



MARCH 2024

**If You Need to Upgrade to
400-Amp Electric Service, Plan
One Year in Advance or More**

**Natural Disasters Cause Spike
in Homeowner's Insurance
Premiums**

**New MassLandlords
Chapter to be
Headed by 'Product
of Cambridge'
Sage Jankowitz**

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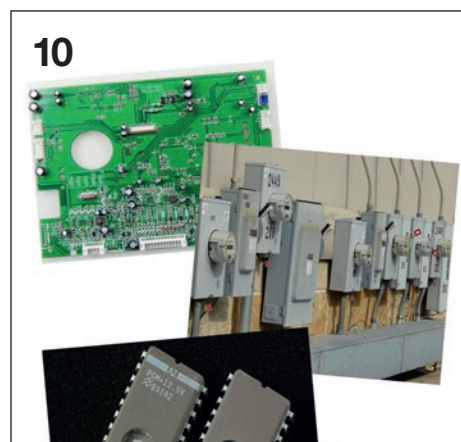
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LETTER FROM THE EXECUTIVE DIRECTOR

It's a Secret

Our Letter from the Executive Director for March 2024 ends our rental assistance lawsuit, starts new projects for events and notices to quit, and recaps some successful events.



February 2024 will forever be the month I learned the Commonwealth of Massachusetts has been corrupted at the highest level. But here we are stuck in it. So in this letter I detail our ongoing work to fix it. Plus, we started new projects and held some events, which ought to have improved some lives despite the state's best effort to stop us.

The big event took place after-hours on Feb. 15. At 6 p.m., 0 minutes and 21 seconds, Supreme Judicial Court servers fired off an email denying our application for further appellate review of our longstanding lawsuit. Thus ended my chance for a good night's sleep, along with two years of litigation intended to shine a light on rental assistance. The state denied 70,000 applications for pandemic rental assistance. It lost 50,000 more to supervision. Those renters, their families and their landlords were all harmed (evicted, bankrupted or worse). And the state offers no explanation. Yet after two and half years, dozens of pages of legal briefs, four affidavits, two hearings, three courts and at least five judges – possibly as many as 10 – our whole effort just to see the public record was denied with five inexplicable words: "failure to state a claim."

The loss shook me. I had imagined the SJC were incorruptible, the height of public service. Surely they would read and apply the law? But no. As if to show us just how political the SJC can be, Governor Healey recently nominated an ex-lover to the court. Even if that nominee were the best (which is not likely), that's just not what a public servant should do or how a public body should be comprised. But that is what the governor has done. It is how our SJC was comprised. While our case was being denied, the SJC was agreeing to hear a matter concerning a brothel. The moral is clear: if you want to get heard before the SJC, someone in power has to want it.

Besides the state wielding power, the media also wields power. And this is the other reason the loss shook me. I tried and failed to get our case into the news before the SJC denied us. But no one dared support us publicly. We have it on good authority that no one felt free to do so. The nature of power is being able to take food off someone's table. That is the kind of power Massachusetts government wields over both renter advocacy nonprofits and media organizations. If either were to side with us and concede openly that possibly the administration had room for improvement, then they could be harmed by funding denials or lack of access. We are therefore on our own. We always were. I just hadn't realized how true it was.

I hold out hope that this matter is not yet done. Just because the courts didn't willingly show us the data doesn't mean we are out of options. Meanwhile, for those of us living and working here, MassLandlords remains a needed force for good. Moreso all the time.

To that end, we gave an engaging Springfield crash course, a 60-attendee Mass Save event, and a highly-rated Waltham review of ADU laws. We also started projects to upgrade our notices to quit and our event visibility in search engines. We aren't going anywhere.

Thank you for supporting our mission to create better rental housing. We've got your back only because you've got ours. 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.

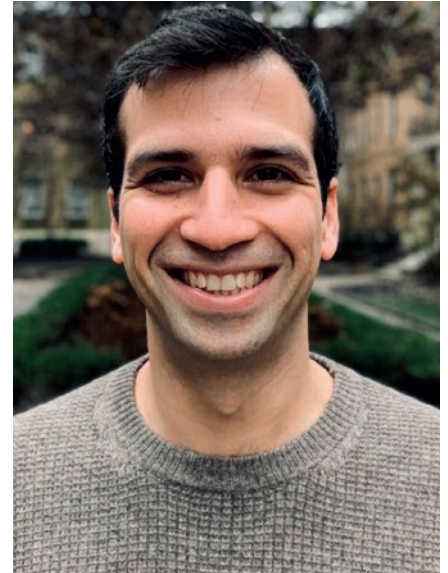
Sincerely,
Douglas Quattrochi
Executive Director, MassLandlords, Inc.

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New MassLandlords Chapter to be Headed by ‘Product of Cambridge’ Sage Jankowitz

By Eric Weld, MassLandlords, Inc.



Sage Jankowitz. Image: cc by-sa Sage Jankowitz

Sage Jankowitz, who grew up in and now conducts real estate sales in Cambridge, will head up a new MassLandlords chapter.

Sage Jankowitz, a real estate broker based in Cambridge, will assume the new role of managing a recently created MassLandlords chapter comprising the cities of Cambridge, Somerville, Malden and Medford.

Jankowitz is ideally suited, in several ways, to manage the new chapter. For one, he's a product of Cambridge, a status in which he takes great pride. Jankowitz has lived in and around Cambridge for most his life. "I was actually born in Cambridge," touts his broker's [website](#). "I am named after a now-defunct [Cambridge] grocery store called Sage's."

Jankowitz, in his roles as real estate broker, property owner and manager, puts high value in the learning opportunities he encounters.

"I really like learning and staying on my toes," he says about the necessity of keeping up with ever-changing real estate trends. "There's always so much changing, rules and regulations,

zoning. You constantly have to keep educating yourself."

The new MassLandlords chapter is centered in an urban cluster with a heavy concentration of rental properties. All four of the host cities offer good prospects for growing the association's membership.

MassLandlords Executive Director Doug Quattrochi agrees.

"Owners, managers, developers and brokers have to coordinate in these towns," Quattrochi said. "The most challenging policy situations come out of this region because here real estate professionals are the least included. This must change and it is changing."

IN THE HEART OF CAMBRIDGE

After growing up on Pemberton Street in Cambridge, Jankowitz attended college at Emerson in downtown Boston. He lived on Beacon Hill for a time in college, and eventually returned to live in Cambridge. He currently lives in Central Square with his wife, Marissa Silataswan, and their 9-month-old daughter.

As a longtime resident, Jankowitz happily shares with his clients his deeply detailed knowledge of the city. "I can help if you need advice about the best

dumplings in town, where to get 50 cent oysters by a roaring fire, or which cobbler in town will take A+ care of your leather boots."

Jankowitz got his first exposure to real estate shortly after high school. While attending Emerson, he searched for an apartment. His roommates hated the frustrating process. "For me it was fun," he said. "I was excited to look for a place. I just have a passion for this stuff. That was my first taste, but I've always had an interest in real estate."

He joined Bigger Pockets, the online rental property investment resource, in his mid-20s and has always kept abreast of the rental real estate industry.

But before starting his real estate career, Jankowitz took a detour. He moved to Las Vegas for a spell after college, working in HR software sales. "I had a great experience there, and learned quite a bit. What I found was that I really enjoyed the sales piece. It became clear that sales is for me, it's in my DNA. And I was always following real estate trends in the background."

Jankowitz returned to Cambridge about six years ago, and joined the real estate brokerage RE/MAX Destiny, where he remains. As a broker, Jankowitz has focused mostly on rental properties.

"Landlords and multifamilies are my niche," he says of his brokerage, "80% working with them, mostly in Cambridge and Somerville," but also Newton, Brookline, Medford, Arlington and other communities.

PROVIDING A SAFE SPACE FOR LEARNING

As manager of the new MassLandlords chapter, Jankowitz will help produce and host live networking and speaking events. He has already scheduled the former Medford building commissioner to speak, on March 19, at Bertucci's. He looks forward to coordinating more events covering property investing, owning multifamilies, and many more topics.

"To me, this post is partly about education," he said, "about providing a safe space, about getting quality speakers. It can be a lonely thing, being a landlord, trying to talk with other landlords about their experience." He aims to create an accessible, welcoming space for

landlords to learn, meet others and build community. "I'm hoping this chapter can be a place where people of all walks of life can be in an easy place to learn... not overwhelming."

It's his love of meeting and getting to know a spectrum of people that equips Jankowitz well for his career as a real estate broker, and the new managerial post.

"I love real estate," he said, "but I also love the people behind it. I meet people from all walks of life."

He loves the opportunities for growth and wealth that real estate offers investors. As an example, he tells of a family he worked with that migrated to the U.S. from China a few decades ago. Several years ago, the family wisely invested in a three-story building, with storefront property on the ground floor and residences on the second and third floors. "Then they bought another, then another," Jankowitz recounted. "Now, they own and have bought and sold

probably \$6 million worth of property. It's great to see people build wealth like that."

Jankowitz and his wife are also beginning to build a property investment portfolio. They own a condo in Medford and are seeking to buy a multifamily. Their ultimate goal is to own 10 multifamilies, Jankowitz said.

LANDLORDING IN CAMBRIDGE

Being a longtime associate of MassLandlords has been an essential component of his education, Jankowitz said. "At the time I joined, I was a new agent," he recalled. The first event he attended was an "awesome presentation by [real estate attorney] Adam Sherwin," a highly rated MassLandlords speaker.

From that moment on, Jankowitz has appreciated the association's value. "It's just a great vibe, a great culture," he said of MassLandlords, "very much a culture of learning. And from the start, it really felt like a safe space. Lots of integrity... that integrity is really hard to find."

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Learning is always among Jankowitz's priorities. "I could talk your ear off for hours about what I've learned. But one of the biggest mistakes I see landlords make: they approach the job from an adversarial position, high rents, complicated leases, not fixing things, pushing the rules. What I've found is those landlords are the most stressed out, losing the most money."

Conversely, he explained, landlords that he has seen building positive relationships with their tenants have much lower stress. "They're genuinely trying to create a win-win," he said, "a good housing relationship."

From his perspective, Cambridge and its surrounding communities are an obvious place to build a new MassLandlords chapter. "Cambridge

and Somerville are some of the most desirable areas for being a landlord," he said. "You have a diversified tenant pool. Harvard and MIT are there, then there's East Cambridge with its biotech and biopharma. It's all accessible to the 'T', very well-located with some of the best areas to be a landlord."

He acknowledges these Boston-adjacent communities can be expensive places to get started in property ownership. But once you invest the up-front capital, these cities are tough to beat for rental investment potential.

Jankowitz looks forward to imparting the benefits, challenges and intricacies of rental real estate ownership to MassLandlords members and others at upcoming chapter events. 

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National Flood Insurance Program to Expire March 8 at Midnight

By Kimberly Rau, MassLandlords, Inc.

Congress must reauthorize the NFIP to avoid lapses in flood insurance sales and renewals.

Congress has until midnight on March 8, 2024, to vote to extend the National Flood Insurance Program (NFIP). If it fails to reauthorize the program, the NFIP will lose authority to sell flood insurance, and will be unable to renew existing policies.

WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM?

Congress created the NFIP in 1968. Its purpose is to offer flood insurance coverage to property owners, renters and businesses. Insurance may cover buildings, contents or both. The program is administered by the Federal Emergency Management Agency (FEMA).

Flood insurance may be obtained through various participating insurance companies as well as directly through the NFIP.

Additionally, the NFIP works with communities that need floodplain management regulations to help reduce effects from flooding.

Occasionally, Congress must reauthorize the NFIP. The last multi-year reauthorization expired in 2017. Since then, there have been 27 short-term reauthorizations and several brief lapses in the program. One lapse went from Jan. 20 – 22 in 2018; this was followed by an 8-hour lapse on Feb. 9, 2018.

In April 2023, the Department of Homeland Security submitted 17 legislative proposals in a package that would reform the NFIP and create another multi-year extension. According to published talking points, the proposals address expanding the program and making it more accessible to low- and moderate-income policy holders. The proposals reportedly also promote working toward building climate resilience, reducing loss and creating a financial

framework to ensure the long-term success of the NFIP.

As of this article's initial publication, these proposals have not been adopted. Another bill was sponsored by Sen. John Kennedy (R-La.) that would have extended the program through 2024. That bill was blocked by the Senate in September 2023. On Jan. 19, 2024, President Joe Biden signed legislation to extend the NFIP's authorization through midnight on March 8, 2024.

WHAT WILL HAPPEN IF THE NFIP IS NOT RENEWED?

If Congress does not renew the National Flood Insurance Plan, the program will lose the authority to sell any new flood insurance policies. Existing policies will remain in place through their renewal date, at which point, the NFIP will not be able to renew them.

The Flood Disaster Protection Act of 1973 states that lenders may not create or renew federally backed mortgages for

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properties in special flood hazard areas without flood insurance. This could block thousands of real estate purchases until the NFIP is reauthorized. One estimate from the National Association of Realtors suggests it could threaten 1,300 property sales per day.

Further, the NFIP can only process and pay claims for existing policies from its available funds. Once that money is gone, they will not be able to borrow additional

funds from the U.S. Treasury to pay claims on existing policies.

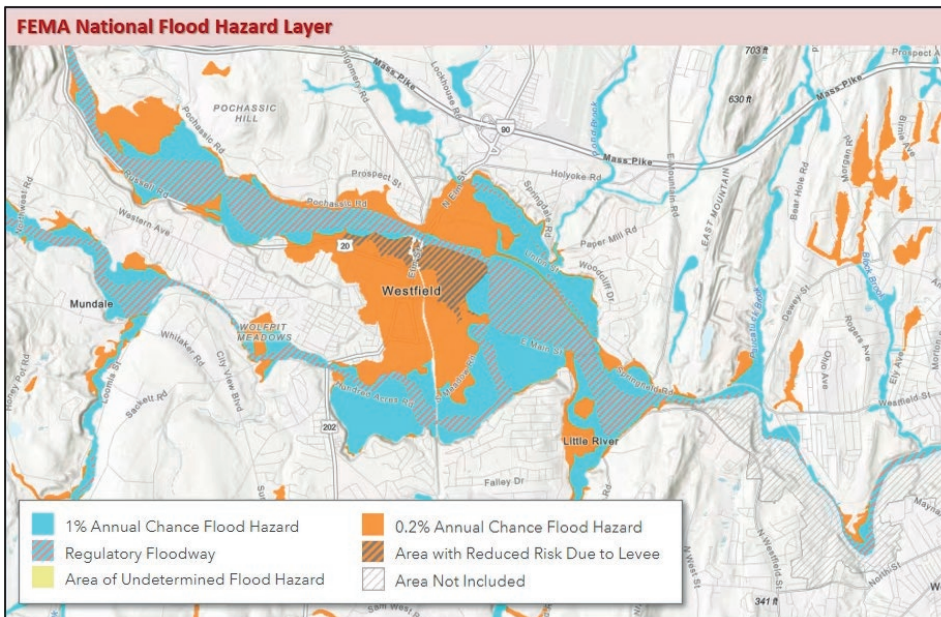
CONCLUSION

It would be surprising if Congress did not authorize another extension (at least short-term) of the NFIP. However, it's clear that these reauthorizations are stopgap measures that put millions of properties in jeopardy every time they are set to expire.

We hope that a solution leading to a long-term reauthorization will be approved. However, we urge you to consider your current and future real estate investments carefully. Even if the NFIP is reauthorized for another few decades, insurance costs are only going to keep rising, especially if we do not get a handle on climate change soon.

If you're thinking of one day selling an asset located in a high flood risk area, remember that such properties often trade at a discount. It may make sense to speak to your financial advisor about the most prudent time to sell. If you are considering adding to your real estate portfolio, we urge you to investigate the projected effects of climate change for the properties you're considering. If the housing you have your eye on isn't in a flood zone yet, but has a high risk of flooding in the next 10 years, you may want to look elsewhere. [M](#)

Point your camera app here to read more online.



Areas located in high flood risk zones may go uninsured if the NFIP is not reauthorized by Congress. [Source: <https://www.mass.gov/info-details/massgis-data-fema-national-flood-hazard-layer>]

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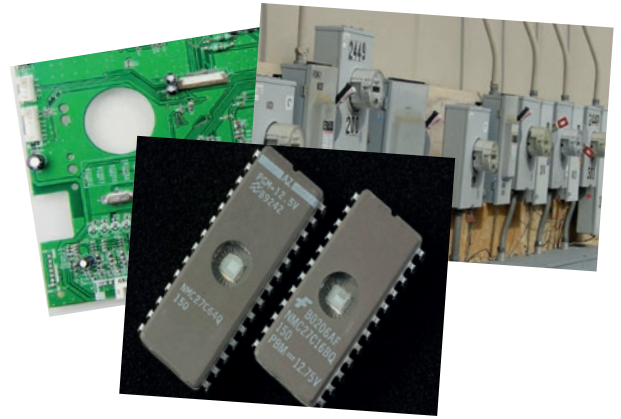
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If You Need to Upgrade to 400-Amp Electric Service, Plan One Year in Advance or More

By Eric Weld, MassLandlords, Inc.



Due to lingering supply chain shortages, electronic components like circuit boards, meters, meter banks and semiconductors remain difficult to obtain, sometimes taking more than a year from the date of order. As a result, service upgrades require planning one year in advance. Image: cc by-sa Wikimedia commons

Heat pumps and car chargers in your rentals might require a service upgrade to 200 or 400 amps. Be sure to plan well in advance.

If you're planning or need an upgrade of electric service for your home or rentals in 2024, be sure to build in a year or more of delay in obtaining electronic components.

Since 2020, when the Covid pandemic interrupted supply chains globally, orders for electronic components have taken from eight months to more than a year to fill. Items such as semiconductors, circuit boards, electric subpanels and breakers, and smaller parts like switches and transformers continue to be in short supply and slow to arrive.

Compounding the delay is an uptick in demand as consumers continue to convert their homes' HVAC systems away from fossil fuel-burning systems to electric heat pumps. People are also increasingly adding electric devices like car chargers. In some cases, additions of electric devices will necessitate an upgrade in electric current capability, to 200 or even 400 amps for some large homes and rentals.

"The problem we are having with upgrading homes services has been getting

some supplies, especially meter banks," explains electrician Phil Arsenault, owner of Arsenault Electric in Worcester, and an owner of two triple-decker rentals. Meter banks are installations of multiple meters, to monitor a series of electric services, such as at an apartment complex. "These meter banks have a one-year wait time for delivery. Ever since the start of the pandemic, we have had this issue."

WHAT HAPPENED TO THE SUPPLY CHAIN DURING THE PANDEMIC?

When the Covid pandemic hit, workplace lockdowns became the norm in many countries around the globe, not least in the United States. China and Hong Kong, the leading manufacturers (along with the U.S.) of electronic parts, instituted some of the strictest lockdowns. As a result of temporary factory and mine shutdowns that lasted through most of 2020 and into 2021, manufacturing suffered a massive setback while orders continued to pour in.

"Demand has always been consistent," explained Anthony Devlin, service manager at Electrical Experts in Easthampton. "But the drop in availability of parts has put a forward demand on it. We're just receiving parts now for orders that we placed a year and a half, two years ago."

Factory and manufacturer lockdowns impacted several tiers of the international

supply chain. The shortage of small parts, like circuit boards and transistors, have propagated shortages of components downstream like electric panels, motors and meters. Disruptions in research and design slowed the development of new and updated products. The financial sector was also impacted, further delaying funding needed for new hiring, research and investment in supply chain upgrades.

Further aggravating shortages are the over-consumption of materials. Copper, in particular, has been used beyond its supply. Some manufacturers hoard supplies of copper and other materials in anticipation of changes, further disrupting the supply chain.

Wars and political conflict around the world only exacerbate supply chain problems. In particular, the Russian invasion and ongoing war against Ukraine has diminished essential supplies of metals needed for electronics, as well as grains like wheat and corn. Ukraine was among the world's top 10 producers of titanium – a metal essential for semiconductor production – and transported iron and steel before the war. The country's production of metals has dropped off precipitously and is not expected to recover as long as it is under attack. Russia was also a global leader in the production of mined raw materials, including aluminum, nickel

and palladium. The country's depleting war effort and international sanctions have greatly impacted its metals exports. Combined, that war alone has wielded a substantial impact on the electronic parts supply chain.

It hasn't only been electronic components that have been affected by supply chain disruptions. Nearly all consumer products – cars, houses, food, gas, toilet paper – had depleted inventories in 2020, sending prices skyward. But electronic products, in particular, have continued to struggle to meet demand. A global push to convert home HVACs to electric, alongside a massive addition of electric smart home products and electric cars, have further exacerbated the shortage of supplies.

Once Covid lockdowns lifted and factories began operations again, many found themselves ill-equipped to catch up on back orders. Some were still relying on outdated operation models that didn't take enough advantage of automation

and AI technologies. And most companies haven't been able to hire and onboard workers fast enough to sufficiently catch up with increasing demand.

The pandemic disruption to the global supply chain has been so broad that it continues to lag behind demand four years later. While some household products have bounced back somewhat, many electronic components continue to be back ordered for a year or more.

PLANNING AHEAD

For landlords and other electric service customers, the electronic parts backup necessitates some wise forward planning. Some equipment failures are unpredictable, such as when outside components like heat pumps are damaged during storms and need replacing.

"We try to be up front with our customers," said Devlin, "we try to explain that service orders are on a wait list. Whatever inventory we have is still going to back orders."

Other electric service projects can be planned ahead. Installation of heat pumps and high voltage car chargers, in many cases, will require an upgrade to electric current. That means new outside wiring, piping and meters, as well as indoor (or outdoor, depending on where panels are affixed) electric panels and breakers.

"The longest wait time I've seen is for utility meter sockets," said Devlin. A meter socket is the outdoor junction at which the utility's incoming electric power first comes in contact with your home system. "Meter sockets have changed for new regulations, and demand for them is so high that getting them is not easy. And the price on those sockets is nearly three times what it was before Covid."

For amperage upgrades, plan at least a year ahead.

FROM 30 AMP TO 400 AMP

Electric needs have continuously expanded since home electricity became available in the 1920s. Home electricity

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was a luxury through the 1920s and 30s. But with support from President Franklin Roosevelt's Rural Electrification Act of 1936, home electricity became the standard in the U.S. by 1945. By 1960, nearly every home had electricity.

For many of those years, electricity was used only to provide lighting, and maybe power a furnace for heating. A 30-amp electric panel was sufficient for a home until about 1950. Then an onslaught of electric appliances hit the market in the mid-20th century. Refrigerators, TVs, then water heaters, washing machines, ovens, clothes dryers, toasters, air conditioners, baseboard and space heaters and dishwashers became must-have residential items. By 1970, 100-amp panels became the norm.

Amps (or amperes) are a measure of electric current. The higher a system's amperage, the more wattage of electricity is able to flow through the circuits. More electric need necessitates higher wattage, and more electric current capability. Devices like high-voltage car chargers draw a relatively high amount of electricity compared to other home devices.

Inventions of new electric appliances has not slowed. Home offices with computers, printers and other accessories have increased in popularity since 2020. Electric heat pumps and car chargers are becoming commonplace. "If your average home has 100 amp and you want a car charger, I can almost guarantee you'll need 200 amp," said Devlin. "For new homes, 200 amp is now the standard."

It has long been the standard for multifamilies. "The typical multifamily house has a 200-amp service," said Arsenault. "A three-family house is capable of carrying 200 amps combining all loads. The panel for each apartment is typically 100 amp." When you run a stove, clothes dryer and water heater all at the same time along with kitchen and bath usage, "you could potentially exceed the 100 amps," said Arsenault. Adding a car charger or heat pump to that load would likely require upgrading to 400-amp service, with 200 amps per rental unit.

Devlin is noticing 400-amp orders increasing as well. "400 amp is starting to pop up more and more. It's starting to

become more common." The day may be coming when 400-amp service is the new standard, Devlin said. This will be especially true for homes with luxury items like hot tubs, swimming pools and heated garages.

SUPPLY CHAIN IMPROVEMENTS?

There may be better news in the near future regarding the electronic parts supply chain. Demand has slightly diminished for a few parts in 2023 and some forecasts predict a trend. Orders for computer chips fell 9% in October 2023, according to EMS Now, a trade publication of the electronics manufacturing services industry. And the S&P Global PMI (Purchasing Managers Index) for electronics equipment orders showed a decline over the past year.

These metrics suggest a relative slowdown in demand that may continue. Wait times for parts would presumably follow. Still, in this age of mass electrification and transition away from fossil fuels, electronic components will remain in high demand. It's possible the pre-Covid wait times of 8-12 weeks is a relic of

Have Currently

type	sq ft	qty	amps	volts	watts ea per label	watts ea either way	total watts	total amps
heat pump water heater		2	19	240	4,500	4,500	9,000	38
stoves		3	53	240	12,700	12,700	38,100	159
dishwashers		3	15	120		1,800	5,400	45
garbage disposal		3	6	120		720	2,160	18
refrigerators		3	15	120		1,800	5,400	45
washing machine		3	10	120		1,200	3,600	30
dryer		3	10	240	2,500	2,500	7,500	31
window air conditioners		9	15	120		1,800	16,200	135
lights for first floor	1,077	1	6	120	718	718	718	6
lights for second floor	1,016	1	6	120	677	677	677	6
lights for third floor	970	1	5	120	647	647	647	5
	3,063						89,402	518

Upgrade Option 1: Air Source Quote

type	sq ft	qty	amps	volts	watts ea per label	watts ea either way	total watts	total amps
heat pump water heater		1	19	240	4,500	4,500	4,500	19
heat pump air source apt 1		1	45	220		9,900	9,900	45
heat pump air source apt 2		1	35	220		7,700	7,700	35
heat pump air source apt 3		1	25	220		5,500	5,500	25
car charger		3	30	240	7,200	7,200	21,600	90
							49,200	214

Upgrade Option 2: Ground Source Quote

type	sq ft	qty	amps	volts	watts ea per label	watts ea either way	total watts	total amps
heat pump water heater		1	19	240	4,500	4,500	4,500	19
ground source		2	40	220		8,800	17,600	80
car charger		3	30	240	7,200	7,200	21,600	90
							43,700	189

This sample electric load calculation for a three-decker in Worcester shows watts usage of various electric appliances, indicating a need for increased amperage. Although the table was generated by a non-electrician using best available appliance labels or other data, and may have individual wrong numbers, the message is clear: Moving to heat pumps requires 50% more amperage. Since many buildings are already under-amped and rely on timing to ensure breakers don't pop, a service upgrade will be required. Image: MassLandlords

history. New wars abroad and political strife never improve the outlook.


All of which means, as property owners, our capital planning may need big adjustments. Your list of vendors might need expanding, to give more options when emergency repairs or replacements are needed. Major projects, like electric panel upgrades and car charger installations, must be planned a year in advance. Purchases of large components like heat pumps and electric meters will require more research to determine best pricing.

You can also make changes to daily activities, and coach your tenants to do so, in order to lower electricity usage loads. If you use a car charger, plug in only at night, when other electricity use is low. And while it may not work, you could suggest to your tenants that they could avoid doing laundry, especially running the

clothes dryer, on weekends and holidays when everyone else is doing it. Better yet, provide your tenants with clotheslines and racks to hang up their wet laundry, when practical, and skip the clothes dryer altogether. Set the dishwasher to run late at night, after lights and electronics are turned off. Give tenants power strips for devices like computers, TVs and game consoles and show them how to turn off the power strip when not in use, to avoid wasteful low-level electric draw.

The all-electric home or rental, devoid of fuel-burning devices, is more efficient and environmentally friendly. Converting dwellings to electricity is our best hope for mitigating disastrous warming of the atmosphere, and will be cheaper in the long run. For the time being, however, this period of mass electrification is causing a bottle neck of supply for parts and

materials that we may have to adjust to and work around.

We invite you to share your electric upgrade experiences with us. If you've had better success in obtaining parts and getting service repairs or upgrades than what statistics and electricians describe, please let us know by commenting below or sending email to hello@masslandlords.net. 

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Natural Disasters Cause Spike in Homeowner's Insurance Premiums

By Kimberly Rau, MassLandlords, Inc.

As insurance companies struggle to cover billions in damages from wildfires, storms and floods, premiums increase exponentially. Homeowners bear the cost.

Homeowner's insurance premiums are on the rise across the country due to natural disasters. Massachusetts is no exception. One analysis of policyholder data found that home insurance premiums rose 15% in the bay state between May 2022 and May 2023.

Just how much Massachusetts residents are paying for home insurance is unclear. NerdWallet reports that the average rate for policies in 2024 is \$1,320. That's significantly less than the national reported average of \$1,820. However, Massachusetts-based insurer Plymouth Rock Assurance suggests rates are higher, at least in certain areas. For example, Bristol County has an average annual home insurance cost of \$2,165. Middlesex County comes in at \$1,987. Data for multifamily homes is harder to pinpoint, so we consider these numbers a "per unit" cost.

There are a lot of variables when it comes to how much homeowner's insurance will cost individual property owners. No matter what your costs are, however, you're almost certainly paying more than you were last year. Next year's premiums will likely be higher, even if you submit no claims.

Regardless of whether a homeowner has made a claim, insurance rates must increase just to keep up with inflation. But big jumps in premiums

are another story. The biggest reason for a much higher bill is often due to natural disasters, such as wildfires and flooding.

HOW NATURAL DISASTERS ARE TESTING THE INSURANCE INDUSTRY

Different regions of the United States face a variety of natural disasters that can cause devastating property damage. California faces catastrophic wildfires. Florida and Texas have serious hurricanes and flooding. Here in Massachusetts, blizzards, coastal storms and flooding are the most common natural disasters.

These weather events can cause billions of dollars in damage. When a small number of insured homeowners make a claim for damage, insurance companies can handle the loss. When thousands of properties are destroyed, and billions of dollars in damage accrues, the few insurance companies that share those clients must pay out those astronomical sums all at once.

The Associated Press reported that the homeowner's insurance industry in the United States has had multiple consecutive years of underwriting losses. Losses in the first half of 2023 were \$24.5 billion, a number that is close to the total amount of loss reported for all of 2022.



Wildfires in California have caused billions of dollars in property damage, causing some insurance companies to stop writing policies in the state. (License: Ross Stone for Unsplash)

A PBS Terra Nova video that discusses how wildfires are impacting the insurance industry noted that there have been 267 wildfire disasters with at least \$1 billion in damage since 2020. According to the video, the 2017–18 wildfire season wiped out double the amount of profit seen in the prior 26 years combined.

As a result, some major insurance companies refuse to insure properties in high-risk areas. PBS reported that some providers have stopped writing new policies in California altogether, including industry giants Allstate, State Farm and Farmers.

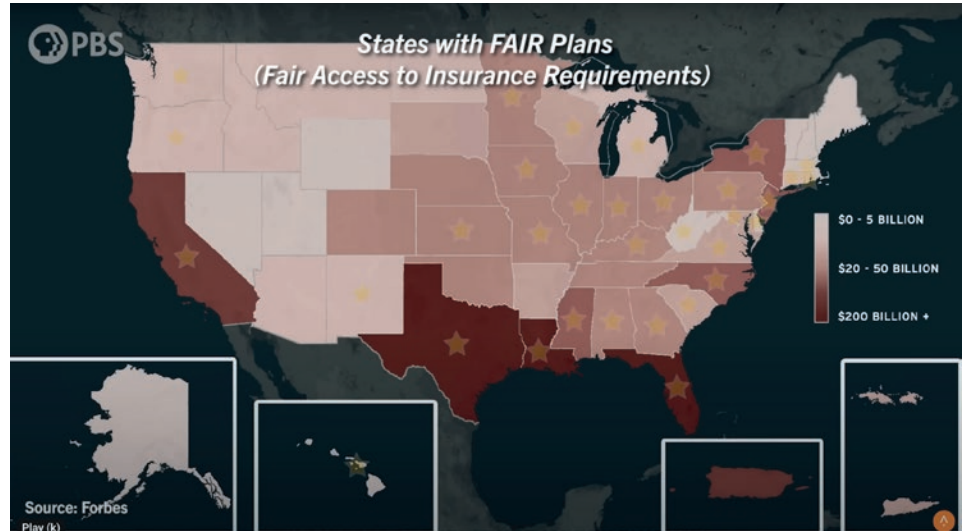
What does this mean for homeowners? As of 2022, approximately 63% of U.S. homes have mortgages, and almost all of those mortgages will have some sort of insurance requirement. If you cannot get insurance, your home value will drop, and you may not be able to sell your home or get a mortgage if you need one. Homes become overvalued at that point.

HIGH-RISK PROPERTIES ARE EXPENSIVE OR IMPOSSIBLE TO CONVENTIONALLY INSURE

If you have too many car accidents, your auto insurance provider may drop you as a client. Similarly, if you have multiple homeowner's insurance claims, you may find yourself insurance shopping. But sometimes, insurance companies opt to not renew policies because the area your home is located in has become too high-risk. Then, conventional insurance policies may be entirely off limits.

What happens when homeowner's insurance is unavailable, or too expensive?

To address the problem, many states have Fair Access to Insurance Requirements (FAIR) plans, a safety net for the most at-risk properties. In Massachusetts, this is handled by the Massachusetts Property Insurance Underwriting Association. These plans provide insurance to homeowners who have not been able to get policies through the voluntary (conventional) market. You may be familiar with FAIR plans if your rental properties have knob-and-tube wiring. But such plans are not without risk, or expense.



As natural disasters continue putting properties at risk, more and more states have adopted insurance requirements under the FAIR plan, as shown by this PBS Terra map. These last-resort insurance plans are expensive and offer less coverage than traditional plans. But because many insurers operate nationally, FAIR plan losses in California, Texas, Louisiana, and Florida impact premiums here in Massachusetts. (Fair use, PBS Terra)

HIGH-RISK INSURANCE POOLS PROVIDE EXPENSIVE COVERAGE AND MAY CAUSE INSURANCE COMPANIES TO LEAVE THE STATE.

FAIR plans provide insurance of last resort to homeowners who can't get insurance through conventional means. They are policy groupings, or insurance pools. Such plans tend to be more expensive than traditional insurance policies. They also frequently offer less coverage compared to conventional plans.

However, as natural disasters increase, more and more homeowners may find themselves turning to these "last resort" plans.

THE NATIONAL FLOOD INSURANCE PROGRAM SEEMS CONSTANTLY IN JEOPARDY.

Most home insurance policies don't automatically cover flood damage. Owners with properties not in designated flood zones may be able to add additional



Heavy rainfall can overwhelm streets and lead to flooding, which is often not covered by standard home insurance policies. Cambridge rain like this now routinely turns puddles into yard flooding. (License: Yassine Khalfalli for Unsplash)

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coverage to their policies. For these homes, such additional coverage is not as expensive as the main policy.

For residences in flood zones, however, the cost of getting home insurance at all, never mind insuring a property against flood damage, can be very expensive. The federal government tries to mitigate some of the cost through the National Flood Insurance Program (NFIP). Federal funding backs the plan, which subsidizes some of the cost.

However, funding for this program seems to be perpetually at risk. Congress must re-authorize the program every few years. Between 2023 and 2024, the program saw multiple short-term reauthorizations, but it is at risk of expiring if something more permanent is not decided soon (as of publication, Congress has until midnight on March 8, 2024, to reauthorize the NFIP). If the NFIP is not re-authorized, participating insurance providers will not be able to create or renew flood insurance policies.

In other words, homeowners with high-risk properties are left with policies that are often very expensive and less comprehensive. In some cases, homeowners may be left uncertain if their policy will even be renewed. If prices keep increasing, and natural disasters continue to imperil more properties in at-risk zones, what should homeowners do?

The clearest answer is to stop building and investing in areas that are high risk

for natural disasters. It's too risky, too expensive, and your properties are almost guaranteed to trade at a discount when you're ready to sell. Additionally, the more we encroach on these areas, the less sustainable life becomes for everyone.

CLIMATE CHANGE IS NOT GOING AWAY

Hurricanes can cause extensive property damage, through high winds, heavy rainfall and flooding. While sophisticated equipment has made it easier to predict hurricanes and tropical storms, giving people time to prepare against them, global warming has impacted how strong these hurricanes are. Rising sea levels and warmer ocean temperatures are a perfect recipe to make things more intense.

Tom Knutson, a leading climate change scientist for the National Oceanic and Atmospheric Administration (NOAA), notes that even if a hurricane's intensity remains the same, the fallout from the storm can be more damaging.

"Even if hurricanes themselves don't change [due to climate change], the flooding from storm surge events will be made worse by sea level rise," he told NASA.

Though most people think of Florida when they think of hurricanes, Massachusetts is not without its share of storm-related problems. Throughout the winter of 2024, heavy snow forecasts had coastal towns preparing for

flooding and storm surge. And it doesn't end with storms.

For a clear example of how human encroachment is affecting the environment over time, we only have to look to one of the Northeast's most popular vacation destinations.

Cape Cod is a popular place to vacation and build a second home, especially when you're pretty much guaranteed weekly rentals at a premium throughout the summer.

But what is this doing to the cape? Despite long-term efforts to preserve the natural beauty of Cape Cod, erosion is fast wearing away the shoreline. And so many homes built on such fragile land has also negatively affected water quality. Estimates show that 90% of the coastal bays on the cape, as well as more than a third of its ponds, are polluted by nitrogen and phosphorous, primarily due to untreated wastewater leaching from the many septic systems on the peninsula.

The various towns on Cape Cod will have to invest billions in sewer treatment infrastructure to combat the problem. Some are arguing for compost toilets to reduce the strain on the environment. It may sound surprising, but the real answer may be that it's time to stop building on the Cape.

CLIMATE CHANGE IS A PROBLEM OUR LEADERS ARE SLOW TO FIX.

It's all well and good to tell people not to build or buy in high-risk zones. We can



Coastal erosion isn't the only environmental issue Cape Cod is having. Studies have shown the septic systems on the cape are negatively impacting the water in coastal bays and ponds as well. (License: Unsplash)

offer tips on how to lower your expenses if you already have a high-risk property (see next section). But that doesn't stop the actual problem, which is that without serious efforts to combat climate change, we're in big trouble.

We can tell every consumer out there not to buy property along the shore, but that isn't going to stop sea levels from rising. We can tell you how to reduce greenhouse gas emissions in your rentals, but that only accounts for around 20% of all such emissions.

Mom-and-pop landlords can't single-handedly reverse global warming. Nor is it feasible to expect insurance agencies to keep covering the costs of natural disasters. Eventually, the premiums are going to be so high that no one will be able to afford them. We are already seeing companies pulling out of certain areas to reduce their costs, leaving homeowners with fewer and fewer options.

We can't solve this with good intentions. Industries love to put responsibility on the individual, but it's simply not enough. Take recycling. We can hand out paper straws and recycle our water bottles until the cows come home, but individuals aren't the ones responsible

for the mismanagement that has led the Great Pacific Garbage Patch. Similarly, we cannot out-insure increasingly severe hurricanes. We need global solutions from our leaders and corporate accountability to see meaningful change.

At MassLandlords, we are working hard to find ways to protect everyone's future in Massachusetts. In 2023, we proposed a climate resilient capital task force, and will continue to introduce bills that aim to protect the land we live on. But that's not enough if the bills don't go anywhere.

GOT A HIGH-RISK PROPERTY? TAKE STEPS TO REDUCE EXPENSE.

If your property is in a high-risk flood zone, there are steps you can take to lower your insurance premiums. The National Flood Insurance Program has many suggestions for homeowners looking to lower their cost for flood insurance. They include elevating utilities above water levels, filling in basements and elevating your property. There's also a detailed guide from 2014 about retrofitting properties in flood zones.

After all that, however, one cost-saving suggestion from the NFIP is "relocating

your home or business." In other words, if you can, choose to build or buy elsewhere. That won't guarantee you'll never see flood damage. But it will reduce your risk compared to knowingly building in a flood zone.

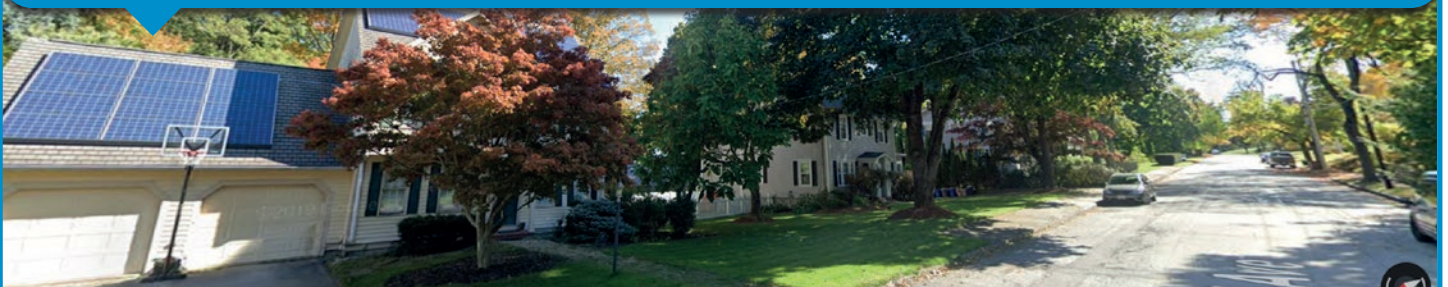
CONCLUSION

Climate change is here to stay, and fighting its effects will be a longstanding battle. Our advice is to talk to your financial advisor about the best time to sell off any assets in high-risk areas, and avoid investing in any new properties in such places. We also highly suggest you speak to your representatives about backing climate-friendly legislation before there are even fewer places left to safely live. [M](#)

Point your camera app here to read more online.



ARTICLE YOU MAY HAVE MISSED



Lowell Was Headed for ADUs, Then Single-Family Property Owners Spoke Up

Until recently, the city of Lowell had been on track to enact an ordinance that would allow accessory dwelling units (ADUs) as of right citywide. The Lowell City Council had worked for more than a year to hammer out the ordinance. The ordinance had become more restrictive with the addition of several amendments. As a vote on the ordinance approached, in October 2023, seven out of 11 city council members supported it.

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FinCEN: Companies Must Register Beneficial Owners with Federal Government

By Kimberly Rau, MassLandlords, Inc.

It may surprise you to learn that real estate is a popular place for money laundering, and the federal government is cracking down. (License: Unsplash)

Landlords with LLCs in Massachusetts will need to register any beneficial owners by name under this rule designed to halt money laundering.

In an effort to combat money laundering and create transparency, the federal Financial Crimes Enforcement Network (FinCEN) is requiring all non-exempt reporting companies to register their beneficial owners with the government. This includes small landlords who have established LLCs or trusts.

This rule went into effect Jan. 1, 2024. Companies that existed prior to that date have until Jan. 1, 2025, to file a Beneficial Ownership Information (BOI) report. Companies created after the effective date have 90 days to register their beneficial owners. After the initial BOI report is filed, any changes to that information must be reported within 30 days.

Some companies, including banks and credit unions, are exempt from filing if they meet certain qualifications. However, real estate businesses are not on the exemption list. Limited liability companies (LLCs) are considered reporting companies, so if you have incorporated your rental properties under one or more LLCs, you will need to file a BOI report for each of them. Additionally, trusts are considered reporting

companies if they were created by filing a document with the secretary of state or similar office.

WHAT IS MONEY LAUNDERING, AND HOW DOES IT IMPACT THE REAL ESTATE MARKET?

Money laundering is the process of taking “dirty money” – money obtained through illegal means – and hiding its origins through a series of transactions or transfers. This makes the income seem legitimate, allowing criminals to use the money without revealing its true source. (If you watched *Breaking Bad*, this is what Walter White was attempting to do when he bought a car wash.)

Common money laundering schemes involve businesses where large amounts of cash are transferred regularly. If someone needs to launder millions of dollars, it’s easier to hide this kind of volume within an industry where large sums of money are frequently processed. (To continue with the reference, this is why the Whites’ single car wash was not able to plausibly launder all of his drug money.) Casinos and gambling are popular money-laundering targets, as are banks. This is why the government requires entities to report single cash transactions (or related transactions) over \$10,000 to the Internal Revenue Service (IRS).

The real estate market is one of the most common places to launder money. Millions of dollars can be moved in a

single transaction without arousing any suspicion. Additionally, criminals can front money and have family members, acquaintances or even strangers buy properties under an LLC, never disclosing that they are the true financial beneficiaries.

These secret owners can buy a rental property, and then over-declare their income. A criminal could buy a rooming house with 20 rooms, and claim they charge \$1500 a month for each room. In reality, the rents are \$600, if the landlord bothers collecting them at all. They report the monthly rental income of \$30,000, the majority of which doesn’t come from rent payments at all. If anyone gets suspicious, they would have to start by tracking down and speaking to every tenant to find the fraud.

The numbers can be staggering. In 2019, the BBC reported that gangs used the hot real estate market in Vancouver, Canada, to launder approximately \$5 billion CAD (\$4 billion USD at the time). In a 2023 article discussing the then-pending BOI reporting requirements, U.S. Treasury Secretary Janet Yellen stated that up to \$2.3 billion was laundered through domestic real estate between 2015 and 2020.

This is a problem for everyone involved in the housing market, because money laundering through properties creates distorted real estate values and adds to market instability. This means more everyday people, including mom-and-pop landlords, are further priced out of the

market. Money laundering also reduces the available housing supply. Business concerns aside, money laundering also contributes to the continuation of drug running, human trafficking and terrorism.

HOW DO I KNOW IF MY REAL ESTATE BUSINESS COUNTS AS A REPORTING COMPANY?

FinCEN has published a [Small Entity Compliance Guide](#) specifically about beneficial ownership. It explains how to determine if your business counts as a domestic or foreign reporting company (complete with flow chart on page 2).

The definition itself is vague: “A reporting company is any entity that meets the ‘reporting company’ definition and does not qualify for an exemption.” But there are guidelines. Companies created or formed under U.S. laws are domestic; companies formed under another country’s laws are foreign. Corporations, limited liability companies and companies created by filing documents with the secretary of state’s office (or similar state or tribal offices) are all considered potential domestic reporting companies, unless

they fall under one of the exemptions allowed by FinCEN.

If a foreign company has registered to do business in a U.S. state or a tribal jurisdiction by filing with a state office such as the secretary of state, it, too, is likely a reporting company.

HOW DO I KNOW WHO IS CONSIDERED A BENEFICIAL OWNER?

FinCEN defines a beneficial owner as any individual who directly or indirectly has “substantial control” over a reporting company, or who owns or controls at least 25% of the reporting company’s ownership interests. Individuals can meet one or both of these qualifications to be considered a beneficial owner.

It’s important to note that there is no maximum number of people who can be beneficial owners for an entity. For example, several people could each control 25% of the ownership interests in a company, and all of them would be considered beneficial owners. Two different individuals could own 0% but still be exercising substantial control over the operations of that same company as officers, and they, too, would be

considered beneficial owners. All of them would need to be named on a BOI report. Trustees for a trust might have no financial benefit for themselves, but would still need to register, as they have total control over the trust’s operations.

In its Small Entity Compliance Guide, FinCEN provides step-by-step guidance to determine who has substantial control in your company, as well as what qualifies as an ownership interest. These can be found starting on page 16 of the [guide](#).

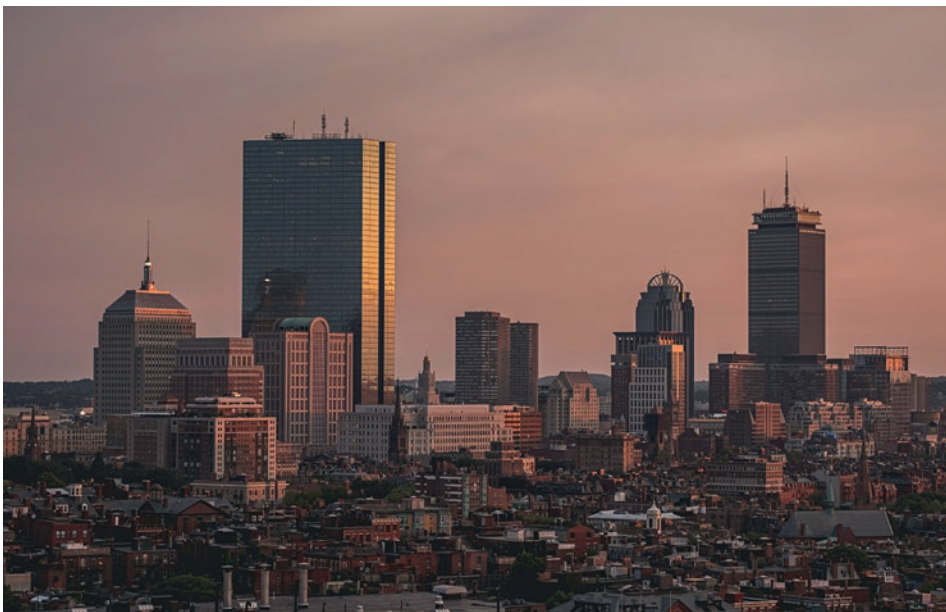
CONCLUSION

Registering your rental properties as an LLC can make sense. Though these new rules seem to remove some of the anonymity that LLCs used to provide, registering your rentals as limited liability corporations can still protect your personal assets in the event of a lawsuit. And in Massachusetts, corporate officers’ names are part of the public record anyway, meaning you’re never truly anonymous.

More questions about BOI reporting? FinCEN has a page of [frequently asked questions](#) that may provide additional insight. If you, as an owner or control person, appear on more than one entity, we recommend you take the option to register for a FinCEN ID. You’ll enter some basic identifying information once and receive an ID that allows you to report for each of your LLCs. FinCEN has rules about who can see reported information; generally, reports are non-public.

If you have a story about how registering as a beneficial owner will impact you as a landlord, we’d love to hear more. Email us at hello@masslandlords.net. 

Point your camera app here to read more online.



Money laundering can upset the real estate market, including distorting property values and reducing housing supply. (License: Osman Rana for Unsplash)

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					1	2
3	4 SWCLA 7:-00PM-9:00PM	5	6 Discrimination & Fair Housing 5:00PM-6:40PM	7	8	9
10	11	12 MWPOA 5:30PM-8:00PM	13 Worcester Dinner Meeting 5:30PM-8:35PM	14 Non-renewal of Leases, NWCLA 5:00PM-6:40PM, 7:00PM-9:00PM	15	16
17	18	19 Medford Dinner Meeting 5:30PM-8:35PM	20	21	22	23
24	25 Member Benefits 5:00PM-6:40PM	26	27	28 How to Screen Tenants 12:00PM-1:00PM	29	30
31						

2024 APRIL

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 SWCLA 7:-00PM-9:00PM	2	3 VIRTUAL MEETING 5:00PM-6:40PM	4	5	6
7	8	9 MWPOA 5:30PM-8:00PM	10	11 Springfield Dinner Meeting, NWCLA 5:30PM-8:35PM, 7:00PM-9:00PM	12 Virtual Meeting 12:00PM-1:00PM	13 Cambridge Crash Course 8:30AM-4:00PM
14	15	16 Medford Dinner Meeting 5:30PM-8:35PM	17	18	19	20
21	22	23	24	25	26	27
28	29 Virtual Meeting 5:00PM-6:40PM	30				

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WED
03/06

This presentation will give a comprehensive overview of federal and state protected classes. We're fortunate to live in a country and a state where we cannot be denied housing because of our belonging to a protected class. But as rental housing operators, we do have to deny applications. We will review:

- The Civil Rights Act of 1964 and 1968 as Amended.
- Protected classes under Massachusetts General Law Chapter 151B.
- The full list of federal and state protected classes.
- Prohibited steering.
- Enforcement actions.
- What not to put in an ad.
- And more!

Attendees will leave confident in our ability to offer equal housing opportunity while still screening for success in rental housing.



Attorney Jordana Greenman



Equal housing opportunity is fun, rewarding and easy once you know how.

Part of this presentation will be given by **Attorney Jordana Roubicek Greenman**. She is a real estate lawyer, recipient of the Super Lawyers Rising Star award 2012-2020, and one of Boston Magazine's Top Lawyers of 2022 and 2023. Her practice - with offices in Boston and Watertown - includes commercial and residential landlord/tenant disputes, condominium association representation, general real estate litigation, and commercial and residential real estate closings. Attorney Greenman has a well-respected reputation for aggressively advocating for her clients' goals, and ensuring beneficial outcomes at a reasonable cost. She was an instrumental part of the team spearheading legal action opposing the Massachusetts and Boston eviction moratoriums, and is very active within the legal community. Attorney Greenman is a member of the Real Estate Council for the Massachusetts Bar Association and the Real Estate Bar Association, writes columns for the Massachusetts Lawyers Journal and Real Estate Bar Association News, and regularly leads legal seminars for first-time homebuyers and small-property owners.

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

Our Q&A host is to be announced.

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, MARCH 6TH

VIRTUAL MEETING AGENDA

5:00 pm Open Q&A: ask any real estate related question of other attendees or our Q&A host.
5:40 pm Presentation
6:40 pm Virtual Meeting ends

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

Participation is Easy

We have two formats of online events:

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

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

If joining a virtual meeting, please use the zoom "test audio" feature. You will be allowed to talk to others if your microphone is good and there is no background noise. We reserve the right to mute anyone for any reason. Attendees without a microphone or who don't want to be heard can type questions.

ACCESSIBILITY

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

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

VIRTUAL MEETING DETAILS (HOSTED BY ZOOM)

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

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

Password will be emailed and viewable online.

Topic: Discrimination Virtual Meeting March 6, 2024

Time: Mar 6, 2024 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/85329344425>

Meeting ID: 853 2934 4425

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

Dial by your location

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC)

+1 305 224 1968 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 646 876 9923 US (New York)

+1 719 359 4580 US

+1 253 205 0468 US

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 360 209 5623 US

+1 386 347 5053 US

+1 408 638 0968 US (San Jose)

+1 507 473 4847 US

+1 564 217 2000 US

+1 669 444 9171 US

+1 669 900 6833 US (San Jose)

+1 689 278 1000 US

Meeting ID: 853 2934 4425

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

Find your local number:

<https://us02web.zoom.us/j/85329344425>

[us/u/kbMZPDNgw](https://us02web.zoom.us/j/85329344425)

PRICING

Open to the public. Membership is not required!

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

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

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to [discrimination and fair housing](#).

Purchase your ticket in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

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

Want to speak at a MassLandlords meeting? [Submit a speaker request.](#)

This is part of the [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.](#)

Statewide Chat: MassLandlords Member Benefits Quick Start Guide

MON
03/25

This presentation will give a broad overview of all MassLandlords membership benefits. We will show you how to access benefits and explain some of the options available under each. As of this presentation, we have over 14 benefits. But we have only one hour of event time, so each benefit will receive approximately 4 minutes including time for your questions:

- Rental forms
- Home Depot savings
- Service provider directory
- Entity formation savings
- Rent collection
- Videos, analysis, and spreadsheets
- Newsletter
- Message boards and Facebook group
- Credit screening discount
- Events
- Legal standing
- Helpline
- Search evictions
- Certified Massachusetts Landlord™

Attendees will leave with a better understanding of how these services operate and how to access them. All benefits can be accessed starting online at the [MassLandlords Member Homepage.](#)



MassLandlords Executive Director Doug Quattrochi

Membership Plan Benefits			
RESOURCES			
Benefit	Description	Value	Included
Videos and Members only Resources	Watch paid events, learn about the law, and access spreadsheets you can build on for your rental property or business.	\$1,770	✓
Newsletter	In-depth news, tips and tricks emailed monthly and available as PDF.	\$300	✓
Defective Fund	Limited interest free loans to cover attorney fees if the state is making you bankrupt.	\$2	✓
Search evictions records by address	Conduct rental real estate due diligence or crosscheck your tenant screening.	\$400	✓
Service Provider Directory	Search for service providers or be listed as one (attorneys, pest removal, property managers, brokers, plumbers, electricians and much more).	\$1,470	✓
Rental Forms	Complete set of downloadable, customizable forms covering every step of the rental business: applicant screening, rental agreements, notice to quit, background checks - 50+ forms available.	\$900	✓
SAVINGS			
Benefit	Description	Value	Included
Renters & Tradesman Home Depot Savings	Save 10% on a subscription to Renters & Tradesman. Save on savings 10% off home depot services and online. All departments including kitchen and bath, garden, flooring, painting, paint and more.	\$100	✓
Rent Promotion Savings	Create 10% off 10% for a new member only lease price via Rent Ledge.	\$500	✓
Free Rent to Collect Rent	Save time and get paid faster with Rentledge, a virtual office manager for rent with the cost of credit cards (free trial).	\$45	✓
Credit Screening Discount	Save on SmartScreen credit reports.	\$100	✓
Membership for Your Rental Team	One time payment covers all family cash members so you need to pay for your business.	\$225	✓

Come for a tour of MassLandlords Membership Benefits

Chat will be moderated 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



Erin Zamarro of A.A. Zamarro Realty will moderate open Q&A time.
You can volunteer for a future event.

Open Q&A time for this event will be moderated by Erin Zamarro. Erin Zamarro is a real estate broker with Coldwell Banker in Worcester, operating since 2008. She is a member of MassLandlords and the National Association of Realtors. Erin frequently works with buyers and sellers of multi-family or investment properties, as well as assisting property owners with rentals. She owns 8 units in Worcester.

Members register for no charge in just a few clicks!

“No Sales Pitch” Guarantee

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

LAST MONDAY IS FOR MEMBERS: MONDAY, MARCH 25TH

The last Monday of every month except June, July and August we’ll meet on zoom. Mark your calendar!

CHAT AGENDA

- 5:00 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.
- 5:40 pm Start
- 6:40 pm Chat ends

Participation is Easy

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ACCESSIBILITY

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

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

PRICING

This event is closed to the public.

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

Registration in advance is required. Walk-ins cannot be served; we will have no registration desk available and seating will be limited.

This event will not be recorded.

Slides and handouts if any will be uploaded to [Our “Quick Start Guide” Training on MassLandlords Membership Benefits](#).

Members register for no charge in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

This Chat 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:

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

Add just this event to your calendar:

Google: [add just this event to Google calendar.](#)

Statewide Virtual Meeting: How to Screen Tenants Using an Applicant Qualifier

THU
03/28

This presentation will review our **applicant qualifier** in-depth.

Best practice for screening tenants includes using an applicant qualifier. This **objective point-scoring**

system ensures that your very expensive rental property will not be rented to the wrong tenant based on «gut feel». Also, this guarantees applicants equal housing opportunity without discrimination.

We will walk through each box, what documentation you should expect from an applicant, and what changes you may want to make to suit your business. Emphasis on:

- How to think about **criminal records**.
- How **Section 8** should be scored.
- Is a **credit score** really worth so much?
- What matters most in a housing history.
- Why you should almost never listen to their current landlord.
- And much more!

Attendees will leave knowing how to rank applicants for rental housing, pick the best renter, and document your rental application decisions.



MassLandlords Executive Director Doug Quattrochi

Example Applicant Qualifier for Tina Tenant

Applicant will be rejected if Applicant has...

Reasons for Rejection:

- 1) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 2) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 3) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 4) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 5) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 6) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 7) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 8) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 9) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 10) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 11) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 12) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 13) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 14) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 15) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 16) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 17) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 18) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 19) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;
- 20) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;

If any part of the application remains blank, applicant will be scored on the basis of non-blank sections and defined of these scores. Applicant requires complete information and passing scores.

Applicant Ability to Pay	Score	Applicant Ability to Pay	Score
1) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	1) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
2) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	2) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
3) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	3) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
4) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	4) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
5) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	5) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
6) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	6) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
7) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	7) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
8) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	8) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
9) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	9) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
10) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	10) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
11) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	11) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
12) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	12) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
13) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	13) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
14) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	14) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
15) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	15) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
16) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	16) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
17) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	17) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
18) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	18) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
19) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	19) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts
20) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts	20) ... a household size of more than the legal occupancy as defined by the local square footage requirements in 107 CMR 410;	20 pts

Applicant position: 1 of 1

Example Applicant Qualifier for Tina Tenant

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THURSDAY, MARCH 28TH

VIRTUAL MEETING AGENDA

12:00 pm Presentation

1:00 pm Virtual Meeting ends

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

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ACCESSIBILITY

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

VIRTUAL MEETING DETAILS (HOSTED BY ZOOM)

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

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

Password will be emailed and viewable online.

PRICING

Open to the public. Membership is not required!

- Public: \$42
- Members: \$7

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

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to Applicant Qualifier Training.

Purchase your ticket in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

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

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

This is part of the Virtual rental real estate networking and training series.

Add our entire event calendar to yours:

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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.](#)

NORTHERN WORCESTER COUNTY

Northern Worcester County Landlord Association Fitchburg Dinner Meeting: Making Opportunity Count Inc.

THU
03/14

Join us for our monthly meeting, this month we will hear from Making Opportunity Count Inc. (MOC). Learn about the services they offer and how we can advocate for our tenants. MOC's mission is to empower families to achieve economic security by eliminating barriers and creating opportunities. Offering services in health, education, workforce and housing.

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

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

THURSDAY, MARCH 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

Open to the public. Membership is not required!

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

This event will not be recorded.

Slides and handouts if any will be uploaded to <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.

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

This event is operated by volunteers at a partner association.

METROWEST

MetroWest Property Owners Association Marlborough Dinner Meeting: Four Recent Cases that Show What is Happening in Massachusetts Housing Courts Today

TUE
03/12

Attorney Mark Burrell, a specialist in housing law, will speak about some of his most interesting cases in the last year that demonstrate some of the new ways landlords need to address problem tenants. Mark practices throughout the

state's housing courts and always provides some great stories and ideas that help landlords be more aware of the legal pitfalls they face. There will be plenty of time for questions and discussion.

ANYONE WHO SIGNS UP AT LEAST ONE DAY IN ADVANCE AND ATTENDS THE MEETING (in person only) WILL BE IN A BLIND DRAW FOR A \$50.00 HOME DEPOT GIFT CERTIFICATE

MWPOA Members must register for this meeting on the MassLandlords Website at this link: <https://masslandlords.net/spotlight-event/2024-03-12-marlborough/>. Non-MWPOA MassLandlords Members are welcome to also register at this link by purchasing a ticket located in the Public Column.

These are "hybrid" meetings both on Zoom and in person. When registering please click either the Zoom or In-Person orange button based on how you will be attending.

Please try to register by Monday, March 11th, 2024

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

TUESDAY, MARCH 12TH

MWPOA DINNER MEETING AGENDA

5:30pm Networking Starts (In-person group has dinner at this time so Zoom participants have their own networking together)

6:20pm Business Update

6:40pm Presentation Starts

7:45pm Meeting Ends

LOCATION

Marlborough Fish and Game
1 Muddy Ln
Marlborough, MA 01752

PRICING

Open to the public. Membership is not required!

- Public and non-MWPOA members In Person: \$12
- Public and non-MWPOA members Zoom: \$7
- MWPOA members only In Person: No charge.

This event will not be recorded.

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

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

This event is operated by volunteers at a partner association.

SOUTHERN WORCESTER COUNTY

Southern Worcester County Landlord Association Southbridge Dinner Meeting: Black Point Bookkeeping

MON
03/04

Our March Speakers are Kelly Buccelli, CPA and Rachel Peterson from Black Point Bookkeeping in Oxford, MA. Black Point Bookkeeping LLC is a fully insured, 100% female-owned business located in Oxford, MA. They love working with farms, artisans, tradespeople, and professionals in Central Massachusetts on revolving or single bookkeeping projects. They also provide mobile notary services, SOP writing, and branded giveaways.

As a QuickBooks Online Certified ProAdvisor, and AIPB member, they stay up-to-date with the latest industry standards and regulations, ensuring compliance and accuracy of your financial records. Every person and business is unique. That's why they offer custom bookkeeping services designed for you and your business goals.

By outsourcing your bookkeeping to them, you can focus on your real

work while they crunch the numbers. With attention to detail and a serious commitment to data security, your financial information is in capable hands. They offer flexible options, from weekly payroll, traditional monthly bookkeeping, QuickBooks Set-up for D-I-Y Bookkeeping, or one-time financial clean-ups.

MONDAY, MARCH 4TH

SWCLA DINNER MEETING AGENDA

7:00p Event Start

LOCATION

Southbridge Community Center (aka Casaubon Senior Center)

153 Chestnut St.

Southbridge, MA 01550

PRICING

Open to SWCLA Members only. Pay annual SWCLA dues then free.

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

This event will not be recorded.

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

This event is operated by volunteers at a partner association.

BERKSHIRE COUNTY CENTRAL WORCESTER COUNTY

Worcester Dinner Meeting: Worcester Now | Next, Rental Registry and the Certified Massachusetts Landlord™

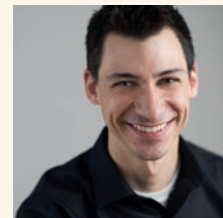
WED
03/13

This presentation will review recent changes in Worcester and how owners and property managers can stay current. In particular, we will cover:

- The proposed five-year plan for the City of Worcester, being developed as part of Now | Next.
- The Certified Massachusetts Landlord™, a MassLandlords program that could be incorporated into Now | Next.
- The Worcester rental registry, which will have gone live by this event.

Please note that the Worcester Landlord Summit on March 9 is no longer being co-hosted by us. We will not be there.

Attendees will leave knowing what changes have been taking place in Worcester, how this could affect surrounding towns, and what we need to do.



MassLandlords Executive Director Doug Quattrochi



HEALTHY HOMES FOR BETTER LIVING!



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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





Images like this are available to use by Certified Massachusetts Landlords in business ads, websites, etc.

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.

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

Purchase your ticket in just a few clicks!

"No Sales Pitch" Guarantee

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WEDNESDAY, MARCH 13TH

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

LOCATION

El Basha Worcester West

256 Park Ave

Worcester, MA 01609

PARKING



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.

*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 worcester now next.

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.

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

Add our entire event calendar to yours:

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CHARLES RIVER (GREATER WALTHAM) BOSTON, CAMBRIDGE AND SOMERVILLE

Medford Dinner Meeting: Building Code: A Guide to Legal Uses of Real Estate

TUE
03/19

This presentation will provide useful insight from an enforcement point of view on what can be done with a property and what cannot:

- Spotting and correcting illegal apartments.
- Means of egress.
- Fire and life safety (Chapter 26F).
- Statute of limitations.
- Zoning (Chapter 40A).

We will cover basics in land use, structures and what is allowed where.

Attendees will leave knowing how to find a building with potential and avoid those with unpermitted work.



Sage Jankowitz, MassLandlords Chapter Manager



William Forte, Certified Building Commissioner



What can we build? What shouldn't have been built?

Our event host and emcee is **Sage Jankowitz**. Sage is the owner of Cambridge Sage Real Estate, a real estate agency providing leasing, multi-family sales, landlord consulting and development services in Cambridge, Somerville, Medford and Malden. Sage is an advertiser, service provider and MassLandlords volunteer with a deep passion for all things landlords and multi-family real estate. He has been a frequent attendee at events at our Cambridge office.

Our guest speaker is **William Forte**, former commissioner for the City of Medford and current Deputy Commissioner of Inspectional Services for the City of Brockton. Bill has an extensive background in residential construction and enforcement of the State Building Code (30 years plus).

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TUESDAY, MARCH 19TH

DINNER MEETING AGENDA

- 6:00 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 Cambridge, Somerville, Medford and Malden.
- 6:10 pm Dinner
- 6:30 pm Introductions and Local Market Update (recent multifamily sales).
- 6:40 pm Statewide MassLandlords updates
- 6:50 pm Presentation
- 7:50 pm Presentation ends
- 8:30 pm Doors close

LOCATION

Bertucci's Brick Oven Pizza & Pasta
4054 Mystic Valley Parkway
Medford, MA 02155

PARKING

Plenty of parking in the Bertucci's dedicated parking lot.

FOOD



What could be better than Bertucci's, originally founded in Davis Square!

- Either brick oven pizzas or pasta classics.

- Caesar salad.
- Famous fresh-baked rolls with olive oil and red pepper.
- Chocolate chip cookies.
- Unlimited sofa drinks, coffee and tea.

*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.

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PRICING

Open to the public. Membership is not required!

- Door:
 - o Public: \$39
 - o Members: \$34
- Early-bird, reserve seven days prior by 12pm:
 - o Public:\$37
 - o Members:\$29

This event will not be recorded.

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

Purchase your ticket in just a few clicks!

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Cambridge Crash Course: The MassLandlords Crash Course in Landlording: Give Your Business a Spring Cleaning

SAT
03/13

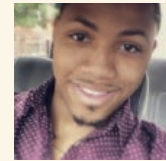
Learn everything you need to succeed as an owner or manager of residential rental property in Massachusetts.

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- A comprehensive agenda, see below.
- Your choice of two books:
 - o *Every Landlord's Tax Deduction Guide* by NOLO,
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- 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



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tion 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

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– 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'm 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

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Doug holds a Master of Science in Aerospace Engineering from the Massachusetts Institute of Technology.

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

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

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

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

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

Purchase your ticket in just a few clicks!

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SATURDAY, APRIL 13TH

CRASH COURSE AGENDA

IN-PERSON COURSE AGENDA

- 8:30am - Introduction of MassLandlords and course participants
- 8:45am - Rental markets
 - o Urban, suburban, rural.

- o Luxury, college, professional, working, subsidized, rooming houses.
- o Airbnb.

9:00am - Property selection

- o Lead paint.
- o Charging for utilities.
- o Climate change risk.
- o Heat pumps.
- o Vinyl plank vs. hardwood floors.
- o Landlord trade-offs repairs vs. cleaning.

9:40am - Marketing and advertising

- o Getting the right applicants.
- o Small business branding tips and tricks.
- o Where to advertise.

10:05am - Break for ten minutes

10:15am - Finish marketing and advertising

10:35am - Applications and tenant screening

- o Criminal, credit, and eviction background checks.
- o Discrimination and fair housing.
- o Interactive tenant screening workshop.
- o Section 8.

11:30am - Tenancies

- o Lease vs Tenancy at Will.
- o Move-in monies.
- o Security deposits.
- o Pet rent.

11:50am - Break and Lunch, with free form Q&A

12:20pm - Warranties and covenants

- o Water submetering.
- o Sanitary code.
- o How to raise the rent fairly.
- o Support animals.

12:40pm - Dispute resolution

- o Eviction notices to quit.
- o Court process.
- o Move-and-store
- o Relocation assistance.

1:40pm - Break for ten minutes

2:50pm - Maintenance, hiring, and operations.

- o Tax advantages.
- o Property managers.
- o Contractors.
- o Building permits.

- o Extermination
- o LLCs and trusts.
- o Grants and alternative funding.

3:10pm - Break for five minutes
 3:40pm - Overview of books and resources for further education
 3:45pm - Review of unanswered questions
 4:00pm - End Course

Please note that end time may vary based on questions.

LOCATION

Cambridge Innovation Center
 14th Floor, Charles Conference Room
 One Broadway
 Cambridge, MA 02134

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



ACCESSING FROM THE T

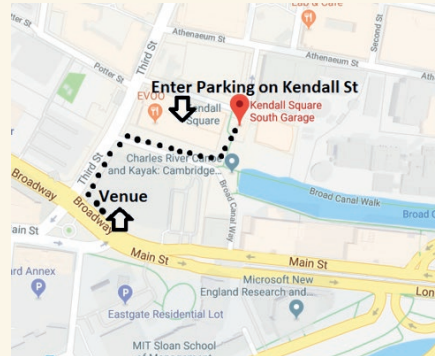
- Exit the Kendall T stop on Main St.
- Cross to the side of Main St. with the Chipotle and walk up the street towards Broadway, passing the Chipotle on your left.
- You will then round the corner to the left and One Broadway will be across the street diagonally.
- Cross over Third St. and Broadway to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

For all attendees Upon entering One Broadway, you will need to check in with the lobby security. You'll just need to show your ID and let

them know you're going to the MassLandlords event and which floor.

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

*Please email hello@masslandlords.net if you have any dietary restrictions and need a special meal.

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PRICING

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

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GREATER SPRINGFIELD

Springfield Crash Course: The MassLandlords Crash Course in Landlording: Elevate Your Landlord Game

SAT
09/14

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

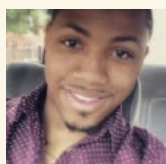
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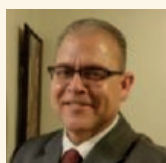
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Attorney Peter Vickery, Esq. Attorney and Counselor at Law, is also MassLandlords Legislative Affairs Counsel

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Part of this presentation will be given by **Peter Vickery, Esq.** 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.

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SATURDAY, SEPTEMBER 14TH

CRASH COURSE AGENDA

IN-PERSON COURSE AGENDA

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3:10pm - Break for five minutes

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4:00pm - End Course

Please note that end time may vary based on questions.

LOCATION

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

FOOD

• Breakfast:

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

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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.



CERTIFICATION

Become a Certified Massachusetts Landlord™.



HOME DEPOT SAVINGS

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



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 heat pump vs furnace calculator.



MESSAGE BOARDS

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



SEARCH EVICTIONS

Search eviction records by address for acquisition due diligence.



EVENTS

Weekly networking and education at virtual events.



COLLECT CHECKS ONLINE

Virtual office manager free trial at 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.

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