

MAY 2025

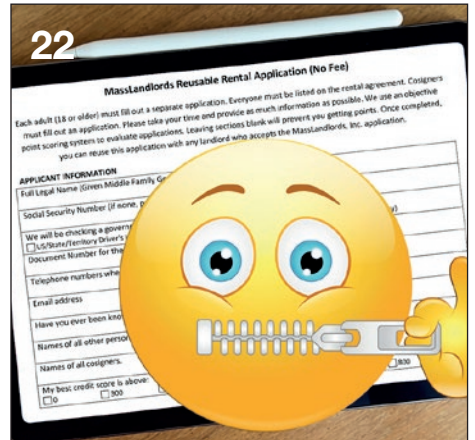
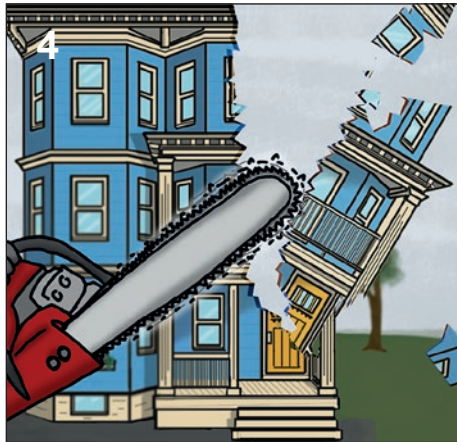
**Proceed With Caution:
Accepting RAFT Payments
Means Dismissing Evictions**

**Incentives Needed for Air-to-Water
Heat Pump Conversions in
Multifamilies: An Open letter to the
Program Administrators of Mass Save**

**EOHLC to Cut
Housing Benefits;
23,000 Federal
Vouchers Affected
in Mass.**

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LETTER FROM THE EXECUTIVE DIRECTOR

Rule of Law Slipping

Our Letter from the Executive Director for May 2025 reflects on how the rule of law is slipping away at city, state and federal levels.



Recently there have been many changes impacting housing providers, from Boston through Massachusetts up to the United States federal government. Our mission of creating better rental housing becomes much more important in this unpredictable environment. We're going to keep doing our work. But rather than focus on what MassLandlords has done the last month, or on specific policy changes, this month's letter must be given to the eroding rule of law.

Both major candidates for mayor of the City of Boston, Josh Kraft and Michelle Wu, are calling for rent control, which was banned statewide under General Law Chapter 40P. Why should they do this, when rent control was tried and failed for renters, landlords and everyone else? In part because of unlawful, unreported lobbying by moneyed developer interests. We are in litigation with the city over public records that would prove this. The city has attempted to snowball us with approximately 8,500 pages of garbage response. We have de-duplicated this down to 30 pages that are unique and partially responsive. A judge recently blocked our right to subpoena members of the RSAC for this evidence directly. We're not supposed to know what's going on.

At the state level, you will recall, we sued for access to public records on rental assistance discrimination. After years and a hundred pages of briefs and affidavits, our case was dismissed for "failure to state a claim." The people who mishandled \$800 million of pandemic rental assistance won. We were not supposed to know what went on.

Federally, we briefly faced emergency tariffs on everything construction-related, plus wartime deportation of student and other renters who make up a significant part of member business revenue, with neither an emergency nor a war. The tariffs weren't even supposed to be that big. You can be excused for thinking our businesses are better represented by this administration, but there is a qualitative difference in the representation you and I will get as small business owners compared to the deep pockets who get exemptions and favoritism whoever is in charge. What happens next? We're not supposed to know.

The hallmark of a good government at any level is transparency and predictability. As long-term investors and owner-operators, predictability is particularly important for us. We cannot easily relocate our businesses. We might have invested with a time horizon of decades. If the law says a thing, that is what we should expect to be enforced. If the law is not to our liking, we cannot simply ignore it or concoct elaborate legal theories to accomplish our aim. And our elected representatives should not ram through controversial laws to appease their base until overturned the next cycle. The left have been very wrong in this regard, and the right have been worse in the other direction. Whatever your ideology, you should be wary. This system may be going unstable locally, statewide and nationally. As a rental housing operator, you have a right to demand some transparency and predictability month after month.

The solutions are not known to me. But I can refocus us on something that matters and is within our control: the built environment. The longest-standing human systems on the planet are cities. They cut across centuries, nations and ideologies. Urbanization is one of the major trends of our lifetime. So keep creating better rental housing. And if you have a chance to advocate for predictability in law at any level, please do. We have a lot of work to do.

Please join as a member; encourage others to join, become a property rights supporter or increase your level of support.

Sincerely,

Douglas Quattrochi • Executive Director, MassLandlords, Inc.

Point your camera app here to read more online.



EOHLC to Cut Housing Benefits; 23,000 Federal Vouchers Affected in Mass.

By Kimberly Rau, MassLandlords, Inc.

Security deposit payments, utility allowances and other benefits under the Moving to Work pilot program have been cut due to funding concerns, according to EOHLC.

Citing concerns about future federal funding and the Section 8 rental assistance program, the Executive Office of Housing and Livable Communities (EOHLC) announced in March that it

would be doing away with supplemental benefits offered through a federal pilot program, including utility and security deposit assistance for some Section 8 renters.

This change will not affect individuals who receive state-funded housing assistance through the Massachusetts Rental Voucher Program (MRVP), or Section 8 participants whose vouchers are managed directly through public housing authorities. Still, approximately 23,000 voucher-holding households will be affected by EOHLC's announcement. For some, it

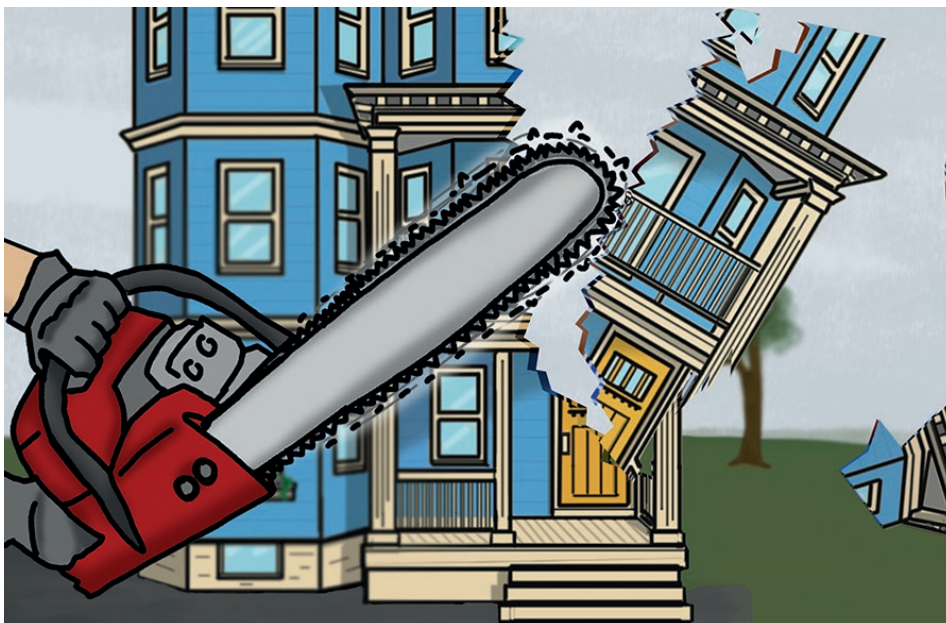
could mean the difference between staying housed or getting evicted. For landlords with Section 8 renters, it will mean less money for repairs and necessary work, including decarbonization.

MOVING TO WORK: A SECTION 8 PILOT PROGRAM

The Section 8 housing voucher program is administered by the U.S. Department of Housing and Urban Development (HUD). HUD distributes housing vouchers to states, which are then disbursed by either regional administering agencies (RAAs), such as RCAP Solutions in Worcester and Metro Housing Boston, or local public housing authorities (PHAs) such as the Hampden Housing Authority in Springfield. EOHLC only administers vouchers through RAAs.

HUD offered certain Section 8 voucher administrators the chance to participate in the Moving to Work (MTW) program, a pilot that gave participating agencies some flexibility in how vouchers were administered.

"The MTW demonstration program encourages MTW agencies to tailor their programs to the needs of their local communities," states HUD Exchange, an informational website for community partners. "It allows MTW agencies to design and test innovative, locally-designed housing and self-sufficiency strategies for low-income families by using assistance received under Section 8...of the Housing Act of 1937 more flexibly."



Cuts to Section 8 benefits mean some families could end up unhoused.
(Image: CC by SA 4.0 JRau MassLandlords Inc.)

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Until recently, EOHLC was a participant in the MTW program, which meant that approximately 23,000 Section 8 vouchers administered by RAAs across the state received certain benefits not available to Section 8 voucher holders who received housing assistance through PHAs. Benefits included funds to cover a security deposit at move-in, an allowance for utilities such as hot water, and deducting the first \$5,000 of earned income when calculating the recipient's income-based rent.

The enhanced utilities allowance and \$5,000 income deduction were pilot programs, and not all Section 8 recipients, even those whose vouchers were administered by EOHLC, took advantage of those benefits. However, on March 17, 2025, EOHLC announced it would be ending the supplemental pilot programs at the recipient's next regular or interim rent certification on or after May 1, 2025.

This gave around 23,000 families and their housing providers less than two months' notice that their rent and utilities were potentially going up. For

landlords, it meant short notice that the public portion of their payments could be decreasing. Voucher holders looking to move must now come up with a full security deposit if their new lease requires it, a big ask for people on fixed or limited incomes.

EOHLC CITES BUDGET CONCERNS; FEDERAL SECTION 8 FUNDING REMAINS SAME FOR FY26

Though the federal government has removed all mentions of the MTW program from the HUD website, we don't believe the program has been defunded, or staff fired. State websites still provide details on the program, and other states are still participating in it, with no mention of an end date. Rather, EOHLC opted to discontinue many of the benefits available through the pilot program out of concern that future funding or staffing may decrease.

"EOHLC will make several changes to your voucher due to rising costs and insufficient federal funding that may increase your rent over the next year

or two," the letter to Section 8 voucher holders read. "Unfortunately, we can no longer afford to offer many of these special [MTW] policies to our participants and we'll have to return to using many of the same policies that most other housing authorities use."

"We understand that...will increase costs for many households, but we made these choices to ensure that our program can serve as many households as possible given limited federal funding," the letter from EOHLC continued.

Around the same time EOHLC sent their letter to voucher holders, the U.S. House of Representatives voted in favor of a funding plan that does not cut Section 8 money for next year. The federal government allocated \$32 billion for Fiscal Year 2025; this recent spending plan maintains that amount for FY26. That \$32 billion reflects a \$4 billion increase over the FY24 budget. There is no formal budget for FY25 yet, despite the fact that it is nearly over, and no formal budget for FY26 exists.

While maintaining current funding levels is certainly better than a drastic cut,

inflation, including rising rents, means that \$32 billion won't go as far in FY26 as it did the year before. That said, without hope of a formal budget anytime soon, there is a chance that continuing resolutions from Congress may more than level fund Section 8. There's no way to know for sure at this point. EOHLC has stated that the cuts to the MTW pilot program are to ensure those on the program can remain on it.

CUTS TO MTW PROGRAM MAY LEAVE VOUCHER RECIPIENTS UNABLE TO AFFORD RENT

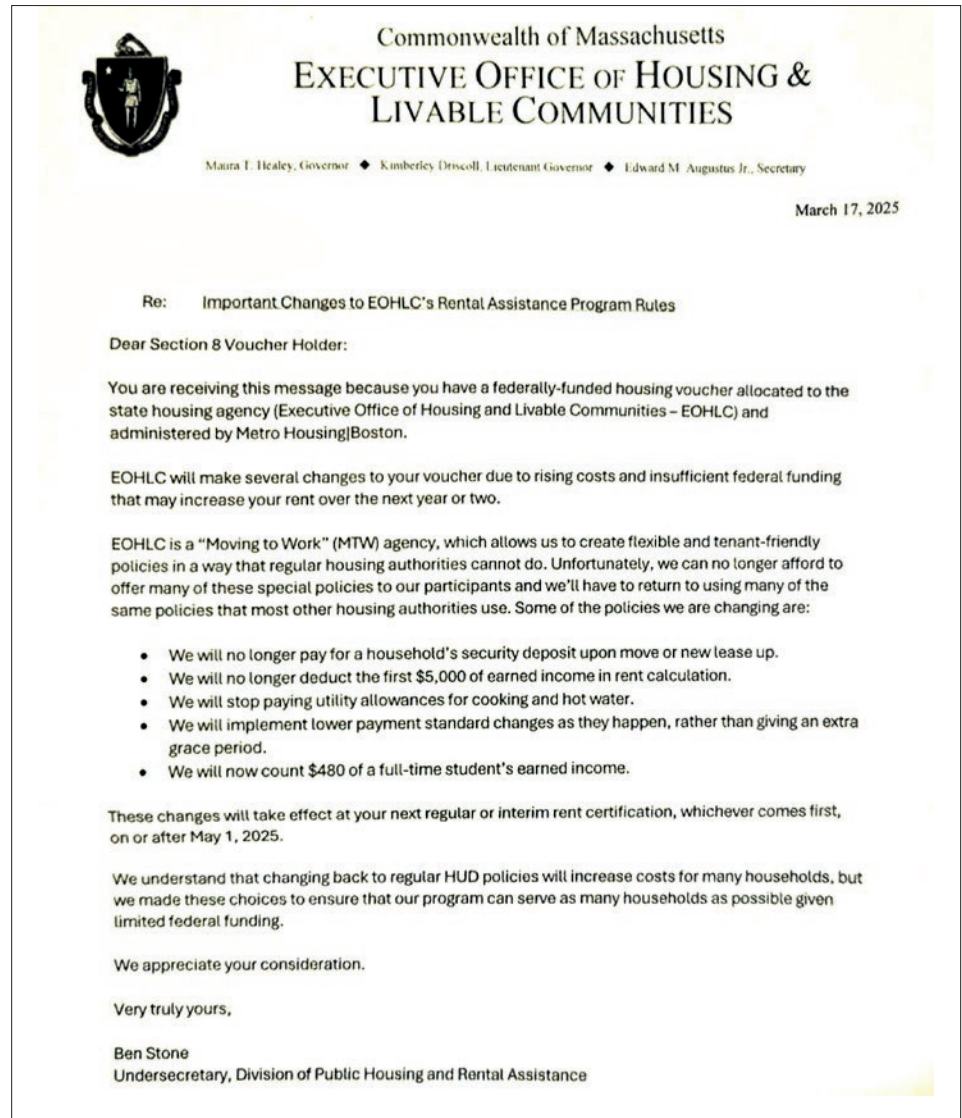
Though only some Section 8 recipients in Massachusetts will be affected by the cut to their benefits, it puts those individuals in a tough spot.

For instance, renters used to a certain amount of funding to put toward utilities could see their water and other utility bills increase. For those on a tight budget, there may not be additional money to spare. And if a voucher holder must move (for instance, if the landlord now needs the rental unit for a family member or is selling the property and is not renewing the lease), they will need to come up with a security deposit if the new lease asks for it. Not doing so could cost them the rental.

This means that some people may not move out when their lease is up, because they will have nowhere to go. Some may struggle to pay their utilities, leading to additional issues. Still others may be unable to pay their new portion of the rent. If the landlord needs the unit but the tenant can't leave, or the tenant cannot pay their rent, eviction may follow. This is unpleasant and costly for everyone involved.

ONE OF THE BUDGET CUTS IS A 6% DECREASE TO SECTION 8 MTW LANDLORDS.

One of the biggest cuts to the MTW program means some voucher holders could see their monthly rent increase if they participated in the pilot that deducted the first \$5,000 of earned income before the tenant portion of the rent was calculated. An extra \$5,000 of annual income affects the ratio of how much the federal voucher will cover vs. how much the renter is responsible for.



The letter some Section 8 recipients received in early March. For some families, this will mean around two months' notice that their rent may be increasing. (Image: CC by SA 4.0 MassLandlords Inc.)

Math example: An extra \$5,000 of income could lead to less rent for the landlord.

For example, a household earning 60% of the state median income earns \$63,900 a year. Renting a \$2,500 apartment in Dorchester puts them rent burdened at 47% of income to rent. That's too high. Section 8 ensures an income to rent ratio of 3:1. Under typical Section 8 guidelines, that means the family would pay \$1,775 and the program pays \$725. But under MTW guidelines, the first \$5,000 of income was exempted, and the family's rent would have been calculated based on an annual income of \$58,900. Their rent would have been \$1,636. This

one change alone creates a gap of \$139 a month (2.6% of gross income). This reflects a 6% rent reduction if the tenant cannot make up the difference. And that's for a family earning more than the average Section 8 voucher recipient, which we discuss in the next section.

With so many Americans living paycheck to paycheck, and Section 8 specifically designed to help low-income renters, the extra expense could be a difficult burden to bear. Landlords too will have to contend with these issues. Do you forgive the portion of the rent the voucher holder cannot pay? Do you start a lengthy eviction process?

VOUCHER RECIPIENTS LIKELY CAN'T AFFORD A RENT INCREASE

HUD reported in 2023 that while 26% of voucher holders nationwide receive the majority of their income from wages or salaries, they don't make much money: 95% of households receiving subsidized housing assistance are "very low income," and 79% are "extremely low income." In fact, the average household in subsidized housing earned \$21,725 in annual income.

More math: Lower income families will be hit hardest by the loss of benefits.

Let's go back to that \$2,500 Dorchester apartment and re-calculate the numbers using that average income of \$21,725.

Under the MTW program, the first \$5,000 of that income would be exempt, and the household's share of the rent would be \$465, with the program paying the rest. Without MTW, that rent share bumps up \$138 – the same increase our family earning around \$64,000 a year sees. But in this case, that \$138 reflects 7% of the family's gross monthly income. It's a lot less likely the landlord will see this rent, because the family simply doesn't have it to spare. EOHLC has pulled the rug out from under the renters, and the housing providers who rent to them.

MANY MASS. SECTION 8 RECIPIENTS ARE OLDER PEOPLE, SINGLE-PARENT HOUSEHOLDS OR CHILDREN

Other statistics from 2023 show that 46% of Section 8 households in Massachusetts are headed by someone age 62 or older, the youngest age someone can start receiving Social Security benefits. Twenty-eight percent of Massachusetts households on Section 8 have someone with a disability, 28% have one or more children under age 18, and of those households with children, 89% are headed by single parents. These are not people with piles of discretionary income.

And that's just the families who are voucher recipients. A 2022 report from [The Boston Foundation](#) stated that more than 585,000 families in Massachusetts meet the state's criteria to receive rental assistance, but not everyone gets it. Of those families, approximately 250,000



It's unlawful to reject applicants because they receive Section 8 assistance, but changes to the program with little notice don't make the program attractive to landlords. [Image: CC BY-SA JRau MassLandlords Inc.]

actually receive help from state or federal housing subsidies.

That leaves 335,000 families without rental assistance, and the waiting list is years long. EOHLC has closed its waiting list for Section 8 mobile vouchers entirely (the waiting lists project-based vouchers and vouchers administered by local housing authorities appear to still be open). With the governor effectively slashing RAFT benefits in half, even more renters are going to struggle to pay the rent over the next year. That's bad news for them, and for the landlords who provide their housing.

CONCLUSION

On paper, EOHLC is taking proactive steps to ensure that they can continue funding existing Section 8 vouchers. There is much uncertainty about funding for federal programs with the current administration. However, we aren't confident in how EOHLC responds to crises.

At the height of the Covid-19 pandemic, Massachusetts had an eviction moratorium in place. Technically, renters were still obligated to pay their rent, but landlords could not evict them if they didn't. Many people were out of work, and not everyone was eligible to receive the extended unemployment benefits offered by the government.

In response, the state increased benefits for the RAFT rental assistance program, but many applicants found themselves denied without reason, or "timed out" of the process with little to no communication. When we asked for what should have been public records surrounding that process, we were informed they were not readily available. Our lawsuit to receive this information against EOHLC (then the Department of Housing and Community Development, or DHCD) was ultimately dismissed, but our complaint still stands. The disorganization that led to 47,000 missing applications and \$800 million spent without record makes us question this decision by EOHLC as well.

It's never a good idea to reduce assistance in the face of a recession, especially when those receiving assistance are already in a tight financial position. It feels like an unforced error. Was this truly the only way to maintain the Section 8 program? Only time will tell. [ML](#)

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Proceed With Caution: Accepting RAFT Payments Means Dismissing Evictions

By Kimberly Rau, MassLandlords, Inc.

Taking a partial payment for rent owed requires landlords to agree to dismiss any pending evictions under RAFT contracts.

A Massachusetts law firm recently sent a warning letter stating that changes to the Residential Assistance for Families in Transition (RAFT) program agreement could mean landlords who accept RAFT funds will be unable to continue an eviction process, even if RAFT does not cover all owed rent.

“Specifically, the current RAFT agreement which owners are required to accept online provides that, by accepting payment from RAFT, the landlord agrees to terminate their eviction case if it is based, even in part, on the amount RAFT is paying,” stated the letter from the law

offices of Turk and Milone, dated March 13, 2025. The letter went on to say that at least one court has interpreted this provision to mean that landlords must dismiss any pending eviction cases, even if RAFT will not cover the full amount of rent owed.

“While in the past, RAFT had agreed that the landlord and tenant were required to enter into an agreement on how the balance would be paid, the foregoing provision could be interpreted to require landlords to dismiss the case,” the letter continued.

Before RAFT applications were entirely online, there was a chance that landlords could strike the provision requiring them to drop their eviction case, but there is no such option with an electronic form.

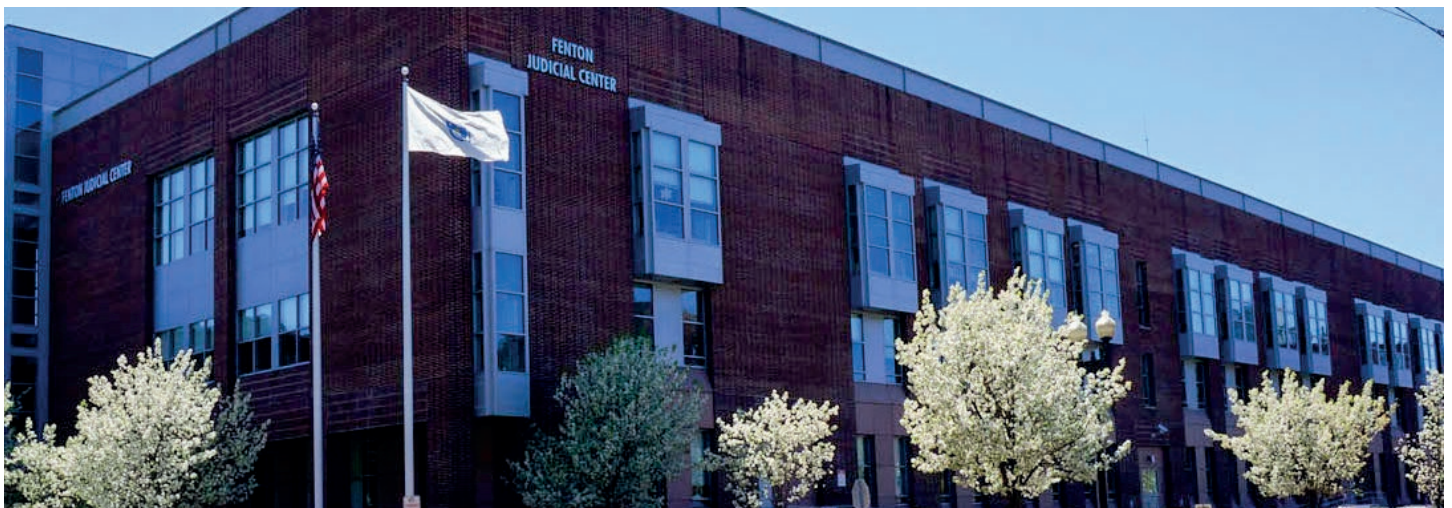
This puts landlords in a tough spot: They can refuse RAFT funds, and

continue their eviction case (potentially losing even more rent during the court process), or they can accept what is likely a partial payment, and hope their tenant will be able to pay going forward. Whether that is likely will depend largely on why the renter is facing eviction for nonpayment to begin with.

IRELANDER V. CHAISSON: REJECT RAFT FUNDS, OR STOP THE EVICTION

Though the letter from the law office does not specifically mention which case it is referencing, it was easy for us to find one that matches a relevant scenario.

In *Irelander v. Chaisson*, an eviction case was dismissed after the court learned the landlord had accepted RAFT assistance on behalf of the renter they were trying to remove for nonpayment.



A recent Northeast Housing Court decision has interpreted the law to mean landlords who accept RAFT payments must dismiss their related eviction case, or reject the funds. [Image: Public Domain]



RAFT purports to help families avoid eviction, but the numbers show that many families are not helped long-term. [Image: CC by SA 4.0 MassLandlords, Inc.]

This dismissal was reportedly based on multiple factors, but the written decision included a lengthy comment on accepting RAFT payments.

“A landlord has the option not to accept RAFT funds if the landlord’s intention is to proceed with the removal of a tenant in an eviction case,” the August 2024 court decision reads.

“What a landlord cannot do is accept RAFT funds and proceed with the removal of a tenant if the landlord, as was the case here, accepts RAFT funds subject to the promise to discontinue the eviction action. The plain language of the EOHL contract requires dismissal of a pending eviction action even if the RAFT payment does not cover the totality of a rental arrearage,” it continues.

There’s not much room for interpretation there. Landlords can have RAFT funds, even if they do not cover all of the missing rent, or they can move forward with the eviction, but not both. This seems logical (why would they

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offer rental assistance payments meant to prevent eviction if you could just evict someone anyway?), but there's no guarantee that the funding will pay back all the owed rent, or that the renter will be able to pay the rent going forward.

That means it's up to you to do the math and figure out what the best choice is for your situation.

WITH RAFT DIMINISHED, LANDLORDS MUST CAREFULLY CHOOSE NEXT STEPS

RAFT used to guarantee families facing eviction \$7,000 in rental assistance over a rolling 12-month period. But the governor's proposed budget for Fiscal Year 2026 effectively cuts that in half, by extending that time period to a rolling 24 months. If the budget is approved, that means renters and landlords receive the same amount of assistance, but must wait twice as long for it to be available again.

If this is your renter's first time applying for RAFT benefits, and they are approved quickly (this is not always the case), then \$7,000 might be enough to make you whole and keep eviction off the table. If the tenant was unable to pay due to temporary illness or job loss, then you might be fine moving forward. However, if this renter has a chronic issue with being able to pay the rent, and has already

accessed RAFT benefits in the last 24 months, there's a chance RAFT funding will be unavailable, or greatly decreased.

RAFT may be able to keep your tenant from being evicted, and also repay you all your lost rent, but a lot of things would have to line up to make this a sustainable option. You would have to file your notice to quit as soon as you can after your renter misses a rent payment. Depending on the market in your area, even a handful of months of missing rent could exhaust the RAFT benefit. Then, you/your tenant must apply for RAFT and complete the application as soon as possible. If you do these things, and if RAFT is approved within a reasonable time frame and in an amount that will make you whole, *and* your renter is in a situation where you are confident they can pay the rent moving forward, then it may make sense for you to take the funding and drop the eviction.


If, on the other hand, you don't file as soon as you can, or you or your renter take more time to complete the RAFT application, or the application is initially denied, the owed rent may pile up to an amount greater than the program's limits. In that case, especially if you are not sure your tenant will be able to pay the remainder owed or keep current on future rent, it may make more sense to refuse the money and continue with the eviction.

Once again, it's on you to figure out what makes the most sense for your particular situation.

CONCLUSION

Eviction is a long and expensive process, and the road to regaining possession of your rental doesn't always include repayment of lost rent, particularly if your renters are judgment proof.

Remember, accepting a partial RAFT payment means that you must drop your eviction case, or risk having it dismissed by the court. Do the math, and speak with your attorney if you're not sure. But essentially, you have two options: Refuse the assistance and continue with the eviction, or take the money and drop the court case.

Are you a landlord who has had to choose between rental assistance or possession of your rental? Let us know at hello@masslandlords.net. 

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Mass. Federal Judge Orders HUD to Release Held Grant Money; Mass. Fair Housing Center Back Online

By Kimberly Rau, MassLandlords, Inc.

Fair housing groups were informed that promised grant money would be blocked; but courts ruled the funding was not properly terminated.

In early March, clients who called Holyoke's Fair Housing Center received an automated message that the center would no longer be accepting new cases.

The website bore similar bad news.

"The Massachusetts Fair Housing Center is currently not accepting new requests for assistance at this time," a blurb on the website read. "Any online inquiries for help submitted on or after March 5, 2025 will not be reviewed or responded to. If you are a new or current client, you will continue to receive assistance from your attorney or advocate. Thank you."

Representatives from the Fair Housing Center told the media that the office had a \$1.3 million contract with the Department of Housing and Urban Development (HUD) that abruptly terminated on Feb. 27, 2025, part of a \$30 million cut by the Department of Government Efficiency (DOGE). Many groups across the country were notified by letter that their funding would be immediately stripped. The grant was in the middle of

a three-year payment cycle, meaning \$425,000 was revoked with no warning.

The purpose of the Fair Housing Center, and similar groups nationwide, is to enforce the Fair Housing Act by investigating complaints and litigating housing discrimination cases.


"The program really exists because the fair housing laws don't enforce themselves," Maureen St. Cyr, executive director of Massachusetts Fair Housing Center, told the Associated Press. "People need lawyers to make those rights a reality."

The Fair Housing Center is just one of two organizations in Western Massachusetts tasked with education and enforcement surrounding fair housing laws. The Massachusetts Commission Against Discrimination (MCAD) also conducts anti-discrimination testing, but the wait for assistance can be years long.

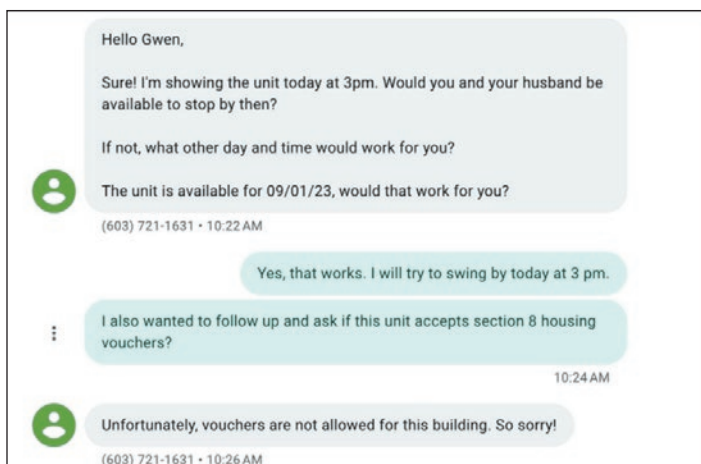
The center, along with several others across the country, filed a lawsuit in the U.S. District Court of Massachusetts almost immediately following the news. A temporary restraining order issued on March 25 directed HUD to release the funds. The decision was made as a result of similar cases already decided in California, and the assertion that DOGE did not have the authority to revoke a congressionally approved grant.

As of press time at the end of April, the Fair Housing Center's website was still up, and it was possible to fill out an intake form to potentially get a new case started.

For housing providers and their renters, this means that there are still people watching out for housing discrimination cases. Though we hope our members would not act in a discriminatory fashion regardless of who was keeping an eye on things, it's important to understand that if you do not act in accordance with fair housing laws, you could find yourself in court, something that should be avoided at all costs. Housing discrimination cases can wind up being very expensive, and discriminating against someone based on their status as a member of a protected class isn't how anyone should do business.

Make sure your tenant screening policies are in compliance with the law and, as always, speak with an attorney if you are concerned about changes you may have to make. 

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This text exchange was presented in a lawsuit about fair housing violations, in which Charlesgate Realty Group was one of the defendants. Groups like the Fair Housing Center in Holyoke ensure everyone has lawful access to housing. (Image: fair use)

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IN the NEWS

Compiled by Eric Weld, MassLandlords, Inc.

MassLandlords media mentions and appearances by association representatives

This edition of MassLandlords In the News features comments on new federal government policy impacts, attorney representation for renters being evicted, and other topics.

FEBRUARY 2, 2025

MassLandlords executive director Doug Quattrochi commented for an article in the *Waltham Times* by Gabriella Fine about a local watchdog group's housing guidance for immigrant renters in anticipation of shifting federal policies. Quattrochi mentions in the article that law-abiding landlords should not be affected by immigration orders from the Trump administration.

"Whatever the federal administration might want to do with respect to immigration, landlords and housing providers across the entire country cannot ask what someone's immigration status is, what their documentation may be, except to verify an identity," Quattrochi said.

Regarding renters exceeding capacities to cut rental costs, and landlords who allow illegal occupancies, Quattrochi mentioned that there are risks for people who rent from landlords who are lax

about following laws. Safety standards around carbon monoxide monitoring or fire hazards, for example, could pose risks to their health.

"If you sign up to live in a country like the United States, where potentially there's going to be very draconian enforcement, you have to be completely off the radar, and that means that you're renting from landlords who are completely off the radar, and so your housing maybe is not going to be safe."

[Read the article.](#)

FEBRUARY 2, 2025

Quattrochi commented for an NBC10 Boston article by Eli Rosenberg covering Boston City Councilor Ben Weber's proposal for the city to provide attorney representation for tenant defendants being sued for eviction.

Quattrochi said, instead of paying lawyers for renters being evicted, money would be better spent on rental assistance.

"Our two cents is there is no amount of lawyering that can help people pay their rent when housing is really unaffordable for a lot of us," Quattrochi said. "The number of cases that an attorney can actually make a difference, where an attorney is a make-or-break difference for a renter, is very few compared to the huge non-payment issue we have."


[Read the article.](#)

FEBRUARY 2, 2025

In the real estate publication *Banker & Tradesman*, Quattrochi weighed in for an article by Sam Minton on landlords building ADUs following the state government's approving ADUs by right.

"If you have more units, you're more robust to vacancy or non-payments, you just generally are more able to reach scale," said Quattrochi, who supports ADUs as a way for landlords to add incrementally to their business. "So, we'd all like to have another unit."

However, points out Quattrochi, zoning often forces landlords to buy multiple units at a time instead of adding a single ADU. "Rental property comes in these big chunks. You've got to buy three units at a time or four units at a time. That's historically not the way we've added housing – we would build up or build out."

[Read the article.](#) 

Point your camera app here to read more online.



Incentives Needed for Air-to-Water Heat Pump Conversions in Multifamilies: An Open letter to the Program Administrators of Mass Save

By Eric Weld, MassLandlords, Inc.

For tens of thousands of multifamily owners with hydronic systems, Mass Save incentives to convert to air source heat pumps are not effective. We have a proposal.

We applaud the work of Mass Save in recent years to help nearly 100,000 Massachusetts residents, as well as rental property and business owners, convert their buildings away from fossil fuel energy to electric heat pumps. We have, in fact, participated in devising policy used by Mass Save through our state seat on the Equity Working Group (EWG) of the Department of Energy Resource's (DOER) Energy Efficiency Advisory Council, which was tasked with developing the Mass Save three-year plan for 2025-2027. We fully and publicly support that plan.

Unfortunately, the progress made so far is not nearly enough to reach our state's carbon neutral goals. Rental property owners, especially landlords of older buildings with forced hot water heating, are consistently lagging single-family owners in converting to electric energy systems, for several reasons.

We would like to propose that Mass Save incentivize multifamily owners with hydronic heating to replace their gas-, oil- or propane-burning boilers with air-to-water heat pumps, allowing them to convert to electric relatively cheaply while leaving their hydronic systems in place.

This proposal would preferably be introduced within the current three-year plan, but could also work as an added feature of the three-year plan beginning in 2028.

We explain our proposal in detail below.

AIR-TO-AIR VS. AIR-TO-WATER HEAT PUMPS FOR MULTIFAMILIES

Massachusetts hosts tens of thousands of multifamily residential buildings, many of them built a century or more ago. Boston alone has 15,000 triple-deckers; there are another 4,000 in Worcester. Among all types of multifamily buildings, including condos, there are more than 60,000 in our state, with more than 600,000 dwellings, according to the 2022 Census of Multifamily Buildings published by the Energy Efficiency Advisory Council.

A large share of old multifamily buildings use forced hot water systems to heat their interior spaces, powered by fossil fuel combustion. Warm water is

distributed through baseboards or steel radiators. A few have installed subfloor pipe networks. Drop-in replacement of an air-to-water heat pump for a boiler is a relatively simple job.

Alternatively, replacing these hydronic energy systems with air-to-air heat pumps, as incentivized through Mass Save, is often not cost-effective or the most efficient choice, for a few reasons. These old buildings typically have lots of walls and unusual room configurations with angles that obstruct air flow. They often have odd extensions, enclosed porches and breezeways equipped with baseboards supplying dedicated heat for a small space. Most of them



Many older triple-deckers, like these multifamilies in Worcester, use forced hot water heating systems, which radiate heat through baseboard or steel radiators or under-floor pipes, fueled by oil, gas or propane. Massachusetts hosts tens of thousands of these buildings. We propose a Mass Save pilot program that incentivizes owners of these types of properties to convert to electric air-to-water heat pumps. Image: cc by-sa John Phelan Wikimedia commons

also lack ductwork or the wall space to install ducts.

Because of these idiosyncrasies, which many find charming, heating interiors of these buildings with ductless mini-split air handlers is not an ideal match, especially when water-based systems are already in place and only in need of a drop-in replacement heat pump. One rental unit in some buildings might require eight or 10 mini-split heads with two exterior condensers, at high cost to Mass Save.

Worse, performance contractors don't advise installing mini-split heads in the bathroom, where heat is vital to prevent frozen pipes. Instead, they recommend electric resistance, a less efficient system and an added grid stressor.

Further complicating air-to-air heat pump installation is the need to enter tenants' rental units, or even relocate them temporarily, at additional steep cost. Installing a drop-in replacement air-to-water heat pump in the cellar

of a multifamily would avoid that expense and inconvenience.

Finally, there's the quality of the heat. Hydronic systems produce high-quality, consistent, more radiant heat in comparison to mini-split handlers. Many multifamily owners would like to convert to electric heat. They want to eliminate fossil fuel combustion, improve safety in their properties and free their businesses from volatile fuel prices, all while retaining their hydronic systems.

All these objectives are attainable, but not cost-efficient for rental property owners within the current incentivization structure. We see this conundrum as a looming barrier to achieving our state's carbon reduction goals.

OUR PROPOSAL: SUPPORT AIR-TO-WATER HEAT PUMPS FOR INTERIOR HEATING

The above reasons inform our proposal for Mass Save to offer a carve-out efficiency standard to permit

air-to-water heat pump conversions for owners of multifamily buildings with hydronic systems.

As part of our proposal, we also suggest adjustments to current efficiency thresholds for qualifying for rebates, tax breaks and interest-free heat loans through Mass Save. Coefficient of Performance (COP) levels currently set by Energy Star and Mass Save that determine eligibility for financial incentives will likely not pertain to many air-to-water heat pump system purchases.

We realize that many hydronic heating systems require an energy source that can heat up supply water to a very high temperature, around 180 degrees Fahrenheit, in order to achieve convective air flow from radiators. The high supply water temperature is necessary to generate interior heat at desired temperatures during cold outside weather.

A few heat pumps on the market are capable of producing high supply water temperatures, but because of their high

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output temperature, they are not as efficient as air-to-air heat pumps that can operate at lower temperatures in order to simply create warm air flow through a space. These heat pumps' COP ratings may run below a 3, rendering them ineligible for Mass Save incentives.

We suggest an adjustment, or carve out efficiency standard, for high-temperature air-to-water heat pumps in order to incentivize these conversions at low cost.

ADDED INCENTIVES FOR INSTALLING SOLAR

Because of high-temperature air-to-water heat pumps' lower efficiencies, installing thousands of them in accordance with the state's carbon neutrality goals would add load to the energy grid. We understand, according to DOER reporting, that the energy grid is designed for peak load in summer and, as a result, has plenty of capacity in winter, and would not be unduly stressed by our proposal for lower efficiency air-to-water heat pumps.

However, long-term (in a decade or so), the added energy load may catch up with grid capacity.

We propose that Mass Save consider incentivizing or requiring solar or battery storage where air-to-water conversions are preferred. Solar energy would more than make up for any added grid load as a result of installing lower efficiency air-to-water heat pumps, and is, of course, a more efficient form of electric power generally.

Consider, as a representative example, the typical triple decker. By our internal analysis, the roof of these buildings can accommodate a solar panel array to produce approximately 8,000 kilowatt hours per year of energy.

According to our heat pump vs. furnace calculator, installing a Mitsubishi air source heat pump (the most popular heat pump brand) would require about 6,000 kWh/year to operate.

Specific load differences between air-to-air and air-to-water heat pumps

depend on many variables and are difficult to calculate. Installing air-to-water heat pumps in our typical triple decker described above could be one-third more in kilowatt-hours, or 2,000 added kWh/year, over air-to-air. Solar power would completely mitigate that added load.

MORE PRODUCTION FOR EQUAL BUDGET

Air-to-water heat pumps are commonly used through Europe and Japan with low-temperature output. Sanden and Nordic are two brands that could be installed here but would likely require modifications to baseboards to work with lower supply water temperatures. This kind of in-unit expense is what we propose to avoid entirely.

There are two market-ready, high temperature choices in the U.S. today.

We have written before about two products available to American property owners: Arctic Heat Pump's Extreme




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Forced hot water baseboards like this unit produce high-quality, consistent heat by radiating warm air through a tightly aligned series of aluminum fins, as shown in the bottom frame. The top two frames show the baseboard radiator's cover with top vent closed and open. A drop-in air-to-water heat pump would allow owners of these types of systems to keep them in place in their homes and rentals. Image: cc by-sa Tomakkermans Wikimedia commons

High Temperature model, and the Daikin Altherma model.

Both these heat pumps can produce supply water of temperatures near 180 degrees Fahrenheit, high enough to achieve effective radiant heat through forced hot water baseboards, radiators and under-floor grids.

The Arctic Extreme model uses R-410A refrigerant, a gas with high Global Warming Potential, which is not legal for commercial use in the U.S. (residential HVAC use of R-410A remains legal for the moment). Arctic has stated that even in the event of a phaseout of R-410A in the U.S., their models can easily convert to accommodate new refrigerants.

MassLandlords members have experience with Daikin products, having worked with representative Dan Smith in 2023 on a successful pilot installation of its Altherma heat pump in a member's six-family property. Daikin products use R-32 refrigerant, which is widely used in U.S. products and not scheduled for phaseout.

Our pilot proposal would suggest Arctic and Daikin as first-stop collaborators that have had air-to-water high

temperature heat pumps on the market for several years.

Working with brands like Arctic and Daikin, a statewide Mass Save air-to-water carve-out efficiency standard could substantially increase production and the rate of installs, thereby lowering per-install costs. In fact, for Mass Save, the cost of supporting air-to-water heat pumps for multifamilies would be much lower than providing incentives for air-to-air systems for these buildings. Heating apparatuses are already in place, so expenses would only include the installation of the heat pump systems, cutting the need for interior air handlers or minisplits.

Lower installation costs and higher volume, coupled with DOER winter rates, could have the welcome effect of holding energy bills constant for property owners switching to air-to-water, even with lower efficiency heat pumps in comparison with air-to-air. Multifamily owners will help their bottom line by freeing their businesses from the unpredictability and instability of fossil fuel prices.

These conditions could set the stage for more production for the same budget,

and more greenhouse gas reductions for the same budget, by incentivizing air-to-water heat pump conversions for multifamily owners with hydronics. A pilot will tell us for sure.

COOLING STILL NEEDED

We also want to acknowledge that our proposal, while much less costly than switching from hydronic systems to air source heat pumps, will not provide multifamily owners with cooling. While it's possible to cool using baseboard forced hot water pipes, a costly update of the pipes would likely be needed to insulate them and add feedback loops to control the water temperature. Without such an update, condensation and mold will always be a threat whenever the pipe temperature falls below the dewpoint. In this regard, air-to-water loses out to air-to-air, which does provide cooling.

But using one dual system heat pump for both heating and cooling can be problematic. To install air-to-air heat pump systems for both heating and cooling a triple decker interior requires very high-powered products, in order to provide enough heat for the very cold outside temperatures of mid-winter. When it comes time to cool in summer, those high-powered systems are over-powered for cooling. The high-powered cooling cycle tends to overwhelm the inside space with humidity, resulting in condensation, the potential for mold and requiring regular heat pump cleaning. This is the so-called "short-cycling" problem and is well documented.

For cooling homes with hydronic systems, it makes more sense to use window air conditioners or invest in air source heat pumps strictly for cooling.

Also, having separate heat pumps for interior cooling would require fewer air handlers or minisplits inside than a dual heating-cooling system. And some heat pumps designed only for cooling tend to be cheaper than those intended for both heating and cooling.

For many multifamilies, it's more efficient to have separate systems for heating and cooling, whatever the type of system. The goal is rapid decarbonization – not air conditioning – and drop in



This old boiler (blue) is similar to many that are ideal candidates for air-to-water heat pump replacement. The copper forced hot water lines are at left of frame and insulated. The boiler, gas line (center of frame) and combustion exhaust can all be removed. A refrigerant line set can be run from this location to an exterior condenser a few feet away. The heat pump can be placed where the boiler and exhaust once stood. There would be no need to enter any of the rental units above. In the background, a heat pump water heater stands in the place of a gas water heater. CC BY-SA 4.0 MassLandlords

air-to-water offers a possible step-change in cost per install.

Owners just need adequate incentive policies to make the switch.

ALSO NEEDED: HOT WATER HEAT PUMP INCENTIVIZATION

It's also important to acknowledge that our proposal pertains to air-to-water heat pumps for interior space conditioning (heating) only, as distinct from heat pump water heating. Water heating is an equally important issue, and one that too often takes a back seat to ongoing campaigns to convert to heat pumps for interior space conditioning.

It makes sense to prioritize replacement of space heating fossil fuel boilers. In general, interior heating and cooling consumes nearly twice as much energy as water heating needs, for showers, faucets and laundry.

That said, a significant number of homes and businesses in Massachusetts (and nationwide) continue to heat water using gas, oil or propane. Incentivizing these property owners to convert to heat pump water heaters will soon need to take higher priority in order to meet the state's decarbonization goals. And, like an air-to-water drop-in for space heating, heat pump water heaters are, in many instances, drop-in replacements as well.


INCENTIVE POLICY SHIFT NEEDED FOR CONVERSION GOALS

Between 2020 and 2025, Mass Save has admirably implemented an infrastructure with incentives to assist tens of thousands of customers in converting away from fossil fuels. Now, in the five years leading to 2030, the state's goals are set significantly higher: to convert 500,000 additional households to heat pumps. In order to meet conversion goals, several times more households will have to convert to electric power in the next five years.

Among those, tens of thousands are multifamily owners, many of them landlords of rentals in older buildings with hydronic heating, difficult to convert to air-to-air heat pumps. A lag among these property owners, who lack cost-effective incentives, could jeopardize the state's decarbonization goals.

The gap in conversions for multifamilies will certainly be exacerbated by recent cuts to the Mass Save electric conversion budget by the Department of Public Utilities in response to customer complaints of high heating costs. The DPU cuts resulted in a \$500 million reduction for Mass Save, much of which was slated to support multifamily owners in 21 selected communities convert to heat pumps.

The importance of our proposal is multiplied in the wake of the recent Mass Save budget cut.

Most multifamily owners want to convert away from expensive, unpredictable and polluting fossil fuel heating for their rentals. Current incentives for air-to-air are likely sufficient, but at what cost to the public? Air-to-water might get the job done for a fraction of the planned cost. 

Point your camera app here to read more online.



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How to Screen with Eviction Sealing: Rental Application v20.5 Released; Accommodates Eviction Sealing

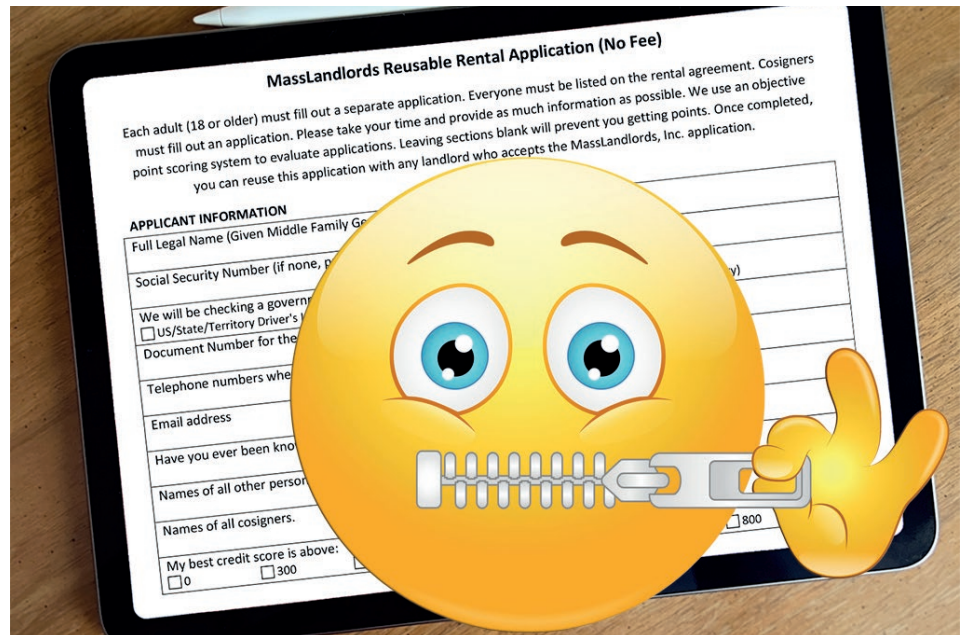
By Executive Director, Doug Quattrochi

Members can now use MassLandlords rental application v20.5, which accounts for eviction sealing in a small but significant way.

Eviction sealing takes effect in May. Renters may soon start applying with a sealed eviction record. We've updated our rental application and tried to explain how you can navigate this change. I think actually you will see it's a distinction without a difference.

Because our article explaining the new application contains valuable information, and we want housing providers to join as members, we have decided to make the full 1,500-word, 8-minute read "members only."

[Sign in to read the article online.](#)



We've updated our rental application for eviction sealing.



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4	5 SWCLA 7:-00PM-9:00PM	6	7	8 NWCLA 7:00PM-9:00PM	9	10 Worcester Landlord Summit 9:00AM-1:00PM
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 5:30PM-6:30PM	22	23	24
25	26	27	28 Fourth Wednesday Office Hours 5:30PM-6:30PM	29	30	31

2025 JUNE

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

STATEWIDE

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

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05/02

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!

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First Fridays with Executive Director Doug Quattrochi next on Friday, May 2nd

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

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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.

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

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

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

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Password will be emailed and viewable [online](#).

Topic: First Friday Office Hours with Doug Quattrochi May 2, 2025

Time: May 2, 2025 12:00 PM Eastern Time (US and Canada)

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 +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)

Meeting ID: 835 8608 3346

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

Find your local number:
<https://us02web.zoom.us/j/keGHtMlyd9>

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 [open
 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. [Beep in.](#) [Leave feedback/beep out.](#)

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

Add our entire event calendar to yours:

Google: [add our entire event
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 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.

WED
 05/14

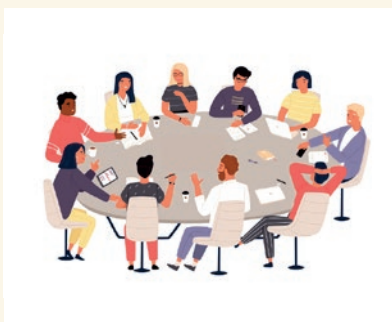
We'll be having open office hours
 about **any rental real estate legal
 topics** you may care to bring. This
 meeting is a great opportunity for
 members to learn from an experienced
 non-attorney counselor.

**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.



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



**We'll be having a free-flowing group conversa-
 tion. 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 home-
 lessness 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

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 directly managed events a "No Sales
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 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 willing-
 ness to present helpful educational
 content. Your purchase of an event
 ticket sustains our nonprofit model.

Second Wednesdays with Peter Shapiro

Except for holidays and where his
 schedule requires otherwise, non-at-
 torney 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 live events
 and 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 hello@masslandlords.net for
 live, real-time help signing in
 and using your technology.

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

ACCESSIBILITY

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

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 May 14, 2025

Time: May 14, 2025 04:30 PM
Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/84488711177>

Meeting ID: 844 8871 1177

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

Dial by your location
+1 305 224 1968 US
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+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: 844 8871 1177

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

Find your local number:
<https://us02web.zoom.us/j/84488711177>

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 [open 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. [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.](#)

Webinar with the Housing Court. 12 pm - 1 pm Zoom

THU
05/15

At this event we will get an update from the Housing Court on current procedural matters, with a focus on eviction sealing, which by law starts May 2025. The agenda for the event includes:

- Overview of the Eviction Sealing law, process, and forms.
- Digitization initiatives.
- Q&A.

In keeping with the court’s tradition of public service and fairness, court staff will invite attendees to provide feedback on any recent experience. **Note that we distinguish between procedures and cases.** For instance, we can share feedback on the process of e-filing, but not about why a judge did or did not decide the way we wanted in a case.

Discussing active cases will not be allowed. This event **will not be recorded.**



Eastern Division Housing Court

Members register for no charge in just a few clicks!

“No Sales Pitch” Guarantee

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THURSDAY, MAY 15TH

VIRTUAL MEETING AGENDA

- 12:00 pm Presentation
- 1:00 pm Virtual Meeting ends

Remember you can watch videos anytime at [live events](#) and [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.

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ACCESSIBILITY

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

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

VIRTUAL MEETING DETAILS (HOSTED BY ZOOM)

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

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

Password will be emailed and viewable [online](#).

Topic: Housing Court Eviction Sealing Implementation Thursday, May 15th, 2025 When: May 15, 2025 12:00 PM Eastern Time (US and Canada) Register in advance for this meeting: <https://>

us02web.zoom.us/j/84522838381?pwd=SWHk9YozSsOAFDGT7GEnRw

After registering, you will receive a confirmation email containing information about joining the meeting.

PRICING

Open to the public. Membership is not required!

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

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

Registration in advance is required.

This event will not be recorded.

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

Members register for no charge in just a few clicks!

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

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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.](#)

Third Wednesday Office Hours with Attorney Greenman. No Presentation. Open Q&A. 4:30 pm - 5:30 pm Zoom

WED
05/21

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 attorney.

We will not enter attorney-client privilege. 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 Attorney Greenman's discretion and as time allows.



Attorney Jordana Greenman



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✉ dudleyservices@gmail.com

🌐 www.dudleyservices.com | www.vermiculiteremoval.com



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

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

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

Members register for no charge in just a few clicks!

"No Sales Pitch" Guarantee

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chosen for their expertise and willingness to present helpful educational content. Your purchase of an event ticket sustains our nonprofit model.

Third Wednesdays with Attorney Greenman next on Wednesday, May 21st

Except for holidays and where her schedule requires otherwise, Attorney Greenman will be available to members on the third Wednesday of every month.

ZOOM CHAT AGENDA

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

Remember you can watch videos anytime at [live events](#) and [training videos](#).

Participation is Easy

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ACCESSIBILITY

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

ZOOM CHAT DETAILS (HOSTED BY ZOOM)

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- **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: Third Wednesday Office Hours with Attorney Greenman May 21, 2025

Time: May 21, 2025 04:30 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/89641298804>

Meeting ID: 896 4129 8804

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

Dial by your location
+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
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+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
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+1 253 205 0468 US
+1 253 215 8782 US (Tacoma)
+1 346 248 7799 US (Houston)
+1 360 209 5623 US

Meeting ID: 896 4129 8804

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

Find your local number:
<https://us02web.zoom.us/j/kdaSzRQ3KZ>

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 [open questions and answers](#).

Members register for no charge in just a few clicks!

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Outlook: add our entire event
calendar to Outlook.

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to Google calendar.

Fourth Wednesday Office Hours with Attorney Sherwin. Recent cases and case law. Open Q&A. 5:30 pm - 6:30 pm Zoom

WED
05/28

Attorney Sherwin will start his office
hours by discussing any recently
concluded cases or case law of interest.

After that, 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 attorney.

**We will not enter attorney-client
privilege. 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 Attorney
Sherwin's discretion and as time allows.



Attorney Adam Sherwin of The Sherwin Law Firm



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

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



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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.

Members register for no charge in just a few clicks!

“No Sales Pitch” Guarantee

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Fourth Wednesdays with Attorney Sherwin next on Wednesday, May 28th

Except for holidays and where his schedule requires otherwise, Attorney Sherwin will be available to members on the fourth Wednesday of every month.

ZOOM CHAT AGENDA

- 5:30 pm Start
- 6:30 pm Zoom Chat ends

Remember you can watch videos anytime at [live events](#) and [training videos](#).

Participation is Easy

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ACCESSIBILITY

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ZOOM CHAT DETAILS (HOSTED BY ZOOM)

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- 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: Fourth Wednesday Office Hours with Attorney Sherwin May 28, 2025

Time: May 28, 2025 05:30 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/81210706649>

Meeting ID: 812 1070 6649

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

Dial by your location

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+1 253 215 8782 US (Tacoma)
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+1 507 473 4847 US

Meeting ID: 812 1070 6649

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

Find your local number:
<https://us02web.zoom.us/j/81210706649>

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 [open questions and answers](#).

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NORTHERN WORCESTER COUNTY

Northern Worcester County Landlord Association Fitchburg Dinner Meeting, 7 pm: Worcester Housing Court

THU
05/08

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

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

Meetings are open to the public! This meeting will NOT be available on Zoom. First-time in-person visitors can attend for \$20 per person to “check us out,” with dinner included. If they decide to join, the \$20 will be applied to an NWCLA membership, or sponsorship of choice, that night. Become a member and the annual dues pay for all 10 meetings a year!

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

THURSDAY, MAY 8TH

NWCLA DINNER MEETING AGENDA

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

- 7:00pm Dinner, Networking & Presentations
 - o Networking draws from 25 towns including Fitchburg, Gardner, Leominster, Athol, Holden, Ayer, Orange, Ashburnham, Spencer, Ashby, Lunenburg, Townsend, Westminster, Princeton, Sterling, Lancaster, Shirley, Groton, Pepperell, Winchedon, Templeton, and Hubbardston.

LOCATION

British American Club
1 Simonds Road
Fitchburg, MA 01420

FOOD

- Dinner will be provided.

PRICING

Open to the public. Membership is not required!

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

This event will not be recorded.

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

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

This event is operated by volunteers at a partner association.

METROWEST

SOUTHERN WORCESTER COUNTY

Southern Worcester County Landlord Association Southbridge Dinner Meeting, 7 pm: Alan Jeskey, Constable

MON
05/05

Based right here in Southbridge, Alan Jeskey is a Constable with over 24 years of experience of serving tenants and other court process.

Over the 24 years, from time to time, he has been a Constable for the Towns of Sturbridge, Southbridge, West Brookfield, Webster and Oxford.

His business, South County Constable Office, is located at 368 Main Street in Southbridge and now operates full-time. He specializes in eviction matters. Last year alone his office served over 1600 documents with 80% or more being eviction related.

Alan is a member of the Massachusetts Bay Constable Association, the National Association Professional Process Servers, the National Constables and Marshalls Association, American Association of Notaries, American Society of Notaries, National Notary Association, and more.

Alan will be reviewing the eviction process for our members including the NEW Summary Process form, Notice of First Tier Event as well as any of your questions. This is a meeting you do not want to miss!

MONDAY, MAY 5TH

SWCLA DINNER MEETING AGENDA

- 7:00p Event Start

LOCATION

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

PRICING

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

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

This event will not be recorded.

Slides and handouts if any will be uploaded to SWCLA.

This event is operated by volunteers at a partner association.

BERKSHIRE COUNTY CENTRAL WORCESTER COUNTY

Worcester Summit, 9 am - 1 pm: City of Worcester Landlord Summit

SAT
05/10

MassLandlords is helping to sponsor the city of Worcester's landlord summit. Breakout sessions will include topics like:

- Understanding the rental registry.
- The FEMA flood plain maps have been updated.
- How to build an ADU in the city (or legalize one you already have).

Attendees will leave having made some valuable city connections and maybe having learned how to do more business in the city. We can provide rental housing the city needs.

Register with MassLandlords and we will report headcount to the city. When the city registration link goes live, we will update this listing so that you can register directly with them.



Make connections and grow your business in Worcester!

Members register for no charge in just a few clicks!

“No Sales Pitch” Guarantee

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SATURDAY, MAY 10TH

SUMMIT AGENDA

- 9:00 am Presentation
- 1:00 pm Summit ends

LOCATION



DCU Center
50 Foster St
Worcester, MA 01608

ENTRANCE DOORS

Guests should enter doors 1 or 2.

PRICING

Open to the public. Membership is not required!

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

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

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

This event will not be recorded.

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

Members register for no charge in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

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

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

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

**SAT
05/03**

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

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

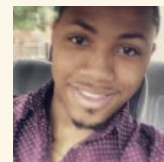
- Small group session with the Executive Director, a trained presenter and experienced landlord, and the attorney.
- A comprehensive agenda, see below.
- Your choice of two books:
 - *Every Landlord's Tax Deduction Guide* by NOLO,
 - *The Good Landlord* by Peter Shapiro,
 - *Getting to Yes* by Roger Fisher, and/or

- *The Housing Manual* by H. John Fisher.

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

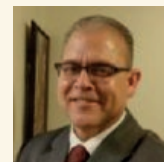
You will receive a box packed with your personalized signed certificate, your choice of two books, course notes, pen, and half a dozen other pieces of literature.

Course Graduate Testimonials



“I simply wanted to reach out and express just how happy I am to have attended the landlording crash course. The presenta-

tion and delivery of the information was flawless and I certainly have walked away with a greater understanding of the intricacies that govern being an above average landlord/manager.” – Michael Murray



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

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

– Edwin Rivera

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

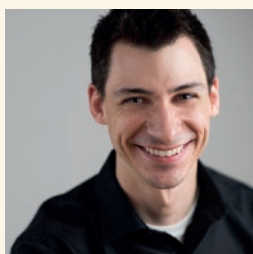
"I found this course extremely useful. It was completely professional and gave me a great new perspective." -Nicholas

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

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

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

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



MassLandlords Executive Director Doug Quattrochi



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

Part of this presentation will be given by **Doug Quattrochi**, Executive Director, MassLandlords, Inc. Doug was a founding member of MassLandlords in 2013. He became the association's first Executive Director under new bylaws in 2014. Since then, he has scaled the organization from a core of 160 members in Worcester to approximately 2,500 dues paying businesses from Pittsfield to the Cape, and from an all-volunteer team to approximately

20 full and part-time staff plus 50 volunteers. Doug has been instrumental in advancing democratic governance mechanisms, including score voting for policy priorities and a staggered and democratically elected Board of Directors. Doug also oversees the RentHelper spin-off, which is expanding access to electronic banking for those of us who are unbanked or underbanked. Prior to MassLandlords, Doug held leadership roles in various Massachusetts startups, two of which are still operating. Doug holds a Master of Science in Aerospace Engineering from the Massachusetts Institute of Technology.

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

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

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

Part of this presentation will be given by **Peter Vickery, Esq.** Attorney Vickery practices law in Western Massachusetts where he focuses on landlord-tenant law (representing landlords in Housing Court) and discrimination defense (representing business owners in the Massachusetts Commission Against Discrimination). He graduated from Oxford University (Jesus College) with a BA in Modern History; obtained his Post-Graduate Diploma in Law from the University of the West of England in Bristol; his JD from Boston University School of Law; and his Masters in Public Policy & Administration from the University of Massachusetts, Amherst. Attorney Vickery served one term on the Governor's Council (the elected 8-member body that approves or vetoes the governor's choice of judges in Massachusetts) and on the State Ballot Law Commission. As Legislative Affairs Counsel for MassLandlords he drafts bills, bill summaries, and testimony in the area of housing law, and writes amicus briefs in cases that have strategic significance for rental-property owners.

Purchase your ticket in just a few clicks!

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

"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, 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
 - Water submetering.
 - Sanitary code.
 - How to raise the rent fairly.
 - Support animals.
- 12:40 - Dispute resolution
 - Eviction notices to quit.
 - Court process.
 - Move-and-store
 - Relocation assistance.
- 1:40 - Break for ten minutes
- 2:50 - Maintenance, hiring, and operations.
 - Tax advantages.
 - Property managers.
 - Contractors.
 - Building permits.
 - Extermination
 - LLCs and trusts.
 - 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:
 - Fresh bagels, large muffins, cinnamon rolls, coffee cake slices and scones with cream cheese, butter, and jam
 - Fresh fruit platter
 - Assorted fruit juices and coffee
- Lunch:
 - Assorted gourmet sandwiches
 - Garden salad
 - Pasta salad
 - Assorted pastries
 - Soda, juice, water

*Dietary restrictions: Purchase a ticket and set your preferences at My Account **one week prior to the**

event or earlier. Once set, preferences remain set for future events.

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

PRICING

Open to the public. Membership is not required!

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

This event will not be recorded.

Slides and handouts if any will be uploaded to Massachusetts Crash Course in Landlording and Rental Real Estate.

Purchase your ticket in just a few clicks!

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

This event is operated by MassLandlords, Inc. staff.

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

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:

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Outlook: add our entire event calendar to Outlook.

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Springfield Chat, 6:30 pm - 7:30 pm: Coffee Meetup

MON
05/12

No presentation, no registration desk, just meeting up to chat and get to know one another. We need landlords & property managers large & small to attend. We can share our experiences and learn from one another.

- Make valuable local connections.
- Talk about local real estate developments.
- Learn more about city government.
- Ask us anything.

Attendees will leave having made some connections in a friendly and informal setting.



Coffee, tea or whatever you please is best shared with friends. Join us!

MONDAY, MAY 12TH

CHAT AGENDA

- 6:30 pm Start
- 7:30 pm Chat ends

LOCATION

Stephen Bosco has graciously offered the use of his space at:
287 High St.
Holyoke, MA 01040

PARKING

On street parking is free after 5pm and is available along High St in front of the building and additionally along Suffolk St (For GPS use 40 Suffolk St).

HOW TO FIND US

Take the elevator to the third floor and turn left to proceed to Room 310, located towards the rear of the building.

FOOD

We will have finger sandwiches from Subway and bottled water available. Bring your own coffee if you want!

PRICING

This event is closed to the public.

- Members: No charge.

This event is operated by volunteers.

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