Mass Landlords.net

HOW THE 1031
EXCHANGE
CAN TURN
DEFERRED TAX
into a Real Estate
Empire

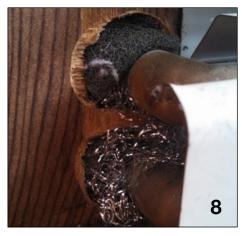
JANUARY 2018

SHOULD I HIRE A MICE EXTERMINATOR or Get Rid of Mice Myself?

What are the MASSACHUSETTS HEAT LAWS?

Contents

Assume 25% tax bracket							
Asking	1,000,000						
Original	800,000						
Gain	200,000						
Federal	30,000	15.0%					
MA State	10,400	5.2%					
8 yrs Depreciation	232,727						
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Recapture	58,182	25%					
Total tax owed:	98,582	4					





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Published by MassLandlords, 14th Floor, One Broadway, Cambridge, MA 02142.

The largest non-profit for Massachusetts landlords. We help owners rent their property.

We also advocate for better laws.

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Letter from the Executive Director

IN 2018 WE WILL BE STARTING MASSLANDLORDS PHASE II. I'LL GIVE THE BACKGROUND AND THEN SET OUT OUR GOALS FOR THIS NEW YEAR.

We launched in February 2014. At that time, and still today, most groups had separate websites for their regions. The Worcester Property Owners Association rebuilt their website and created the "MassLandlords" brand. They took this step after it became clear that the existing state-wide group was interested primarily in policy, less in services to members.



The neighboring group to the south, SWCLA, invited Worcester to present what we were doing. So we did, and offered them a service contract whereby their members would get access to our forms and everything else we planned to do. In a relatively short time, groups in Cambridge, Springfield, and Marlborough signed contracts. We jumped up in membership. And then progress slowed dramatically.

Over the last two years, I have met with many passionate, capable landlord groups across the Commonwealth to discuss service contracts:

Three groups have a contract offer but haven't said yes or no to it. One group didn't get to the point of a contract offer. Two more groups didn't get to the point of a meeting. One group had a contract, terminated it without a plan, and their members are signing up with us directly. RHAGS had a contract, terminated it with a great plan, and seamlessly transferred operations to us. Two final groups, Charles River and Holyoke, never wanted a contract and just asked their members to join us directly.

Whatever the story, it's clear that the service contract has saturated the market. We will continue our existing contracts as long as anyone wants, and we might sign one that has been offered, but at this point, we're ending marketing and negotiation for them.

Service contracts might have pulled together a critical mass of resources across the state. But as it turns out, we now have that critical mass even without service contracts. Owners and managers sign up with us directly, regardless of where they are. And we have as much revenue as we imagined we'd have with just seven of the 23 groups that are out there.

So with MassLandlords Phase II, we will start marketing to owners and managers directly. And we'll focus on recurring operations, creating new services aimed at performing a part of a rental business. We have an affiliation to collect rent online for low-tech, high-touch tenants. We are also working on projects we call "hotline" and "lookup," which we'll discuss more later.

We'll update you as we make progress. As always, thank you for your support and tell a friend, we're on to great things.

Sincerely,

Doug Quattrochi

hello@masslandlords.net

HOW THE 1031 EXCHANGE CAN TURN DEFERRED TAX into a Real Estate Empire

Learn how the IRS Section 1031 Exchange can let investors defer capital gains and recapture tax indefinitely.

An IRS regulation called "Section 1031" (formally, "26 U. S. Code Section 1031: Exchange of property held for productive use or investment") allows owners to sell one property to buy another property tax-free. Technically, the taxes avoided are capital gains and recapture tax. This "1031 exchange" was passed into law in 1921 and remains one of the oldest regulations on the books.

HISTORY AND PURPOSE OF THE 1031 EXCHANGE

In 1921 it was clear to the 67th Congress that the tax code imposed unfair taxes on investors. If you sold one property and immediately put all the money into another property, you'd have to pay tax on the sale. Really, if you never saw the money yourself, buying the next property ought to be like a deductible business expense. There was no distribution.

So Congress created the "1031 exchange." There were three purposes at that time. First, they wanted to avoid unfair taxes: if you never touched the

money, you shouldn't pay tax on it. Second, they wanted to encourage active investment and re-investment. Third, they wanted to provide a safe harbor for properties that were impossible to value fairly.

In 1924, Congress changed its mind on properties that were hard to value and said, "Too bad, come up with a value." So they repealed the part about "no market value." But the essence of the 1031 exchange remained in full effect.

In 1979, the section 1031 exchange was greatly expanded by a court ruling in *Starker v United States*.

Investor T. J. Starker and his family owned timberland that Crown Zellerbach Corporation wanted immediately. Starker signed a written agreement to deed that timberland over to Crown immediately, on the condition that Crown would purchase and deed over replacement properties chosen at Starker's discretion some point in the future. The agreement was carried out on both sides.

Starker claimed exemption from tax on his return, on the basis that he had exchanged properties under Section 1031 by using a binding agreement to purchase. The IRS sued and lost. This set in motion a series of new regulations that established the so-called "Starker exchange," which now comprises nearly all 1031 exchanges.

Under a modern 1031 exchange, an investor has a certain timeframe in which to close on their new properties and still claim exemption under Section 1031.

EXAMPLE 1031 EXCHANGE

Imagine you invested in a three-decker in Cambridge for \$800,000 (pricey neighborhood!) in 2010. You want to sell it today for \$1 million. You would owe capital gains on \$200,000. The federal rate is zero to 20%, depending on your tax bracket. Let's call it 15%. The Massachusetts state rate is 5.2%. If you depreciated your property all these years, which you ought to have, you would also owe recapture tax equal to approximately \$60,000. In total, you would owe \$98,582 in tax on sale.

If on the other hand Section 1031 is used to transfer that investment into a new property of like kind, the old tax basis carries forward to the new property. The basis increases by the amount that the new property is more expensive than the old. The IRS

Asking	1,000,000	
Original	800,000	
Gain	200,000	
Federal	30,000	15.0%
MA State	10,400	5.2%
8 yrs Depreciation	232,727	
Recapture	58,182	25%
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Example figures for a normal, taxable sale.

Sold Old basis	1,000,000 567,273	
Buying New basis	1,100,000 667,273	

That same sale replaced with a 1031 exchange.

Champagne

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will be made whole when you sell the new building, since your basis is lower than it ought to be and you will pay more tax then. But for now, all tax has been deferred.

This process can be repeated indefinitely, climbing up the ladder of property value to the sky, until either you or your company closes its doors for the last time.

1031 REQUIRES "LIKE KIND"

If you sell "A", you must buy "A". Real property can be sold and exchange for more real property. Business vehicles can be exchanged for business vehicles. Cattle can be exchanged for cattle.

Under regulations as of 2017
December 16, cattle were exchangeable but not between sexes. For instance, a male cow (a "bull") was considered *not* to be like kind with a female cow (a "cow"). Also, only business property is exchangeable. For instance, you cannot exchange your home or that portion of it occupied by you. And exchanges crossing the US national boundary are not

considered "like kind." You cannot sell a rental in the US for a rental in France.

Since all real estate is like kind with itself, many possibilities exist for an investor. You can exchange the rented portion of an owner-occupied threedecker for another three-decker. You can convert a primary residence or a second home into a rental for a period of years, and then exchange that into another rental. You can exchange a residential property for a commercial property. You can exchange a threedecker for ten units. You can exchange ten units for four three-deckers. You can exchange ten units for a vacant lot. You can even exchange 200 units across 70 properties for a passive replacement property, like a REIT.

Passive replacement property includes tenants-in-common, Delaware statutory trusts, and UPREIT's. These require expert assistance. The key point is, you can "sell up" and "sell out" of being a day-to-day landlord and still defer your capital gains and recapture taxes indefinitely.

HOW TO COMPLETE A SECTION 1031 EXCHANGE

The first step is preparation. Know which tax ID holds your property. Is it you personally? Is it your LLC?

Then decide whether you are going to trade up in equity and value, in which case you will pay no tax. Or choose to take cash out, in which case you will have to pay some recapture and capital gains tax.

Finally, decide whether you want to go forward, in reverse, or build-to-suit. You can sell your old building first, then buy the new one (a forward exchange). You can buy the new building first, then sell the old one (a reverse exchange). Or you can sell your old building in exchange for binding contracts to build an entirely new property (talk to an expert).

THE SECTION 1031 EXCHANGE PROCESS

Let's look at a typical "forward exchange, trade up" as an example.

First, you need to hire an enrolled agent, tax attorney, or certified

public accountant to act as your *Qualified Intermediary* (QI). You will enter a written exchange agreement with the QI. Then you will sign an agreement to sell your property with a cooperation clause naming the QI as the recipient of the funds. The QI will attend the closing and take all your money from the sale.

You will then notify the QI of the intended new purchase. You cannot be vague. A precise address and legal description is required.

Once identified, you will purchase the replacement property with a cooperation clause. The QI will close on that property for you and pay for that purchase with funds from your sale and other funds you may provide.

Finally, you will file form 8824 showing that you never received a cent in this process.

There are very strict deadlines in the 1031 exchange process. For this forward exchange, "Day Zero" is when the deed is recorded on your sale. "Day 45" is then the last day to notify the QI of the new property. Day 180 is the last day to close the purchase of the new property.

If the deadline lands on a weekend or holiday, you must comply with requirements by the preceding weekday. It is not like tax returns, where you get until the following weekday. The only exception is if the president declares a disaster. If the exchange crosses a calendar year, you have until 180 days *or* your tax filing deadline, *whichever is earlier*.

COMMON 1031 EXCHANGE PITFALLS

If you do not meet any deadline, you will owe all the tax on the sale, no appeal possible.

If you have inconsistent tax ID's on the sale and purchase, for instance, you owned the old property but the LLC you wholly own is buying the new property, you will owe tax.

If you can't find a suitable property in the timeframe allowed, there are no extensions. You will owe tax.

If you change your mind about making the exchange, you will owe tax.

The only leeway arises during what's called an "involuntary exchange," when your property is destroyed and you exchange the residual value for a property in good repair. Here all timelines are relaxed.

Note also that any cash received from any closing will be taxable. For instance, if you have utility escrows, closings costs, monies related to tenants, or excess borrowing/excess mortgage, you will have to pay tax. You should therefore always bring cash to the closing.

FLEXIBILITY AROUND THE 45 DAY RULE

By Day 45 in a forward exchange, you must identify the new property. There is some wiggle room here. You must satisfy one of the following:

First, you could satisfy the threeproperty rule: name any three properties regardless of value, close on one or more of them. Second, you could satisfy the 200% rule: name as many properties as you like up to 200% of the fair market value of the sold property. Third, you could satisfy the 95% rule: name as many properties as you like – as much total value as you like – so long as you close on 95% of what you identified.

SECTION 1031 EXCHANGE SUMMARY

IRS rules give us permission to sell our property and not pay capital gains or recapture taxes. This is a great incentive for us to reinvest rather than sell out. You can trade up, trade down and take cash out, or trade sideways to move locations. To get the maximum tax savings, you must trade up. Using a qualified intermediary creates a safe harbor and allows you to perform a Section 1031 exchange with the least risk of messing it up. For more information, read the Wikipedia page.

This article has endeavored to provide accurate information but cannot provide advice particular to your situation. Always contact a qualified intermediary, CPA, or tax attorney before making any investment decisions.

LINKS

Wikipedia page:

http://clickmeterlink.com/wiki-1031

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3/2/19	93			central housing		summary proce	SS
12/30/19	98			central housing		summary proce	SS
3/31/20	08	7,764.	54	southeast housing		summary proce	SS
6/29/20	09	-		southeast housing		temporary restr	air
8/4/20	09	40,901.	54	southeast housing		summary proce	SS
4/7/20	11	13,313.	36	southeast housing		summary proce	SS
7/20/20	11			southeast housing		summary proce	SS
8/21/20	12	6,138.	94	southeast housing		summary proce	SS
11/13/20	12	-		southeast housing		temporary restr	air
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ARTICLE YOU MAY HAVE MISSED

The Free Rent Trick Hall of Fame: 24 Years and Counting

The current rent withholding law is basically good, but has a loophole. A pair of Massachusetts renters were recently discovered to have summary process judgments to their benefit totaling \$161,266.17. They appear in public court records thirteen times in cases dating from 1993 to the present. Their record includes \$120,364.63 in unpaid rent owed as well as a \$40,901.54 judgment and lien placed on a landlord's property. Unfortunately the free rent trick is still alive and kicking.

The full article can be found at: MassLandlords.net/blog



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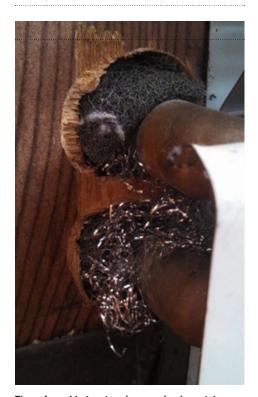
SHOULD I HIRE A MICE EXTERMINATOR or Get Rid of Mice Myself?

Before trying to get rid of mice on your own, consider what a mice exterminator can do.

A mouse in the house can create a mix of fear, disgust, and filth, and left unchecked, will quickly turn into dozens or hundreds of mice. It is possible to get rid of mice yourself as a DIY owner/manager, but there are definite advantages to hiring a mice exterminator as well. This article reviews the basics.

KNOW THY ENEMY

According to Wikipedia, mice are – along with humans – one of the most successful groups of mammals on the planet. They are remarkably adaptable to varying food sources and environments. They reproduce quickly and in large numbers.



These forced hot water pipes are inadequately sealed against mice. They need copper wool, more of it than the steel wool pictured, and an application of PUR foam.

In the wild, mice eat fruits and grains from plants. In manmade settings, they will eat anything, including pet food, chocolate, peanut butter, and meat scraps.

On a per-weight basis, mice eat ten times more food than people.

NPR reported that the average American eats close to 2,000 pounds a year, and the CDC reported an average body weight (men and women) of 182 pounds, which equates to eating 1.5% of our body weight each day. A mouse eats 15% of its bodyweight each day.

Mice are fertile when they're about 50 days old. Gestation of a new litter takes 20 days, and under optimal conditions, produces 10 to 12 pups. Weaning takes three weeks, and then two to five days later the female can conceive again.

Well cared-for pet mice can live for approximately two years (the record is four years, see the rodent link below). This means a single breeding pair could theoretically produce approximately 150 offspring. This figure is highly dependent on temperature and food availability.

Mice teeth (like the teeth of other rodents) have evolved to grow continuously so they can continually be filed down and sharpened. This is partly why mice can destroy moldings, casings, walls, and electrical wiring.

GET RID OF MICE YOURSELF

Mice are inside to look for nesting material in the early fall and food sources throughout the winter. As an owner, there are many things you can do to get rid of mice yourself.

First, eliminate access to loose fluff, fiberglass insulation, blow-in insulation, old carpet, and other nesting materials.

Second, close off interior chaseways like holes for electrical wires and pipes. If you have forced hot water heating, pay special attention to the holes around those pipes. They should be blocked with a copper wool mesh and black PUR foam. If you seal up all the chaseways

in all your units, it will take an hour or two per unit. You will want knee pads, a flashlight, a butter knife or dowel, more copper wool than you think you need, tin snips, a trash bag, and PUR foam gun with a can or two of foam.

To close a chaseway, use the tin snips to cut off an appropriately sized piece of copper wool. Do this over your open trash bag to catch metal shards. Shape the copper into a donut, place it around the pipe and against the hole, and use the butter knife to jab the copper wool firmly into place. Squirt black foam around it. Don't use "great stuff," which is easier to chew through, and don't do this when the heat is actively working, which can cause the foam to run. Repeat for every hole, no matter how small.

Third, close off exterior access. Pay attention to the lower corners of exterior doors, stone foundations riddled with holes, and the sills between the foundation and the frame. These must all be sealed perfectly to prevent rodent access.

Fourth, seal the interior foundation. Mice can burrow, so sealing the foundation above ground-level is not adequate. Seal the wall from inside the basement down to the basement floor. If you have a dirt floor, it is hopeless; put in a slab.

Fifth, once the place is sealed up, place traps and check them regularly. A mouse that is alive in a trap should be killed immediately for humane reasons. Place your thumb and index finger behind its skull. With your other hand, grab its tail and draw sharply back, holding the head in place. You will feel the spine snap and the mouse will be put to rest.

HIRE A MICE EXTERMINATOR

Exterminators are licensed and trained to use lethal rodenticides in a safe way. For instance, under 333 CMR 13.08(1), rodenticides must be placed in tamperresistant bait stations and secured so as not to be lifted. The bait station must



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This stone foundations is vulnerable to mice infestation. All stones must be perfectly repointed outside and in.

also be labeled to identify the person or company who placed it there, the date it was placed, the EPA registration of the product inside, and the active ingredients of the product.

Applicators are also <u>required</u> to keep logs of where they applied baits, and share those logs with any person upon reasonable request.

As an owner/manager in a litigious age, hiring a licensed exterminator solves several problems beyond mice.

First, there is no question in a court's eyes that you have taken appropriate action to address a vermin infestation. If it takes a long time to get rid of all the vermin, you won't have liability the way you might if you were doing it yourself.

Second, you cannot be liable for improper or unlicensed application of a pesticide or rodenticide.

Finally, there's a good chance that the mice exterminator knows more about

mice than what can be learned in a newsletter article.

Whether you decide to hire a mice exterminator or get rid of mice on your own, don't wait. Mice are one problem that multiply.

Got rid of mice? Share your best tips to hello@masslandlords.net. •

LINKS

Wikipedia: http://clickmeterlink.com/ wiki-mouse

NPR reported: http://clickmeterlink.com/
npr-avg-us-eats

1.5%: http://clickmeterlink.com/ cdc-body-meas

Rodents: http://clickmeterlink.com/ wiki-rodent

Foam gun: http://clickmeterlink.com/ amazon-foam-gun

Required: http://clickmeterlink.com/ mass-333cmr13

2017 ANNUAL ELECTIONS RESULTS

MassLandlords has appointed a new director to its five-person board for 2018. We also chose a good neighbor.

Rich Merlino has been elected to the 2018 Board of Directors as our new Director. Attorney Stuart Schrier of Dorchester has been named our 2017 Good Neighbor.

Voting closed on Tuesday, December 19 having reached quorum with participation of 275 members at our four directly managed events and online.

THE GOOD NEIGHBOR AWARD

Attorney Stuart Schrier of Dorchester gave testimony at the Just Cause Eviction Hearing in Boston, March 2017. He identified a new and compelling legal objection to just cause eviction rent control. A reduced version of the ordinance has passed Boston City

Council, but Attorney Schrier's legal reasoning will likely prevent it being approved by the statehouse. Attorney Schrier will be presented with a plaque in appreciation of this public testimony.

The Good Neighbor Award recognizes a non-member's efforts to advance property rights or to improve the quality of rental housing in Massachusetts.

THE BOARD OF DIRECTORS

Rich Merlino of Whitinsville has been the MassLandlords Worcester event emcee since October 2015. Since he started volunteering, event attendance has increased from 64 to 83 per month, and the average feedback card score has increased from 67% positive to 91%. Rich's sense of humor, strong sense of legal compliance, and general business savvy make him a great choice for the Board of Directors.

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. Rich is currently planning to continue volunteering as Worcester event emcee.

In January we will recognize outgoing director Michael O'Rourke for his years of attention and service to the new MassLandlords organization.

Members who pays dues directly to MassLandlords may log in at MassLandlords.net/governance for more information. MassLandlords is a 501(c)6 not-for-profit trade association. Our mission is to create better rental housing by helping new, current, and prospective owners run profitable, compliant, and quality businesses.



YouTube Screenshot of the City of Boston hearing at which Attorney Stuart Schrier (shown) testified against Just Cause Eviction.



Rich Merlino (left) with outgoing director Michael O'Rourke (center) and member Michael DeLuca speaking at a Worcester event in March 2017.





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Ford's Pest of the Month: Bed Bugs

Just the name can make you itch, and believe us they make you itch! Only 15 years ago, bed bugs were just an insect you may have heard of, but now bedbugs are becoming a real problem for many homeowners. Even more worrisome is the fact that bedbugs are invading our hotels, planes, trains, dormitories, and

apartment buildings. Adult bed bugs are about 3/16" long and reddishbrown with oval, flat bodies. They are sometimes mistaken for ticks. Signs of infestation include itchy welt-type bites usually found right next to each other in two's and three's. The host does not feel the bite while it is occurring. When they feed, they

inject a secretion into the puncture to prevent clotting of the blood. Their saliva is what will cause your skin to itch and even become swollen. Bed bugs are not known to transmit any human blood-borne pathogens.

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SECOND SEMIANNUAL POLICY FORUM Planned for April 14

Rent escrow, tenancy preservation program, security deposits, homelessness, debt collection, subsidy administration, and more.

The second MassLandlords Policy Forum is planned for Saturday April 14, 2018. The first Policy Forum was held last September.

Rent escrow is intended to be a major focus of the second forum. The purpose is to close the "free rent trick" loophole, whereby a tenant can purposefully damage their apartment to defend against eviction for nonpayment. House 980 is a compromise between tenant and landlord advocates and would be good public policy. At the first forum, MassLandlords trained a team of grassroots supporters for H 980.

At the second policy forum, we will review several other areas. The RPM Services Appeal will have been argued before the Supreme Judicial Court, and may or may not have been decided. We will also look at Just Cause Eviction, whether it is permitted state-wide, rejected by the legislature, or in the middle of a court battle.

The purpose of the Policy Forum long-term is to engage the entire housing community, including tenant advocates. Areas of interest at this time include the tenancy preservation program and insurance against homelessness.

Since taxes are due April 17, we may also bring in a tax consultant to help attendees answer any last minute questions about preparing their own Schedule E for rental income, Schedule LP for deleading credits, or deductions for charitable contributions made to homeless shelters, victims of domestic violence, etc.

Suggestions for break-out sessions are welcome. The final agenda remains to be determined.

In the days leading up to the Policy Forum in Southbridge, the Fair Housing Conference will be held in Springfield.

LINKS

Fair Housing Conference:

http://clickmeterlink.com/Fair-Housing-Conference



The Policy Forum is held at the Beautiful Southbridge Hotel and Conference Center, close to the geographic center of the Commonwealth. It is one hour and ten minutes from Boston, one hour and forty from Pittsfield, and has accommodation for anyone looking to stay the night before.





GoodLandlordTalk: HOW TO COLLECT THE RENT WHEN EMOTIONS ARE HIGH!

Guest Writer Peter Shapiro, pshapiro@mediationforresults.org, 617 494-0444 ext 317

A column for landlords wanting to do well by doing good. This month: Managing anger for a better bottom line.

It's already the 21st of the month and no rent – again! You were patient last month, but not this time! Had you not been pursuing this tenant for weeks you'd be calmer, but now you're mad. You also need to buy food and pay your phone bill!

You want to lash out at this tenant and feel justified doing so. Will this help though? You do want the rent. But don't you also want the kind of relationship that will make it easiest to collect it the next time – and next after that? You can always exercise your rights. Why not do the most possible to secure the rent cooperatively before using your rights, making threats, hiring lawyers and going to court.

Being angry is real, and is a part of life. How well you express it, though, can make or break your success as a landlord. If done without yelling or blaming, conveying anger can increase your effectiveness. When our anger gets ahold of us, however, we can speak our minds – but destroy relationships and reduce cooperation when it's most needed – in this case to get paid!

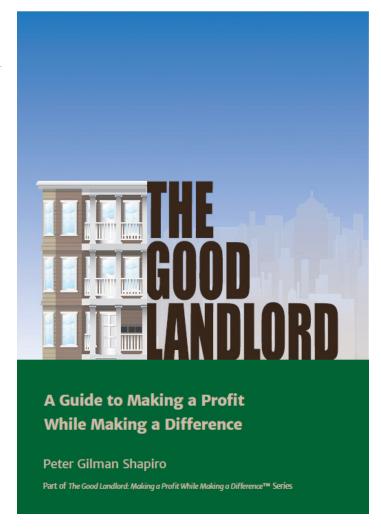
How can you best channel your anger when the feelings are strong? We know how overpowering the urge is to lash out in certain instances. "Speak when you're angry, however, and you'll make the best speech you'll ever regret" (Ambrose Bierce). A more deliberate approach – restraining the anger to make cooperation more likely – can help secure the rent this month – and next!

Here are four tips for managing anger the next time you're feeling overwhelmed but need to negotiate.

Pause: Do not make any decisions when you're angry. Before taking next steps with your tenant, take four long, slow, deep breaths; ask for a break; ask a distracting question that will buy time to think; or whatever else that will let you pause to allow the anger to subside. When you are more calm and clearheaded, you'll be more able to proceed.

Talk to someone, write it down, walk it off, or do anything else that can allow your composure to return. Find a friend, family member, neighbor, coworker, colleague, or anyone who has the time to listen. Creating an opportunity to talk it out can make a huge difference. You need this to be able to think clearly before AND during contact with your tenant.

Prepare before you make contact with your tenant: Consider how you want to have contact with your tenant. What form of communication will be best? You can try a more reasoned approach this time. Your goal should be to get a workable agreement without the use of threats unless absolutely needed.



Listen and learn: Although it may be contrary to your instincts, try seeking first to understand before being understood. Ask your tenant what's going on before you respond. (Listening by the way doesn't necessarily mean you have to agree). When your tenant is able to feel acknowledged and understood, s/he may then be receptive and agreeable to your requests.

In my experience, this approach can get you bottom line results more quickly and at lower cost. You'll be happier as well!

Peter's book, The Good Landlord, is available for sale at MassLandlords events. \bigcirc



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RENT COLLECTION PILOT Opened to All Members

MassLandlords has affiliated with RentHelper, Inc. on a niche rent collection service for low-tech, high-touch renters.

RentHelper helps low educational attainment, cash-flow challenged renters pay rent electronically without use of a computer and with minimal risk of overdraft. With the service, payments are accelerated, can be adjusted to match renter income, and if they fail do not result in bounced check fees. Computers and email addresses are not required. The collection service requires one paper form and is afterwards controlled by SMS text message.

Unlike credit cards, which charge owners as much as 3%, RentHelper owners pay 0.6% (not 6%, just \$6 per \$1,000 collected). If nothing is collected, nothing is owed. The service is free for renters. Rental histories are being collected for reporting to the credit bureaus to help renters build credit or to penalize for late payments. It is hoped that credit reporting will be approved in Q1 2018.

The service requires either a bank account or a debitable cash card. Renters and lessors must each sign an authorization and provide information to comply with FCRA and BSA laws and regulations.

RentHelper has been working with Sandra Katz of Quality Property Management Services in Worcester to develop the system.

"With RentHelper, my owners get paid much faster. I want all my renters to be on RentHelper," Sandra said.

The pilot is now open to all MassLandlords members. RentHelper is a Massachusetts company whose mission is to help owners and renters live better together. The MassLandlords Executive Director is a part-owner of RentHelper. The Board of Directors has reviewed the RentHelper service and the potential conflict of interest and has approved this affiliate relationship.

Under the new arrangement, MassLandlords members in good standing will receive their first tenant free for one year, and if the member decides to enroll other tenants, MassLandlords will receive a marketing commission.

Tenants can be enrolled either when signing a new lease or simply by completing one enrollment form during an existing lease. No rental agreement changes are required. Owners will receive daily email updates with summaries of transactions. All rental scenarios are covered, including "use and occupancy only." Rent is direct deposited into owner bank accounts by tenant name in the amount paid. Fees are deducted at the end of the month.

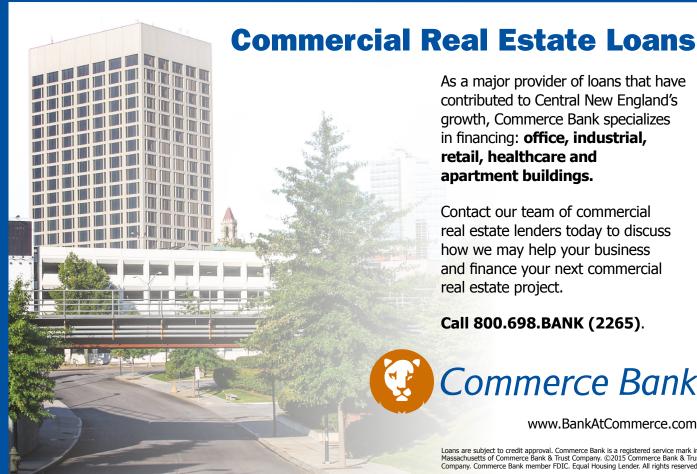
The service is an intermediate step between paper checks or money orders and full management software.

For more information, visit <u>masslandlords.net/forms</u> and click the link at right for "stop bounced checks," or scroll down to the section "collect rent online." •



Example of a RentHelper conversation about rent timing.





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FOR MORE INFORMATION CONTACT

Paul F. Mitchell

Vice President of Business Development Leader Bank, N.A. Cell: 978-994-9002 pmitchell@leaderbank.com



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What are the MASSACHUSETTS HEAT LAWS?

Landlords must help the tenant maintain 64 to 68 °F from September 15 to June 15 under the MA heat laws.

Massachusetts apartment heating laws are specified in the State Sanitary Code, officially 105 CMR 410 The Minimum Standards of Fitness for Human Habitation. This regulation has the force of law and governs all things apartment, including winter heating requirements. This article was current as of January 1, 2018 (see below on "Future Changes").

WHERE TO HEAT

In layman's terms, Massachusetts landlords must provide heat for every *habitable room* and *room with a toilet, shower, or bathtub*. Let's parse this.

Habitable rooms are defined as rooms intended for living, sleeping,

cooking, or eating. Habitable rooms do not include rooms containing toilets, bathtubs, or showers, but these rooms must still be heated because they are listed specifically in the heating part of the code. Habitable rooms do not include laundries, foyers, communicating corridors, closets, or storage spaces. Since these rooms are not considered habitable and are not specifically listed in the heating part of the code, these kinds of rooms do *not* have to be heated.

Note that temperature measurements (see below) are taken on an interior wall, five feet above the floor, five feet from an exterior wall.

WHAT TO HEAT WITH

The sanitary code specifies heat sources that are *not* allowable. These are pressure-fed space heaters, parlor heaters, cabinet heaters, and room

heaters that have a supply tank less than 42 inches from the center of the burner. They also exclude kerosene, range oil, number one fuel oil, and portable wick heaters.

In case you are not familiar with these heat sources, parlor heaters are banned because they are a very hot fire hazard. The various oils are banned because their intended application is internal combustion engines, not housing, and they are a carbon monoxide risk if used indoors.

Other than that, there are no specifications for what *is* allowed. You can have steam heat, wood pellets, natural gas, oil, geothermal, electric, coal, or anything else you invent, as far as the state sanitary code is concerned. (Note that if you wanted to go nuclear, you would have to get permission from the United States Department of Energy and/or Nuclear



ModCon boiler system. CC-BY-SA Audetat.

Regulatory Commission. Let us know if you try it.)

HOW MUCH HEAT

In rooms requiring heat (see above), there are three temperatures to know. You must be at least 64 °F starting at 11:01pm and running through 6:59am. You must be at least 68 °F between 7am and 11pm inclusive. And you may never exceed 78 °F.

WHEN TO HEAT

The Massachusetts heating season runs from September 15 through June 15, inclusive. That means officially we have three months of spring, summer, and fall in Massachusetts. The rest is legally considered the dead of winter!

WHAT IF THE TENANT PAYS FOR HEAT?

Tenants can pay for heat if it's written into a rental agreement. No verbal agreements allowed!

If the written agreement says the tenant needs to provide fuel, but the tenant doesn't provide fuel, and the temperature falls below the requirements, the landlord is not responsible. But even without fuel, the equipment must be in working order.

WHAT IF THE HEAT SUDDENLY BREAKS?

Heating systems preferentially choose to fail on New Year's Eve, Valentine's Day, and the evening of your kid's recital. They like the attention. If the heat breaks, you have an immediate violation of the state sanitary code. Rent might be withheld. You also have a risk of frozen pipes, hotel bills, and inspector fines. So there are real good reasons why you need to drop everything and investigate right away.

Sometimes you get lucky and the pilot light just went out. These can be relighted if you follow the manufacturer's instructions. If the pilot won't light, or if there are signs of a leak or explosion, call a licensed tradesperson immediately. It's possible to get an older boiler or furnace repaired or replaced within 24 hours or before any serious heat is lost from the building. Keep calling plumbers until you find one who can be there right away.

If you haven't yet invested in good communication with your tenants, now is the time. Text or call each tenant to let them know your plan. If the heating system has failed entirely, and if there will be several days' delay in replacement, get spare electric space heaters and distribute these to affected tenants. You may need to buy them or you may be able to ask your local message board to borrow some. Also place temporary heaters in the basement to delay or prevent frozen pipes. Offer to pay the electric bill in exchange for the tenant using the heaters. Tell them you want to prevent frozen pipes. Make sure your heaters are rated for your electrical system or vice versa. Do not use very old heaters, which may pose a fire hazard.

In the basement, if you have poor lighting, set up spot lights or other temporary lighting so that your plumber can work quickly and accurately. Expect a large bill.

An ounce of prevention is worth a pound of cure. Inspect your heating systems late in the summer. Know the age of your furnaces or boilers and have a savings goal to replace them preventatively at a time convenient for all concerned.

FUTURE CHANGES TO THE MASSACHUSETTS HEATING LAWS

The MA Executive Office of Health and Human Services, Department of Public Health has proposed changes to the state sanitary code. They are considering outlawing wood because of its harmful contribution to global warming. They are also considering eliminating all types of space heaters, and making other changes to the Massachusetts apartment heat laws. Stay subscribed to our newsletter to learn if and when these changes to the Massachusetts heat laws take effect.

LINKS

105 CMR 410:

 $\frac{http:/\!/clickmeterlink.com/105cmr410}{Proposed:}$

http://clickmeterlink.com/ 105cmr410-2017changes







2018 JANUARY

Upcoming events at a glance

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 Hapy .	2	3 Waltham 5:45pm - 9:00pm	4	5	6
7	Southbridge 7pm - 9pm	9 Marlborough 6:30pm - 8:30pm	10 Worcester 5:30pm - 9:00pm	11 Springfield 5:30pm - 9:00pm	12	13
14	15 Cambridge 5:30pm - 9:00pm	16	17	18	19	20 Crash Course 8:15am - 1:15pm
21	22	23	24	25	26	27
28	29	30	31	******	* * * * * * * * *	***



2018 FEBRUARY

Upcoming events See details under each region

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5 Southbridge 7pm - 9pm	6	7 Waltham 5:45pm - 9:00pm	Springfield 5:30pm - 9:00pm	9	10
11	12	13	Worcester 5:30pm - 9:00pm	15	16	17
18	19 Cambridge 5:30pm - 9:00pm	20	21	22	23	24
25	26	27	28			

CAMBRIDGE/BOSTON



Cambridge: Tax Overview, Cambridge Airbnb Restrictions

2017 is over and it's time to think about taxes. Whom do landlords have to 1099, how do we file Schedule E, are there tax implications for setting up an LLC or a Corporation, and most importantly, how can we legally avoid paying tax? All this and more. Speaker TBD.



We'll also be reviewing the restrictions the City of Cambridge has enacted on distant Airbnb owners. Their intent was to make Airbnb's safe, but have they driven Airbnb onto the black market? Find out how this impacts your business and whether it's likely to catch on elsewhere.



MONDAY, JANUARY 15TH

MEETING AGENDA

5:30pm Registration, Socializing and Networking

6:15pm Buffet Dinner in the Venture Cafe

6:45pm Executive Director Doug Quattrochi with the MassLandlords Business Update

7:00pm Schedule E Rental Tax Overview

7:55pm Cambridge Airbnb restrictions

8:15pm Networking

9:00pm Doors close

LOCATION Cambridge Innovation Center

1 Broadway (5th Floor)

Cambridge, MA 02142

ACCESSING FROM THE T

Exit the Kendall T stop on Main St. Cross to the side of Main St. with the Chipotle and walk up the street towards Broadway, passing the Chipotle on your left.

You will then round the corner to the left and One Broadway will be across the street diagonally.

Cross over Third St. and Broadway to arrive at One Broadway.

For all attendees Upon entering One Broadway, you will need to check in with the lobby security. You'll just need to show your ID and let them know you're going to the MassLandlords event in the 5th floor Venture Cafe.

PARKING Accessible by T and highway. Parking

available in several garages for weekend rates. See <u>CIC Directions</u> for details. Pilgrim Parking has affordable rates and is a short walk from the

venue, click here for details

FOOD Assorted Buffet (Vegetarian options available)

Salad Beverages Desserts

*If you have any dietary restrictions, please let us know as soon as possible so we can try to

accommodate you.*

PRICING Non-members always welcome! *Please prepay in*

advance to receive early-bird pricing. The cateror requires this much notice for food orders. Early-bird Discount only until 01/08 @ 12pm:

Non-members: \$19.50

Members: \$13.50 (<u>log in</u> before you register or you will see the

non-member price)

After Early bird or at the door:

Non-members: \$23.00 Members: \$18.00

Purchase your ticket in just a few clicks!

Membership options.

Please note: this event is run by MassLandlords volunteers and staff.



Cambridge: The MassLandlords Crash Course in Landlording

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.
- A comprehensive agenda, see below.

- Nolo's Every Landlord's Tax Deduction Guide
- A bound summary of all material presented
- A book on conflict resolution, title TBD, either by Peter Shapiro or Roger Fisher, depending on availability
- Breakfast pastries, coffee, tea
- Lunch sandwiches, sodas, chips, cookies; all dietary requirements satisfied
- A MassLandlords gel pen
- A coupon for 10% off any MassLandlords annual membership
- A MassLandlords certificate of completion and permission to use "MassLandlords participant" on your marketing material.





"I simply wanted to reach out and express just how happy I am to have attended the landlording crash course instructed by Doug. 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. I hope MassLandlords continues to provide its members and the Worcester communities with resources that will further advance its development. Keep up the great work and thank you again!"

- Michael Murray (Worcester Crash Course 7/17)

SATURDAY, JANUARY 20TH, 2018

Need a different date? Email hello@masslandlords.net with your city and number of attendees to request a custom session, or join our mailing list, "News about local events," to be notified of the next crash course near you.

AGENDA

8:30am Introduction of MassLandlords and course participants

8:45am Rental markets

Urban, suburban, rural

Luxury, college, professional, working,

subsidized, rooming houses

8:55am Property selection

Lead paint (Legal highlight)

Utilities

Bones vs surfaces

Amenities

Repairs and renovations

Durable vs beautiful

What if I'm stuck with what I've got?

9:05am Sales and marketing 101 for rental

property managers

Marketing rentals

Sales process

Staying organized

Branding a small business

Getting more or fewer calls

Tips and tricks

9:45am Break

9:55am Applications and screening

Criminal, credit, eviction

Discrimination (legal highlight)

Interactive Game

10:35am Rental Forms

Lease vs Tenancy at Will

iCORI

Eviction notices

10:55am Legal Matters

Late fees

Security deposits

Eviction process

Move-and-store

Water and electrical submetering

Housing Court vs District Court

Warranty of habitability

Inspections

Subsidies

Rent control

11:55am Break

12:05am Lunch and free form Q&A

12:25am Maintenance, hiring, and operations

Keeping the rent roll and expenses

Filing taxes

To manage or not to mange

Tenants as customers

Notifying tenants

Extermination

Monitoring contractors

Lease violations and conflict resolution

Record keeping

 $1:00 am\ Overview\ of\ books\ and\ resources\ for$

further education

1:15am End

LOCATION Cambridge Innovation Center

Charles Room 14th Floor One Broadway

Cambridge, MA 02134

Accessible by T and highway. Parking

available in several garages for weekend rates.

See CIC Directions for details.

FOOD Breakfast pastry

Coffee and tea

Lunch sandwiches, chips, soda/water, cookies

PRICING Online:

Non-members: \$199

Members: \$189 (<u>log in</u> before you register or you will see the

non-member price)

Online registration required. All ticket sales final.

Membership.

Please note: this event is run by MassLandlords staff.

Only active members in good standing may claim the member level tickets. Any non-members or non-active members that purchase member tickets will have to pay the difference at the door.

City of Boston Establishes Limited ADU's, Hotline

In November, Katharine Brady of the City of Boston Department of Neighborhood Development, Office of Housing Stability shared with MassLandlords a temporary and hardly publicized change to the city's zoning. For a period of eighteen months, some owners will be allowed to create accessory dwelling units (ADU's) as of right.

The ADU provision applies only to owner-occupy singles, duplexes, and three-units in the East Boston, Jamaica Plain, and Mattapan neighborhoods. Owners must comply with registration and inspection requirements.

New ADU's may not change the exterior envelope of the building if that change would add gross floor area. Also, only one ADU may be created per unit. A building zoned single can be subdivided into a duplex, a building zoned duplex can become a three, and a building zoned three can become a four.

The City has also launched a free landlord counseling service, like a hotline. Residents who own rental property can call the hotline for answers to questions about conflict resolution, hiring contractors, state sanitary code, eviction, and more. The counseling service is operated by Peter Shapiro of The Good Landlord Consulting, a face familiar to MassLandlords members who attend his free counseling sessions at monthly Cambridge events.

For more information about ADU's, contact Boston Planning and Development at 617-722-4300. For more information about the counseling service, visit the DND counseling website or call 617-620-9858.



Cambridge: February Meeting Topics and Timing TBD

Our February meeting is to be determined. We would normally hold it on the third Monday, except there are a lot of third Monday holidays including in February (Presidents' Day). We may reschedule this series. Check MassLandlords.net/events for details in mid January.

CENTRAL WORCESTER COUNTY

Jan 10

Worcester: Free Energy Upgrades, Taxes

2017 is over and it's time to think about taxes. Whom do landlords have to 1099, how do we file Schedule E, are there tax implications for setting up an LLC or a Corporation, and most importantly, how can we legally avoid paying tax? All this and more. Speaker TBD.



We'll also be learning how owners can save thousands, tens of thousands, or (in one case) a hundred thousand dollars on energy efficiency upgrades through MassSave. The information in this segment can land you a new furnace, new insulation, or other upgrades for up to 90% off. Don't miss it!



Purchase your ticket in just a few clicks!

Have you seen our Leave Stuff, Take Stuff Table?

We encourage everyone to bring materials in to share! You're welcome to bring things like: business cards, brochures, items that could have a second life with someone who needs them, etc. The only catch is that we don't have storage at the school, so the registration desk staff usually throw away what's not taken at the end of the night. So we ask that you bring things in limited quantities as not to waste.

WEDNESDAY, JANUARY 10TH

MEETING AGENDA

5:30pm Doors Open

5:45pm Socializing and Networking

Network over drinks and appetizers Topics will be marked off by table for

one-on-one help

6:15pm Buffet Dinner by The Vintage Grille

6:40pm MassLandlords Business Update

and Member Minutes

7:00pm Rich Merlino Meeting Introduction

8:20pm Networking 9:00pm Doors close

LOCATION Worcester Technical High School

1 Skyline Dr

Worcester, MA 01603

FOOD Cheese and crackers, sodas, water

Buffet dinner and refreshments

Desserts

PRICING Please prepay in advance to receive the discounted

pricing. The caterer requires this much notice for

food orders. Non-members always welcome!

Early-bird ends 01/02/18 @ 12pm:

Non-members: \$21.00

Members: \$13.50 (log in before

you register or you will see the

non-member price)

Premium Members: No charge and no

need to register

After Early bird or at the door:

Non-members: \$24

Members: \$17

Premium Members: No charge and no

need to register

Membership options.

Please note: this event is run by MassLandlords volunteers and staff.

Click here to purchase tickets for this event

Feb 14

Worcester: February 14 Meeting Topics TBD

We're still working on our February event. We'd like to discuss MassSave for low income households and have an interview with an experienced landlord, but check MassLandlords.net/events for confirmation and details in mid January.

CHARLES RIVER (GREATER WALTHAM)



Waltham: Tenant Screening Workshop, Insurance Overview

Insurance is one of a landlord's top-three biggest expenses, after mortgage and taxes. We'll be addressing a variety of surprises including vacancy insurance, errors and omissions for managers, and coverage to bring your building back up to code after a loss. Come learn how to eliminate tens or hundreds of thousands of dollars of exposure by using a strategic new insurance plan! Whether you are a landlord or a house flipper, you cannot miss this event.



For the first time in Charles River, we'll be running our interactive screening workshop! Role play with fellow members by following the letter and spirit of the law to pick the best applicants. Our funny scenarios highlight real problems that you'll learn to avoid. You'll leave this meeting with at least one if not ten great new screening tips and tricks. Participation is not required.



Purchase your ticket in just a few clicks!

WEDNESDAY, JANUARY 3RD

CHARLES RIVER MEETING AGENDA

5:30pm Sign-in/Networking/Dinner Buffet Dinner

6:30pm Charles River Manager's Welcome and Local Issues Update

6:40pm Executive Director Doug Quattrochi with the MassLandlords Business Update

Member Minute - Any member can have the mic for 1 minute during the start of the meeting (introduce yourself, ask a questions, give words of wisdom related to our business)

7:00pm Insurance Overview and Surprising Pro Tips

7:40pm Tenant Screening Workshop

8:20pm Networking 9:00pm Doors Close

LOCATION Best Western Waltham

(Food by Copper House Tavern)
380 Winter St. (Meeting room located just off the main hotel lobby)

Waltham, MA 02451

PARKING There is ample parking in the lot around the Best

Western. Please enter through the main lobby

and look for the MassLandlords signs.

FOOD Full Buffet Dinner

Soda, Water, Coffee

Dessert

*Please disclose any dietary restrictions to Alexis at agee@masslandlords.net and we will try to

accommodate you.

PRICING Non-members always welcome! *Please prepay in*

advance to receive the discounted pricing. The venue requires this much notice for our reservation.

Early-bird only until 12/27 at 12pm:

Non-members: \$26.00

Members: \$20.00 (<u>log in</u> before you register or you will see the

non-member price)
After Early bird or at the door:

Non-members: \$31.00 Members: \$25.00

Click here to purchase tickets for this event

Membership options.

Please note: this event is run by MassLandlords volunteers and staff.

Waltham: February 7 Meeting Topics TBD

We're still working on our February event. We'd like to see if we can discuss zero down, cashflow positive solar before the SREC program ends. Check MassLandlords.net/ events in mid January for confirmation and/or details.

GREATER SPRINGFIELD



Feb

East Longmeadow: HAP Housing is now Wayfinders, Lines of Credit

The locally famous John Fisher, author of the Rental Housing Manual and landlord-advocate at Wayfinders, formerly HAP Housing, will be bringing himself and two Wayfinders staff to talk about the **differences between HAP and Wayfinders**. He'll also be explaining the difference between Section 8 and MRVP.



We'll end with a shorter segment on using lines of credit. It's an increasingly tight market, find out how you can **become a cash buyer** using a large, un-collateralized line of credit based on your business tax returns.



Purchase your ticket in just a few clicks!

THURSDAY, JANUARY 11TH

MEETING AGENDA

5:30pm Socializing and Networking

Cash bar

6:00pm Buffet dinner

6:40pm State-wide Business Update

and Member Minutes

7:00pm Local Updates 7:05pm Legal Update

7:10pm Wayfinders, Subsidies, and John Fisher

8:05pm Lines of Credit 8:30pm Networking 9:00pm Doors Close

LOCATION Twin Hills Country Club

700 Wolf Swamp Rd Longmeadow, MA 01106

FOOD Hot Buffet Dinner

Cash bar

Hot Coffee & Tea

Dessert

*If you have any dietary restrictions, please let us know as soon as possible so we can provide

options for you.

PRICING Please prepay at least 10 days in advance to

receive the early bird discount. This also helps us order the right amount of food for the evening.

Members must log in to

MassLandlords.net before trying to purchase a

ticket at the member price.

Early bird Discount ONLY UNTIL 1/03 @ 12pm:

Non-members: \$33.00 Members: \$26.00 (log in before

you register or you will see the

non-member price)
After Early bird or at the door:

Non-members: \$38.00

Members: \$32.00

Membership options.

Please note: this event is run by MassLandlords staff and volunteers.



East Longmeadow: Judge Abrashkin: Perspectives on a Lifetime of Public Service

William "Hank" Abrashkin might have reached a career zenith when he became a justice in the Western Division of the Housing Court, but Judge Abrashkin later went on to become one of Western Mass' biggest landlords, which in our eyes makes him a double class act.

As Executive Director of the Springfield Housing Authority, Judge Abrashkin became a Purpose Prize Fellow for his dedication to finding solutions to challenging social problems. Innovation isn't only for the young! The Purpose Prize specifically honors innovators over age 60.

We'll be giving Judge Abrashkin the floor to share his perspectives on a lifetime of public service. And if we're very lucky, he'll tell us whether SHA really did stop filing eviction cases in his old Housing Court, and why. This is a rare opportunity to dine with and learn from a down-to-earth housing celebrity, and is not to be missed.



Purchase your ticket in just a few clicks!

THURSDAY, FEBRUARY 8TH

MEETING AGENDA
5:30pm Socializing and Networking

Cash bar
6:00pm Buffet dinner
6:40pm State-wide Business Update
and Member Minutes

7:00pm Local Updates 7:05pm Legal Update

7:10pm Judge Abrashkin, Perspectives on a

Lifetime of Public Service

8:30pm Networking 9:00pm Doors Close

LOCATION Twin Hills Country Club

700 Wolf Swamp Rd Longmeadow, MA 01106

FOOD Hot Buffet Dinner

Cash bar

Hot Coffee & Tea

Dessert

*If you have any dietary restrictions, please let us know as soon as possible so we can provide

options for you.

PRICING Please prepay at least 10 days in advance to

receive the early bird discount. This also helps us order the right amount of food for the evening.

Members must log in to

MassLandlords.net before trying to purchase a

ticket at the member price.

Early bird Discount ONLY UNTIL 02/01 @ 12pm:

Non-members: \$34.00 Members: \$26.00 (<u>log in</u> before you register or you will see the non-member price)

After Early bird or at the door: Non-members: \$39.00

Members: \$32.00

Membership options.

Please note: this event is run by MassLandlords staff and volunteers.

LAWRENCE

No events scheduled for 2017-2018 season.

METROWEST



Marlborough: Round Table

We'll be releasing details about this event very soon. Keep checking back for details.

TUESDAY, JANUARY 9TH

MEETING AGENDA

6:30pm Registration, socializing and dinner 7:00pm Association and MassLandlords

Business Updates 7:10pm Round Table

LOCATION Marlborough Fish and Game

1 Muddy Ln

Marlborough, MA 01752

FOOD Panera sandwiches, salads

Beverages, Cookies

PRICING & RSVP Members and non-members

are welcome. *MWPOA Members*
RSVP by emailing your full name to
hello@masslandlords.net

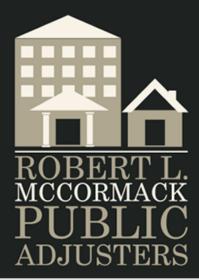
MassLandlords.net/MWPOA
Members pay \$100 annual MWPOA
dues and each meeting is free, just RSVP!
MassLandlords.net Members
and Non-members \$5

Members should log in for member pricing.

Membership options.

Please note: this event is run by volunteers at a partner association.

Click here to purchase tickets for this event



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Marlborough: Condo Conversion and a Speaker on Mold

TUESDAY, FEBRUARY 13TH

MEETING AGENDA

6:30pm Registration, socializing and dinner 7:00pm Association and MassLandlords

Business Updates 7:10pm Program starts

LOCATION Marlborough Fish and Game

1 Muddy Ln

Marlborough, MA 01752

FOOD Panera sandwiches, salads

Beverages Cookies

PRICING & RSVP Members and non-members

are welcome. *MWPOA Members*
RSVP by emailing your full name to

hello@masslandlords.net

MassLandlords.net/MWPOA

Members pay \$100 annual MWPOA dues and each meeting is free, just RSVP!

MassLandlords.net Members and Non-members \$5

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Membership options.

Please note: this event is run by volunteers at a

partner association.

Click here to purchase tickets for this event

SOUTHERN WORCESTER COUNTY

Jan 8

Southbridge: January 8 Meeting

We're working on a great January event! Check MassLandlords.net/events for updates regarding this event as the meeting date gets closer.



MONDAY, JANUARY 8TH

MEETING AGENDA

7:00p Meeting 7:45p Pizza break 8:00p Meeting wrap-up 8:30p Networking

LOCATION Southbridge Community Center

(aka Casaubon Senior Center)

153 Chestnut St.

Southbridge, MA 01550

FOOD Pizza and Beverages

PRICING Members and non-members are welcome.

Members are admitted for free Non-members are free the first time,

then pay \$50/yr.

Membership options.

Please note: this event is run by volunteers at a partner association.

Tickets are not required. Members can just show up.

Feb 5

Southbridge: February 5 Meeting

We're working on our February event! Check MassLandlords.net/events for updates regarding this event as the meeting date gets closer.

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