



P.O. Box 1042 Lowell, MA 01853-1042 | Tel: (978) 459-8490 / www.mvhp.org

Multi-Family & Landlord Presentation Agenda May 12rd & 13th, 2026

Night 1, Tuesday, May 12rd

6:00 - 6:05pm	Welcome	MVHP Team
6:05 - 7:30pm	Fair Housing	Aaron Ginsburg, Community Teamwork
7:30 - 8:00pm	Lender	Donna Koulas, Northern Bank

Night 2, Wednesday, May 13th

6:05 - 8:00pm	Attorney	Nikki Caplis, Eliopoulos & Eliopoulos P.C.
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Fair Housing Agenda

- Fair Housing Law
- Advertising
- Tenant Screening
- Rental Application & Background Check
- Resources
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Attorney Agenda

Topics Discussed

I. Types of Tenancy

- a. Leases
- b. Tenancies-At-Will: Verbal vs Written

II. Security Deposit/ Last Month's Rent

- a. Statement of condition
- b. Security Deposit Law
- c. Remedies

III. Code Violations

- a. Occupancy Permit
- b. Lead Paint
- c. Building Permits
- d. Protected Activity

IV. Moving Out- Termination of a Tenancy

- a. Written Notice
- b. Damage and the Security Deposit

V. Eviction Process

- a. 14 day notice
- b. 30 day notice- Rental Increase
- c. 30 day notice- For Possession
- d. Court and Judgment
- e. Mediation & other options

VI. Maintenance and repairs

1. Pests
2. Property upkeep and Landlord Responsibilities

VII. Record Keeping

Lender Agenda

- Types of financing (Conventional, FHA, MH, MHP, VA, portfolio)
- Occupancy requirements
- Credit Score
- Preapproval
- Rental Income
- FHA Self-Sufficiency Test
- Reserves