

# Owner News

a publication of  
Metropolitan  
Boston Housing  
Partnership

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Summer 2002

## Landlords honored at May 15 event

On Wednesday, May 15, MBHP presented five local property owners with special recognition awards before nearly 200 guests at the agency's first Landlord Appreciation Event. The recipients:

- ❖ Cambridge resident Maria Paiva
- ❖ Chelsea resident Benard Gopin
- ❖ Milton resident Joseph Radley
- ❖ Needham resident Tim Ferris
- ❖ Roxbury resident Ponce Gaines

Each honoree also received a \$100 gift certificate, donated by Home Depot/Quincy.

"We are thrilled that so many small property owners are working with us to provide housing for more than 5,000 low-income individuals," said Julia Kehoe, chief program officer.

"Together, they're proving that one person can make a difference, one unit at a time, to address the lack of affordable housing in Greater Boston."

The event's keynote speaker was The Honorable E. George Daher, Chief Justice of Massachusetts Housing Court. Judge Daher discussed his experiences on the bench and participated in a lively question-and-answer session.

His theme: the hope that landlords would join with



Maria Paiva (center) with MBHP cochairman Lowell Richards (l) and staff member Molly Schlife

tenants to work towards better living conditions and strong communities.

"Education is everything," he said. "It's vitally important to develop a class of land-

lords who have the knowledge to be fair both to their tenants and themselves."

"Today, it's dollars that are being heard," he said. "But by helping others in your community, neighborhoods become secure and people's lives are enriched. That's something money can't buy." ❖

## Homeless families need you!

Since 1992, the Scattered Site Family Emergency Shelter at MBHP (SSFES) has provided families with temporary homes in furnished apartments as well as the skills and advocacy they need to get into a permanent situation.

Currently, MBHP works with 25 property owners to house

about 220 clients. Since January 2001 alone, 89 families have moved into permanent housing.

Staff members provide life-skills education and referrals to support services, and work with families for up to a year after they have moved, to ensure they remain in a stable situation. Very few relapse into homelessness.

According to program manager Ruth Wheaton, some of the benefits of the SSFES program to landlords are:

- ❖ Rents can be negotiated
- ❖ Families receive intensive case management in order to be successful tenants
- ❖ MBHP is the "lessor" – owners don't have to deal directly with tenants
- ❖ MBHP covers some property damage costs, as well as owner utility costs

Wheaton reports that the program is currently looking to rent more two- and three-bedroom deledated apartments. In particular, she would like to increase the number of units in Malden, Medford, and Somerville.

If you are interested in more information about SSFES, or have units you would like to make available to the program, please contact Ruth Wheaton at 617-425-6752 or [ruth.wheaton@mbhp.org](mailto:ruth.wheaton@mbhp.org). ❖

## Insurance program can halve cost, provide better coverage to MBHP property owners

Recently, MBHP partnered with Atlantic General Insurance Agency to develop a program that can save property owners a significant amount on their homeowners' insurance.

If you currently receive a rent subsidy check through MBHP (other than the MRVP program) or if you rent to MBHP through the Scattered Sites program, you are eligible to participate.

If you have other buildings where you do not receive a subsidy, or if your tenants are MRVP tenants, you may still qualify for the program by arranging for an MBHP inspection.

Neal Kling of Atlantic General has provided the analysis to the right, which shows typical savings through this program for a non-owner-occupied rental property.

For more information or to discuss your insurance needs, please contact Neal at 978-635-0202 or send him e-mail at [nkling@atlanticgeneralinsurance.com](mailto:nkling@atlanticgeneralinsurance.com). You can also fill out an application online, at <http://housinginsprog.com/>. ❖

	MBHP Program	Standard
Dwelling Limit:	\$312,800 (no Co-Ins.)	\$312,800 (80% Co-Ins.)
Deductible:	\$1,000	\$1,000
Rental Income:	\$39,400 (100% Co-Ins.)	Not Included
Tenant Relocation:	\$2,250	\$2,250
General Aggregate:	\$2,000,000	\$2,000,000
Products-Completed Operations Aggregate:	Included	Excluded
Personal & Advertising Injury Limit:	\$1,000,000	Excluded
Each Occurrence Limit:	\$1,000,000	\$1,000,000
Fire Damage Limit:	\$50,000	Excluded
Medical Expense:	\$1,000	Excluded
<b>Total Premium:</b>	<b>MBHP \$1,407</b>	<b>Standard \$2,863</b>

*Both plans are subject to a 4 percent tax; units with a current MBHP Section 8 tenant have no inspection fee*

## "Do's and Don'ts" of tenant screening

Selecting good tenants is critical to a landlord's success. According to landlord/tenant lawyers Marjorie Adams and Leslie Sammon, the best way to select tenants and avoid accusations of discrimination is to apply consistent standards to all applicants. They have provided the tips below to aid property owners:

- ❖ **DO** ask all applicants to complete a standard written application
- ❖ **DO** keep all applications on file for a year
- ❖ **DO** ask about an applicant's income and assets
- ❖ **DO** ask about the number of persons who are going to be living in the unit
- ❖ **DO** use objective tools to evaluate candidates, such as credit reports, criminal history (CORI) reports, references from previous landlords, and eviction reports
- ❖ **DON'T** ask about the source of an applicant's income
- ❖ **DON'T** ask about the number of children that will be living in the unit or about the relationship between the occupants
- ❖ **DON'T** ask for information about race, color, religious creed, national origin, sexual orientation, marital status, age, ancestry, or handicap

For more tips and ideas, come to one of our "Landlord/Tenant Law" workshops, starting again in September 2002. ❖

### Workshops

MBHP is taking a break from landlord workshops over the summer. We'll be back in September, with two workshops a month in a variety of locations.

### Summer Hours

MBHP will be observing summer hours through Labor Day:

Monday, Tuesday, and Thursday: 8:45 – 5  
 Wednesday: 8:45 – 7  
 Friday: 8:45 – noon