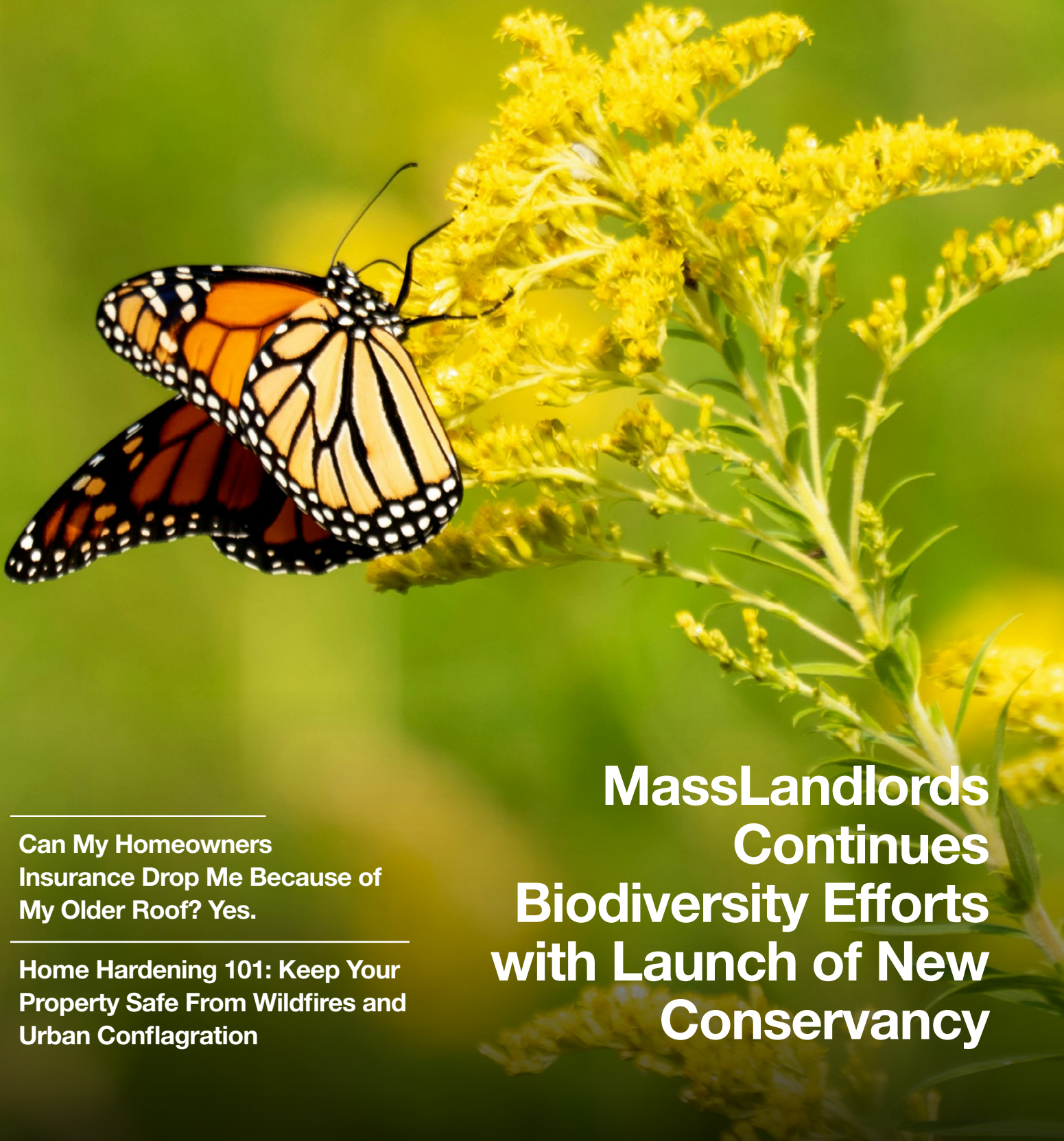




JUNE 2025



**Can My Homeowners
Insurance Drop Me Because of
My Older Roof? Yes.**

**Home Hardening 101: Keep Your
Property Safe From Wildfires and
Urban Conflagration**

**MassLandlords
Continues
Biodiversity Efforts
with Launch of New
Conservancy**

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LETTER FROM THE EXECUTIVE DIRECTOR

Technical Progress

Our Letter from the Executive Director for June 2025 is a laundry list of activities in all areas following a busy May.

This month's letter is less thematic and more a laundry list of things you might want to know we're doing. I'll cover a spectrum from operations up through policy, starting with our site.

At long last we've identified the cause of site slowness for some members. It's in third-party software to control site access permissions. A bad query is causing approximately 16,000 database lookups for a single page load if the member viewing the page has 100 of a thing called a "bundle." Bundles track engagement like the Home Depot program and event registrations. Page load times for affected members are 13 seconds. We've put resources on it. We will have a fix deployed as soon as possible.

Monthly dues has been in the works for two years this summer. Implementing it has been like any software project: a long, unprotected crawl through broken glass. We have finished development of 33 features in the technical spec; there are four features left to develop, and no longer any technical uncertainty. Members can look forward to payment plans that are monthly, annual paid monthly and annual prepaid. We will also be improving your ability to modify your plan, add or remove features like the helpline and eventually change your card on file.

We continue to cover for a team member on long-term leave of absence. This, however, hasn't stopped us from starting a new program to check that units owned are correct at signup. We've required accurate disclosure since "price per unit" launched in December 2021. If units are incorrect, we will charge the dues based on what we see in the public record plus a \$60 verification fee. It has been rewarding to see compliance improve and almost no one pay the fee as average dues increase. Please make sure your unit count is accurate. When we all pay what we fairly owe, MassLandlords is better resourced to protect our investments.

Eviction sealing started May 5. The housing court presented to over 100 attendees. We explain how our rental application has been updated to comply with the law.

Make sure to search our site. We have a growing library of 15-minute videos to train on lots of topics. The most recent one was about rooming houses.

We're trying to support our long-term political objectives by increasing the amount of time we spend doing public relations. For instance, at the Worcester landlord summit we gave a well-attended talk and handed out over a hundred back editions of our newsletter. We want many more to get our messages about how to create better rental housing.

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

Sincerely,
Douglas Quattrochi
Executive Director
MassLandlords, Inc.

Point your camera app here to read more online.



MassLandlords Continues Biodiversity Efforts with Launch of New Conservancy

By Eric Weld, MassLandlords, Inc.



A migratory monarch took rest and food from native asters planted in the heart of Somerville's Union Square on Oct 6, 2024. Monarchs are important pollinators, but you don't see as many as you used to. Monarchs and other butterflies have declined in population by about 80% in recent decades, due to climate change, loss of habitat and insecticide usage. Restoring habitats for Monarchs and other pollinators is foremost among MUC objectives. CC BY-NC Bumblebe iNaturalist. <https://www.inaturalist.org/observations/246015089>

We recently created the Massachusetts Urban Conservancy to build and restore biodiversity in our state's cities and towns. Seeking volunteers, donors and advisors: email info@muc.bio.

A couple of years ago, we had a unique idea at MassLandlords. We sought to coordinate a public project to help restore biodiversity and add much-needed green space to urban environments in Massachusetts. We launched a new nonprofit conservancy, applied for a state grant and reached out to key partners to further our biodiversity aspirations. It's all part of our commitment to creating conditions for better rental housing and better business, in "better communities," as our tagline says.

We recognized that cities and towns in our state are sorely lacking in trees, vegetation and general biodiversity, and continuing to lose the natural wild growth that they have. We sought to reverse that trend.

We set to work devising ways, means and infrastructure for carrying out our mission of building and restoring biodiversity in urban centers across Massachusetts. We see this as a pro-business initiative that will reduce long-term rental housing operational costs while increasing property values.

We began by seeking funding for our environmental projects and forming working partnerships with nonprofits and professionals working in intersecting areas. And we created MUC.

MASSACHUSETTS URBAN CONSERVANCY (MUC)

With Board of Directors approval, we incorporated a new conservancy at the beginning of 2025, the Massachusetts Urban Conservancy (MUC). We applied for and received 501(c)(3) tax-exempt status from the Internal Revenue Service and built a website outlining our aspirations and projects in early progress. For now, MUC is staffed and funded by MassLandlords, but the intent is that it should be externally staffed and funded, and to fly on its own in close partnership with local real estate operators.

Foremost in the MUC mission is forestalling and offsetting impacts of climate change. We aim to create and grow more native trees and plants in urban areas across the state, and to retain wild areas that we have. Copious research shows the importance of trees and greenery to residents of Environmental Justice communities.

These communities too often are exposed to less healthy air and higher levels of pollutants in comparison with other urban neighborhoods. EJ communities also typically have higher population density, fewer trees and natural vegetation, higher exposure to pollutants, more concrete and less exposure to sunlight. As a result, residents register higher rates of asthma, respiratory diseases and some cancers. Planting trees and creating green spaces

leads to surprising outcomes, including better health, lower cost of living, better academic performance, lower crime and increased investments, studies show.

Importantly, our mission also includes working with students and science teachers in developing curricula around the living biodiversity labs that we create. We also plan to coordinate volunteer teams consisting of young people and residents of neighborhoods where we are conducting biodiversity projects. We think it's essential to demonstrate to young people and urban residents the health, aesthetic and social benefits of creating and nurturing greenery, as well as pollinator and animal habitats, near their homes. At the same time, we aim to provide thriving examples of biodiversity restoration, to engage their commitment to healthy environment and advocacy for robust biodiversity.

MASSLANDLORDS COMMUNITY OUTREACH

Before creating MUC, one of our first actions was to reach out to you, our members, and others in the state, seeking donations of unbuildable land for the purpose of creating fast-growing mini-forests in urban areas, preferably Environmental Justice neighborhoods. We suspect there are hundreds of such lots in our state's cities and towns – leftover corner parcels after a building development, too small to build on; or

lots on slopes or in partial wetlands, conditions that render them unbuildable. Owners of these lots pay property taxes year after year with no return on that investment, money out the window.

We saw this as a symbiotic opportunity: Land donors could clear the unusable land from their annual tax burden while we transform the empty lot into a thriving green space, inviting pollinators and small animals, that would provide generations of benefit to residents there.

We were fortunate to receive verbal commitments for two land donations, one in Randolph and one in Springfield. Both parcels are small lots, each under one acre, ideal for our mini-forest plans. These donations are still in progress and have not closed.

We reached out and partnered with the Cambridge nonprofit Biodiversity for a Livable Climate, Bio4Climate for short, an organization that has created mini-forests in Cambridge and other communities. Bio4Climate creates forests using the Miyawaki method. It's a forest-growing procedure invented and developed by the late Akira Miyawaki, a Japanese horticulturist, that creates conditions in an intended area for fast forest growth, with site and soil optimization, and native plants and trees densely planted. There are now more than 200 Miyawaki forests around the world.

We are in the process of transferring ownership of these land parcels to MUC.



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One of MUC's first projects, this Worcester rental front lawn is shown mid-construction, with grass removed and temporarily mulched over while awaiting plant deliveries. This owner elected to purchase a bench as a human focal point and to give purpose to the yard as it temporarily loses vegetation. Native phlox was already in bloom after just 30 days. More plants are planned for placement through June 2025. Cc by-sa-4-massachusetts-urban-conservancy

STATE GRANT SPEED BUMP

To finance our land transformation projects, we applied for an Urban and Community Forests Challenge Grant from the state Department of Conservation and Recreation. The DCR annually awards funds (earmarked in the federal Inflation Reduction Act) for proposals to add trees and greenery to Massachusetts cities.

We learned in May 2025 that we were not awarded the DCR grant for this year. It was a minor setback for our urban forest projects, but we plan to move forward and possibly apply for the grant again in fall 2025, armed with a couple of years of experience.

In the process of applying for the grant, we reached out and established

working relationships with a range of professionals to enlist support: science teachers in Springfield, tree wardens and conservation experts in both cities, in addition to Bio4Climate. Our idea for MUC and the endeavor to build urban biodiversity generated enthusiasm from all perspectives. Despite the denial of grant funding, we intend to build and add to the partnerships we forged, and to keep growing a statewide community of like-minded people interested in restoring and creating biodiversity through a series of projects.

We are seeking more partners. If you are interested in working with us or learning more about what we are doing, drop us a note via email: info@muc.bio.

MUC MOVING AHEAD

As we seek other sources for funding, we are continuing our development of several other biodiversity projects. Most immediately, we are in the process of transforming the grass front yard of a rental property in Worcester into a low-maintenance, self-sustaining, flowering garden of native plants and ground cover.

The benefits of this yard garden project are many. It will pay for itself in only a few years with savings from never again having to mow, fertilize, weed or prune the space. That in itself saves hundreds of dollars every year. The garden will also provide habitats for pollinators like butterflies, bees and birds. It will help the environment by reducing

carbon emissions from gas-powered mowers, trimmers and leaf blowers. And, importantly, it will add a rainbow of color, greenery, aroma and eventually shade for owners and tenants of the property.

We plan to use this low-maintenance yard garden as a model for others who would like to never mow again, while providing pollinator habitats, adding biodiversity and enjoying a beautiful space right outside their windows.


If you are interested in working with us to create your own no mow yard garden, email info@muc.bio.

JOIN THE MUC TEAM

As we build MUC, we need as many partners as we can get. We envision a big network of volunteers, consultants and advisors across Massachusetts, helping us create and maintain dozens (hundreds!) of small biodiversity projects on rental properties, donated empty lots, even rooftops.

Whoever you are and whatever you do, there are ways you can help us. We need your ideas, your advice, assistance and energy.

As we like to say: join us in the muck at MUC.

Email us at info@muc.bio. 



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Home Hardening 101: Keep Your Property Safe From Wildfires and Urban Conflagration

By Kimberly Rau, MassLandlords, Inc.

Climate change means increased wildfire activity, even in Massachusetts. Here's how to keep your rental properties safe from fire.

How do you protect your home against fire damage from the outside in? It's a question you should be asking, especially in areas where homes do not have a lot of space between them, and fire activity shows no signs of slowing down. While you may think of wildfires as a west coast phenomenon, the truth is, Massachusetts is no stranger to wildfire activity.

In January 2025, the world watched as wildfires swept through Los Angeles County in California, killing 29 people, destroying 16,000 structures and causing more than \$32 billion in damage. And while the firefighters of L.A. County are considered some of the most elite in the field, with extensive training in fighting wildfires, it wasn't enough to stop the destruction. Part of the reason was because once one house in a densely-settled neighborhood catches fire, the odds are good it will spread to other homes. This urban conflagration can quickly overwhelm even the most well-trained firefighters and drain even the most generous of resources.

Massachusetts may not be as fire-prone as certain parts of California, but it is not immune to wildfires and the destruction they bring. All of us

know vinyl siding can catch fire or melt when a neighboring house goes up in flames. Some siding even melts from nearby window reflections. And with climate change creating more opportune conditions for blazes, homeowners must be aware of what they should do to protect or "harden" the exterior of their homes to prevent fire from spreading between structures.

WILDFIRES CONSUMED 4,000 ACRES IN MASS. LAST FALL

In the fall of 2024, fire officials report that approximately 4,000 acres burned in Massachusetts in just two months. This represented a historic number for the state. Drought, wind, low humidity and constantly falling leaves created a perfect breeding ground for wildfires, with some areas re-igniting several times over the season.

Mass. chief fire warden Dave Celino spoke to WGBH about the fires, noting that with the Pappas fire in Canton, 35 acres actually burned three times.

"The ground was hot, the fires were burning into the soil," he stated. "It was a hot surface to the forest. And then we had continuous leaf drop every single day, and so that stuff would burn on."

Even if homes are not directly in a fire's path, embers can cause a structure to ignite. Once one structure goes up, others may quickly follow. Celino discussed ways that homeowners can protect their buildings. His advice matched what other experts who evaluate wildfires suggest.

To learn how to protect your property, you first need to understand how wildfires operate, and what causes them to get out of control.

TRADITIONAL TECHNIQUES NOT ALWAYS EFFECTIVE FOR WILDFIRES

In March 2025, PBS Terra produced a documentary called "The Real Story of the LA Fires." The video offers an in-depth look at the L.A. wildfires, the factors that led to the burning of entire neighborhoods, and discusses what, if anything, could have been done to prevent such destruction. We will summarize the main points of the documentary here, but the full video, nearly an hour in length, is well worth your time to watch in its entirety.

As was the case with the smaller fires in Massachusetts, an extended dry spell created prime conditions for wildfire in Los Angeles County. Add in heat and wind gusts that reached up to 80 mph, and at a certain point, there was no stopping the fires once they spread. In Eaton Canyon, observers described the fire that would reach the neighborhoods as a "river of lava." Residents attempted to evacuate their homes, got stuck in gridlocked traffic, and abandoned their cars as they fled for their lives. People returned after the fires to find entire neighborhoods destroyed.

And while some were inclined to blame faulty infrastructure and lack of funding for the fire damage, the problem



“Day turns to night.” Traditional methods for fighting wildfires go out the window when wind and neighborhoods become involved. Learn how to protect your property’s exterior from embers and flames. (License: Ross Stone for Unsplash)

was not a lack of resources. Fire experts agreed that there would never have been enough resources to mitigate a fire at that level and scale.

“Could we have used more engines and more firefighters? Certainly,” L.A. County fire chief Anthony Marrone stated in the PBS documentary. “Would it have made a difference? I don’t believe so.”

FIGHTING WILDFIRES IS A COMPLICATED PROCESS.

When you picture firefighting, you might imagine hook and ladder trucks, or a firefighter using a hose to douse a building with water. But with traditional wildfires, the first step in minimizing damage is to dig a trail around the perimeter of the fire. The fire burns within the perimeter, but when it reaches the trail where there is nothing to burn, it is robbed of fuel and cannot cross the line.

Many fires are extinguished relatively

naturally in this manner. Sometimes, firefighters may also use helicopters to dump large amounts of water onto the fire from above. This is another effective tool to stop wildfire destruction.

However, when high winds come into play, or the fires reach settled neighborhoods, traditional methods are no longer as effective. Fires burn hotter and longer, and extinguishing them becomes a nearly impossible task.

WIND AND URBAN CONFLAGRATION CHANGE THE GAME.

A standard wildfire becomes a greater challenge to fight when wind and neighborhood communities become involved. High winds can blow embers over a trail line, allowing the wildfire to cross the perimeter designed to keep it at bay. If firefighters attempt to use aviation to dump water from above, forceful winds will scatter the water before it has

a chance to hit the ground.

Wind-driven fires also create a challenging environment for firefighters by obstructing visibility. Smoke darkens the skies and makes it much more difficult to see what’s going on. This also makes it even less safe for first responders.

Wind-driven fire is a real possibility in Massachusetts. In terms of average wind speed, this spring has been the windiest Boston has seen since 2007, and wind speeds at Logan International Airport have been the strongest on record. First Street, formerly called RiskFactor, shows many properties in central Massachusetts have “major” wind risk as well. This is something Massachusetts homeowners must be aware of.

If the fire reaches neighborhoods, more complexities arise. When fires jump from building to building, it’s called “urban conflagration,” and it’s a game-changer when it comes to fighting fires.

When neighborhoods begin to burn, firefighters and other first responders must not only deal with embers and flame, but also help with rescue and evacuation. As many neighborhoods are densely settled with lots of vegetation around the structures, the fire is able to burn even hotter. Embers and flames bridge from one structure to another, from home to home. Once the fire enters the home, there's even more fuel for the flames. The combustibles inside a home, including furniture, burn hotter than forestry. Fires burn longer, conditions are more dangerous, and once multiple houses are involved, the disaster is too much for even the most seasoned firefighters to contend with.

While we may not be able to stop wildfires from happening, there are steps you can take to keep your property safe from major destruction. When done on a large scale, these practices could keep entire neighborhoods from going up.

HOME HARDENING CAN MINIMIZE URBAN CONFLAGRATION, DESTRUCTION

The destruction from wildfires can be massive, and with climate change affecting the atmosphere we can only expect more of them as time goes on. You may not be able to personally slow

the number of wildfires that occur, but you can minimize the damage that happens to your own home. And if your neighbors get involved, you may just save the neighborhood.

For the documentary, PBS interviewed experts at the Insurance Institute for Business and Home Safety (IBHS) regarding home hardening. IBHS has test chambers that allow them to experiment with fire safety measures and different fire conditions, including shooting embers during hurricane-speed winds, on full-scale buildings.

The tests show that there are many things you can do to prevent embers from causing urban conflagrations. The three major things to pay attention to if you want to harden your property against embers are roofs, vents, and “zone zero.” Even if you are the only one on your block to harden your rental property, you will still be protecting your property, and will be giving first responders valuable time to focus on firefighting elsewhere.

ROOFS: OLDER HOMES MAY NEED UPGRADES FOR SAFETY

One of the best things you can do to keep your home from igniting is to pay attention to your roof. According to the PBS documentary, many homes these days are built with Class

A, noncombustible roofs, but older structures may need to be upgraded. If embers fall on a roof but cannot ignite it, they will burn out before they can cause damage.

Class A roofs have a high fire resistance rating and will be able to withstand intermittent exposure to flames from falling debris. They are also harder for fire to penetrate.

Examples of Class A roofing materials include metal (which may also increase the insurability of your building), slate, tiles made of clay or concrete, and even many asphalt shingles. Though asphalt is flammable on its own, the majority of asphalt shingles are designated as Class A because they are designed to resist fire spread. If you aren't sure what kind of asphalt shingles you have, see if you can find out, and upgrade them if necessary.

But also keep an eye on gutters – if they're full of old, dry leaves, you've created a prime opportunity for embers to turn into flames.

VENTS: FINE-GRADE COVERS PREVENT EMBER ACCESS

The second step involves the vents that are found along the exterior of the structure, where the attic or eave space is located. Those vents must be ember-resistant, which means covering them with a mesh that is 1/8” or finer. Anything larger gives embers a direct path into the house. Once they're inside, all the exterior hardening in the world can't protect your property.

“If the vents are not ember-resistant... embers will find the void spaces, and it won't matter how many other mitigations are in place,” stated Dave Winnacker, a retired fire chief from California's Moraga-Orinda fire district.

ZONE ZERO: FIVE FEET OF NON-COMBUSTIBLE MATERIAL AROUND YOUR HOME

Finally, take a look at the five feet around the perimeter of your home or rental property. What do you see? If your house is like many in New England, you might have a garden right up against the house. In the back, you may have a patio with lawn furniture, or a deck. The grass likely grows right up to the foundation if there



Dry conditions plus a constant supply of falling leaves can leave Massachusetts forests susceptible to wildfires. (Image: Tyke Jones for Unsplash)



This Insurance Institute for Business and Home Safety lab allows scientists to do a side-by-side comparison of how structures fare in wildfire conditions. The left side of the house has not been hardened, the right side of the home has. (Image: Fair Use, PBS Terra “The Real Story of the LA Fires”)

is no garden. All of this is like a buffet for hungry embers, turning a few tiny sparks into devastating flame.

To protect your home and maintain zone zero, remove combustibles, including bark chips or mulch, lawn furniture, and vegetation. And pay attention to the backyard, too. Decks, and the areas underneath them, are also part of this “zone zero” and must be made non-combustible.

In densely-settled neighborhoods, your fence may also be within “zone zero.” Make sure it’s not wood. Choose a non-combustible material to avoid creating a fire bridge to your other buildings or adjacent properties.

“If you have those three, that’s the baseline,” Winnacker said.

ADDITIONAL STEPS TO HARDEN YOUR HOME AGAINST FLAME

Once you have your roofs, vents and perimeter secured, there are further things you can do to help secure your home in case any of those embers do turn into flames.

Is your exterior due for an upgrade?

Consider non-combustible siding instead of more flammable options such as wooden shingles. If your rental property has old fashioned asphalt shingles as siding, watch out – they are highly flammable and should be removed, even if they are underneath other siding. However, use caution, as doing so could expose lead if the home was first painted with lead paint. It’s a daunting but necessary step in home hardening.

While you’re at it, enclose your eaves to give embers no place to go.

Time for new windows? Choose a multi-pane style made of tempered glass. This creates an extra barrier against heat and flames, and will resist shattering under extreme heat conditions. Tempered, multi-pane windows also offer additional insulation against cold, help contain sound, and are harder to break, providing extra security. If it does break, tempered glass is designed to fracture into small, safe pieces, rather than dangerous shards.

While you’re doing the windows, make sure your doors are fire-rated. Fire doors are specially designed to withstand

heat and flame for a certain number of minutes, have seals that expand to prevent smoke from passing through, and may have self-closing devices. They help protect egress routes and keep fire from spreading to other parts of the building. Depending on the size of your rental and what other fire protection measures you have in place, these may already be a requirement for your rental.

Finally, take a look at your outbuildings. Any building within 20 feet of your home should be similarly hardened, as these buildings can act as a fire bridge to your home.

DOES HOME HARDENING WORK? WHAT IF MY NEIGHBORS DON’T HARDEN THEIR HOMES?

It can be difficult to get neighbors to agree on anything, especially when spending money is involved. Don’t worry. Even if yours is the only property on the street that is hardened against fire, you stand a good chance at having your house come through with minimal damage. And you may indirectly protect your neighbors as well.



This neighborhood saw “extreme” fire conditions. One homeowner completed the three main steps to harden their home, and fared better than even the immediate neighbors. (Image: Fair Use, PBS Terra “The Real Story of the LA Fires”)

“A home burns for a long time,” Winnacker told PBS. Experts agree that home hardening limits the number of homes that catch on fire, and buys firefighters time to deal with the ones that do.

“Firefighters don’t have as much fire to fight,” Winnacker added. “And that fire that they do have to fight will be moving more slowly.”

But what about your rental property? Can a single, properly hardened home withstand the heat and flame of a neighborhood burning down around it?

Evidence says yes. Keegan Gibbs is a California resident who co-founded the Community Brigade after losing his family home in the 2018 Woolsey Fire. The Woolsey Fire burned nearly 100,000 acres, destroyed more than 1,600 structures and killed three people. Gibbs co-founded the Brigade as a way to get the community involved in firefighting.

After the Woolsey fire, Gibbs learned about fire science and went into his community to find homeowners willing to harden their homes against wildfire.

“What if we could get out there, assess

and mitigate a bunch of houses in an area that is going to burn at some point?” he questioned. Gibbs told PBS they have had multiple success stories of homeowners who did the work and saw their houses survive fire on their own accord.

In a visually stunning example, Gibbs took PBS’ camera crew to a neighborhood where four houses shared a single driveway. Three burned to the ground. The fourth, where the owner had taken the three main steps to harden their home, also saw what Gibbs described as “extreme fire behavior,” and looked nearly untouched.

“Big events like this, there is nothing you can do. There’s nothing I can do,” Gibbs stated. “There’s nothing the best resources in the world can do. They can save a few structures here and there, but the only way to scale is to do that long-term preparation through home mitigation.”

CONCLUSION

Home hardening isn’t flashy. It doesn’t produce exciting results that you can show off to your neighbors, but it can

buy you peace of mind. As insurance companies pull out of disaster-prone areas, and premiums skyrocket, the last thing you want to be considering is rebuilding a home if you can do something to prevent its destruction in the first place.

Home hardening on a large scale can save neighborhoods and preserve generational wealth for those who follow us. But even on a personal scale, preventing embers from turning into flames stops a home fire before it can start. It could save your building, your home, and the lives of those who live in it. [M](#)

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Can My Homeowners Insurance Drop Me Because of My Older Roof? Yes.

By Kimberly Rau, MassLandlords, Inc.

Home insurance companies can, and do, refuse to insure clients with roofs that are deemed too old or in bad repair. Here's what you need to know.

If your rental property's roof is relatively old or in bad repair, you may have trouble renewing your homeowners insurance or finding a new company to provide coverage. Homeowners across Massachusetts have struggled with maintaining coverage for homes with roofs deemed unsuitable by insurers – sometimes, they believe, erroneously.

Lenders generally require mortgaged homes to be covered by homeowners

insurance. There is no law requiring homeowners with paid-off properties to carry an insurance policy, but it would be foolish not to unless you're prepared to pay for full-home reconstruction out of pocket in the event of disaster.

In this article we'll look at why a properly maintained roof is so important, and at circumstances that could lead your insurance company to determine your property is a coverage risk.

WHY INSURANCE COMPANIES WANT NEW ROOFS

A good roof is paramount to home safety. Structurally sound roofs prevent leaks leading to water damage, provide insulation and greater energy efficiency, defend against embers and

flame, and help maintain the structural integrity of the home.

They're also expensive to replace, and depending on the type of shingles you have, don't last forever. A traditional roof with asphalt shingles lasts 20 to 30 years, but that number can change drastically depending on installation and environmental conditions. The style of roof you have also matters. Flat roofs tend to need replacing sooner than roofs with steeper slopes, because it's harder for water and debris to run off a roof with no slope.

This means many insurance companies are reluctant to insure homes with roofs more than 20 years old. In some cases, they may deny coverage entirely, or require property owners to purchase a separate rider for the roof.

With insurance costs rising, even for homeowners with no prior claims, it's tempting to shop around for a better deal. Just be careful while doing your price comparisons. If your roof is in bad enough shape, you could have trouble getting new coverage, or maintaining the coverage you have.

TECHNOLOGY ALLOWS COMPANIES TO GATHER DATA WITHOUT VISITING

In 2024, Boston 25 News ran a story about a John D'Entremont, a Malden homeowner who received a letter from his insurance company citing a number of issues with his roof. The notice highlighted several issues, including moss on the roof, overhanging tree limbs, and shingles that needed replacing.

Though D'Entremont reportedly began making the repairs, and communicated



Insurance demanding you replace your roof, without anyone visiting the property? It's lawful, and surprising plenty of Massachusetts residents. (Image: Derived Aaron Burden for Unsplash)



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his progress with his insurance provider, the company dropped him. D'Entremont says he never filed any claims, and no representative from the insurer had been on the property. His family suspects the information was gathered by drone or satellite imagery, a practice that is lawful for insurance companies looking to make renewal decisions.

Sometimes, however, the information gleaned from those images may not be accurate, as social media comments on the Boston 25 story reflected.

"Just happened to us," said Reddit user Apollo74. "Mapfre sent [a] non-renewal notice. Showed us an arial [sic] photo from mid last year; we had six trees removed since then, and now they want to see invoices for the tree removal work." The user stated they submitted the photos as requested but said their insurance company was "not making it easy."

If you receive a notice from your insurance company citing problems you have either already corrected or you believe to be in error, contact a representative from your insurance company directly. This is one time when having a local insurance broker who knows you personally may be more beneficial than using an online-based insurer, but even non-local insurance companies have representatives you can speak with. Speak with them to see what you can do to rectify the issue and maintain coverage. You may need to provide proof of repairs, or submit photos showing the problems they are citing are not present.

WHAT ABOUT SHINGLES WITH 50-YEAR GUARANTEES?

If you've shopped for roofing materials recently, you know that not all asphalt shingles are created equally. The most economical type of asphalt shingle is a 3-tab shingle, which typically has a 20-year lifespan. You can also get fancier architectural or luxury shingles, which boast a 30- or even 50-year lifespan. But what does this really mean, and is it worth it, considering insurance companies will balk at insuring anything older than 20 years?

Construction and roofing companies seem to agree that those 50-year warranties are not guaranteed, and getting the full lifespan from the shingles requires a series of perfect actions, from installation to maintenance.

"The chance of 50-year shingles lasting that long is there," stated a blog post from Colony Roofers, "but it depends on good care, quality parts, and having them installed by someone who knows what they're doing."

If you decide to go with shingles with a longer warranty, read the warranty carefully and ask your contractor lots of questions before deciding what to purchase. Is the warranty against damage, or just manufacturing error? Does a certain company need to install the shingles for the warranty to be honored? What happens if the house is sold? And then contact your insurance broker to see if they'll actually insure a roof that's older than 20 years.

MY ROOF IS SLATE OR COPPER. WILL MY INSURANCE COMPANY STILL WANT A NEW ROOF IN 20 YEARS?

Slate and copper are touted as some of the most durable roofing materials you can use. They can last for decades (some slate roofs can potentially last centuries with proper maintenance), are considered aesthetically pleasing, and may increase your home's value. They are also exponentially more expensive than traditional asphalt shingles. Still, homeowners may choose to make the investment in order to save on the more regular replacement that a roof with asphalt shingles requires.

But will that help you with your homeowners insurance coverage? The answer is: maybe, but no promises. An article from Progressive states that materials like slate "may" earn homeowners a better rate, but there are no guarantees. In theory, a metal roof that is only halfway through its 40- to 70-year lifespan should be fine with proper maintenance, but will your insurance company agree?

And what good is a roof that can last 100 years if your insurance company is still going to give you pushback for having something that old?

A 2024 story from WCBV highlighted the trouble Worcester resident Athena Haddon faced when her insurance company, Travelers, sent her a letter of non-renewal based on her roof. The company had used satellite imagery to determine Haddon's roof was reportedly

showing “signs of advanced wear” and needed replacing. Haddon contended her triple-decker had its original slate roof, and that it was properly maintained and did not leak.

“There was no appeal process or no negotiating,” Haddon told WCBV. The repairs reportedly cost her \$30,000.

If you have a roof with slate, concrete, copper or other more durable materials, and are looking to change insurance companies, make sure you specifically discuss the roof with your representative.

IS THERE ANY RECOURSE AGAINST A NON-RENEWAL LETTER?

If you receive a non-renewal letter from your insurance company, and the repairs they suggest are necessary, your best course of action is probably to make those repairs. If one insurance company is demanding them, chances are others may as well. And insurance companies may not pay out for roof damage they

deem was the result of normal wear and tear or poor maintenance.


However, if you believe the company’s assessment is in error, you can try pushing back with experts of your own. In a follow-up from WCBV after Haddon’s story aired, the WCBV anchor read a note from one viewer who responded online under the name Rick, saying his family was in a similar boat.

“We also received a notice about replacing our roof or risk losing our coverage,” he told WCBV. “We had a certified home inspector look at our roof and provide an assessment which we forwarded to the insurance.”

CONCLUSION

Homeowners insurance is a necessary evil. No one likes paying premiums, especially when costs seem to increase yearly even without claims. But no one wants to be caught without it, either. You may be able to fight a non-renewal

decision if you have evidence you have kept your roof maintained, so make sure you save receipts from any repairs or maintenance performed. Keep gutters clear and tree branches from overhanging whenever possible. And don’t let your coverage lapse. Getting new policy could be more difficult than you think.

Have you been canceled or denied for a 20-year roof? Email us at hello@masslandlords.net. 

Point your camera app here to read more online



Roofs with steep slopes will last longer than flat roofs, but carefully review your options for materials – more expensive might not benefit you much with insurance companies. (Image: Zixi Zhou for Unsplash)



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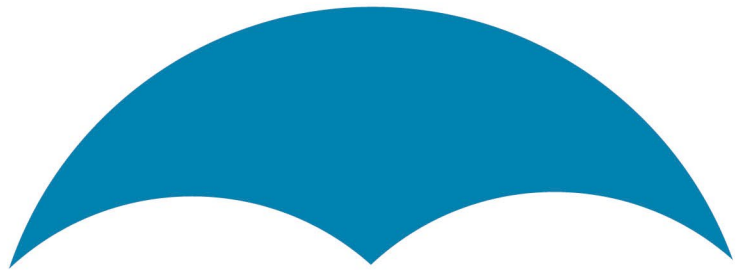
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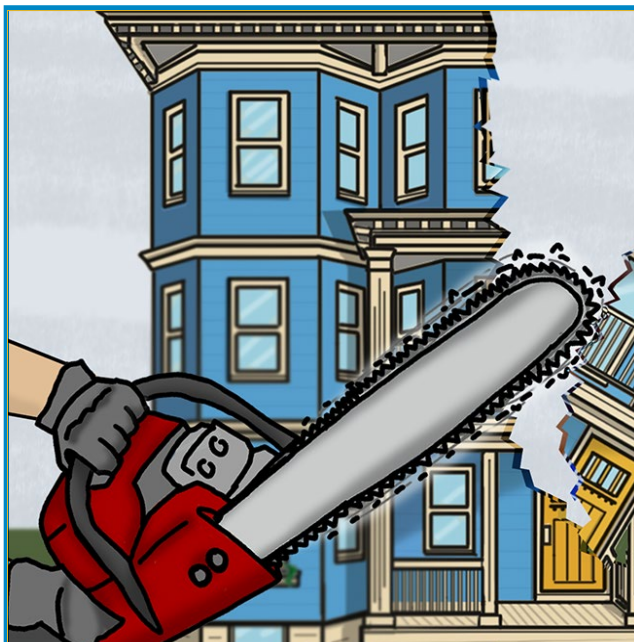
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ARTICLE YOU MAY HAVE MISSED

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

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.

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

REGIONAL

MassLandlords Upcoming events

See details under each region

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	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 Garage & Storage Rental Agreement 12:00PM-1:00pm	28
29	30					

2025 JULY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3 First Thursday Office Hours 12:00PM-1:00pm	4	5
6	7	8	9 Second Wednesday Office Hours 4:30PM-5:30pm	10	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	23 Fourth Wednesday Office Hours 5:30PM-6:30pm	24	25	26
27	28 Worcester Meetup 6:00PM-8:00PM	29	30	31		

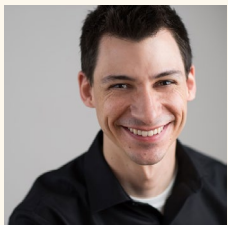
STATEWIDE

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

FRI
06/6

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

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FIRST FRIDAYS WITH EXECUTIVE DIRECTOR DOUG QUATTROCHI NEXT ON FRIDAY, JUNE 6TH

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 [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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- **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: First Friday Office Hours with Doug Quattrochi June 6, 2025

Time: Jun 6, 2025 12:00 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/87351667391>

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

WED
06/11

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.



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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 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*.

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SECOND WEDNESDAYS WITH PETER SHAPIRO NEXT ON WEDNESDAY, JUNE 11TH

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

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Topic: Second Wednesday Office Hours with Peter Shapiro June 11, 2025

Time: Jun 11, 2025 04:30 PM Eastern Time (US and Canada) J

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

WED
06/18

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



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

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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.

THIRD WEDNESDAYS WITH ATTORNEY GREENMAN NEXT ON WEDNESDAY, JUNE 18TH

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

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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 June 18, 2025

Time: Jun 18, 2025 04:30 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/89347438749>

Meeting ID: 893 4743 8749

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

Meeting ID: 893 4743 8749

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

Find your local number: <https://us02web.zoom.us/j/89347438749>

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:

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

WED
06/25

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 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, JUNE 25TH

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

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

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

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

ACCESSIBILITY

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

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

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: Fourth Wednesday Office Hours with Attorney Sherwin June 25, 2025

Time: Jun 25, 2025 05:30 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/86591724187>

Meeting ID: 865 9172 4187

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

Dial by your location

- +1 646 931 3860 US
- +1 301 715 8592 US (Washington DC)
- +1 305 224 1968 US
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- +1 312 626 6799 US (Chicago)

- +1 646 876 9923 US (New York)
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- +1 689 278 1000 US
- +1 719 359 4580 US
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- +1 253 215 8782 US (Tacoma)
- +1 346 248 7799 US (Houston)
- +1 360 209 5623 US
- +1 386 347 5053 US

Meeting ID: 865 9172 4187

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

Find your local number: <https://us02web.zoom.us/j/86591724187>

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:

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Add just this event to your calendar:

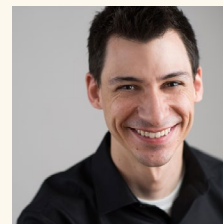
Google: [add just this event to Google calendar.](#)

Focus Group: Help Us Draft a Garage and Storage Rental Agreement. 12 pm - 1 pm Zoom.

FRI
06/27

Let’s meet to have a focus group to draft a garage and storage rental agreement. Or really, to identify the features we would want such that it can be drafted at a future date. We imagine that such an agreement would be totally separate from our residential agreement for tenancy. We want to post a new members-only form to rent a garage or storage space in a residential structure or neighborhood but without rights of residential tenancy. This will address the needs of a small but growing number of members who are renting apartments to carless households and garages to non-households.

Attendees will leave having helped us identify the key aspects of this proposed new form.



MassLandlords Executive Director Doug Quattrochi



We’re seeing demand for garages decouple from demand for housing in some markets. That doesn’t mean the garages can or should sit empty.

Chat will be moderated by **Doug Quattrochi**, Executive Director, MassLandlords, Inc. Doug was a founding member of MassLandlords in 2013. He became the association’s first Executive Director under new bylaws in 2014. Since then, he has scaled the organization from a core of 160 members in Worcester to approximately 2,500 dues paying businesses from Pittsfield to the Cape,

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

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

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

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

Members register for no charge in just a few clicks!

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FRIDAY, JUNE 27TH

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

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- **Virtual meetings** include optional audience participation via video,

phone, and screenshare and, unless stated otherwise, are not recorded.

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

VIRTUAL MEETING DETAILS (HOSTED BY ZOOM)

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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: Focus Group Friday, June 27th, 2025

Time: Jun 27, 2025 12:00 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/82807718152>

Meeting ID: 828 0771 8152

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

Dial by your location

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 +1 507 473 4847 US
 +1 564 217 2000 US

Meeting ID: 828 0771 8152

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

Find your local number: <https://us02web.zoom.us/j/82807718152>

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 [focus group](#).

Members register for no charge in just a few clicks!

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

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Auburn 77 Southbridge Street (508) 791-920

NORTHERN WORCESTER COUNTY

Northern Worcester County Landlord Association Fitchburg Dinner Meeting, 7 pm: zRent with Northern Bank

THU
06/12

Join us for our monthly meeting, this month we will hear from gold sponsor, Northern Bank. Learn about all the benefits of zRent and how to turn the headache of security deposits and rent collection into a piece of cake.

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

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

THURSDAY, JUNE 12TH

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:
Attorney Robert G.
Caprera**

**MON
06/2**

Attorney Robert G. Caprera has been in the general practice of law in Southbridge, MA since 1979. He has also served as Professor of Property, Torts and Evidence with Oak Brook College of Law since 1994. With a heart to teach and with years of experience in Housing Court matters as Southbridge Town Attorney and as a "LANDLORD ONLY" attorney, Attorney Caprera always considers it a privilege to meet with groups around the state to discuss legal matters involving Landlord rights and responsibilities.

MONDAY, JUNE 2ND

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

**Cambridge Crash
Course, 8:30 am: The
MassLandlords
Crash Course in
Landlording: Elevate
Your Landlord Game**

**SUN
09/7**

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.

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?*



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

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 - 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



"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.

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SUNDAY, SEPTEMBER 7TH

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



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- ★ Evictions
- ★ Condominium Association Lien Actions
- ★ Code Enforcement Actions

OUR PRACTICE AREAS

LANDLORD-TENANT LAW

- ★ Evictions
- ★ Lease Agreements
- ★ Security Deposit Law
- ★ Lead Paint Law
- ★ Rent Collection Actions
- ★ Code Enforcement Actions

COMMERCIAL & RESIDENTIAL REAL ESTATE

- ★ Purchase-and-sale Agreements
- ★ Lease Agreements
- ★ Title and Settlement Services
- ★ Title Issues
- ★ Title Insurance Claims
- ★ Real-estate Litigation
- ★ Condominium

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hello@masslandlords.net



- 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

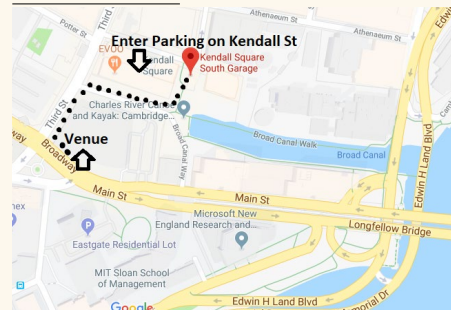
the street diagonally.

- 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. You'll just need to show your ID and let them know you're going to the MassLandlords event and which floor.

PARKING

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



FOOD

- Breakfast:
 - o Fresh bagels, large muffins, cinnamon rolls, coffee cake slices and scones with cream cheese, butter, and jam
 - o Fresh fruit platter
 - o Assorted fruit juices and coffee

LUNCH:

- o Assorted gourmet sandwiches
- o Garden salad
- o Pasta salad
- o Assorted pastries
- o Soda, juice, water

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

*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!

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

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Add just this event to your calendar:

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GREATER SPRINGFIELD

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

MON
06/9

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, JUNE 9TH**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

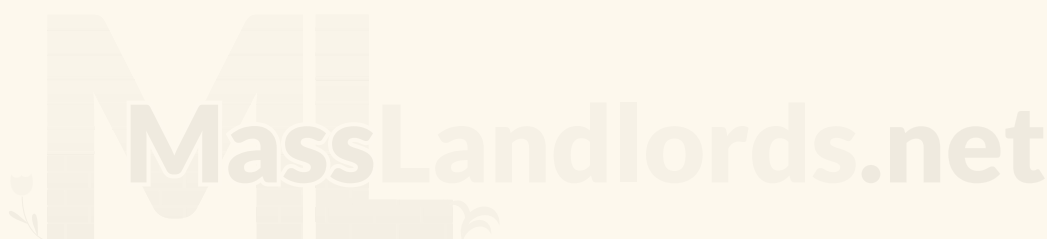
This event is closed to the public.

Members: No charge.

This event is operated by volunteers.

Add just this event to your calendar:

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



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