

DECEMBER 2023



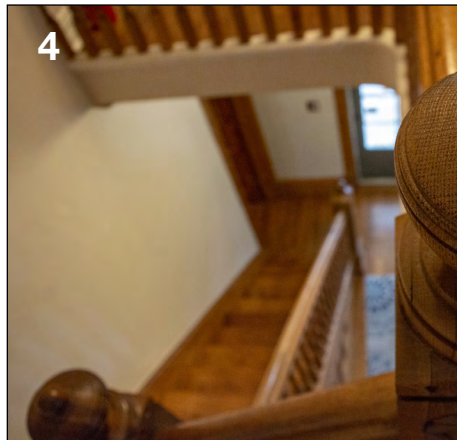
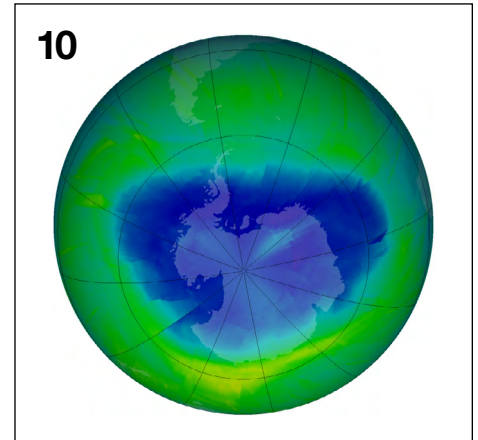
How to Soundproof a Triple-Decker Rental Home

**It's a Start: State's Deleading
Tax Credit Doubles to \$3,000**

**Business Opportunity: Rent
from Accessory Dwelling
Units Counts Toward Income
for Mortgage Financing**

Contents

- 3 Letter from the Executive Director
- 4 It's a Start: State's Deleading Tax Credit Doubles to \$3,000
- 7 MassLandlords Argued Appeal of EOHLC Records Suit, Still No Decision
- 10 Widely Used Refrigerant Completing Phaseout for Commercial, Industrial
- 14 How to Soundproof a Triple-Decker Rental Home
- 18 Business Opportunity: Rent from Accessory Dwelling Units Counts Toward Income for Mortgage Financing
- 22 Rental Form: Adverse Action CORI Letter Lawfully Informs Applicants of Rejection
- 24 MassLandlords Testifies at Lengthy Joint Committee Hearing: No Rent Control or TOPA
- 28 REGIONAL





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.

info@masslandlords.net

774-314-1896

THE MASSLANDLORDS BOARD OF DIRECTORS

Alec Bewsee, President, through 2023
Michele Kasabula, Treasurer, through 2024
Steffen Landrum, Secretary, through 2025
Patrick Sullivan, through 2026
Russell Sabadosa, through 2027

EXECUTIVE DIRECTOR

Douglas Quattrochi

INFORMATION MANAGER

Jillian Campayno

COMMUNITY BUILDER AND ACCOUNTANT

Naomi Richardson

WRITER, JOURNALIST, AND EDITOR

Kimberly Harper Rau, Eric Weld

FULL STACK DEVELOPER

Ron Software Development Services

LEGISLATIVE AFFAIRS COUNSEL

Peter Vickery, Esq.

SR MANAGER OF SERVICE AND MARKETING

Sue McMahon

BOOKKEEPING

Vipan Garg, Honeylyn Estopace

MANAGER OF ADVERTISING DESIGN AND PLACEMENT

Paul Ssemamanda

MESSAGE BOARDS, SERVICE DIRECTORY, AND DATA

Fatima Cangas, Nomer Caceres,
Emerson Raniaga, Maria Evangeline Legaspi

VIRTUAL REGISTRATION DESK

Naomi Elliott, Kaitlin McMahon

NEWSLETTER DESIGN

Ailar Arak

VIDEOGRAPHY

Paul Mong

TRANSCRIPTION

Prospero Pulma

PARTNER ASSOCIATIONS

MWPOA Frank Hays and team
SWCLA Mark Marzeotti and team
NWCLA Brian Lucier and team
RHABC Jim Stockley III and team

MassLandlords' views and opinions may not reflect those of partner associations.

With Immense Gratitude to Seven Decades of Past Volunteers

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

Cover Photo by Anvesh Uppunuthula

CC BY 2.0

<https://unsplash.com/photos/a-light-house-sitting-on-top-of-a-snow-covered-beach-Cio3thqfyYI>

LETTER FROM THE EXECUTIVE DIRECTOR

We Changed a Law!

Our Letter from the Executive Director for December 2023 covers the deleading credit, a State House hearing, and cost savings initiatives, among other topics.



November was a great month, because for the first time in two decades, we saw that landlords can improve the law!

But it was also a sobering month, because when I got sick it emphasized how much more membership support we need. I will explain this and how we continued advocacy at the State House, explored two possible 2024 grant opportunities, and conducted some cost savings exercises.

On October 4 (we learned about it in November), the deleading tax credit was increased from \$1,500 per unit to \$3,000 per unit. We surely had a hand in this. We filed a bill in January to increase the deleading credit to \$15,000 per unit. Others recognized we need to move in this direction, so the proposed doubling was included in a broader tax relief measure. This passed and is now law! Folks on the progressive left that we don't normally work with got the ball rolling for us. I won't mention them by name, because in the current political climate a landlord endorsement would be damaging to them. Still, deleading is a great example of two sides seeing the same reality and working together to fix it.

Policy advocacy is a major focus for us. That's why I worked 20 hours on lobbying the week of the State House hearing (November 14) despite being terribly sick with a blessedly short-term thing. We would be much more effective advocates if we had a budget to hire more employees, so that our policy operation could cover for illness and absences. We need more housing providers and service providers to join. Take action and forward this note to someone who you think should join us, too.

Our testimony against rent control and against the "tenant opportunity to purchase act" (TOPA) is outlined in this newsletter. The main point is that these ideas reduce municipal tax revenue and harm the ability of our state and local governments to operate.

Going back to 1985, it has always been part of our mission to improve communication with tenant associations. It's written in our bylaws. We're asking members to formally expand this goal at our December election. The new wording will be "to advocate among all stakeholders for appropriate laws, regulations, court decisions, and ordinances." This and eight other bylaws changes are to be voted on at our annual business meeting. This election opened November 29, virtually, and will close December 19. The in-person component will take place December 6 in Worcester.

We have started two cost-saving projects to make sure we are utilizing membership dues only where they are most helpful. We are migrating our videos and our phone service to new platforms, leaving behind two that have charged us out of proportion to value, and have given us further price increases. And revenue-wise, we have also started exploring a grant that may help some members with unbuildable square footage. More on this in January.

Thank you for supporting our mission to create better rental housing. Please join as a member, encourage others to join, become a property rights supporter 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.



It's a Start: State's Deleading Tax Credit Doubles to \$3,000

By Eric Weld, MassLandlords, Inc.

An increase in the state's deleading tax credit, instigated by MassLandlords' action, falls far short of what we proposed and what is needed.

In an incremental move forward, Gov. Maura Healey recently signed into law a tax credit for deleading a home that doubles the allotted credit amount from \$1,500 to \$3,000. That's not saying much, but it's a small step in the right direction.

There's no question MassLandlords' actions were largely responsible for this change. We proposed a bill in January

2023 to the 193rd state legislature, urging them to increase the deleading credit 10 times, from \$1,500 to \$15,000. The bill attracted strong support among legislators, with 18 House and Senate sponsors. To the best of our knowledge, no one had filed a bill to increase the deleading credit in the past decade.



If your properties were built before 1978 and have never been delead, chances are staircase railings and newels, window frames and sills, and walls and baseboards were painted and/or finished with lead-filled products. Even clear varnish like this can contain lead, especially if it's original 19th century product. That means potential poison in the air that can be especially harmful to children. A tax credit of \$3,000 is available for deleading dwellings in Massachusetts.

Likely responding to the legislative support for an increased deleading tax credit, the governor included a doubling of the credit in her fiscal year 2024 budget proposal. That provision was not part of the FY2024 budget signed by the governor in August 2023.

However, on Oct. 4, the governor enacted legislation that will now allow up to \$3,000 in tax credit for deleading a dwelling. The tax credit is retroactive, with an effective date of Jan. 1, 2023. To qualify, a home must be compliant with the law's requirements. Following lead abatement, a licensed inspector must confirm the successful removal of dangerous lead levels.

MORE NEEDED FOR DELEADING INCENTIVE

The governor's signing of the deleading tax credit increase marks the first time in 19 years that Massachusetts landlords have directed the passage of a law. In 2004, landlords' collective influence helped pass a law requiring the installation of water submeters and low-flow devices in order to charge tenants separately for water usage. MassLandlords' proposals during the coronavirus pandemic resulted in important policy changes, including allowing landlords to apply for RAFT on behalf of their renters.

Unfortunately, the governor's doubling of the deleading tax credit woefully underserves the need. It's something, but much more is needed. Until this year, the tax credit for deleading a dwelling was \$1,500, an antiquated amount. A \$1,500 credit might have provided an incentive to delead back in 1993 when Massachusetts upped the credit to that amount from \$1,000. Now, it's an amount that hardly encourages property owners to make this important renovation.

Today's cost of deleading far surpasses the new law's tax break. The average price to remove lead from a dwelling is \$6,000. But if windows are included, it can shoot as high as \$15,000. Massachusetts hosts more than 3 million homes (around 1 million are renter-occupied), with more than 2 million built before 1978, when the use of lead paint was illegalized.

Before that year, window frames and sills were typically painted or finished with lead-based products. Picture your typical triple decker, which has some 50 windows. Deleading such a dwelling is a costly, highly disruptive renovation that often requires residents to move out temporarily. A \$3,000 tax credit leaves many owners paying well over \$10,000 for the job.

No wonder only about 10% of Massachusetts dwellings are delead. The governor's doubling of the tax credit for deleading, the first increase in 30 years, may result in a small boost in the state's deleading rate.

DELEADING LAW REQUIREMENTS

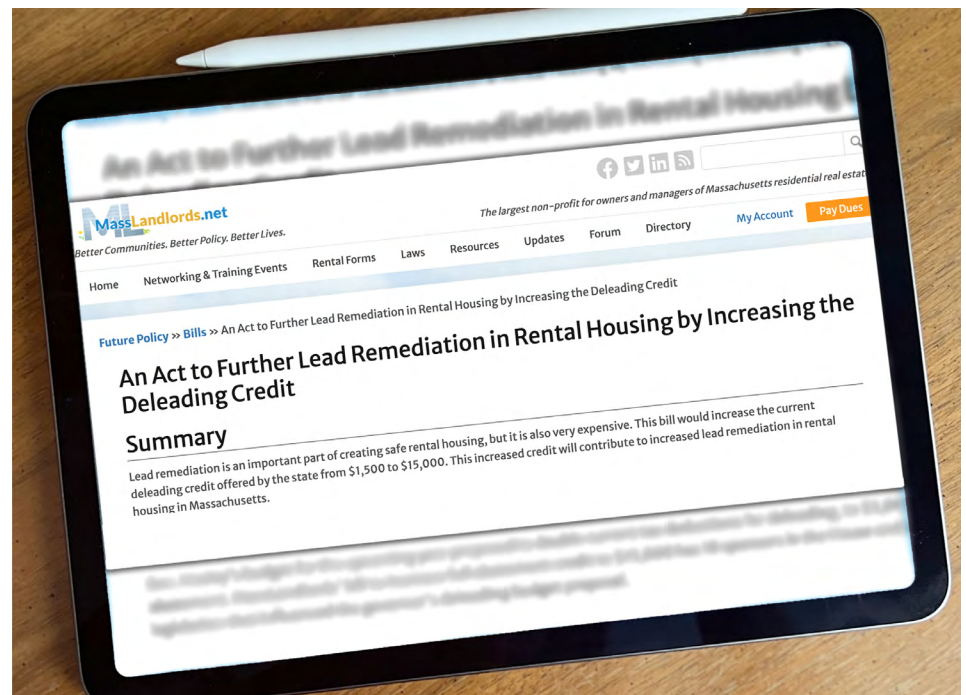
In order to receive the \$3,000 tax credit, a dwelling must show compliance with the law. That means, as part of the abatement, obtaining a letter of full deleading compliance from a licensed inspector stating that the lead hazard has been removed or contained in all accessible areas. The letter must be filed by the property owner with the state Department of Revenue for a credit applied to state taxes.

The law also provides a partial incentive for interim lead control. This provision allows up to \$1,000 in tax credit for owners who conduct interim lead-control measures as a step toward full abatement. Interim controls are designed to address and stabilize urgent lead exposure issues, such as repainting peeling paint, or cleaning and treating exposed areas from which lead dust could be loosened by rubbing against it. The interim credit is applicable to half the cost of deleading measures, and is subtracted from the full deleading credit when that is completed.

DELEADING: A FRONT-BURNER ISSUE AND GOOD INVESTMENT

Massachusetts was once a deleading pioneer. It was among the first states in the nation to pass a deleading law, in 1971. That law remains on the books. It requires property owners to remediate lead hazards from any dwelling in which a child 6 years old or younger will reside.

The law was amended in 1987. One of the amendments included the addition of a tax incentive, of \$1,000 (raised to \$1,500 in 1993) to support owners' deleading costs.



MassLandlords' bill proposal to the 193rd legislature urged an increase in the tax credit for deleading a dwelling from \$1,500 to \$15,000. The bill, which had strong legislative support, likely influenced the Gov. Maura Healey's recent signing of a law doubling the deleading tax credit to \$3,000.

With no updates in the past 30 years, Massachusetts' deleading law has fallen far short of its intention. Some 450,000 rental units remain hazardous due to presence of lead, according to our estimates. About 7,000 units are deleaded per year. At the current rate, it will be 2170 by the time the state becomes lead free.


Meanwhile, thousands of children will be exposed to lead and may experience mild to extreme effects of lead poisoning. Symptoms of lead poisoning are both acute and long-lasting, and can affect people's lives in countless unrealized ways. Immediate symptoms can include headaches, stomach cramps, digestive issues, insomnia and exhaustion. Longer term, lead poisoning can lead to reproductive issues, kidney problems,

high blood pressure and cognitive underdevelopment. Lead poisoning has been linked to such outcomes as relatively poor academic performance, lower lifetime income, mental instability and increased violent crime.

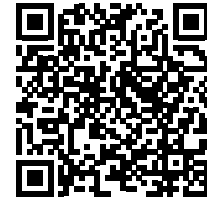
In other words, lead poisoning is an issue of urgency that current policy does not match.

Still, even with a tax credit at the \$3,000 level, our deleading advocacy has provided a good investment for members. At the current rate of 7,000 dwellings deleaded per year (times \$3,000 each), that's another \$10 million of public money available for deleading. Ultimately, such a boost in available funds (with a percentage realized by our members) could significantly support our mission to create better rental housing.

This deleading tax credit demonstrates our success in lobbying for policy changes helpful to landlords. With more resources, our lobbying power would multiply.

Doubling the tax credit for deleading is a start. We will continue lobbying for more policy that helps landlords provide better rentals. 

Point your camera app here
to read more online



\$8* per month - That's It!

*Promo code: MASSLANDLORDS

Rent Collection | Direct Deposit | Online Tenant & Owner Portals

Late Rent, Pay or Quit & 14-day Non-Payment Notices

Communication & Work Order Tracking | Pay Rent w/ Bank & Credit Card

24,000+ Rent Collection Locations (CVS, Dollar General, 7Eleven, Walmart)

Contact Us: www.gimpm.com | (617) 404-9801 | contact@gimpm.com

No Onboarding Fee | No Fee Increases | No Add-On Fees



The John Adams Court House in Boston houses the Appeal Court where we argued the case.

The appeal of MassLandlords vs. the Executive Office of Housing and Livable Communities was heard at the Court of Appeal October 5, 2023.

On Thursday October 5, MassLandlords legislative affairs counsel Peter Vickery argued the next step of our case against the Executive Office of Housing and Livable Communities (EOHLC). We have asked to inspect the addresses and statuses (but not names) of hundreds of thousands of applications for pandemic rental assistance. As of Nov. 15, a decision still had not been issued by the court of appeal.

By the state's own affidavit, 47,000 of the 151,000 applications for rental assistance received as of January 2022 had been lost to supervision. These were believed printed out on paper and sitting in boxes. Half of all applications had been rejected. Knowing the addresses

would allow us to compare applications to evictions to identify systemic failings either at specific regional administering agencies or statewide.

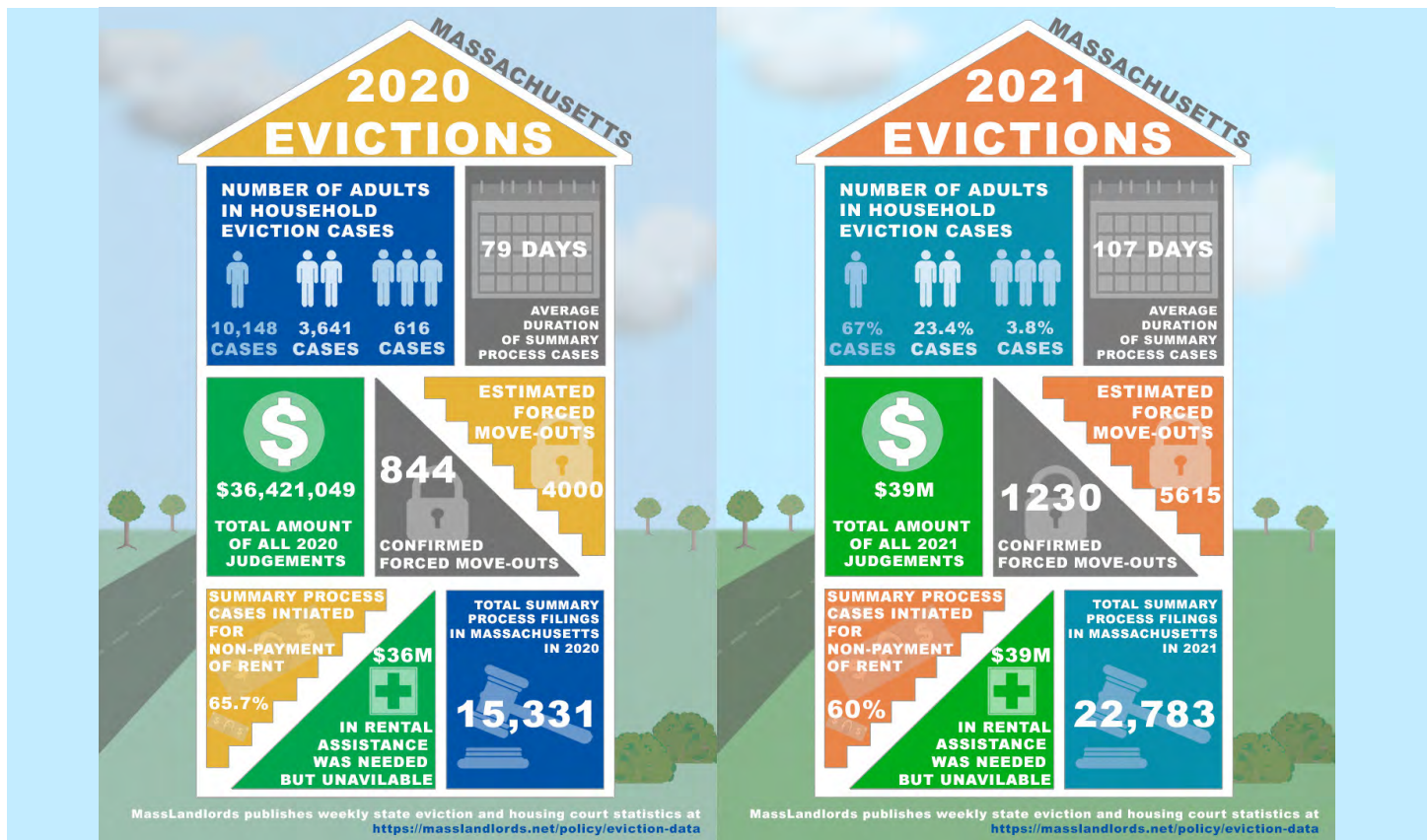
At legal issue is whether the Superior Court should have conducted a balancing test of public interest against privacy interests. EOHLC (then called the Department of Housing and Community Development) asked the lower court to dismiss our case without a balancing test. The Superior Court agreed.

MassLandlords objected. The Superior Court decision, if correct, would allow the state to spend any amount of money in secret so long as the privacy of a residential address is at stake. Since the addresses at issue are not just renter addresses but also housing provider addresses, this is equivalent to the state paying \$1 billion to subcontractors to pave roads to secret, unnamed houses. Where is what we paid for? And more to the point, where did we fail to award assistance?

EVICTED DATA SHOW NEED FOR MASSLANDLORDS APPEAL

As a result of the state's maladministration, \$75 million of judgments entered into the Housing Court for calendar years 2020 and 2021, and between 2,074 and 9,615 households were forcibly removed from their homes. With the exception of the first two and a half months of 2020, basically all of these households ought to have been eligible for RAFT. Landlords were harmed by association. If there are unlawfully discriminatory patterns visible (e.g., in census tract data for race), we should be allowed to see this and to raise the claim.

Those of us who experienced denial know that the denials fell most heavily on people with disabilities, families with children, renters who speak English with limited proficiency, and unfairly on the basis of additional protected class statuses like race. If we are to improve our safety net, we have to make sure it is capable of catching everyone.



As rental assistance ramped up from 2020 through 2021, the total number of evictions and judgments actually increased at a time when rental assistance covered 18 months of arrears. We need to inspect these applications in detail to see whether anyone slipped through the cracks. CC BY-SA 4.0 Jennifer Rau MassLandlords

The Superior Court decision makes it impossible to inspect the detailed administration of rental assistance records, invalidating the public records law and discrimination law in a single careless stroke of the pen.

We have assiduously argued that the privacy interest is outweighed by the public interest. Most of us received pandemic rental assistance of some form or another, including many otherwise wealthy people (e.g., paycheck protection loans given to business owners.) No one of normal sensibilities was embarrassed by this. Furthermore, the privacy interest someone has in an address from which they were evicted is negligible. It seems the people most likely to be embarrassed are state employees. They partially botched the pandemic response, which is understandable. But then they stymied public inspection, which is unpardonable.

Massachusetts has a history of deliberate and wrongful opacity. The legislature exempts itself from public records law and open meeting laws. The governor exempts herself from the same

and refuses to notify the public when she's no longer in charge for having left the state. The Massachusetts Legal Assistance Corporation, which funds legal aid and throughout the pandemic had very poor per-case cost ratios, had told us they are exempt from public records (this is false, but we haven't yet raised the claim). Lobbying violations seem frequent, most notably, in Boston.

At the appeal, a panel of three justices asked a variety of questions, including questions about our evidence for the state's discrimination. Obviously if we are unable to obtain the public records, we cannot have evidence for discrimination. This is why we brought a public records case and not a discrimination case. (We do have prima facie evidence for discrimination where the state asked about children on the application, but this was not entered into the record for this case.)

We have a variety of options to pursue the matter regardless of the appeals court decision. We hope the matter will be

remanded back to Superior Court. We will keep you posted.

In many ways, the state's pandemic response was nation-leading. When pandemic rental assistance was available, eviction filings were half of pre-pandemic normal instead of potentially much higher. And forced move-outs were 10% of pre-pandemic normal, instead of potentially much higher. It worked 90% of the way! We wish we lived in a state where the last 10% mattered. That last 10% is us and our renters.

Members who wish to support our policy advocacy should ensure that dues plus property rights contributions are equal to 1% of gross rents. [ML](#)

Point your camera app here to read more online



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

Boston • Brookline • Cambridge • Somerville • Medford • Newton • Watertown

The MerGo Experience

Customer Service focused, MerGo brings a fresh perspective to Property Management.

Get the responsive service you, your property, and tenants expect, plus the ROI you deserve. Currently accepting new clients.

Our Services



Property Maintenance



Rent Collection



Bookkeeping



Leasing & Tenant Screening



Creative Solutions



Owner Communication

MERGO
PROPERTY MANAGEMENT

5% Flat fee
& No Maintenance or
Service Upcharge

Contact: Lucas Merchant • lucas@mergogroup.com • (617) 990-6201 • mergogroup.com

Widely Used Refrigerant Completing Phaseout for Commercial, Industrial

By Eric Weld, MassLandlords, Inc.



There are thousands of different types of refrigerants, from ammonia to Freon, sulphur dioxide to propane, and a long list of commonly used refrigerant chemicals assigned 'R' numbers by ASHRAE (the American Society of Heating, Refrigeration and Air-Conditioning Engineers). Image: cc by-sa Wikimedia commons.

R-410A, a common refrigerant in heat pumps and HVAC, is being phased out for commercial and industrial use. Is residential use next? Should it be?

As of Jan. 1, 2024, the refrigerant R-410A, a common type of refrigerant used in commercial and industrial cooling equipment (as well as residential heat pumps and air conditioners) can no longer be sold, installed or manufactured for commercial and industrial use in Massachusetts.

Residential use is not included in this phaseout, for now. But this prohibition of R-410A begs the question: when will this pollutive refrigerant, and others, be banned for residential use as well?

R-410A is a hydrofluorocarbon (HFC). Along with other HFCs, its use is being phased out for some end uses in most of the world because these chemicals are greenhouse gases, which trap heat within the earth's atmosphere. Their presence in the atmosphere contributes heavily to global warming. In fact, for scale reference, these chemicals have up to 10,000 times more potential to trap heat than car exhaust.

Residential consumers who currently own equipment using environmentally harmful HFCs, like R-410A, are not required to replace it or stop using it as part of this phaseout. But, for the sake of the environment, any new purchases of cooling or HVAC equipment should be outfitted for lower impact refrigerants.

THE FAST-MOVING SCIENCE OF REFRIGERANTS

The science of refrigeration and refrigerants is complicated and fast-moving. There are thousands of different types of refrigerants, and hundreds of thousands if you include chemical blends. Every year, new refrigerants and classes of refrigerants are being introduced to the market by chemical companies like Chemours, Dupont and Honeywell. New refrigerant classes include more efficient hydrofluoro-olefins (HFOs) and HFC-HFO blends, which have lower global warming potential (GWP).

R-410A is itself a replacement of another environmentally unfriendly refrigerant. Its predecessor, R-22, was once the standard refrigerant used in HVAC systems. R-22 has been gradually phased out as part of the Montreal

Protocol. In 2020, a late phaseout stage banned R-22 from production or import in the United States. (In 2030, a final phaseout stage will ban all use of R-22.) R-410A became the most common go-to refrigerant in the years since.

The widespread use of R-410A, along with a couple other broadly used HFCs, started decades ago, triggered by the initial ratification of the Montreal Protocol. The United States joined nearly every other country on earth in adopting the protocol, which, among its climate change-fighting measures, called for the elimination of chlorofluorocarbons (CFCs) and hydrochlorofluorocarbons (HCFCs). In 1987, when the Montreal Protocol was ratified, it had become widely known that CFCs and HCFCs were highly damaging gases that were depleting the earth's ozone layer. The ozone layer helps protect living creatures from the sun's harmful radiation.

Around the world, HCFCs and CFCs have been in a gradual phaseout since 1987. It's been one of the most successful global climate-related campaigns in history. Instead of the ozone-depleting HCFCs and CFCs, HFCs became the accepted norm for a time. HFCs, which contain no chlorine, have no

deleterious effect on the ozone layer. As of 2000, the expanding hole in the ozone layer, measured since 1979, had evidently stabilized, an occurrence largely attributed to the phaseout of HCFCs and CFCs.

THE PROBLEM WITH HFC REFRIGERANTS

While HFCs have had no harmful effect on the ozone layer, they have contributed heavily to global warming. HFCs are greenhouse gases that trap heat within the earth's atmosphere. Chemical pollutants, such as refrigerants, are assigned a global warming potential (GWP) function. GWP is a marker to determine a greenhouse gas's capacity to trap heat in the atmosphere in comparison to carbon dioxide, a naturally occurring gas defined with a GWP of 1.

R-410A has a high GWP function of around 2,000. In 2016, as an extension of the Montreal Protocol, 155 countries including the U.S. agreed to a provision called the **Kigali Amendment**, to also phase down high-GWP HFCs. As part of its compliance with Kigali, the U.S. included an Environmental Protection Agency (EPA) regulation

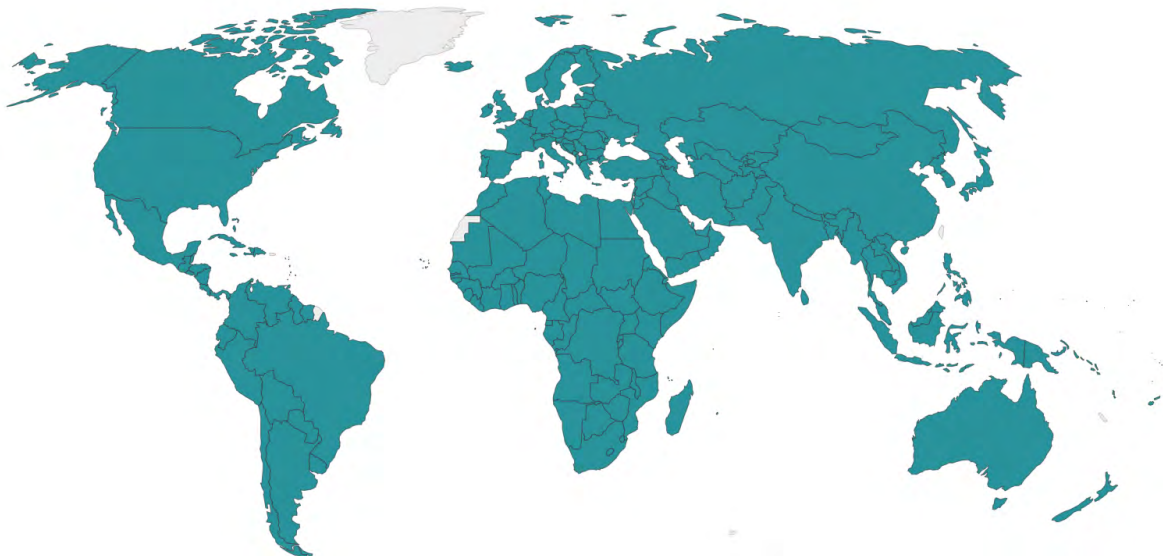
in the AIM (American Innovation and Manufacturing) Act to phase out HFCs.

The Jan. 1, 2024, Massachusetts ban on the sale and manufacture of HFCs for commercial and industrial use precedes the federal phaseout date of Jan. 1, 2025, as decreed in the AIM Act.

R-410A REFRIGERANT NOT GOING AWAY SOON

The phaseout of R-410A and other high-GWP HFCs won't be easy. We are amid an enormous global campaign to transition away from fossil fuel-burning HVAC systems toward electric systems. As a result, tens of thousands of electric heat pumps, for example, have been installed in Massachusetts homes in recent years, and millions across the U.S. Every one of those systems – in addition to window and car air conditioners, refrigerators and other cooling appliances – uses a chemical refrigerant. R-410A has been among the most common refrigerants used in residential HVAC systems in recent years, and such use is not scheduled for phaseout.

That means that the use of this and other HFCs will continue for the foreseeable future.



The Montreal Protocol of 1987 was signed by nearly every country in the world, pledging reductions in substances, such as chlorofluorocarbons (CFCs) that depleted the ozone layer. Since the Montreal Protocol, evidence suggests that a hole in the ozone layer, caused by decades of CFC use, had stopped expanding. Image: cc by-sa Wikimedia commons.

If these refrigerants were to be perfectly contained inside closed-loop coils within cooling and heating systems, their pollution potential would be less of a concern. But refrigerant leakage is inevitable in refrigeration systems.

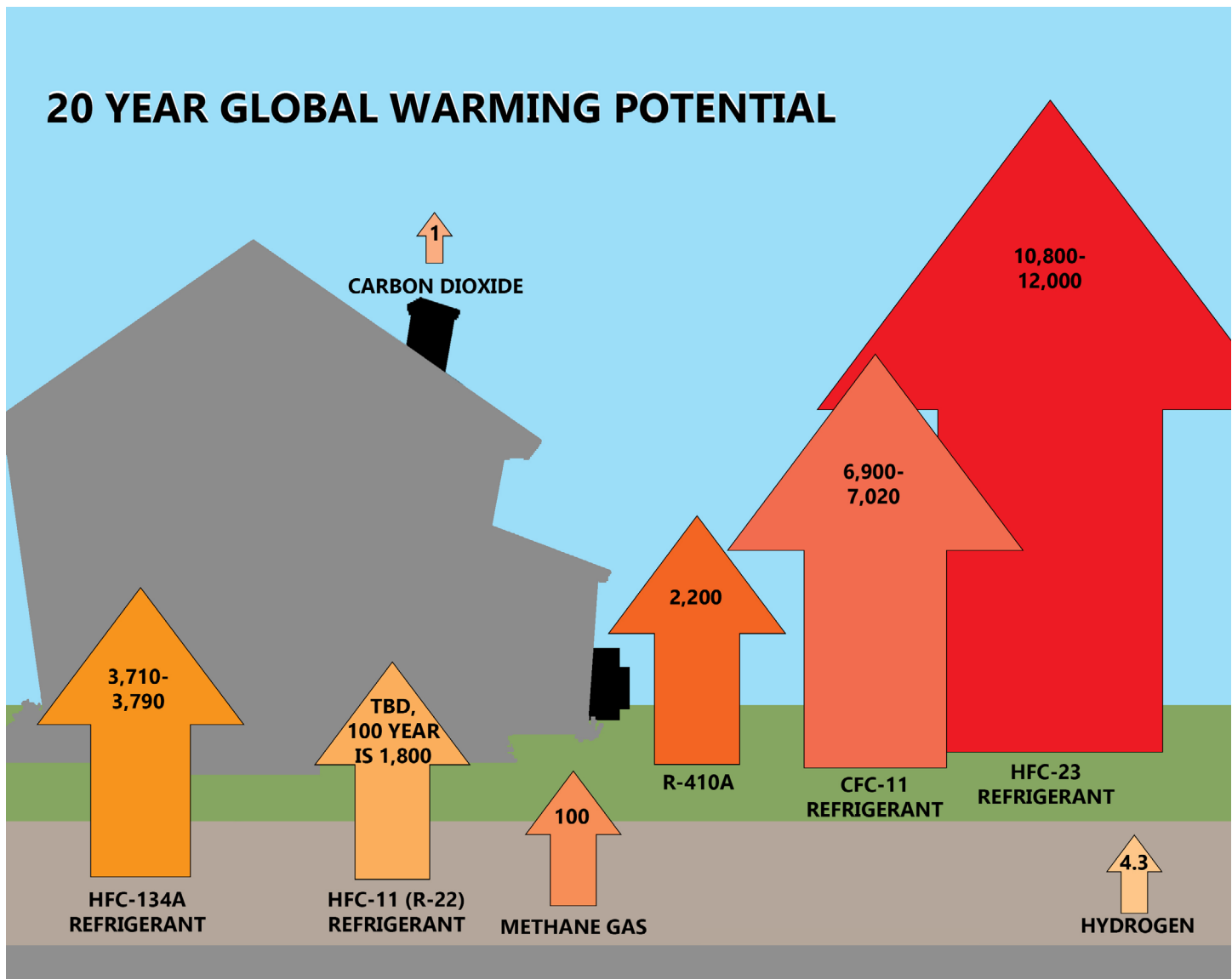
Refrigerant chemicals continuously flow through pipes in order to disburse or absorb heat to and from home and business interiors. As part of their constant course, refrigerants are

repeatedly pressurized and transformed from liquid to gaseous states, depending on their function of cooling or heating. Most leakage occurs during these pressurized gaseous states. Gases find their way through the tiniest holes, gaps and joints, including around poorly or unwisely installed equipment like bubble gauges, which force gas bubbles through lines to measure water levels.

Once escaped, heat-trapping gases are released into the atmosphere, a little at a time but multiplied times millions for each heat pump. Leaks can also take place during equipment repairs and fluid refills.

WHAT ABOUT REFRIGERANT SAFETY?

Another factor that further complicates refrigerant use is the flammability of



Refrigerants and other chemicals, including those that occur naturally, are assigned global warming potential (GWP) functions. GWP is a measure of a chemical's capacity to trap heat in the earth's atmosphere, compared with carbon dioxide, a natural chemical, which has a constant GWP function of 1. This infographic is not to scale, since the R-410A arrow is visually 26x the size of the carbon dioxide arrow. To show the difference in GWP to-scale would have required an infographic approximately 90 times larger, or else the carbon dioxide arrow would be invisible. The key difference is CO₂ is emitted continuously when we burn, and refrigerants are emitted only through leakage.

these chemicals. Most refrigerants are flammable at different levels. These chemicals are assigned one of four flammability classifications, 1, 2, 2L or 3.

Early refrigerants, like ammonia and sulfur dioxide, were highly flammable and resulted in fatal and sometimes gruesome accidents. When CFCs, with low flammability, were invented in the 1920s, the safety of refrigerant use got a boost. It wasn't until decades later that the damage of CFCs to the ozone layer was determined. The HFC R-410A proliferated partly because of its combination of low flammability and no ozone depletion.

Now, R-410A is being phased out for some end uses in favor of low-GWP refrigerants. The EPA has imposed a target of no more than 750 GWP function for refrigerants in heat pumps, phasing in in 2025 and 2026. R-454B is becoming the new go-to.

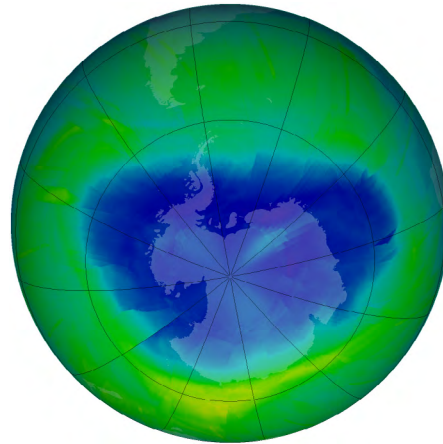
The tradeoff is that R-454B and R-32, another broadly used chemical, both of which have low GWP, have higher flammability.

For that matter, propane also works as a refrigerant. This common gas has a negligible GWP of 0.1, though it is highly flammable. The EPA has allowed use of propane as a refrigerant in the U.S. since 2015. The European Union also allows use of propane refrigerants, as do China and India.

WHAT DOES THE HFC PHASEOUT MEAN FOR MASS. CONSUMERS?

As noted above, consumers who have heat pumps and air conditioners running R-410A – and even, still, R-22 – do not have to replace or update them. The upcoming phaseout only applies to commercial and industrial end uses. However, with each new phaseout stage, high-GWP refrigerants will eventually become more limited and harder to find. Supplies of CFCs, HCFCs, and, eventually, HFCs, will dissipate. Prices will increase. In coming decades, use of such pollutants, even in residential heat pumps and air conditioners, may also be banned as part of the climate change fight.

But, while use of refrigerants like R-410A remain legal for household



This 2010 NASA depiction of the ozone hole over Antarctica, shows depletion slightly reduced from measurements in 1979-2009, since the Montreal Protocol was ratified by almost every nation on earth. Our impact on the climate can be harmful and long-lasting, but it is within our power to stop things getting worse.

consumers, is it wise to continue running them and leaking them into the atmosphere?

We are in a global race to limit the effects of global warming to levels that can mitigate harmful effects on humans. If we can collectively stabilize or lower emissions of greenhouse gases worldwide, we might be able to hold the average temperature rise to 1.5 degrees Celsius. While this rise is, and will continue, contributing to catastrophic weather events, like extreme heat, severe storms, droughts and wildfires, it's much more manageable compared to a 2 degree or higher increase.

The cooperation of individual consumers in assessing and minimizing their greenhouse gas emissions from home systems and cars is essential for this campaign. Converting or swapping out HVAC systems for those running lower GWP refrigerants fits alongside measures like buying electric cars and installing solar panels.

If you're buying new refrigeration equipment, certainly plan to purchase machines outfitted for the latest approved HFOs or low-GWP HFCs, or blends.

THE NEAR FUTURE OF REFRIGERANTS

It's hard to say where refrigerant science will lead us in coming years. Newer, more efficient refrigerants are always being developed. As recently as the early

1990s, R-12 was a market standard refrigerant until R-22 replaced it. A little more than a decade later, R-22 was replaced by R-410A, still widely in use. Now R-454B, an HFO, looks to become the new standard. The concern of higher flammability has relaxed in favor of lessening global warming impact.

There's no question that environmentally harmful chemicals need to be minimized. But our use of chemical refrigerants is not going away. As global temperatures increase, the need for cooling and refrigeration will continue to increase along with it.

Presumably, chemical scientists are at work attempting to concoct refrigerants that check all the boxes: no ozone depletion, low GWP, low flammability, reasonable price. So far, the perfect refrigerant has not emerged. How to balance our needs to be cool and keep things cool in a warming world with environmental responsibility and safety are ongoing concerns. [M](#)

Point your camera app here to read more online



How to Soundproof a Triple-Decker Rental Home

By Kimberly Rau, MassLandlords, Inc.

Noise can easily travel between floors. Fortunately, there are ways to soundproof a triple-decker or multifamily rental property.

If you own a multi-floor rental property, like one of the triple-deckers that Massachusetts is well-known for, you've probably learned that sound can really travel between units, especially in older buildings. Fortunately, there are ways to soundproof a triple-decker that will certainly dull the noise coming from the floors above, if not eliminate it completely.

In this article, we'll discuss the different types of noise that can affect those living in multifamily homes, and what you can do to give your renters a little more peace and quiet. (And by reducing complaints, you'll likely get a little more peace and quiet, too!)

WHY ATTEMPT TO SOUNDPROOF A TRIPLE-DECKER?

Anyone who has lived long-term in a multi-floor dwelling will tell you that noise from other tenants is part of rental life. If you live on the top floor, you'll hear the door slams, shouts and comings and goings of those living on the lower floors. Tenants on the bottom floors will hear people walking, moving furniture and plenty of other noise coming through their ceilings. This is particularly true if there are small children living in upper units.

You can stipulate quiet hours in your lease. These are hours when excessive noise, such as loud music, is not permitted. But you can't tell people not



If your renters are telling you it sounds like there's an elephant on the second floor, it's time to soundproof your triple decker. [Image License: Derived Unsplash]

to walk around their home, and you can't expect a newborn baby or toddler to not cry during quiet hours.

If you can take the time and have the funds to soundproof your rental, you'll find that your tenants' concerns will likely decrease in number.

TWO SOUND TYPES TO CONSIDER: STRUCTURAL NOISE AND AIR NOISE

Before you start soundproofing your rental, you need to know what kinds of noise you're dealing with. Typically, there are two main categories: air noise and structural noise.

Air noise, or airborne noise, is the kind of sound that travels through the air.

Shouting, loud music, a child crying or a dog barking are all examples of air noise.

Structural noise refers to sounds that travel through solid structures before you hear them. The sound of footsteps from the floor above, which travels through the ceiling to the apartment below, is an example of structural noise. So is a toddler jumping off the couch, or someone dragging a heavy piece of furniture across the floor.

Air noise affects anyone in the nearby vicinity. If your tenant on the top floor is playing loud music, the renters below will hear it, but so will anyone in the yard

if the volume is high or the windows are open. If it's loud enough, the occupants on the bottom floor may be disturbed by it as well.

Structural noise sometimes travels in surprising ways. Even if there's no one in the unit above, your second-floor tenants could be hearing noise from a side unit as the sound travels through the shared wall studs.

This is why soundproofing a triple-decker or other multifamily home is so important. You want long-term, considerate tenants, but even the most careful of renters is going to create noise. Working to mitigate that noise is one way to ensure your renters are happy and have good relationships with one another.

SOUNDPROOF A TRIPLE-DECKER: REDUCE AIR NOISE BETWEEN FLOORS

To stop airborne noise from moving between floors in your rental, you must seal all the ways that air can move between those units. Why do you roll down the car window at the drive-thru to place your order? It's because normal conversational tones are dulled by that pane of glass between you and the speaker. Even if you were shouting, it would be difficult for the person taking your order to hear you. Open the window, and the airspace is now clear for you to be heard.

The same principle applies to soundproofing triple-decker rental properties. Fewer places for air to travel between units means less airborne sound traveling between floors. Will you be able to soundproof your triple-decker so well that the renters on the second floor won't be able to hear the colicky newborn on the top floor? Probably not entirely. But you can make it so that it doesn't seem like the baby is in the same room.

The most effective way to soundproof a triple-decker against airborne noise is to open the walls and ceilings up, and install stone wool insulation, such as Rockwool, in the bays between the studs and joists. This will help keep noise traveling between units to a minimum, and will also act as a passive fire barrier, as the fibers are non-combustible and heat resistant. This is a good solution for



Rock wool (yellow) is visible stuffed between the joists of the floor above. The bays do not need to be full, as in insulation. There should be an air pocket above and below the rock wool to reduce noise travel. CC BY-SA MassLandlords

new construction, as well as something to keep in mind during your next renovation. If air noise is a real problem between your rental units, it may be worth the trouble to schedule a special renovation with the specific goal of soundproofing using insulation.

If taking your rentals down to studs and joists to install insulation isn't in the cards right now, there are still ways to muffle airborne noise and soundproof between floors. Sound needs air to travel. Any holes around pipes or between floors will increase the amount of noise that travels between rental units. Any holes in the ceiling or floors need to be closed with foam or a comparable barrier. Cracks need to be caulked or otherwise sealed. Get out your flashlight and have someone in the other unit tell you if they see any light coming from the ceiling (or floor). Pay close attention to areas near

pipes or cables. These are prime areas for air passages.

While you're at it, check around doors and seal any gaps there too. You'll reduce noise and probably make your rental units more energy efficient. Small holes can still allow a lot of noise to get through, so don't overlook anything.

If the problem is really severe, or you have units side-by-side that are complaining about airborne noise, you can purchase acoustic panels for the walls or double sheetrock to help deaden the sound. If this isn't practical, encourage your renters to move heavy furniture against the shared walls to create more of a sound barrier.

HOW TO REDUCE FOOTFALL NOISE

Structural noise can be difficult to soundproof against, but it is possible. It's easier if you are dealing with a new construction project, of course, but

even an older triple-decker can be made quieter with some effort.

The goal here is to stop sound waves from traveling through the house's frame. Simple solutions include encouraging your tenants to put down area rugs. Fabric muffles sound, allowing less to travel through the floor and making footsteps quieter. A cork underlayment placed beneath an engineered or vinyl floor will also work well to soundproof your rental against footfall noise.

When you think of muffling noise, you probably focus on high-traffic areas such as living rooms and hallways, but don't overlook the bedrooms when you start soundproofing a triple-decker. Many noise complaints our landlords receive stem from neighbors overhearing sounds from these more private spaces.

Now that you've addressed the floors in the upper rental units, head downstairs and look at the ceilings of the units below. What are you working with?

If you have a dropped ceiling, replace the old tiles with new ones that are acoustically rated. Home Depot sells a basic acoustic tile by Armstrong. We mention this store and brand specifically due to our MassLandlords

membership benefit that gets housing providers discounts on most items the retailer offers.

One note: the box store acoustic tiles are not low in volatile organic compounds, which are an eye and throat irritant. If the room they're installed in reaches 80 degrees or higher, or is unventilated, you will be subjecting your renters to indoor air quality issues. Make sure your tenants understand the importance of setting the air conditioning to below 80 degrees in the summer, or keeping the windows open, to avoid this issue. Outgassing will occur for several years until the VOCs are boiled off. If your budget allows, talk to an Armstrong sales representative about a low-VOC residential offering (expect to pay two to 10 times more because low VOC products are aimed at commercial or medical purchasers).

If your ceiling is sheetrock or plaster, your options for soundproofing your triple-decker are more limited. But if you're feeling ambitious, solutions are out there. Sound-isolating sheetrock hangers allow you to suspend a new sheetrock ceiling under the existing one in such a way that your lower unit will

be acoustically isolated from the upper one. This is a difficult project to install. You will need a special caulking to make the ceiling look wall-to-wall. If you have any recessed lighting, it will need to be rehung. If you have the funds, this is a great way to lessen noise between floors, but if such a project is low on your priority list, you can always work on the floors.

HOW TO SOUNDPROOF A TRIPLE-DECKER: A WORD ON INSTALLING HEAT PUMPS

Heat pumps are an environmentally friendly way to heat and cool buildings without relying on fossil fuels. Though it is a comparatively new technology, more people every year are embracing heat pumps as a more efficient alternative to fossil fuels such as oil or gas.

If you are planning to have a heat pump installed, pay attention to how the outside half of the unit is installed. While the inside portions of heat pumps are quiet, the outside portions (the condensers) can create quite a racket. You don't want that noise transferring inside the rental to your tenants.



Dropped ceilings can make units a lot noisier; replacing them with acoustic-rated tiles will help with sound transference. [Image License: Unsplash]

RENTHELPER

TEXT MESSAGE-ENABLED ACH.
COLLECT RENT EFFORTLESSLY.
One-fifth the Cost of Credit Cards

Learn more at RentHelper.us



For roof-installed condensers, you must have isolating rubber bushings installed along with the unit. If not, the noise may create deafening resonance in the rooms below. This is also why it is not recommended to install a condenser on an exterior wall. The rubber bushings are not as effective in this instance, and the noise will be more pronounced. But if you absolutely must install the condenser on an outside wall, don't ever put it against a bedroom wall. No one wants to wake up to the dulcet tones of a heat pump condenser, no matter how environmentally friendly.

SOUNDPROOF, AND ENCOURAGE COMMUNICATION

Good communication can solve a lot of problems before they get out of hand. We have written about how to handle noise complaints in rentals in the past, and the top tip was to work on communication, both between you and your renters, and your renters themselves. Unless your triple-decker is owner-occupied,

your tenants are spending a lot more time in the house, and around each other, than you are.

If your second-floor tenant works from home and enjoys singing opera at all hours, and your first-floor tenant is home with a new baby, a little communication about scheduling rehearsal sessions around naptime could ward off resentment. Conversely, if the family on the third floor is planning to have an all-day birthday party in the backyard, inviting the other families to join in the fun will virtually guarantee they won't complain about music playing all afternoon. But this only works if your tenants get along and are friendly.

If your tenants are civil toward one another but not friends, or if they have some animosity, then direct communication between neighbors may not be the most effective solution. But effective communication with you is still possible. If you are aware of noise issues, you can address them to the best of your ability before things escalate.

CONCLUSION

Everyone, even the most extroverted among us, wants a little peace and quiet sometimes. This can be difficult in apartment living, but not impossible. If you are renovating or participating in a new build, make sure you keep soundproofing your rental at the top of your list. If you have an old building, keep less invasive and temporary solutions in mind as you navigate noise issues. Your renters will thank you for it. [M](#)

Point your camera app here
to read more online



Business Opportunity: Rent from Accessory Dwelling Units Counts Toward Income for Mortgage Financing

By Kimberly Rau, MassLandlords, Inc.



Looking to buy a house with an accessory dwelling unit? New rules from HUD allow a portion of the forecast rent to be considered as part of your income when qualifying for financing. (License: Zac Gudakov for Unsplash)

Lenders may consider forecast rental income from existing or planned ADUs when borrowers seek residential financing.

The Department of Housing and Urban Development (HUD) announced in October 2023 that mortgage lenders may count income from accessory dwelling units (ADUs) when qualifying someone for a mortgage. This is a (rare) potential business opportunity for mom-and-pop landlords looking to purchase properties.

Accessory dwelling units are also sometimes called in-law apartments, granny flats and add-on apartments, among other terms. They have their

own dedicated entrance and kitchen, and typically have one bedroom (some are studios or may have two or more bedrooms). They're a great way to increase housing supply. And, thanks to housing choice legislation passed by the state in 2021, it's now easier to get permission to build ADUs in the communities that allow them.

What makes this policy particularly interesting is that it applies to homes that have, or will have, ADUs. This means forecast rental income may be considered even if the unit is not already rented out or has not yet been created. The buyer needs to either show that the ADU exists already, or have plans to build one once financing is secured.

"This change allows for the inclusion of rental income from the ADU in the borrower's qualifying income and would allow more borrowers to qualify for FHA financing for properties with ADUs, including 203(k) Rehabilitation mortgages," HUD stated in a press release announcing the change.

The program is backed by the Federal Housing Administration (FHA), and applies to people seeking FHA financing for residential properties.

If a home has an existing ADU, up to 75% of the expected income from renting it out can count toward the buyer's income when seeking financing. Buyers who plan to build an ADU after purchasing the home may count up to 50% of the expected rental income on

loan applications. For new construction projects, the ADU may be included in FHA new-construction loans.

This is the first time we know of in which forecasted rental income can be used to bolster a residential buyer's income when qualifying for a mortgage. The new policy requires ADU-specific appraisal requirements, so that appraisers can analyze the ADU and the reported rent estimates.

It's no question we are in the midst of a housing crisis, and one way to help that crisis is to create more housing. Many cities and towns in Massachusetts allow some form of ADUs, and the city of Boston has announced an ADU-specific program that offers 0% loans to build ADUs to qualified participants. It's clear that this new policy from HUD comes from a place of wanting to address this need.

"The guidance provided in the Mortgagee Letter will assist appraisers

to more accurately determine the market value of a property with an ADU and also will help advance the maturation of ADU valuation, thereby increasing access to ADU financing as more cities and states remove zoning barriers," the press release stated.


The new policy went into effect on Oct. 16, 2023.

LANDLORDS: KNOW THE LOCAL RULES FOR ADUS BEFORE INVESTING

This change from HUD is a rare business opportunity for small-time landlords to expand their businesses, but those looking to take advantage of the new ADU income guidelines need to do their homework first. Not all areas of Massachusetts are investor-friendly when it comes to ADUs.

Some cities and towns welcome ADUs of all kinds. Others restrict ADU permissions to owner-occupied homes,

or allow ADUs to be rented out to family only. Some places don't allow any ADUs at all. Research the laws in your targeted municipality before you get too deep into the buying process.

We would like to offer our members a list of cities and towns that have investor-friendly ADU policies. If you know of any, please email us at hello@masslandlords.net. 

Point your camera app here to read more online



Rentable™

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

Tenants

✓ Peace of Mind

✓ Simple Monitoring

✓ Safety and Security

Landlords

✓ Easy-to-Use & Compliant

✓ Decrease Vacancies

✓ Simplified Monitoring



SIGN UP AT

www.rentable.com

nationalgrid



Energy efficiency can lift your sustainability and profitability.

Energy efficiency and sustainability are more important than ever—to your tenants, your building and the environment. Connect with us and we'll help identify energy-saving upgrades that make sense for your business, such as **energy management systems, weatherization and commercial equipment.**

Find more opportunities at
ngrid.com/multifamily





Schedule Calls With Our Staff for Business Advice and Legal Information

**For Just
\$90/HR**

Or add the helpline to your membership for a low annual fee and rest assured that you will have one-on-one access to our counselors and attorney referrals for:

- ✓ Landlord rights and responsibilities
- ✓ Nonpayment of rent
- ✓ Contractor disputes
- ✓ Termination of tenancies and eviction
- ✓ Rent increases
- ✓ Angry neighbors
- ✓ Municipal fines or assessments,
- ✓ Building disasters
- ✓ Sleepless nights

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

Rental Form: Adverse Action CORI Letter Lawfully Informs Applicants of Rejection

By Kimberly Rau, MassLandlords Inc.



You can deny someone a tenancy based on their criminal history, but you must be careful about how you do that. (License: Joshua Coleman for Unsplash)

803 CMR 5.14 requires landlords who deny tenancies based on background checks to formally inform applicants of their decision, and provide the results of the report.

Code 803 CMR 5.0 of Massachusetts law covers housing policy related to background checks, specifically where criminal offender record information (CORI) is used. Sub-section 14 has

specific instructions for housing providers who use CORI or other criminal history information as part of their rental application screening process.

It is lawful for housing providers to utilize standard-access CORI reports as the final step in an application process. 803 CMR 5.04 says it must be the final step in the process. It makes sense to wait until then anyway, because background checks cost you money. This is only for the applicant (or applicants), and must be done with their permission. You may use open-access CORI reports

for other household members if you choose to require them to fill out an iCORI authorization.

If you determine that your applicant is not suitable for your rental based on CORI or other criminal history information, you must inform them of the reason for your rejection. You must also allow them to see the report that influenced your decision. Our adverse action (rejection) CORI letter covers the points outlined in sub-section 14 to keep you in compliance with the law.

DO YOU HAVE A LANDLORD EXIT STRATEGY?

Are you:

- ***Interested in a tax-efficient legacy plan?***
- ***Interested in selling your investment property?***
- ***Concerned about triggering taxes & replacing the income?***
- ***Interested in Passive Real Estate eligible for 1031 Exchange tax benefits?***



Securities offered through Concorde Investment Services, LLC (CIS), member FINRA/SIPC. Advisory Services offered through Asset Strategy Advisors, LLC (ASA), a SEC Registered Investment Advisor. ASA is independent of CIS.

This is for informational purposes only, does not constitute individual investment advice, and should not be relied upon as tax or legal advice. Please consult the appropriate professional regarding your individual circumstance. There are material risks associated with investing in private placements, DST properties and real estate securities including illiquidity, general market conditions, interest rate risks, financing risks, potentially adverse tax consequences, general economic risks, development risks, and potential loss of the entire investment principal.

ASSET STRATEGY

Helping you Create, Manage, Protect & Distribute Wealth®

781-235-4426 - ext. 135
info@assetstrategy.com
www.assetstrategy.com

Assuming you've performed your criminal background checks in compliance with the law, your next step is to notify your applicant of your pending decision. You could do this over the phone, but as always, we strongly urge you to create a paper trail by sending our letter, either electronically or as a hard copy. The regulations allow you to inform applicants over the phone, but since you have to give them copies of other information as well (more on that below), it makes sense to do it all at once in writing.


If you go directly to CORI for your information, you must provide your renter with a full copy of their CORI report.

If you get data from a consumer reporting agency (CRA), you won't get to see the full CORI, so you must send

the applicant copies of their consumer report. You must also provide a copy of the document, "A Summary of Your Rights Under the Fair Credit Reporting Act," which is published by the Federal Trade Commission and can be obtained from the CRA.

You must also give your applicant a copy of their CORI or other criminal history report, a copy of your CORI policy (if applicable), and identify which aspects of the report are the reason for your rejection.

Finally, your notification of potential adverse action must include information on how to appeal the decision. When using CORI, you must also provide information from the Department of Criminal Justice Information Services (DCJIS) about how to correct a criminal record.

Our letter is available to all current MassLandlords members. If you are unsure about how to apply this letter, or need more information on how to lawfully perform background checks, consult with your attorney before proceeding. 

Point your camera app here
to read more online



MassLandlords Testifies at Lengthy Joint Committee Hearing: No Rent Control or TOPA

By Kimberly Rau, MassLandlords Inc.

The Nov. 14 Joint Committee on Housing hearing lasted nearly 6 hours, with multiple bills on the docket. We brought your voices and testified.

The Nov. 14, 2023, Joint Committee on Housing hearing was, as expected, long. Multiple bills were up for discussion before the committee, including 193

H.1304/S.872, “An Act enabling local options for tenant protections” (rent control) and 193 H.1350/S.880, “An Act to guarantee a tenant’s right of first refusal.” All totaled, there were seven versions of rent control across nine bills, and four versions of TOPA (right of first refusal) across five bills.

Preventing rent control and tenant right of first refusal have consistently been top priorities for our members, according to policy surveys. To that end, Executive

Director Doug Quattrochi prepared both oral and written testimony in preparation for the hearing, which dragged on for nearly six hours. (Here is the hearing in its entirety; if you’d like to hear our testimony, which was delivered via Zoom, skip to just past the 5-hour mark.)

Those testifying were technically limited to two minutes each, though some ran over. One individual, Amanda Rites, heckled landlords from the audience, then used her time to read



Sheila Dillion, Chief, Office of Housing Stability, addressing Boston City Council Feb 22, 2023 about how the vast majority of landlords are not raising the rent too fast. So why did Boston propose rent control?

The **LARGEST IN-STOCK SELECTION**

FLOORING & TILE

At The Guaranteed Lowest Price



HOME OUTLET PROS SAVE EVERY DAY!

+ Earn Additional Volume Discounts

Learn more at homeoutlet.com/ForPros

Chicopee 1956 Memorial Drive (413)536-0960
Springfield 685 Boston Road (413)782-8664

a poem (“Bread and Roses,” typically associated with the textile workers’ strike in Lawrence, Mass.) and vent about her dissatisfaction with a broken housing system.

“I’m sorry that I was heckling earlier,” she stated. “But honestly, if I bite my tongue any more, I’m going to be bleeding internally. These decisions you are making are killing people.” She attempted to continue to testify from the audience, but was respectfully asked to allow the next person time to speak.


We don’t necessarily disagree with her frustration. The housing system in Massachusetts needs fixing. But not through these means. Rent control has failed spectacularly in the past and creates disparate impact based on race, among many other issues. Tenant right of first refusal (TOPA) is rife with opportunity for corruption and does not usually result in tenants purchasing the rental they occupy. Both rent control and TOPA reduce assessed values, real estate taxes and, by extension, municipal revenue. This loss must be made up for

by surrounding communities through the State Aid formula.

This is not how we fix the housing crisis. First, we need more housing, and that comes from zoning change, not rent control. Keeping prices artificially low helps people who already have rental housing, but it doesn’t help anyone else. Allowing tenants to purchase property doesn’t create more housing (and, where this was tried in Washington, D.C., most tenants sold their right of first refusal back to the seller). Multifamily by right zoning helps create more housing (and, contrary to popular belief, such “gentle density” improves property values). Allowing accessory dwelling units (ADUs) by right also creates more housing. Building more affordable housing near transit lines allows those who work in Boston to be able to afford to live near public transportation and reduces our reliance on cars (so why are some communities dragging their feet?).

We have submitted our written testimony following the hearing and will continue to fight for fair, safe housing

for all. If you haven’t already, this is a great time to contribute to our property rights supporter program, or to help us create rentcontrolhistory.com, which will educate people about rent control by highlighting its history in Massachusetts. If every landlord contributed 1% of gross rents to dues and property rights support, we would be the largest housing advocacy organization in Massachusetts.

We have your back and will continue to be your voice. Help us create a state where the term “housing crisis” is as outdated as the practices that have already failed at solving it. 

Point your camera app here to read more online





ARTICLE YOU MAY HAVE MISSED

Ferreira v. Charland – Another Unfortunate Court Decision for Massachusetts Landlords

Point your camera app here to read more online.

A recent housing appeals court case, *Ferreira v. Charland*, once again underscored the difficulty of landlording against a stacked legal deck in Massachusetts, and the importance for landlords to follow law to a tee.



WITMAN PROPERTIES

PROPERTY MANAGEMENT

We specialize in the ongoing management and maintenance of single family, multi-family, commercial rental properties and vacant properties.

Information
(413) 377-5335
witmanproperties.com

TEAM Impressa
Where experience counts

✓ **Real Estate Sales & Leasing**

✓ **A Contemporary Real Estate Brokerage**

menard-bostonrealestate.com

barbara@teamimpressare.com
617-935-3044

Millbury Appliance Wholesalers is Your Wholesale Appliance Source!

Everything you need can be found at Millbury!

For over 30 years, we have
been a great resource for the following:

- Real Estate Owners
- Management Companies
 - Corporate, Condo and Tenant's Associations
- Builders and Contractors
- Federal, State and Local Government Agencies
- Senior Citizen Homes and Independent Living Associations
- Non-profit Organizations
- Colleges and Universities
- Major Corporations

We Carry Top Name Brand Appliances For Your Upcoming Project!

- Amana • General Electric • Frigidaire
- Electrolux • Whirlpool • Maytag • KitchenAid
- Danby • LG • Samsung • Premier • Haier
- Speed Queen • Avanti and many more

**All Sizes and Styles To Fit Your Needs:
Washers, Dryers, Refrigerators, Ranges,
Microwaves, Wall Ovens, Cooktops,
Air Conditioners and more!**

We are members of a National Buying Group!
We can SAVE YOU MONEY!



**We Specialize In
Appliance Packages!**



CALL MONDAY - FRIDAY 9AM-4PM
CALL US ON: 774-366-5139

MAW MILLBURY APPLIANCE
WHOLESALE

www.millburyappliancewholesalers.com

**Our 20,000 sq. ft. warehouse
is filled with 1000's
of appliances,
in stock ready for pick up
or delivery.**

1485 Grafton Road, Millbury, MA 01527
(508) 459-1202

REGIONAL

MassLandlords Upcoming events

See details under each region

2023 DECEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4	5	6 Worcester: Annual meeting 5:30pm - 8:35pm	7 NWCLA 7:00pm - 9:00pm	8	9
10	11 SWCLA 7:00pm - 9:00pm	12 MWPOA 5:30pm - 8:00pm	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

2024 JANUARY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8 SWCLA 7:00pm - 9:00pm	9 MWPOA 5:30pm - 8:00pm	10 Virtual Meeting 5:00pm - 6:40pm	11 Longmeadow Dinner Meeting, NWCLA 5:30pm - 8:35pm, 7:00pm - 9:00pm	12	13
14	15	16 Virtual Meeting 5:00pm - 6:40pm	17	18	19 Short Virtual Meeting 12:00pm - 1:00pm	20
21	22	23	24	25	26	27
28	29 Virtual Meeting 5:00pm - 6:40pm	30	31			

STATEWIDE
NORTHERN WORCESTER COUNTY

**Northern Worcester
County Landlord
Association
Fitchburg Dinner
Meeting: Annual Food
& Toy Drive Holiday
Social**

THU
12/14



NWCLA Holiday Social. Come one, come all, have a ball!

Our Annual Toys for Tots Drive and Food Pantry Drive where every year we make a food donation to a local food pantry. We also fund a Toy Drive to donate to the Massachusetts State Police Toys for Tots Charity Drive. What a great way to celebrate the Holiday Season by sharing our blessings with others!

At this meeting we will find out who has won the Golden Ticket Award Contest for \$100, the Annual NWCLA Membership Drive for one-year free basic NWCLA membership. Come out for our raffles, great food, and PLENTY of holiday cheer.

For extra raffle tickets, bring non-perishable food for the food pantries, and unwrapped gifts. The more you give â€” the more you get.

See you at the party! (This meeting is for members only and will not be streamed on Zoom)

THURSDAY, DECEMBER 14TH

NWCLA DINNER MEETING AGENDA

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

- 7:00pm Dinner, Networking & Presentations
 - o 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

- Dinner will be provided.

PRICING

This event is closed to the public.

- NWCLA members only: No charge.

This event will not be recorded.

Slides and handouts if any will be uploaded to <https://www.nwcla.com/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.

This event is operated by volunteers at a partner association.

METROWEST

**SOUTHERN WORCESTER COUNTY
BERKSHIRE COUNTY
CENTRAL WORCESTER COUNTY**

**Worcester Dinner
Meeting Wed Dec
6th: Annual Meeting,
State Sanitary Code
Changed**

WED
12/06



We're back in Worcester!!! Thank you for your patience as we worked to find the best possible venue.

Our annual business meeting is being conducted electronically and at this one in-person event. Come vote for our

annual director and on some needed bylaws changes!

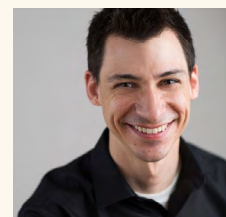
Also, the state sanitary code has changed! It defines what every apartment in Massachusetts must do and be. Unlike the building code, which is usually inspected only at time of permit completion, the **state sanitary code** applies in all rentals all the time, and can be inspected at any time. Did you know it changed in half a dozen major ways April 1?

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

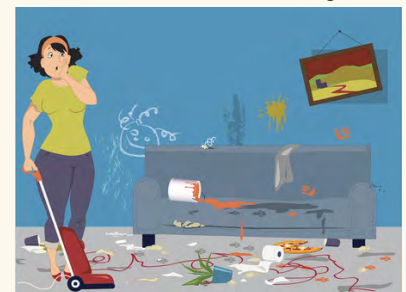
The state sanitary code is your biggest liability in a nonpayment situation, where a renter is being taken to court. They will be able to counterclaim based on the condition of the apartment. If you anticipate having any kind of conflict resolution process with a renter, it's critical that your apartment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

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

"Presentation was VERY informative and thorough." -Carol



MassLandlords Executive Director Doug Quattrochi



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

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

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

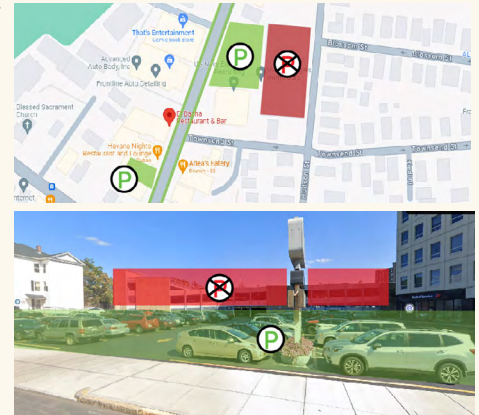
"No Sales Pitch" Guarantee

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

WEDNESDAY, DECEMBER 6TH

DINNER MEETING AGENDA

- 5:30 pm Check-in and networking. Mix and mingle but don't be shy! Introduce yourself to someone and you might make a valuable local connection.
 - o Networking draws from Worcester, Shrewsbury, Millbury, Auburn, Leicester, Paxton, Holden, West Boylston, Boylston, Grafton, Upton, Northbridge, Sutton, Oxford, Charlton, Spencer, Oakham, Rutland, Princeton, Clinton, and Sterling.
- 6:15 pm Dinner
- 6:45 pm Introductions and short business updates
- 6:55 pm Presentation
- 7:55 pm Presentation ends
- 8:35 pm Doors close



There is ample parking in the El Basha lot just south of the restaurant, in the Bank of America lot across the street, street parking, and the TD bank lot down Park Ave, all of which are open weeknights to our event.

Careful: Don't park in the garage. It locks during the event.

FOOD

The Sakhat family has taken their mother's traditional recipes and inspiration to offer the finest Mediterranean & Lebanese cuisine in their El Basha restaurants. We will enjoy:

- Cash bar
- Three course buffet dinner:
 - o Hummus and pita.
 - o Greek salad.
 - o Their extremely popular chicken kabob.
 - o Rice and grilled vegetables.
 - o Baklava! Layers of phyllo dough with nuts and honey.
 - o Coffee and tea.

SANDONATO LAW

21 McGrath Highway Suite 405, Quincy MA 02169
(E) msandonato@sandonatolaw.com
(Ph) 617-481-2742

✓ *Landlord Tenant*

✓ *Estate Planning*

✓ *Probate*



**Get them out.
Keep them out.**

**Official Sanitary
Code Inspections**

Wildlife Removal

Pest Control

(617) 975-0440

www.crittercontrol.com

MassLandlords Thanks Our Property Rights Supporters

Property Rights Supporters make monthly contributions earmarked for policy advocacy.

OWNERS COOPERATIVE

\$100 and Up Arrow Properties, Inc. Curtis Corliss. Jim Duffy. Fairfield Realty Trust. Allison Gray. Haddad Real Estate. Hilltop Group Holdings. Rich Merlino. Premier Choice Realty. Spring Park Properties. Stony Hill Real Estate Services.

OWNERS CLUB

\$50 to \$99 Erin Zamarro, Real Estate Broker. Foxworth Properties, LLC. Michael Goodman. Paul Griffin. Harbor View Realty Trust. Hilltop Realty. Brian Keaney. Mary Norcross. Jim O'Brien. PCPA LLC. Shamrock Management. Slope Properties LLC. Bob Smith. Michael Totman. Urban Lights LLC. Winsser Realty Trust. Witman Properties Inc.

WORKING TOGETHER CLUB

\$20.25 to \$49 557 Union Avenue Realty Trust. Yan Alperin. Beacon Hill Property Management. Broggi R.E. & Property Mgmt Inc. Linda Caterino. McCharles Craven. CHELSEACORPLLC. Sean Doherty. Michael Donahue. Bob Finch. Lucille Fink. Dana Fogg. Royce Fuller. GMC Property Management LLC. Haverhill Multi-Family, LLC. JCCarrig Real Property. Karen Jarosiewicz. King Craft Property Mgmt. Matthew Maddaleni. Kristina Midura-Rodriguez. Vincent Monaco. Jill Monahan. Darlene Musto. Alex Narinsky. Liz O'Connor. Olson Apartments. Glenn Phillips. Cheryl Popiak. Ted Poppitz. Real Property Management Associates. Chris Rodwill. Alexandra Schoolcraft. South Shore Apartments, Wembley LLC. The Claremont Living LLC. Webber and Grinnell Insurance. Lorenzo Whitter.

WORKING TOGETHER CIRCLE

Up to \$10 Overlook LLC. AAMD MGT. AFL Properties. Ascorp Inc. Bernard Welch Realty Inc. Chris Adler. Bob Allen. Lori Amara. Rob Barrientos. Ray Boylan. Broggi R.E. & Property Mgmt Inc. Corofin Properties. Demers Enterprises. Nisha Deo. Liz Dichiara. Dietschler Properties. Michael Dipon. Eastfield Family Trust. Energywise homes, Inc. Deborah Entwistle. Matt Explosion. Margaret Forde. Justin Forkuo. Forge Property Management. Erik Govoni. Ross W. Hackerson. Lori Haims. Hancock Holdings LLC. Nora Harrington. Mike Hempstead. JD Powers Property Management LLC. JMG Realty & Investments. Gayle Joseph. Catherine Jurczyk. Kee 55, Inc. Agency Account C/O Ercolini. John Kubilis. Altagracia Lama. Jo Landers. Geri Ledoux. Brandon Lee. Sean Lopez. MassBay Group. Shane McGlone. Ana Monte. Murphy Realty. Pavel Novikov. Jordan Nunley. Michael Ozog. Mary Palazzo. PJM Property Management. Alvan Pope. Tara Pottebaum. Property Realty Group LLC. Douglas Quattrochi. Real Property Management Associates. Kathryn Rivet. Lisa Rizza. Cary-Amy Rose. Michael Siciliano. Jonathan Siegel. John Siri. Joann Strub. Summit Rentals LLC. Topaz Realty Trust. Vadim Tulchinsky. Snaedis Valsdottir. Mark Waitkevich. Stuart Warner. Westmass Apartments LLC. Carole Winkler Wells. Kim Wu. Alexa Zaccagnino.

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

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

*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

Open to the public. Membership is not required!

• Door:

- o Public: \$75
- o Members: \$50

- Early-bird, reserve seven days prior by 12pm:

- o Public:\$60
- o Members:\$40

This event will not be recorded.

Slides and handouts if any will be uploaded to [State Sanitary Code](#).

Purchase your ticket in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

This Dinner 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 [Virtual rental real 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](#).

**CHARLES RIVER (GREATER WALTHAM)
BOSTON, CAMBRIDGE AND
SOMERVILLE**

**Cambridge Crash
Course: The
MassLandlords
Crash Course in
Landlording: The
Year You Build Your
Business**

SUN
01/21



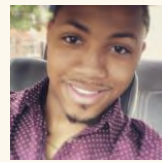
Learn everything you need to succeed as an owner or manager of residential rental property in Massachusetts.

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

- Small group session with the Executive Director, a trained presenter and experienced landlord, and the attorney.
- A comprehensive agenda, see below.
- Your choice of two books:
 - *Every Landlord's Tax Deduction Guide* by NOLO,
 - *The Good Landlord* by Peter Shapiro,
 - *Getting to Yes* by Roger Fisher, and/or
 - *The Housing Manual* by H. John Fisher.
- A bound summary of all material presented.
- Breakfast pastries, coffee, tea.
- Lunch sandwiches, sodas, chips, cookies; all dietary requirements satisfied, please notify us when you purchase a ticket.
- A MassLandlords ballpoint pen.
- A MassLandlords certificate of completion and permission to use "MassLandlords Crash Course graduate" on your marketing material.

You will receive a box packed with your personalized signed certificate, your choice of two books, course notes, pen, and half a dozen other pieces of literature.

Course Graduate Testimonials



"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



"Mr. Quattrochi presented the course in a comprehensive and easy to follow step-by-step format. His PowerPoint presentation was provided to us, in a binder, as part of the course, and I took notes right on the pages. I find this part to be an effective tool because I can refer to it anytime I need to follow procedure. There's more to it, but for a fun day, I personally, recommend this course to anyone in the Real Estate landlording/investing business, beginners in this profession as well as experience professionals." - Edwin Rivera

"This has really been a great deal. 2 books, 8 hours 'class' time, bound notes/slides -- impressive value!" -Dawn

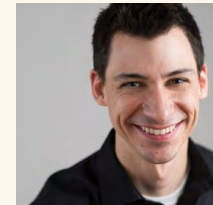
"I found this course extremely useful. It was completely professional and gave me a great new perspective." - Nicholas

"I am glad there was more in depth discussion than just reading off the slides. I appreciate the opportunity for questions and practice." - Crash Course Graduate

"If I had done this 20 years ago. Oh my goodness!" - Crash Course Graduate

"Great overview of being a landlord in MA" - Crash Course Graduate

"Covered a lot of ground concisely, but still enough time for questions and insight. Worth every penny." - Crash Course Graduate



MassLandlords Executive Director Doug Quattrochi



Attorney Adam Sherwin of The Sherwin Law Firm

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



FORD'S HOMETOWN SERVICES



YOUR ENVIROMENTAL PEST AND LAWN PROFESSIONALS

FORDSHOMETOWN.COM



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

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

Purchase your ticket in just a few clicks!

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

"No Sales Pitch" Guarantee

MassLandlords offers attendees of directly managed events a "No Sales

Pitch" guarantee. If a guest speaker offers services, their presentation will not discuss pricing, promotions, or reasons why you should hire them. We do not permit speakers to pay for or sponsor events. Guest speakers are chosen for their expertise and willingness to present helpful educational content. Your purchase of an event ticket sustains our nonprofit model.

SUNDAY, JANUARY 21ST

CRASH COURSE AGENDA

IN-PERSON COURSE AGENDA

- 8:30 am - Introduction of MassLandlords and course participants
- 8:45 - Rental markets
 - o Urban, suburban, rural
 - o Luxury, college, professional, working, subsidized, rooming houses
- 9:00 - Property selection

- o Lead paint (Legal highlight)
- o Utilities
- o Bones vs surfaces
- o Amenities
- o Repairs and renovations
- o Durable vs beautiful
- o What if I'm stuck with what I've got?

- 9:40 - Sales and marketing 101 for rental property managers

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

- 10:05 - Break for ten minutes

- 10:15 - Finish sales and marketing

- 10:35 - Applications and screening

- o Criminal, credit, eviction
- o Discrimination
- o Tenant Screening Workshop

- 11:30 - Tenancies
 - Lease vs Tenancy at Will
 - iCORI
 - Security deposits
 - Subsidies
 - 11:50 - Break and Lunch, with free form Q&A
 - 12:20 - Warranties and covenants
 - Late fees
 - Water and electrical submetering
 - Warranty of habitability
 - Inspections
 - 12:40 - Dispute resolution
 - Eviction notices
 - Eviction process
 - Move-and-store
 - Housing Court vs District Court
 - Rent control
 - 1:40 - Break for ten minutes
 - 2:50 - Maintenance, hiring, and operations
 - Keeping the rent roll and expenses
 - Filing taxes
 - To manage or not to manage
 - Tenants as customers
 - Notifying tenants
 - Extermination
 - Monitoring contractors
 - Lease violations and conflict resolution
 - Record keeping
 - 3:40 - Overview of books and resources for further education
 - 3:45 - Review of unanswered questions
 - 4:00 - End Course
- Please note that end time may vary based on questions.
- LOCATION**
Cambridge Innovation Center
 14th Floor, Charles Conference Room

One Broadway
 Cambridge, MA 02134

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



Restoration



MOLD REMEDIATION

If your home or commercial building has a mold problem, don't hesitate to enlist Restoration 1's certified mold remediation specialists to help you with mold cleanup and restore your property to normal.



WATER DAMAGE

We use advanced restoration equipment and techniques to deal with problems arising from flooding of a burst pipe or a flash flood caused by severe weather.



FIRE DAMAGE

Though many belongings and memories may have been lost in a fire, our property restoration specialists promise quality work and restoration services to ensure your property is like new again.

**WE OFFER SOLUTIONS FOR
 WATER, FIRE, SMOKE AND
 MOLD DAMAGE**

E: bob.couture@restoration1.com
C: 413-251-3190
restoration1.com/springfield-ma/

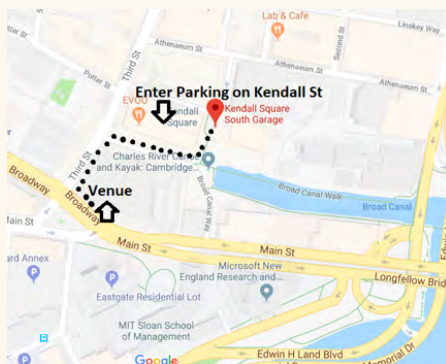
Accessing from the T

- 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 CIC Directions for details. Pilgrim Parking has affordable rates and is a short walk from the venue, [click here for details](#)

**FOOD**

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

*Please email hello@masslandlords.net 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

Open to the public. Membership is not required!

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

This event will not be recorded.

Slides and handouts if any will be uploaded to the [password page](#).

Purchase your ticket in just a few clicks!

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

This event is operated by MassLandlords, Inc. staff.

This Crash Course 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 Virtual rental real 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.](#)

GREATER SPRINGFIELD

Springfield Crash Course: The MassLandlords Crash Course in Landlording: The Year You Build Your Business

SAT
02/03



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

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

- Small group session with the Executive Director, a trained presenter and experienced landlord, and the attorney.
- A comprehensive agenda, see below.
- Your choice of two books:
 - *Every Landlord's Tax Deduction Guide* by NOLO,
 - *The Good Landlord* by Peter Shapiro,
 - *Getting to Yes* by Roger Fisher, and/or
 - *The Housing Manual* by H. John Fisher.
- A bound summary of all material presented.
- Breakfast pastries, coffee, tea.
- Lunch sandwiches, sodas, chips, cookies; all dietary requirements satisfied, please notify us when you purchase a ticket.
- A MassLandlords ballpoint pen.
- A MassLandlords certificate of completion and permission to use "MassLandlords Crash Course graduate" on your marketing material.

You will receive a box packed with your personalized signed certificate, your choice of two books, course notes, pen, and half a dozen other pieces of literature.

Course Graduate Testimonials



"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



"Mr. Quattrochi presented the course in a comprehensive and easy to follow step-by-step format. His PowerPoint presentation

was provided to us, in a binder, as part of the course, and I took notes right on the pages. I find this part to be an effective tool because I can refer to it anytime I need to follow procedure. There's more to it, but for a fun day, I personally, recommend this course to anyone in the Real Estate landlording/investing business, beginners in this profession as well as experience professionals." - Edwin Rivera

"This has really been a great deal. 2 books, 8 hours 'class' time, bound notes/slides -- impressive value!" -Dawn

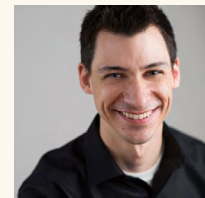
"I found this course extremely useful. It was completely professional and gave me a great new perspective." -Nicholas

"I am glad there was more in depth discussion than just reading off the slides. I appreciate the opportunity for questions and practice." - Crash Course Graduate

"If I had done this 20 years ago. Oh my goodness!" -Crash Course Graduate

"Great overview of being a landlord in MA" - Crash Course Graduate

"Covered a lot of ground concisely, but still enough time for questions and insight. Worth every penny." - Crash Course Graduate



MassLandlords Executive Director Doug Quattrochi

OVER 100 ALL 5-STAR GOOGLE REVIEWS



CAMBRIDGE SAGE

#1 Landlord-specialist Realtor in Cambridge, Somerville and surrounding towns

- | | |
|--|---|
| <input checked="" type="checkbox"/> Deep expertise in multi-family sales, purchases and rentals in Cambridge, Somerville and Medford | <input checked="" type="checkbox"/> FREE property upgrade consults |
| <input checked="" type="checkbox"/> FREE property valuations | <input checked="" type="checkbox"/> FREE rental pricing recommendations |
| <input checked="" type="checkbox"/> FREE leasing services - only tenants pay broker fee | <input checked="" type="checkbox"/> FREE vendor recommendations for handymen, cleaners, snow removal and more |
| <input checked="" type="checkbox"/> FREE lease renewal services for existing clients | <input checked="" type="checkbox"/> No commitments or contracts for rentals |

CALL TODAY FOR YOUR FREE CONSULTATION WITH CAMBRIDGE SAGE:

☎ 617-833-7457

✉ SAGE@CAMBRIDGESAGE.COM





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

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 **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 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.

Purchase your ticket in just a few clicks!

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

"No Sales Pitch" Guarantee

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

SATURDAY, FEBRUARY 3RD

CRASH COURSE AGENDA

IN-PERSON COURSE AGENDA

- 8:30 am - Introduction of MassLandlords and course participants
- 8:45 - Rental markets
 - o Urban, suburban, rural
 - o Luxury, college, professional, working, subsidized, rooming houses
- 9:00 - Property selection
 - o Lead paint (Legal highlight)
 - o Utilities
 - o Bones vs surfaces
 - o Amenities



**HEALTHY HOMES
FOR BETTER LIVING!**



- Indoor Air Quality
- Lead Paint Inspections
- Mold Testing & Analysis
- Serving all of MA & NH

1 Arcadia St.
Dorchester, MA 02122

Phone: 617-288-8870
Fax: 617-282-7783

inspections@asapenvironmental.com
www.asapenvironmental.com

Call Toll Free: 800-349-7779

Osterville Brockton Rockland Worcester Lawrence
508-428-1669 508-580-4800 781-982-8700 508-755-7320 978-686-0003



PROXIMA

Eviction Moving & Storage

Helping landlords with tenants who are required by law to be removed from the property

✓ Lowest Fixed Rates ✓ No Hidden Fees ✓ Licensed, Bonded, Insured

Call to schedule:

617-588-0111

Visit to learn more:

<http://evictionMovingandStorage.com>

- o Repairs and renovations
- o Durable vs beautiful
- o What if I'm stuck with what I've got?
- 9:40 - Sales and marketing
101 for rental property managers
 - o Marketing rentals
 - o Sales process
 - o Staying organized
 - o Branding a small business
 - o Getting more or fewer calls
 - o Tips and tricks
- 10:05 - Break for ten minutes
- 10:15 - Finish sales and marketing
- 10:35 - Applications and screening
 - o Criminal, credit, eviction
 - o Discrimination
 - o Tenant Screening Workshop
- 11:30 - Tenancies
 - o Lease vs Tenancy at Will
 - o iCORI
 - o Security deposits
 - o Subsidies
- 11:50 - Break and Lunch, with free form Q&A
- 12:20 - Warranties and covenants
 - o Late fees
 - o Water and electrical submetering
 - o Warranty of habitability
 - o Inspections
- 12:40 - Dispute resolution
 - o Eviction notices
 - o Eviction process
 - o Move-and-store
 - o Housing Court vs District Court
 - o Rent control
- 1:40 - Break for ten minutes
- 2:50 - Maintenance, hiring, and operations

- o Keeping the rent roll and expenses
- o Filing taxes
- o To manage or not to manage
- o Tenants as customers
- o Notifying tenants
- o Extermination
- o Monitoring contractors
- o Lease violations and conflict resolution
- o Record keeping

- 3:40 - Overview of books and resources for further education
- 3:45 - Review of unanswered questions
- 4:00 - 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
 - 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

*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

Open to the public. Membership is not required!

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

This event will not be recorded.

Slides and handouts if any will be uploaded to the [password page](#).

Purchase your ticket in just a few clicks!

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

This event is operated by MassLandlords, Inc. staff.

This Crash Course 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 [Virtual rental real 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.](#)

MEMBERSHIP BENEFITS



RENTAL FORMS

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



LEGAL STANDING

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



NEWSLETTERS

In-depth news, tips and tricks emailed monthly.



HOME DEPOT SAVINGS

20% off paint; purchases over \$1,000 eligible for price reductions; concierge services for larger jobs.



SERVICE PROVIDER DIRECTORY

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



VIDEOS, ANALYSIS, & SPREADSHEETS

Watch past events, learn about the laws, and access spreadsheets you can build on like our CFL vs LED ROI calculator.



MESSAGE BOARDS

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



HOME BASE

Preferred pricing and name tag at dinner meetings.



EVENTS

Monthly networking and education at events state-wide.



COLLECT CHECKS ONLINE

Never bounces, reports for credit, members get first tenant free for a year via RentHelper.



CREDIT SCREENING COUPONS

Save on SmartScreen credit reports.



ENTITY FORMATION SAVINGS

Create LLC's or Inc's for a low, members-only fixed price via New Leaf Legal.

SIGN UP AT

<https://masslandlords.net/join/>

MassLandlords
One Broadway, Floor 14
Cambridge, MA 02142



SUBSCRIBE TODAY

Perfect to share at the office. members can add print delivery for an additional \$90 per year. become a member and subscribe online at masslandlords.net/join.

Support better housing policy and housing journalism in Massachusetts.