

THE LANDLORD MONTHLY



LANDLORD

MONTHLY
INSIGHTS FOR
THE MODERN LANDLORD

THIS MONTH:
SMART TACTICS FOR
EASY PROPERTY MANAGEMENT

SEPTEMBER 2025 ISSUE

DESIGNED AND PUBLISHED BY
JR ASSOCIATES
RESIDENTIAL BROKERAGE

A MESSAGE FROM JAMES

PRINCIPAL | JR ASSOCIATES

As a broker, landlord, and investor myself, I know firsthand how much goes into owning and managing rental property — and how often valuable opportunities go unnoticed simply because no one ever pointed them out.

That's why I created **The Landlord Monthly**. My goal is to give the landlord community I serve real, actionable insights that help you make smarter decisions, increase your property's performance, and ultimately maximize the return on your investment — whether that means saving on taxes, reducing turnover, or just knowing when it's time to raise rents (or not).

You won't find fluff here — just strategies, tools, and ideas I'd want in my own inbox.

Thanks for reading — I hope this monthly distribution gives you something to think about. If it sparks a question, reach out anytime.

Sincerely,



James Riel | Principal

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TIME FOR SMARTER MANAGEMENT

TO STREAMLINE THE NEXT 12 MONTHS

At this point, most of your properties should be stabilized, with tenants locked into lease agreements. If so, that's great — but don't relax too much just yet. September is the perfect time to make sure your tenants are settled in and to front-load a few key tasks that your future self will thank you for. A little attention now can prevent headaches 3–6 months down the road. Let's dive into a few smart systems and management tools that can give you real peace of mind heading into the next 6–12 months.

Management Platforms


If you're still collecting rent by Venmo or handling maintenance texts in your inbox, it's time to simplify. Hemlane is a full-service platform for small landlords that handles rent collection, lease management, and maintenance requests in one clean dashboard.

Why it works:

- Automatically tracks and deposits rent (ACH and card options).
- Logs every maintenance request with timestamps and attachments.
- Generates clean year-end reports for your accountant in seconds.
- Offers an upgrade path to full property management coordination — meaning you can have vetted technicians handle repairs for you when you're ready to scale.

James' testimonial:

I rely on Hemlane for the simplicity it brings to rent collection and recordkeeping. My tenants can easily set up recurring monthly payments, and when I refinance or buy new property, providing rental records is effortless — no more digging through Venmo screenshots or bank statements. If I'm tied up with work or away on a trip and a tenant submits a maintenance request, I can assign it directly to my handyman through the platform. It keeps everything organized and prevents those maintenance emails from getting buried or forgotten like they used to.

 **Pro tip:** Even if you only have one or two units, consolidating your records on a single dashboard makes tax prep, lease renewals, and maintenance tracking dramatically easier.

Click the logo to check out Hemlane and see if it's right for you.



Real Time Monitoring

There are a lot of “smart home” devices these days but honestly, one that you really should consider is an automatic water shutoff valve. Let me explain why:

Imagine you’re away for a long weekend, and your tenant calls: “There’s water pouring from the ceiling — what do we do?!”


I’ve been there. The peace of mind alone makes installing a smart water shutoff valve worth it.

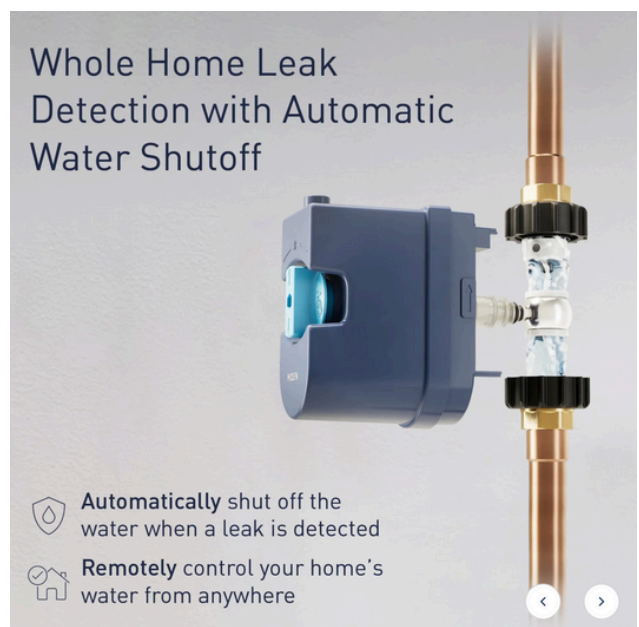
How it works:

Devices like Flo by Moen or Phyn monitor your home’s water flow in real time. If a pipe bursts or a line leaks, the system automatically shuts off your main valve — no one needs to find it in a panic.

Why I recommend it:

- Prevents catastrophic water damage.
- Saves you from scrambling to get to your property to turn off the water
- Prevents your tenants from having to go searching for the water shut off valve
- Sends phone alerts instantly.
- Often qualifies for an insurance discount — ask your provider about “smart-home” or “leak prevention” programs.
- Adds long-term value to your property.

 **Tip:** Even a slow leak can cause thousands in damage. A \$500–\$900 auto shutoff system can pay for itself the first time it saves you a deductible.



Lock in Supply Rates (Electric)

In Massachusetts, you can shop for your electric supply rate — not delivery, just the supply portion of your bill. Most landlords (and tenants) don't realize how often it changes.

- National Grid's basic service is currently around \$0.15/kWh,
- but alternative suppliers are offering \$0.12–\$0.13/kWh, which can cut costs 15–20%.






How to check:

Visit EnergySwitchMA.gov — it's the official state site where you can compare licensed suppliers and contract terms.

If you pay for common-area utilities, this is a direct way to save money.

Pass along the info: Encourage your tenants to do the same — they'll appreciate you helping lower their utility bills

⚡ Pro tip: Revisit your supply contract every 6 months. Rates change seasonally, so set a calendar reminder to shop around again in March and September.

Electric Supply Products					Total Products: 49
SUPPLIER NAME	PRICE ⓘ	CONTRACT TERM ⓘ	RENEWABLE ENERGY ⓘ	ADDITIONAL PRODUCTS & SERVICES	ESTIMATED MONTHLY COST ⓘ
Basic Service ⓘ	15.484 ¢/kWh TBD	Aug '25 through Jan '26 Feb '26 through Jul '26	Required:63% Voluntary:0% TOTAL : 63%		\$92.90 through Jan '26
Andover Community Power ⓘ	13.905 ¢/kWh	through Dec '27 No cancellation fee Automatic renewal ⓘ	Required:63% Voluntary:15% TOTAL : 78% New regional resources		\$83.43 through Dec '27
 Sign Up Compare <input type="checkbox"/>	13.210 ¢/kWh	11 months No cancellation fee Automatic renewal ⓘ	Required:63% Voluntary:0% TOTAL : 63%		\$79.26 through Sep '26
 Sign Up Compare <input type="checkbox"/>	13.230 ¢/kWh	14 months No cancellation fee Automatic renewal ⓘ	Required:63% Voluntary:0% TOTAL : 63%		\$79.38 through Dec '26
Andover Community Power Sign Up Compare <input type="checkbox"/>	13.286 ¢/kWh	through Dec '27 No cancellation fee Automatic renewal ⓘ	Required:63% Voluntary:0% TOTAL : 63%		\$79.72 through Dec '27
 Sign Up Compare <input type="checkbox"/>	13.690 ¢/kWh	12 months No cancellation fee Automatic renewal ⓘ	Required:63% Voluntary:37% TOTAL : 100%		\$82.14 through Oct '26
 Sign Up Compare <input type="checkbox"/>	13.970 ¢/kWh	23 months No cancellation fee Automatic renewal ⓘ	Required:63% Voluntary:0% TOTAL : 63%		\$83.82 through Sep '27
 Sign Up Compare <input type="checkbox"/>	13.970 ¢/kWh	24 months No cancellation fee Automatic renewal ⓘ	Required:63% Voluntary:0% TOTAL : 63%		\$83.82 through Oct '27

Schedule Furnace Maintenance + Air Filters

Preventative maintenance now saves a headache later.

- Schedule a tune-up before the first cold snap — a \$150 service can prevent a \$2,000 repair.
- Replace all air filters (and remind tenants every 3 months). Dirty filters restrict airflow and can cause system freeze-ups or cracked heat exchangers.
- Test thermostats and CO detectors while you're at it.


Pro tip:


- Snap a photo of each filter size and keep it saved under the property name in your phone — reordering becomes painless.
- Buy a box and leave them on site and set a calendar event with your tenants every 3 months (adding them to the calendar Invite) to swap their filters.
- Check the [MA Save website](#) to see if you qualify for a \$4.99 Nest rebate or other incentives on programmable thermostats.

This Month's Bonus Tip!

Low rates through Workers Credit Union

Rates have dipped, and 5-year ARMs are hovering around 5.25%. If you plan to hold for the next 4–5 years, refinancing could boost your cash flow while rates stay favorable.

 James just refinanced out of two Investment properties over 7% Into a 5.25 and positioned our cash flow In a much more healthy state for the next 5 years.

 If you'd like a second opinion, I can connect you with my lender, James Hirbour, who can run the numbers and show your break-even timeline.



James Hirbour

Mortgage | NMLS #19618

James Hirbour is an accomplished mortgage professional with an impressive 18 years of experience in the lending industry. A graduate of Bentley University with a degree in Economics - Finance, James has an unparalleled track record, having overseen thousands of transactions. Recognized as the #1 credit union loan officer in Massachusetts in 2024, James has successfully navigated every challenge in the mortgage world. With his deep knowledge of the industry, he offers clients a level of expertise that ensures they receive tailored, strategic advice for their home financing needs. Whether you're a first-time homebuyer, looking to refinance, or need guidance on investment properties, James Hirbour is the seasoned loan officer you want by your side.

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