancies
  - o Lease vs Tenancy at Will
  - o iCORI
  - o Security deposits
  - o Subsidies
- 11:50am Break and Lunch, with free form Q&A
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  - trical submetering
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12:40pm - Dispute resolution

- o Eviction notices
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#### 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.

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

Add our entire event calendar to yours:

Google: add our entire event calendar to Google calendar.

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

Outlook: add our entire event calendar to Outlook.

Add just this event to your calendar: Google: add just this event to Google calendar.

#### 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.

#### 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 Doug 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!

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#### SUNDAY, JANUARY 21ST

#### **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
- o Tenant Screening Workshop
- 11:30am Tenancies
  - o Lease vs Tenancy at Will
  - o iCORI
  - o Security deposits
  - o Subsidies
- 11:50am Break and Lunch, with free form Q&A
- 12:20pm Warranties and covenants
  - o Late fees
  - o Water and elec
    - trical submetering

o Warranty of habitability

o Inspections

12:40pm - Dispute resolution

- o Eviction notices
- o Eviction process
- o Move-and-store
- o Housing Court
- vs District Court
- o Rent control

#### 1:40pm - Break for ten minutes

- 2:50pm 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
- 3:40pm Overview of books and resources for further education
- 3:45pm Review of unanswered questions
- 4:00pm End Course

Please note that end time may vary based on questions.

#### LOCATION

<u>Cambridge Innovation Center</u> 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.

#### PARKING

Accessible by T and highway. Parking available in several garages for weekend rates. See <u>CIC Directions</u> for details. Pilgrim Parking has affordable rates and is a short walk from the venue, <u>click here</u> for details



### 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 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
- Members: \$250

This event will not be recorded.

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#### GREATER SPRINGFIELD

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- 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.
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MassLandlords Executive Director Doug Quattrochi



Peter Vickery is an attorney at Bobrowski and Vickery LLC and MassLandlords Legislative Affairs Counsel



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"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 Peter Vickery of Bobrowski & Vickery, LLC. Attorney Vickery practices law in Western Massachusetts where he focuses on landlord-tenant law (representing landlords in Housing Court) and discrimination defense (representing business owners in the Massachusetts Commission Against Discrimination). He graduated from Oxford University (Jesus College) with a BA in Modern History; obtained his Post-Graduate Diploma in Law from the University of the West of England in Bristol; his JD from Boston University School of Law: and his Masters in Public Policy & Administration from the University of Massachusetts, Amherst. Attorney Vickery served one term on the Governor's Council (the elected 8-member body that approves or vetoes the governor's choice of judges in Massachusetts) and on the State Ballot Law Commission. As Legislative Affairs



式 Better Communities 式 Better Policy 式 Better Lives

# **MEMBERSHIP BENEFITS**



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



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



Become a Certified Massachusetts Landlord™.



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



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ENTITY FORMATION SAVINGS



Counsel for MassLandlords he drafts bills, bill summaries, and testimony in the area of housing law, and writes amicus briefs in cases that have strategic significance for rental-property owners.

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#### SATURDAY, OCTOBER 7TH

#### CRASH COURSE AGENDA

#### **IN-PERSON COURSE AGENDA**

- 8:30am Introduction of MassLandlords and course participants
- 8:45am Rental markets
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9:00am - Property selection

- o Lead paint (Legal highlight)
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46

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- 3:40pm Overview of books and resources for further education
- 3:45pm Review of unan-
- swered questions
- 4:00pm End Course

Please note that end time may vary based on questions.

#### LOCATION

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

#### FOOD

• Breakfast:

o Fresh bagels, large muffins, cinnamon rolls, coffee cake slices and scones with cream cheese, butter, and jam

MASSLANDLORDS IS FUNDED PRIMARILY BY MEMBERSHIP DUES. THANK YOU FOR YOUR SUPPORT.

- o Fresh fruit platter
- o Assorted fruit juices and coffee
- Lunch:
  - o Assorted gourmet sandwiches
  - o Garden salad
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