

JULY 2025



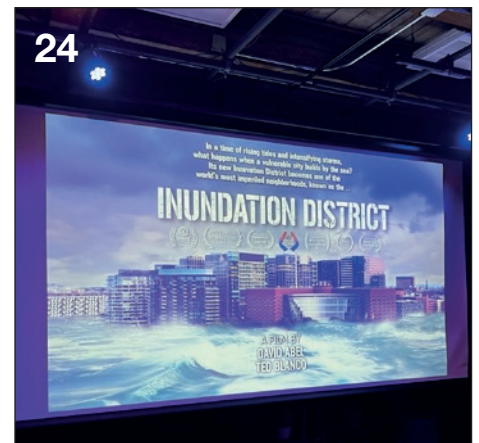
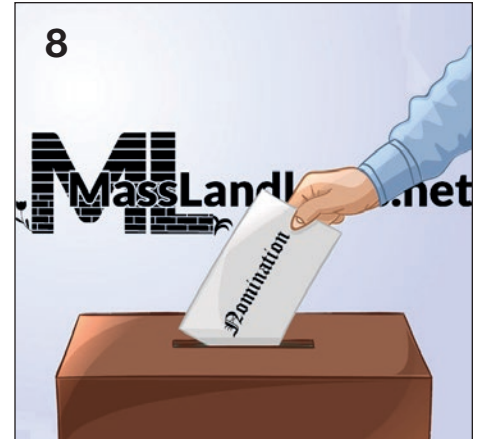
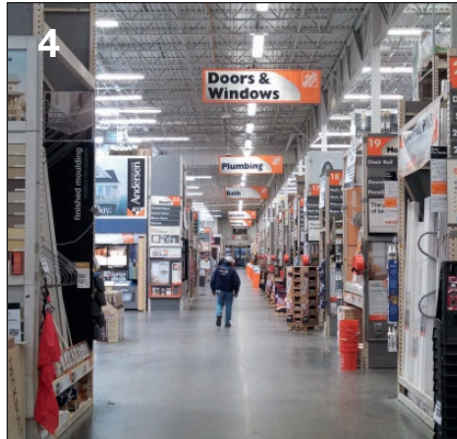
**Section 8 Cuts: White House
Proposed, Small Landlords Left
Without Payment? FY2026**

**“Big Beautiful” Bill to Reduce
Efficiency in Public Housing, Cost up
to \$1 Billion in Utilities Annually**

**Home Depot
Savings Can
Cover Your
Membership Dues**

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LETTER FROM THE EXECUTIVE DIRECTOR

Marketing and Public Relations

Our Letter from the Executive Director for July 2025 celebrates our success in hiring for a full-time marketing and public relations role, among other policy contributions.



This month we celebrate our ability to expand a team member's role to full-time marketing and public relations. I'll also give some updates on policy.

The big news is we've found budget for an additional 30 hours a week. This allows us to bring Kim, our part-time writer, journalist and editor of six years, full time. Her new expanded role will be primarily marketing and public relations.

Kim's rehire brings the MassLandlords team to six full-time equivalent positions, spread across 19 paid contributors. We are covering all bases, as our "About" page shows. We have team members working in bookkeeping and financial controls, web development, data acquisition and administration, graphics, print layout, helpline, information systems and management.

Our marketing priorities the next six months will be two-fold. First, we want to sustain an environment where medium- and large-size landlords feel able to pay full dues. This means checking the units reported at signup to verify everyone is supporting us according to their ability. This gives us the resources to be relevant in today's policy landscape.

Second, we would like more members to try the Home Depot program, whether or not we ultimately choose to shop there. At time of writing, approximately 900 of our 2,500 members have opted in. Many of those members have found their dues paid for through savings. But most have never tried. Kim will be working to help these members see how easy and worthwhile the Pro Xtra program can be.

Beyond this, there is a lot of public relations work to do. We have done so much to be proud of. We designed, built and operate RentControlHistory.com, fairly showing the benefits and consequences of rent control. We created the Massachusetts Urban Conservancy (MUC) to set aside land for biodiversity awareness. We doubled the deleading tax credit. We're shaping the \$4 billion Mass Save plan. Good landlords make a difference, especially MassLandlords members.

Besides this, a lot is going on. The statewide diaspora of the Board of Directors shelved Zoom and met in-person for the first time since the pandemic. We pointed the Mass Save language access team to the Common European Framework of Reference for Languages, to help us identify and describe prerequisites and goals for distributing Mass Save benefits fairly. And we've moved closer to helping MUC acquire its first land.

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.



Home Depot Savings Can Cover Your Membership Dues

By Kimberly Rau, MassLandlords, Inc.

The Home Depot Pro Xtra membership perk allows MassLandlords members to save money on everything from paint to appliances.

MassLandlords members can save money through many of our member benefits, but one of the fastest ways to potentially recoup your cost of dues is through the Home Depot Pro Xtra discount program. It offers savings on virtually everything in the store, including appliances, lumber and kitchen and bath, but less than half

of our registered members are signed up for the program.

If you have not yet signed up, or have signed up but have not yet utilized the program, read on to see how your rental home improvement projects could cost you less.

HOW THE HOME DEPOT PROGRAM WORKS

The Home Depot Pro Xtra program rewards users for shopping with the company by offering discounts based on what members buy, and what they're spending. Once you're set up, the

program is incredibly easy to use: Just scan your code in the store or, if you're shopping online, log in.

Bulk discounts mean big savings on the things members buy the most.

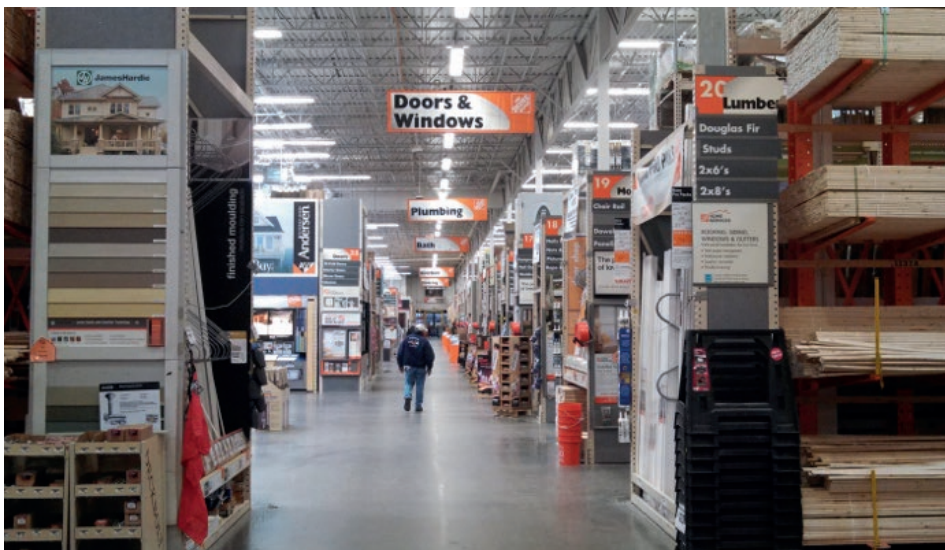
The Home Depot Pro Xtra program is not exclusive to MassLandlords. Anyone can sign up for it directly with Home Depot, regardless of whether they are an individual or part of a company. However, Pro Xtra discounts are based on total member spend in any given category, and with as many members as we have, those dollars add up fast. We collectively spend millions of dollars a year at Home Depot. As of June, MassLandlords members had already reached a total spend of \$1.6 million for 2025. That's a lot of lumber (and toilets, and windows, and tile, and...).

You must be a rental housing owner or operator, or a service provider, to be a MassLandlords member.

"IT'S PAID FOR MY MEMBERSHIP MANY TIMES OVER."

In 2022, we published a story about Matt and Kelli S., MassLandlords members and owners of Revival Homebuyers in Springfield. They reported saving thousands per year – an average of 14% – through the Home Depot program, but they aren't the only ones.

We talked to members on our MassLandlords Members Only Facebook group (not in that group? Log into



Whatever you need for your rental, Home Depot probably has it. The Pro Xtra program is a free benefit of your membership, with potential savings that could cover the cost of your dues (and then some). (Image: CC BY-SA John Phelan)



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Facebook and send us a request to join!) and many reported similar savings.

"I've been slowly renovating two units over the last year and a half and regularly use [the program]," landlord Ryan B. stated. "I couldn't tell you how much I've spent (easily tens of thousands), but I would guess that I've probably saved an average of 10-15% more on my purchases with the program. Sometimes much more, others less. It's paid for my membership many times over."

Landlord Jo L. agreed, saying, "I basically cover the cost of my membership with the Home Depot discounts, at least in any year I have a turn-over."

Even for smaller projects, where savings might not be as great, members report satisfaction with the program.

"When I do use the discount it's for anything, whether it's related to the rental property or not," noted landlord Beatrice M. "There isn't always a discount, sometimes it's not much, but it all adds up."

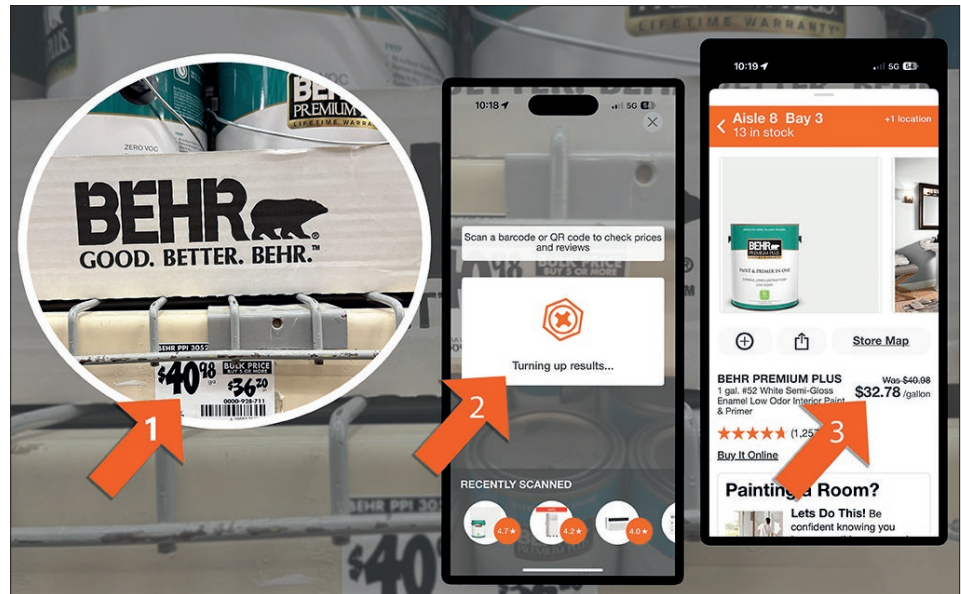
Ready to join your fellow housing providers and save some money on your next rental project?

SIGNING UP IS SIMPLE

To take advantage of MassLandlords' preferred pricing benefit, you need to register as a purchaser through us. You can do this even if you have an existing Pro Xtra account. You will just need to re-register through us. This can take a couple of days, so don't wait until you're in the store to sign up. Register ahead of your next shopping trip.

To opt in to the program, visit our [Home Depot landing page](#) and click on the orange box that says "Click here to opt in to MassLandlords preferred pricing." You must be a member in good standing and signed in to see the entirety of the web page. If you get an error message, check to make sure you are signed in.

After you register, check your email for an invitation to join our Home Depot account. We have to do this manually, so expect to see the invitation within two business days of opting in. Check your spam folder. While you're waiting, download the Home Depot app onto your phone. After you accept your invitation,



Cut costs, not corners: The Home Depot Pro Xtra program through MassLandlords can help you save on rental repairs and upgrades. The app allows you to find the products you need in-store, and shows you your savings in real time. (Image: CC BY-SA 4.0 MassLandlords, Inc.)

you'll get a QR code you can use for in-store purchases (more on that later).

And that's it! You can use the app to shop online and in-store, schedule in-store pickup, or check on your orders. You can also sign in to the program through a computer browser by going to the Home Depot website and using the email address you registered with to log in. If you already had a Pro Xtra account, you will need to log out and log back in to select the account you want to use. Always select "MassLandlords Purchaser."

For a full breakdown of the sign-up process, including screen shots showing how to use the Home Depot app, visit our landing page, linked above.

PURCHASE IN-STORE OR ONLINE

Now that you've signed up and accepted your invitation, it's time to start saving (or at least price comparison shopping). How you save is up to you.

There are three main ways you can use your Home Depot Pro Xtra benefit while shopping: in the store, on your computer or online via the mobile app.

If you are shopping at a physical Home Depot location, you will need to open your app and scan your Pro Xtra Virtual ID. This is a QR code that is unique

to you and regenerates every time you access it. If you are using self checkout, scan the code yourself. If you are working with a cashier, show it to them for them to scan.

If you are in the store and cannot access the app, you can use your phone's internet browser to log in at [homedepot.com](#). Once you're logged in, select "add card" and input the card information you want to use for that purchase. Your discount won't show until you swipe your card to pay, but you will still be able to use the benefit that way.

At home, either log in at [homedepot.com](#) or use the app to shop. Make sure you are signed into your MassLandlords Pro Xtra account, add the items you want to your cart, and complete your purchase. Savings are shown and applied automatically.

Don't ignore the app's search and scanner functions

Have you ever known what you want, but aren't sure where to find it? In a store the size of Home Depot, that can be a daunting prospect. One of the best things about the app is that you can search for a product and it will tell you exactly which aisle and bay has it stocked. No more wondering if popsicle sticks are with

lumber, paint or somewhere else (turns out, they're in paint).

And if you're not sure what you want to buy, you can wander the aisles at Home Depot, using the scanner function on the app to tell you the discounted price on whatever you're looking for.

"We use the discount often," said landlord Maryann W., who reported saving money on everything from paint brushes to a small refrigerator, as well as flooring. "I think the best feature...is the scanner. I use it in the store throughout my shopping. Some brands give higher discounts than others, and the scanner shows me this. To me, every little bit of savings is better than none."

No matter how you shop, you can still use your member benefit to see your savings grow.

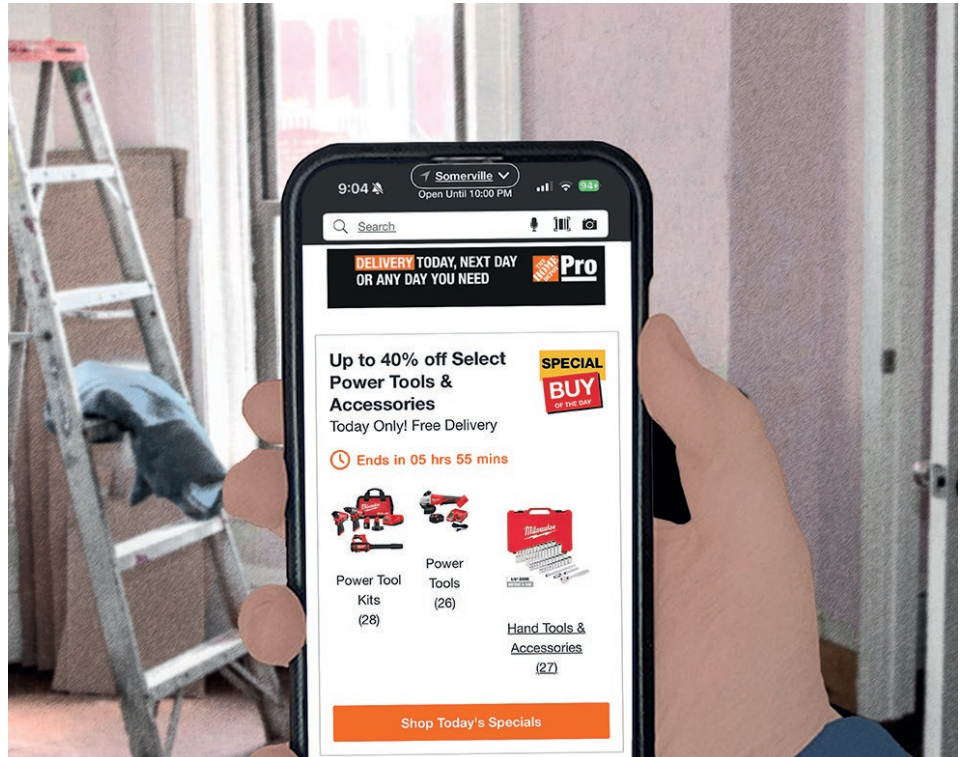
NEED HELP? THERE'S A REP FOR THAT

There's a lot you can do yourself as a MassLandlords Home Depot Pro Xtra member, but if you ever do need guidance, you aren't stranded. At time of writing and since 2021, Erickson Colon is our Home Depot Pro account representative, and he prides himself on offering personalized, VIP-level service to our members.

"They have me as a resource," Erickson told MassLandlords. "Whatever they need." Though Erickson is frequently on the road for work, he has a dedicated employee, Joe Lydon, who works from home and is able to help members with questions and smaller purchases.

For larger projects, Erickson is available to provide direct assistance. He has a team of kitchen designers who can work directly with members, as well as professionals who can assist with windows and doors. In order to make sure you are matched with the right team for the job, Erickson has members contact him via email, and then makes the introduction so you can get started.

Bonus: Home Depot contractors have the required construction supervisor license to install windows and doors, something the average landlord does not. This can save a lot of headaches if an install ends up more



Stuck mid-project? Your Home Depot Pro Xtra app will show you special savings tailored to your purchase history, as well as helping you find exactly what you need. (Image: CC BY-SA 4.0 MassLandlords, Inc.)

complicated than it initially looked, and is legally required anyway.

More than that, Erickson goes above and beyond to ensure member satisfaction. Recently, we had an order of fans misdelivered to our offices in Cambridge, and Erickson was able to figure out who the order belonged to, and then delivered the fans to the correct address himself. (Please always double-check your delivery address is correct when ordering items. We don't have storage capacity, and the building staff may not know what to do with your delivery.)

Contact information for Erickson and Joe, along with Michael Shor, the program's Behr paint representative, is available on our [Home Depot Pro Xtra landing page](#).

CONCLUSION

At MassLandlords, we pride ourselves on our no-sales-pitch guarantee. We're never going to try to sell you something you don't want or need. Shop around. But this program is a free perk of your membership, costing you nothing, and potentially saving you a lot.

Of course, we can't guarantee savings, especially with ever-changing prices. Other hardware stores, including local mom-and-pop options, may offer better pricing or better options for your specific needs, and may be closer. However, even if you don't purchase something from Home Depot this time, the program is still a great jumping off point for price comparison shopping. Either way, you can't lose. [ML](#)

Point your camera app here to read more online.



July Notice for 2025 Annual Business Meeting and Elections

Our 2025 Annual Business Meeting and Annual Election will be held electronically in October 2025. Now is the time to read about our election processes and nominate candidates.

MassLandlords, Inc. is a 501(c)6 nonprofit trade association. Our mission is to create better rental housing in Massachusetts by helping current, new and prospective landlords run sustainable, compliant, quality businesses. We are democratically governed by our annual election for the statewide Board of Directors, as well as our ongoing policy priorities survey. The next annual election is in October 2025, and [nominations](#) are needed now.

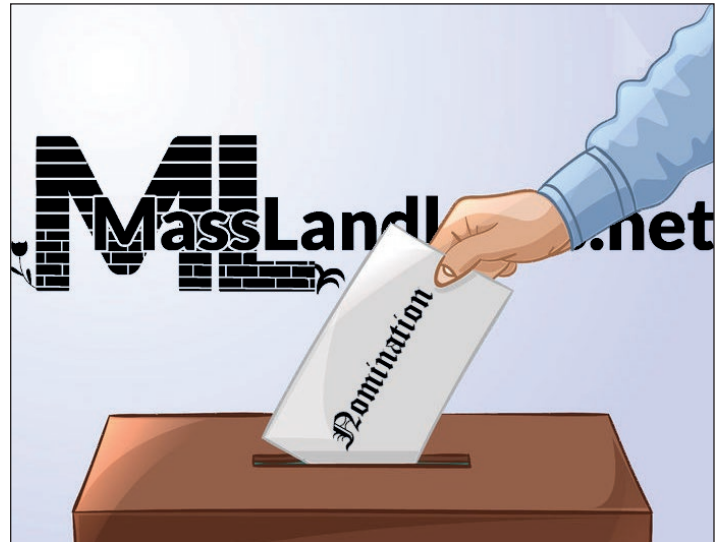
TWO FORMAL WAYS MEMBERS CAN GIVE INPUT

MassLandlords members can steer our actions through two formal voting channels. The first is our [policy priorities survey](#). The second is our annual election for director.

On December 31, 2025, a Director from our statewide Board of Directors must step down. Our form of term limits prohibits consecutive terms, ensuring that every election is an open race with no incumbent. (Any past director can run again in a subsequent year.) We use score voting (highest average score wins) instead of a plurality (most votes win). This diminishes the impact of polarization. The directors who get elected tend to be those widely accepted by the most members at the time.

STEFFEN AMUN RA, OUTGOING DIRECTOR

This winter we lose Steffen Amun Ra, whose term expires Dec 31, 2025. Steff was born to teenage parents in what was then known as the Bromley-Heath Housing Projects in Boston. He started on welfare Head Start and from there went to high school at Lincoln Sudbury through METCO. He enlisted in the army and served for five years, with a leave to start and complete college at Bridgewater State. He earned a Bachelor of Science in Aviation Science, was commissioned as an army lieutenant, and flew as an army aviator for six years. He then transferred to the air national guard and became an airline pilot for a major airline. He is presently a 737 captain and manages rentals in Boston and Worcester.



Nominations are open for our 2025 annual election. Derivative of licensed 123rf.

Will you or a colleague step up to carry Steffen's work forward with MassLandlords? We have a great team of Directors in place. Because of the removal of a prior director, and the failure of a prior election to be contested, we can fill up to three seats this year.

REACH OUT TO US

Each region where MassLandlords members meet has a local network and message board and in many cases a volunteer board. The local volunteer boards may be by appointment or by local decision.

You can also run for state-wide director yourself. But remember it's a state-wide race! You will need to prepare a biography detailing what you can bring to the Board and what is your vision of MassLandlords in five years. You will also need to campaign on the message boards at a minimum.

THE BOARD OF DIRECTORS

Nominate someone for Board of Directors online or by emailing hello@masslandlords.net. Members in good standing can learn more about our bylaws and voting at [MassLandlords.net/governance](https://masslandlords.net/governance).

Read more about our [Annual Business Meeting and Annual Elections](#). 

Point your camera app
here to read more online.



MassLandlords Election Results 2024: Board Members Reappointed

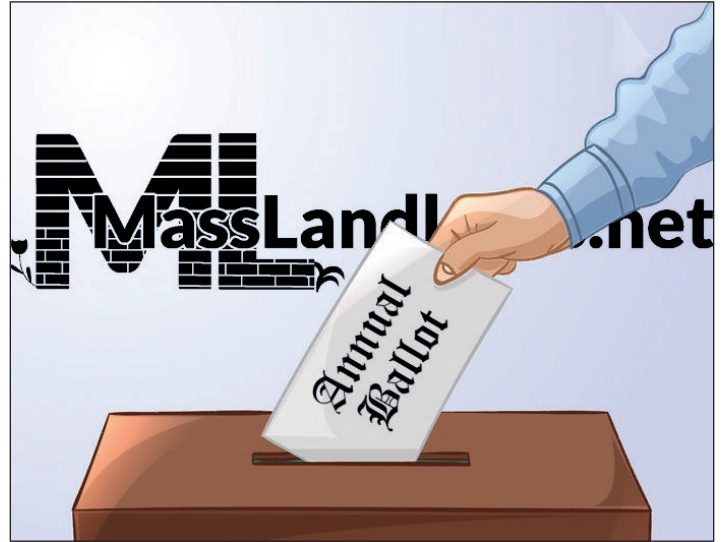
The MassLandlords election did not reach quorum, resulting in the reappointment of existing directors to the Board of Directors.

The MassLandlords elections took place in October 2024 ahead of state and federal elections. We are only just now reporting this because team member leaves of absence have left us very short-staffed since then. The Board of Directors continues without change.

The quorum target was 526, but only 295 voted or abstained. In a normal year, we would have activated processes to obtain quorum, including sending reminders to non-voting members. This year, however, the election was uncontested; it likely appeared pointless to many members. Also, two of the team were on partial leave of absence for long-term illness; pursuing quorum seemed impossible given the workload-to-staff ratio. The decision was therefore made not to pursue quorum.

We discussed previously in a [letter from the Executive Director](#) why a few who might have run understandably chose not to.


The outgoing president, Michele Kasabula, appointed herself and Alec Bewsee to the vacancies for another year each.



Our 2024 election ended with appointments until next year's election.

This notice of election outcomes was published in June as the team caught up from the backlog of illness-deferred work.

Nominations are being taken on an ongoing basis for the 2025 elections, which will take place in October.

The best way to ensure ourselves of contested elections is to engage with MassLandlords and other members in person and on our message boards, and then to express interest in standing for election. If you are interested in getting more involved, set a reminder to engage on our message boards or attend or start a [local event](#). 

Point your camera app here to read more online.



ARTICLE YOU MAY HAVE MISSED

MassLandlords Continues Biodiversity Efforts with Launch of New Conservancy

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.

Point your camera app here to read more online.



Section 8 Cuts: White House Proposed, Small Landlords Left Without Payment? FY2026

By Eric Weld, MassLandlords, Inc.

As of June 2025, MassLandlords was seeking help understanding the proposed federal budget and its implications.

The White House’s FY26 proposed budget appears to largely defund Section 8, potentially altering existing leases and leaving renters in-place who cannot pay full rent. MassLandlords has no federally focused policy staff. We are requesting anyone with verifiable information (links, bill text, legal citations) to share what they know about the proposed federal budget and how Section 8 funding works.

WHAT IS SECTION 8?

Section 8, also known as housing choice vouchers or rental assistance, is the primary funding source for renters who

receive financial assistance to help pay rent. When a landlord agrees to rent to a Section 8 renter, their lease is modified by a Housing Assistance Payment (HAP) rider, stipulating how payments are to be made by the administrator. The renter pays some portion of the rent, and the administrator pays the difference to equal full market rent. The HAP rider is legally binding.

In Massachusetts, a landlord cannot refuse to rent to an applicant because they receive public assistance such as Section 8, or because of any term or condition of the assistance.

WHAT DO WE KNOW ABOUT FUNDING SO FAR?

By one measure, the present Congress seems prepared to level-fund Section 8. According to the National Low Income Housing Coalition, FY25 (ending July

2025) tenant-based rental assistance, which includes Section 8, was \$36 billion. We understand this to be an increase over FY24 funding. The FY25 budget was completed by continuing resolution earlier this year, under the current administration.

For FY26, which ends Sept. 30, 2026, the president has requested Congress cut the budget by \$26 billion, a reduction of 42% by our estimate.

This reduction has caused lots of news outlets to go wild with fear for renters. The fear may be justified for renters and landlords alike. Despite searching and asking around, MassLandlords staff cannot square this funding cut with the preexisting vouchers in place in Massachusetts and across the country. We’ve asked people what is going on. A typical off the record comment is, paraphrased, “I have no idea. What they’re doing is unprecedented.”

SPECIFIC SECTION 8 QUESTIONS YOU CAN HELP ANSWER

These are the questions we’re asking for help to answer:

- 1.) Is Section 8, also known as the Housing Choice Voucher Program or rental assistance, entirely discretionary, such that the White House may cut it unilaterally? Or is there some portion recognized as a mandatory funding (e.g., preexisting Section 8 leases) that cannot be underpaid?
- 2.) Was the FY25 budget for all items being cut really \$63 billion?
- 3.) How much Section 8 money is needed nationwide to sustain preexisting leases, as opposed to new lease-ups?

| millions | FY25 Final |
|---------------------------------------|------------|
| Tenant Based Rental Assistance | 36,048 |
| Public Housing | 8,941 |
| Project-Based Rental Assistance | 16,890 |
| Housing for the Elderly | 931 |
| Housing for Persons with Disabilities | 256 |
| | 63,066 |
| FY26 proposed reduction (\$ millions) | 26,718 |
| FY26 proposed reduction (%) | 42% |

FY25 Budget Chart for Selected Federal Housing Programs

March 17, 2025



| HUD Programs (set asides italicized) (In millions) | FY24 Final | FY25 President | FY25 House | FY25 Senate | FY25 Final |
|--|------------------|----------------|---------------|--------------------|--------------------|
| Tenant Based Rental Assistance | 32,386 | 32,756 | 32,271 | 35,260 | 36,048 |
| Contract Renewals | 28,491 | 29,251 | 28,500 | 32,035 | 32,145 |
| Tenant Protection Vouchers | 337 | 300 | 300 | 300 | 337 |
| Administrative Fees | 2,771 | 2,964 | 2,771 | 2,880 | 2,771 |
| Section 811 Mainstream Vouchers | 743 | 0 | 701 | 0 | 743 |
| Veterans Affairs Supportive Hsg Vouchers | 0 | 0 | 0 | 15 | 0 |
| Tribal Veterans Affairs Supportive Housing Vouchers | 7.5 | 5 | 8 | 7.5 | 7.5 |
| Family Unification | 30 | 0 | 0 | 30 | 30 |
| Housing Mobility Services | 0 | 0 | 0 | 0 | 0 |
| Incremental Vouchers | 15 | 241 | 0 | 0 | 15 |
| Public Housing | | | | | |
| Capital Fund | 3,410 | 3,312 | 3,092 | 3,200 | 3,410 |
| Emergency/Disaster Grants | 30 | 30 | 30 | 30 | 30 |
| Residential Health Hazards Grants | | | | 65 | 0 |
| Operating Fund* | 5,501 | 5,228 | 5,121 | 5,473 | 5,501 |
| Moving to Work | 0 | 0 | 0 | 0 | 0 |
| Choice Neighborhoods Initiative | 75 | 140 | 0 | 100 | 75 |
| Self-Sufficiency Programs | | | | | |
| Family Self-Sufficiency | 141 | 125 | 125 | 145.5 | 141 |
| Jobs-Plus Pilot | 15 | 15 | 15 | 15 | 15 |
| NAHASDA | | | | | |
| Native American Housing Block Grant | 1,111 | 820 | 1,222 | 1,217 | 1,111 |
| Competitive Grants | 150 | 150 | 150 | 150 | 150 |
| Native Haw. Hsg Block Grants | 22 | 22 | 0 | 22 | 22 |
| Hsg. Opp. for Persons with AIDS | 505 | 505 | 505 | 524 | 505 |
| Community Development Fund | 6,720 | 2,930 | 5,506 | 4,617 | 3,430 |
| Formula Grants | 3,300 | 2,900 | 3,300 | 3,300 | 3,300 |
| Economic Development Initiative (earmarks) | 3,290 | 0 | 2,176 | 1,187 | 0 |
| PRO-Housing Competition | 100 | 100 | 0 | 100 | 100 |
| HOME Investment Partnerships | 1,250 | 1,250 | 500 | 1,425 | 1,250 |
| PRICE Competitive Grants | 10 | 0 | 10 | 10 | 10 |
| Self-Help Homeownership Opportunity | 12 | 9 | 9 | 13 | 12 |
| Homeless Assistance Grants | 4,051 | 4,060 | 4,060 | 4,319 | 4,051 ¹ |
| Project-Based Rental Assistance | 16,010 | 16,686 | 16,595 | 16,654 | 16,890 |
| Hsg. for the Elderly (202) | 913 | 931 | 931 | 1,046 | 931 |
| Hsg. for Persons w/Disabilities (811) | 208 | 257 | 257 | 257 | 256 |
| Housing Counseling Assistance | 57.5 | 57.5 | 57.5 | 57.5 | 57.5 |
| Policy Development & Research | 119 ^A | 145.5 | 119 | 129.5 ^A | 119 ^A |
| Fair Hsg. & Equal Opportunity | 86 | 86 | 85 | 86.4 | 86 |

This funding chart is our only source for total FY25 budget information.

Last we heard, the following two things were basically true: Massachusetts had approximately 60,000 households on a Section 8 voucher, and the average rent in Massachusetts was \$1,500 per month. This would mean roughly \$1 billion a year goes to Massachusetts for Section 8.

Last we heard, Massachusetts was approximately an average state, population-wise. This would mean we could multiply by 50 to arrive at approximate federal funding for Section 8. This would mean \$50 billion nationwide. That is very close to the \$63 billion FY25 budget for Section 8.

All of this implies to us that the proposed Section 8 cuts may be roughly the 42% we've estimated.

4.) What would the administrators of a voucher do were their funding to be cut? Would they just ratchet up the tenant's share or attempt to cancel the housing assistance payment (HAP) rider entirely?

Section 8 minimizes rent burden by requiring that administrators keep the ratio of renter income to renter share of rent approximately 3x. It would seem administrators would be unable to raise the renter portion.

HAP riders require that in the event of a shutdown, it's at worst an interest-free loan from housing operators to the federal government. Housing providers must be paid. Therefore, it appears administrators would be unable to terminate the HAP rider.

Administrators seem without option either way.

5.) If housing assistance payments were to be cut permanently, what legal



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| Department of Housing and Urban Development (HUD) | | |
|---|---------|---|
| Cuts, Reductions, and Consolidations | | |
| State Rental Assistance Block Grant (Tenant-Based Rental Assistance, Public Housing, Project-Based Rental Assistance, Housing for the Elderly, and Housing for Persons with Disabilities) | -26,718 | The Budget empowers States by transforming the current Federal dysfunctional rental assistance programs into a State-based formula grant which would allow States to design their own rental assistance programs based on their unique needs and preferences. The Budget would also newly institute a two-year cap on rental assistance for able bodied adults, and would ensure a majority of rental assistance funding through States would go to the elderly and disabled. A State-based formula program would also lead to significant terminations of Federal regulations. In combination with efforts related to opening up Federal lands, this model would incentivize States and the private sector to provide affordable housing. This proposal would encourage States to provide funding to share in the responsibility to ensure that similar levels of recipients can benefit from the block grant. The Budget includes \$25 million in housing grants for youth aging out of foster care. |

This screenshot from the Executive Office of the President, May 2, 2025 shows \$26 billion in cuts to five line items under the Department of Housing and Urban Development. These cuts appear to represent roughly 40% of rental assistance nationwide.

recourse would housing providers under existing HAP riders have? Would millions of property owners have to file suit for breach of contract, while simultaneously evicting renters?


Normally the HAP rider forbids landlords from evicting a renter if the federal portion is unpaid.

6.) The White House budget proposes a two-year cap on Section 8 for non-disabled adults, after which Section 8

support would be terminated. What should housing providers expect to happen when a Section 8 renter is nearing the end of their support? Will housing providers have to pay for the eventual eviction? What if a household is already past two years? Will that support end effective immediately?

All of these questions are important to answer. The worst-case scenario here would leave existing residents in

approximately 60,000 units with reduced or eliminated ability to pay, and under Massachusetts law, no recourse for owners to regain possession besides a lengthy eviction.

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Now May be the Ideal Time to Convert to Heat Pump Water Heaters in Your Homes and Owner-Occupied Rentals

By Eric Weld, MassLandlords, Inc.

Is your water heater showing signs of aging? Take advantage of financial incentives while they're available and replace it with a heat pump model.

With federal water heater efficiency standards scheduled to increase in a few years and the impending uncertainty of tax incentives in the Inflation Reduction Act (IRA), now might be the most optimal window for replacing your gas-, oil-powered or electric resistance water heater with an electric heat pump model.

Before the U.S. Senate is the “One Big Beautiful Bill Act,” a comprehensive set of laws that includes evisceration of the tax credits for energy efficiency measures codified in section 25C of the federal tax code. Included in the 25C credits is the 30% tax incentive for replacing water heaters with highly efficient heat pump models in homes and owner-occupied rentals. If the bill is approved by the Senate, tax credits for heat pump water heaters, as well as a long list of other energy efficiency incentives, could be gone by December 2025. (IRA credits do not apply to properties that are strict rentals, i.e., those that are not owner-occupied.)

The combination of Mass Save rebates and IRA tax credits substantially whittles down the cost of conversions to heat pump water heaters (HPWHs).

Mass Save, the state's energy efficiency program, offers rebates for heat pump water heaters of \$750 per unit for models that meet energy efficiency eligibility. The IRA offers tax credits of 30% to

incentivize purchases of Energy Star-certified HPWHs, up to \$2,000.

Together, these incentives could nearly cut your replacement bill in half. According to Mass Save estimates, a water heater replacement to a heat pump model costs an average of \$3,200. With a \$750 Mass Save rebate plus a 30% tax credit (equaling \$735 at this sample price point, applied after the Mass Save rebate), the final bill would total \$1,715.

Factor in annual savings of \$600 (Energy Star estimate for water heating

savings for a family of four) and a drop-in replacement heat pump water heater could pay for itself in only three years. Over the lifetime of the product, savings could add up to more than \$4,500, according to Energy Star.

IRA TAX CREDITS FOR ENERGY EFFICIENCY?

Mass Save rebates aren't expected to go away any time soon. Contrary to some reports, Mass Save has been enormously successful in lowering energy bills for



Heating water for household use, for bathing, washing clothes and dishes, and other uses, accounts for about 18% of energy use, the second-highest household energy use. Electric heat pump water heaters can trim hundreds off a home's annual energy costs. Cc by-sa Wikimedia commons

Massachusetts consumers. Since the statewide energy efficiency program launched in 2013, it has provided \$31 billion in benefits for Massachusetts customers through free and discounted home insulation installations, floor sealing, new appliances, and home energy conversions, such as heat pumps for air conditioning and water heating. The total cost of this program has been \$8 billion. That's a net savings of more than \$3 for every \$1 invested in Mass Save.

IRA tax breaks are less certain. The somewhat misnamed IRA is a comprehensive bill signed into law by President Joe Biden on Aug. 6, 2022. The bill was devised partly for the purpose of reducing costs and saving U.S. consumers money as a way to manage high inflation at the time. It includes a range of climate change measures, including tax incentives for electric conversions like heat pump water heaters, aimed at maximizing energy efficiency to minimize long-term expenses.

On the fall 2024 campaign trail, then presidential candidate Donald Trump pledged to rescind any unspent funds from the IRA. His administration's bill now making its way through Congress would partly deliver on that pledge. Even if the Senate blocks or alters the bill, the president may be able to change regulations on tax credits, limit eligibility or delay or withhold funding for clean energy programs. The administration has already attempted to roll back dozens of climate policies, reducing restrictions on air, water pollution and chemical runoff,

as well as deregulating environmental restrictions on fossil fuel production.

Time may not be on the side of those of us counting on a big chunk of savings through tax breaks for converting to heat pumps. But investing in a heat pump water heater now, before the effective date of any repeal, will still be fully creditable on your owner-occupy taxes.

HPHWS FOR HIGHER EFFICIENCY STANDARDS

Meanwhile, maybe contradictorily, raised energy efficiency standards for residential water heaters are still on track to go into effect nationally in 2029, as of time of writing. Once these new standards kick in, most purchases of household water heaters will have to meet higher efficiencies using heat pump technology.

The Department of Energy, which announced the raised standards in April 2024, predicts the shift will result in a 50% boost in heat pump water heaters, saving property owners some \$7.6 billion in annual energy and water bills while reducing carbon emissions and loads on energy grids.

The raised standards will apply to gas- and oil-powered and electric storage water heaters manufactured as of 2029. (Similar standards for instantaneous gas and electric resistance water heaters have been rescinded; this is expected to be challenged in court.) For many water heater types and uses, compliance with the new standards will only be achievable by converting to heat pump models. Raised efficiency standards for

Heat Pump Water Heater Math: Is It Worth It?

(c) High-efficiency Electric Home Rebate Program.--

(1) <> In general.--Under the program, the Secretary shall award grants to State energy offices and Indian Tribes to establish a high-efficiency electric home rebate program under which rebates shall be provided to eligible entities for qualified electrification projects.

(2) Guidelines.--The Secretary shall prescribe guidelines for high-efficiency electric home rebate programs, including guidelines for providing point of sale rebates in a manner consistent with the income eligibility requirements under this section.

(3) Amount of rebate.--

(A) Appliance upgrades.--The amount of a rebate provided under a high-efficiency electric home rebate program for the purchase of an appliance under a qualified electrification project shall be--

(i) not more than \$1,750 for a heat pump water heater;



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commercial water heaters will take effect in October 2026.

Read [more details](#) about the raised efficiency standards.

MORE THAN COST SAVINGS

The economics of electric conversion are a top consideration for property owners paying the bills. But moving away from fossil fuel appliances is also about the long-term (and, increasingly, immediate) health of the planet and its inhabitants.

The primary cost of a gas water heater is externalized. In other words, it lands not on the owner of the gas water heater but on all of us in terms of a little increased flood, fire, wind and other risks due to climate change. Multiply this by all the gas appliances in the world, and the risk grows way beyond little.

It's essential that property owners convert to non-fossil fuel-burning water heaters in order to reduce our collective carbon emissions and lessen impacts of climate change. If Massachusetts is to achieve a 50% reduction in carbon pollution by 2030, as mandated in the

climate plan, the pace of switching to electric water heating will have to pick up among property owners, especially multifamily owners. After 2030, the pressure to hasten that conversion pace will continue to increase in order to achieve the law's goals of 75% carbon reduction by 2040, and net zero carbon emissions statewide by 2050.

Heating water, for cooking, bathing, washing dishes and clothing and a few other uses, is the second-leading consumer of household energy in Massachusetts and nationally, at about 18%. (Space heating and cooling is the leading household energy user nationally, taking up some 45% of home energy expense.) As of 2020, more than 45% of Massachusetts households used water heaters powered by either natural gas or oil, according to a residential baseline study conducted by Guidehouse, a national consulting firm for energy, technology and other sectors. That's more than 1.4 million households that need to convert to electric.

Perhaps due to their second-tier status as household energy users, water heaters

have received scant attention in comparison with the heavy emphasis on converting HVAC to heat pumps. And true, converting to electric space conditioning is paramount to reach our carbon reduction goals. But even if every property owner converted to electric heating/cooling, if we don't achieve similar conversions to electric water heating, we will fall far short of our carbon reduction goals.

It might even make sense for some property owners to consider beginning with water heater replacement, given the financial incentives in place through Mass Save and the lower cost of water heaters compared to heating/cooling systems. Another consideration: heat pump water heaters are available for installation, while heat pumps and components for air conditioning, very popular items right now, may require a wait of several months.

MAKING SLOW PROGRESS ON HEAT PUMP WATER HEATERS

After many years of scant growth in water heating conversions, it seems we are

finally making progress nationally, though there's still a long way to go.

According to [Energy Star](#) data, calendar year 2023 saw a leap in heat pump water heater sales, with 190,000 units shipped nationwide, representing a 35% increase over 2022, and 4% of the water heater market. Importantly, HPWH market share surpassed the 3% market share of gas storage water heaters in 2023, as well as sales of gas storage units (143,000). Gas tankless water heaters, however, posted strong sales of 528,000.

Tankless gas water heaters, especially the brand Navion, are a developer favorite for their reliability and small footprint.

Massachusetts is expected to see a boost in water heater conversions in 2025 and thereafter, as a Mass Save program takes effect that provides electric energy conversions, including water heaters, for homes and rentals in 21 Designated Equity Communities (DECs). (The funding for heat pump water heaters may be reduced in the wake of a \$500 million cut to the Mass Save budget by the Department of Public Utilities in 2025, in response to widespread customer complaints about high winter energy bills).

The Mass Save DEC program is essential for helping housing providers convert to electric by addressing the "split incentive" issue, which deters some landlords from investing in electric conversion when only their tenants will benefit from resultant lower utility bills.

The Advanced Water Heating Initiative, a national program based in Portland, Ore., has been instrumental in working with the federal government to raise efficiency standards, a long-needed change. MassLandlords has a stakeholder membership in AWHI and participates in the equity working group.

WHEN IS IT TIME TO REPLACE YOUR WATER HEATER?

Federal tax incentives and Mass Save rebates notwithstanding, if water heaters in your property show signs of aging, or are more than 10 years old, it's advised to convert to heat pump models now.

Not only will you be in compliance with raised efficiency standards when they take place, but you might also

save a lot of money in emergency repair costs or damages to a water heater's surrounding area.

Another advantage of heat pump water heaters is their life span. Conventional, fossil fuel-powered water heaters' on-paper life span is 8-12 years, depending on several factors, while HPWHs are expected to last 10-15 years on average. (To achieve this longer life, you must select a heat pump water heater with a powered (lifetime) anode rod, or else replace the anode rod every couple of years. You must also clean the air filter as needed to optimize duration.)

For optimal operation, your new heat pump water heater should be placed in a somewhat open area to allow air circulation. An unfinished basement is ideal, but a laundry room or utility room can also work well. Tight, enclosed closet spaces with close walls are not advised, but a closet with louvered vents can work.

When siting a heat pump water heater, it is important that the outlet air is not blowing against a wall. The outlet air is cold. It will cool the wall. It may drop the wall temperature below the dewpoint, and this dewpoint may be different in the unventilated wall cavity than in the closet where the water heater has been installed. In other words, you may trigger condensation in the wall that you cannot see until mold has filled the cavity and is growing out of the wall seams.

If possible, think about placing your heat pump water heater next to your clothes washer or dryer. The heat pumps utilize waste heat from surrounding appliances, absorbing warmth from the air and circulating it via refrigerant to heat water inside the unit. It also absorbs moisture when it's in operation, acting as a dehumidifier, provided the outlet vent breathes.

When is it time to consider a water heater replacement? Before any of the following:

- You notice water from your faucets is taking longer to warm up or not heating up at all.
- You see corrosion around water lines or anywhere on the unit.
- You notice water leaking around joints, seals or seams.



If you notice liquid running or leaking from your water heater, like this one, it's probably time to replace it with a heat pump water heater. Cc by-sa flickr Rob Ireton

- You detect signs of rust in your water.
- You hear vibrating or rumbling noises from your heater.

Any of the above telltale signs are flashing warnings that it's time to convert to a heat pump water heater. But if you want to maximize financial incentives and reduce upfront expense, the time to convert might be now. Starting now would give you time to have a new electrical circuit run, if necessary, and to schedule the replacement on a routine, non-emergency basis.

FREQUENTLY ASKED QUESTIONS

Does the IRA credit apply to non-owner occupy?

No, the Inflation Reduction Act credit for heat pump water heaters applies only to the first or second residence of the taxpayer. LLCs, Incs and non-owner occupied properties cannot claim the heat pump water heater IRA credit. However, the Mass Save rebate still applies.



This heat pump water heater replaced a failing gas heater in the basement of a Worcester, Massachusetts "triple decker" (three residential units stacked). Replacing the gas water heater with a heat pump saved the owner more than the cost of gas. The chimney was overloaded: it had three gas boilers and three gas water heaters piped into it. Also, the basement was under-ventilated: the city might have required "make-up air" be piped in from outside to ensure clean combustion. This heat pump water heater reduced the chimney load, eliminated the need to install make-up air, and provided all the usual savings of heat pump water heaters. And yes, there's still headroom to remove and clean the filter. Licensed CC BY-SA 4.0 MassLandlords, Inc.

Aren't Heat Pump Water Heaters too weak for rental use?

Not at all. Generally, any model you can buy in Massachusetts will specify a 20-amp or 30-amp circuit. This allows you to use a built-in electric resistance element as a backup "boost." For example, a Rheem Proterra heat pump water heater set to "Energy Efficiency" mode will use the heat pump as much as possible. When rapid drawdown is detected, for instance, toward the end of the morning or evening shower time, the electric resistance heater comes on only as necessary to ensure a continuous supply of hot water. Once draw-down stops, the heat pump takes over again. The short-term use of electric resistance boost lowers the efficiency compared to

using the heat pump only, but ensures renters never experience loss of hot water.

Aren't Heat Pump Water Heaters too expensive?

We built a heat pump water heater vs. gas vs. electric spreadsheet. The answer is "sometimes yes, sometimes no." A heat pump water heater installed cost might be \$4,300. Subtract a \$750 instant rebate from Home Depot, Lowes or via your Mass Save contractor. Subtract a further 30% of the balance due to the Inflation Reduction Act tax credit, \$1,065 for owner-occupy, if applicable. This brings the installed cost to \$2,485. Relative to an installed cost of around \$1,200 for either gas or electric resistance, yes, heat pump waters are expensive. But that's not the whole picture.

Rental owners installing new gas appliances are now frequently targeted by inspectional services for needing makeup air. Makeup air may be required when gas appliances draw air out of the interior space, creating negative pressure and potential back drafting in the appliance. This can result in unhealthy inside air and inefficient appliance performance. Makeup air might cost \$1,500 installed, depending on whether it's heated or unheated and how complex the space is.

The math for a heat pump water heater pencils out when you account for operational expenses and the rent increase you can justify. Heat pump water heaters are cheaper to operate than gas by approximately \$2 per month over the life of the heater. That's nothing. So, you can consider heat pump water heaters on par with gas. Heat pump water heaters are cheaper by \$110 per month relative to electric resistance. That's more money your renters have to pay.

A heat pump water heater has no climate policy risk. Gas is being phased out by 2050, and electric resistance by 2029.

Is it okay to install a gas water heater?

Yes, gas is reliable and soot-free. But no, gas is not "clean" or zero emissions. Installing a gas water heater can make sense economically and it's okay to install one if that's your best option. But bear in mind that gas represents

100-year-old technology that puts costs on the rest of us in the form of emissions. So try to replace gas where economically possible.

What if I don't have a 20-amp circuit?


You have a few options.

First, in a well-insulated space, you might be successful with a heat pump only model that connects to a standard 110 V outlet and draws 1 amp. These are being trialed in California and theoretically would work well if the heat pump water heater is in a conditioned space rather than a basement.

Second, smart panels like the Span will allow you to install appliances over the maximum allowable amperage by using hardware disconnects to throttle unnecessary appliances during peak load times, which are actually rare for most households (12 to 20 times per year, according to Span talking to the Volts podcast).

Third, if you have the panel space but not the circuit, going rates for a new circuit are approximately \$1,000 to \$2,000.

Don't Heat Pump Water Heaters freeze the surrounding space?

A Rheem Proterra installed in a Worcester three-decker basement took the interior temperature down approximately 5 degrees Fahrenheit in the winter, from 50 F to 45 F. Many models have temperature controls that switch to electric resistance when the air temperature drops too low; this is less about preventing freezing and more about giving up on efficiency. The warmer the surroundings, the more energy the heat pump can extract. 

Point your camera app here to read more online.



Worcester Landlord Summit 2025 Gives Updates on ADUs, Rental Registry

The Worcester Landlord Summit 2025 was held May 10 in Worcester and had 300 attendees come through to learn about accessory dwelling units and the rental registry.

The 2025 Worcester Landlord Summit, hosted by the City of Worcester, MassLandlords, and the REALTOR Association of Central Massachusetts, was held May 10 at the DCU Center in Worcester. Approximately 300 attendees came to learn about accessory dwelling units, the rental registry, fire safety, business skills and much more.

ACCESSORY DWELLING UNITS (ADUs) DO NOT REQUIRE SPECIAL PERMIT

Under the new regulations enacted earlier this year, all lots on which a single family home could be built have been upzoned to one more unit than otherwise allowed by the town. This means a single can be a duplex, a double can be a triple, and a triple can be four units, in many cases. The extra unit is called an Accessory Dwelling Unit (ADU) and is subject to restrictions, but not too many. It cannot be more than half the gross floor area of the principle dwelling or over 900 square feet, whichever is smaller.

ADUs can now be built in the City of Worcester without a special permit, which is typical for how the law is being

implemented in other towns, as well. The state forecasts that this law will create 12,000 new units of housing over 10 years.

City Manager Eric Batista opened the event by talking about this change and the challenge of keeping Worcester's housing stock up to date. He said 59% of the city's housing is over 50 years old.

At a breakout session later in the morning, Michelle Smith, Assistant Chief Development Officer, gave more information. In Worcester, the following will apply: ADUs require no site plan review under the planning board. The required minimum setback is five feet. They will allow ADUs in multifamily lots. There is no requirement to rent to family members (in



Thanks to the City of Worcester's support, MassLandlords' table was the first table after the event registration desk.



At the end of the event, the MassLandlords table was empty, with attendees having taken the newsletters, tri-fold brochures, pens and flyers.

other words, the ADU can be used as market rate rental housing).

Before applying for a construction permit to build an ADU, there must be a new street address. To apply for a street address, there must be a professional land survey and a design for the building that demonstrates compliance with building code.

When pulling the permit, expect the ADU to trigger sprinkler requirements. Rules are site-dependent. A driveway 20 feet wide leading to an ADU within 50 feet of the main building may not trigger a sprinkler requirement; an ADU more than 50 feet away from the street will always require sprinklers. Consult with the building department specifically about sprinklers before pulling the permit and budget accordingly.

The City of Worcester has a \$1,650 per bedroom sewer connection fee for a new address. There are no new water or sewer lines connected during the Department of Public Utilities' winter lockout, so plan ahead.

RENTAL REGISTRY INSPECTIONS BEGAN

The city's Director of Housing and Health from the Department of Inspectional Services, Lee Hall, gave a presentation on the implementation of the rental registry.

Approximately 10,000 units have been registered in the mandatory Worcester rental registry, allowing the city to start inspections. (As of 2013, there were 78,662 housing units in the city, of which approximately 48,000 were multifamily.)



MassLandlords Executive Director Doug Quattrochi gave a presentation titled Top Ten Tips to Build a Great Real Estate Business.



Worcester Housing Director, Jim Brooks, opened the event.

The city is projecting inspections to take one hour per three-unit building. Inspections will be clustered by census block, approximately 100 buildings. Four blocks will be selected each wave: two in the urban core and two in the outskirts. Green Island was selected as the first block to be inspected.

MASSLANDLORDS EDITORIAL COMMENT ON THE WORCESTER RENTAL REGISTRY

Many of our Worcester members have considered the registry ill-conceived, pointing out that scofflaw landlords do not register. This leaves the city over-inspecting good units and under-inspecting

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City of Worcester Assistant Chief Development Officer Michelle Smith presented on Accessory Dwelling Units (ADUs).

the slumlords. So far, with only 20% of units registered after a year, this seems to be the case.

Further, the \$300 per day fine for failure to register will total \$9,000 per month, which would amount to a regulatory taking on a unit that might have net next-to-nothing to the owner over the course of a year. Such fines would likely

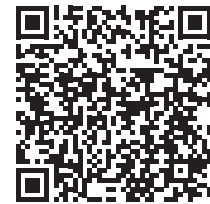
only be levied against a senior or other undercapitalized landlord unable to keep up with changing laws or passed through to renters in the form of increased rent. Non-compliant landlords who keep no equity in their property and cannot be tracked down are unlikely to ever pay. Case law overturning such fines is yet to be established.

Rental registry fees are \$5 per annual renewal per unit, totaling \$25 every five years. These fees must cover staff costs of transport, inspection and enforcement, plus capital costs of vehicles; the registry is likely to prove a net drain on city resources. All landlords are advised to register and just get through the inspections.

Landlords should be prepared to pass inspection under the new 2023 sanitary code changes, which took effect immediately that year.

Slides for the summit are available online. [ML](#)

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“Big Beautiful” Bill to Reduce Efficiency in Public Housing, Cost up to \$1 Billion in Utilities Annually

Cuts to the Green and Resilient Retrofit Program will cost taxpayers fortunes in wasted heat and hot water for public housing.

United States House of Representatives 2025 H.R. 1, “One Big Beautiful Bill Act,” as engrossed by the House on May 22, would cancel funding from the Inflation Reduction Act for the Green and Resilient Retrofit Program, a dual-purpose climate and efficiency

program. This program will reduce public housing expenditures on utilities by between \$600 million and \$1 billion per year. If the bill were to pass into law as written, this program would be cut and these utility costs would continue to be borne by taxpayers.

The purpose of this program, as stated by HUD program documentation published May 2024, now [available for public inspection at MassLandlords.net](#), had six parts:

- “Substantially improve energy and water efficiency...;

- “Address ... synergies that can be achieved between efficiency, emissions reduction, and resilience investments;
- “Enhance indoor air quality and resident health;
- “Implement the use of zero-emission electricity generation and energy storage;
- “Minimize embodied carbon and incorporate low-emission building materials or processes; and
- “Support building electrification.”

The first bullet point was the main part of the program: reducing the cost of heat and hot water. Taxpayers presently pay more for public housing heat and hot water than private housing operators do.

MassLandlords sampled more than 20% of public housing authority budgets (by unit), including Atlanta, Boston, Chicopee, Chicago, New York, Seattle and Worcester, to get a sense of differences in climate and scale. We estimated that the U.S. spends roughly \$3 billion per year on utilities for public housing units, or \$250 per unit per month, compared with \$162 per unit per month for the average U.S. household. This is an overage of roughly 35% relative to market. Explicit per-unit utility costs from the Worcester Housing Authority and Chicopee Housing Authority are lower, each around \$200 per unit per month, implying inefficiency of only 20% relative to the market. This brackets the range. The total cost of the bill would therefore be between \$600 million and \$1 billion per year in avoidable utilities.

The screenshot shows the CONGRESS.GOV website with the following details:

- Page Header:** CONGRESS.GOV, Advanced Searches, Browse, Search Tools, Support, Sign In.
- Navigation:** Legislation, Congressional Record, Committees, Members.
- Search Bar:** Examples: hr5, sres9, "health care".
- Breadcrumb:** Home > Legislation > 119th Congress > H.R. 1.
- Bill Title:** H.R. 1 - One Big Beautiful Bill Act, 119th Congress (2025-2026) | [Get alerts](#).
- Bill Overview:**
 - Sponsor:** Rep. Amodeo, Jodey C. (R-TX-19) (Introduced 05/20/2025)
 - Committees:** House - Budget
 - Committee Meetings:** 05/21/25 1:00AM
 - Committee Reports:** [H. Rept. 119-106 Book 1](#); [H. Rept. 119-106 Book 2](#)
 - Latest Action:** House - 05/22/2025 Motion to reconsider laid on the table Agreed to without objection. ([All Actions](#))
 - Roll Call Votes:** There have been [2 roll call votes](#)
 - Tracker:** Introduced → **Passed House** → Passed Senate → To President → Became Law
- More on This Bill:**
 - [CBO Cost Estimates \(1\)](#)
 - Subject — Policy Area:** Economics and Public Finance ([View subjects >](#))
 - Related CRS Products:** [CRS Reports on H.R. 1](#)
 - [Give Feedback on This Bill](#)
 - [Contact Your Member](#)
- Summary (2) | **Text (2)** | Actions (14) | Titles (4) | Amendments (1) | Cosponsors (0) | Committees (1) | Related Bills (27)**
- Text: H.R. 1 — 119th Congress (2025-2026)** | [All Information \(Except Text\)](#)
- Text Available as:** [XML/HTML \(2MB\)](#) | [TXT](#) | [PDF \(2MB\)](#)
- There are 2 versions:** Engrossed in House (05/22/2025)
- Shown Here:** Engrossed in House (05/22/2025)

A screenshot of the One Big Beautiful Bill Act, H.R. 1, which will eliminate funding for efficiency in public housing utilities.

MORTGAGE DEFAULT SERVICING

- ★ Foreclosures
- ★ Litigation
- ★ Bankruptcy
- ★ 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

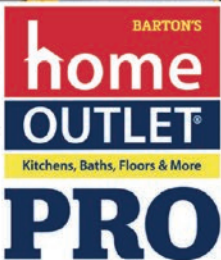
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Case Studies



Bayview Tower

ENERGY SAVINGS

This system has been a reduction from previous to reduce energy and operate to more efficiently with a COP of 3.0.

STEWARDSHIP

The 100,000 sq ft heat pump system is a model of energy efficiency and environmental stewardship.

COST SAVINGS

Expected cost savings are \$15,000/yr.

"Bayview Tower is an excellent example of how a building can be retrofitted with a modern electric commercial water heating system while a central heat pump water heating system allows us to substantially reduce the energy consumption and cost."

Scott Lyman, PE, Engineer

Jackson Apartments

THE BUILDING

Located in Seattle's central business neighborhood, this 15-story, steel-frame building offers low-cost public housing to the elderly and disabled. Surrounded by restaurants and with proximity to public transportation, the building provides tenants easy access to the city and local parks. Additionally, located within Bayview Tower is an ultra-efficient commercial heat pump water heating system that central heating with hot water, low utility bills and high tenant environmental stewardship. A part of the Seattle Housing Authority network, Bayview Tower is a demonstration of how all citizens can contribute to global sustainability efforts.

BUILDING OVERVIEW

Building: 153,000 sq ft, 15 stories, 150 units, 150,000 sq ft of commercial space.

SYSTEM CONFIGURATION

Within the steel-frame building, primarily on the west side, both commercial heat pump water heating (CHPWH) systems are integrated with hot water circulation system to an in-parallel temperature maintenance tank with a dedicated multi-pass return.

HPWH EQUIPMENT

Two 20-ton Carrier single-pass CHPWH units serve the west building heat system and utilize 50-ton water storage tanks. Additionally, one 10-ton Carrier multi-pass unit provides integrated heating for the east building common spaces.

STORAGE

To hold the Jackson Apartments, west building heat system storage tanks (50,000 gallons of hot water storage) serve the 150,000 sq ft of commercial space. The water storage tanks are 110,000 gallons, serving the temperature maintenance system.

Appealing & Educative

- High-level summary of CHPWH projects
- Site, system, performance & M&V results
- Key takeaways & lessons learned

This slide from a presentation by the Advanced Water Heating Initiative, an industry consortium dedicated to heat pumps for water heating, shows how heat pumps reduced the Seattle Housing Authority's energy consumption from 230,000 kWh/yr to 95,000 kWh/yr, a net savings of \$15,000 per year for this one building for water heating alone. Water heating is usually a smaller energy consumption than space heating.

PUBLIC HOUSING, LIKE MARKET HOUSING, NEEDS REGULAR REINVESTMENT

Public housing should have utility costs far below the average market rate U.S. household, since public housing units are almost entirely co-insulated in large blocky structures, as opposed to stand-alone single-family homes, which leak heat in all directions. The higher costs will be because of a few reasons.

One reason is that public housing renters likely consume more energy simply because they aren't paying the full cost of it; utilities are heavily or fully subsidized in public housing. This is hard to fix. A second reason for high costs is relatively easy to fix: antiquated equipment is inefficient even when operating at peak performance. If it breaks down, spare parts are no longer readily available, and maintenance requires specialty knowledge.

Heat and hot water are the main costs. There are two types of housing authority systems. In the northeast, we often have decades-old, room-sized gas

water heaters and boilers. Even though gas is cheap per therm, much of the heat we release in these old machines goes up the chimney as waste.

In the Pacific Northwest, we don't have as much gas infrastructure. We often use electric resistance, cheaper to install but much more expensive to operate. Electricity has the potential to do any kind of work, from powering electronics to driving vehicles, across any distance. Generating heat from electric resistance is literally the least useful, most expensive thing to do with it. We normally get waste heat from electricity only after using it to do something else, like power a laptop that gets hot after many hours of use.

If we were considering what type of heat we'd want in our own homes, none of us would choose an ancient gas boiler or electric resistance baseboard. We would want to invest in newer technology if possible. This is why the Inflation Reduction Act allocated funding to replace these systems in public housing.

The Green and Resilient Retrofit Program mentioned climate change extensively. For this reason, it may be collateral damage in an ideological battle. The same technology used to address climate change, the heat pump, is also extremely efficient.

A cold-rated heat pump operating in a cold climate will be roughly cheaper than any gas boiler or furnace, all else being equal (insulated, air-sealed, properly sized, cold-rated). Any heat pump at all will be roughly 70% cheaper than electric resistance. Heat pumps use electricity to carry preexisting heat around. All properly installed heat pumps should pay for themselves over time. Even better, they produce no soot, carbon monoxide or other exhaust gases during normal operation. Heat pumps are win-win. As they become more widespread, up-front costs and maintenance costs decrease (see [Wright's law](#)).

We should all want government to operate efficiently. We should demand it, because we pay for it. But as government has grown to the point where it touches all aspects of our lives from home to abroad and everything in between, it has grown too complex for omnibus bills.

It is impossible to reconcile the Big Beautiful Bill with the administration's stated purpose to increase efficiency. At time of writing, the bill had not yet become law. [ML](#)

Point your camera app here to read more online.



If You Own or Are Thinking About Buying Mass. Coastal Property, Learn About Flood Risk, AMOC and Other Factors

By Eric Weld, MassLandlords, Inc.

Investors and residents of coastal Massachusetts communities are buying into a smorgasbord of increasing flood risks from substantial to catastrophic. Protect your investment.

Massachusetts coastal real estate can be a strong investment, but anyone considering buying property along our state's 1,500 miles of coast has to factor in flood risk. Fast-rising sea levels are combining with intensifying storm surges and increasing ground water levels, multiplying the flood risk for coastal property, and must be managed as part of investments. Separate flood insurance is a must.

There are several factors contributing to sea level rise and coastal flood and erosion risk. This article is our admonition that Massachusetts is more vulnerable to sea level rise than any other place in the U.S., thanks largely to a phenomenon called the AMOC.

WHAT IS THE ATLANTIC MERIDIONAL OVERTURNING CIRCULATION?

The Atlantic Meridional Overturning Circulation (AMOC) is a globally impactful phenomenon that runs south-north from Brazil, up past Florida and Massachusetts, then across the Atlantic Ocean to London, and back again, in constant motion. The Gulf Stream that flows about 100 miles off the Massachusetts coast is part of the

AMOC. The 62-mile-wide Gulf Stream is a fast ocean current that starts in the Gulf of Mexico and transports warm water to the northern Atlantic, helping moderate climates along the way, such as in Massachusetts.

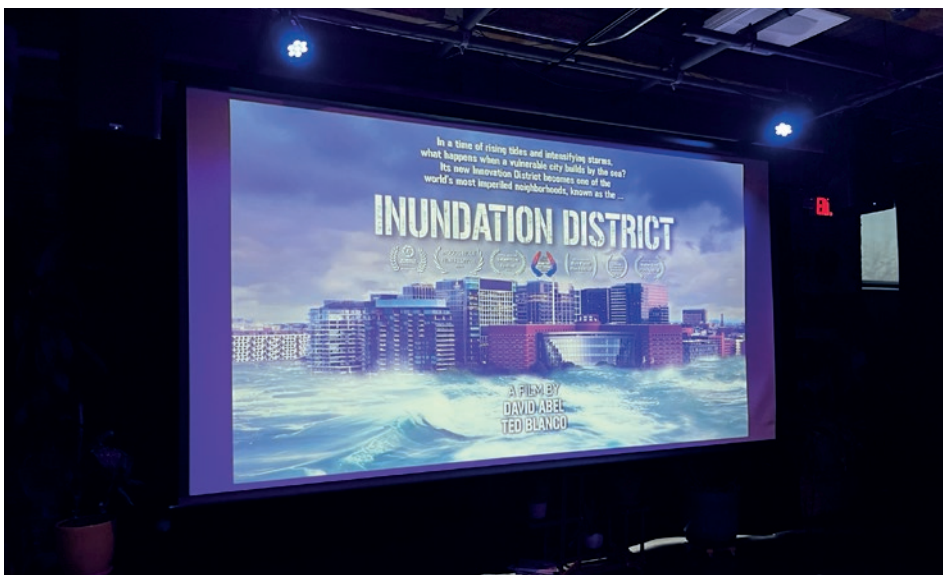
The Gulf Stream's steady flow also modulates the sea level around Massachusetts and other parts of the eastern seaboard, positively lifting away a mass of ocean that would otherwise flow into and over the land that comprises our state. Without the AMOC and its Gulf Stream, the sea level around Massachusetts would be several feet higher.

Over geological time, the AMOC has slowed on occasion, and even stopped, or collapsed altogether. It's been some 12,000 years since the last time that happened. But some recent research is suggesting that an AMOC collapse could happen within the next 30 years.

Coastal property owners and prospective investors should be aware of AMOC. You must factor in flood insurance and protections to coastal property purchases and profit estimations. Some investments may not automatically appreciate if precipitous sea level rise threatens the structure and surroundings.

A CLOSER LOOK AT AMOC

It's no longer news that sea levels are rising around the world, including in the Atlantic Ocean and along the Massachusetts coast, due to melting Greenland glaciers, caused by global warming. Greenland's glaciers are melting at a rate of about 193 square kilometers per year, according to research by the journal "Nature." That



MassLandlords Executive Director Doug Quattrochi attended a screening of *Inundation District*, a film about how the Boston seaport already floods on a regular basis.

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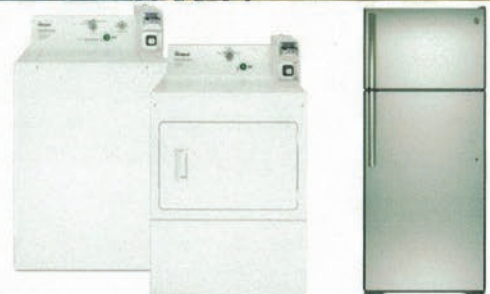
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Nantucket oceanfront home condemned after erosion strips away 35 feet of dune since November, official says

The Nantucket Board of Health issued an emergency condemnation order for a home at 21 Sheep Pond Road last week, citing the precarious position of the structure on the beach and violations of state sanitary codes.

Scenes like this house on Nantucket, are being repeated all along the 1,500-mile Massachusetts coastline, with several houses being structurally endangered, condemned, moved and demolished after their foundations erode from under them. A multimillion Wellfleet mansion was torn down in February as it tottered near the edge of a fast-receding beach cliff. Editorial use, Boston Globe.

translates to about 400 billion tons of fresh water added to the North Atlantic every year. The rate of ice loss is accelerating faster than previously believed, and every glacier in Greenland has had some melting. (Antarctic glaciers are also melting, but so far not at the rate of Greenland's ice masses. If Antarctic glaciers melted at the same rate as those in Greenland, global sea level rise would multiply several times.)

Even without a collapse of the AMOC, sea levels will continue to rise and flood risk for coastal property owners will continue to increase. An AMOC collapse ups the need to be aware of what you are investing in on the Massachusetts coast.

There's another effect of all that fresh water from Greenland's glacial melt flowing into the Atlantic Ocean and into the AMOC's saltwater. The massive amounts of non-salt, cold water are affecting the AMOC's circulation, evidence suggests, slowing it down and setting the stage for downstream shifts

in Atlantic sea levels and impacts on the entire world's climates.

It sounds a little like the plot of a Hollywood disaster blockbuster. But the implications of a shifting or slowing AMOC are vast, calamitous and not easily understood. So far, this looming potential disaster has not moved onto mainstream radar screens. But if some ocean scientists' predictions come true, an AMOC shift will likely exacerbate and further accelerate rising ocean levels. It's possible some parts of the Massachusetts coast could be submerged in outlying regions – low-lying promontories like Plum Island and others.

While possible, that's an extreme forecast. There are many other ways that AMOC changes could have widespread impacts on the lives of everyone living near the Atlantic Ocean.

VARYING FORECAST MODELS

Opinions vary as to the timing and severity of outcomes of an AMOC collapse. Several studies conclude that the AMOC is slowing. But why it is slowing is a complex consideration. It could be primarily due to effects from globally warming temperatures caused by greenhouse gases caught in the earth's atmosphere. There have been centuries-long rises and falls over geological time. Human-caused climate change layers on large amounts of uncertainty.

Predictions as to outcomes and/or a complete collapse of the AMOC also vary, from immediate to very distant, with many variables at play. Probabilities are also wide-ranging, and the research depth and credibility of each study must be weighed in.

A 2019 Special Report on the Ocean and Cryosphere in a Changing Climate, published by the Intergovernmental Panel on Climate Change (IPCC) raised awareness of the AMOC and its circulation concerns. The IPCC report, which has since been challenged by more recent studies, predicted that an AMOC collapse is very unlikely during this century. The report also concluded that it is very likely sea levels will continue to rise globally over the remainder of the 21st century, and that floods that used

to occur every 100 years will become annual events for many areas.

However, a more recent analysis, a 2023 study from the University of Copenhagen, estimated with 95% certainty that this important Atlantic Ocean circulation could completely stop, or collapse, sometime between 2025 and 2095, with 2057 the most likely year, or tipping point, in their analysis.

That report was corroborated by an open letter signed by 44 prominent ocean and climate scientists and presented at the Arctic Circle Assembly held in Iceland in October 2024. The letter notes that the University of Copenhagen research rendered the IPCC's outlook obsolete and "greatly underestimated." The scientists urged immediate action in their letter, stating that a collapse of the AMOC could lead to "devastating and irreversible climate impacts" around the world.

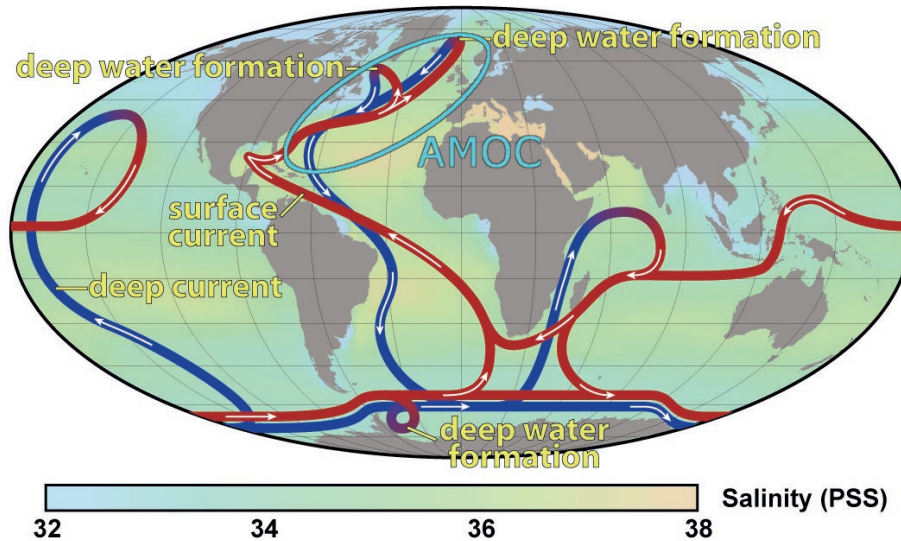
In considering these competing studies, the preeminence of and high respect among scientists globally for IPCC research and probability models should be factored in. Here's what the IPCC says in its 2023 6th Synthesis Report:

"B.3.3. The probability of low-likelihood outcomes associated with potentially very large impacts increases with higher global warming levels (high confidence). Due to deep uncertainty linked to ice-sheet processes, global mean sea level rise above the likely range – approaching 2 m [meters] by 2100 and in excess of 15 m by 2300 under the very high GHG [Greenhouse gas] emissions scenario (SSP5-8.5) (low confidence) – cannot be excluded. There is medium confidence that the Atlantic Meridional Overturning Circulation will not collapse abruptly before 2100, but if it were to occur, it would very likely cause abrupt shifts in regional weather patterns, and large impacts on ecosystems and human activities. [3.1.3] (Box SPM.1)"

Yet a further study, by Nature in 2024, found that part of the AMOC in the North Atlantic has indeed been weakening for two decades, contributing to regional sea level rise.

Past occurrences of AMOC collapse buttress possibilities for its impending collapse now. The AMOC has collapsed many times throughout earth's history

Thermohaline Circulation



The thermohaline circulation, or temperature-salinity current, is the global network of ocean currents that are driven by changes in temperature and salt levels between parts of the ocean. The Atlantic Meridional Overturning Circulation (AMOC) surface current (red) pulls feet of sea level away from the US eastern seaboard before sinking (blue).

– about once every 5,000 years, and most recently about 12,000 years ago during the last Ice Age, according to a March 2025 PBS Terra documentary.

The sum of the above analyses indicates that scientists, including IPCC researchers, agree that global warming increases the probability of catastrophic sea level rise, that the AMOC is displaying signs of shifting or weakening, and that a total collapse would have great impact on weather and life around the world. What the composite research does not agree on is highly confident projections of timing or severity of AMOC weakening. The timing inconsistency of the research in no way invalidates or dilutes climate science. Rather, the studies reflect science methodology: models are informed by data available at the time; when new data or understanding become available, models are updated accordingly.

WHAT WOULD AN AMOC COLLAPSE LOOK LIKE?

Despite their lack of alignment on timing, scientists agree that northern Atlantic countries like Norway, Scotland and Iceland would take the brunt of climate impacts in the case of AMOC and Gulf Stream collapse. One prediction estimates a drop in average

temperatures across Europe of 10-15 degrees Celsius. Another suggests an AMOC collapse could pose an existential threat to some countries' populations. Other predictions are less dramatic but still concerning.

The U.S. east coast would also be greatly affected, Boston very much included. Rising sea levels would be one of the most acute and impactful changes. In the absence of warm water transported north via the Gulf Stream, winters would become more severe in the northern hemisphere, while hurricanes in the tropics, along with storms and precipitation would all intensify.

Global climates, agricultural patterns, animal habitats and ways of human life would all be dramatically affected by an AMOC collapse. Moreover, such a current collapse would exacerbate global warming further by overheating the Amazon rainforest region and triggering releases of carbon from trees in the south and faster glacial melting.

It's impossible to say exactly where the Massachusetts coast would end up after an AMOC collapse. Some properties would surely be under water, literally and economically. And once the AMOC collapses, it could be a thousand years or more before it begins to circulate again.

SEPARATE FLOOD PROTECTION NEEDED

If this AMOC analysis sounds gloomy, it is. An AMOC collapse is more than zero percent possible.

We impart this information not to alarm (okay, maybe partly to alarm), but rather to provide a heads up and to strongly advise preparation and insurance protection against its possibility, no matter how remote you think such an event might be.

Even if you consider an AMOC collapse far-fetched, sea level rise and frequent flooding is already underway and well-documented. First Street Foundation, a nonprofit that publishes flood and climate data, found 336,200 Massachusetts properties to be at risk of substantial flooding in the next 30 years. First Street notes that Boston is home to the greatest number of flood risk properties with 19,200, or 19%. It also lists coastal and near-coastal communities like Hull, Dennis Port, Cambridge, Salem and Quincy seeing steep increases (Dennis Port, 299%) in the number of flood risk properties over the next three decades.

COASTAL EROSION

Flooding is a major concern for coastal and near-coastal properties in Massachusetts, but it's not the only threat posed by rising sea levels. As a few owners of expensive oceanside mansions have recently found out, eroding shorelines also directly threaten the viability of their homes' foundations and structure.

The most documented example is a multimillion-dollar mansion that until very recently tottered on a beachside cliff in Wellfleet. Known as the "Blasch House," the name of the couple who built the mansion atop a sand bluff in 2010, the property was purchased for \$5.5 million by John Bonomi in 2022. With a bluff eroding at the rate of 3.8 to 5.6 feet per year, owners of the property had lobbied the town for permission to build a seawall to protect the property, but were denied due to impacts that would have on surrounding coastal areas. It was estimated by Bryan McCormack, a coastal processes specialist with Woods Hole Sea Grant and Cape Cod Cooperative Extension, that the house

would tumble into Cape Cod Bay within three years.

The home was demolished in February 2025. It's uncertain who funded the demolition, but one report confirms the town did not pay for it. Bonomi may never recover his investment.

Several other Cape Cod properties have had their foundations washed away from under them in recent years. Some have moved their homes inland to buy more time. Other properties have been condemned for safety reasons. Nantucket is another community dealing with fast-eroding beaches and facing steep damages from high-priced endangered properties.

It's not only private properties or homes that sustain increasing impacts from flooding and erosion. The Boston Seaport, a monumental development project now in its second decade, flooded 19 days in 2024-25 due to high tides overrunning its sea level surface. Roads, walkways, bridges, power lines, commerce and public services are all impacted by increased flooding and erosion.

By some estimates, high tide flooding days could increase to nearly half the year by 2050 around Boston Harbor. Notably, those high tide flood days are caused by rising sea levels; storm surges and intensifying rainfall will add to the flood tallies. And then there's the possibility of an AMOC collapse, which greatly multiplies flooding and erosion concerns.

Some of these coastal markets are starting to show the impacts of flood risk. Nantucket is seeing overall decline in average real estate prices, and

specific properties on Cape Cod are diminishing in value.

HOW MUCH FLOOD PROTECTION DO YOU NEED?

Flood protection is not included in most property insurance policies, so separate coverage is required for flooding. Be sure to purchase flood insurance coverage both for your building and for your personal property if First Street Foundation suggests a flood risk you cannot self-insure.

If you have leased tenants, you should also advise them to purchase separate flood insurance covering their personal belongings. Renters insurance will protect belongings against fire, theft and internal water damage (like burst pipes), but not against floods.

The place to start is the National Flood Insurance Program (NFIP), which is operated by the Federal Emergency Management Agency (FEMA). NFIP may be more affordable than coverage through private companies.


However, NFIP insurance will only cover buildings up to \$250,000 and private contents up to \$100,000. Of course, many Massachusetts coastal properties have value well over that amount, so you will most likely want to purchase additional private insurance for replacement or loss-of-use.

Other measures, like raising a house up several feet, can be cost-effective and extend the life of the property without changing its location. Or, just raising the level of house systems like HVAC, plumbing and electric meters to protect

from flooding can be done for nominal cost. Flood mitigation measures on individual properties will likely lower the price tag on flood insurance premiums.

Seawalls and natural solutions like planting vegetation along shorelines can also help save built structures in shoreline communities, though at high expense, and with potential environmental impacts. Seawalls, for example, are no cure; they only deflect ocean waves, which can then pile up in neighboring properties, accelerating erosion in a race to the bottom of the sea.

Flood insurance premiums might cause some sticker shock, depending on your property value, flood mitigation and flood risk as determined by NFIP or a private insurance company. It could run several hundred dollars or well over that per month for high-value properties.

But, considering an AMOC collapse and the host of other flood forces crowding the Massachusetts coast, full replacement coverage could be the best investment you make as an owner of increasingly endangered coastal property. 

Point your camera app here to read more online.



REGIONAL

MassLandlords Upcoming events

See details under each region

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 | 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 | 29 | 30 | 31 | | |

2025 AUGUST

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|--------|---|---------|--|----------|--|----------|
| | | | | | 1 First Friday Office Hours 12:00PM-1:00PM | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 Springfield Meetup 6:30PM-7:30PM | 12 | 13 Third Wednesday Office Hours 4:30PM-5:30PM | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |

STATEWIDE

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

THU
07/03

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.

Due to the July 4th holiday, this Office Hours event will be held on the First Thursday instead. Regular First Friday Office Hours will resume on August 1st.



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 Thursday Office Hours with Executive Director Doug Quattrochi next on Thursday, July 3rd

THU
07/03

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.

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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: First Friday Office Hours with Doug Quattrochi July 3, 2025

Time: Jul 3, 2025 12:00 PM Eastern Time (US and Canada) Join Zoom Meeting <https://us02web.zoom.us/j/89938941702>

Meeting ID: 899 3894 1702

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

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 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.](#)

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

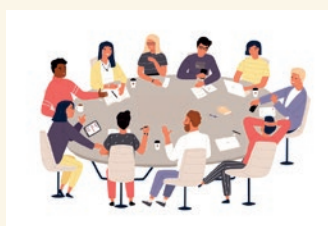
WED
 07/16

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 commer-
 cial and residential real estate closings.
 Attorney Greenman has a well-respected

reputation for aggressively advocating
 for her clients' goals, and ensuring
 beneficial outcomes at a reasonable cost.
 She was an instrumental part of the
 team spearheading legal action opposing
 the Massachusetts and Boston eviction
 moratoriums, and is very active within
 the legal community. Attorney Greenman
 is a member of the Real Estate Council
 for the Massachusetts Bar Association
 and the Real Estate Bar Association,
 writes columns for the Massachusetts
 Lawyers Journal and Real Estate Bar
 Association News, and regularly leads
 legal seminars for first-time home-
 buyers and small-property owners.

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

**Members register for no
 charge in just a few clicks!**

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 offers services, their presentation will
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 or sponsor events. Guest speakers are
 chosen for their expertise and willing-
 ness to present helpful educational
 content. Your purchase of an event
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THIRD WEDNESDAYS WITH ATTORNEY GREENMAN NEXT ON WEDNESDAY, JULY 16TH

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

We have two formats of online events:

- **Virtual meetings** include optional
 audience participation via video,
 phone, and screenshare and, unless
 stated otherwise, are not recorded.

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

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

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

ACCESSIBILITY

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

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

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: Third Wednesday Office Hours with Attorney Greenman July 16, 2025

Time: Jul 16, 2025 04:30 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/86356866147>

Meeting ID: 863 5686 6147

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

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

Meeting ID: 863 5686 6147

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

Find your local number:
<https://us02web.zoom.us/j/86356866147>

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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**NORTHERN WORCESTER COUNTY
METROWEST
SOUTHERN WORCESTER COUNTY
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
09/07

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:

MassLandlords Thanks Our Property Rights Supporters

Property Rights Supporters make monthly contributions earmarked for policy advocacy.

OWNERS COOPERATIVE

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

OWNERS CLUB

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

WORKING TOGETHER CLUB

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

WORKING TOGETHER CIRCLE

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

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

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

- o *Every Landlord's Tax Deduction Guide* by NOLO,
- o *The Good Landlord* by Peter Shapiro,
- o *Getting to Yes* by Roger Fisher, and/or
- o *The Housing Manual* by H. John Fisher.
- A bound summary of all material presented.
- Breakfast pastries, coffee, tea.
- Lunch sandwiches, sodas, chips, cookies; all dietary requirements satisfied, please notify us when you purchase a ticket.
- A MassLandlords ballpoint pen.
- A MassLandlords certificate of completion and permission to use "MassLandlords Crash Course graduate" on your marketing material.

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

Course Graduate Testimonials



"I simply wanted to reach out and express just how happy I am to have attended the landlording crash course. The presentation and delivery of the information was flawless and I certainly have walked away with a greater understanding of the intricacies that govern being an above average landlord/manager." – Michael Murray



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

presentation was provided to us, in a binder, as part of the course, and I took notes right on the pages. I find this part to be an effective tool because I can refer to it anytime I need to follow procedure. There's more to it, but for a fun day, I personally,

recommend this course to anyone in the Real Estate landlording/investing business, beginners in this profession as well as experience professionals."

– **Edwin Rivera**

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

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

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

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

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

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



MassLandlords Executive Director Doug Quattrochi



Attorney Adam Sherwin of The Sherwin Law Firm

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

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

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

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

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

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

Purchase your ticket in just a few clicks!

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

"No Sales Pitch" Guarantee

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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 am - Rental markets
 - o Urban, suburban, rural.
 - o Luxury, college, professional, working, subsidized, rooming houses.
 - o Airbnb.
- 9:00 am - Property selection
 - o Lead paint.
 - o Charging for utilities.
 - o Climate change risk.
 - o Heat pumps.
 - o Vinyl plank vs. hardwood floors.
 - o Landlord trade-offs repairs vs. cleaning.
- 9:40 am - Marketing and advertising
 - o Getting the right applicants.
 - o Small business branding tips and tricks.
 - o Where to advertise.
- 10:05 am - Break for ten minutes
- 10:15 am - Finish marketing and advertising
- 10:35 am - Applications and tenant screening
 - o Criminal, credit, and eviction background checks.
 - o Discrimination and fair housing.
 - o Interactive tenant screening workshop.
 - o Section 8.
- 11:30 am - Tenancies
 - o Lease vs Tenancy at Will.
 - o Move-in monies.
 - o Security deposits.
 - o Pet rent.
- 11:50 am - Break and Lunch, with free form Q&A
- 12:20 pm - Warranties and covenants
 - o Water submetering.
 - o Sanitary code.
 - o How to raise the rent fairly.
 - o Support animals.
- 12:40 pm - Dispute resolution
 - o Eviction notices to quit.
 - o Court process.
 - o Move-and-store
 - o Relocation assistance.
- 1:40 pm - Break for ten minutes
- 2:50 pm - Maintenance, hiring, and operations.
 - o Tax advantages.
 - o Property managers.

- o Contractors.
 - o Building permits.
 - o Extermination
 - o LLCs and trusts.
 - o Grants and alternative funding.
 - 3:10 pm - Break for five minutes
 - 3:40 pm - Overview of books and resources for further education
 - 3:45 pm - Review of unanswered questions
 - 4:00 pm - End Course
- Please note that end time may vary based on questions.

LOCATION

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](#).

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GREATER SPRINGFIELD

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

MON
07/14

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.

Past attendees have:

- Made valuable local connections.
- Talked about local real estate developments.
- Learned more about city government.

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

MONDAY, JULY 14TH

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.

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

SAT
10/25

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

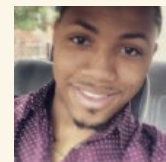
This fast-paced course is strictly limited to 16 participants to allow for detailed discussion and Q&A. Course tuition includes:

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"MassLandlords Crash Course graduate" on your marketing material.

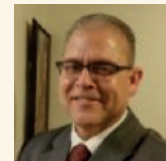
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Course Graduate Testimonials



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– Edwin Rivera

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

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"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



Protect Your Home

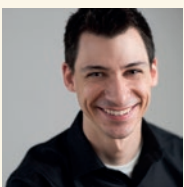
JJM INSURANCE
AGENCY

tel. 508-791-1141
info@JJMInsurance.com
fax 508-753-5630

"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

vetoed the governor's choice of judges in Massachusetts) and on the State Ballot Law Commission. As Legislative Affairs Counsel for MassLandlords he drafts bills, bill summaries, and testimony in the area of housing law, and writes amicus briefs in cases that have strategic significance for rental-property owners.

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SATURDAY, OCTOBER 25TH

CRASH COURSE AGENDA

IN-PERSON COURSE AGENDA

- 8:30 am - Introduction of MassLandlords and course participants
- 8:45 am - Rental markets
 - o Urban, suburban, rural.
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 - o Airbnb.
- 9:00 am - Property selection
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 - o Charging for utilities.
 - o Climate change risk.
 - o Heat pumps.
 - o Vinyl plank vs. hardwood floors.
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 - o Move-in monies.
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- 3:10 pm - Break for five minutes
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- 3:45 pm - Review of unanswered questions
- 4:00 pm - End Course

Please note that end time may vary based on questions.

LOCATION

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

FOOD

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

- o Pasta salad
- o Assorted pastries
- o Soda, juice, water

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

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

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This event is operated by MassLandlords, Inc. staff.

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

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