

MAY 2024

**Corporate Transparency Act
Still in Place, but Uncertain
After Court Setback**

**Now Updated: MassLandlords
Notice to Quit Forms**

**Former Officer
Defrauds Landlords,
Gets Probation:
A Cautionary Tale**

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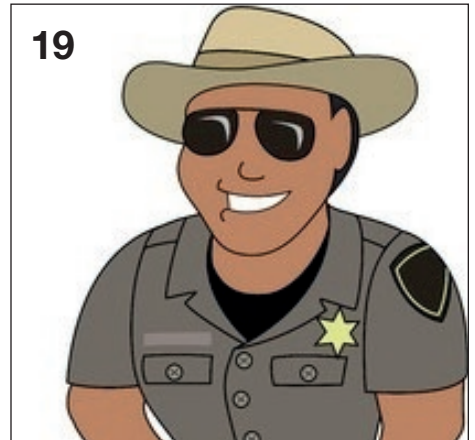
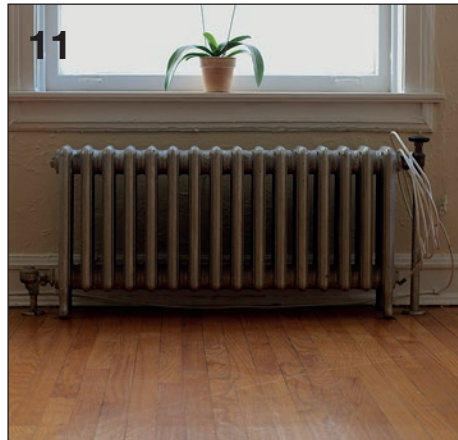
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LETTER FROM THE EXECUTIVE DIRECTOR

Eviction Sealing Referendum?

Our Letter from the Executive Director for May 2024 looks at the seriousness of our changing policy landscape and the impact of long evictions and eviction sealing on housing providers.



In April, I got bad news about eviction sealing in the HOMES Act (193 H.4356) and the Housing Bond Bill (193 H.4138). Either of these bills could make it very hard to screen recently evicted renters. Eviction sealing hasn't passed yet, but we seem to be sleepwalking towards the idea. For this letter I'll reference my recent vacancy as a case study of what will happen. At the end, I ask whether you are prepared for a referendum to overturn this law should it pass. If not, we need volunteers now.

In effect, the Bond Bill is set to enact accessory dwelling units in single family-zoned areas while increasing the likelihood that the new ADU renters were just evicted from elsewhere. Also, the bond bill will set the commonwealth back another \$4 billion. And we landlords will be stuck renting to professional tenants. Is this what people want? I know it's not what housing providers want.

I recently listed a three-bedroom apartment in above-average condition for average rent. According to Apartments.com and Zillow.com, I received inquiries from 197 applicants. I spoke with and generated phone screening prompt sheets for 102 of these in either English or Spanish. I rejected 44. Another 45 self-selected away from me. One of the biggest issues has been that I live in the building and enforce the rules like quiet hours and no-smoking. One applicant told me they were not okay with quiet hours: "I don't want to feel constrained." Another applicant asked if I meant "no smoking" "as in tobacco or weed?" My quiet neighbors and non-smoking residents can thank me later.

Six applications passed my phone screen only to be rejected on background check. Three of these were for evictions that would have been sealed under the housing bond bill. These weren't isolated incidents: those background checks revealed civil or criminal arrests and convictions for these or other matters.

All totaled, our most recent eviction data show landlords should be worried. One out of every 20 evictions now takes more than 213 days and costs more than \$20,400. "Worst case" for a landlord and their neighbors has been \$213,589 and 687 days. This is part of the reason we have now overhauled our notices to quit. The amount of damage a renter can do exceeds the rent you could collect from their unit by an order of magnitude. We must sometimes evict. There should be consequences for bad renters.

We have tried to help solve the housing crisis in any number of ways, including offering single-family districts the Certified Massachusetts Landlord™. This program would give communities additional leverage for landlords and renters alike to follow the rules, especially where ADUs butt up against previously tranquil properties. But no one at the state or city level seems to be picking up what we're putting down.

If the legislature passes eviction sealing, a referendum would require us to gather 50,000 signatures in a matter of months. I feel confident single-family residents would flock to our side. But is this where you want your dollars spent? And is this really what it comes to? That in order to stop professional tenants, we have to oppose even the meager growth promised by ADUs? The governor has been ill advised.

If you are willing to go talk to your representative and senator, especially if they are in leadership, please email us. We'll go together and talk to them about what the governor has asked for and why it will be bad for everyone.

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.

Point your camera app here to read more online.



Former Officer Defrauds Landlords, Gets Probation: A Cautionary Tale

By Kimberly Rau, MassLandlords, Inc.

After pleading guilty to wire fraud and not paying rent, ex-Stoneham cop Robert Kennedy got a slap on the wrist. Lesson to landlords: Always double check the information you receive.

Robert Kennedy has a history of not paying his rent. While earning up to \$187,000 a year as a police detective, Kennedy's girlfriend lied on rental assistance applications to get \$10,000 in RAFT during the pandemic. The former Stoneham police officer further managed to cover up his eviction history by submitting background checks using

a social security number belonging to a family member with the same name.

Kennedy was found out after NBC10 investigated and uncovered his history of dodging rent and lying on rental applications. Kennedy was formally charged in 2023 and stepped down as an officer of the law in March of that year. He eventually pled guilty to wire fraud charges to avoid jail time.

After reportedly cheating landlords out of thousands of dollars in unpaid rent, Kennedy was sentenced to a mere two years' probation in January 2024, with 90 days of home confinement.

Because he retired and was not removed from his law enforcement position, Kennedy may still be eligible to

receive his full taxpayer-funded pension in the amount of \$5,000 a month. The Stoneham Retirement Board voted to move forward with pension forfeiture proceedings in March 2024. A recommendation to retain or deny his pension will be issued following a future hearing.

As of publication, at least some of the landlords NBC spoke to had not been made whole. It's a cautionary tale for housing providers to always perform your due diligence and double-check the information you receive when screening tenants.

A HISTORY OF IGNORED WARNINGS

When he applied for rentals, Kennedy's 2015 bankruptcy and poor credit report raised a red flag for some housing providers.

According to court documents (posted by NBC), Kennedy and his girlfriend, Juliann Limone, applied for a rental at The Mave Apartments, a luxury apartment complex in Stoneham, in February of 2020.

"Mave Apartments' tenant screening report flagged Kennedy's previous Chapter 13 bankruptcy filing and recommended rejecting the rental application," reads the criminal complaint filed with the United States District Court for Massachusetts.

"Management at Mave Apartments, however, overrode the tenant screening warning... and offered Kennedy and the



The Mave Apartments in Stoneham, where Robert Kennedy lived between February 2020 and October 2021. His eviction included a judgment against him for more than \$24,000. (Image: Google Earth)

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Girlfriend a one-year lease for a two-bedroom apartment.”

They moved in and “quickly began withholding rent payments.” By October 2020, Kennedy reportedly owed his landlords more than \$13,000 in rent.

Initial eviction proceedings were held up when Limone applied for RAFT. She failed to list Kennedy as a member of the household, withholding his income of approximately \$187,000, and received \$10,000 in rental assistance. By that point, even with the payment, Kennedy still owed \$14,000, and continued to withhold rent.

When the courts finally issued an order of eviction in July 2021, it included a judgment of \$24,398 against Kennedy. Kennedy and his girlfriend finally left the apartment in October 2021.

After the eviction, Kennedy applied for a rental at Reading Commons Apartments in October 2021. On his application, Kennedy stated he had not been evicted previously. When his future landlord questioned his bankruptcy history and credit report, Kennedy said he had been a victim of identity theft from a

family member. The landlord requested Kennedy either provide documentation of the identity theft, or consider adding a guarantor to the application. Kennedy was allowed to move in when he provided a family member willing to act as a guarantor. According to court documents, that person did not live in the rental.

Kennedy's checks for the first month's rent and security deposit both bounced. Reading Commons served him with a notice to quit in that same month, at which point Kennedy made a single rent payment. According to the criminal complaint, he would not make another for 12 months. Eviction proceedings were held up when Limone applied for RAFT again, twice, though no funds were awarded.

When he was evicted, he owed Reading Commons \$42,362 in unpaid rent, utilities, and legal fees.

You should always complete a thorough tenant screening for your potential renters, including a telephone interview. Using our applicant qualifier can help you objectively determine who

is a good fit for your apartment. If there are red flags, give the applicant a chance to explain the issue, but verify what you're told. If you can't explain away the red flags, you may want to move on to another applicant.

We recommend you first go over your applications with a fine-tooth comb. Check on prior addresses: Do they correspond to residential addresses? Is the person your applicant listed as the owner the same as the owner of public record? Check on their social security number and driver's license: Is it really them? Finally, conduct a background check for any serious rental candidates, but make sure you go over the results very carefully. There should be no way to rent a place without a fully verified application, and additional third-party background checks. Not doing this could cost you.

IDENTITY THEFT WITH ONE LETTER'S DIFFERENCE

Ironically, though Kennedy told his Reading Commons landlord that he was the victim of identity theft by a family

member, it was he who would reportedly use a relative's social security number to pass a background check at his next apartment.

In October 2022, Kennedy and Limone applied to rent an apartment on Chestnut Street in Stoneham. When the landlords requested an electronic background check, court records state Kennedy dragged his feet. When prompted to submit the electronic forms, Kennedy reportedly did so by submitting the name and social security number of a family member with a near-identical name instead of his own information.

The landlords didn't notice that the middle initial on the background check didn't match the one on Kennedy's paystubs. According to the criminal complaint, the credit report they received was "well-rated with no collections reported, no past due balances, and a history of on-time payments."

Sometimes, middle initials don't match with court records because someone uses a middle name alias, and courts don't check IDs. It can be tricky to tell when a court record refers to a different person. In this case, one letter ended up costing Kennedy's landlords \$14,000 in lost rent.

SOME LANDLORDS SAY: DON'T RENT TO COPS (OR CERTAIN OTHER PROFESSIONS)

Back when message boards and internet forums predated social media platforms,

there was a lot of activity on a website named Mr. Landlord. It was there that one of our MassLandlords members learned that some housing providers choose not to rent to people in a variety of professions. Police officers and lawyers were the most common. The list of federal and state protected classes does not identify profession as a protected class, meaning you can legally use this as a disqualifier.

Our MassLandlords member, who wishes to remain anonymous out of concern of retaliation, created their own list based on the feedback from that forum. It includes police officers, lawyers and paralegals, clergy members and animal rescue operators, among other professions.

"My personal experience lifetime to date has been about a 50/50 split between police officers who actually want to make the community a better place, help people and be good citizens," they told us. "And the other half want to search your car for no reason, and they want to run red lights just because they can."

They stated that their concern about renting to officers stems from the potential for trouble with those who are in the latter half of the group.

"If you have a problem with one cop, there's a decent chance that you may have a problem with several others, and now you're getting pulled over all the time, or that sort of thing. They feel they are above the law. And somebody who is above the law and above you in their


mentality is not somebody that would make an ideal tenant."

Our landlord also said they have not had to reject an applicant solely because they are a police officer.

These are anecdotes, not advice. You should make your own decisions about who you want to rent to, remembering to always stay within the bounds of the law to avoid discrimination charges. Protections against discrimination based on source of income do not apply to occupations. "Source of income" refers to how you get money to pay your rent, whether that is employment, disability pay, a pension or housing vouchers.

CONCLUSION

Robert Kennedy (no apparent relation to the Kennedys of the "Camelot Administration") certainly did not put police officers in the best light when his history of not paying rent came to light. This isn't to say all police officers are bad. But to us, it appears as though his knowledge of the law helped him get away without paying rent to several landlords. His last landlords stated that he provided a business card from the police department when he toured the apartment. This could be seen as using his profession to influence a decision, a "trust me, I'm a police officer" confidence trick. That's what the Stoneham retirement board will have to determine when they decide whether Kennedy can still receive his pension.

For landlords, this is a cautionary tale to always conduct thorough screenings, look into red flags and examine background check results carefully. Eviction is expensive and time-consuming. You'll be better off if you can avoid staying out of court by avoiding tenants with a history of nonpayment. 

Point your camera app here to read more online.



The Chestnut Street rental in Stoneham where Kennedy reportedly owed his landlords \$14,000 in rent. (Image: Google Earth)

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Corporate Transparency Act Still in Place, but Uncertain After Court Setback

By Eric Weld, MassLandlords, Inc.

Following a decision of unconstitutionality by an Alabama district court, the Corporate Transparency Act's future and definition are uncertain.

Only two months after the Corporate Transparency Act (CTA) went into effect, a court challenge to its constitutionality may render the law's future uncertain. In the meantime, Massachusetts landlords must still comply.

For now, the CTA legally requires all corporate entities (except plaintiffs

in a recent Alabama case), including real estate businesses such as LLCs, to submit ownership beneficiary information to the Financial Crimes Enforcement Network (FinCEN). FinCEN is an agency of the United States Treasury.

The CTA was established as a measure to increase transparency among business entities and combat money laundering, tax evasion and other financial crimes.

If you are an owner or part owner of a Limited Liability Corporation, or a trust, you are considered a beneficiary and subject to the law's reporting requirement.

The CTA became effective on Jan. 1, 2024. Any business entity established before that date must submit a Beneficial Ownership Information (BOI) report by Jan. 1, 2025. Businesses begun after Jan. 1, 2024, are allowed only 90 days to submit a BOI. Penalties for not complying with the CTA requirement include fines of up to \$10,000, and possibility of imprisonment.

ALABAMA COURT: CTA IS UNCONSTITUTIONAL

On March 1, 2024, the federal district court in the Northern District of Alabama, Northeastern Division, ruled that the CTA exceeded the bounds of the U.S. Constitution in the case National Small Business United et al. v. Yellen et. al. The district court ruling was decided by U.S. District Judge Liles C. Burke. The listed defendant is Janet Yellen, U.S. Secretary of the Treasury.

The court declared that the law "cannot be justified as an exercise of Congress' enumerated powers." The decision further explains that the CTAs reporting requirements exceed constitutional limits on the legislative branch of the U.S. Congress, "and lacks a sufficient nexus to any enumerated power to be a necessary or proper means of achieving Congress' policy goals."

Under the ruling, FinCEN and the Department of the Treasury are disallowed to require the case's plaintiffs to disclose corporate beneficiaries. FinCEN, in a March 4, 2024, press release responding to the Alabama district court decision, stated that it will refrain from enforcing the BOI requirement for the case's plaintiffs. It is implied – and safest to



The U.S. Department of the Treasury, which includes the Financial Crimes Enforcement Network (FinCEN), recently came up short in an Alabama court case that deemed the Corporate Transparency Act (CTA) unconstitutional. While the plaintiffs in the case are not required to submit business information under the CTA, other business entities, including landlord corporations in Massachusetts, still must comply with the law. Image: cc by-sa AgnosticPreachersKid Wikimedia commons.

assume – that the CTA reporting requirement still applies for all other business beneficiaries.


The lawsuit challenging the CTA was filed by National Small Business Association (NSBA) and Isaac Winkles, a member of the business group. NSBA is an advocacy group with more than 65,000 members nationwide that lobbies for fair business taxes, laws and regulations on behalf of its members.

CTA DECISION IN APPEAL

It's difficult to project the future of the CTA in light of the NSBA case ruling. The law was originally passed in 2021 with overwhelming bipartisan support. Both the U.S. House of Representatives and Senate amassed a two-thirds vote to override a veto of the law's passage by then-President Donald J. Trump. Several trade and advocacy groups – including the Main Street Alliance,

Financial Accountability and Corporate Transparency (FACT) and Transparency International U.S. – also supported the law by filing amicus briefs in support of the CTA in the National Small Business United v. Yellen case.

The Department of the Treasury was quick to appeal the district court ruling. On March 11, 2024, only 10 days after the Alabama decision, the treasury filed with the U.S. Court of Appeals for the Eleventh Circuit. The court has granted expedited treatment to the appeal, but it could take more than a year to receive a decision. If the Eleventh Circuit decision holds up in appeal, it could muddy the definitions of who is required to report to FinCEN. For now, the court decision only applies to plaintiffs in the case: NSBA members as of March 1, 2024. If the appeals court agrees with the district court's decision, the case could head to the U.S. Supreme Court.

We will continue watching the course of the CTA in court, and keep readers informed. Meanwhile, real estate business and trust beneficiaries should take seriously the legal obligation to submit required information. Penalties for not doing so are potentially extreme. 

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Converting Baseboards and Radiators for Air-to-Water Heat Pumps

By Eric Weld, MassLandlords, Inc.

For owners of older multi-families, converting from fossil-fuel heating can be an ominous task. Air-to-water heat pumps might be the answer.

Suppose you own a triple-decker or other multi-family built a century or more ago, and you want to convert your building's water-based heating system away from fuel combustion to electric heat pumps. Can it be done without stepping foot inside any renter's unit? Could you simply swap out the boiler?

The conversion away from fossil fuel-burning heating is essential. It helps mitigate climate change by removing your carbon from the atmosphere, assisting our state's legal obligation of zero carbon emissions by 2050. It will also likely save you money in the long term. In theory, your heat pump system could also be more efficient than your gas, oil or propane fuel system. That efficiency will become increasingly important as rates for those finite, polluting fuels continue to rise.

But unless your building's heat system has been upgraded already, you likely have a hydronic system, either forced hot water baseboards or radiators. You might still have steam radiators. Or, you might have installed a hydronic radiant floor heating grid. (If so, good on you. Radiant floor heating is expensive to install, but it's the most efficient hydronic system.)

A fraction of multi-families may have been outfitted with ductwork and central air HVAC. If so, air-to-air heat pumps

are available for integration with your ducted system. This doesn't apply to most triple-deckers, which typically don't have the available wall or ceiling space to install ductwork.

You know converting to electric is a near-future imperative. You have a hydronic heating system. What are your options for heat pump conversion?

AIR-TO-WATER HEAT PUMPS, AKA A2WHPS

You've been reading about how air source heat pumps with interior mini-split exchangers (air-to-air) are the most popular option for electric conversions. In some multi-family buildings, mini-splits might work well and may be the simplest option for electric heat pump conversion.

But an air-to-air design might be impractical for your multi-family. Maybe

your unit interiors have lots of walls with delightful-but-unusual room configurations like extra right angles, corner nooks and multiple levels. Or you might have enclosed porches, breezeways, extensions and additions, each needing dedicated heat. Providing heat via ductless mini-splits for your dwellings would require a legion of wall-mounted exchangers, sometimes more than one per room. Not practical.

And anyway, you'd like to keep the hydronic system you already have rather than replace it. Hydronic heating, after all, offers advantages over air-based systems, which we'll detail below.

So, is there a heat pump solution for you? One that could both tie in with electric heat pumps and take advantage of the hydronic grid already installed in your dwellings?



Steel radiators like this one are a ubiquitous sight in triple-deckers and multi-families built in 19th and 20th centuries. Designed to last, these hydronic systems are still effective for providing heat – in some cases, too much heat. Image: cc by-sa Wikimedia commons.

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The answer should be yes. Such options do exist, though they are limited and come with caveats. We have the technology. Air-to-water heat pumps (A2WHPs) capable of tying into your hydronic system are widespread in other parts of the world, and may become a significant part of the U.S. market.

SUPPLY WATER TEMPERATURE

For owners of buildings with hydronic heating systems, you might be better equipped for electric conversion than you thought. For heating an interior space, hydronic is considered superior to forced air. It's quieter technology, and water has about four times more energy per mass than air, which translates into a higher heat capacity. And regardless of what kind of hydronic system you have, the radiant heat from forced hot water is more consistently distributed and remains longer in the heated space than systems that move air.

The primary issue with A2WHPs has been the temperature of supply water distributed to the radiant heaters (i.e.,

baseboards, convection radiators or under-floor pipes). For many years, most forced hot water heating systems were designed for high supply water temperatures, around 180 degrees Fahrenheit, for a couple reasons. One is to initiate convective airflow. Warm air rises, hot air rises quickly, and you can achieve proper hot updraft from a 180-degree heater. But that updraft does not occur at 120 degrees Fahrenheit (or only does so meagerly). Your lost heat input is therefore not proportional to the temperature difference. Its extra loss compared to 180 degrees is because of the loss of convective air flow. (Also, in steam radiators, a high supply water temperature is necessary to produce ample steam.)

But the story of why high-powered radiators have persisted into the 21st century is more interesting than practical. It was the influenza pandemic of 1918 and 1919 that influenced the home heating system designs that remain with us now, and are just beginning to change. It had been determined by Lewis Leeds, a health inspector for the army who was

later with the Franklin Institute, that diseases were being caused by “vitiated,” unventilated air. He was largely correct. Leeds teamed with writer Harriet Beecher Stowe on a campaign to get Americans to leave their windows open, even through the winter. The so-called Spanish Flu pandemic kicked the trend into overdrive, especially after Leeds estimated that 40% of American deaths from flu were being caused by unventilated air.

In response to that successful campaign, radiator and heat system designers began producing high-powered radiators to offset the loss of heat from open windows. Those heating systems remain in place in many northern city buildings. You can tell which ones they are by the wide-open windows on freezing days.

Modern radiators, including baseboards, have vastly improved (as have ventilation systems). Today's radiators can provide effective heating with supply water at lower temperatures – as low as 120 degrees Fahrenheit with a fan assist – if sized and configured adequately. But



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swapping out your baseboard system for all new units might be prohibitively expensive. It might also require a room redesign. While conventional baseboards crawl unobtrusively along the exterior walls, even behind furniture, new radiators are wall panels or registers. They sit like a piece of furniture, permanently in one place, taking up space.

You might as well install new ductwork and go for central air.

AIMING FOR HIGH COP

The other important consideration in hydronic heat pump conversion is efficiency. Higher efficiency is partly achieved by minimizing the difference between the system's hottest temperature and its coldest temperature. A system supplying very hot water input temperatures, like 180 degrees Fahrenheit, is much less efficient than one operating at a high of 120 F.

The Environmental Protection Agency, through tax incentives and state rebates, incentivizes the purchase of systems with higher efficiency performance, measured

in coefficient of proficiency (COP). Specifically, federal and state credits are offered on purchases of systems with COPs of about 3 and above. (A system running up to 180 F is likely in the 2s.)

This policy is too stringent if the intent is to reduce emissions. Multi-family owners could reduce their buildings' emissions considerably if incentivized with rebates and credits below the COP-3 threshold. Even a COP of 2 would still be twice as efficient as electric resistance heating.

Credits aside, some multi-family owners just want the easiest, most cost-effective heat pump conversion option available that can provide adequate supply water temperatures to tie in with the system already in the building. The options are limited, but here are a couple.

TWO A2WHP BRAND OPTIONS

Two heat pump brands currently manufacture high-temperature products for the U.S. air-to-water market.

Arctic Heat Pumps, a Canadian company, is a leading producer of

air-to-water heat pumps for cold climates. The company's Extreme High Temperature Heat Pump uses a two-stage compression cycle within a mono-block structure to deliver high temperature water for any hydronic system, even in subzero outdoor climates. It can also replace an oil, gas or propane boiler.

One caveat with the Arctic Extreme model: it uses R-410A refrigerant, a hydrofluorocarbon with relatively high Global Warming Potential (GWP). For that reason, R-410A is on the list of refrigerants being phased out for certain end uses in the U.S., though not yet for residential HVAC use.

However, even considering the possibility of an eventual phaseout of R-410A, "conversion to a new refrigerant is no problem" with Arctic products, notes John Ruhnke, an Arctic Heat Pump representative in Connecticut and Massachusetts. The product's mono-block, self-contained unit would allow for simple switching of the heat pump component when a different, lower-GWP refrigerant is used. Arctic is lobbying



Hydronic radiant floor heating systems install a grid of refrigeration pipes as a sublayer before installing flooring over the pipes. While these systems can be expensive to install, they are the most efficient hydronic systems available and provide high quality heating. Image: cc by-sa Wikimedia commons-Viii23dawari.

for allowance of R-290 in the U.S. R-290 is a propane refrigerant widely used in Europe, China and India for commercial refrigeration. Although R-290 has higher flammability (as high as methane gas), it has a GWP of 0.07, compared with approximately 2,000 for R-410A.

Daiken is another popular heat pump brand that offers a high temperature model for residential use. Its high temp product provides supply water up to 80 degrees Celsius (176 F), suitable for baseboard space heating.

Daiken promotes its Altherma model as an effective retrofit option for multi-families. Daiken representative Dan Smith offered a company-funded pilot installation for a MassLandlords multi-family owner last year. Daiken chose a six-family building for the project, owned by a member in Newburyport. The retrofit installed a system replacing one boiler serving all six units. While the Daiken pilot project retrofitted intensively for heating, cooling and domestic hot water, the Altherma is suitable for heating-only applications.

Like most heat pump manufacturers except Arctic, Daiken's products use R-32

refrigerant in its U.S. products. R-32 has a lower GWP (675) and is not scheduled for phaseout. (R-32 also carries a higher flammability risk than R-410A, but is considered safe for use in HVAC with proper installation.)

Other heat pump manufacturers, such as Nordic, Sanden and SpacePak, offer residential heat pump systems that may tie in with hydronic installations. However, if one of your goals is not to enter rental units, these systems won't work. They would likely require some modifications of piping and components to accommodate lower supply water temperatures than what your system is currently using.

WHAT ABOUT COOLING?

One reason mini-split heat pump configurations are such a popular residential option across the U.S. is their ability to also provide space cooling. Mini-splits are manufactured for circulating refrigerant that can extract heat from air in wide-ranging temperatures, both external and internal. These machines are capable of transferring warmth from outside into a home's interior, but also drawing warmth

from inside air and transferring and discharging it outside, thereby cooling the indoor space.

However, a major downside to using cold-rated heat pumps to cool is the "short cycling problem." A heat pump is sized to deliver the required BTUs during the coldest days. But if you run it in reverse on a hot summer night, it will be way overpowered. It will cool a space faster than moisture can condense out of it, resulting in high indoor humidity, mold growth and a potential sanitary code violation.

For that reason, for dual heating and cooling, air-to-air heat pumps are not a perfect solution.

A2WHP COOLING

Air-to-water heat pumps are also capable of providing warming and cooling. That capability depends on your hydronic system.

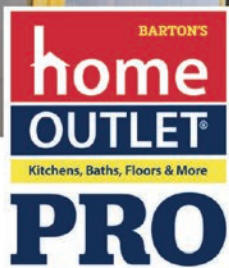
A steam radiator is not capable of cooling a space. The steam that produces heat via a radiator is not physically capable of drawing heat from the space.

Hot water baseboards can be retrofitted to also provide cooling. It may be an expensive job, requiring a new set of insulated pipes to avoid condensation. A hot water conversion radiator or hot water baseboards can theoretically cool a space by running chilled water through them. A heat pump integration assists this approach with a circulation system and external heat exchanger (for discharging the warm interior air to the outside) in place.

Just be careful: If the circulating water drops below the dew point anywhere along the line, either in the walls or inside the unit, there will be condensation and mold growth. This is why this approach also requires retrofitting. You must run insulated pipes to cool with water.

Before investing in a baseboard retrofit for cooling, be sure to compare the cost with that of installing a few mini-split units to be used specifically for cooling. Mini-splits can be effective space coolers when used solely for that purpose, and are almost certainly the more economical option.

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HEAT PUMP CONVERSION IN EUROPE

American homeowners with hydronic systems are more aligned with Europe than U.S. residential owners relying on forced air. Europe has long relied more on water-based heating and cooling than we have in the U.S. American homeowners became enamored of central air in the 1960s, seeing it as an optimal way to heat and cool interior spaces.

Partly as a result, European homes now enjoy a considerable edge in converting to electric heat pumps compared to American homes. The conversion edge in some countries is also the result of policies that disincentivized fossil fuel furnaces, nudging consumers toward heat pumps.

Norway, for one example, established such policies in the 1970s during the oil crisis, and kept them in place after the crisis passed. As a result, the Scandinavian country now has a higher percentage of homes heated with heat pumps – nearly two-thirds – than any other country.

Europe and the U.S. differ in their preferences for refrigerants. While R-410A has long been the standard in American home refrigeration (though that will change as it is banned for commercial and other uses), the European standard for much residential HVAC is R-1234yf, (with a GWP of less than 1) and R-1234ze for medium temperature applications. Europe is banning use of R-410A in new stationary air conditioning equipment as of Jan. 1, 2025. The U.S. has not yet announced a similar ban.

THE MOST COST-EFFECTIVE HEAT PUMP CONVERSION PLAN

The key question when considering converting from fossil fuel-combustion heating to electric heat pumps is: what is the most short- and long-term cost-effective plan?

For many, the answer should be air-to-water heat pumps connected to an existing hydronic system: radiators, baseboards or radiant floor grids.

With new products entering the market in recent years that are

designed for U.S. hydronics, this type of system offers a viable solution to the thousands of multi-family owners wondering how to convert their rentals to electric heat.

There are hundreds of scenarios and options for converting to non-fuel-burning heating and cooling for older rentals. Decisions for how to convert will consider preferences, cost, availability of equipment and the idiosyncrasies of your units and spaces. There will also have to be policy changes to recognize that COPs of 2 are allowable and should be incentivized for buildings in which air source is not a viable solution.

AIR-TO-WATER HEAT PUMPS IN PLACE

Arctic Heat Pumps is selling its products by the millions, says Ruhnke, and he insists the company's air-to-water heat pumps are suitable for retrofits and adaptable for a range of systems.

Two of his recent customers attest to the systems' efficacy in conjunction with radiant floor systems.



Caption: MassLandlords introduced members to the Daikin Altherma 3, a heat pump with high temperature output potential for hydronic baseboards. Computer and desktop licensed Keith Kasajja under the Unsplash license.


Eric Krueger installed an Arctic Heat Pump system in a new build in New Marlboro. His system heats his 2,100-square-foot residence with 60,000 BTUs, a typically sized unit for a whole house system. "I try to keep my system simple," says Krueger, having installed two heat pumps to accommodate several zones. The one caveat he notes: his system circulates a glycol, or antifreeze, as part of its refrigerant mixture, to protect from freezing or over-viscosity

during very cold days. The system electronically monitors its glycol level.

"I just worry a little," he says, if his electricity goes out and the system fails to adequately supply glycol, prompting a precipitous drop in pressure and system shut-down.

For successful conversion to a heat pump hydronic system, Krueger also warns: be sure the building envelope is tight with sufficient insulation, windows and sealing.

It's also vital to size the heat pump system correctly to the space and the hydronic system specs, notes Jim Frisbee, who recently installed an Arctic air-to-water system for radiant floor heating in his Rockland home's two-story garage. "If this system works well," he says, he will consider retrofitting his 1840 home, which is now heated via an oil furnace.

Both these systems were new builds. We are curious about hearing from rental owners, especially with older multi-families, who have retrofitted a hydronic system with heat pumps. If you have experience with air-to-water heat pumps, we want to hear from you. Drop us an email at hello@masslandlords.net. 

Point your camera app here to read more online.





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Remind Your Renters about Summer Fire Safety, Smoldering Mulch

There's never a good time for a fire. Each summer we remind readers to talk to your renters about fire prevention including mulch, grills and fireworks.

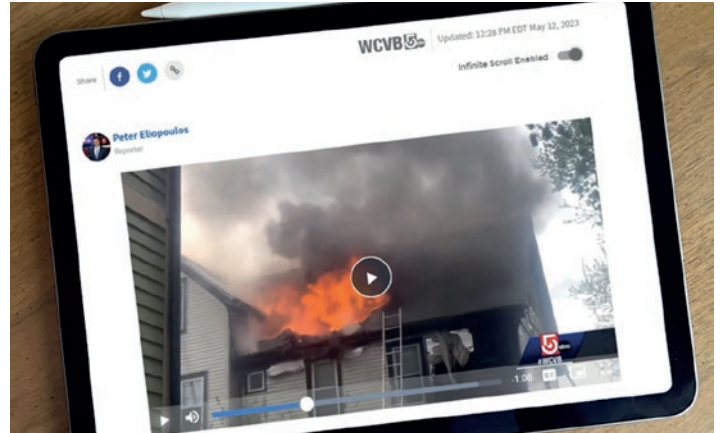
Fire safety is a year-round goal, as a fire can start at any time. In wintertime, a smoker might find it too cold to smoke outside. In the summer, a family might set a grill just a little too close to the house. Fire prevention week is in October, as home heating sources start up for the first time. But as landlords concerned with tenant behavior, we talk to our renters about fire safety before summer starts.

Summer activities have the potential for disaster in multifamily units. Renters may try to grill under a roof or too close to the building. Residents with disposable income may launch illegal fireworks. On a sweltering summer day, a smoker might not feel like walking to the designated receptacle and may toss their butt into the hot, dusty mulch instead. Any of these uninformed decisions can threaten life and property.

Grills should be 10 feet away from the building and never under a porch. Unlicensed fireworks are illegal. Anyone who sees mulch smoking should call the local fire department.

Spring 2024 has been wet at time of writing, but there may be dry spells as we head into summer, same as any year.

Review our article "Summer Fire Safety for Multifamilies" and make sure you've crafted and sent a custom message for your renters about fire safety at your properties. [ML](#)



Caption: This time last year WCVB5 reported on a mulch fire that destroyed a Watertown home. Screenshot editorial use. I-Pad frame and desk CC BY-SA MassLandlords Jen Rau. <https://www.wcvb.com/article/fire-maple-street-watertown-massachusetts-mulch/43876833>

Point your camera app here to read more online.



ARTICLE YOU MAY HAVE MISSED

The Complete Guide to the MassLandlords vs. EOHLC Loss and How it Hurt Renters

With its dismissal in February 2024 of our 2 and a half-year public records lawsuit against the Executive Office of Housing and Livable Communities (EOHLC), the Superior Judicial Court (SJC) took us a step backward as one of the least transparently governed states in the nation.

Point your camera app here to read more online.



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

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

Now Updated: MassLandlords Notice to Quit Forms

By Eric Weld, MassLandlords, Inc.

These forms are required to give a Massachusetts tenant notice to quit and start an eviction. We've updated them to remind you why it's a good idea to hire an attorney before serving a notice.

The MassLandlords members' notice to quit forms page got an overhaul in early 2024, with newly worded forms for different tenancy situations available to all members. We will continue to provide member-edited notices, but we no longer recommend you use these unless you are highly confident they suit your purpose. An improper notice will derail an eviction. An attorney should now be considered required to serve a notice that will stick.

Though the state has requirements for issuing a notice to quit, including mandated verbiage, the court has never issued a standard notice to quit for landlords. Doing so would require a change in the law. Instead, most attorneys use legal forms from the Massachusetts Continuing Legal Education group, or create a custom variant from them. They do this because each court has its own customs, and each case will have its own needs.

This revamp includes new 7- 14- and 30-day notices to quit, as well as notices for nonpayment and 30-day no-cause-stated notices. Our notices include precise legal language to keep you in compliance with our state's ever-changing rental housing landscape. This article will discuss some of the most

prominent changes you'll find as you peruse the new forms.

Remember that any time you post a notice to quit for nonpayment to your tenants, you must also provide them with the state-issued notice to quit attestation form. This is a legal requirement. Not doing so will invalidate your notice to quit.

We provide these forms for informational purposes, but also strongly recommend you speak with an attorney before issuing any notices.



Serving a notice to quit for any reason is a legally complex endeavor. Make sure you know all the laws and consult with an attorney before moving forward. (License: 123rf)

THE NINE NOTICE TO QUIT FORMS AVAILABLE

On our page, you'll find the following forms:

1. Standard, non-binding non-renewal letter
2. 7-day notice to quit for cause
3. Covered property 30-day notice for nonpayment (lease)
4. Covered property 30-day notice for nonpayment (at will)
5. Non-covered property 14-day notice for nonpayment (lease)
6. Non-covered property 14-day notice for nonpayment (at will)
7. 30-day or rental period no-cause-stated notice (at will)
8. 30-day or rental period no-cause-stated with offer to create new tenancy (at will)
9. 72-hour notice for staying past lease term.

The standard non-renewal of lease letter is not a formal notice to quit. It is also non-binding, and is not mandatory. Use it as a potential way to motivate your renter to start looking for a new place, by giving them notice that you will not be renewing their lease when it expires.

The 7-day notice to quit for cause may be used for both leases and tenancy at will situations.

Note that only some judges require the 72-hour notice to quit for a tenant staying past lease term. We recommend everyone contact an attorney before serving any notice.



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1. Standard, Non-binding Non-renewal Letter

Available on our website!

WHY ARE THERE SO MANY LEGAL TERMS IN A MASSACHUSETTS NOTICE TO QUIT?

MassLandlords strives to use plain language in all our renter-facing forms. Seeing so much legalese in notices to quit, which are quite prescriptive, will seem jarring compared to our lease, which uses plain language. It's not a change we were looking forward to making, but since the Covid-19 pandemic, the purpose of a notice to quit has changed. It is now less about managing a relationship with a renter and more about navigating a minefield of court processes.

For this reason, we have tried our best to make sure that our forms' language follows language used by notices that have worked in the past. You will see phrases that won't be readable for a lay person. "Quit and deliver up" means "get out and give me the keys," but that plain English wording seems to lack legal power. "The day the answer is due" depends on the latest law and court standing order, but it's a specific deadline and we can't legally give any other deadline. "For use and occupancy only" means "I'll take your money for your debt reduction, but I refuse to start a new tenancy on a different payment schedule." Judges are both textualist, expecting to see specific wording, and also wield equity powers, making it up as they go. We recommend you run anything by your own attorney before proceeding.

CONSUMER FINANCIAL PROTECTION BUREAU LANGUAGE REMOVED FROM NOTICES

During the Covid-19 pandemic, new regulations on debt collection were put in place by the Consumer Financial Protection Bureau (CFPB). Regulation 1006.9 was enacted May 21, 2021, detailing the new rules. As a result, our notices to quit for nonpayment previously included the following language:

"Because of the global Covid-19 pandemic, you may be eligible for temporary protection from eviction under the laws of your state, territory, locality

or tribal area, or under Federal Law. Learn the steps you can take now: visit www.cfpb.gov/eviction or call a housing counselor at 800-569-4287."

However, 1006.9 is no longer the current regulation, according to the CFPB. The current regulations were put in place in April 2023, and 12 CFR Part 1006 no longer has 1006.9 listed. This is not surprising; the Covid-19 regulations were always meant to expire. A footnote in the original regulations enacting 12 CFR Part 1006.9 states, "In the event the CDC further extends the CDC Order, the Bureau expects that the requirements and prohibitions in this interim final rule will continue to apply until the expiration of any such extension."

Therefore, we have removed the CFPB-specific language from our notices going forward.

WHY ISN'T THERE ANY DEBT COLLECTION VERBIAGE ON THESE FORMS?

You'll notice that our notices to quit do not include language on debt collection practices. There are some instances where such notice might be appropriate, but most mom-and-pop landlords would not be considered debt collectors.

We write for an audience primarily of lessors, but if you were a third party management company or attorney under limited assistance representation, it might be best to include certain notices of fair debt collection practices under 15 USC 1692. We do not include these. The definitions of "debt collector" in 1692A excludes people collecting for their own account:

"The term 'debt collector' means any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another."

As rental operators our principal purpose is not the collection of debts. Nor are we issuing notices for another. The primary definition therefore does not apply. Furthermore, lessors are exempted:

"The term does not include...any person collecting or attempting to collect

any debt owed or due or asserted to be owed or due another to the extent such activity...concerns a debt which was originated by such person[.]"

As we originated the debt as a lessor, we are not a third-party "debt collector." Our notices therefore do not include debt collection disclosures. An attorney's or manager's notices may.

THREE TYPES OF EVICTIONS: CAUSE, NONPAYMENT, AND NO CAUSE STATED

There are three types of evictions, or general reasons for evicting a tenant. They are: 1) cause, 2) nonpayment and 3) no cause stated.

CAUSE

An eviction for cause is a legal action taken by you against a tenant or tenants who have breached the rental agreement. Examples of for-cause evictions may include smoking in a rental unit when there's a no-smoking clause in the rental agreement; harassing or threatening fellow tenants when the rental agreement says not to; acquiring a pet in a rental with a no-pet clause; or criminal activity conducted on or in the rental property when the rental agreement says not to. These are just a few examples; there are many other possible causes for initiating eviction. Some landlords have leases that define repeated nonpayment as a cause. You must use a good rental agreement that covers all possible causes.

2. 7-day notice to quit for cause

Available on our website!

NONPAYMENT

An eviction for nonpayment is simply a court procedure to remove a tenant who has not paid or is not paying rent. This eviction action is different for a tenant under a lease than for a tenant at will (see below).

NO CAUSE STATED

A no-cause-stated eviction is a legal action to remove a tenant from a rental without having to prove a reason. This is simply a method for the property owner (landlord) to repossess the rental property for any reason. A no-cause-stated eviction

can be legally applied for a tenant at will. A “no-cause-stated” lease holdover would receive the lease holdover notice.

Many mistakenly believe no-cause-stated evictions are used only when landlords want to sell a property, renovate it or live in it. Yes, this happens sometimes, but it’s expensive and risky for the landlord. There are half a dozen alternatives to eviction that preferentially get used in these scenarios. As court durations increase, and the likelihood of a no-cause-stated eviction succeeding in court decreases, no-cause-stated evictions are increasingly reserved for cases where the landlord has a for-cause case but cannot meet the threshold of evidence to succeed in court. For example, a landlord may have evidence against one tenant from another renter, but that renter will not testify in court for fear of retaliation. Or, consider the for-cause case of Gwendolyn Property Management v. Goodwin and Johnson. The landlord and other tenants knew the renters in question were smoking in violation of the lease. But the judge threw out the case as hearsay, claiming no one could know the difference between cigarette smoking and vaping. A no-cause-stated case got the renters out.

LEASED TENANT VS. TENANT AT WILL: OPTIONS TO CURE NOTICE TO QUIT FOR NONPAYMENT

A notice to quit may be legally served to a tenant not paying rent under either a lease (long- or short-term) situation or as a tenant at will. However, there is a difference between the tenants’ right to cure the nonpayment and protect their tenancy.

A leased tenant who is served a notice to quit for nonpayment has the option to “cure” their nonpayment violation. At any point, the leased tenant may cure the violation by paying all rent owed, plus interest and landlords’ court costs on or before the date that their court answer is due. A leased tenant can cure an unlimited number of notices.

Tenants at will are also allowed to cure nonpayment violations. A renter gets one do-over per 12 months in Massachusetts, where they may stop the eviction process by paying owed rent within 10 days of

receiving the notice. If explanation of the opportunity to cure is not included with the notice to quit, then the tenant at will may still cure their delinquent tenancy within 10 days of the notice.

3. Covered property 30-day notice for nonpayment (lease)

Available on our website!

4. Covered property 30-day notice for nonpayment (at will)

Available on our website!

5. Non-covered property 14-day notice for nonpayment (lease)

Available on our website!

6. Non-covered property 14-day notice for nonpayment (at will)

Available on our website!

WHAT IS A COVERED VS. NON-COVERED PROPERTY?

You will notice forms on our site that are specifically for “covered properties.” Covered properties are rental units in which a tenant lives who is either receiving rental assistance through a voucher program, such as Section 8, or one in which the mortgage is backed by a loan from Fannie Mae or Freddie Mac.

Covered properties were defined and protected as part of the federal CARES Act of 2020, a Covid-19 pandemic stimulus package.

Serving a notice to quit for such properties must be done 30 days in advance of the desired lease expiration. Even in the case of nonpayment, a tenant living in a covered dwelling must be allowed a 30-day notice to quit. While many CARES Act provisions have expired, the 30-day requirement for notice to quit for covered properties has no expiration date. For tenants in non-covered properties, Massachusetts law states a 14-day notice to quit may be served for nonpayment. The CARES Act preempts this for covered properties only.

You can find out if your rental is a covered property by using Freddie Mac or Fannie Mae lookup tools. If uncertain, check both.

WHY ARE SOME NOTICES “30 DAYS OR RENTAL PERIOD”?

General Law Chapter 186 Section 12 requires that tenancies at will being terminated “no cause stated” receive the longer of two timeframes: either the interval at which rent is due or 30 days. Case law establishes that the day notice is served is “day zero,” and also, that a notice only takes effect on a rent due



As court processes get longer and less certain in for-cause eviction hearings, many landlords are opting to pursue no-fault evictions instead. Image: Springfield Housing Court, public domain.

date. For a notice to quit in July, this means you will serve in May.

Suppose it's May 31 and you serve the notice that day. May 31 is "day zero." June 1 is "day one." Thirty days after notice is June 30. But rent would not be due again until July 1. Since the time between rental periods (June 1 to July 1) is longer than 30 days (it's 31 days), the tenancy ends July 1 (one full rental period after notice). This ends up being a "rental period notice."

February is harder because the month is never 30 days long. Suppose it's January 31. If you serve notice that day, January 31 is "day zero." February 1 is "day one." Thirty days later in a non-leap year is March 2. You might expect the notice would take effect then, but case law says notice takes effect only on a rent due date. Your next rent due date is April 1. So this notice takes effect April 1. You can't go shorter because you didn't give at least 30 days.

To serve a rental period notice effective March 1, you must serve on or before January 29 in a non-leap year. January 29 is "day zero." January 30 is "day one." Thirty days later is February 28. Your notice can take effect March 1.

7. 30-day or rental period no-cause-stated notice (at will)

Available on our website!

8. 30-day or rental period no-cause-stated with offer to create new tenancy (at will)

Available on our website!

HOW TO DELIVER A NOTICE TO QUIT

Once you've filled out the form, you must serve the notice to the tenant. You can attempt to do this in a couple ways:

- Hand-deliver it.
- Hire a constable to hand deliver it.
- Mail it.
- Tape it to the door.

You must prove that the tenant actually received the notice. For this reason, you cannot tape a notice to a door in Massachusetts (no proof of receipt).

You can attempt to mail it, but if the tenant knew what was good for them,

they would say they never got it. Even if you require a signature, the savvy tenant can refuse to sign for it. Even if you send it certified, that's only proof of mailing and not proof of lawful delivery.

The only option we can recommend that will work statewide, any court, any judge, almost all the time is delivery by a constable or sheriff (typically around \$50). These two specific roles have a special power: any notice delivered by them, even if taped to a door, is presumed delivered.

If you are hand-delivering something uncontested yourself (e.g., a friendly notice to quit), we suggest you get your tenant's signature at delivery.

FREQUENTLY ASKED QUESTIONS

Here are the most common questions we get at MassLandlords about issuing notices to quit. Remember, your attorney is your best source of guidance for your individual situation.

SHOULD I ISSUE MULTIPLE NOTICES TO QUIT FOR THE SAME SITUATION?

No. Do not do this. If you issue multiple notices to quit, the judge will have to determine which set of case law they want to follow. Pick one notice, issue it and stand behind it.

Suppose you issue one 30-day notice that you think was ignored, so you issue a second one. Well, the tenant might have seen both and can ask to have the later one reset the clock. The same goes if you issue a 14-day and a 30-day. The judge might decide to disallow the 14-day notice and go with 30 days. Or, if the judge thinks you were trying to deceive the tenant out of their right to proper notice, the judge might decide to disallow both notices.

Attorneys familiar with different courts can advise you about your specific jurisdiction.

WHAT IF MY TENANT NEITHER PAYS NOR QUILTS AFTER RECEIVING NOTICE?

If the tenant ignores your notice and continues to occupy the premises after the date given on the notice, you will have

to seek to enforce the notice by filing for eviction in court.

Make sure to count whole days. The day after the day you give notice is day one, not day two.

WHAT IF I NEED TO SERVE NOTICE, BUT RENT IS NOT DUE ON A MONTHLY BASIS?

If you have a non-standard rental period, you'll probably need an attorney, and you'll need to proceed carefully. The law allows for monthly rent, but you may trigger a requirement to give 90 days' notice for some rent schedules.


MY TENANT SAYS THEY'RE NOT LEAVING WHEN THE LEASE ENDS. NOW WHAT?

That's unfortunate, but there is one final notice for this situation.

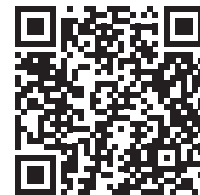
9. 72-hour notice for staying past lease term.

Available on our website!

IN SUMMARY

Ideally, your evictions will be few and far between. It's always better to find solutions that work for you and your current tenant than spending thousands of dollars and months in court pursuing eviction. However, we understand that sometimes terminating a tenancy (for non-payment or any other reason) is inevitable. If you must issue your renters a notice to quit, our newly updated forms will start you off on the right foot. And don't forget that required attestation form. 

Point your camera app here to read more online.





Schedule Calls With Our Staff for Business Advice and Legal Information

For Just
\$90/HR

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

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

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

REGIONAL

MassLandlords Upcoming events

See details under each region

2024 MAY

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

2024 JUNE

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

STATEWIDE

Virtual Meeting: The Applicant Qualifier with Nuisance Disqualifiers

WED
05/08

We will be proposing a set of “nuisance disqualifiers” to reduce time spent on applicants unlikely to qualify. Not all nuisances are rejectable offenses because some intersect with protected classes. But some are rejectable. Attendees will see and have a chance to provide feedback on:

- No-shows.
- Unwanted communications.
- Incomplete applications.
- And much more!

We will also review the protected classes and the applicant qualifier in brief for attendees who missed our recent in-depth presentation. Attendees will leave having provided feedback on our next rental form revisions and also learned a little bit about application screening.



MassLandlords Executive Director Doug Quattrochi

Part of this presentation will be given by **Doug Quattrochi**, Executive Director, MassLandlords, Inc. Doug was a founding member of MassLandlords in 2013. He became the association’s first Executive Director under new bylaws in 2014. Since then, he has scaled the organization from a core of 160 members in Worcester to approximately 2,500 dues paying businesses from Pittsfield to the Cape, and from an all-volunteer team to approximately 20 full and part-time staff plus 50 volunteers. Doug has been instrumental in advancing democratic governance mechanisms, including score voting for policy priorities and a staggered and democratically elected Board of Directors. Doug also oversees the RentHelper spin-off, which is expanding access to electronic banking for those of us who are unbanked or underbanked. Prior to MassLandlords, Doug held leadership roles in various Massachusetts startups, two of which are still operating. Doug holds a Master of Science in Aerospace Engineering from the Massachusetts Institute of Technology.

“Doug’s presentation was excellent. He was very clear and provided detailed explanations.” -Larry

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

“Your answers to member’s questions were most helpful.” -Liz



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.

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, MAY 8TH

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

Name Tina Tenant Date/Time 8/2

Applicant will be rejected if Applicant has...

Immediate Disqualification	Point Scoring System
1.) ...falsified pertinent information;	9.) ...
2.) ...been evicted in last two years for cause or nonpayment, where nonpayment judgment remains unsatisfied, if applicable;	10.) ...
3.) ...no ability to pay or ability that cannot be verified;	11.) ...
4.) ...an income to future rent ratio of less than three (disqualification does not apply with permanent rental subsidy);	12.) ...
5.) ...an inability to pay first, last, and/or security, if applicable;	13.) ...
6.) ...an inability to move in on landlord's target rent date;	14.) ...
7.) ...a conviction for illegal drug manufacturing or distribution, violent crime, or MA Class 2 or Class 3 sex offense in the most recent five years, for arson ever;	15.) ...
8.) ...a waterbed or aquarium (if forbidden);	16.) ...

If any part of the application remains blank, applicant will be scored on the basis of score requires complete information and passing score.

SUFFICIENT ABILITY TO PAY?	Point Scoring System
Award 20 points with permanent rental subsidy guaranteeing affordability (e.g., Section 8, MRVP, VASH)	20
STABLE ABILITY TO PAY?	Most stable applicant has had same ability to pay for

Example Applicant Qualifier for Tina Tenant

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: Nuisance Disqualifiers
Virtual Meeting May 8, 2024

Time: May 8, 2024 05:00 PM
Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/83562303370>

Meeting ID: 835 6230 3370

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

Dial by your location

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

Meeting ID: 835 6230 3370

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

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

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](#).

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.](#)

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Virtual Meeting: Community Mediation to Solve Problems without Court

THU
05/09

This presentation will cover community mediation, a free alternative to other conflict resolution strategies including court. This presentation will cover

- How mediation leaves you in control of the outcome.

- The differences between community mediation, **alternative dispute resolution**, and court.
- What to expect from a mediation.
- Why go to mediation early, when problems first appear.
- Types of landlord-tenant **situations** that could benefit
- Behavior, noise, pets.
- The nearly 80% success rate coming out of mediation.
- How to access mediation.
- And more!

Attendees will leave with an extra tool in our toolbox for present or future conflict.



Jarling Ho, program manager for the
Massachusetts Office of Public Collaboration



Community mediation can help break through conflict around late rent, unauthorized animals, unauthorized residents, and any number of other issues.

Part of this presentation will be given by **Jarling Ho**. Jarling manages the Housing Mediation Program in partnership with Community Mediation Centers across the state. She has over 15 years of experience in conflict management and has trained and coached

hundreds of individuals in conflict management, restorative justice, legal research, and facilitation. Jarling's career has spanned the private, public, and nonprofit sectors, working for charitable organizations, local government, and a multinational company. She has consulted for nonprofits and serves on the board of directors for Mediators Beyond Borders, International. Prior to joining the Massachusetts Office of Public Collaboration, she was the executive director of the Asian Pacific American Dispute Resolution Center in Los Angeles, California. She is a certified transformative mediator, earned her law degree at Lewis & Clark Law School in Portland, Oregon and her bachelor's degree in Zoology at The Ohio State University.



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.

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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.

THURSDAY, MAY 9TH

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

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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.

Topic: Mediation Virtual Meeting May 9, 2024

Time: May 9, 2024 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/85275786592>

Meeting ID: 852 7578 6592

Passcode: Will be emailed and viewable online

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

Meeting ID: 852 7578 6592

Passcode: Will be emailed and viewable online

Find your local number:
<https://us02web.zoom.us/j/kczaBYy9o9>

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 [Community Mediation](#).

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.](#)

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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.](#)

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Add just this event to your calendar:

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

Virtual Meeting: Housing Court Procedure and How to Prepare for Tier One Mediation Effectively

FRI
05/17

This presentation will review housing court procedure in summary process (eviction) cases. The first court event is typically "tier one" mediation. Court mediation is not facilitative mediation. We will cover:

- How court mediation differs from other mediation approaches including facilitative mediation.
- Examples of successful case outcomes through court mediation.
- Examples of court mediation disasters.
- Documents you should bring to court mediation.
- Why what you say and do after court mediation still matters.

Attendees will leave knowing more about housing court procedure and how to prepare effectively for tier one mediation.



Attorney Jordana Greenman



Tier One mediation is the first court event in summary process or eviction cases.

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 home-buyers and small-property owners.

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

Purchase your ticket in just a few clicks!

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FRIDAY, MAY 17TH

VIRTUAL MEETING AGENDA

12:00 pm Presentation

1:00 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

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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.

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: Housing Court Mediation
Virtual Meeting May 17, 2024

Time: May 17, 2024 12:00 PM
Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/81921351937>

Meeting ID: 819 2135 1937

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)
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+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: 819 2135 1937

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

Find your local number:
<https://us02web.zoom.us/j/keGQTPKU2>

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 [Housing Court and Preparing for Tier One Mediation](#).

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.](#)

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

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NORTHERN WORCESTER COUNTY**Landlord Association
Fitchburg Dinner
Meeting: Worcester
Housing Court**

THU
05/09

Join us for our monthly meeting, this month we will be hosting representatives from Worcester Housing Court in an open discussion forum.

As a real estate investor, you know it takes more than just buying and selling properties to achieve your investment objectives. In fact, you need to manage your investments in real estate as you would your other financial investments.

Please email any questions in advance to NCountyLandlordAssociation@yahoo.com with «Housing Court Questions» as your subject line. Please do not use actual court cases or dockets for your questions. All questions should be prefaced as «hypothetical scenarios», or your questions will be disqualified..

Meetings are open to the public! This meeting will NOT be available on Zoom. 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!

SANDONATO LAW

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

✓ *Landlord Tenant*

✓ *Estate Planning*

✓ *Probate*

THURSDAY, MAY 9TH**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

**Property Owners Association
Marlborough Dinner Meeting: From Listed to Rented: Tips and Tricks for Smoother Placements**

TUE
05/14

On May 14th our speaker will be Colby Auger, a fellow MassLandlord's Landlord and licensed Realtor® with Keller Williams Realty - Boston MetroWest. Specializing in Landlord and rental services, she uses her combined knowledge as both a Realtor® and a Landlord to better serve her clients in the Metrowest/Central MA region. It's that knowledge she will be sharing with us.

Topics to include:

- Listing Language Do's/Don'ts
- Marketing Tips
- Screening Applicants
- Best Practices

MWPOA Members must register for this meeting on the MassLandlords Website at this link: <https://masslandlords.net/spotlight-event/2024-05-14-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, MAY 13TH, 2024

TUESDAY, MAY 14TH**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 Zoom: No charge. Registration is required.
- MWPOA members only In Person: No charge. Registration is required.

This event will not be recorded.



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WITMAN
PROPERTIES

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Information
(413) 377-5335
witmanproperties.com



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

This event is operated by volunteers at a partner association.

SOUTHERN WORCESTER COUNTY

Landlord Association Southbridge Dinner Meeting: Smart Energy Advice Program

MON
05/06

Join us on May 6th for a presentation covering strategies to reduce operating costs and boost tenant comfort through energy-efficient updates to your properties. By implementing these improvements, you not only help tenants save on energy bills (freeing up money to pay their rent!) but also foster long-term occupancy by creating comfortable living spaces. Now is a great time to invest in energy efficiency upgrades, with incentives and rebates at an all-time high. Navigating the Mass Save process can sometimes feel daunting, but the City of Worcester's new Smart Energy Advice program will guide you through the process in accessing the latest offerings – including no cost upgrades and new appliances for low income units, 75-100% weatherization projects, up to \$16,000 off of qualifying HVAC upgrades, barrier mitigation grants (for the knob and tube or vermiculite abatement work) and more. Whether you own 1-4 unit residential buildings, 5+ unit multi-family properties, or small businesses, this presentation will offer invaluable insights to optimize your investments. The presenters include two City of Worcester employees and an All In Energy employee. We look forward to seeing you there!

MONDAY, MAY 6TH

SWCLA DINNER MEETING AGENDA

7:00 pm Event Start

LOCATION

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

PRICING

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

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

This event will not be recorded.

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

This event is operated by volunteers at a partner association.

BERKSHIRE COUNTY CENTRAL WORCESTER COUNTY CHARLES RIVER (GREATER WALTHAM)

Waltham Dinner Meeting: Pest Control and Insects

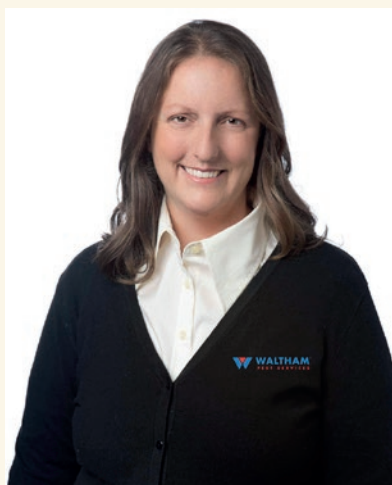
WED
05/01

This presentation will examine how we meet our obligations under the law to maintain pest-free housing. We will discuss topics of particular relevance as we enter spring in a warming world:

- Carpenter ants.
- Termites.
- Yellow jackets. (If you haven't had a renter stung yet, you're lucky!)
- And more!

Our speaker is also an expert in bed bugs if you have questions or issues.

Attendees will leave knowing how to prevent costly extermination and where to turn if it's too late.



Hope Bowman of Waltham Pest Services is a board certified entomologist.



Waltham Pest Services has been in business for 130 years.



Camponotus pennsylvanicus, the eastern black carpenter ant, is one of many insects that increasingly turn to human housing for habitat. CC BY Judy Gallagher Wikimedia.

Part of this event will be presented by **Hope Bowman**, board certified entomologist at Waltham Pest Services. Hope has been working pest management since 2004. She now covers New England and upstate New York. She holds a bachelor of arts in biology from Connecticut College and a Master of Science in entomology from North Carolina State University. She is licensed to apply pesticides in seven states including Massachusetts.

Waltham Pest Services are repeat MassLandlords speakers. They cover all kinds of pests including bed bugs, bats, cockroaches, termites and yellow jackets.

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.

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.

WEDNESDAY, MAY 1ST

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 Waltham, Newton, Weston, Watertown, Wellesley, Wellesley Hills, Lincoln, Dover, Arlington, Belmont, and the western ends of Cambridge and Boston.
- 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

Chateau Ruby Room
195 School St
Waltham, MA 02451

PARKING

Two large lots are available for the Chateau opposite the building. Entrances are on School St and Exchange St. Please take care when crossing the road.

FOOD



Plated banquet. Upon arrival, choose your meal and await service. Dietary requests may be placed at time of order.

- Cash bar.
- Garden salad.
- The Chateau's famous Italian bread and butter.
- Choice of three entrees included in the purchase price. At time of listing, these were
 - o Chicken, broccoli and ziti.

- o Eggplant parmesan.
- o Baked scrod.

- Mini chocolate chip cannoli.
- 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: \$89
 - o Members: \$50
- Early-bird, reserve seven days prior by 12pm:
 - o Public: \$79
 - o Members: \$40

This event will not be recorded.

Slides and handouts if any will be uploaded to [pest control and insects](#).

Purchase your ticket in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

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

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

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

Add our entire event calendar to yours:

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

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

Add just this event to your calendar:

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

BOSTON, CAMBRIDGE AND SOMERVILLE

Medford Dinner Meeting: 1031 Exchanges

TUE
05/21

A 1031 exchange is a tax-deferred exchange of real estate that will allow you to have more money to reinvest in rental real estate: you can sell your current building and buy a new one, deferring capital gains and depreciation recapture tax from the sale of the first property. We'll explain what this means. In a nutshell: Depending on the value of your property and whether or how long you have been depreciating it, you **may be able to defer tens or hundreds of thousands of dollars in taxes.**

We will explain:

- How the 1031 exchange came to be.
- Examples of things you can exchange.
- Whether second homes and owner-occupied properties can be exchanged.
- The detailed process including timelines.
- When you may still have to pay some tax.
- And much more.

A Section 1031 exchange must be initiated before you sell and then executed along demanding timelines. You should learn how before you start.

Attendees will leave knowing whether a 1031 exchange may be right for them and if so, how to go about it.



Albino Caporale, Esq., President and CEO of the Exchange Authority, LLC, a subsidiary of Fidelity Bank.



A Section 1031 exchange can help you reinvest more

Part of this event will be presented by **Albino Caporale, Esq, President and CEO of the Exchange Authority, LLC**. He has led the Exchange Authority since 2022. Prior to this he was the Executive Director of CATIC Exchange in Hartford. During his 10 years in the industry, he has overseen thousands of 1031 exchange transactions. He received his Juris Doctorate from the Quinnipiac University School of Law in North Haven, CT with a concentration in tax law.



Sage Jankowitz, MassLandlords Chapter Manager
You can volunteer for a future event.

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.

Purchase your ticket in just a few clicks!

“No Sales Pitch” Guarantee

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TUESDAY, MAY 21ST

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.

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: \$39
 - o Members: \$34
 - o Card payments only.
- Events are cashless.
- 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 1031 Exchanges.

Purchase your ticket in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

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

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

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

Add our entire event calendar to yours:

Google: add our entire event calendar to Google calendar.

Outlook: add our entire event calendar to Outlook.

Add just this event to your calendar:

Google: add just this event to Google calendar.

GREATER SPRINGFIELD

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

SAT
09/14

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

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

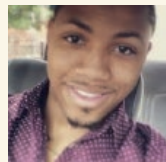
- Small group session with the Executive Director, a trained presenter and experienced landlord, and the attorney.
- A comprehensive agenda, see below.
- Your choice of two books:
 - *Every Landlord's Tax Deduction Guide* by NOLO,
 - *The Good Landlord* by Peter Shapiro,
 - *Getting to Yes* by Roger Fisher, and/or
 - *The Housing Manual* by H. John Fisher.
- A bound summary of all material presented.
- Breakfast pastries, coffee, tea.
- Lunch sandwiches, sodas, chips, cookies; all dietary requirements

satisfied, please notify us when you purchase a ticket.

- A MassLandlords ballpoint pen.
- A MassLandlords certificate of completion and permission to use "MassLandlords Crash Course graduate" on your marketing material.

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

Course Graduate Testimonials



"I simply wanted to reach out and express just how happy I am to have attended the landlording

crash course. The presentation and delivery of the information was flawless and I certainly have walked away with a greater understanding of the intricacies that govern being an above average landlord/manager." – **Michael Murray**



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

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

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

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

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

Part of this presentation will be given by **Doug Quattrochi**, Executive Director, MassLandlords, Inc. Doug was a founding member of MassLandlords in 2013. He became the association's first Executive Director under new

bylaws in 2014. Since then, he has scaled the organization from a core of 160 members in Worcester to approximately 2,500 dues paying businesses from Pittsfield to the Cape, and from an all-volunteer team to approximately 20 full and part-time staff plus 50 volunteers. Doug has been instrumental in advancing democratic governance mechanisms, including score voting for policy priorities and a staggered and democratically elected Board of Directors. Doug also oversees the RentHelper spin-off, which is expanding access to electronic banking for those of us who are unbanked or underbanked. Prior to MassLandlords, Doug held leadership roles in various Massachusetts startups, two of which are still operating. Doug holds a Master of Science in Aerospace Engineering from the Massachusetts Institute of Technology.

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

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

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

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

Purchase your ticket in just a few clicks!

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

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SATURDAY, SEPTEMBER 14TH

CRASH COURSE AGENDA

IN-PERSON COURSE AGENDA

8:30 am - Introduction of MassLandlords and course participants

8:45 am - Rental markets

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

9:00 am - 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.

9:40 am - Marketing and advertising

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

10:05 am - Break for ten minutes

10:15 am - Finish marketing and advertising

10:35 am - Applications and tenant screening

- o Criminal, credit, and eviction background checks.

- o Discrimination and fair housing.
- o Interactive tenant screening workshop.
- o Section 8.

11:30 am - Tenancies

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

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

12:20 pm - Warranties and covenants

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

12:40 pm - Dispute resolution

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

1:40 pm - Break for ten minutes

2:50 pm - 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.

3:10 pm - Break for five minutes

3:40 pm - Overview of books and resources for further education

3:45 pm - Review of unanswered questions

4:00 pm - End Course

Please note that end time may vary based on questions.

LOCATION

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

FOOD

• Breakfast:

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

- o Fresh fruit platter
- o Assorted fruit juices and coffee
- Lunch:
 - o Assorted gourmet sandwiches
 - o Garden salad
 - o Pasta salad
 - o Assorted pastries
 - o Soda, juice, water

*Dietary restrictions: Purchase a ticket and set your preferences at [My Account](#) **one week prior to the event** or earlier. Once set, preferences remain set for future events.

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

PRICING

Open to the public. Membership is not required!

- Public: \$275

- Members: \$250

This event will not be recorded.

Slides and handouts if any will be uploaded to [Massachusetts Crash Course in Landlording and Rental Real Estate](#).

Purchase your ticket in just a few clicks!

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

This event is operated by MassLandlords, Inc. staff.

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

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

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Easily handle security deposits and other escrow accounts smoothly and securely with ZEscrow. This modern, convenient, third-party web platform for digital commercial escrow and subaccounting keeps you effortlessly organized because it's:

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- **Flexible** – Manage complex deposit flows headache-free.
- **Cost effective** – Our commercial clients are eligible to use ZEscrow free of charge.

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Cambridge, MA 02142



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