



OCTOBER 2025

**Solving Hard
Problems, Giving
Back: Executive
Director Quattrochi
to Mentor MIT
Students in
Terrascope
Program**

**Landlording 101:
How to Buy a Rental Property**

**Home Depot Pro Xtra Members Get
Free Shipping to Home or Job Sites**

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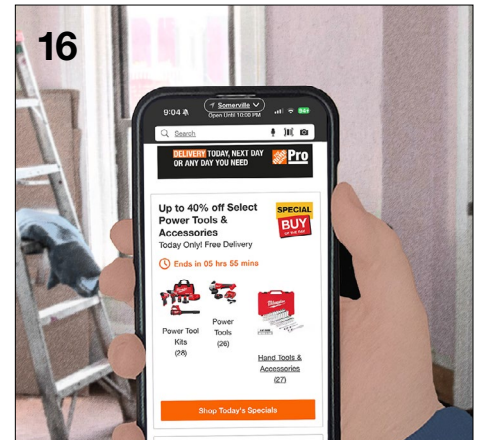
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LETTER FROM THE EXECUTIVE DIRECTOR

Elections, Spanish

Our Letter from the Executive Director for October 2025 details a new hire for Spanish translation, shares the tentative monthly dues schedule and reviews other initiatives.

As is often the case, September was a blur of connections in-person, over email and by phone. This letter makes only passing reference to some of a dozen projects ongoing in a variety of fields.

The big news is we now have a 30-hour-a-week Spanish Language Content Manager and Translator, David, though January at least. David has several goals. First, we'll be offering rental forms, Home Depot savings and memberships on our Spanish language site. Second, we'll share the history of rent control in Spanish. Our strategy to get new visitors remains content marketing: the first of many articles with value for search engine ranking is now translated, The Complete Landlords' Guide to Lodging and Rooming Houses in Massachusetts. (Click "English" at top and select "Spanish" to see the translation.)

Spanish echoes the language of the ancient Romans, as well as the past common ancestor of English and Spanish both, Indo-European. It's a joy to see how much we have in common. Many of you know I learned Spanish in grades 7 through college. Then I lost it. During the pandemic, I regained it, first by watching Paw Patrol in Spanish, and as of last week, picking my way through the literary magical realism of Julio Cortázar. I hope one day to provide housing commentary in Spanish. It's needed. (Pro tip: If you want to improve your recall of a language or anything, I recommend learning the open-source software Anki, which uses spaced repetition learning for the most learned in the least time.)

Monthly dues (English and Spanish) is tentatively planned for release in October. This will lower the apparent price point for new members, hopefully increasing new signups and reducing churn as well.

We drafted an opposition campaign to rent control. Phase I is fundraising. I met with Tad Heuer, a ballot attorney retained by the Massachusetts Fiscal Alliance. Attorney Heuer showed me the legal arguments and the fundraising need. We were approved for Facebook political ads; a major contribution we will make in this fight is public messaging.

MassLandlords elections take place in October now. We are talking with nominees. Please plan to vote. Last year was an off-year because two of the team were seriously long-term ill. We have up to three seats to fill this year.

I met with staff at the administrative office of the Housing Court to ask for help enforcing the Mass Save electrification agreement. More to come on this when it's released.

I was happy to sit in on my first MIT class in roughly 20 years this fall. You can read about my mentoring Terrascope in this edition.

The MUC website launched along with our GoFundMe. We recorded four webinars and had hundreds of thousands of viewers on our ads. The social media channel is growing quickly. The only issue seems to be replacing the looked-for federal funding. The whole initiative was launched on the assumption of a grant being available. Sadly, after 50 years, Arbor Day-style grants are done. We will keep at it. Give MUC financial support if you care about local farms, pollinators or helping others get junk land off their P&L (we already have more donated land than we can accept for now).

We're busy and doing great things. 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.



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Solving Hard Problems, Giving Back: Executive Director Quattrochi to Mentor MIT Students in Terrascope Program

By Kimberly Rau, MassLandlords, Inc.

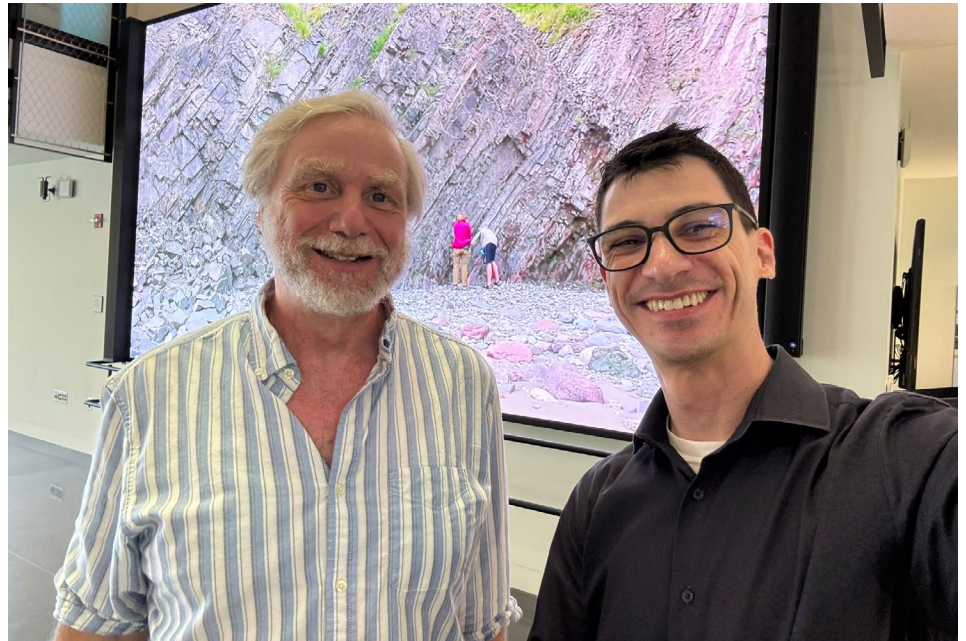
First-year MIT students tackle major global issues in a dedicated learning community, mentored by alumni and university leaders.

In the spirit of giving back to the community, MassLandlords Executive Director Doug Quattrochi will mentor students participating in the Terrascope program at the Massachusetts Institute of Technology (MIT) this academic year.

First-year students at MIT have the opportunity to join the university's Terrascope program, an optional learning community that tackles a different real-world issue every year. Quattrochi, who completed a bachelor of science degree at MIT in 2004 and earned a master's degree in aeronautical and astronautical engineering in 2006, is also a Terrascope alumnus.

TERRASCOPE: TAKING ON THE HARDEST PROBLEMS

Though many first-year university students are barely into legal adulthood, MIT's view is that shouldn't stop them from changing the world. Students who participate in Terrascope have a dedicated collaboration space on campus and access to advisors. They take program-specific classes, but without a lot of hand-holding.



MIT Terrascope Associate Director/Senior Lecturer Ari Epstein (left) and MassLandlords Executive Director Doug Quattrochi stand in MIT's "Green Building" lobby before class. (Image: cc BY-SA 4.0 MassLandlords, Inc.)

"The classes are all very heavily student-driven," said Ari Epstein, associate director and senior lecturer for Terrascope. "We create a setting where they can learn and support their learning, but we're not telling them a lot. We're putting them in a situation where they have to learn a lot."

Every year, participants are given a different problem to solve, always having something to do with sustainability. Past years' programs have focused on lithium mining and its impacts on indigenous

communities; bringing sustainable, reliable power to underserved areas of Puerto Rico; and increasing agricultural productivity while protecting access to fresh water in Navajo Nation.

As an undergrad, Quattrochi was part of the first Terrascope class. He and his cohort designed a mission to Mars to try to find evidence of past life (the search for life elsewhere sheds light on how fragile Earth systems really are). The program's focus is on solutions, however imperfect, but students are encouraged not to lose

sight of the reason solutions are needed in the first place.

“Every engineering problem is fundamentally a human problem,” Epstein told MassLandlords. “The problem doesn’t exist in a vacuum... there are human beings who need it solved or addressed.”

This year, the class of 2029 is again focusing on Puerto Rico, with the goal of re-imagining the island’s food system in ways that promote food security, public health and sustainability, among other challenges.

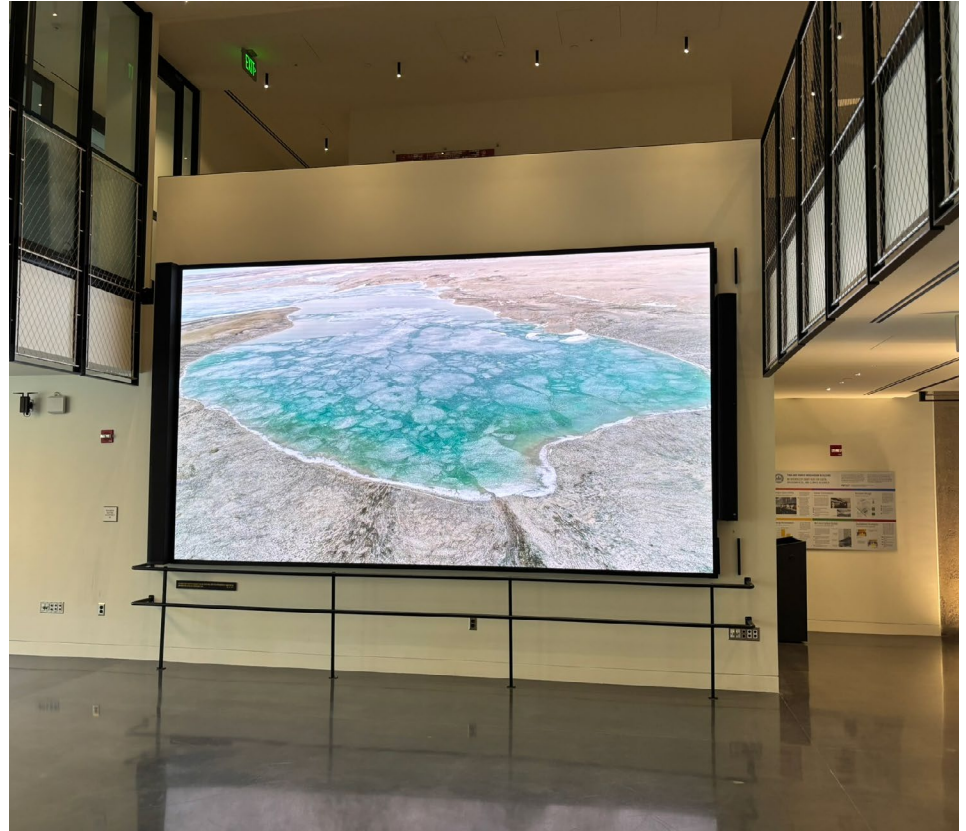
In the first half of the year, students in the Terrascope class must examine the problem they’re given and create a website that offers their solutions in as much detail as possible. Students have the freedom to approach the problem in any way they’d like, up to and including rewriting the whole thing if they feel it is necessary. At the end of the fall semester, participants must present their solutions to a panel of true experts – some of them directly involved with whatever issue the students have been handed – and face their questions.

“You want the students to be in a situation where they understand that doing their best makes a big difference, and they’re challenged,” Epstein said. Putting the panelists and students in the same room also allows experts to get a different perspective, and helps students enter the conversation on another level.

In the spring, students have the option to take up to two Terrascope classes, and may choose to go on a field trip that is relevant to the issues they’ve been tackling all year.

The point of Terrascope isn’t just to solve a specific problem. Nor does it necessarily set up students to go into a field directly related to that year’s issue. Instead, Terrascope allows its students to leave the program with important skills that have a lifetime of benefits, including how to work as a team and recognize the value of a diverse array of contributions.

“Most of the students who take our class are not going to continue on this particular topic,” Epstein said. “Some do. We also have students whose lives are shaped not by the topics they studied, but the way they learned to take on a topic.



This is the lobby of the “green building,” which has a large projection screen that shows high-definition videos of earth systems. (Image: cc BY-SA 4.0 MassLandlords, Inc.)

They may not work on food security again, but throughout their lives, they’re going to face open-ended, not very well-defined problems that nobody else has got a solution for yet, where there’s no accepted way of addressing the problem.”

LEADERS HELPING FUTURE LEADERS

Quattrochi, who says he has been tackling very hard problems for the better part of the past 25 years, said his involvement with his alma mater makes sense, not just as an alumnus but as the executive director of MassLandlords.

“MassLandlords is recognized as a leader in the community, especially for tackling hard problems at the intersection of multiple disciplines, like housing, climate and food,” Quattrochi noted.

MassLandlords’ mission of creating better rental housing extends far past landlording forms and member certification. It is expanded through focuses on housing policy, as well as environmental and safety matters. The new nonprofit Massachusetts Urban

Conservancy will use unbuildable urban land to increase crop yields in community gardens and nearby farms, as well as educate residents about the need to preserve nature.

Quattrochi credits his current ability to tackle hard problems in part to his participation in the Terrascope program as an undergrad. MassLandlords has benefitted enormously from this skillset over the years. Here are three recent examples.

MASS SAVE: SUSTAINABLE SOLUTIONS FOR ENVIRONMENTAL JUSTICE COMMUNITIES

Mass Save is a real-world example of what Terrascope teaches. Representatives from utilities, the state, housing providers, renter advocates and more, all with diverse perspectives, have to come to agreement on a shared reality and what to do about it. The so-called “split incentive problem” has made it impossible for housing owners and operators to finance decarbonization and utility savings.

As a representative of MassLandlords, Quattrochi holds a non-voting stakeholder seat on the state's Energy Efficiency Advisory Council Equity Working Group, which influenced Mass Save's three-year plan, in effect from 2025 to 2027. We focused on expanding Mass Save's reach to include rental housing and incentivizing landlords to perform energy-efficient upgrades in their units. As a result of Quattrochi's involvement, Mass Save's current three-year plan goes a long way toward solving the split-incentive problem. It has a host of expanded benefits for "designated equity communities (DECs)," including full-cost coverage for weatherization, barrier removal and heat pumps for eligible participants.

That portion of the program went live in August 2025. Properties in those DECs that are more than 50% rented can receive 100% of their costs covered. Many DECs started taking enrollments this August; the rest are expected to begin

before the end of 2026.

Thanks to the efforts of MassLandlords and other committed advocates, homeowners in Massachusetts now have access to \$2.5 billion in funding for decarbonization efforts.

LEAD-SAFE IN MASSACHUSETTS: WE DOUBLED THE DELEADING TAX CREDIT

Another example of a complex problem MassLandlords has helped solve is lead pollution. Deleading a rental unit is important. We now know that lead exposure has serious health ramifications for children, and rentals that house children under the age of 6 must be delead. Refusing to rent to families with children is unlawful, so deleading is vital.

Deleading is also expensive, especially if windows are involved. For years, the tax credit for deleading sat at \$1,500 per unit. In 2023, we proposed An Act to Further Lead Remediation in Rental Housing

by Increasing the Deleading Credit. The bill didn't pass, but in late 2023, it was partly absorbed into legislation signed by Governor Maura Healey. We doubled the deleading credit to \$3,000 for full abatement, and \$1,500 for interim control. MassLandlords has been a leader in educating housing providers about the need to remediate lead. More than 600 attendees have taken our Crash Course in Landlording, and 2,000 more read our lead materials online annually.

MUC: SAVING LANDOWNERS MONEY AND PRESERVING THE ENVIRONMENT

A final example of our work to solve complex problems can be seen in our recent efforts to prevent loss of nature. In 2024, MassLandlords writer Eric Weld, along with Quattrochi, established the Massachusetts Urban Conservancy, a nonprofit designed to take unbuildable "junk" land and turn it into spaces where native animal, plant and insect species



A look at one of the Terrascope classrooms before class starts. (Image: cc BY-SA 4.0 MassLandlords, Inc.)

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can thrive. As an added bonus, the spaces may be used as outdoor classrooms for children in the area.

“Healthy green spaces are too much a rarity in cities and some towns in our state,” said Weld in a [press release](#) announcing MUC’s first fundraiser, established to help acquire a donated plot of land in Randolph.

“Abundant research points out how important trees and nature are to residents’ wellbeing,” Weld continued, “not only for their psychological benefits, which are substantial, but for better air quality, cooler temperatures, and downstream effects like stronger economies and academic performance.”

The benefits to saving the environment are plentiful, but donating unbuildable land to MUC also saves landowners money in property taxes and liability insurance. This is another example of how setting out to solve one set of problems (declining green spaces, an influx of invasive species, lack of outdoor

opportunities for children) has benefits far beyond the obvious.

CONCLUSION

Solving big problems requires thinking outside the box and finding solutions that actually work, instead of relying on what’s already been tried or declaring every public policy a “success” regardless of what the data shows. That’s why we advocate for non-exclusionary zoning and fight the idea that rent control will solve the housing crisis. It’s why MassLandlords pushes for environmentally sound heating and cooling solutions, and why we’re so focused on reaching landlords that are often left out of larger state conversations.

The Terrascope program may never tackle the housing crisis in Massachusetts. Or, one day, perhaps a cohort of students will look at what it takes to decrease rents and make housing attainable for everyone who needs or wants to live near Boston. And

who knows? Just as Quattrochi and the MassLandlords team are now making a difference, one of this year’s Terrascope students may repay the mentoring effort in ways we can’t predict. Regardless, the Terrascope view that real people need real solutions is one we can, and do, stand behind. [ML](#)

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Landlording 101: How to Buy a Rental Property

By Kimberly Rau, MassLandlords, Inc.

Are you a new or prospective landlord? These are the basics about choosing a new rental property, taken directly from our Crash Course in Landlording.

If you're a new or prospective landlord, or just haven't bought a rental property in a while, figuring out what rental properties to purchase and which to pass on can be stressful. Even experienced landlords might be new to buying real estate if, for example, you inherited the properties you manage now.

We recommend all new and potential landlords and property managers take our full one-day [Crash Course in Landlording](#), which will tell you everything you need to know about running a compliant, safe, quality rental business.

This article will focus on the basics of selecting a rental property, including what things you can overlook and what warning signs you should never ignore. With this knowledge, you can be confident you are choosing the best available property for your situation.

This article starts from the point where you are actively looking for properties to buy. It assumes you are already working with an agent (if you need one) and are either pre-approved for a mortgage or a cash buyer. You cannot make a winning offer without one of these, so make sure your finances are in order before you start looking around.

👉 STEP 1: DECIDE WHAT YOUR RENTAL MARKET WILL BE.

There are all kinds of rental properties out there. Some will be perfect for you. Some will not be a good fit for your situation, but will be ideal for someone else. The rental market refers to the location and type of property you rent out. What type of property you choose, as well as its location, determines what type of people you will rent to, how much rent you can charge and what amenities you will need to offer. Each has benefits, and each has possible drawbacks.

For instance, a property in an urban rental market will attract different renters from a property in a suburban neighborhood, or a rural guest house. These markets will also require different landlord approaches – tenants in a luxury rental will expect an attentive, experienced landlord. Roommates in a student rental may expect fewer amenities, but there will be more turnover.

Some markets, such as short-term furnished rentals and single-room occupancies, have special regulations that you should be aware of before investing. (For example, if you rent by the room, you – not the renters – must clean shared kitchen and bathroom spaces every 24 hours.)

When making these choices, consider the market you're currently in, and pay attention to any changes on the horizon. You may love the idea of renting furnished rentals to tech professionals, but if that computer company is planning

to move out of the city, you could find yourself with an empty unit and no one looking to move in.

Regardless of where you want to rent, and who you want to rent to, it's important you know what you're getting into to the best of your ability.

👉 STEP 2: PICK THE BEST PROPERTY FOR YOUR BUSINESS.

When choosing a property, location is a very important factor for a successful rental business. When you're buying a house to occupy yourself, you have to consider what you want from your property. When you are buying a rental property as a business investment, you have to think about what your renters are going to want. This might be different from what you would choose for yourself.

First, make sure the property you're choosing appeals to the people you want to rent to. For example, if you hope for lots of students, don't buy a small one-bedroom cottage 20 miles from the university with no access to public transportation. If you are hoping to rent to families in the suburbs, look for properties in areas with well-rated public schools and other family-friendly amenities nearby.

Once you know where you want to buy, look at the actual properties themselves. This is called siting. Look for lots that are easy to maintain, roofs with easy access, and landscaping that doesn't require a lot of maintenance (unless you are in the luxury market).



There are a lot of rental properties out there. Choose wisely. (Image: Osman Rana for Unsplash)

✎ STEP 3: FIGURE OUT THE LEAD SITUATION.

Lead paint was banned in 1978, but older homes may still contain lead. This is a problem because lead is very harmful, and children are susceptible to it.

Deleading is a complicated and expensive process. Properties with children under the age of 6 must be delead. Refusing to rent to families with small children is discrimination. You must delead. If you do not think you have the time or money to do this, pick a property that does not need deleading.

✎ STEP 4: WHAT ARE THE UTILITIES AND SAFETY FEATURES LIKE?

Once you've identified some potential properties, it's time to think of things like utilities.

In a multifamily property, you cannot charge for utilities unless they are all separately metered and no common

areas or other units are on that meter. This includes heat, electric and water. It is rare to submeter water. Most landlords will include it in the rent, but if you need to renovate anyway, remember it's possible to get each unit on its own water meter. Consider adding this to your renovation plan.

Then start asking questions. Does the breaker panel need to be upgraded? Is the chimney lined? Are there smoke detectors already installed, or will you need to do that? How is the plumbing? Old and cracked, or new cast iron or plastic? These are things you will need to address, and some fixes are more expensive than others.

✎ STEP 5: CONSIDER AMENITIES.

With the basics out of the way, it's time to consider what amenities you will offer your renters. Offering more amenities means you can ask for more rent, but

having more perks also means more maintenance and may push you out of your intended market.

Basic amenities renters will appreciate (and, in some markets, expect) include cable or satellite connections, dishwashers, a fenced yard and/or in-unit laundry. You don't have to provide the washer and dryer, but having hookups waiting will be attractive to potential tenants. Look at storage options – where will your renters put their coats and shoes? Are there closets? Shelves? Finally, a unit that is Wi-Fi ready is practically a necessity these days.

If you are considering luxury rentals, you should also look at what other amenities the property already has, such as gyms or elaborate gardens. Make sure if you are buying the whole building (instead of a single condo) you understand what the maintenance costs for these amenities will be.

✎ STEP 6: LOOK FOR WARNING SIGNS.

A rental can have the best amenities out there, but if it has “bad bones,” you could be in for a rough ride as a landlord. This is why an inspection is so important. The following are just a few of the things that could be very expensive for you to fix or change:

- Warped or sagging floors
- Cracked beams or foundations
- Old furnaces, water heaters, or original oil tanks
- Knob-and-tube wiring
- Original wooden windows

Once you’ve made an offer, an inspector can identify these problems, and give you a good idea of what it will cost to fix them. It’s up to you whether it’s worth it to still buy the property, or continue looking.

That said, there are things that look bad to buyers that actually aren’t that big of a deal. Cracks or dents in sheetrock are easy to repair. Bad paint on walls or trim can be re-done quickly. Similarly, ugly bathroom mirrors or medicine cupboards are cheap enough to replace.

Don’t get hung up on little things like that if the property is otherwise ideal.

✎ STEP 7: OFFER TO BUY.

Once you find a property you like, create a simple financial model with estimates for monthly income, monthly expenses and needed one-time renovations. If you can afford it with room for error, it’s time to make an offer. If you are using a buyer’s agent, this will be something they do on your behalf, based on what you want.

Offers are often dependent on certain conditions being met. These are called contingencies.

Your offer can be contingent on many different things. You can say your offer is contingent on the property being delivered vacant (if renters are already living there), or occupied. Your offer can be contingent on the results of the inspection (always get an inspection), lead testing or financing, just to name a few. Contingencies are your chance to verify that your financial model could be accurate.

The sellers can accept your offer, reject it or counter-offer with terms of their own. You may go through more than one round of negotiation depending on their response. Do not overpay.


✎ STEP 8: CONDUCT DUE DILIGENCE ON OCCUPANTS (IF ANY).

If the property has tenants already living in it, you will need to do due diligence on them as well. Your offer can be contingent upon the results of this.

Ask to see rental agreements even if they are expired. This will tell you who is supposed to be living in the unit(s) you will be purchasing. It will also let you know the terms of their current lease or agreement. If you are buying the property occupied, you will have to abide by the existing rental agreement until it expires. If it’s a lease, this could be months. If everyone’s lease has expired and they are tenants at will, you will have to abide by the agreement for at least 30 days. Keep this in mind when you are making your offer. You also need to know whether any security deposit or last month’s rent was collected for any occupied unit, such that you must credit the renter this money later.

You can make your offer contingent on screening the renters themselves, but in a seller’s market, this is likely to get your offer rejected.

✎ STEP 9: BUY THE PROPERTY.

Once all of the details have been ironed out, you will enter into a purchase and sale agreement and eventually go to closing. Closing is where money exchanges hands, papers are signed, and keys are turned over. You’re the new property owner. Now the real work begins. But if you’ve followed our advice, you’ve bought the right rental for you, and know what you’re getting into in terms of renovations and repairs. Congratulations and good luck! 



Fixer-upper, or total money pit? Only a qualified inspection can tell you for sure. Make sure you know the total cost of buying a property, repairs and renovations included. (Image: Roger Starnes for Unsplash)

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Judge Decides in Favor of Homeowners in BlueHub Lawsuit, Nonprofit To Appeal

By Kimberly Rau, MassLandlords, Inc.

The Superior Court determined BlueHub Capital violated consumer protection laws with their shared appreciation mortgages. BlueHub plans to appeal the decision.

A nearly five-year legal battle got some resolution this September when Superior Court Chief Justice Michael Ricciuti ruled that BlueHub had violated consumer protection laws when it provided home loans with shared appreciation mortgages to its participants.

The partial summary judgment, filed on Sept. 5, 2025, addressed the main questions surrounding the case, but did not address relief or damages. Those will be determined at a later trial, along with any outstanding issues not addressed by the court's decision.

This article will discuss the main points made in the court decision, but you can [read the full decision](#) as well.

BLUEHUB SUN BACKGROUND

BlueHub Capital is a Roxbury-based nonprofit that offers to help homeowners retain possession of their properties when they are on the brink of foreclosure or have been foreclosed upon. The company negotiates with the original lenders who hold the title, and buy the property at a discounted price. BlueHub then sells the property back to the homeowners with a new, lower mortgage.

BlueHub testimonials praise the fact



10 Malcolm X Blvd. in Roxbury, the address BlueHub Capital calls home. (Image: Google Earth)

that this practice has helped many people remain in their homes. But the help is not without cost. Homeowners who closed on a mortgage with BlueHub may have reasonably expected higher interest rates. But many claim they were surprised when they went to sell or refinance their home and learned they had a second loan on the property.

This second loan, called a shared appreciation mortgage (SAM), required BlueHub homeowners to pay the nonprofit a percentage of their accrued equity – sometimes more than half of it – before they could sell, refinance, or otherwise access their home equity. Some BlueHub clients claimed they were

not told about the shared appreciation mortgage, or were not told how much equity the lenders would be asking for.

This alleged lack of proper disclosure was the basis behind the lawsuit against BlueHub, which started in 2020. BlueHub has defended itself, stating all terms were disclosed.

COURT DETERMINES BLUEHUB PRACTICED LOAN SPLITTING; DID NOT PROPERLY DISCLOSE ABOUT SAM.

Two key points the court decision addressed surrounded how BlueHub set up mortgages and disclosed information about shared appreciation mortgages.

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The court determined that BlueHub engaged in “loan splitting.” It said the primary mortgage and shared appreciation mortgage should have been a single transaction from BlueHub. BlueHub has a separate division that handles the actual mortgage lending, but the court found they largely operate and are perceived as one entity. Loan splitting can violate the federal Truth in Lending Act if consumers are expecting to undertake one loan, but documents are prepared as if there are two loans in play.

“Taken together, several facts in the record demonstrate that Defendants and Plaintiffs participated in a single transaction involving the SAM and Aura mortgage and that therefore Defendants have engaged in loan splitting,” the court decision reads.

On federal Truth in Lending forms, when asked if there was a balloon payment associated with their mortgages, BlueHub never checked “yes.” Nor did they inform borrowers about a balloon payment. A balloon payment is a large

amount that would be due when a customer attempted to refinance, sell, or otherwise access their home equity. The court determined the SAM did in fact constitute a balloon payment.

Related to this, and possibly most important to the plaintiffs, the court determined that BlueHub had not properly disclosed the full terms of the SAMs to its borrowers.

2024 LAW IS NOT RETROACTIVE TO CURRENT CASE

The ruling also stated that the 2024 legislation introduced by Governor Maura Healey could not be retroactively applied to the lawsuit. The law gives immunity to companies that offer shared appreciation mortgages as long as the terms of the agreement are properly disclosed. The immunity law left it up to the attorney general to create regulations governing disclosures.

And though BlueHub is not specifically mentioned in that legislation, the nonprofit was then, and remains, the only

company offering shared appreciation mortgages in Massachusetts.

Plaintiffs in the case were concerned that because the case did not have a ruling at the time Healey’s legislation was signed into law, it could be applied to their complaint. This is partially due to the fact that shortly after the legislation became law, BlueHub filed a notice of supplemental authority with the court.

Attorney General Andrea Campbell was quick to file an amicus brief with the court suggesting the law should not be applied retroactively. This decision confirms that.

Healey’s legislation is subject to regulation by the attorney general’s office. Campbell introduced prospective regulations that would require more transparency with borrowers, including the maximum amount that could be due from the shared appreciation mortgage, as well as disclosures about any balloon payments.

RULING DID NOT FIND EVIDENCE OF DECEPTIVE PRACTICES

The court did not find entirely in the plaintiffs' favor with their ruling. It dismissed claims that BlueHub forced borrowers to sign unfair contracts, as well as sweeping claims that BlueHub acted dishonestly.

Court documents show that several of the plaintiffs admitted that they had not read all of the documents presented to them prior to signing off on their mortgage with BlueHub.

"Plaintiffs cannot show procedural unconscionability because the record reflects that they had ample time to read the SA note and SAM prior to closing," the judge determined.

Still, the courts did find BlueHub was at fault on several counts, including loan splitting and improper disclosure, findings the nonprofit strongly disagreed with.

BLUEHUB RESPONDS, PLANS TO APPEAL DECISION

After the judge's decision was published, BlueHub CEO Elyse Cherry told the media she strongly disagreed with the ruling and stated the nonprofit would be appealing.

In her Sept. 1 interview with Commonwealth Beacon reporter Jennifer Smith, Cherry painted an altruistic

picture of the origins of BlueHub's SUN program during the 2008 financial crisis (also known as the Great Recession) – and placed the blame of the shared appreciation mortgage requirement on the original housing lenders.

"We had people all over the country being tossed out of their homes, being put on the street. ...For good reason or bad, they couldn't pay the money back," Cherry told Smith. She said BlueHub began approaching housing lenders, proposing to buy the mortgages at a discount to avoid foreclosure.

"They said 'if we allow people to stay in their homes and not pay their full mortgage, why would anybody pay a mortgage?'" Cherry recalled, adding that the banks eventually accepted her proposals, on the condition that the borrowers gave up some of their home's eventual appreciation, or equity.

Cherry said the judge misinterpreted what BlueHub is about when it ruled against them. She provided the hypothetical example of a homeowner who owes \$500,000 on their mortgage, which they are unable to pay. BlueHub, she said, goes in and negotiates with the lenders, buying the house and selling it back to the original borrower at a markup, but at an amount still lower than the original loan, perhaps \$300,000.

"Not only are they in their home... but they have such a lower mortgage, they've been released from the initial \$200,000, and they're way ahead on appreciation by the time they get to where they would have been had they just paid their mortgage," Cherry said.

Unstated went the fact that this much larger appreciation over the original mortgage also benefits BlueHub. People who use the program may owe 40% or more of their equity when they sell, refinance or pay off the home. Cherry claims that money is re-invested into the community and that BlueHub is "not a business line at which you make lots of money." (When reporters from Boston Public radio reminded Cherry in another interview that her salary and other benefits hover around \$1 million annually, she responded that the board sets her salary.)

BLUEHUB CUSTOMERS SPOKE OUT AGAINST NONPROFIT

Though BlueHub's website has testimonials singing the company's praises, other customers were not happy with what they viewed as deceptive practices. This includes Jonandria Jones-Booker, who turned to BlueHub in an effort to save her home. She spoke with MassLandlords in 2024, around the time Gov. Healey signed the legislation exempting BlueHub from the state's consumer protection laws.

Jones-Booker said that throughout the closing process with BlueHub, she and her husband were not told about the shared appreciation mortgage they would later learn was attached to their property. They learned about the SAM when they attempted to refinance their home, at which point they were told they owed BlueHub over \$95,000 in equity before they could refinance.

"We were devastated," Jones-Booker said.

Other plaintiffs in the lawsuit also showed up at a hearing to testify about what was then pending legislation, telling their stories in hours of testimony.

"They are criminals," Derrick Harper, a BlueHub client, stated at the hearing.




BlueHub CEO Elyse Cherry discussing fraud before the legislature at a hearing in 2023. (Image: Public Domain)

CONCLUSION

There's a lot to unpack with BlueHub's practices. On one hand, the company has kept people in their homes when the owners otherwise would have lost them due to inability to pay. On the other, just because a practice is lawful doesn't mean it can't be predatory.

We still think it's questionable that Healey introduced and signed legislation that offers special protection to one specific group that happens to be led by a friend and strong political supporter. (Cherry has stated that she extends support to many candidates.) We applaud the attorney general for writing restrictions that will make for more thorough disclosures, while raising an eyebrow at the referrals the attorney general's office made to BlueHub over the years. The BlueHub website is very clear about shared appreciation mortgages now, but that wasn't always the case.

We need more transparency overall. Will Campbell's regulations go through and provide that for those who may seek relief from BlueHub in the future? We can hope. In the meantime, we will continue to follow the BlueHub trial as it proceeds. 

BlueHub's Website: Now & Then

Did borrowers know what they were getting into?

BlueHub SUN: Mortgage Lending for Families Facing Foreclosure

BlueHub SUN is not your regular mortgage program.

We help families who are facing foreclosure stay in their homes—as homeowners. We don't give away money; we work together with homeowners to save their homes and build financial health for a brighter future. That's why we **invest in people** to make a difference.

How do we do it?

We refinance or buy homes in foreclosure and sell them back to their original homeowners with new mortgages they can afford. SUN offers clients a second chance to regain their financial footing and save their homes for good. But that second chance isn't free. SUN homeowners make a commitment to pay their mortgage on time and in full so we can continue to operate the program. Most SUN homeowners have a **shared appreciation mortgage**—a second mortgage you pay only if your home increases in value. [Watch these videos to learn more.](#)

GET STARTED

ACCESS AN EXISTING APPLICATION

Questions? Call 855.604.HOME.

Today, BlueHub's website clearly mentions and describes SAMs in the first paragraph.

How BlueHub SUN works

Homeowners sell their properties before residents are evicted, and then resell these properties to the homeowner on the same day with a mortgage they can afford. Our program terms include a requirement that homeowners take an active role in helping to save their homes, that they have steady, documented income and that they demonstrate a commitment to keep current on their mortgage payments. The goal of the program is to promote responsible homeownership and healthy communities while helping distressed homeowners repair their damaged credit and eventually refinance into a more standard mortgage.

Our formula is straightforward:

- Qualify our potential borrowers through rigorous underwriting; we examine credit, financial information and sources of income.
- Negotiate with the lender's representative to buy a foreclosed home at the distressed market value—which is often less than the amount owed by the homeowner.
- Resell the home, typically at current fair market value on the very same day, to its existing occupants with a new, fixed-rate 30-year mortgage and a shared appreciation arrangement with BlueHub SUN.

HOW BLUEHUB SUN WORKS

A "shared appreciation arrangement" is briefly mentioned, specifically avoiding calling it another mortgage on the landing page.

Today, the "Foreclosure Relief" section of BlueHub's website clearly outlines what a SAM is. But in 2018, the equivalent of that section mentions only a "shared appreciation arrangement" much lower on the page, with nothing calling it a second mortgage. (The "learn more" link was not archived; we do not know what it said if you clicked on it.) [Image: cc BY-SA 4.0 MassLandlords Inc.]

Point your camera app here to read more online



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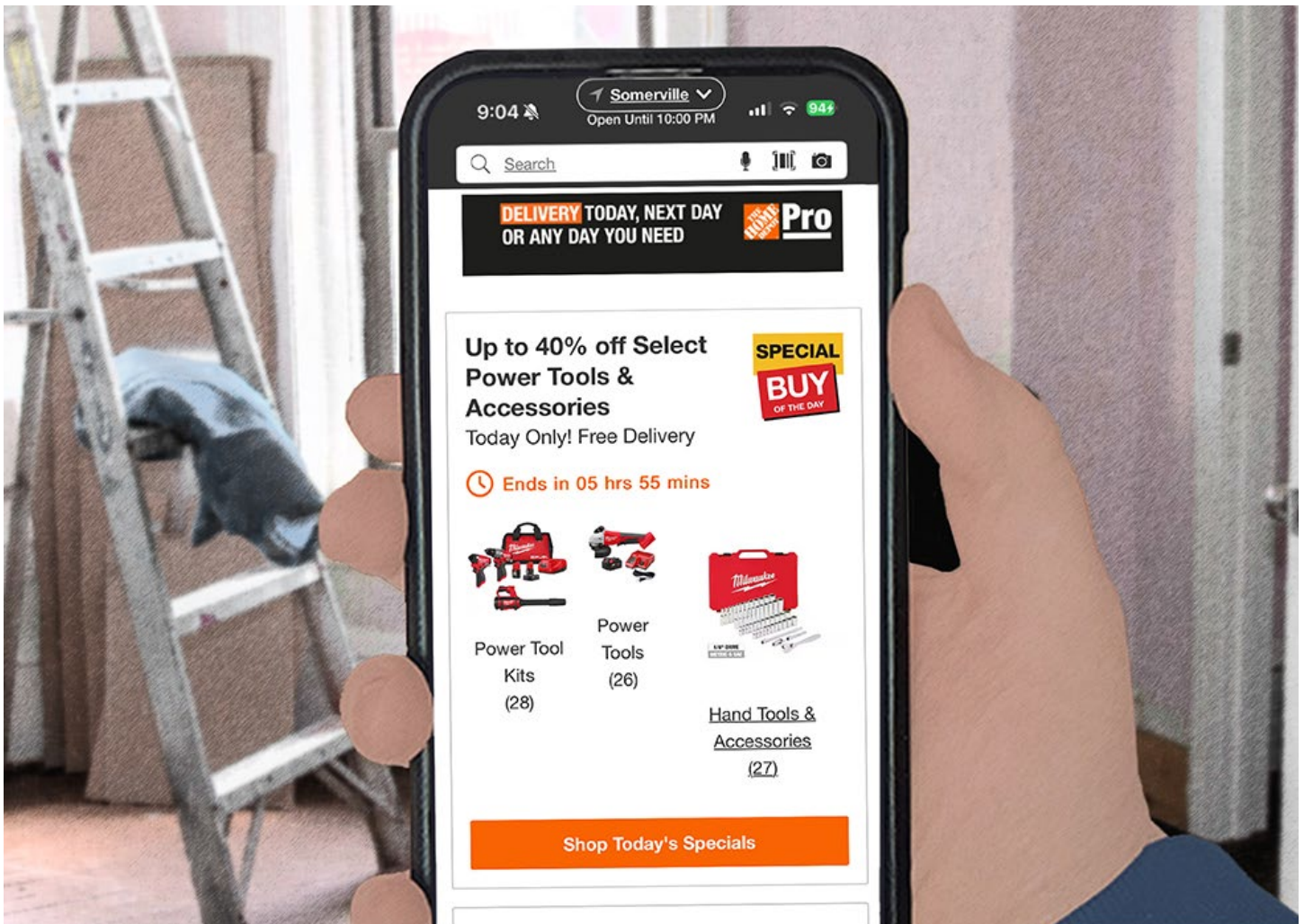
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Home Depot Pro Xtra Members Get Free Shipping to Home or Job Sites

By Kimberly Rau, MassLandlords, Inc.



You can always shop in-store, but being a Home Depot Pro Xtra member with MassLandlords means free shipping to your home or jobsite. Order what you need and never circle for a parking spot again. (Image: CC by SA 4.0 MassLandlords, Inc.)

Free shipping lets you enjoy the same member discounts without navigating crowded parking lots and aisles.

Nearly 1,000 MassLandlords members are also enrolled in the Home Depot Pro Xtra savings program. Among their MassLandlords benefits, they enjoy discounts on most everything their rentals need, from hardware to kitchen

and bath, for an average of just over 15% off per order. Sometimes, the discounts are much higher.

But one overlooked benefit of enrolling in the Pro Xtra program through MassLandlords is the ability to shop for

and purchase whatever you need from home, and have your order shipped directly to your home or job site – free of charge. That's more valuable than you might initially think.

Imagine this scenario: It's Saturday morning. You've been unable to get out all week, and now it's time to visit Home Depot to pick up some supplies for your rental renovation. You used your app to figure out what you'll need, and how much it will cost you. You make a list, and head to your local Home Depot... and encounter a nearly full parking lot. It seems like everyone in Massachusetts has the same day off, and the same weekend plans. They're all at Home Depot.

You finally find a parking spot at the back of the lot. You get into the store, which is just as crowded, and start shopping. Someone hits you by accident with their cart. Someone else's toddler is screaming. When you get to the right aisle, you learn the store has sold out of the faucet you wanted to buy. You get the rest of your items, wait in line, go back through the parking lot...and you still need a bathroom faucet. At least no one dented your car with their door.

That kind of stress can happen at all stores, of course. We can't help you with your shopping at Wal-Mart or Target, and you're on your own at the supermarket. But we can make your home improvement projects a little less stressful with free shipping.

Imagine that same scenario, but you ordered your items ahead of time. They arrived at your door on Friday afternoon,


and now, on Saturday, you're free to continue your project on your own time.

WHAT'S THE CATCH?

There is no catch. MassLandlords is an important client of Home Depot. We give them a lot of business! Home Depot is happy to ship items to us for free, even if the amount is not very large or it is just one item. When you join MassLandlords, you become part of a team that will protect your business interests.

There's no shipping fee, but you should know that items like appliances may have delivery fees associated with them if you opt to pay for installation or other services like old appliance removal.

There are so many reasons to join our Home Depot program. Discounts on the things you're buying anyway. Free, no-hassle shipping. And if you do want to go to the store, the app will tell you which location has what you need in stock, how much it will cost, and exactly where to find it.

Learn more and sign up today at masslandlords.net/home-depot. 

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-----Pro Xtra Preferred Pricing-----	
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AVANTI PRO 4.5" CUT OFF DISC 15PK	
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TOTAL	\$406.03

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Notice of Annual Meeting 2025: MassLandlords Annual Elections Oct. 8 through Oct. 22

Members in good standing must vote online at MassLandlords.net/vote in this year's annual election.

At the end of each year, we elect a member to the Board of Directors. MassLandlords is a 501(c)(6) nonprofit trade association. Members like you set our direction.

Our **annual meeting** this year will be conducted electronically only. Electronic voting will take place at MassLandlords.net/vote starting Wednesday, Oct. 8, 2025, and running through Wednesday, Oct. 22, 2025.

The Record Date is Sunday, Sept. 28, which means you must be a member in good standing on that day to vote. Quorum will be 25% of members as of the record date.

Members must pay dues to MassLandlords or a directly managed chapter (service contract chapters have their own elections).


THE BOARD OF DIRECTORS

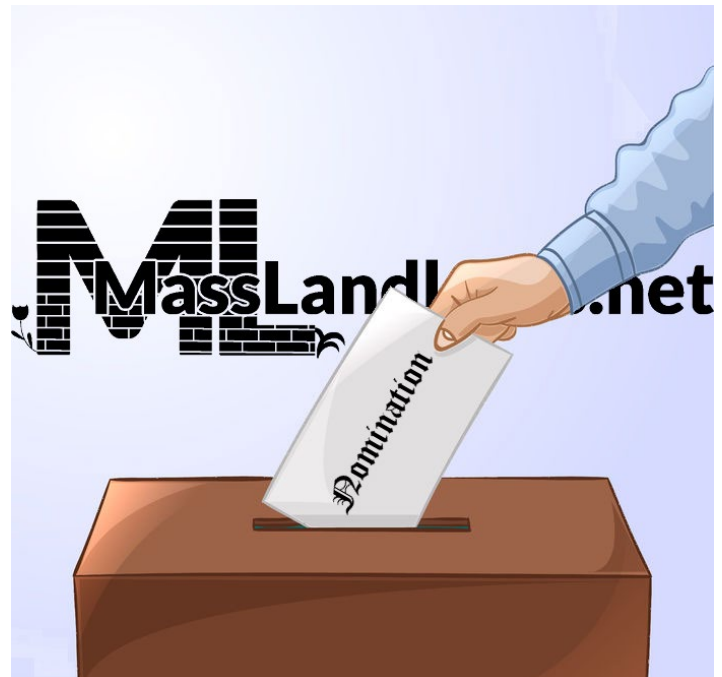
The Board of Directors are volunteers who oversee the operations of the association. Our legal mission is to create better rental housing in Massachusetts by helping current, new and prospective owners run sustainable, compliant and quality businesses. To this end, MassLandlords organizes opportunities for landlord education and networking and advocates appropriate changes to the laws.

At time of writing, nominees included Stephen Bosco and Carrie Naatz.

Directors serve a five-year term. The Board of Directors has no operational responsibility, rather their job is to oversee. In particular, they must hire or fire the person currently in the Executive Director's role, if necessary. They must also review financial reports and verify that association business aligns with our mission.

Members can submit nominees through Oct. 1. Write-ins on the voting day will be allowed.

Log in at MassLandlords.net/vote between Oct. 8 and Oct. 22 to view final ballots and biographies and to vote electronically. The voting page will not be published before that date, so mark your calendar. 



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

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RE. PETITION 25-21

MEMORANDUM OF MASSLANDLORDS, INC.

The Constitution prescribes the minimum number of signatures required for an initiative petition. Section 3 of Article of Amendment 48, as amended by Article of Amendment 74, provides that an initiative petition “shall first be signed by **ten** qualified voters of the commonwealth and shall be submitted to the attorney-general not later than the first Wednesday of the August before the assembling of the general court into which it is to be introduced” (emphasis added).

However, the petition titled “An Initiative Petition to Protect Tenants by Limiting Rent Increases” (25-21) contains only six signatures. This is four short of the number that the

ARTICLE YOU MAY HAVE MISSED

Rent Control Ballot Initiative 2026

A ballot initiative for the 2026 ballot has been filed in support of statewide rent control. MassLandlords and other organizations filed testimony against it. We may have stopped it.

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- ✓ Sleepless nights

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

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REGIONAL

MassLandlords Upcoming events

See details under each region

2025 OCTOBER

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

2025 NOVEMBER

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

STATEWIDE

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

FRI
10/3

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

We **will not address questions in private**. We will have a group discussion about topics of interest to attendees. Questions will be answered at Doug's discretion and as time allows.



MassLandlords Executive Director Doug Quattrochi



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

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

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

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

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

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

Members register for no charge in just a few clicks!

"No Sales Pitch" Guarantee

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

FIRST FRIDAYS WITH EXECUTIVE DIRECTOR DOUG QUATTROCHI NEXT ON FRIDAY, OCTOBER 3RD

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

ZOOM CHAT AGENDA

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

Remember you can watch videos anytime at live events and

training videos.

PARTICIPATION IS EASY

We have two formats of online events:

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

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

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

ACCESSIBILITY

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

Time: Oct 3, 2025 12:00 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/88935319043>

Meeting ID: 889 3531 9043

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

Dial by your location

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This event is closed to the public.

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Registration is required.

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to [open questions and answers](#).

Members register for no charge in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

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

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

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

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[calendar to Outlook](#).

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

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

WED
10/8

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

We will not address questions in private. We will have a group discussion about legal topics of interest to attendees. Questions will be answered entirely at Peter's discretion and as time allows.

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



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



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

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

Members register for no charge in just a few clicks!

"No Sales Pitch" Guarantee

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

SECOND WEDNESDAYS WITH PETER SHAPIRO NEXT ON WEDNESDAY, OCTOBER 8TH

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

ZOOM CHAT AGENDA

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

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

PARTICIPATION IS EASY

We have two formats of online events:

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

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

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

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

ACCESSIBILITY

Automatic closed captions may be activated at any time. Simply turn on

this setting from inside the Zoom app.

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

ZOOM CHAT DETAILS (HOSTED BY ZOOM)

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

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

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

Topic: Second Wednesday Office Hours with Peter Shapiro October 8, 2025

Time: Oct 8, 2025 04:30 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/81436898478>

Meeting ID: 814 3689 8478

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

Dial by your location

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+1 305 224 1968 US
+1 309 205 3325 US
+1 312 626 6799 US (Chicago)
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+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
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+1 646 931 3860 US
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+1 669 900 6833 US (San Jose)
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+1 253 205 0468 US

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Passcode: Will be emailed and viewable online

Find your local number:
<https://us02web.zoom.us/j/kchj9Ppo3S>

PRICING

This event is closed to the public.

Members: No charge.
Registration is required.

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to open questions and answers.

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**Third Wednesday
Office Hours with
Attorney Greenman.
No Presentation.
Open Q&A.
5:30 pm - 6:30 pm
Zoom. (Time Change
for Oct only)**

WED
10/15

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.

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Attorney Jordana Greenman



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

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

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

Members register for no charge in just a few clicks!

"No Sales Pitch" Guarantee

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THIRD WEDNESDAYS WITH ATTORNEY GREENMAN NEXT ON WEDNESDAY, OCTOBER 15TH

Except for holidays and where her schedule requires otherwise, Attorney Greenman will be available to members on the third Wednesday of every month. Note October's Second Wednesday Office Hours is one hour later than usual. The regular 4:30pm time slot will be back in December.

ZOOM CHAT AGENDA

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

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

PARTICIPATION IS EASY

We have two formats of online events:

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

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

If joining a virtual meeting, please

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

ACCESSIBILITY

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

ZOOM CHAT DETAILS (HOSTED BY ZOOM)

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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.

Event link and password will be emailed and viewable [online](#).

Topic: Third Wednesday Office Hours with Attorney Greenman
October 15, 2025

Time: Oct 15, 2025 05:30 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/83539513235>

Meeting ID: 835 3951 3235

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

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+1 309 205 3325 US
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+1 386 347 5053 US
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+1 507 473 4847 US
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Join instructions <https://us02web.zoom.us/join/83539513235>

PRICING

This event is closed to the public.

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

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to [open questions and answers](#).

Members register for no charge in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

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

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

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

Add our entire event calendar to yours:

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Add just this event to your calendar:

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

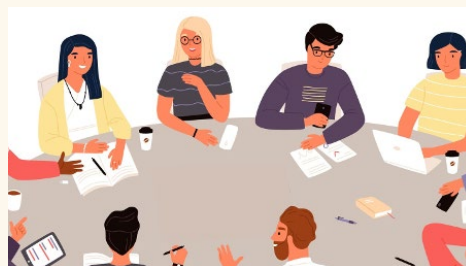
Attorney Sherwin will start his office hours by discussing any recently concluded cases or case law of interest.

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

We will not enter attorney-client privilege. **We will not address questions in private.** We will have a group discussion about legal topics of interest to attendees. Questions will be answered entirely at Attorney Sherwin's discretion and as time allows.



Attorney Adam Sherwin of The Sherwin Law Firm



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

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

Members register for no charge in just a few clicks!

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nonprofit model.

FOURTH WEDNESDAYS WITH ATTORNEY SHERWIN NEXT ON WEDNESDAY, OCTOBER 22ND

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

ZOOM CHAT AGENDA

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

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

PARTICIPATION IS EASY

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

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ACCESSIBILITY

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

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WED
10/22

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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.

Event link and password will be emailed and viewable [online](#).

Topic: Fourth Wednesday Office Hours with Attorney Sherwin October 22, 2025

Time: Oct 22, 2025 05:30 PM Eastern Time (US and Canada)

Join Zoom Meeting <https://us02web.zoom.us/j/85051177684>

Meeting ID: 850 5117 7684

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

Dial by your location

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- +1 669 444 9171 US
- +1 669 900 6833 US (San Jose)
- +1 689 278 1000 US
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- +1 253 205 0468 US

Join instructions <https://us02web.zoom.us/join/85051177684>

PRICING

This event is closed to the public.

- Members: No charge. Registration is required.

Registration in advance is required.

This event will not be recorded.

Slides and handouts if any will be uploaded to [open questions and answers](#).

Members register for no charge in just a few clicks!

This event is operated by MassLandlords, Inc. staff.

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

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

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

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NORTHERN WORCESTER COUNTY

Northern Worcester County Landlord Association Fitchburg Dinner Meeting, 7 pm: Keep Calm and Mediate

THU
10/9

Join us for our monthly meeting, this month we will hear from Mediation Services at North Central MA (MSI).

MSI is part of a statewide initiative to provide free mediation services to landlords and tenants who are trying to avoid eviction proceedings in court. MSI offers a range of conflict management services, all designed to help our clients reach resolution or to improve their negotiating skills by providing them with the skills they need.

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

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

THURSDAY, OCTOBER 9TH

NWCLA DINNER MEETING AGENDA

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

- 7:00pm Dinner, Networking & Presentations
 - o Networking draws from 25 towns including Fitchburg, Gardner, Leominster, Athol, Holden, Ayer,

Orange, Ashburnham, Spencer, Ashby, Lunenburg, Townsend, Westminster, Princeton, Sterling, Lancaster, Shirley, Groton, Pepperell, Winchedon, Templeton, and Hubbardston.

LOCATION

British American Club
1 Simonds Road
Fitchburg, MA 01420

FOOD

- Dinner will be provided.

PRICING

Open to the public. Membership is not required!

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

This event will not be recorded.

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

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

This event is operated by volunteers at a partner association.

METROWEST

MetroWest Property Owners Association Marlborough Dinner Meeting 5:30 pm: Green Energy Consumers Alliance, a non-profit partnering with Mass Save to promote energy efficiency

TUE
10/14

Presented by Loie Hayes, Energy Efficiency Coordinator for Green Energy Consumers Alliance

Landlords must consider many factors when deciding how to replace heating and water heating systems. With recent policy changes and expanded Mass Save incentives, upgrading to efficient heat pumps is becoming a smarter, more cost-effective choice. This presentation will cover the basics of heat pump technology, what to watch for when working with contractors, installation and maintenance costs, and the latest state, federal, and utility incentives. Learn how these upgrades can make your property more energy-efficient and comfortable for tenants.

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

NOTE: MWPOA Members must register for this meeting on the MassLandlords Website at [this link](#). Non-MWPOA MassLandlords Members are welcome to also register at this link by purchasing a ticket located in the Public Column.

Please try to register by Monday, October 13th, 2025.

TUESDAY, OCTOBER 14TH

MWPOA DINNER MEETING AGENDA

- 5:30pm Networking Starts (In-person group has dinner at this time so Zoom participants have their own networking together)
- 6:20pm Business Update
- 6:40pm Presentation Starts
- 7:45pm Meeting Ends

LOCATION

Marlborough Fish and Game
1 Muddy Ln
Marlborough, MA 01752

PRICING

Open to the public. Membership is not required!



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ErinZamarroRE.com

- Public and non-MWPOA members In Person: \$12
- Public and non-MWPOA members Zoom: \$7
- MWPOA members only Zoom: No charge. Registration is required.
- MWPOA members only In Person: No charge. Registration is required.

This event will not be recorded.

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

This event is operated by volunteers at a partner association.

SOUTHERN WORCESTER COUNTY

**Southern Worcester
County Landlord
Association
Southbridge Dinner
Meeting 7 pm:
Cornerstone Bank**

MON
11/3

Our speakers will be Robert A. Magnan and Jennifer Conrad, from Cornerstone Bank.

Robert A. Mangan and Jennifer Conrad from Cornerstone Bank are excited to share information about two dynamic services that will help landlords save time as well as organize how they track rental payments and security deposits. The two services are ZEscrow and ZRent. These two products will make rent collection and managing security deposit accounts easier for landlords by saving time while providing robust reports. The ZEscrow product also offers the ability for landlords to send and receive W9 forms electronically while managing sub accounts without having to go to the bank. ZRent gives landlords the option to offer tenants the option to pay rent electronically. Both services are free to Cornerstone Bank customers.

MONDAY, NOVEMBER 3RD

SWCLA DINNER MEETING AGENDA

- 7:00p Event Start

LOCATION

[RAPSCALLION PUB](#)
3 Arnold Road
Sturbidge, MA 01518

PRICING

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

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

This event will not be recorded.

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

This event is operated by volunteers at a partner association.

BERKSHIRE COUNTY

CENTRAL WORCESTER COUNTY

**Worcester Chat
6 pm - 8 pm: Meetup
at Bay State Brewery
Worcester**

**MON
10/27**

No presentation, no registration desk, just meet up to chat and get to know one another. We will help you:

- Make valuable local connections.
- Hear about local real estate developments.
- Learn about best practices or what the law says.

Attendees will leave having made some connections in a friendly and informal setting. Our member hosts will be one or more of Rich and Erin.



Bay State Brewery and Tap Room

Members register for no charge in just a few clicks!

**"LAST MONDAYS" MEETUP IN
WORCESTER NEXT ON MONDAY,
OCTOBER 27TH**

We plan to hold this meetup the last Monday of every month.

CHAT AGENDA

- 6:00 pm Start
- 8:00 pm Chat ends

LOCATION

Bay State Brewery (Upstairs)
112 Harding St
Worcester, MA 01604

PARKING

Ample lot and street parking.

FOOD

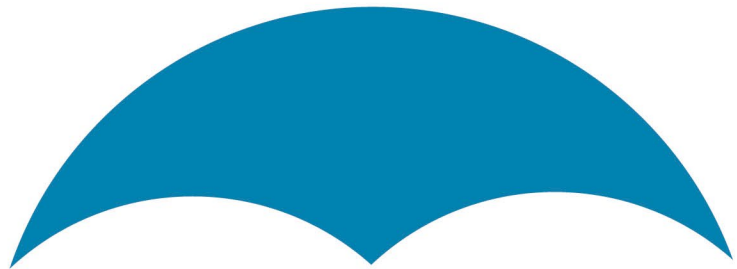
Each person pays their own way. It is expected you order some food and/or drink. No mooching!

PRICING

This event is closed to the public.

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

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



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

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

**SAT
10/25**

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

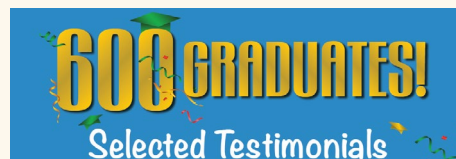
This fast-paced course is strictly limited to 16 participants to allow for detailed discussion and Q&A. Course tuition includes:

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

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

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

COURSE GRADUATE TESTIMONIALS



"I simply wanted to reach out and express just how happy I am to have attended the landlording crash course. The presentation and delivery of the

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



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

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

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

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

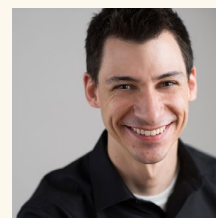
"I'm glad there was more in depth discussion than just reading off the slides. I appreciate the opportunity for questions and practice." -Crash Course Graduate

"If I had done this 20 years ago. Oh my

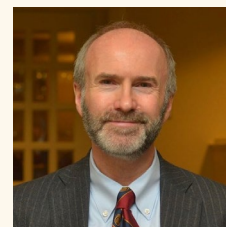
goodness!" -Crash Course Graduate

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

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



MassLandlords Executive Director Doug Quattrochi



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

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

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

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

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

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

Purchase your ticket in just a few clicks!

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"NO SALES PITCH" GUARANTEE

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

SATURDAY, OCTOBER 25TH

CRASH COURSE AGENDA

IN-PERSON COURSE AGENDA

- 8:30 am - Introduction of MassLandlords and course participants
- 8:45 - Rental markets
 - o Urban, suburban, rural.
 - o Luxury, college, professional, working, subsidized, rooming houses.
 - o Airbnb.
- 9:00 - Property selection
 - o Lead paint.
 - o Charging for utilities.
 - o Climate change risk.
 - o Heat pumps.
 - o Vinyl plank vs. hardwood floors.

o Landlord trade-offs repairs vs. cleaning.

- 9:40 - Marketing and advertising
 - o Getting the right applicants.
 - o Small business branding tips and tricks.
 - o Where to advertise.
- 10:05 - Break for ten minutes
- 10:15 - Finish marketing and advertising
- 10:35 - Applications and tenant screening
 - o Criminal, credit, and eviction background checks.
 - o Discrimination and fair housing.
 - o Interactive tenant screening workshop.
 - o Section 8.
- 11:30 - Tenancies
 - o Lease vs Tenancy at Will.
 - o Move-in monies.
 - o Security deposits.
 - o Pet rent.
- 11:50 - Break and Lunch, with free form Q&A
- 12:20 - Warranties and covenants
 - o Water submetering.
 - o Sanitary code.
 - o How to raise the rent fairly.
 - o Support animals.
- 12:40 - Dispute resolution
 - o Eviction notices to quit.
 - o Court process.



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OUR PRACTICE AREAS

LANDLORD-TENANT LAW

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

COMMERCIAL & RESIDENTIAL REAL ESTATE

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

- o Move-and-store
 - o Relocation assistance.
 - 1:40 - Break for ten minutes
 - 2:50 - Maintenance, hiring, and operations.
 - Tax advantages.
 - o Property managers.
 - o Contractors.
 - o Building permits.
 - o Extermination
 - o LLCs and trusts.
 - o Grants and alternative funding.
 - 3:10 - Break for five minutes
 - 3:40 - Overview of books and resources for further education
 - 3:45 - Review of unanswered questions
 - 4:00 - End Course
- Please note that end time may vary based on questions.

LOCATION

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

FOOD

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

*Dietary restrictions: Purchase a ticket and set your preferences at [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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This event is operated
by MassLandlords, Inc. staff.

This Crash Course counts for
continuing education credit for

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Three. Beep in. Leave feedback/beep out.

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MEMBERSHIP BENEFITS



RENTAL FORMS

Download a complete set of up-to-date rental forms (applications, leases, notices to quit and more).



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ASK-US-ANYTHING OFFICE HOURS

Get legal information and business advice from lawyers and rental housing experts in open Q&A Zoom sessions.



CERTIFICATION

Become a Certified Massachusetts Landlord™.



SEARCH EVICTIONS

Search eviction records by address for acquisition due diligence.



LEGAL STANDING

Vote in MassLandlords elections, serve on boards, and be represented in policy discussions with local and state officials.



MESSAGE BOARDS

Get 24/7 access to Massachusetts landlords for advice and sharing experience, plus a message board to sell or purchase investment properties.



EVENTS

Attend monthly networking and educational virtual events.



SERVICE PROVIDER DIRECTORY

Search for service providers (electricians, managers, realtors, attorneys, plumbers and much, much more), or be listed as one.



VIDEOS, ANALYSIS, & SPREADSHEETS

Watch past events, learn about the laws, and access spreadsheets you can build on like our heat pump vs furnace calculator.



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Get a virtual office manager free trial from RentHelper.



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