



FEBRUARY 2026



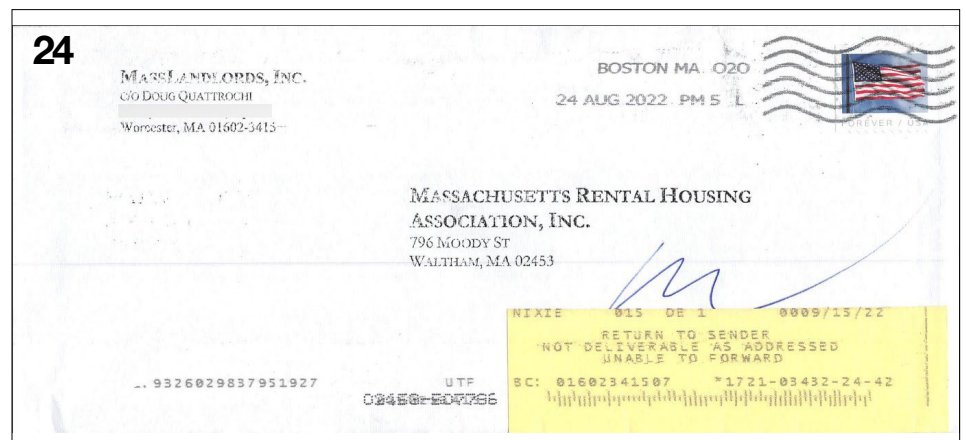
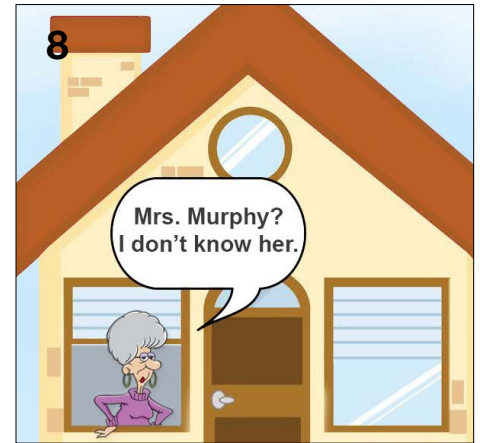
Landlord Basics: Housing
Discrimination Law in
Massachusetts

New 'Junk Fee' Regulations Prohibit
Undisclosed Fees in Rental Housing

**MassLandlords
Urges Legislature:
Put Alternative
Version of Rent
Control on Ballot**

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

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LETTER FROM THE EXECUTIVE DIRECTOR

Rent Control Opposition Donations Needed!

Our Letter from the Executive Director for February 2026 looks back on activity in a variety of fields including the rent control ballot question.

In January we were working hard on all fronts. Rent control was the main activity. In case you haven't heard, rent control will be on the ballot this November 2026. It is a disaster inbound.

We raised enough with our in-person fundraisers to be able to put Foley Hoag on retainer for litigation against rent control. MassLandlords does not plan to be lead litigant. We are expecting to weigh in with a substantial amicus brief on the main case. Not only is the rent control ballot question unconstitutional, but the proponents are lying and cheating to sneak it through.

In addition, we can help other aggrieved parties with their own amicus briefs. Anyone renting to a senior below-market who can never again raise the rent to market, anyone who borrowed for a renovation that cannot charge post-renovation rents, anyone who lent money for a real estate investment who will lose the value of their collateral, please be in touch. Fundraising will continue until we have funded full project cost (more than just the retainer).

We also published a very detailed white paper proposing an alternative rent control ballot question, one that compensates owners for the otherwise harmful price reductions. Housing isn't free. We describe this initiative at length in this edition.

The white paper and litigation are part of a three-pronged strategy, the sharpest prong of which will be the statewide ballot fight. Proponents of statewide rent control stand to be humiliated by their ill-written ballot text and willful ignorance of the history of rent control. We have the tools to win this fight. But it will be very expensive. The false promise of rent control will get halfway around the commonwealth before we have proofread our first advertisement. That is, unless housing providers like you dig deep and donate far more money than we have donated in the past. Donate now.

In general, housing providers are coming along for this ride. Membership is at an all-time high. Thank you.

We have already reported our first expenditures on the ballot fight, \$26,634.30 in-kind in December alone, plus additional independent expenditures to be reported.

All of this fight takes place some distance away from the core of our services. We continue to do all the things we must do, even with a key team member on medical leave, including tax compliance, helping members access our services, maintaining our information systems and translating our services into Spanish. We also managed to find time to submit a grant application for biodiversity to go to the Massachusetts Urban Conservancy. And we met with a potential new partner for a slipstream of available electricians and plumbers, both of which are sorely needed and in short supply. There is a lot of work to do!

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

Sincerely,

Douglas Quattrochi • Executive Director, MassLandlords, Inc.



Point your camera app here to read more online.



MassLandlords Urges Legislature: Put Alternative Version of Rent Control on Ballot

By Kimberly Rau, MassLandlords, Inc.

Rent stabilization as proposed for the 2026 ballot is a disaster. Our white paper offers a different option for compensated rent stabilization.

In an effort to address the housing crisis and prevent an unworkable form of rent control from passing, MassLandlords wrote a white paper proposing an alternative form of compensated rent

stabilization. A white paper is an authoritative guide designed to educate readers on a complex issue, and, in this case, help influence decision-making. If approved by the legislature, the solution outlined in the white paper could go on the ballot alongside the voter referendum as an additional, prioritized question.

“Advocates for rent stabilization have been calling for it for 30 years,” MassLandlords wrote in the white paper. “It’s past time we gave it to them, but in a way that does not have the harmful

unintended consequences of every form of rent control recently proposed.”

The 36-page, full-color white paper proposal was sent to every member of the state legislature, as well as other concerned parties, on Jan. 14, 2026. In it, we urge the legislature to amend Chapter 40P, the law that was instituted after rent control was repealed by voter referendum in 1994. Chapter 40P allows for rent stabilization as long as participation is voluntary, and the difference between controlled rents and market price is compensated by the city or town.

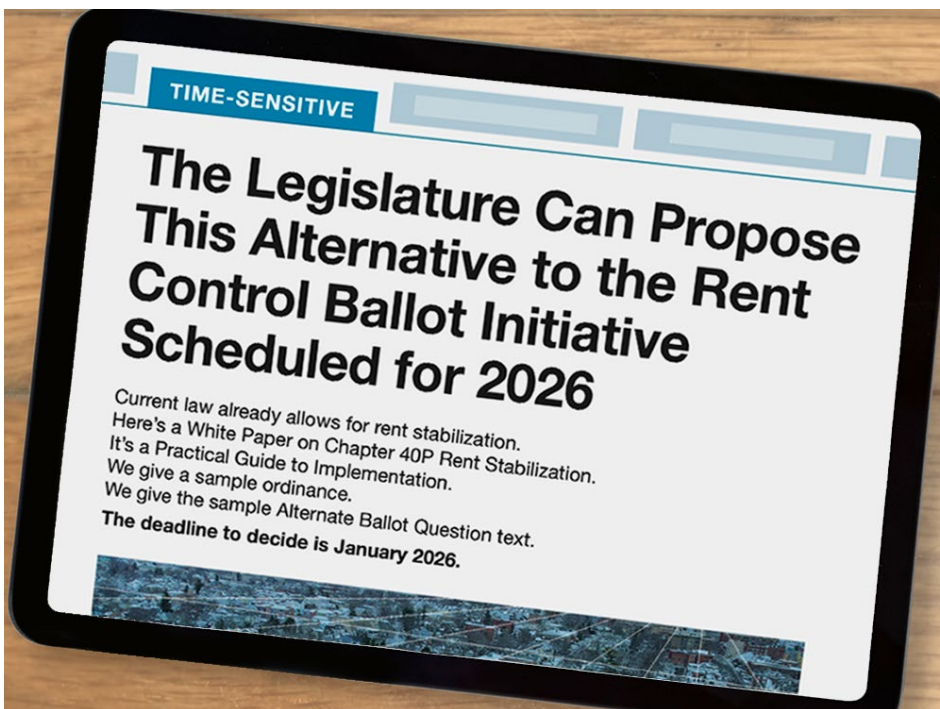
LEGISLATURE HAS AUTHORITY TO ADD PARALLEL BALLOT QUESTIONS

The state constitution includes a process that allows the legislature to propose an alternative ballot question. The purpose is to prevent unrealistic proposals from being voted in by ballot.

If the legislature uses this process, an alternative ballot question appears alongside the original question. If both versions pass, the legislature’s version prevails. This right has not been exercised any time in recent memory, but could be used to establish a form of compensated rent stabilization that is in line with what voters wanted when they abolished uncompensated rent control in 1994.

THE HOUSING CRISIS NEEDS COMPLEX SOLUTIONS

The housing crisis won’t get better on its own. Seniors, people with disabilities and households facing eviction are in tight financial straits that aren’t getting better. The federal government isn’t helping.



Our white paper pushes for compensated rent stabilization, which would allow rental housing providers to stay in business while keeping rent more affordable for those who need it most. (Image License: cc BY-SA 4.0 MassLandlords, Inc.)



Something has to be done to fix the housing crisis. We propose rent stabilization that benefits many, without hurting others. (Image License: Jon Tyson for Unsplash)

But the existing proposed form of rent control won't fix these issues, and may make them worse. It might make things easier for some people who are already in an apartment they can afford, but some renters need more. Some may need complete rent freezes until they can become better stabilized. That's far above and beyond what the existing ballot question proposes: a rent cap of 5% or inflation, whichever is less.

In other words, what is being proposed won't help our most vulnerable renter populations. At the same time, it will make it impossible for many small landlords to renovate. The fact is the landlords who are trying to help already are going to get hurt the worst out of all housing providers if the proposed version of rent control is passed.

SMALL HOUSING PROVIDERS WILL BE PUNISHED FOR TRYING TO HELP.

Our white paper proposal reminds readers that we are not against rent stabilization or rent control, as long as it is compensated.

We can want to help residents while at the same time recognizing that housing isn't free. Rent doesn't just cover a property's mortgage. It also has to pay for property taxes, insurance and upkeep, along with all the other small things that add up when you own a home. Many housing providers don't pull anything out of their property until 30 years of ownership, once the mortgage is paid off.

Not everyone wants to or can buy a house. Some people prefer or need to rent. Housing needs to be

available for everyone.

That doesn't mean landlords should charge sky-high prices just because we can. In fact, many of our landlords have long-term tenants paying below market rates. But a rent cap as aggressive as the one proposed in the existing ballot initiative leaves little room for tax and insurance, let alone upkeep. The cost of those often exceeds 5% or the rate of inflation. It also penalizes the landlords who have stretched their budgets to accommodate seniors or other long-term tenants, because there is no vacancy decontrol option in this ballot petition.

Our proposal says a rent cap or even a rent freeze is fine, as long as the city or town covers that gap.

WHITE PAPER: MUNICIPALITIES CAN AFFORD TO FUND RENT STABILIZATION

One major difference in our proposal is that, were it enacted, rent control would be a local option for cities or towns to adopt. The current question is a statewide mandate, leaving individual municipalities with rent stabilization even if they don't want it.

The second major difference is our idea is funded by the city or town. There can be a rent cap or a total rent freeze, whatever they deem appropriate. It can be opt-out or opt-in. It can target only certain vulnerable populations or everyone. Renters get more affordable housing and landlords get market rent.

We already have a framework for what market rent should be. The Department of Housing and Urban Development (HUD) issues area-specific fair market rents for Section 8 every year.

Taxpayer cost depends on which option a municipality chooses. In the white paper we used Somerville as an example, and showed that even the most extreme rent freeze would cost non-burdened taxpayers less than \$25 a month each.

"WHY SHOULD I FUND RENT CONTROL IF I'M NOT A LANDLORD?"

We've been asked why we would expect a city or town to fund rent stabilization. It's a fair question.

Consider this: Taxpayer dollars already fund a lot of essentials, including roads and schools. People need roads and they

need education. They also need housing.

If people cannot afford housing, but housing costs remain high across the board (including taxes and insurance), we need to step in to alleviate the burden.

Under our proposal, rent control becomes rental assistance. Ideals aside, uncompensated rent control, as proposed for the 2026 ballot, destroys municipal revenue. Buildings fall into disrepair. Property values sink. Property tax revenue drops accordingly. (Read more at rentcontrolhistory.com.) Economists point to rent control as a major cause of urban blight, which then tanks property values for everyone in the area.

If the currently proposed ballot question passes, all municipalities will be forced to have rent control. Everyone will bear the cost. If our proposal makes it on the ballot, only the places that want rent control can adopt it.

Cities and towns can't afford uncompensated rent control. Compensated rent control is a lot more beneficial.

RENT CONTROL ALTERNATIVES: WHAT HAPPENS NEXT?


We sent the white paper in January, because the legislature has until May 5, 2026, to propose its own alternative ballot question.

May seems like a long way away as the winter winds howl, but there's a lot of work to do before an alternative ballot question can be approved. Our elected representatives need time to read, consider and act on our proposal.

WHAT YOU CAN DO: CONTACT YOUR REPS AND SENATORS

We proposed this alternative form of rent stabilization as a potential partial solution to the housing crisis (we also need more housing units). We hope the legislature sees the same value in this as we do.

Here's how you can help. Contact your local representative and senator. If you don't know who your representatives are, use the [find my legislator](#) tool. Ask them to read our white paper. Suggest they schedule a Zoom with MassLandlords staff to talk about what our rent control alternative would mean and how they can implement it (they can reach us at hello@masslandlords.net).

We're serious about helping solve the housing crisis in Massachusetts in a way that works for everyone. Ask your representatives to get on board with our alternative to the proposed ballot question. 

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Landlord Basics: Housing Discrimination Law in Massachusetts

By Kimberly Rau, MassLandlords, Inc.

Discrimination laws are important, but easy to comply with if you screen all applicants, regardless of protected class, equally.

Housing discrimination is a serious subject. Sometimes what we say or do can be discriminatory even if we don't intend to hurt anyone. On top of that, the penalties for being discriminatory in Massachusetts can cost you tens of thousands of dollars. Here are the basics on running a compliant, fair rental housing operation that won't get you charged with discrimination.

WHAT IS DISCRIMINATION?

Discrimination is treating someone unfairly based on a certain characteristic or set of characteristics, such as their race or their sexual identity. It's a complicated, widespread issue that affects many aspects of day-to-day life, from going to work to finding a place to live. And, in many cases, it is unlawful.

On both a federal and state level, protections are in place to prevent discrimination in the workplace, in public and in the housing market. The law says you cannot discriminate against someone based on certain characteristics, which become part of "protected classes."



You might think you're being helpful by mentioning your rental is close to a house of worship, but that can be seen as showing preference for renters of a certain faith. (Image License: cc BY-SA 4.0 MassLandlords, Inc.)

PROTECTED CLASSES IN MASSACHUSETTS

To prevent discrimination, the government recognizes certain groups as part of "protected classes." When it comes to housing, this means you cannot deny someone housing or treat them differently from other tenants or applicants based on their protected class status.

The federal government recognizes the following seven groups as protected classes under the Fair Housing Act: race, color, national origin, religion, sex, family status and disability.

Massachusetts takes it further, adding

several additional protected classes that make it unlawful to discriminate against someone based on source of income, sexual orientation, gender identity, age, marital status, veteran/military status, ancestry and genetic information. The state also lists "hair style and attributes associated with race" as a protected class.

These protections extend to people who are perceived as belonging to a protected class even if they are not. For instance, a heterosexual woman who is perceived as gay and denied housing based on that perception would likely have grounds to bring a discrimination lawsuit.

against a housing provider, even though she is not gay.

An applicant cannot be rejected because they are a part of a protected class. They can be rejected for valid reasons. Continuing the example, if someone you believe is gay applies for your rental but does not meet income guidelines and cannot get a co-signer, you are free to reject that application on those grounds. You cannot deny them because you think they are gay.

We have detailed articles on each of these protected classes linked on our [housing discrimination information page](#).

DISCRIMINATION TAKES MANY FORMS

Some forms of discrimination are straightforward, and clearly unlawful. This includes putting “no Section 8” (source of income) or “no kids” (family status) in a housing ad. It would include telling someone who mentions a same-sex partner that you only rent to married couples (marital status) or “traditional families” (sexual orientation).

You/your property manager are not allowed to put anything in a housing ad that discriminates against a protected class, and you can’t communicate discriminatory preferences in any other way, either, whether that’s verbally or in writing. Doing so can get you charged with discrimination.

But there are other, less clear, forms of housing discrimination. These are harder to prove but could land you in court if someone catches you. Don’t do these either. Occasionally, the Massachusetts Commission Against Discrimination (MCAD) will send out testers to see if landlords are being discriminatory. You don’t want that to happen to you.

DIFFERENT TREATMENT (EVEN IF YOU’RE TRYING TO BE NICE)

Treating one group of applicants differently than another can be seen as discriminatory if one group is part of a protected class. The perception would be that you are being warm and welcoming to the “desired” set of tenants, and cold and un-welcoming to the “less desired”



You can’t refuse to rent to someone because of their age. Statements like “are you sure you’ll be able to manage the stairs?” or “will this apartment be suitable if you have a baby?” should be avoided. (Image License: cc BY-SA 4.0 MassLandlords Inc., derived from public domain image)

set of renters in an effort to make them apply elsewhere. This can also be called “steering,” which we discuss next.

Maybe your intentions are not discriminatory. Perhaps the first set of applicants came in wearing jerseys from your favorite sports team and it was easier to chat with them than the second set. Maybe you thought you had nothing in common with the other applicants, and so you weren’t as talkative. That can be a problem if the second set of people is part of a protected class and thinks you were being reserved because of that. Keep your conversations as neutral as you can when interviewing applicants or showing an apartment.

Finally, “I was just being nice” is not an excuse if you make someone feel discriminated against. “I love your braids!” and reaching out to touch someone’s hair is not okay. “I just love gay men, they’re all so stylish!” is unprofessional (and also untrue). Avoid any statements about race, sexuality or protected classes, no matter how friendly you think you’re being.

STEERING

Steering is making comments designed to discourage an applicant from renting

a certain apartment, even if your intentions are good.

“I see you speak Spanish. My other building has a lot of Spanish-speaking tenants. Would you like a tour there?”

“You have kids? You probably want to see the first-floor apartment instead of the third-floor unit.”

“I don’t know if the other neighbors will like a service dog. But my friend has a duplex that takes pets.”

In all of these statements, you are attempting to turn, or steer, your applicants away from the rental they want to see and encouraging them to consider something else. This can be seen as discriminatory, even if the other place is also a rental you own or manage. Such steering is unlawful.

What can you do? Trust your renters to know what they want in a rental. If they ask you if you have anything else on the market, or express concern about some aspect of your apartment, then you can tell them what else is available.

BEST PRACTICES TO AVOID DISCRIMINATION WHEN RENTING AN APARTMENT

Discrimination charges are expensive to beat, even if you eventually prevail in court. You could also be held responsible for discriminatory things your property manager or broker is accused of, even if you were unaware they were doing them.

ADVERTISE YOUR APARTMENT, NOT THE KIND OF RENTERS YOU WANT.

We’ve talked about how it is unlawful to advertise with language that is exclusionary (“no kids” or “no Section 8”). But advertising what kind of renters you prefer also opens the door to accusations of discrimination.

“Close to a church” implies you would prefer a renter who attends that church. “Perfect for a couple” suggests you don’t want children in the rental. “Professional preferred” tells applicants that blue collar workers may not be welcome.

Instead, focus on what your apartment has to offer in terms of amenities and let renters decide if they want to apply.

KEEP CONVERSATIONS NEUTRAL AND FOCUSED ON THE RENTAL.

When you are showing the property or talking to applicants, keep your conversations about the rental. Don't ask personal questions that aren't relevant to the application, and don't talk about your own preferences or beliefs.

Remember, your tenants are not your friends, and you're not going on a date. Keep things professional, and don't get swept up in discussions that aren't relevant. All the information you need to know can be lawfully obtained through your tenant screening process. Which brings us to our next point.

TREAT ALL APPLICANTS THE SAME WAY.

The best way to avoid a discrimination charge is to treat each applicant the exact same way. You shouldn't sound like you're reading from a script, but you also shouldn't give some people more of an advantage than others.

To do this, we recommend you use our tenant screening forms for every renter you consider. This ensures all applicants are screened the same way, and approved or rejected based on the same merits.



Just because you can discriminate doesn't mean you should. We suggest not using the Mrs. Murphy exemption. (Image License: cc BY-SA 4.0 MassLandlords, Inc.)

ARE THERE EXCEPTIONS TO HOUSING DISCRIMINATION LAW?

The "Mrs. Murphy" exemption exists for owner-occupied rental properties with four units or fewer. Created by a Vermont senator and added to the Fair Housing Act, Mrs. Murphy (who is not a real person) allows small landlords in owner-occupied buildings with four units or less to deny housing to members of certain protected classes.


In those cases, owners are exempt from many aspects of the Fair Housing

Act. But we strongly recommend you do not do this. Just because you can doesn't mean you should.

If you do want to use the Mrs. Murphy exemption, you cannot advertise your preference. If you owner-occupy a duplex and don't want to share the property with children, you can't say "no kids" in the ad or when you are communicating about the property.

You can't tell an applicant that you are denying them based on their protected class status. And you cannot refuse to rent to someone based on their race or skin color, no matter what kind of property you own.

You also cannot hide behind the Mrs. Murphy exemption if you own other properties, or employ a property manager.

We suggest you do not invoke the Mrs. Murphy exemption. This has not aged well, and should remain in the past. 

Point your camera app here to read more online



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ARTICLES OF AMENDMENT

Article XLVIII

I. Definition

II. Initiative Petitions

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Article XLVIII.

I. Definition.

Legislative power shall continue to be vested in the general court, which is the power of a specified number of people for approval or rejection; and the popular referendum laws, enacted by the general court, to the people.

The Initiative.

II. Initiative Petitions

Section 1. *Contents.* An initiative petition shall set forth hereinafter designated as the measure, which is proposed.

Section 2. *Excluded Matters.* - No measure that relates to the appointment, qualification, tenure, removal, recall, decision; or to the powers, creation or abolition of courts, city or other political division or to particular districts of appropriation of money from the treasury of the commonwealth approved by the people is not repealed, the general court shall appropriate such money as may be necessary to carry out the measure.

Neither the eighteenth amendment of the constitution of the Commonwealth of Massachusetts, nor any initiative amendment.

No proposition inconsistent with any one of the following declaration of rights, shall be the subject of an initiative petition: private property appropriated to public use; the right of trial by jury; protection from unreasonable search, unreasonable seizure; freedom of elections; and the right of peaceable assembly.

ARTICLE YOU MAY HAVE MISSED

Rent Control Ballot Initiative Shouldn't Have Been Approved; We Are Fighting It

In response to a disastrous rent control ballot initiative erroneously approved by the attorney general in August 2025 for the November 2026 election ballot, MassLandlords is amassing a rent control challenge on multiple levels in several arenas.

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New 'Junk Fee' Regulations Prohibit Undisclosed Fees in Rental Housing

By Eric Weld, MassLandlords, Inc.

Below is an example of two compliant Advertised prices and two non-compliant Advertised prices under 940 CMR 38.04:

Compliant Disclosures	Noncompliant Disclosures
Total Price: \$148.86	Price: \$143.86 *Seller will add a \$5.00 surcharge to cover the cost of processing your online transaction.
Total Price: \$148.86 *Includes a \$5.00 surcharge to cover the cost of processing your online transaction.	Total Price: \$148.86 *Includes a \$5.00 surcharge

How do these regulations address fees that depend on consumer choices?

Total Price under these regulations concerns the maximum amount that a consumer *must pay*. Fees that depend on optional consumer behavior that occurs after the purchase – such as fees incurred for smoking or causing damage to a hotel room – are not mandatory and need not be included in the Total Price.

Similarly, if the issuance of a fee or charge depends on choices a consumer makes prior to or during a transaction, the seller need not include that fee in the Total Price prior to the choice being made. For example, when booking a hotel room, consumers may select from several optional features that impact the final amount of payment. The hotel may Advertise a room's lowest available price as the Total Price so long as consumers are actually able to book the Advertised room at that price, and the pricing information is not otherwise misleading. But once a consumer selects a feature that increases the price, the seller must update the Total Price to reflect such choices.

There may also be fees or charges that are not presented as mandatory, but where a seller's failure to include them in the Total Price would be deceptive. Sellers must include in the Total Price all fees or charges that meet the following conditions (other than Government Charges and Shipping Charges):

- Fees consumers cannot reasonably avoid, such as credit card processing fees when there is no other viable payment option, or fees that are

A new regulation added to the state's Consumer Protection Law mandates full, upfront disclosure of any and all fees included in rental housing.

A regulation recently implemented by the Massachusetts attorney general added further clarity to limitations on fees that landlords may charge their tenants.

The regulation, 940 CMR 38.00, codifies the requirement for merchants and sellers of any product, including rental housing, to divulge upfront the total cost of a product. For landlords, that means informing prospective renters of any potential costs and fees associated with renting a dwelling at or before the signing of a lease. The intent is to enable potential renters to see definitively and in advance what they will be required to pay to live in a rental unit. The regulation prohibits the practice of charging or adding on undisclosed fees during a tenancy that were not agreed upon before a lease began.

It has become common among some landlords (particularly corporate landlords) to charge any of an array of fees not included in a lease after tenants have moved in. Such fees might include amenity or "community" fees, rent payment processing fees, subletting or new roommate fees, or periodic charges for parking, trash pickup, pets, pest extermination or automatic lease renewal. These fees have come to be

This illustration demonstrates the correct and incorrect ways to advertise a product in compliance with regulation 940 CMR 38.00, which requires advertisements for any product, including rental housing, to include the total price of the product. The so-called "junk fee" regulation prohibits charging tenants and other consumers any fees that have not been disclosed before or upon entering a contract, such as a lease. As illustrated, if a fee is to be charged for processing online payments, like rent, then that must be disclosed in the ad. Image: Mass.gov



If access to a gym, like this one, is available to your renters for an extra fee, such as an amenity or community fee, you must disclose that fee in your ads, according to Massachusetts' new junk fee regulations. Any fees, like a gym fee, pet fee, late payment fees or trash pickup fee, must be disclosed to prospective renters before signing a lease. Image: cc by-sa unsplash

known as “junk fees” because they are extra, sometimes hidden and often unnecessary, and add little or no value to the original product (the rental unit).

Other fees, such as application fees and hold fees, were already illegal. In fact, as we frequently reiterate in this space, collecting any fees before tenants move in, other than security deposit, first and last month's rent and payment for changing door locks, is illegal. M.G.L. Chapter 186 Section 15B clearly states the four pre-move-in fees allowed, and has been backed up by court cases emphasizing the illegality of charging fees beyond the four listed in the law.

The new junk fees restriction tends to extend the prohibition of charging extra fees beyond move in through the duration of the tenancy.

Attorney General Andrea Campbell

added 940 CMR 38.00, the so-called “junk fees” regulation, to the Massachusetts Consumer Protection Act, M.G.L. Chapter 93A, the state's Consumer Protection Law, in an effort to curtail unfair and deceptive behavior in marketing and selling all products, rental housing included. A violation of the junk fees regulation is a violation of Chapter 93A. The statute took effect on Sept. 2, 2025.

A Massachusetts law passed in July 2025 also codified the prohibition on charging tenants for brokers' fees that were procured by the landlord. Though it was already illegal to do so – as stated in Chapter 186 Section 15B – it had become common practice for some landlords to hire brokers, for services such as advertising, finding and screening tenants and processing applications, and charge their tenants for that service.

The so-called brokers' fee ban requires that the party who hires a broker, be it a landlord or tenant, pays the broker.

LIST ALL FEES IN ADVERTISING, INCLUDING PAYMENT PROCESSING

Those most impacted by 940 CMR 38.00 will include landlords who were in the habit of advertising apartments without all fees listed. Compliance with the law is a simple matter of including any fees that will be charged as part of tenancy with the initial advertised price of rental. If tenants will be charged for trash pickup, add the monthly cost for that service into the total rental price listed. If your tenants will be required to pay rent via an online platform that charges a usage fee, you must disclose what that fee will be on or before lease signing.

A proper apartment listing will prominently include a total price followed by a breakdown of extra monthly fees, as shown on the Mass.gov site outlining the regulation. If a fee is not included in that total price, it may not be charged or added during the tenancy.

Advertising aside, the easiest way to avoid the junk fees regulation from coming into question is to list and charge a rent price that includes all services. If your tenancies include access to a gym on-site, add a commensurate amount to the rent to reflect that benefit, but don't call it an amenity, community or gym fee. You can include compensation for trash pickup. Just build it into the rent price, don't break it out and charge a separate fee.

The regulation is also intended to end the practice of automatically signing tenants up for a charged service without informing them. In some cases, for example, tenants have been enrolled in and required to use an online rent-payment platform, which charges a usage fee, without being informed about it. The junk fees regulation mandates that landlords fully disclose any such requirements before lease signing.

COMMON PRACTICE AMONG CORPORATE LANDLORDS

It's no secret that the attorney general's junk fees regulation is aimed mostly at large, corporate landlords, particularly REITs (Real Estate Investment Trusts), which seek to increase profits for their investors.

Small and mom-and-pop landlords are far less likely to add extra fees during tenancy than large and absent landlords. Small landlords often have a direct relationship with tenants that allows for negotiation and mutual agreement around conditions and fees during tenancies.

Corporate landlords and REITs have in some cases tempted the need for regulation with an assortment of unfair charges to tenants.

Several states have responded with laws against junk fees like the Massachusetts regulation. Colorado, Connecticut and Rhode Island have all passed legislation curtailing junk fees. Georgia, Illinois,

Minnesota, Virginia and Washington all have versions of junk fee regulations in legislative process.

Other states continue to allow extra, sometimes hidden, fees, and do not require advertised rents to be all-inclusive. As an example of what can happen in states lacking junk fee regulation, one can look at Missouri. Deca Property Management, a company that manages about 1,400 rental units in St. Louis, has become notorious for its junk fees. Deca charges all tenants a monthly fee of around \$45.95 to enroll them in a mandatory "resident benefits package" that includes renters insurance, a fee for changing HVAC filters and for reporting their on-time or late rent payments to credit agencies (i.e., charging renters, in effect, for a service that potentially harms them). Deca also charges a \$60 fee to apply for rental consideration, a common practice in many states.

Charging application fees is not legal in Massachusetts, according to Ch. 186 S. 15B. Any other fees, such as those Deca charges, now must be disclosed to renters before they sign a lease, or built into the rent price, in Massachusetts.

STATE AND FEDERAL JUNK FEE BANS

Alongside the surge in state laws prohibiting junk fees has been a federal clampdown. The Federal Trade Commission implemented the Rule on Unfair or Deceptive Fees, which took effect on May 12, 2025. The rule requires businesses to inform consumers of the entire price of a product in advertising and other marketing, seeking to curtail deceptive bait-and-switch practices and hidden add-ons.

The rule specifically targets short-term rental and event ticketing markets but pertains to long-term rentals as well.

In Massachusetts, advertising of rental units must show any and all fees that will be charged during tenancy. If you will charge your tenants fees for late rent payments, you must disclose that before entering into contracts with them. The same applies for cleaning fees, pest extermination or any other service during or at the end of a tenancy.

The 2025 rash of bans on junk fees and brokers' fees, both at the federal and state levels, make it clear that deceptive, misleading, hidden and undisclosed charges for products is illegal.

JUNK FEES REGULATION FAQ

Q: Can I charge pet rent?

A: Yes, read [this article](#) for more details. But you now must disclose pet rent or fees you'll charge for having a pet in your rental in your ads.

Q: Can I require a renter to use a payment processing service that charges the renter a fee?

A: Yes, but now you must disclose the service fee in your ad.

Q: Can I charge renters late fees, trash fees, or other costs for noncompliance?

A: Yes, but now you must disclose those fees in your ad.

Q: Do I have to include utilities in the rent?

A: Probably not. There is nothing in the regulation or guidance that addresses utilities one way or another. Best practice would be to make it clear in the listing whether utilities are included, and if known, to indicate what prior renters actually paid during an average month or total lease. [ML](#)

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2025 Insurance Underwriting Losses Top \$108 Billion, Accelerating; Budget for Premium Increases at 7%; Climate Change a Major Factor

By Kimberly Rau, MassLandlords, Inc.

We thought climate change data might be overstated. But insured losses have topped \$100 billion for six consecutive years. It's real, and economic losses are increasing.

A report from the risk management firm Munich Re shows that insured losses reached USD \$108 billion in 2025. This marks the sixth year in a row that costs topped \$100 billion (after removing price changes from inflation) and the 44th year of a trend. Wildfires, flooding and severe thunderstorms, all on the increase due

to climate change, account for 97% of insured losses for 2025.

Worse, that dollar amount represents only what insurance companies paid out for damages. Total damages amounted to approximately \$224 billion. This is less than 2024, which saw total losses of \$368 billion (adjusted for inflation), and insured losses of \$147 billion. But experts attribute that to the fact that this 2025 is the first year in a decade that the United States did not have a direct hurricane hit.

We thought perhaps the costs of natural disasters as the result of climate change might be overstated. The data show the opposite: It's accurate, and ever-increasing.

Climate change warms the earth and creates more opportunity for major weather events. Reinsurance company Gallagher Re publishes a quarterly Natural Catastrophe and Climate Report. Its October publication for Q3 of 2025 offers the same message as Munich Re: It's getting expensive to pay out for the destruction caused by natural disasters.

DECADES OF DATA SHOW COSTS ARE GOING UP FASTER; PREMIUMS EXPECTED TO CLIMB A YEARLY AVERAGE OF 7% INDEFINITELY

Munich Re regularly publishes data about insurance costs, including losses as a result of natural disasters. When it does, it typically adjusts prior year dollar amounts for inflation, making it easy to compare.

What we see is that as the earth warms, it's getting a lot more expensive to clean up after natural disasters.

For instance, 1980 saw a total of \$57 billion in natural disaster losses, of which \$3.4 billion were insured losses. By 1995, that number had jumped to \$196 billion in total losses, and \$24 billion in insured losses (all figures adjusted to remove the impact of inflation). Nearly every year since 2004 has seen more than \$100 billion in total losses. And now, for the past six years, the *insured* loss has topped \$100 billion, with total losses nearly always exceeding \$200 billion.

As costs go up for insurance companies, the burden gets passed on to consumers in many ways.

Disturbingly for us housing providers

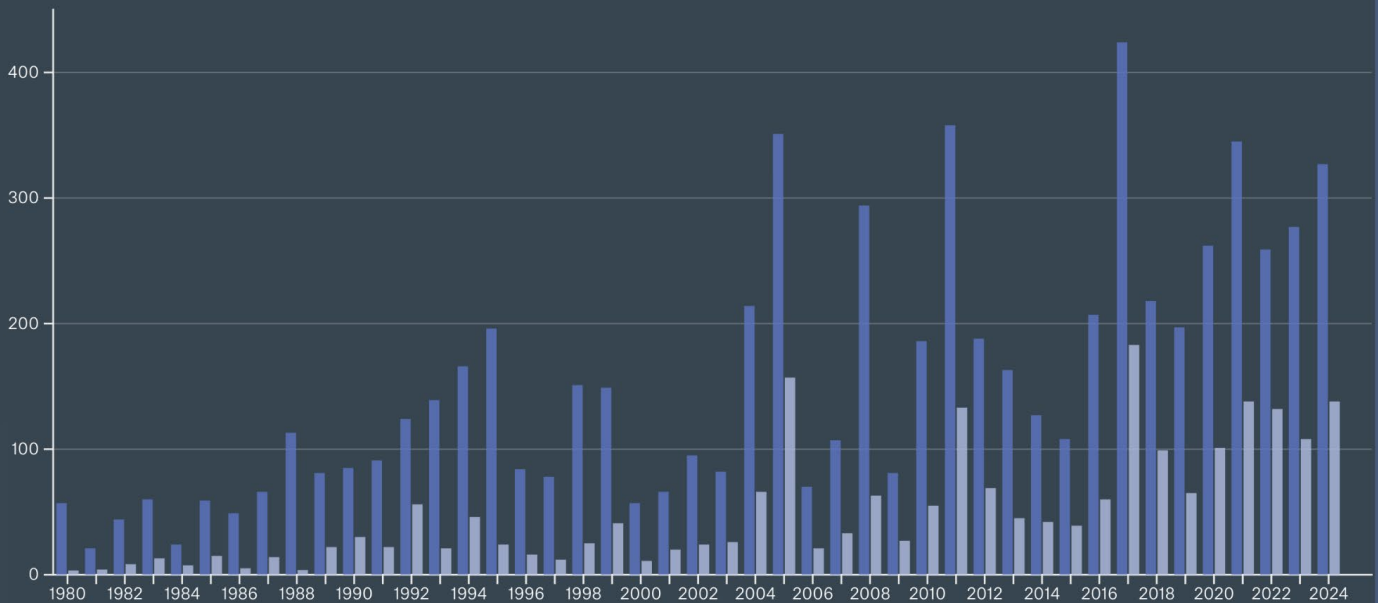


The Palisades wildfire in early 2025 cost an estimated \$20-\$25 billion in insured damages. (Image License: Jessica Christian for Unsplash)

Natural disaster losses worldwide 1980-2024

(in US\$ bn, inflation-adjusted)

Overall losses Insured losses



Source: Munich Re, NatCatSERVICE, May 2025 (excluding droughts and heatwaves)

Economic losses from natural disasters have climbed over the years. The past six years have seen insured losses over \$100 billion. All amounts shown were adjusted for inflation. (Image: Munich Re, Fair Use)

paying increasing insurance premiums, the trend the last 44 years indicates that underwriting losses are accelerating.

MassLandlords extracted the Munich Re data to fit our own trendlines. A linear model was unrealistic because it required negative underwriting losses in the 1970s. An exponential model was a better fit and explained more than half of the variance. The data are noisy.

Despite the noise, the trendline indicates that we should expect underwriting losses to increase by an additional \$10 billion per year on average through the 2020s, and \$20 billion per year on average through the 2030s. Absent major policy change, we will pay these higher premiums.

The data indicate that budgeting for average insurance premium increases of 7% per year in the long-term would now be the prudent way to approach a budget. It should be noted in case it's not clear: insurance premiums are expected to increase faster than inflation across the board for all structures.

CLIMATE CHANGE INCREASES INSURANCE COSTS ACROSS THE BOARD

As insurance companies are paying out higher damages and seeing greater losses, customers also pay the price for natural disasters, even if they are not personally affected.

When you make a claim against your homeowners insurance, you expect your premiums to go up afterward. If the claim is great enough, your insurance company may decline to re-insure you once your contract is up. But even without any claims, you've likely seen your premiums increase over the past several years, as insurance companies scramble to cover costly natural disasters.

POLICIES BEING CANCELED FOR 20-YEAR-OLD ROOFS

In 2025, we wrote an article about insurance companies canceled policies for roofs deemed to be too old or in disrepair. In some cases, those roofs were just 20 years old, below the average

maximum 30-year lifespan of traditional asphalt shingles (though this can vary based on a variety of factors).

The bottom line is roofs are expensive, and insurance companies appear to be shying away from risking major payouts. This trend appears to be industry-wide: If one insurance company wants you to repair or replace your roof, others may require the same.

That is if you can find another insurance carrier. Over the past few years, major insurance carriers have been cutting back coverage in high-risk areas, and leaving some areas altogether.

MAJOR CARRIERS ARE EXITING HIGH-RISK MARKETS

Insurance plans work because everyone pays premiums. Most people will not make a claim on their insurance in a given year, so when disaster strikes, the pool everyone pays into is used to pay out claims.

This works until a large-scale disaster depletes an insurance carrier's resources.

Simply stated, if they can't pay out, they can't offer insurance. Insurance carriers may raise premiums, or require extra insurance for properties in high-risk areas. But sometimes even that isn't enough. Some major carriers are choosing to not insure properties in disaster zones, or refusing to offer coverage in some areas altogether.

As insurance carriers refuse to insure an increasing number of high-risk properties, more property owners are forced to purchase expensive plans from last resort insurers.

LAST RESORT INSURANCE PROGRAMS ARE EVEN MORE EXPENSIVE

If you cannot find another insurance carrier, you will likely have to get insurance through a state program, typically Fair Access to Insurance

Requirements (FAIR) plans. However, this is considered last-resort coverage. It's very expensive, and may not cover as much as a private policy did.

A story published by Commonwealth Beacon reported that FAIR Plan premiums increased 11% between 2019 and 2023 (and remember, these were already more expensive than other plans). In 2024, the Massachusetts FAIR Plan saw its highest year ever of new enrollees.

New enrollees must also purchase a plan that covers at least 90% of their home's reconstruction cost, up from the previous requirement of 80%.

It's a situation that is becoming ever more expensive. The only way natural disasters will slow down is if we can get ahead of climate change.

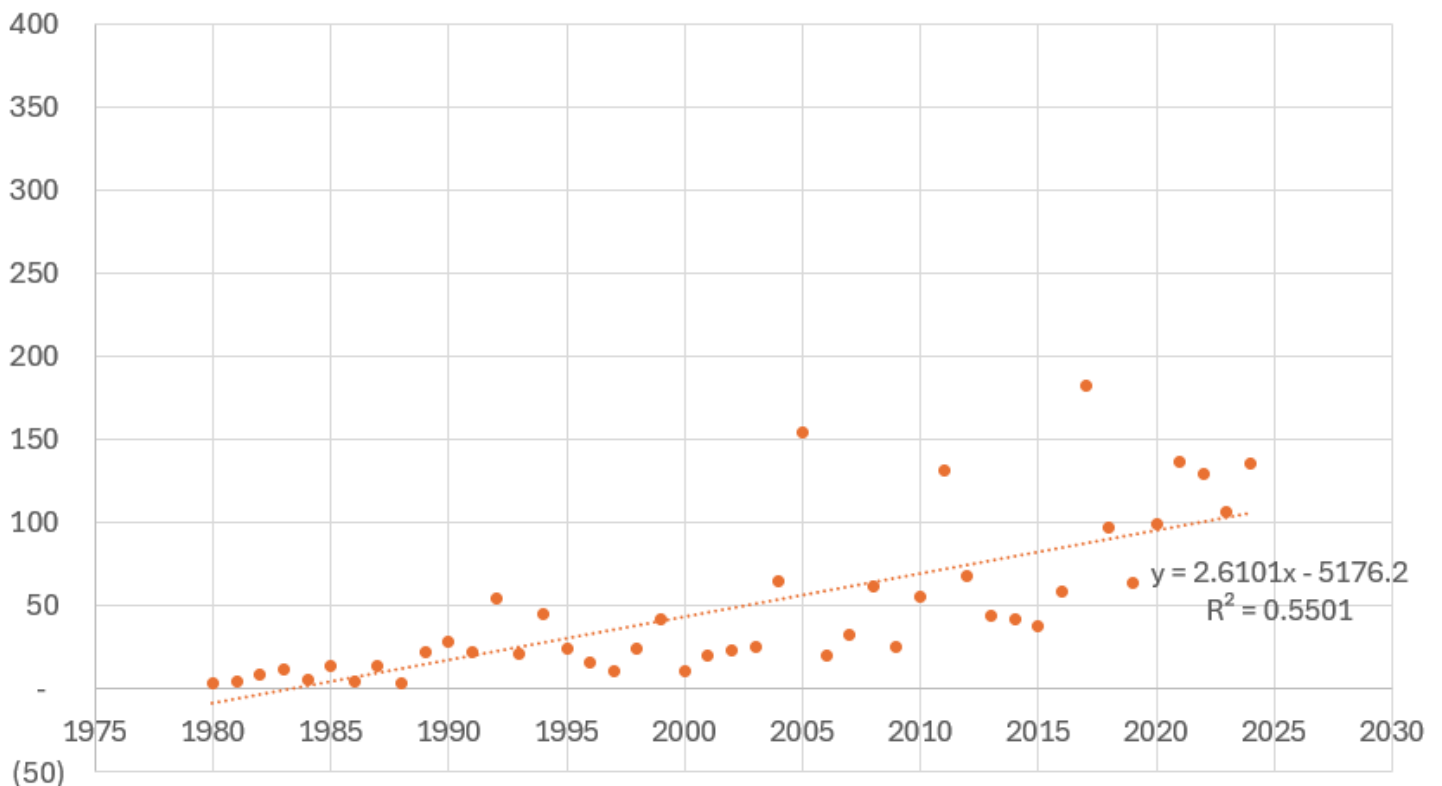
CONCLUSION: CLIMATE CHANGE IS REAL, AND EXPENSIVE

We thought, and hoped, that the numbers would show the costs of climate change and its resulting natural disasters were somehow exaggerated. We couldn't have been more wrong. Those numbers are correct, and growing.

Climate change is a global issue, and one that requires all of our efforts. It's easy to point to major corporations as the biggest contributors to global warming (and you'd be right), but that doesn't let us off the hook either.

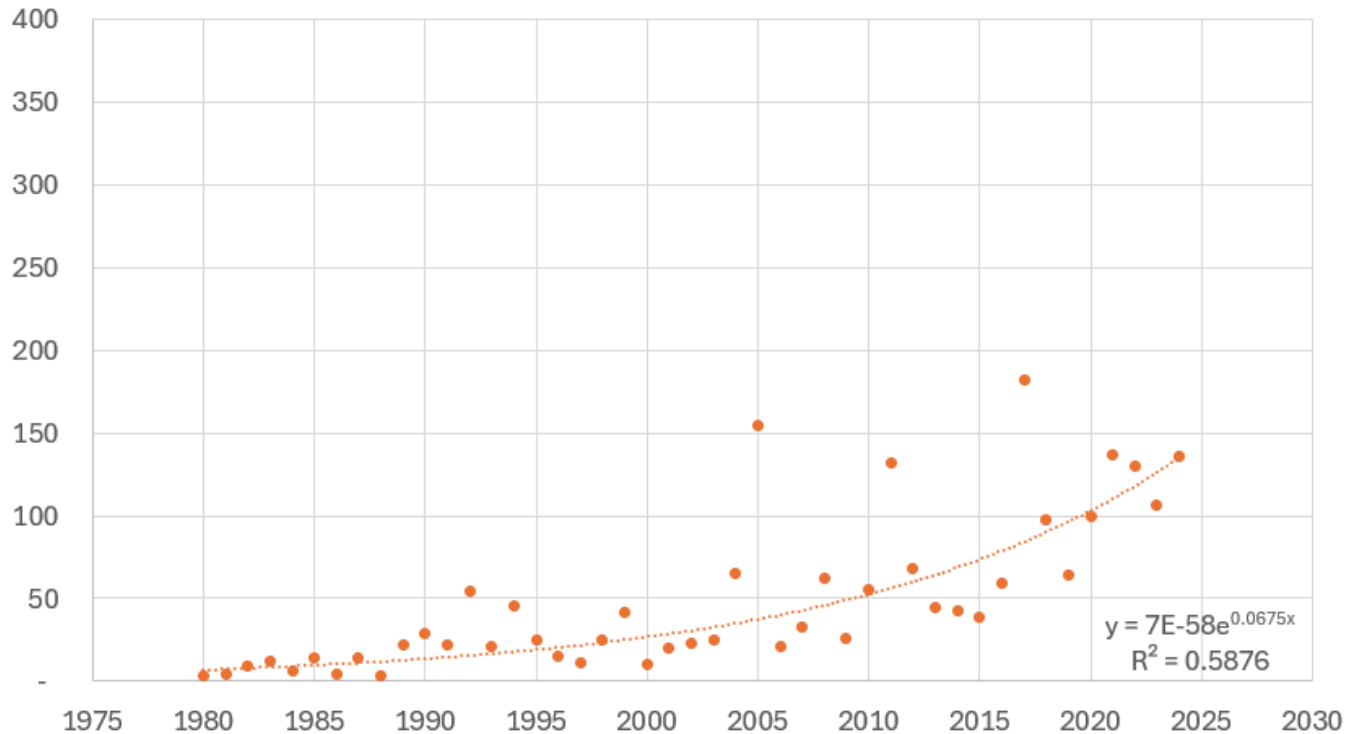
"All in all, two things are therefore necessary to limit the damage," wrote Munich RE. "[L]oss-reducing adaptations to the risk, such as more stable buildings and avoiding construction in high-risk areas, and halting climate change as far as possible."

Insured Losses (Billions, 2025 Dollars). Source: Munich RE Natural Disaster Losses Worldwide 1980 - 2024. Linear fit.



You don't need to be a rocket scientist to see these numbers are taking off. Insurance losses are increasing every year, at an accelerated rate. Plan and budget accordingly. (Image License: cc BY-SA 4.0 MassLandlords, Inc.)

Insured Losses (Billions, 2025 Dollars). Source: Munich RE Natural Disaster Losses Worldwide 1980 - 2024. Exponential fit.



Numbers don't lie. This graph uses the information provided by Munich Re to show insured losses due to natural disasters are increasing 7% per year, faster than the rate of inflation. (Image License: cc BY-SA 4.0 MassLandlords Inc.)

Voting for climate-stabilizing initiatives is a major first step. Utilizing programs like Mass Save to make your rental properties as carbon neutral as possible is another. Depending on the type of rentals you have, and where they are located, you could get full coverage for heat pumps as well as other environmentally friendly upgrades. [M](#)

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New Biodiversity Graphic Artwork Gives Visual Tour of MUC's Mission

By Eric Weld, MassLandlords, Inc.



This derivative of a Boston Back Bay painting, part of the MUC infographic, depicts a series of green roofs atop apartment buildings. Green roofs, popular in many parts of the world, are an efficient way to cool surrounding outdoor temperatures. Green roofs can also be low-cost, and can be constructed to accommodate solar panels, multiplying their environmental power. Image: Derivative of Boston Back Bay Townhouses from Prudential Tower by Roger W cc by-sa

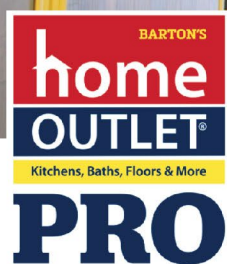
View a new, illustrated infographic on the MUC website and learn about the “why” behind the conservancy’s work.

A new, illustrative infographic recently published on the Massachusetts Urban Conservancy website treats viewers to an artful, mostly visual overview of the conservancy’s purpose, goals and direction.

The Massachusetts Urban Conservancy,

Inc. (MUC), is an offshoot of MassLandlords. It was incorporated in January 2025 to help restore biodiversity by transforming unused, unbuildable urban lots into healthy ecosystems and pollinator habitats. MUC also offers guidance for converting grass yards

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of residential and rental properties into self-sustaining, pollinator-friendly gardens with native plants and trees. MUC is organized and administered by MassLandlords personnel, with support and assistance from members and others not affiliated with the association.

MUC's mission is to "prevent, forestall and mitigate the impacts of climate change by supporting urban areas to become denser and wild areas to become wilder." Part of that work involves preventing and removing invasive species in urban land and planting more native plants. MUC also aims to provide access to healthy, diverse green spaces for school districts and residents in environmental justice communities, for enjoyment of nature and science, biology and ecology education.

Representing our mission through imagery has been a MUC goal since we launched the nonprofit. MUC's mission of restoring and revitalizing nature is, after all, partly about aesthetic, so imparting our message and projecting our vision using visual appeal is essential.

But how do you capture 4.5 billion years of environmental evolution and statistical phenomena in a visual tableau?

"I felt an artistic approach might catch people's attention in a more personal way than a standard infographic," noted Jennifer Rau, the MassLandlords graphic artist who created the MUC infographic. "As a painter, I was excited to try digital painting for this project."

A BIODIVERSITY MUSEUM EXHIBIT

The MUC infographic is a comprehensive overview of some of the ways in which human activity has, and is, compromising earth's habitat and biodiversity. Our planet's loss of biodiversity – in plant, animal and microorganism life on land, water and air – is rapidly threatening the planet's natural resources that we use heavily for food, shelter, medicine and raw materials for nearly every aspect of human life.

The graphic begins with the title "Biodiversity Loss is the Wreckage of Our Past," before escorting viewers, as they scroll down, through a succession of

visually arresting images accompanied by explanatory placards.

One could view this graphic artwork as a museum exhibition. Rau even made the artistic choice to portray some of her illustrations inside museum-like picture frames. The effect is like viewing a collection of artworks floating in a sea littered with discarded junk.

"The components were initially set to be individual or free-standing paintings paired with gallery-style description panels," Rau described. "Through the evolution of our project discussions, we decided to connect the images with a background in order to create a journey-type storyline that's meant to be scrolled through slowly."

The graphic journey is interrupted midway with the overarching declaration backstopping our work at MUC:

"MUC aims to help preserve 4.5 billion years of biodiversity. Our survival on Earth depends on it." The illustrations then pivot to a birds-eye view of landscapes, accompanied by more biodiversity statistics.

FOCUS ON CITIES

To tie the message together, the infographic ends with this fact: “By bringing biodiversity to people’s daily lives, MUC increases political support for conservation worldwide.”

At MUC, we realize if we are to succeed, as earth inhabitants, in restoring biodiversity and revitalizing the planet’s ability to sustain life, urban areas are an essential focus of that effort. Most (about 55%) people on earth live in cities. That’s projected to rise to 68% by 2050, according to the United Nations. Yet, our cities worldwide, and in Massachusetts, are losing biodiversity, and exacerbating species extinction, at a faster clip compared to rural and non-urban regions. People are falling out of touch.


MUC focuses on urban lands for a few reasons: 1) to demonstrate the value and benefit of nature and green space to urban and environmental justice community residents, and achieve

large-scale buy-in to support this vital agenda; 2) to help improve the lives of urban residents by enhancing air and water quality, adding shade and trees’ cooling capabilities, and lowering costs of living; and 3) to contribute to a broad effort of creating habitat continuity. As it is, animal and plant habitats are fragmented across much of Massachusetts, often interrupted by urban clusters lacking greenery and places for animals to stop, forage, mate and make their homes. Species populations are negatively impacted by this fragmentation. A statewide series of small, environmentally restored, biodiverse pockets would help build back a connected network of habitats and support a multiplicity of animal and plant species.


MUC MISSION IN PICTURES

We hope that viewers of our new infographic come away with at least a

visual understanding of what we are attempting at MUC: to raise awareness of humans’ impacts on the planet’s natural resources and underscore the importance of working together to restore nature, biodiversity and animal habitats.

If you are inspired by our infographic or other information on the MUC website, let us know your feedback, at info@muc.bio, or join us in our efforts to bring more biodiversity – and better environmental quality – to our state, our rental properties, and our planet. 

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Members: Paid Mass Save Focus Group Opportunity

To request a chance to participate in virtual feedback sessions, landlords must complete an interest form by Feb. 6, 2026.

Illume Advising, on behalf of the sponsors of the Mass Save program, is seeking feedback from landlords across the state about specific Mass Save initiatives, and about the program in general.

According to Erin Harper of Illume, the focus group sessions will be held virtually and should last around an hour and a half. Session dates will depend on scheduling availability but are expected to be in February. Selected participants who complete

the focus group will receive a \$200 thank you stipend.

The first half of the meeting will discuss a specific Mass Save electrification agreement in which landlords pledge not to raise the rent as a result of heat pump installation. (MassLandlords had substantive input in the drafting of the electrification agreement. Rental housing providers may still raise the rent for unrelated reasons, such as market fluctuations.) The second half will focus on landlord perceptions of the Mass Save program.

The goal is for Mass Save to better understand rental housing providers' interactions with Mass Save programs, particularly landlords with middle-income renters. This is a feedback session to gauge perception about Mass Save initiatives, as well as a chance for landlords to express why they would, or would not, participate in Mass Save energy efficiency offers.

Space is limited to 20 participants. If you are interested, please fill out the interest form no later than Friday, Feb. 6.

Please note, while MassLandlords has a non-voting seat on the state equity working group advising Mass Save, this is not a MassLandlords-specific initiative. 

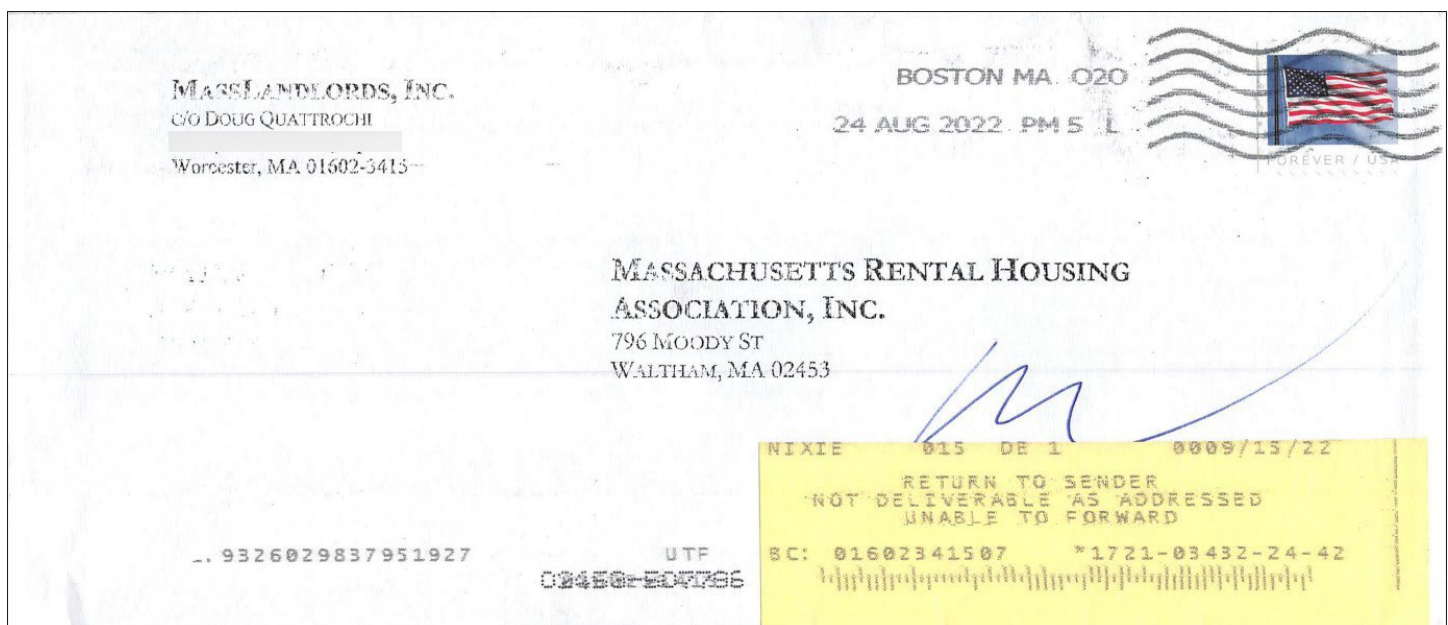
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Energy efficient upgrades can reduce utility bills and carbon output. Mass Save wants your opinion on their programs. (Image License: Linus Belanger for Unsplash)

MassLandlords Assumes Leadership of Massachusetts Rental Housing Association

By Eric Weld, MassLandlords, Inc.



We made several attempts over years to contact Massachusetts Rental Housing Association (MRHA), to inquire about its status, current leadership and the prospect of combining efforts, all unsuccessfully. When we mailed a letter of inquiry to its most recent registered address and the letter was returned to us undeliverable, it was the latest sign that the once-robust statewide association had dwindled. Image: MassLandlords, Inc.

MassLandlords recently subsumed the Massachusetts Rental Housing Association, providing branding opportunities and a state-appointed seat on the Child Lead Poisoning Protection Program advisory committee.

MassLandlords recently took over the nonprofit Massachusetts Rental Housing

Association (MRHA), a 42-year-old organization that had languished with inactivity in recent years. Along with the subsumption of MRHA, MassLandlords will also occupy the organization's state-appointed seat on the advisory committee of the Childhood Lead Poisoning Prevention Program (CLPPP).

The CLPPP is a state governmental program that works to eliminate sources of lead poisoning and helps coordinate care for children diagnosed with lead poisoning. MRHA was assigned the committee membership as part of the law establishing the CLPPP, M.G.L. Chapter

111, Section 190.

At a meeting of the MRHA Board of Directors on Dec. 8, 2025, MassLandlords Executive Director Doug Quattrochi was named new MRHA president.

MRHA, a 501(c)(6) nonprofit like MassLandlords, had all but ceased activity over the past decade. The organization had failed to file annual reports with the state attorney general, as required for nonprofits incorporated with the state. MRHA leadership had become amorphous and nonresponsive. The nonprofit was involuntarily dissolved June 30, 2025.

MRHA has not accepted new members, nor has it collected dues, since 2017. Its membership has lapsed over the past nine years. It may be possible, however, to reengage and restore the organization's membership under MassLandlords' organization and leadership.

MRHA BRAND ADVANTAGE?

The subsumption of MRHA by MassLandlords offers a couple positional advantages.

The seat on the CLPPP advisory committee will give MassLandlords direct influence to shape policy around lead protection, remediation and management in homes and rentals. Lead and lead poisoning remain outsized problems in Massachusetts, inordinately affecting children in households with lead in many detrimental ways. MassLandlords has been effective in changing state lead policy in recent years, including helping to double the tax credit for lead remediation. Quattrochi, as MRHA

president, will assume the CLPPP committee seat.

The MRHA brand offers another benefit to multiply our lobbying power and advocacy for smart housing policy. MRHA, established in 1983, once had a statewide presence. It was instrumental in advocating against rent control in the 1980s and influenced other rental housing policies. MassLandlords can revive and use the positive MRHA brand for public relations, marketing and lobbying initiatives.

In a state where "landlord" carries negative connotations in some corners, advocating from the position of another established organization not named MassLandlords could assist our efficacy.

MRHA HISTORY

MRHA was incorporated on Nov. 30, 1983, and certified by Secretary of State Michael Joseph Connolly. The organization's first address was a PO Box in Southbridge.

For most its history, MRHA was largely volunteer-run with in-person meetings. And they were mostly effective. MRHA was a major factor, alongside the Small Property Owners Association (SPOA), in the 1994 repeal of rent control. Other legislative achievements include obtaining the lead paint advisory seat, and passing the water submetering law in 2004, before which it was never legal to charge for water. MRHA was a constant presence at the State House.

At its peak, MRHA was the kind of organization that could draw a thousand attendees to an event. They did just that with their conference and trade show in the early 2000s. (If you have information about this, please share! All we have to go on is word of mouth that the conference was a success.)

All of this did not last. The general trend in Massachusetts over the last several decades seems to be diminishing interest in volunteering and civic participation in clubs and



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professional associations. MRHA was no exception. By the 2010s, its volunteer leadership receded, leaving a vacuum of representation for landlords across the state.

The Worcester Property Owners Association (WPOA) broadened to statewide membership in 2013, welcoming abandoned MRHA members. Most importantly, MassLandlords was founded on dues increases, event tickets and the financial resources to adopt a "paid staff" model that would work even if volunteerism was in decline. In 2014, MassLandlords.net was launched by a restructured WPOA with a digital membership model and has continued to expand membership through the present.

As MassLandlords grew, the MRHA board was split on whether to integrate or remain independent. One board member, Ray Smalley, volunteered considerable time for both organizations. Smalley called the Dec. 8 meeting by inviting the last-listed officers visible on the Secretary of the Commonwealth's website. Norm Neu, previous MRHA president, attended. Krystine Hetel and Sandy Depanian were either not reachable or decided not to attend.

At that meeting, motions were made to reinstate the MRHA and to appoint Quattrochi as sole director and president able to carry out this purpose. Both

motions were passed unanimously and minutes were recorded. MassLandlords has started the process of revival with the Secretary of the Commonwealth and will seek to restore nonprofit status with the IRS as well.

In light of this history, with much of MRHA's membership having moved to WPOA then to MassLandlords, the incorporation of MRHA by MassLandlords continues a statewide amalgamation of small landlord chapters that began 43 years ago. 

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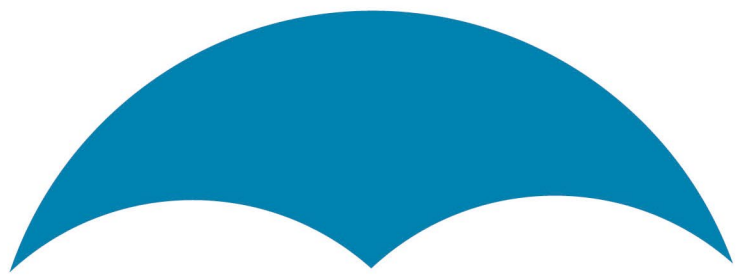
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REGIONAL

MassLandlords Upcoming events

See details under each region

2026 FEBRUARY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9 SWCLA Rent Control Opposition Fundraiser 7:00PM-9:00PM	10 MWPOA 5:30PM-7:45PM	11 Second Wednesday Office Hours 4:30PM-5:30pm	12 NWCLA, Greater Springfield Meetup 7:00PM-9:00PM, 6:00PM-8:00PM	13	14
15	16	17	18 Third Wednesday Office Hours 4:30PM-5:30pm	19	20	21
22	23 Worcester Meetup 6:00PM-8:00PM	24	25 Fourth Wednesday Office Hours 5:30PM-6:30pm	26	27	28

2026 MARCH

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 SWCLA 7:00PM-9:00PM	3	4	5	6	7
8	9	10 MWPOA 5:30PM-7:45PM	11 Second Wednesday Office Hours 4:30PM-5:30pm	12 NWCLA, Greater Springfield Meetup 7:00PM-9:00PM, 6:00PM-8:00PM	13	14
15	16	17	18 Third Wednesday Office Hours 4:30PM-5:30pm	19	20	21
22	23	24	25 Fourth Wednesday Office Hours 5:30PM-6:30pm	26	27	28
29	30 Worcester Meetup 6:00PM-8:00PM	31				

STATEWIDE

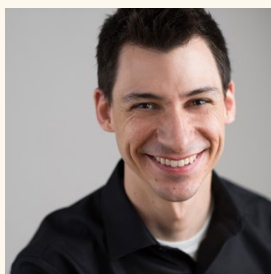
First Friday Office Hours with Executive Director Doug Quattrochi. No Presentation.

12 pm - 1 pm Zoom.

FRI
01/6

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

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



MassLandlords Executive Director Doug Quattrochi



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

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

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

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

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

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

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, FEBRUARY 6TH

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

Zoom Chat Agenda

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

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

Participation is Easy

We have two formats of online events:

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

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

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

Accessibility

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](#).

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

WED
02/11

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

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

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
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"No Sales Pitch" Guarantee

MassLandlords offers attendees of
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discuss pricing, promotions, or reasons
why you should hire them. We do not
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events. Guest speakers are chosen for
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SECOND WEDNESDAYS WITH PETER SHAPIRO NEXT ON WEDNESDAY, FEBRUARY 11TH

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

ZOOM CHAT AGENDA

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

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

Participation is Easy

We have two formats of online events:

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

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ACCESSIBILITY

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ZOOM CHAT DETAILS (HOSTED BY ZOOM)

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

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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Third Wednesday Office Hours with Attorney Greenman. No Presentation. Open Q&A. Wed Feb 18th, 4:30 pm - 5:30 pm Zoom.

WED
02/18

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

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



Attorney Jordana Greenman



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

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

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

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.

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

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

ZOOM CHAT AGENDA

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

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

Participation is Easy

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

PRICING

This event is closed to the public.

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

Registration in advance is required.

This event will not be recorded.

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

Members register for no charge in just a few clicks!

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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

MetroWest Property Owners Association Marlborough Dinner Meeting, 5:30 pm: Asbestos and Hazardous Waste Removal Best Practices for Massachusetts Landlords

**TUE
02/10**

Mr. Scott McKenna, Partner, New England Surface Maintenance will be presenting information that can help you understand Asbestos, Vermiculite and Mold Removal best practices for MA Landlords.

We hope to explore questions like: How does this impact you? When should

you think about reaching out? How we believe we are set up to best serve and partner with you as a landlord in MA.that can help you understand Asbestos and Hazardous Waste Removal best practices for MA Landlords.

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

NOTE: MWPOA Members must register for this meeting on the MassLandlords Website at this link: <https://masslandlords.net/spotlight-event/2026-02-10-marlborough/>. Non-MWPOA MassLandlords Members are welcome to also register at this link by purchasing a ticket located in the Public Column. When registering please click either the Zoom or In-Person orange button based on how you will be attending.

Please register by Monday, February 9th, 2026.

TUESDAY, FEBRUARY 10TH

MWPOA DINNER MEETING AGENDA

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

LOCATION

Marlborough Fish and Game
1 Muddy Ln
Marlborough, MA 01752

PRICING

Open to the public. Membership is not required!

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

- Members In Person: No charge. Registration is required.

- Members Zoom: 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: DATE CHANGE: Rent Control Opposition Fundraiser

MON
02/9

Important Update: This meeting has been rescheduled to Monday, February 9th.

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We will be hearing a detailed presentation from MassLandlords Executive Director, Doug Quattrochi, on the 2026 rent control ballot initiative, what it means for housing providers, and our long-term litigation strategy. Attendees will have the opportunity to ask questions, learn how to get involved, and support the effort. Credit card donations will be accepted during the event.

MONDAY, FEBRUARY 9TH

SWCLA DINNER MEETING AGENDA

- 7:00p Event Start

LOCATION

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

PRICING

- Open to SWCLA Members only. Pay annual SWCLA dues then free.
- SWCLA members only: No charge.

- General public, in person meeting is free the first time, then pay \$50/yr for membership.

This event will not be recorded.

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

This event is operated by volunteers at a partner association.

BERKSHIRE COUNTY CENTRAL WORCESTER COUNTY

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

MON
02/23

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, FEBRUARY 23RD

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.

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

This event is operated by volunteers.

Add just this event to your calendar:

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

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

Greater Springfield Chat, 6 pm - 8 pm: Meetup

THU
02/12

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

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.

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

THURSDAY, FEBRUARY 12TH

CHAT AGENDA

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

LOCATION

Wyckoff Country Club:
233 Easthampton Rd
Holyoke, MA 01040

HOW TO GET THERE

The country club is conveniently located just off of Route 91 on Route 141.

HOW TO FIND US

The restaurant and bar are located on the lower level. Follow the sidewalk to the right of the building around to the course side and you will see the patio area outside the restaurant. The room we are using is located inside the restaurant/bar area.



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FOOD

We can begin to arrive at 5:30 to order food/drinks. Please help support Wyckoff and their restaurant/bar since they are allowing us to use a room. You can check out the menu of available food from their restaurant on their website.

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.

Members register for no charge in just a few clicks!

This event is operated by volunteers.

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