

APRIL 2025

RAFT in Half: Governor's Budget Includes Major Cuts to Rental Assistance Program

A Landlord's Guide to Small Claims Court in Massachusetts Landlords' Guide to Light Trespass and Light Pollution in Rental Properties – And What to Do About it

Contents

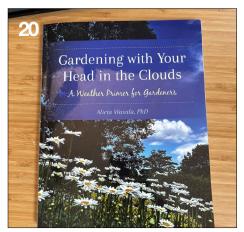
- 3 Letter from the Executive Director
- 4 Landlords' Guide to Light Trespass and Light Pollution in Rental Properties – And What to Do About it
- 10 RAFT in Half: Governor's Budget Includes Major Cuts to Rental Assistance Program
- 14 A Landlord's Guide to Small Claims Court in Massachusetts
- 18 With Deductions Allowed, You May Qualify for Free Legal Assistance
- 20 Book Review: Gardening with your Head in the Clouds Gives practical Weather Advice for Landowners
- 22 Beware the "Massachusetts Landlords" Facebook Group

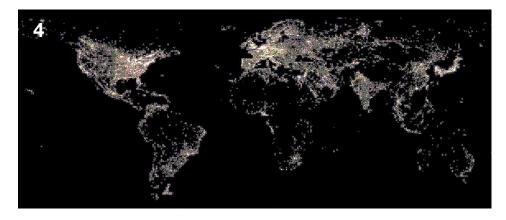
74 REGIONAL













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

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

info@masslandlords.net

774-314-1896

THE MASSLANDLORDS BOARD OF DIRECTORS

Steffen Landrum, President, through 2025 Russell Sabadosa, Treasurer, through 2027 Erin Zamarro, Secretary, through 2028

EXECUTIVE DIRECTOR Douglas Quattrochi

INFORMATION MANAGER Jillian Campayno COMMUNITY BUILDER AND ACCOUNTANT Naomi Richardson WRITER, JOURNALIST, AND EDITOR Kimberly Harper Rau, Eric Weld FULL STACK DEVELOPER Ron Software Development Services LEGISLATIVE AFFAIRS COUNSEL Peter Vickery, Esq. SR MANAGER OF SERVICE AND MARKETING Sue McMahon BOOKKEEPING Honeylyn Estopace CREATIVES Paul Ssemanda, Jen Rau MESSAGE BOARDS, SERVICE DIRECTORY, AND DATA Fatima Cangas, Nomer Caceres, Emerson Raniaga, Maria Evangeline Legaspi VIRTUAL REGISTRATION DESK Naomi Elliott, Kaitlin McMahon NEWSI ETTER DESIGN Ailar Arak VIDEOGRAPHY Paul Mond TRANSCRIPTION Prospero Pulma PARTNER ASSOCIATIONS **MWPOA** Frank Hays and team SWCLA Mark Marzeotti and team NWCLA Brenda Coveno Watson and team RHABC Jim Stockley III and team

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

With Immense Gratitude to Seven Decades of Past Volunteers

For pay-as-you-go business advice or legal information, visit <u>MassLandlords.net/helpline.</u>

Cover Photo by Leo, CC BY 2.0

https://unsplash.com/photos/a-city-atnight-with-a-lot-of-smoke-coming-out-of-itkR1fTRdiNIQ

LETTER FROM THE EXECUTIVE DIRECTOR

Thank you for Accurately Reporting

Our Letter from the Executive Director for April 2025 gives notice about changes to our terms and conditions as well as updates about our longer-term initiatives.

In March we continued our long-term projects. We want to hold Boston accountable to public records law, improve our website speed and grow the Mass Save program. We also rolled out the first of a set of changes to our terms and conditions. I will start with this, since it is actually the most important. First, some background.



MassLandlords competes with other advocacy organizations for Beacon Hill's political consideration.

Unlike other groups with insider influence, we pay the retail rate. We don't take tax or grant money, we do disclose our lobbying, and we do pay taxes on it. It is much more expensive for us to be heard than for the typical renter nonprofit. Where do we get our funding?

When a new member signs up for dues on our site, or when an existing member renews, we collect (and keep private) information about the total number of units owned and managed across that person's real estate empire. One membership payment gives their entire team access to our benefits. We scale dues by region and unit count. There's a big difference in economic "oomph" between an owner-occupied duplex in Pittsfield and a 60-unit syndicated business in MetroWest. Each can support our work at different levels.

It has come to our attention that not all members are signing up or renewing with fully accurate unit counts. We use public records to know this for a fact. So we've updated our terms and conditions to make it more clear that accurate disclosure is a condition of membership. We're now going to start billing members the difference between reported dues and correct dues, plus a verification fee. You can read the detailed terms online. Thank you for accurately reporting.

Switching gears, many of us need help managing cashflow. This is why we continue to work toward an option to pay dues monthly. This is going well. I thought monthly dues would be out this past winter. It will be ready soon. Also, we are still working on understanding why our site is slow.

A lot of time and attention has gone into our Boston public records case. The latest problem is they have tried to bury us in an avalanche of paper. <u>They have produced</u> <u>over 8,500 pages</u> of repetitive and non-responsive documents. We have distilled these down to just 25 unique and responsive pages. Our basic public records request remains unfulfilled. We asked the court for third-party verification. Our latest motion was denied. We are appealing.

Finally, I have given a lot of time to <u>Mass Save</u> the last 18 months. As you know, Mass Save is how Massachusetts fights climate change by decarbonizing buildings. We all pay a little on our utility bills. The new three-year, \$5 billion Mass Save plan was supposed to be approved in March. Instead, a number of grossly uninformed representatives and senators led a populist revolt against corporate utility

rates just as the plan was being approved. They maimed Mass Save by \$500 million, or 10% of budget. We therefore still don't have a 2025 to 2027 Mass Save plan. I hope we will have a new, smaller one by May 1.

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.

Point your camera app here to read more online.



Sincerely,

Douglas Quattrochi •Executive Director, MassLandlords, Inc.

Landlords' Guide to Light Trespass and Light Pollution in Rental Properties – And What to Do About it

By Eric Weld, MassLandlords, Inc.

Light pollution and trespass are widespread and cause extensive harm to humans, nature and the planet, but can be addressed with a few simple, inexpensive fixes.

If you or your tenants are experiencing insomnia, headaches, depression, increased anxiety, unexplainable weight gain, tired eyes, frequent sickness or other health problems, you should check the nighttime lighting around your home and rentals. Are you or your rental units victims (or perpetrators) of light trespass and light pollution? Maybe you live or own units on a corner or part of the street with a streetlight shining through the night. Or your rentals are located across the street from a busy convenience store/gas station or car dealership with blinding light saturating the entire neighborhood into the wee hours.

With a lot of light pollution research in recent years, we know that excessive nighttime light is <u>more dangerous</u> than previously realized. If left unattended, obtrusive nighttime light can result



Unshielded bright nighttime light like this one wastefully projects a third of its beam into the sky while casting an obtrusive and harmful glow on nearby residents. A simple light shield affixed to the bulb could direct light downward and protect neighbors from light trespass and its negative health effects. Cc by-sa Wikimedia commons soccordudeTY22

in a range of adverse health effects, from mild to fatal. You read that right. Light pollution that prevents adequate sleep has been linked to a malignant <u>list</u> of maladies: cardiovascular disease, Alzheimer's, prostate and breast cancer, type 2 diabetes, hypertension and other metabolic-related illnesses that can lead to death.

Beyond direct health concerns, light pollution also harms our environment and wildlife habitats, greatly impacts our quality of life, obscures views of the night sky, stars and constellations, and reduces safety by creating blinding glare and shadows where, perversely, attackers can hide. The scientific evidence on the efficacy of light in reducing crime is very mixed.

WHAT CAN LANDLORDS DO ABOUT LIGHT POLLUTION? Light Shields

Fortunately, light pollution and trespass, unlike air and water pollution, are easily and cheaply controlled. And unlike noise pollution, it doesn't even require difficult-to-enforce changes in behavior or schedules.

If you have floodlights or other nighttime lights installed on the exterior of a dwelling and lighting up more than the intended area, you should consider affixing light shields. Because light is blockable and directable, light shields can sheathe unwanted light streams and allow more nighttime darkness for those accosted by unwanted light. These simple, inexpensive products simply clip on to a light fixture or bulb and direct the light downward, limiting lateral light from trespassing on neighbors' property and into their homes. For your tenants complaining of exterior porch or garage lights left on all night, light shields, often priced around \$50 or less, can provide a quick, inexpensive solution.

Light shields and light hoods come in a variety of shapes and sizes. Some light shields are partial corner hoods that prevent light from leaking in a certain direction. Others are fully round shields that can attach to the bulb of a floodlight and concentrate the light beam downward instead of all around, such as onto neighbors' homes.

Gary Citro, a sales representative with <u>Parshield</u>, a light shield company based in Pennsylvania, says he receives many requests from landscape architects and residents responding to light trespass complaints. Parshield exclusively sells PAR-38 light shields. These fully round shields attach to PAR-38 bulbs, a commonly used bulb for outdoor floodlights.

"The light trespass problem is brutal," notes Citro, who, as an amateur astronomer, has inherent interest in mitigating light pollution. "Our light shields are an easy way to control light trespass." Citro is quick to emphasize his company is not invested in dowsing all light. "We're not against lighting," he explains, "just against light that shines up into the sky and erases constellations and presents danger. We want the light to shine down on the ground where it's intended."

DarkSky International is a community of volunteers committed to limiting light proliferation and pollution and retaining darkness at night. The organization suggests, if your neighbors or other tenants are shining obtrusive light onto neighbors' space, to first talk to them, informing them of the light trespass and suggesting solutions like light shields. Depending on where you live, your city or town might have a light ordinance to point to. If your town does not have a light trespass law, DarkSky encourages you to consider suggesting one.

MORE LIGHT POLLUTION SOLUTIONS

Light shields may be the simplest solution to light trespass, but not the only one. Automatic light dimmers, motion sensors and timers can also be installed to manage light pollution and lower average exposure to light. Anyone shining light through the night needs to ask if constant light is really necessary. Can your security lights be set to turn on with motion detected in the area? Motion sensors can be set to highly sensitive detection levels, even to the point of flipping on a bright wash of light when a rodent passes by, and are plenty sufficient to deter an unwanted intruder or criminal. Sources of light also play a big role in pollution. Some light fixtures are preferable to others. Unhooded fixtures that produce glare and spew light laterally and into the sky should be avoided. There are very rarely any reasons for residents and businesses, other than airports, to light up the night sky. There are numerous light fixtures available, for small and larger areas, that aim light downward and shield it from trespassing on neighbors.

Interior lights in offices not used at night should be turned off. Light from office buildings bleeds out through the windows and lights up the night sky.

Bulbs, too, make a difference. Both LED and incandescent lightbulbs come in a variety of brightness levels, measured in lumens. LED bulbs can project the same level of lumens (projected light visible to the eye) as incandescent bulbs, but use much less wattage, or energy. When switching from incandescent to LED bulbs, be careful not to match the wattage, because an LED bulb using similar wattage will project much brighter light than the incandescent bulb it replaced. Instead, replace lights based on equivalent (or lower) lumens.

Both types of bulbs also come in a range of light colors or light temperatures (more on this in a minute). When purchasing LEDs for nighttime lighting, be sure to choose "warm-colored" bulbs – that is, those comprising red and yellow hues as opposed to blue and green hues.



PROUDLY SERVING EASTERN & CENTRAL MASSACHUSETTS

VERMICULITE & ASBESTOS

ABATEMENT SINCE 1987

Real Estate 101: Development & Finance

Earn Harvard Certificates in Real Estate Live Online Programs | 11am-1pm | 4 sessions each

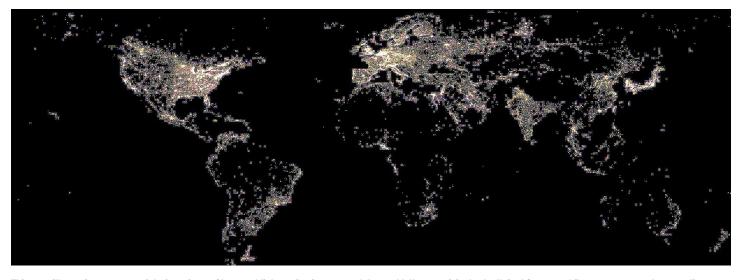
execed.gsd.harvard.edu/real-estate



HARVARD GRADUATE UNIVERSITY SCHOOL

OF DESIGN

EXECUTIVE EDUCATION



This map illustration captures nighttime views of humans' light projections around the world. Not surprisingly, the United States and Europe represent the most-lit areas of the world. In the U.S., 99% of the population experiences some kind of light pollution. Cc by-sa Wikimedia commons Dominic Alves

BLUE LIGHT VS. RED LIGHT

To explain: All light is a spectrum of colors ranging in hue across a prismatic rainbow with various shades of blue, red and green. As the colors combine, they are usually perceived in our retinas as a white or bright yellowish glow. Light-emitting devices – lightbulbs and electronic screens – utilize a range of color spectra, some emphasizing "cooler" colors like blue and green, others favoring "warmer" reds and yellows.

Light color, or light temperature, is rated in Kelvin (K), from 1,000K to 10,000K. (Named after 19th-century British physicist Lord (William Thomson) Kelvin, who proposed the rating system in his publication *On an Absolute Thermometric Scale*, 1848.) Lower K values indicate light that contains warmer colors and less blue hue. Different colored tones of light have different effects on our eyes, brains, circadian rhythms and health. Optimal light for the human eye is in the range of 2,000-3,000K.

Light from our sun is a higher K value, nearly 6,000K, than we would want shining into our homes (though our sun is very low in blue light compared to the average star). Blue light triggers our bodies' natural response to be awake and alert. Hotter light tones, favoring reds and yellows, are rated lower K, and generally signal our brains to mellow and prepare for rest. These are ancient impulses programmed in our brains, adapted from millennia of cycles living according to the sun's daily rhythms. Thomas Edison invented the incandescent lightbulb in 1879 and ushered a new era of nighttime lighting, now on steroids. Our relatively short period of electric light at night has not altered our natural circadian rhythms – dictated by the sun and evolved over millions of years – and need for nighttime rest.

Unfortunately, we live in an age in which electronic devices proliferate. Televisions, computers, tablets and smart phones all emit blue-favored (higher Kelvin) light. These light emissions stimulate our brains and signal our alert responses. For that reason, blue-light filters – attached as screen protectors to computers and phones or coated onto lenses of reading glasses – will assist users in better rest and sleep after engaging with screens at night. Ideally, you should power down electronic screens a couple hours before sleep time.

Use of LEDs has also increased for exterior nighttime lighting, such as floodlights. This is a good development for energy reduction. But LEDs – such as those used in tablet and telephone screens – naturally emit more blue light unless altered or chosen specifically for softer light. So not only is your LED floodlight trespassing on your neighbors' darkness, its typically blue-tinted light is also triggering their natural response to wake up.

When purchasing LED bulbs for your exterior floodlight, be sure to choose

lower K bulbs, favoring red hues. These are available for floodlight and exterior use. And be sure to attach a lightbulb shield.

WHY IS LIGHT TRESPASS BAD FOR US?

The main reason excessive light at night is so detrimental is that it hinders or disrupts our bodies' rest cycle. Without proper rest, including between seven and nine hours of sleep within every 24 hours, the human body loses ground on several fronts in the quest to remain healthy. Most bad health outcomes from too much light exposure are a result of no or poor sleep.

For ideal sleep, the body needs melatonin, a hormone produced and released by the pineal gland. Located in the center of our brains, the pineal gland helps regulate our sleep-wake cycles, called our circadian rhythm, and influences cardiovascular and reproductive systems.

Melatonin helps prepare our brains and bodies for deep sleep. Our natural production of melatonin is triggered by darkness and suppressed by light, especially blue-tinted light. Melatonin assists quality rest and sleep, an absolute necessity for optimal health. In general, a lack of melatonin when it's time to close your eyes results in a less restful and rejuvenating sleep. When we sleep, our bodies: release human growth hormone that helps repair muscles and bones; restore and refresh mental and physical energy; and rev up our innate and adaptive immune responses, which help ward off an onslaught of disease and viruses in our daily environments. Without adequate sleep, all of these functions can falter, opening the door to threatening pathogens and destructive cells that can shorten lives and severely curtail life quality.

Lack of adequate sleep can lead to a list of bad health outcomes, but it's usually a cumulative effect, a subtle problem that compiles over time. The body and mind are bafflingly complex. Small problems over a long period add up in surprising ways. Why do food dyes and additives make some of us sick? Why can some of us eat gluten or shellfish while others might be severely threatened by such foods? Light at night that interrupts our natural ability to sleep and heal will have different effects on different people.

But light pollution and trespass are easily fixable. It's ironic that millions of Americans are harmed and sickened by disrupted sleep due to invasive indoor or outdoor lighting while a few simple remedies are readily available to address this vital but underemphasized problem. There is no reason anyone should suffer from health-harming sickness due to obtrusive light preventing good sleep, despite our culture's increasing nighttime light encroachment.

HOW DOES LIGHT POLLUTION HURT ANIMALS, PLANTS AND BIODIVERSITY?

Edison's invention of the incandescent lightbulb expanded our days and productivity endlessly into the dark night (and ended our unsustainable practice of killing every whale in the sea for their oil). An increase in nighttime lighting has not abated since. Our nighttime sky brightness has increased 10% every year from 2011 to 2022. In the United States, 99% of people experience some form of light pollution or exposure to unnaturally high levels of light in the evening, from both indoors and outdoors.

Much of the increase of nighttime lighting is based on the mistaken belief that more light equals more security. There is no evidence to support that premise. In fact, it's been shown that bright light can <u>decrease safety</u> from attackers because it creates hard shadows where a person can hide, shielded from view by the light's glare. Bright nighttime lighting, such as that at gas stations and car dealers, can create massive glare spilling onto the street where it can partially blind passing drivers and



This streetlight is half shielded, fitted with a fully round shield painted black on one side, presumably blocking light trespass toward residents on that side, while scattering light through the glass hood on the other side. Cc by-sa flickr flipflopflorida

decrease visibility.

Beyond acute harms to human health, artificial nighttime lighting threatens plants and animals. Animals, of course, need their sleep, too, to remain healthy. But nighttime light also affects predation by making pollinators easier to see and be eaten; by damaging birds' visual pigments and deterring their migration; by disrupting essential breeding patterns, growth and activity.

Plants and trees have natural circadian rhythms, too, just like humans. When they are disrupted by artificial nighttime light, plants' growth cycles are altered. A tree standing in a bright nighttime light may delay its leaf senescence, flowering and important winter dormancy that protects it from cold weather and enables it to survive winter.

Like warming trends, excessive nighttime lighting's harms to animals and plants could eventually impact humans' food, medicine supplies and general biodiversity.

WHAT CAN TOWNS AND CITIES DO ABOUT LIGHT POLLUTION?

It may be late in the game, but many towns and cities have begun taking action against light pollution and light trespass.

Depending on where you live, some forms of light trespass might be in violation of municipal ordinances. In Massachusetts, 57 cities and towns – out of 351 – have <u>bylaws</u> defining and regulating outdoor lighting.

Not surprisingly, the state's large urban centers – Boston, Worcester, Springfield, etc. – have not yet regulated light pollution. Communities with light pollution ordinances tend to be small to mid-sized.

Amherst, for example, is inclusive of lighting situations and solutions in its exterior lighting regulation, part of its zoning bylaws. Section <u>11.2417</u> specifies: "Protection of adjacent properties by minimizing the intrusion of lighting, including parking lot and building exterior lighting, through the use of cut-off luminaries, light shields, lowered height of light poles, screening or similar solutions."

Closer to Boston, Cambridge limits lighting in parking facilities "so as not to reflect or cause glare on abutting or facing residential premises nor to cause reflection nor glare which adversely affects safe vision of operators of vehicles moving on nearby streets" (section 6.46). The city also defines usage of outdoor floodlighting and decorative (holiday) lighting to be "installed in a manner that will prevent direct light from shining onto any street or adjacent property" (section 7.20). The ordinances were an outcome of an Outdoor Lighting Ordinance Task Force appointed in 2013 to study the issue of light trespass and light pollution citywide.

These local bylaws can assist and help resolve light trespass disputes. But as DarkSky International points out, a lighting ordinance on the town books doesn't do the job of regulation by itself. And even for towns with light trespass bylaws, enforcement is often unclear.

Most likely, light trespass disputes will be resolved through in-person interaction and negotiation between neighbors, tenants and landlords and tenants. In some cases, landlords might consider paying for light shields.

If your sleep is being disrupted by light trespass, and you've tried unsuccessfully to get lights turned off or shielded, you might have to resort to defensive measures. Blackout curtains, which come in a range of sizes, colors and styles, are an effective and inexpensive way of closing off exterior light at night. If that's not feasible, a wide variety of sleep masks are available, starting at only a few dollars.

TOO MUCH NIGHTTIME LIGHT

In general, our high level of nighttime lighting is unnecessary, wasteful and harmful. Some 35% of artificial light is <u>lost</u> to the night sky due to improper shielding and aiming light beams. We would all benefit in countless ways from a nationwide off switch of unneeded nighttime lights.

More awareness is still needed. And more communities adopting light trespass ordinances might help. Only 16% of Massachusetts communities have a light ordinance.



The smaller, unshielded bulb at left produces more light trespass than the larger, brighter shielded PAR-38 at right.

To be sure, property owners have a right to operate lights at night on their property. But light trespass is similar to intrusive noise: Everyone has a right to a living space free from both.

For those who do need and use lights at night, a simple light shield will at least keep it from infringing on neighbors' rights to nighttime darkness.

Shielding and turning off lights at night is essential for their and all of our health. 0

Point your camera app here to read more online



Millbury Appliance Wholesalers is Your Wholesale Appliance Source!

Everything you need can be found at Millbury!

For over 30 years, we have been a great resource for the following: • Real Estate Owners • Management Companies • Corporate, Condo and Tenant's Associations • Builders and Contractors • Builders and Contractors • Federal, State and Local Government Agencies • Senior Citizen Homes and Independent Living Associations • Non-profit Organizations • Colleges and Universities

Major Corporations

We Carry Top Name Brand Appliances For Your Upcoming Project!

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

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

We are members of a National Buying Group!

We can SAVE YOU MONEY!



We Specialize In Appliance Packages!







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



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

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

RAFT in Half: Governor's Budget Includes Major Cuts to Rental Assistance Program

By Kimberly Rau, MassLandlords, Inc.

Proposed FY 2026 budget allocates additional funds for RAFT, but doubles the wait time from 12 to 24 months once the assistance cap is reached.

Governor Maura Healey's proposed budget for fiscal year 2026 includes a shocking blow to a major statewide rental assistance program: Participants who max out their RAFT benefit will have to wait twice as long to reapply for assistance.

The budget, which totals a hefty \$61.5 billion in state expenditures, includes \$202 million for the Residential Assistance for Families in Transition (RAFT) program, a \$5 million increase over FY 2025. Ostensibly, this is to ensure more families can access RAFT benefits, but even with additional funds, people looking to participate in the program will find their benefits won't go nearly as far as they used to.

Currently, families who utilize the <u>RAFT program</u> may access up to \$7,000 in aid over a rolling 12-month period. Funds may be used for rent arrears to avoid eviction, to pay owed utilities, or to help move into a new rental, among other uses. If approved, the FY 2026 budget states families may still receive up to \$7,000, but in a rolling 24-month period, effectively slashing RAFT benefits in half.

RAFT: DEATH BY 1,000 BUDGET CUTS

Though the state administration says it is focused on alleviating the housing crisis



Cutting RAFT in half takes an already shaky program and places help – and housing – out of reach for many families. (Image: CC BY SA 4.0 MassLandlords Inc.)

that plagues Massachusetts along with many other states, their commitment to the RAFT program seems dubious at best.

Prior to the Covid-19 pandemic, RAFT benefits were capped at \$4,000 in a rolling 12-month period. Families could use that money to avoid eviction by paying owed rent, or, if they were trying to move, for move-in expenses. During the pandemic, when the state had an extensive and unfunded eviction moratorium, the state used federal money to expand rental assistance statewide. Renters and landlords could receive up to 18 months' rental and utilities assistance with no dollar cap. The RAFT program specifically expanded to allow up to \$10,000 per family. This increase was seen as overdue even without a global pandemic. In 2019, the average <u>fair-market rent</u> for a twobedroom home in Massachusetts was \$1,307. In the Boston area, the average rent for a two-bedroom home was \$2,194. The \$4,000 limit wouldn't cover two months' rent for a Boston family. The increase to \$10,000 gave families in high cost of living areas a chance.

Then in 2023, Gov. Healey's budget for FY 2024 cut RAFT benefits from \$10,000 in a 12-month period to \$7,000 in that same time frame. When the budget went into effect, a <u>two-bedroom rental</u> averaged \$1,733 statewide, and \$2,635 in the Boston metro area.

Winter's Knocking – Insulate Before It Moves In!

This winter, keep the cold out with up to 75% - 100% off insulation. Call 866-511-5277 for your no-cost home energy assessment and stay cozy all season!



www.weathervanehome.com





Though the decrease still kept RAFT limits above pre-pandemic levels, excessive delays in accessing RAFT benefits meant tenants were often several months in arrears by the time landlords received payment.

In an eviction scenario, RAFT is only approved if the applicant has already received a notice to quit and if the funds awarded will keep them in their home. If the tenant were evicted, they could theoretically apply their benefit toward a new rental, but \$7,000 would be unlikely to cover first and last months' rent, along with a security deposit, in the Boston metro area.

And if this proposed budget is approved, starting July 1, 2025, renters will have to make that assistance last over a rolling 24 months. The already tenuous safety net is getting stretched very thin indeed.

RAFT NEEDS AN OVERHAUL, NOT A FUNDING CUT

For years, we called for an expansion of the RAFT program. Numbers vary depending on how data is collected, but somewhere between 30% and 50% of Americans <u>live paycheck to paycheck</u>. Many of us do not have savings to make up lost wages. Greater funding would help more people, we argued.

However, unlike with rental voucher programs, where participants must pay a certain portion of their income toward rent, we realized there's a major flaw with RAFT: Renters have no incentive to put any of their own money toward the rent. Applicants want to maximize their benefit (who wouldn't?) and so pay nothing while they wait for RAFT approval. But that benefit could go much farther if applicants had to pay something while they waited. As it stands, paying nothing at all puts renters in a risky position if they are ultimately denied, and may mask the fact that their tenancy is unstable.

Landlords may not refuse to help their tenant with a RAFT application. However, the application process can take so long that once a tenant is approved, the maximum amount may no longer cover the owed rent. If RAFT is approved, landlords do not have to forgive rent the tenant still owes, and may still evict their tenant if they do not pay the portion they agreed to if RAFT does not cover everything.

Our 2024 article "<u>RAFT Kiss of Death</u>" showed that of 23 study households that received RAFT, only five were fully helped by their single RAFT payment, either remaining housed or ultimately moving out without owing their landlord money. This is a 22% success rate and shows the RAFT program needs to be improved.

ATTEMPTS TO MAKE RAFT APPLICATIONS PART OF THE PUBLIC RECORD FALL FLAT BEFORE AN OPAQUE LEGISLATURE.

Back in 2021, MassLandlords started calling for a <u>policy change</u> that would have RAFT cover 12 months' rent, either to be paid in arrears, going forward, or in some combination of the two. This would allow landlords to continue to receive rent, and give tenants a better sense of protection and stability during tough financial times.

We also suggested RAFT assistance should be part of the public record, after we filed a lawsuit against the Department of Housing and Community Development (now known as the Executive Office of Housing and Livable Communities) when they refused to produce records surrounding pandemic-related RAFT requests. Many applications were denied or timed out, seemingly without communication or reason. We were denied because the state claimed providing records would be a breach of renters' privacy, though we asked for no names in our records request, only addresses. Those addresses would show whether denials were focused in one geographic area. This should be public record, but we're not surprised a state that puts such little value on transparency would disagree.

Around this time, we tried to join the Massachusetts Coalition for Housing as they advocated for the RAFT program, but were informed that their partners would not support our argument to make RAFT awards public record for the purpose of studying efficacy.

Instead of improvements, what we are now seeing is yet another cut to a program that is already difficult to navigate and hard to see as a safety net for anyone anymore. On paper, the state is committing \$202 million to RAFT over the next fiscal year. In practice, it's going to mean fewer renters will be able to rely on it as they might need. Ultimately, there will be more evictions, and more people unhoused.

CONTEST RAFT DELAYS IN COURT EVERY TIME

In 2023, Gov. Healey's FY 2024 budget amended <u>MGL Ch. 239, Section 15</u> to state that eviction proceedings will be placed on hold if a renter has a pending application for rental assistance.

This may seem logical, but the RAFT program has been <u>plagued by delays</u>, even after a new online portal was created in an attempt to streamline the process. As of 2023, landlords were reporting <u>mixed</u> <u>experiences</u> with the new system, many of them negative. One landlord, who said her renter was the perfect candidate for RAFT assistance, still waited <u>six</u> <u>months</u> for her tenant's application to be approved.

This means that if a renter is ultimately rejected for RAFT, little ground will have been covered in the lengthy eviction process. You will need to wait even longer to regain possession of your rental, and your renter will be even further in arrears.

With RAFT essentially cut in half, but the law remaining unchanged, it will be even more important for you to contest RAFT-related stays in the eviction process. Check with your attorney for further guidance.



Evictions remain on hold until any RAFT assistance is approved or denied. Expect things to move even slower now that benefits are cut in half. (Image License: Unsplash)

AN ALTERNATIVE: REDIRECT RAFT FUNDS TOWARD MASS. RENTAL VOUCHER PROGRAM

Another option would be to take the \$202 million dedicated to the RAFT program and instead use it to more fully fund the <u>Massachusetts Rental Voucher Program</u>. The MRVP is a more sustainable form of rental assistance that functions like Section 8, but has an incredibly long waiting list. A document of frequently asked questions states the wait is "years long." Anecdotal evidence suggests it may be up to a decade.

Under the MRVP, renters have to pay one-third of their income toward rent. To qualify for MRVP, applicants must make no more than 80% of the area median income, though people who get approved are likely to make much less than that.

Let's look at a hypothetical situation. The Green household has one parent earning the average Massachusetts <u>individual income</u> of \$56,284 a year, and two children. This is more than minimum wage, but still well under the <u>80% AMI</u> <u>cap</u> for their household size no matter where they live. Their monthly household income is approximately \$4,690.

If the Greens are approved for MRVP, their contribution toward the rent would be one-third of their household income. If the average two-bedroom in Massachusetts is \$1,733 per month, the Greens would pay \$1,563, and the program would cover the remaining \$170.

Now let's get back to that \$202 million for RAFT. Each family can get \$7,000, so that \$202 million will help 28,857 households, assuming everyone maximizes their benefits (and with RAFT application delays, that will almost certainly happen).

What if we funneled that into MRVP? If every family had to pay a third of their income, and MRVP covered a remaining \$200 a month (rounding up from our \$170 the Greens received), that's \$2,400 a year per family. Take that \$202 million and divide it out – more than 84,000 households could receive stable rental assistance that covered the entire year.

Is it time for RAFT to go away entirely, in favor of a more stable program?



Redirecting RAFT funds to the MRVP could help many more families get into housing...and stay there. (License: CC by SA 4.0 MassLandlords, Inc.)

CONCLUSION

The FY 2026 budget is not a foregone conclusion. The House and Senate still need to submit their own FY 26 budget proposals, after which the legislature will begin negotiating between the three plans to create a final budget. This process takes months. The final budget should go in effect on July 1, 2025, but may be delayed depending on how those negotiations are going. Once the legislature votes and approves a final budget, they will send it to Gov. Healey for her signature.

We can only hope that other spending bills will take a more realistic look at RAFT. Perhaps it should be canceled entirely, in favor of providing better funding to the more stable MRVP program. If that money were funneled from RAFT, MRVP could be expanded to include emergency funding upon application, to help those who are eligible for the program while they are on the waiting list (though proper expansion of the program could cut wait time down as well).

If lawmakers are dead set on keeping RAFT, then changes must be made. Applicants should have to pay what they can afford toward the program, which would help stretch RAFT dollars. Simply cutting the program in half does no one any favors and stands to worsen the housing crisis.

Point your camera app here to read more online



The 194th General Court of the Commonwealth of Massachusetts

Bills & Laws	Budget	Legislators	Hearings & Events	Com
eneral Laws » Part II »	Title I » Cha	apter 186 »		
ection 15	В			
General Laws			On 15B: Entrance of premi	
Chapter Section	on	GO> Section 1 inspect th	5B. (1) (a) No lease relating to res re premises, to make repairs the s, enter the premises before the l	idential re reto or to s
 Part II Title I Chapter 183 			rdance with a court order; remises appear to have been ab	andoned l
 Chapter 183A Chapter 183B 		to termin	pect, within the last thirty days of ate the tenancy, the premises for uld be cause for deduction from	r the purpo
 Chapter 183C Chapter 184 Chapter 184A 		amount ir	rior to the commencement of ar n excess of the following:	
 Chapter 184B Chapter 185 Chapter 185A 		(ii) rent fo	the first full month of occupance r the last full month of occupance	y calculate
Chapter 185B		subsectio	irity deposit equal to the first mo on (3) and that the tenant is given irchase and installation cost for a	the stater

ARTICLE YOU MAY HAVE MISSED

YIMBY: Cambridge Adopts Six Stories By Right in Landmark Zoning Change

The Cambridge City Council voted on Feb. 10, 2025, to allow residential buildings up to six stories to be built by right in the city, a major decision that will change how development happens in Cambridge. Four stories will be allowed by right in all residential areas, and up to six stories are allowed by right in lots with more than 5,000 square feet, as long as a certain number of units are affordable. Point your camera app here to read more online.



A Landlord's Guide to Small Claims Court in Massachusetts

By Kimberly Rau, MassLandlords, Inc.



You can bring a small claims case in district or housing court, or a Boston municipal court. It all depends on where you and your defendant live or work. Shown here: the Edward W. Brooke Courthouse, home to the central division of the Boston Municipal Court. (Image: Public Domain)

An often-overlooked resource, housing providers can use the small claims process to seek judgments for unpaid rent, damages and more.

Called the people's court, small claims court offers individuals a simplified, less expensive way to resolve monetary disputes in amounts of \$7,000 or less. However, many landlords seem unaware of the advantages of small claims court, or that it even exists.

In this article, we will give a basic overview of the <u>small claims process</u>, as well as discuss some things landlords should be aware of when they choose this option to recover funds.

THE SMALL CLAIMS PROCESS IN MASSACHUSETTS

Small claims court is for monetary cases only. You cannot bring criminal cases to

small claims court, or eviction cases. If you are seeking to evict your tenant and collect on lost rent, you would file that eviction through the appropriate housing court. However, if your tenant vacates the apartment and leaves you with unpaid rent or damages that exceed the security deposit, small claims court is an appropriate venue to pursue judgment.

You can file a small claims case where either you or the defendant lives or works. As a landlord, you may also file in the court that covers the area where your rental is located. Small claims cases are heard in both housing and district courts, as well as the Boston municipal court. Filing may be done in person, online or via mail.

The \$7,000 filing limit for small claims court does not mean that that is the limit on possible damages the judge could award. For example, if a landlord were fined treble damages for violating the statute governing security deposits, the amount awarded could exceed \$7,000, but the case could still be heard in small claims court.

Benefits to <u>small claims court</u> include low filing fees, starting at \$40 for claims under \$500 and capping at \$150 for claims of \$5,001 and more. You <u>do not</u> <u>need to hire a lawyer</u> to bring a case in small claims court, even if your rentals are managed under an LLC or other business entity. This is different from other Massachusetts court systems, where LLCs must have legal representation. You can, however, have a lawyer represent you in small claims if you want. Mediation is also available.

The drawback to small claims court is that if you are the plaintiff and you lose your case, you are not allowed to file an appeal. Defendants who showed up to court and lost their case always have the right to <u>appeal within 10 days</u>, at which point the case will be scheduled for another hearing. To successfully appeal a decision, defendants must be able to state which facts of the original case they are disputing.

"You should be prepared to inform the judge about which relevant facts the plaintiff and the defendant agree on, and which relevant facts they disagree about," the defendant's <u>Claim of Appeal</u> form states. If their appeal includes any counterclaims, the original plaintiffs are able to appeal those judgments, if any.

Discovery is also limited, meaning both parties may not have access to the same information before it is presented to the court, and damages are typically monetary only. Injunctions and restraining orders are not usually determined in small claims court.

Most claims based on either a contract

OVER 100 ALL 5-STAR GOOGLE REVIEWS



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

- Deep expertise in multi-family sales, purchases and rentals in Cambridge, Somerville and Medford
 FREE property valuations
- FREE leasing services only tenants pay broker fee
- FREE lease renewal services for existing clients

FREE property upgrade consults

FREE rental pricing recommendations

- FREE vendor recommendations for handymen, cleaners, snow removal and more
- No commitments or contracts for rentals

CALL TODAY FOR YOUR FREE CONSULTATION WITH CAMBRIDGE SAGE: § 617-833-7457 SAGE@CAMBRIDGESAGE.COM



or consumer protection laws have a six-year statute of limitations, however, a small claims judgment in your favor in Massachusetts is good for 20 years. That means even if you cannot collect on the judgment right away, you may be able to in the future.

However, before you can collect on the judgment, the courts must first determine that the defendant is able to pay.

MONETARY JUDGMENTS NOW REQUIRE A PAYMENT HEARING

In December 2024, the Supreme Judicial Court <u>approved amendments</u> to the trial court rules that require a payment hearing before any payment order can be made. These changes went into effect Feb. 2, 2025. The payment hearing may immediately follow the original court hearing, or, if the defendant is unprepared, may be scheduled for a later time.

This change requires defendants who lose in small claims court to complete a

Statement of Finances and Income form prior to the payment hearing, regardless of whether the parties have come to an independent agreement, or whether the hearing is contested.

Massachusetts allows individuals to <u>"protect" quite a bit of their income</u> and assets from creditors, and the financial statement form is designed to help the courts determine how much of the defendant's income and assets are exempt.

If, after a payment hearing, the court determines the defendant cannot pay without relying on protected income or assets, no payment order will be entered. The court will also clarify to both parties that any private agreement they may come to is not a court order and will not be enforced by the court.

After the payment hearing, either party can request a review of the payment order (or lack thereof) based on changed circumstances.

COLLECTING ON JUDGMENTS IS NOT EASY, BUT CAN BE DONE.

If you get a payment order from the court, that judgment is good for 20 years, but collecting on it may not be easy. In a <u>2024 article</u>, we looked at the state's limits for exempt income and assets and the average person likely <u>wouldn't have much</u> <u>left</u> available for garnishment or courtordered payments.

But that doesn't mean all is lost, or that it can't be done. Attorney Jordana Roubicek Greenman spoke with us for our 2024 article and noted that even if you can't get wages garnished, there are other means to pursue payment, such as using an order for payment to place a levy on any property the defendant may own or purchase in the future. This requires some homework and keeping track of what your former tenant is up to, but could mean a payout in the future.

Landlords we have spoken to have told similar stories of keeping tabs on their tenants and collecting on money judgments years after they were issued. Brian K. told us about his tenant who was evicted and had two money judgments against her when she left the state and moved to New Hampshire. However, after hiring an attorney, he was able to collect on one of the judgments and is still pursuing the second. With interest, he said, the second judgment is now worth twice what is was originally.

"It's still a pain in the neck, though," he told MassLandlords.

TIPS FOR SMALL CLAIMS COURT

If you decide to go the small claims route, come prepared to give evidence for why you are entitled to the money you are seeking. This means bringing any and all documentation you may have, and making copies for both the defendant and the court. If you took a security deposit, bring all paperwork related to that, as well as any documentation of damages, repair costs, and a summary of what you are seeking beyond the security deposit amount.

An important thing to note: if you mishandle the security deposit, you can return it to the renter and then bring a full claim against them in small claims court. Under state law, landlords are <u>not required</u> to take from the security deposit first before pursuing damages in small claims court. This is particularly important in a state where the <u>security</u> <u>deposit law</u> is so strict, and landlords who mishandle their tenants' money could face treble damages plus attorney fees.

"Nothing in this section shall limit the right of a landlord to recover from a tenant, who willfully or maliciously destroys or damages the real or personal property of said landlord, to the forfeiture of a security deposit, when the cost of repairing or replacing such property exceeds the amount of the security deposit," the law states.

If you did not take a security deposit, bring evidence of damages and repairs to court, as well as evidence that the damages did not exist before your tenant moved in. Bring receipts, any communication you had with the tenant about the damage, and any proof you may have that you tried to work this



No need to be a legal scholar to bring a case in small claims court. Just have your documentation ready and be prepared to explain your case to the judge. (But you can always hire a lawyer if you want one). (Image: Fair Use)

out directly with the person before going to court.

Finally, be prepared to discuss your case and stand up for yourself. The form you fill out when filing your small claims case will have a summary of why you are bringing the case before the court, but the judge may have additional questions for you. You should be ready to talk about what happened and why you are seeking remedy through the court system.

CONCLUSION

The small claims court process may not always result in your being able to collect against judgments in your favor, but that doesn't mean you shouldn't try, especially given the relatively low cost of filing and the fact that you don't need to hire a lawyer. (If you do have legal representation, you have the chance to recoup attorney's fees if you win.) If you get a payment order in your favor, collecting may be difficult, but it's not impossible.

We consistently encourage our landlords to stay out of court whenever possible, but sometimes, it's worth it. It's up to you if the amount of money you're owed is worth spending an afternoon in court, as well as the time spent after to collect on your judgment.

Point your camera app here to read more online



Protect Your Home INSURANCE A G E N C Y Info@JJMInsurance.com fax 508-753-5630



* Rent Collection Actions

* Code Enforcement Actions

3 617-337-4444

617-337-4496

With Deductions Allowed, You May Qualify for Free Legal Assistance

By Eric Weld, MassLandlords, Inc.

Legal representation can be expensive. The Volunteer Lawyers Project offers free legal assistance for qualifying landlords, and allows standard deductions in determining eligibility.

If you're a landlord relying on modest rental income for your living, and in need of legal assistance, there may now be an affordable option for you.

The <u>Volunteer Lawyers Project</u> (VLP), an organization of the Boston Bar Association, provides pro bono legal services to individuals in the greater Boston region with income levels at 200% or less of federal poverty guidelines.

Furthermore, VLP allows landlords to deduct mortgage interest, property tax and other expenses allowed for deduction by the Internal Revenue Service in determining income eligibility, noted Ellaina Sivo, communications coordinator for VLP.

This means you may qualify for free legal assistance from VLP even if your income is above the 200% threshold of federal poverty guidelines, as long as you fall within the limit after subtracting property taxes, mortgage interest, etc.

Income verification to VLP is selfreported and based on current income, Sivo explained. If a landlord is not receiving rental income – either your rental is vacant, or your tenant is not paying rent – then rent due does not count as part of your current income for self-reporting purposes to receive VLP legal assistance. "We only ask for verification of income if we have reason to doubt what the person is reporting," Sivo said.



If you own an apartment in the Boston region and rely on rent for income, you may be eligible for free legal assistance from the Volunteer Lawyers Project. VLP provides legal services to eligible landlords after allowing deductions such as property tax, mortgage interest and others. Cc by-sa flickr Evan Donovan

Federal <u>poverty income guidelines</u> for 2025 were published in February.

WHAT IS THE VOLUNTEER LAWYERS PROJECT?

The Volunteer Lawyers Project, located at Winthrop Square in Boston, aims to provide equal access to justice without financial consideration by representing, advising and providing legal assistance to clients whose income may constrain access to attorney services. VLP will provide referrals for prospective clients whose income is over qualifying thresholds. VLP lawyers, which include licensed attorneys and law students, offer their time on a voluntary basis. One of VLP's designated categories of service is <u>landlord advocacy</u>, including general assistance and legal advice around landlord-tenant issues such as rent collection, rental and mortgage assistance, move-in/ move-out and disputes. VLP also offers full representation for court actions on a per-case basis, which may include evictions, mediated agreements and other housing court events.

VLP has handled a wide range of legal cases for landlords, including assisting a landlord with evicting a nonpaying tenant, contacting housing court on behalf of a landlord to schedule necessary court events, and intervening to secure an order of protection from a threatening tenant and gaining access to a rental unit to conduct repairs.

In addition to attorney representation, VLP also offers two in-person legal clinics, one at the Eastern Housing Court in Boston, and one at the Central Housing Court in Worcester. The project also compiles several online resources for landlords.

DO YOU QUALIFY FOR FREE LEGAL ASSISTANCE?

Federal poverty guidelines are determined and published annually by the Department of Health and Human Services (DHH), and are based on Census Bureau thresholds. The U.S. Census Bureau sets poverty definitions each year in accordance with <u>CPI</u>, the Consumer Price Index for All Urban Consumers.

According to the latest DHH guidelines, a household with one individual making \$15,650 or less per year is within the poverty threshold. For a household with two people, the threshold is \$21,150; three people, \$26,650; four people, \$32,150; and up to eight people in a household making \$54,150 collectively. Households with more than eight people may add \$5,500 for each additional person onto the eight-person figure to determine the appropriate poverty threshold.

To qualify for pro bono VLP services within the poverty guidelines, a landlord in a single-person household with an income of \$31,120 or less, or 200% of the published threshold, is eligible. For a household with two individuals, the eligible combined income threshold is \$42,300; three individuals, \$53,300; four, \$64,300; and up to eight people with combined income of \$108,300.

However, don't assume if your income is above those thresholds that you are not eligible for VLP. As Sivo explained, you may still qualify for VLP services with income above federal poverty guideline levels after allowed deductions. For example, maybe you live in a household with two people and your income, including rent, is \$54,000. However, if you paid \$6,000 in property taxes and \$6,000 in mortgage interest, you would fall within the eligibility threshold for free legal assistance after deducting those expenses.

To see if you qualify for VLP assistance, apply <u>online</u> or call 617-603-1700 to check eligibility.

Point your camera app here to read more online



DO YOU HAVE A LANDLORD EXIT STRATEGY?

Are you:

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

ASSET STRATEGY Helping you Create, Manage, Protect & Distribute Wealth® 781-235-4426 - ext. 135 info@assetstrategy.com www.assetstrategy.com

Book Review: Gardening with your Head in the Clouds Gives practical Weather Advice for Landowners

By Douglas Quattrochi, Executive Director, MassLandlords

Repeat MassLandlords speaker Dr. Alicia Wasula has published a weather primer that helped me to understand how to be a better steward of the land.

One among our MassLandlords team of speakers has published a worthwhile book of perhaps surprising relevance to landlords. Gardening with your Head in the Clouds by meteorologist Dr. Alicia Wasula is something I bought for myself and read start to finish. I found it to be a breath of fresh air and a needed escape from the tailspin that is my public policy day job.

This book has direct relevance to landlords. It's our job to protect our residents from the elements. Do we even know what we're up against? This book explains it. The gardening piece of it is interesting, but really, the gardening anecdotes are only interspersed as a narrative device to discuss weather and seasonal variation. The book is mostly about weather. You don't have to pay much attention to the plants on your property to appreciate the book. It gives a concrete understanding about subject matter that we deal with daily.

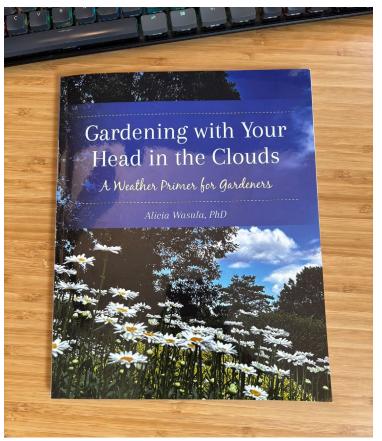
For example, is lightning really such a risk? Yes! And this book explains exactly why we don't expect it. We were advised by Dr. Wasula at a past event that we should have an app on our phones to send push notifications when lightning is inbound. This is highly relevant, as we've all had exterior jobs where we were trying to eke out every last minute. Now that I understand how clouds form, I understand why lightning push notifications are essential early warning before rain is even over the horizon.

Another thing the book covers that we've had a lot of this past winter is icing. The book provides a needed "winter precipitation 101." It is very important to salt driveways, stairs and sidewalks before precipitation. This book explains which types of weather phenomena lead to the most dangerous slip-andfall risk and why.

It's an easy book to get through. It's full of pictures, interjections and historical disaster stories set aside in colored boxes to

hold your interest across longer passages.

Overall, this has been just a really charming book. With so much going on in the world, it's relaxing – genuinely, you can feel the stress melt away – to explore the natural science of clouds and seasons in an eminently practical and congenial way. As stewards of the land and protectors against the elements, I recommend every landlord learn from Dr. Wasula and apply this knowledge in your business. Neither MassLandlords nor I received any compensation for this review



I enjoyed this book!

or for book sales. The book is available from <u>TBM Books</u> and Amazon. **M**

Point your camera app here to read more online



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

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

The MerGo Experience

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

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

Our Services

Property Maintenance



Leasing & Tenant Screening

MERGO PROPERTY MANAGEMENT

5% Flat fee

& No Maintenance or Service Upcharge

Rent Collection

Creative Solutions





Owner Communication

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

Beware the "Massachusetts Landlords" Facebook Group

Facebook group with similar branding seems to have been set up to generate confusion, and it's working.

A Facebook group is operating with branding similar to MassLandlords, causing confusion among members and the general public. As the group has grown, the confusion has grown, prompting us to write this advisory.

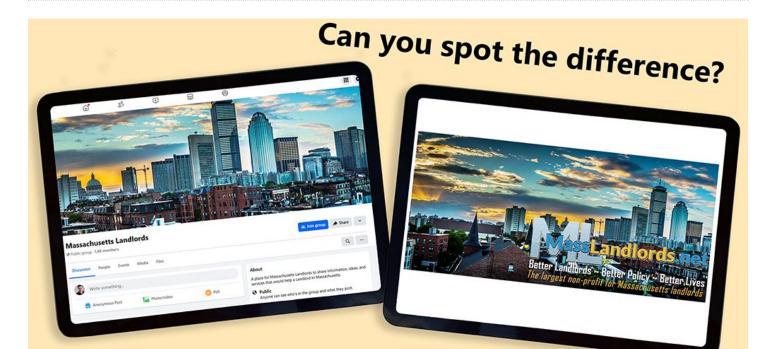
MassLandlords operates the group "MassLandlords Members Only." The group in question is "<u>Massachusetts</u> <u>Landlords</u>." The group was set up during the pandemic. It uses a Pixabay image that we had previously used on our social media profiles as a header image. The use of the same image, and the use of the capitalized phrase "Massachusetts Landlords," both seem to be a deliberate attempt to cause confusion.

Unlike the MassLandlords members-only group, which is private, "Massachusetts Landlords" is public. When people post there, information is visible to renters, city and court officials, legal services attorneys and more. The motivation to set up and administer such a group is unclear.

The group has some cross-pollination with the MassLandlords membership. When we asked around, many were unaware that it was unaffiliated with us.

SERIOUS LEGAL LIABILITY POSSIBLE

The group is causing significant confusion and may be exposing



One of these is our previous Facebook header and the other is the current fake site.

Careful! The Facebook group Massachusetts Landlords is not a MassLandlords service.

participants to legal liability both as questioner and answerer.

One landlord, Gina (not a MassLandlords member) posted using her full legal name on the group. We have redacted her last name in this article. She said she was <u>not compliant with the</u> <u>lead paint law</u>. "This is the first time I have a tenant that is pregnant. What is our obligation as a landlord around lead? Status of lead is unknown."

On a private message board with well-educated landlords, this would become a learning opportunity that would direct Gina to prompt correction of her problem. Instead, group member Bruce (who also used his full name; who also is not a MassLandlords member). gave Gina unlawful advice. "If you know what has lead paint try and remedy it yourself. It will be a lot cheaper. Once you get it lead inspected you will have to get a lead certified contractor to do the work and that can get very expensive." It is considered unauthorized deleading to try to remedy the situation yourself without a licensed inspection. And then if you want to do any work yourself, vou must become trained as a moderate risk deleader. Bruce's suggestion is unlawful. Another poster, Esmerelda, advised waiting until the renters went on vacation. This too is unlawful as the deleading is already overdue.

This exchange increased the chances of unauthorized deleading and lead poisoning.

POLITICAL LIABILITY EXISTS AS WELL

There is also political liability to posting publicly on this group. "Boston Squatters" posted to Massachusetts Landlords on Feb. 20, 2025, the following: "With this housing crises , [sic] the state desperately need [sic] our units , but they are not supporting us landlords in Housing court. This is the perfect time to come together in solidarity and get a Massachusetts Landlord 's [sic] March together at the state house. This is an opportunity for our voices to be heard and help change these laws. Looking to set up a 20 thousand landlords March to be effective and make a direct impact."

This is a strange post for a landlord to write. "Solidarity" is a political term used primarily by labor (not capital). Was the post even written by a landlord? Probably, but we don't know. Twenty-one different group members did in fact respond to the post. Their response shared their first and last name with the general public. It took us only a matter of minutes to identify a real property owned by one of the "likers."

We live in an age when organizations like City Life/Vida Urbana and the

Worcester Anti-foreclosure Task Force routinely obstruct justice by protesting evictions or organizing renters. So is it strategically worthwhile to have landlords engaged in a public forum like this? It seems likely to cause the most politically motivated to be targeted for being driven out of the business first.

We reached out to group admin "Jay Brown" to ask them to clarify in their group title that they have no affiliation with MassLandlords. We aren't sure that's even a real person. One month later and we still have no response.

Do you know who is administering this group and why? Email us at <u>hello@</u> masslandlords.net. **①**

Point your camera app here to read more online





MassLandlords Upcoming events

See details under each region

2025 APRIL

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4 First Friday Office Hours 12:00PM - 1:00pm	5 Cambridge Crash Course 8:30AM - 4:00PM
6	7 SWCLA 7:-00PM-9:00PM	8 MWPOA 5:30PM-8:00PM	9 Second Wednesday Office Hours 4:30PM-5:30pm	10 NWCLA 7:00PM-9:00PM	11	12
13	14 Springfield Meetup 6:30PM - 7:30PM	15	16 Third Wednesday Office Hours 4:30PM-5:30pm	17	18	19
20	21	22 Hold Fees 5:00PM - 6:00PM	23 Fourth Wednesday Office Hours 5:30PM - 6:30pm	24	25	25
27	28 Worcester Meetup 6:00PM - 8:00PM	29	30			

2025 MAY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2 First Friday Office Hours 12:00PM - 1:00pm	3 Springfield Crash Course 8:30AM - 4:00PM
4	5 SWCLA 7:-00PM-9:00PM	6	7	8 NWCLA 7:00PM-9:00PM	9	10
11	12 Springfield Meetup 6:30PM - 7:30PM	13 MWPOA 5:30PM-8:00PM	14 Second Wednesday Office Hours 4:30PM-5:30pm	15 Housing Court Eviction Sealing 12:00PM - 1:00pm	16	17
18	19	20	21 Third Wednesday Office Hours 4:30PM-5:30pm	22	23	24
25	26 Worcester Meetup 6:00PM-8:00PM	27	28 Fourth Wednesday Office Hours 5:30PM-6:30pm	29	30	31

STATEWIDE

First Friday Office Hours with Executive Director Doug Quattrochi. No Presentation. Open Q&A. 12 pm - 1 pm Zoom.

FRI

04/7

We'll be having open office hours about **any rental real estate topics** you may care to bring. You can also ask about MassLandlords services or share feedback.

We will not address questions in

private. We will have a group discussion about topics of interest to attendees. Questions will be answered at Doug>s discretion and as time allows.



MassLandlords Executive Director Doug Quattrochi



We'll be having a free-flowing group conversation. Ask us anything related to MassLandlords.

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

Members register for no charge in just a few clicks!

"No Sales Pitch" Guarantee

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

FIRST FRIDAYS WITH EXECUTIVE DIRECTOR DOUG QUATTROCHI NEXT ON FRIDAY, APRIL 4TH

Except for holidays or where his schedule requires otherwise, Doug will be available to members on the first Friday of every month.

ZOOM CHAT AGENDA

- 12:00 pm Start
- 1:00 pm Zoom Chat ends

Remember you can watch videos anytime at <u>live events and</u> training videos.

PARTICIPATION IS EASY We have two formats of online events:

Virtual meetings include optional

audience participation via video, phone, and screenshare and, unless stated otherwise, are not recorded.

• **Webinars** have limited participation options (typed questions only) and, unless stated otherwise, are recorded.

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

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

ACCESSIBILITY

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

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

ZOOM CHAT DETAILS (HOSTED BY ZOOM)

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

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

Password will be emailed and viewable <u>online</u>.

Topic: First Friday Office Hours with Doug Quattrochi April 4, 2025

Time: Apr 4, 2025 12:00 PM Eastern Time (US and Canada)

Join Zoom Meeting https://us02web. zoom.us/j/81517880879 Meeting ID: 815 1788 0879

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

Dial by your location +1 305 224 1968 US +1 309 205 3325 US +1 312 626 6799 US (Chicago) +1 646 876 9923 US (New York) +1 646 931 3860 US

+1 301 715 8592 US (Washington DC) +1 253 215 8782 US (Tacoma) +1 346 248 7799 US (Houston) +1 360 209 5623 US +1 386 347 5053 US +1 408 638 0968 US (San Jose) +1 507 473 4847 US +1 564 217 2000 US +1 669 444 9171 US +1 669 900 6833 US (San Jose) +1 689 278 1000 US +1 719 359 4580 US +1 253 205 0468 US

Meeting ID: 815 1788 0879 Passcode: Will be emailed and viewable <u>online</u> Find your local number: https://us02web. zoom.us/u/kbxEpAAVfq

PRICING

- This event is closed to the public.
- Members: No charge. Registration is required.

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any

will be uploaded to <u>open</u> <u>questions and answers</u>.

Members register for no charge in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

This Zoom Chat counts for continuing education credit for Certified Massachusetts Landlord Level Three. <u>Beep in</u>. <u>Leave feedback/beep out</u>.

Want to speak at a MassLandlords meeting? <u>Submit a speaker request.</u>

This is part of the <u>rental real estate</u> 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.

Second Wednesday Office Hours with Peter Shapiro. No Presentation. Open Q&A. 4:30 pm - 5:30 pm Zoom.



We'll be having open office hours about **any rental real estate legal topics** you may care to bring. This meeting is a great opportunity for members to learn from an experienced non-attorney counselor.

We will not address questions in

private. We will have a group discussion about legal topics of interest to attendees. Questions will be answered entirely at Peter's discretion and as time allows.

Attendance is capped at ten attendees for depth of discussion. If an office hours is full, check another person's office hours or try again next month.



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





Peter Shapiro runs Good Landlord Consulting Services (GLCS) and is a MassLandlords Helpline Counselor



We'll be having a free-flowing group conversation. Ask us anything related to landlord-tenant communication or best practices.

Part of this event will be presented by Peter Shapiro. A graduate of MIT's Master's Program in City Planning, Peter founded the Housing and Mediation Services Program at Just A Start Corporation, a nonprofit housing group in Cambridge, MA. Since 1990, Peter and his team have been providing landlord counseling, mediation, training, landlord support groups, and homelessness prevention assistance across metro Boston and statewide. Peter now provides Helpline and Member services for MassLandlords, and also provides landlord counseling and mediation for the City of Boston. Peter is the author of: The Good Landlord -- A Guide to Making a Profit While Making a Difference.

Members register for no charge in just a few clicks!

"No Sales Pitch" Guarantee

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

SECOND WEDNESDAYS WITH PETER SHAPIRO NEXT ON WEDNESDAY, APRIL 9TH

Except for holidays and where his schedule requires otherwise, non-attorney counselor Peter Shapiro will be available to members on the second Wednesday of every month.

ZOOM CHAT AGENDA

- 4:30 pm Start
- 5:30 pm Zoom Chat ends

Remember you can watch videos anytime at <u>live events and</u> training videos.

PARTICIPATION IS EASY

We have two formats of online events:

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

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

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

ACCESSIBILITY

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

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

ZOOM CHAT 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: Second Wednesday Office Hours with Peter Shapiro April 9, 2025

Time: Apr 9, 2025 04:30 PM Eastern Time (US and Canada)

Join Zoom Meeting https://us02web. zoom.us/j/87077460845

Meeting ID: 870 7746 0845 Passcode: Will be emailed and viewable online Dial by your location +1 305 224 1968 US +1 309 205 3325 US +1 312 626 6799 US (Chicago) +1 646 876 9923 US (New York) +1 646 931 3860 US +1 301 715 8592 US (Washington DC) +1 564 217 2000 US +1 669 444 9171 US +1 669 900 6833 US (San Jose) +1 689 278 1000 US +1 719 359 4580 US +1 253 205 0468 US +1 253 215 8782 US (Tacoma) +1 346 248 7799 US (Houston) +1 360 209 5623 US +1 386 347 5053 US +1 408 638 0968 US (San Jose) +1 507 473 4847 US Meeting ID: 870 7746 0845 Passcode: Will be emailed and viewable online Find your local number: https://us02web. zoom.us/u/kcgxBdwiji

PRICING

This event is closed to the public.

Members: No charge. Registration is required.

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to <u>open</u> questions and answers .

Members register for no charge in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

This Zoom Chat counts for continuing education credit for Certified Massachusetts Landlord Level Three. <u>Beep in</u>. <u>Leave feedback/beep out</u>.

Want to speak at a MassLandlords meeting? <u>Submit a speaker request.</u>

This is part of the <u>rental real estate</u> 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.

Hold Fees in the case of Merkulova v. Premier Property Solutions and LDJ Development. Moderated Q&A with the Tenant's Legal Team. 5 pm Zoom.

This question-and-answer session will give us the chance to review an Eastern Division Housing Court case against "hold fees," recently upheld by the appeals court. The tenant's legal team will present the key fact of the case. We will examine:

- What the court said about "hold fees";
- What happened to the landlord who took a "hold fee" and refused to refund it; and
- What can landlords lawfully take?

Attendees will leave knowing more about this specific case and how to avoid the same bad outcome as the rental housing provider in this case.



Ami Clifford, President and Managing Attorney, Clifford Law Boston



Lin Wang, Attorney, Clifford Law Boston



80 The Fenway, where one prospective renter found herself out \$3,400 when she decided not to sign the lease after all. The courts decided otherwise. (Image: Google Earth)

Part of this presentation will be given by the tenant's legal team, including **Ami Clifford**, Esq. Attorney Clifford is President and Managing Attorney of Clifford Law Boston, a firm that has a specific focus on landlord/tenant matters. Attorney Clifford received her law degree from UMass Law with high honors and started Clifford Law Boston in 2018. Their offices are in the Fowler Building, 92 State St, Boston, MA 02109.

Part of this presentation will be given by the tenant's legal team, including **Lin Wang**, Esq. Attorney Wang runs the firm's security deposit contingency program. She graduated from Harvard Law School in 2018 and is licensed to practice in Massachusetts and New York. She holds a Bachelor of Arts degree, summa cum laude, from the University of Alabama.

Members register for no charge in just a few clicks!

"No Sales Pitch" Guarantee

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

TUESDAY, APRIL 22ND

VIRTUAL MEETING AGENDA

- 5:00 pm Introduction and presentation of case
- 5:15 pm Discussion

• 5:30 pm Q&A

• 6:00 pm Virtual Meeting ends

Remember you can watch videos anytime at <u>live events and</u> training videos.

PARTICIPATION IS EASY

We have two formats of online events:

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

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

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

ACCESSIBILITY

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

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

VIRTUAL MEETING DETAILS (HOSTED BY ZOOM)

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

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

Password will be emailed and viewable <u>online</u>.

Topic: Virtual Meeting Tuesday April 22nd Hold Fees Time: Apr 22, 2025 05:00 PM Eastern Time (US and Canada)

Join Zoom Meeting https://us02web. zoom.us/j/87820375335



Protect Your Family & Your Property with **Masachusetts Lead Paint Inspections** Services

Get Massachusetts lead paint compliance letter today!

PHONE: 508-762-8847 EMAIL:tadasenvironmental@gmail.com

Get A Free Consultation at





FOR BETTER LIVING!

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

Phone: 617-288-8870 1 Arcadia St. Dorchester, MA 02122 Fax: 617-282-7783

Inspections@asapenvironmental.com www.asapenvironmental.com

Call Toll Free: 800-349-7779 Osterville Brockton Rockland Worcester Lawrence 508-428-1669 508-580-4800 781-982-8700 508-755-7320 978-686-0003

Meeting ID: 878 2037 5335

Passcode: Will be emailed and viewable online

- Dial by your location +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
- +1 309 205 3325 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
- +1 669 444 9171 US

Meeting ID: 878 2037 5335

Passcode: Will be emailed and viewable online

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

PRICING

This event is closed to the public.

Members: No charge. Registration is required.

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to Housing Court Rules Hold Fees Unlawful .

Members register for no charge 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 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.

NORTHERN WORCESTER COUNTY METROWEST

MetroWest Property **Owners Association** Marlborough Dinner Meeting, 5:30 pm: TUE How You Can Save 04/8 Taxes With a 1031 Exchange

Presented by Ron Cole, President of Cole 1031 Solutions.

Ron will help us understand tax implications of the 1031 approach and answer questions related to the tax savings they may provide. There are various Delaware Statutory Trusts and similar vehicles that can be options for 1031 exchanges that he'll cover. Ron has had this company for several years and has been in the financial services industry for over 30 years.

Our meetings are "hybrid" meetings over both Zoom and in-person at the same time. Zoom participants may chat among themselves during the 5:30 to 6:20 time that the in-person group are having their networking and eating a buffet dinner.

NOTE: MWPOA Members must register for this meeting on the MassLandlords Website at this link: https:// masslandlords.net/spotlight-event/2025-04-08-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, April 7th, 2024.

TUESDAY, APRIL 8TH

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.

Slides and handouts if any will be uploaded to \underline{MWPOA} .

This event is operated by volunteers at a partner association.

SOUTHERN WORCESTER COUNTY

Southern Worcester County Landlord Association Southbridge Dinner Meeting, 7 pm: Powerful Improvements

Our speaker will be Joe Deary, of Powerful Improvements.

"We specialize in House Washing, Roof Washing and Gutter Cleaning. We use the latest soft washing and pressure washing equipment and techniques to achieve the best results possible for your property."

MONDAY, APRIL 7TH

SWCLA DINNER MEETING AGENDA • 7:00p Event Start

LOCATION

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

PRICING

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

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

RentHelper

WORRIED ABOUT COURT?

Try a payment plan. The only rent collection service with mandatory credit reporting. It really works.

Learn more at RentHelper.us

This event will not be recorded.

Slides and handouts if any will be uploaded to SWCLA.

This event is operated by volunteers at a partner association.

BERKSHIRE COUNTY

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

Cambridge Crash Course, 8:30 am: The MassLandlords Crash Course in Landlording: Give Your Business a Spring Cleaning

Spring Cleaning Learn everything you need to succeed as an owner or manager of residential

SAT 04/5

as an owner or manager of residential rental property in Massachusetts. This fast-paced course is strictly

limited to 16 participants to allow for detailed discussion and Q&A. Course tuition includes:

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

You will receive a box packed with your personalized signed certificate,

your choice of two books, course notes, pen, and half a dozen other pieces of literature.

COURSE GRADUATE TESTIMONIALS

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

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

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

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

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

Purchase your ticket in just a few clicks!

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

"No Sales Pitch" Guarantee

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

SATURDAY, APRIL 5TH

CRASH COURSE AGENDA

IN-PERSON COURSE AGENDA

8:30 am - Introduction of MassLandlords and course participants

- 8:45 Rental markets
 - o Urban, suburban, rural.
 - o Luxury, college, professional, working, subsidized, rooming houses. o Airbnb.
- 9:00 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 Marketing and advertising

- o Getting the right applicants.
- o Small business branding tips and tricks. o Where to advertise.
- 10:05 Break for ten minutes
- 10:15 Finish marketing and advertising
- 10:35 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 Tenancies
 - o Lease vs Tenancy at Will.
 - o Move-in monies.
 - o Security deposits.
 - o Pet rent.
- 11:50 Break and Lunch, with free form Q&A
- 12:20 Warranties and covenants
 - o Water submetering.
 - o Sanitary code.
 - o How to raise the rent fairly. o Support animals.
- 12:40 Dispute resolution
- o Eviction notices to quit.
- o Court process.
- o Move-and-store
- o Relocation assistance.
- 1:40 Break for ten minutes
- 2:50 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 Break for five minutes
- 3:40 Overview of books and resources for further education
- 3:45 Review of unanswered questions
- 4:00 End Course

Please note that end time may vary based on questions.

LOCATION

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

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



ACCESSING FROM THE T

Exit the Kendall T stop on Main St.

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

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

PARKING

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

The LARGEST IN-STOCK SELECTION FLOORING & TILE At The Guaranteed Lowest Price



HOME OUTLET PROS SAVE EVERY DAY! + Earn Additional Volume Discounts

Learn more at homeoutlet.com/ForPros

Chicopee 1956 Memorial Drive (413)536-0960 **Springfield** 685 Boston Road (413)782-8664 **Auburn** 77 Southbridge Street (508) 791-920



FOOD

- Breakfast:
 - o Fresh bagels, large muffins, cinnamon rolls, coffee cake slices and scones with cream cheese, butter, and jam
 - o Fresh fruit platter
 - o Assorted fruit juices and coffee
- Lunch:
 - o Assorted gourmet sandwiches
 - o Garden salad
 - o Pasta salad
 - o Assorted pastries
 - o Soda, juice, water
- *Please email hello@masslandlords.net

if you have any dietary restrictions and need a special meal.

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

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

PRICING

Open to the public. Membership is not required!

- Public: \$275
- Members: \$250
- Card payments only. Events are cashless.

This event will not be recorded.

Slides and handouts if any will be uploaded to <u>Massachusetts Crash Course</u> 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. <u>Beep in</u>. <u>Leave feedback/beep out</u>.

Want to speak at a MassLandlords meeting? <u>Submit a speaker request.</u>

This is part of the <u>rental real estate</u> 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, 8:30 am: The MassLandlords Crash Course in Landlording: Give Your Business a Spring Cleaning

SAT 05/3

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

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

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

o Every Landlord's Tax Deduction Guide by NOLO,
o The Good Landlord by Peter Shapiro,
o Getting to Yes by Roger Fisher, and/or
o The Housing Manual by

- H. John Fisher.
- A bound summary of all material presented.
- Breakfast pastries, coffee, tea.
- Lunch sandwiches, sodas, chips, cookies; all dietary requirements satisfied, please notify us when you purchase a ticket.
- A MassLandlords ballpoint pen.
- A MassLandlords certificate of completion and permission to use "MassLandlords Crash Course graduate" on your marketing material.

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

COURSE GRADUATE TESTIMONIALS

Selected 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



💐 Better Communities 🏅 Better Policy 💐 Better Lives

 \square

Ħ

F

Η

Π

ľ

1

Got Unbuildable Land?

PAYING PROPERTY TAXES ON IT WITHOUT ANY ROI? Not sure what to do with it?

We are seeking an urban parcel to create a fast-growing forest. Planting trees in urban neighborhoods transforms them in numerous positive ways.

Donate part of your
 unbuildable land.

- Reduce your property
 tax burden.
 - Create your legacy.

Help improve people's lives.

hello@masslandlords.net

Discrimination). He graduated from Oxford University (Jesus College) with a BA in Modern History; obtained his Post-Graduate Diploma in Law from the University of the West of England in Bristol; his JD from Boston University School of Law; and his Masters in Public Policy & Administration from the University of Massachusetts, Amherst. Attorney Vickery served one term on the Governor's Council (the elected 8-member body that approves or vetoes the governor's choice of judges in Massachusetts) and on the State Ballot Law Commission. As Legislative Affairs Counsel for MassLandlords he drafts bills, bill summaries, and testimony in the area of housing law, and writes amicus briefs in cases that have strategic significance for rental-property owners.

Purchase your ticket in just a few clicks!

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

"No Sales Pitch" Guarantee

MassLandlords offers attendees of

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

Write us at

SATURDAY, MAY 3RD

CRASH COURSE AGENDA

IN-PERSON COURSE AGENDA

- 8:30 am Introduction of MassLandlords and course participants
- 8:45 Rental markets
- o Urban, suburban, rural. o Luxury, college, professional, working, subsidized, rooming houses. o Airbnb.
- 9:00 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 Marketing and advertising
- o Getting the right applicants. o Small business branding tips and tricks.
- o Where to advertise.
- 10:05 Break for ten minutes
- 10:15 Finish marketing and advertising
- 10:35 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 Tenancies
 - o Lease vs Tenancy at Will.

- o Move-in monies.
- o Security deposits.
- o Pet rent.
- 11:50 Break and Lunch, with free form Q&A
- 12:20 Warranties and covenants
 - o Water submetering.o Sanitary code.o How to raise the rent fairly.o Support animals.
- 12:40 Dispute resolution
 - o Eviction notices to quit.
 - o Court process.
 - o Move-and-store
 - o Relocation assistance.
- 1:40 Break for ten minutes
- 2:50 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 Break for five minutes
- 3:40 Overview of books and resources for further education
- 3:45 Review of unanswered questions
- 4:00 End Course

Please note that end time may vary based on questions.

LOCATION

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

FOOD

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

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

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

PRICING

Open to the public. Membership is not required!

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

• Card payments only. Events are cashless.

This event will not be recorded.

Slides and handouts if any will be uploaded to <u>Massachusetts Crash Course</u> 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.

Want to speak at a MassLandlords meeting? <u>Submit a speaker request.</u>

This is part of the <u>rental real estate</u> 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.

* PROXIMA Eviction Moving & Storage Helping landlords with tenants who are required by law to be removed from the property * Lowest Fixed Rates * No Hidden Fees * Licensed, Bonded, Insured Call to schedule: 617-588-0111

Visit to learn more: http://evictionMovingandStorage.com



💐 Better Communities 💐 Better Policy 💐 Better Lives

Schedule Calls With Our Staff for Business Advice and Legal Information

Average attorney rate: \$250/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:

For Just

\$97/hr

- 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

Details and Prepayment: https://masslandlords.net/helpline/

MassLandlords Thanks Our Property Rights Supporters

Property Rights Supporters make monthly contributions earmarked for policy advocacy.

OWNERS COOPERATIVE

\$100 and Up. Arrow Properties, Inc.. Jim Duffy. Fairfield Realty Trust. Haddad Real Estate. Hilltop Group Holdings. Rich Merlino. Stony Hill Real Estate Services.

OWNERS CLUB

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

WORKING TOGETHER CLUB

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

WORKING TOGETHER CIRCLE

Up to \$10, 1020 Overlook LLC, AAMD MGT. Bernard Welch Realty Inc. Chris Adler. Bob Allen. Lori Amara. Rob Barrientos. Ray Boylan. Broggi R.E. & Property Mgmt Inc. Corofin Properties. Demers Enterprises. Nisha Deo. Liz Dichiara. Dietschler Properties. Energywise homes, Inc. Deborah Entwistle, Matt Explosion, Cristina Ferla. Margaret Forde. Justin Forkuo. Forge Property Management. Alan Fournier. Ross W. Hackerson. Hancock Holdings LLC. Mike Hempstead. JD Powers Property Management LLC. JMG Realty & Investments. Catherine Jurczyk. Kee 55, Inc. Agency Account C/O Ercolini. John Kubilis. Altagracia Lama. Jo Landers. MassBay Group. Shane McGlone. Ana Monte. Murphy Realty. Michael Ozog. Mary Palazzo. Benjamin Perry. Jesse Pianka. PJM Property Management. Alvan Pope. Tara Pottebaum, Property Realty Group LLC, Kathryn Rivet. Lisa Rizza. Cary- Amy Rose. Michael Siciliano, John Siri, Joann Strub, Summit Rentals LLC. Topaz Realty Trust. Vadim Tulchinsky. Snaedis Valsdottir. Mark Waitkevich. Stuart Warner. Westmass Apartments LLC. Carole Winkler Wells, Kim Wu,

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.



💐 Better Communities 💐 Better Policy 💐 Better Lives

MEMBERSHIP BENEFITS



SIGN UP AT https://masslandlords.net/join/

MassLandlords One Broadway, Floor 14 Cambridge, MA 02142



SUBSCRIBE TODAY

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

Support better housing policy and housing journalism in Massachusetts.