



# Small Property Owners NEWS

Families who own and operate over half of America's rental housing

**Small Property Owners Association**

The group that ended rent control in Massachusetts by popular vote in 1994

www.SPOA.com  
rhymes with "Noah"

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## The current attack on rental housing

**We face a serious, nationwide attack on rental housing**, with demands for rent control in every state and even nationwide. These attacks are being organized by Our Revolution, a nationwide network of groups following the policies of presidential candidate Bernie Sanders, and by Democratic Socialists of America, also nationwide, which just organized the Greater Boston Tenants Union. This latter group believes that:

**"Housing is our collective right. Therefore it cannot be produced or consumed as a commodity. We are for the abolition of the housing market."** (bostontenantsunion.org)

These groups are recruiting, growing, and aiming to "fundamentally change the country." They seldom mention rent control specifically because:

**"We keep our language around specifics vague so that small property owners cannot claim that they will be destroyed by this measure [rent control]."** (From Boston Democratic Socialists of America BDSA, Priority Proposal, 2021)

We have heard that tenant activists in Massachusetts want to place a bring-back-rent-control question on the 2022 or 2024 statewide ballot.

So we have battles here in Massachusetts and across the country. We have battles in the current legislative session and even more battles in the future. We landlords, all of us, small and large, need to be similarly organized in Massachusetts and across the nation to beat down this dangerous movement.

### Laws & policies that tenant activists want

- Rent control locally and nationwide
- Rent cancellation for one year or indefinitely
- Tenant right to purchase (right of first refusal)
- Tenant right to counsel  
(free tenant lawyers for all evictions)
- No access to eviction or criminal records
- Mandatory zero-carbon upgrades on gas appliances
- More taxpayer-funded "affordable housing"
- Transfer fees on real estate sales to pay for "affordable housing" (\$1 million per unit)
- Universal Section 8 vouchers
- End to exclusionary zoning
- No access to eviction or criminal records
- Landlords to notify tenants of rights & contact info for tenant activist groups
- Minimum 11-cubic-foot refrigerators

Four Cambridge city councilors just proposed **an end to credit checks**, as violating anti-discrimination laws.

**Bills or proposals for every one of these desired goals have been filed in the Massachusetts Legislature, at City Councils, and/or in the U.S. Congress – to be debated soon.**

## Spreading the story of SPOA and small landlords

**In this urgent situation, we need to spread the story of SPOA and our victories over rent control.**

**We came together in 1987**, a ragtag bunch of immigrant-descendants: Irish, Italian, African-American, Arab, Turkish, Jewish, Sicilian, Scottish, Greek, Chinese, Latin-American, and more. We were small landlords being crushed by Cambridge's rent control, one of the most stringent systems in the country. We embraced each other, shared our cause, and knew we were in the right.

**Horror stories had circulated widely**, along with all the well-off tenants living in rent-controlled apartments: the Cambridge mayor and a Supreme Judicial Court judge, to name just two. We asked for reforms, got none, and launched a ballot question on the 1994 statewide ballot. We won, ending rent control in Massachusetts.

**Subsequently, SPOA defeated three efforts** in Boston and **one** in Cambridge that aimed to bring rent control

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back. In mailings, we educated all residential owners on how rent control would affect each owner group, and we won, in Cambridge by a landslide 61%-to-39% citywide vote **against** rent control. SPOA became statewide.

**As small landlords, we are sympathetic.** We provide over half of America's rental housing. We care for our housing in which we have invested our own time and money. We know our tenants personally. We help them in any way we can. We are "many eyes on the streets," watching and protecting our neighborhoods. Yet we are also, with just a few units, vulnerable to ill-conceived landlord-tenant laws.

**We believe that the landlord-tenant relationship is fundamentally cooperative:** rent in exchange for maintained housing. Tenant activists believe the relationship is exploitive, oppressive, and racist – even when the negative impacts of landlord-tenant laws hit hardest in lower-income neighborhoods, on those who can least afford it, many of whom are minorities.

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# The Damning TRUTH about rent control

With studies  
to prove it

**Today, we face a nationwide movement** that puts top priority on getting rent control and other anti-landlord measures enacted in Massachusetts and across the country. Rent control bills have been filed at the Massachusetts Legislature, and we have heard chatter of a plan to place a rent control referendum on the 2022 or 2024 ballot, to overturn SPOA's 1994 referendum that ended rent control in this state.

This movement is energized by one key reality: Tenants outnumber landlords. But tenants are usually casual voters – until they get hundreds of dollars off their rents every month.

Rent control, then, is about building a powerful voter base among tenants, who can be told who and what to vote for. Rent control is not a policy to build more housing or use existing housing in new ways. Their goal is simple: Increase the number of properties under rent control and push the rents down as low as possible.

Both ways strengthen their tenant voter base. This inherent power dynamic keeps rent control in place, makes it stricter – and slowly destroys the housing. It also crushes small landlords, which led to the Small Property Owners Association (SPOA), formed in 1987.

**SPOA grew first in Cambridge**, which adopted rent control in 1969 and developed into one of the strictest systems in the country. It dominated city politics for 25 years. SPOA asked for reforms, got none, and launched the 1994 statewide ballot referendum known as "Question 9" to end rent control. We won by popular vote because horror stories involving small landlords and stories of high-placed people living in rent-controlled units had reached across the state.

SPOA has also won four battles against attempts to

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bring rent control back in Boston and Cambridge. We won these battles by telling all residential property owners in each city exactly how rent control would hurt each type of property owner. We won, in other words, by educating property owners and legislators about rent control's broad negative impacts as we discuss below. The stringent system in Cambridge gave us ample, vivid evidence. Milder systems will be proposed at first to get the camel's nose in the tent, with the same impacts to a lesser degree. And rent control seldom stays mild – because of its inherent power dynamic with tenant voters.

Here is the damning truth about rent control.

## **Extreme gentrification**

In recent documents, tenant activists repeatedly claim that rent control stops gentrification. For example: "Our work is anti-racist, in order to fight the gentrification and violence of the housing market" ([bostontenantsunion.org](http://bostontenantsunion.org)). "Gentrification" refers to pushing poor tenants, often minority tenants, out of

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## **UPDATE**

**on Covid rental assistance** Over \$800 million in federal and state funds are available to assist Massachusetts landlords. If you own up to 20 units, check here: [www.mass.gov/guides/facing-eviction-we-can-help](http://www.mass.gov/guides/facing-eviction-we-can-help). If you own up to four units and live in one of them, check here: <https://hedfuel.azurewebsites.net/raa.aspx>. Your tenant must consent, be income-qualified, and the income loss must be Covid-related. Is your tenant just refusing to pay? No luck. We tried hard to get them to award based on landlord need, not tenant need, but could not change their mind-set. The federal moratorium has been extended to June 30. Hopefully, that will be the end of it.

neighborhoods. “Violence” refers to evicting tenants (nonpaying or troublesome ones).

Rent control stops gentrification? How very wrong! Rent control is amazingly powerful as a gentrifying force. Studies by private parties and by city governments indicated that rent control was pushing the poor out.

Then, we got unquestionable proof. When rent control ended on January 1, 1995, the Massachusetts Legislature gave one or two extra years of rent control to moderate- and low-income, elderly, or disabled households. **In the three cities with rent control – Boston, Cambridge, and Brookline – only 6% of all their rent-controlled tenants qualified for extra rent control.** As other studies showed, the poor and needy had been replaced mostly by white middle-class tenants.

When abolishing rent control was being discussed prior to 1994, the oft-repeated response was: “Where will the poor go?” But the poor had been displaced long ago.

**Why this gentrification?** Because their rents were so low, landlords chose tenants who would reliably pay those low rents. But other factors were also at work. Middle-class tenants could afford to pay the premiums that departing tenants demanded in order to pass their rent-controlled unit to new occupants. Because middle-class tenants are more reliable as voters, tenant leaders never complained about this impact. Frequent proposals for a “means test,” an income test for rent-controlled tenants, always hit deaf ears.

When tenant activist groups claim that rent control fights “racist housing policies,” perhaps they should examine the realities of rent control’s impact on the poor and on minorities.

### **Pushing small landlords out**

When rent control began in Cambridge, an estimated 600 small landlords soon sold their properties for cheap dollars and left town. The remaining landlords were subjected to harsh rules, and many were involved in agonizing battles with tenants. Large landlords could mount strong campaigns at the rent board to get substantial rent increases. Small landlords did not have the same savvy or professional expertise and usually lost at the rent board – where they joined SPOA on their way out of the rent board meeting room.

### **Deteriorating housing**

Rent control led to serious housing deterioration. In theory, landlords were reimbursed for their expenses in renovations and capital improvements. But it did not work that way. Renovation had to be done first, the receipts kept, and then a hearing was held. For each receipt the owner presented, only two responses came from tenants: “gold-plating,” which meant doing fancier work than minimally required by code. Throw out those

## **Violates Anti-Discrimination Laws**

The gentrifying impact of rent control violates the nation’s anti-discrimination laws, causing a grievous “disparate impact” on minorities, the elderly, and the disabled. “Disparate impact” means that a law that is not intentionally discriminatory can be ruled discriminatory if its actual impact falls disproportionately on classes of people protected from discrimination.

receipts! Or “shoddy workmanship,” which meant poor quality workmanship. Throw out those receipts, too! In the end, owners never got reimbursed for all or even most of their actual expenses. When word got out, all rent-controlled landlords stopped doing improvements.

Tenants greatly preferred low rents to capital improvements that would raise rents. From their viewpoint, to hell with the housing, they don’t own it, and they will be long gone when it falls apart. Ownership is important because owners care about the long-term preservation of their property. Over the years without any improvements, the rent-controlled housing stock steadily deteriorated. Units and buildings were slowly, steadily taken off the market as uninhabitable or too much hassle with rent control.

After 23 years of rent control, a renovation contractor and longtime Cambridge rent board member calculated the cost to bring long-neglected rent-controlled properties up to current standards at that time. He concluded that no tenants in the future could possibly afford the considerable cost accumulated over years of disinvestment.

### **High property tax bills**

Rent control devalues properties, first, just by adopting rent control and, then, by the ongoing, rent-board-imposed neglect. As a result, all the non-controlled owners received much higher property tax bills, just to keep the city budget level-funded.

**One of many posters seen during rent control days, by middle-class people eager to capture a valued rent-controlled apartment.**



As direct proof of rent control's impact on tax bills and deterioration, an MIT study on the "spillover effects" of rent control found that Cambridge gained **\$1.9 billion** in increased property valuations in the decade after decontrol, attributable entirely to decontrol of the city's rent-controlled stock. This devaluation hit not just rent-controlled properties, but non-controlled properties as well sitting near the "rent control wrecks." Find this study at: <https://seii.mit.edu/research/study/what-were-the-effects-of-ending-rent-control-in-cambridge-ma/>.

**State aid** Devaluation of properties under rent control shifts state aid to rent-control cities, reducing state aid to non-rent-control cities and towns.

### More crime

Another "spillover effect" was more crime in neighborhoods dominated by rent-controlled properties, as another MIT study showed. Was it the "broken glass" theory, that visible defects in properties encourage crime? Or was it the atmosphere engendered by rent control, that stealing from "greedy" property owners was laudable and worth a good laugh. For this study, go to: <https://www.aeaweb.org/articles?id=10.1257/pandp.20191022>.

### Reducing supply & pushing rents up

High rents are caused by lack of supply, yet rent control steadily **reduced** supply in several ways. Besides the housing being pulled off the market as uninhabitable or too much hassle, fewer tenants were living in the rent-controlled units. Space was so cheap that many tenants purchased larger apartments than they otherwise would. One study found that 49% of all Cambridge rent-controlled households consisted of just one person. In effect, fewer people could find housing in Cambridge. Meanwhile, Cambridge's non-controlled housing was in high demand, which pushed their rents higher than they would be without rent control – contrary to rent control's goals.

### No new rental housing construction

In addition, although rent control laws explicitly exempted new construction from going under its control, builders and investors feared it would someday apply to anything they built. So they avoided rent-control jurisdictions and built elsewhere. Consequently, the

supply of rental housing, long considered the real cause of high rents, was frozen in Boston, Cambridge, and Brookline. All of the rent-controlled stock was ultimately headed for destruction. Nevertheless, tenant leaders constantly pushed to strengthen rent control.

### Imposing rent control on condos

Towards the end of rent control's 25 years, the Cambridge city council, under pressure from tenant leaders, passed an ordinance that required all condos sold after its enactment date to be **entirely tenant-occupied and rent-controlled**. This daring law caused a huge drop in property values for all condo owners, but – predictably – it dramatically increased the size of the rent-controlled voter population.

In 2002, a citywide referendum in Cambridge aimed to bring rent control back to the city that loved rent control. SPOA sent out a mailing that informed all the residential property owners – single-family and condo owners as well as multifamily owners – of rent control's impacts on each property owner group. Cambridge's condo owners, who had become the largest group of property owners (as in most cities), undoubtedly took note of this extreme anti-condo ordinance from the past and voted in large numbers against rent control's return. The final vote was a landslide victory, **61% to 39% against rent control** – by the city that once loved rent control.

### Harm to tenants

While rent control might seem to be a blessing for tenants, not necessarily. Rent control is a kind of subsidy, and like all subsidies, it reduces the incentive of people to seek better employment and a higher income. Consequently, many rent-controlled tenants, most of whom were saving \$200 up to \$500 a month or more, stayed in their cheap digs as long as possible, avoiding a move to a better-paying job in another location. This response which harms their income now and in the long-distance future.

### Harm to poor & minorities

When tenant activist groups claim that rent control is "a measure against displacement and gentrification, ... protecting the most vulnerable," that they fight "racist housing policies," perhaps they should take a hard look at the truth about rent control.

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## SPOA's Legislative Strategy

We need landlords across the state contacting their own State Representatives and Senators in their local districts, conveniently nearby. On the next pages are two SPOA **OnePagers**, each one on a critical issue being debated. When you sign up for our free Action Alerts, you will get regular links to other **OnePagers**. Educate yourself. Then, email them or take them personally to your local Rep and Senator. To find out **who** they are, go to: **wheredoivotema.com**. To find their **local district office or home address**, go to: **www.ocpf.us/filers/index** and enter their name.

**Get your  
FREE  
Action Alerts!**

Go to **spoa.com** and click on the "Action Alert" box in the upper right-hand corner of each webpage.

## Tenant right to purchase

(Tenant right of first refusal)

Bill numbers: HD2984, SD1672, SD290

**A tenant “right to purchase” (“right of first refusal”)** means that an owner who wants to sell a multifamily property must inform all the tenants and the local municipality of their intention to sell and give the tenants (or a tenant association) a “right to purchase” it BEFORE the owner can sell to any other party, including to the owner’s family members. When owners decide to sell, they usually want to sell quickly, for medical expenses, to retire, to move, etc. The delays involved, then, are disastrous for owners.

**The owner first must find** a willing buyer and sign a purchase and sale agreement, which the owner is required to disclose to the tenant. Then, the tenant or a tenant association gets a stipulated amount of time, usually six months and occasionally longer, to decide to buy the property or their unit at the same price and put together the financing. If the tenant declines to buy, then the local city or town gets an opportunity to purchase the property for “affordable housing,” and another round of delay happens. By this time, the original buyer is long gone.

**If the owner decides to reduce** the sale price, the whole procedure begins over again. To avoid this further delay, owners will price their properties lower – a loss to the owner, a gain to the tenant(s).

**In practice, very few tenants** – almost none, in fact – will be interested in purchasing, or financially able to purchase, the property (or unit) in which they currently live. A tenant serious about buying would check out the entire market, and where they live is, most likely, not their best choice. If their unit or building comes up for sale, they can buy it like any other buyer.

**Tenant organizers will come into play**, organizing tenants into unions and coaching them on how to reduce the property’s value. A rent strike is one option. Threatening a lawsuit is another.

**But every tenant – with no true interest to buy** – is given a powerful weapon through this “right to purchase,” the ability to delay the owner’s sale. The tenant can demand a \$\$\$\$ payoff to relinquish their right to purchase, up to \$20,000 or more per tenant household. The owner must then pay off every tenant in the property.

**Lawyers’ bonanza.** Washington D.C. has had this “tenant opportunity to purchase” for many years, and a profitable business for lawyers has grown up. Lawyers drive around looking for “for sale” signs and getting the tenants to demand their payoffs – of which the lawyers take a big slice, of course. Groups in D.C. are trying to repeal this right. In 2018, the Cambridge city council considered “tenant opportunity to purchase” and rejected it as a racket to extract money from property owners.

**Owners cannot sell to relatives without risk**, messing up estate planning.

**Higher property tax bills for everyone** will happen as all multifamily properties in a city are devalued. Normally, a person pays the owner for a right to purchase before other buyers. But here, tenants get it for free.

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**How to use this OnePager** We need to change the minds of all our state legislators. Please read the statement above and remember one or two points that caught your attention. Copy this **OnePager** as often as you wish. Email it or take it in person to your local State Senator and State Representative, in their local office or home near you. Send it to fellow landlords and get them to do the same. To find out **who** your elected officials are, go to: [wheredoivotema.com](http://wheredoivotema.com). To find their **local district office** or **home address**, go to: [www.ocpf.us/filers/index](http://www.ocpf.us/filers/index) and enter their name.

## Tenant right to counsel Would destroy housing (HD2441, SD1906, HD3306)

**A tenant right to counsel would give a free lawyer to almost every tenant being evicted.** 95% of all evictions are for nonpayment of rent, so all these tenants would qualify as indigent. These evictions happen almost entirely in lower-income neighborhoods where tenant incomes are low and unstable, and rents are typically below \$1,000 (U.S. Census data, 2017).

**A tenant right to counsel would be costly.** Funding for the Massachusetts Legal Assistance Corporation (MLAC) would have to increase by almost 13 times as the caseload of 12,641 nonpayment eviction cases in 2020 jumps to 164,000+ cases a year (mlac.org, FY2020 report). At the same time, judges, court personnel, and courtroom space would have to increase comparably, too.

**Landlords in lower-income neighborhoods cannot afford lawyers** at \$200 to \$300 an hour on rents below \$1,000. Giving the tenant a lawyer tips the playing field badly against landlords.

**What can free lawyers do for nonpaying tenants?** Get \$\$\$\$ out of landlords and/or give tenants up to a year of free rent as the lawyers throw every law on the books against landlords, including the free rent trick. Such a loss of rental income would be devastating to landlords and force many out of business.

**Tenants would be incentivized** to stop paying rent and get up to a year of free rent in the process. Unpaid rent is virtually impossible to collect.

**Tenant right to counsel would rob** older, lower-rent housing of desperately need funds to maintain it. Like rent control, it would slowly destroy the housing. Tenant right to counsel is a variety of rent control.

**WHO PAYS for a tenant right to counsel?** Besides the taxpayers, the landlord, and the housing itself, a landlord's **other tenants** pay for it in the form of reduced repairs combined with rent increases to help cover the landlord's losses. In other words, those least able to afford it, lower-income tenants, pay for it.

**Nonpayment of rent is simple. No need for a lawyer.** Did the tenant pay or not pay the rent? What is the evidence? The judge is an attorney. Do we need two or three attorneys in the courtroom to decide this simple fact? If other issues arise, let them be litigated in a separate procedure.

**The only point of lawyers for tenants is to raise damage claims** against the landlord or to demand a jury trial for all evictions – a months-long delay, more free rent, and clogging the courts. A person whose job is dealing with small landlords says he sees cases regularly where tenants paying around \$900 in rent are demanding \$40,000 to \$70,000 in “damages,” instigated by currently available free lawyers. With a free lawyer for every nonpayment eviction, lower-rent housing does not have the income to support such claims.

**“Summary process,” the legal name for evictions,** was designed to replace self-help evictions (put tenant's possessions at curb and change locks) with a quick (“summary”) court procedure to resolve the critical issue of a tenant possessing a unit while not paying rent. That is why 14-day notices to quit are allowed for nonpayment. All other evictions are 30-day notices. Evictions would become long, drawn-out battles forcing small landlords out of business, at great personal loss to owners as well as tenants.

**Use the funds to give tenants assistance in paying rent,** which hurts no one and helps everyone.

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# The looming crisis in lower-income neighborhoods

**SPOA has long been concerned about lower-income neighborhoods** where the impacts of Massachusetts' misguided landlord-tenant laws and regulations hit hardest – abandoned housing, high crime, property devaluation, and the need for more city services – causing more dysfunction than necessary in already distressed neighborhoods.

**The Massachusetts rent-withholding law** (MGL Ch 239 Sec 8A), which lacks a mandatory rent escrow requirement, is an open invitation to play the “free rent trick.” Tenants, some struggling financially, others taking advantage of this legal loophole, are able to get several extra months, even up to a year or more, of free rent as owners struggle to repair minor and cosmetic code violations (with no risk to health or safety) while tenants block repairs, undo repairs, and do damage to create more violations – all in order to live rent-free longer.

**WHO PAYS when a nonpaying tenant lives rent-free?** The landlord, yes, but also the landlord's other tenants, who get reduced repairs plus rent increases. And the housing itself pays for it when the landlord's scarce resources go into minor and cosmetic repairs, ignoring long-term preservation needs of the housing.

**Stopping the free rent trick** would save big bucks of taxpayer dollars, from a 95% reduction in local inspectors, judges, and other court personnel, a savings that could fund **one-time, temporary assistance** to needy tenant households, which hurts no one and helps everyone.

**Now we have the pandemic shutdowns and eviction moratoriums** with their own devastating impacts that hit hardest in lower-income neighborhoods. Many small businesses have closed, and the wages paid to some of the workers in these neighborhoods have stopped, which stops them from paying their rents to their landlords, mostly small landlords. One person, who talks regularly with small landlords in trouble, says that many small landlords now are “hanging on by a thread,” and he “does not know how they do it.” This whole interdependent system is in “free fall,” as the National Restaurant Association calls it.

**And now we soon will face a major influx of new immigrants** – by definition, jobless and unable to pay rent at first – who will be heading straight for any low-income neighborhood they can find, a neighborhood already struggling with nonpayment on a scale seldom seen before.

**Finally, once the eviction moratoriums end,** tenant activists will undoubtedly push the free rent trick as another way for tenants to live rent-free. And yet another round of nonpayment will strike lower-income neighborhoods especially. And tenant activists will almost achieve their ultimate goal: permanent rent cancellation.

**This situation easily becomes a major crisis.** It will bring demands for government intervention – rent control or worse, rent cancellation, or even government takeover of private rental housing.

**Small landlords have been ignored for decades,** thrown into the category of “greedy, corporate” landlords, as if they can easily absorb nonpayment of rent. Even state and federal funds intended to help landlords are rolling out at a snail's pace in light of vulnerable small landlords who are being forced to sell their properties at a loss just to pay their bills. Who will buy their properties? Deep-pocket corporations. And nonprofit groups, who operate with taxpayer dollars to rehab and subsidize “affordable housing” at a cost of \$1 million **per unit.**

**We need to understand how lower-income neighborhoods work.** These neighborhoods are where the dominant ownership pattern is small landlords. Yet it is scarcely known how low the rents are in lower-income neighborhoods. In Boston, for example, 30% of all rents were below \$1,000 in 2017, according to the latest U.S. Census Bureau data. Small landlords must deal with low rents and unstable low tenant incomes while trying to maintain their older, historic housing.

**Yet, almost no studies have been done** on rental housing in lower-income neighborhoods, no studies on the landlord half of the equation. We only get the tenant perspective. Consequently, serious misconceptions persist on rent levels, housing conditions, landlord-tenant relationships, and more.

**What will happen post-pandemic?** Will it be abandoned housing and increased crime? Will it be small landlords forced to sell at cheap prices? Will deep-pocketed investors buy it? Or nonprofits? Will our lower-income neighborhoods be cut off from ladders of opportunity, stuck as an under-class in poverty? How bad will it be? How much low-rent housing will be lost? How long will it take to recover? Research is needed.

**The impacts of ill-conceived landlord-tenant laws** fall disproportionately on small landlords and lower-income tenants, those who can least afford it, many of whom are minorities.

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about rent control**

*The looming crisis  
in lower-income neighborhoods*

**We face an extraordinary anti-landlord movement**

This movement is already very strong and growing every day. It aims to bring rent control back to Massachusetts and make rent control nationwide, along with other ill-conceived measures that will destroy the private rental housing market – their explicit goal.

It is the same battle that began in 1987 when SPOA organized against rent control. We won that battle by educating the voters and all residential property owners. We won subsequent battles to bring rent control back in the same way. We can do it again.

**BUT WE NEED YOUR HELP!**

**Please join two landlord groups of your choice and donate generously to both.**

**Please use the enclosed return envelope for your donation to SPOA.**

**BIOS** **Skip Schloming** has been Executive Director of SPOA for 22 years, a role he continues. He met and married **Lenore Monello Schloming**, former SPOA President, in graduate school in Sociology at Brandeis University. Skip completed his Ph.D. Lenore finished her doctoral dissertation – and gave birth to twin boys (and later a third son). Avoiding competitive academic careers, they developed their scholarly interests from experiences with voluntary poverty, homesteading in rural Maine, operating a small private elementary school, homeschooling, residential remodeling, and volunteering for SPOA for over 30 years. Rental housing has been in the family for over 50 years. Their linked doctoral dissertations are presented at: [wildtocivilized.com](http://wildtocivilized.com). Skip has written a musical with a UK composer, at: [thatemperorsfool.com](http://thatemperorsfool.com).

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