



Newsletter

June 2011

CDARPO

Capital District Association of Rental Property Owners



Photo by Ray Koloski

Join us in August on the Captain J.P. Details inside.

Next Meeting **Thursday, June 9th**

Al Romaine, Attorney
Legally Mine

*Understanding Legal Tools:
The Key to Asset Protection*

Details on page 5 and in the enclosed flyer.

Speak-Up
Networking around the
Refreshment and Resource Tables

Advice to the Houseborn

by Mac Mowbray

I have had numerous bug and pest questions this month, so I will just answer with some standard advice that applies to many problems.

Animals: mating season. Many small mammals are in heat this time of year. Their behavior can be erratic and sometimes destructive. Stray cats and stray dogs can force their way into your homes, porches, and yards to get at a female in heat. Make sure your enclosures are strong enough to withstand these assaults. Window screening will not prevent a stray from entering your basement or garage. If you have to open these windows, make sure there is metal mesh or hardware cloth over them. Secure potted plants if they are on shelves or railings; squirrels are chasing each other all over right now. It is best to have pets neutered ASAP unless you plan to breed the animals.

The bugs. Simple solutions. We have had a wet spring. Many bugs will breed more due to the good conditions. Make sure your tenants use the screens. Advise them to keep all garbage covered, and remove any stagnant water in yards or driveways.



Beyond the normal precautions, if you need one, call a professional exterminator sooner rather than later. Carpenter ants and bees, termites and beetles can cause expensive damage in a short time.

The next problem comes from Schenectady. "I recently purchased a two flat house in fair condition for a good price. I plan to renovate both flats, one for myself and one to rent out. I have hired out the work that requires a license and now I have miscellaneous repairs and improvements that I plan to do myself. My first problem is the kitchen floors: installed in the 1940's, they are in terrible shape (small wonder). It is

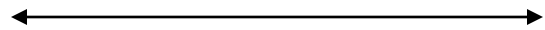
some sort of linoleum with a canvas type backing which was glued down. It is one piece and I have tried ripping it up, but it breaks and I am getting nowhere. Any tips to make it quick and easy?"

Mac says: "Not gonna happen!!!" This is always tough. You are lucky it is not asbestos!! Try using a heat gun. Soften an area about a foot square and try to pry it up with a stiff wide blade. If this does not suit you, install one quarter inch floor underlayment over it and install new vinyl. I say that because once you get the linoleum up, you still have the glue to deal with. Some of that stuff back then looked just



like road tar and is just as difficult to remove. You could consult a professional floor installer; he might have better news for you. There may be some new removal techniques that I am not aware of.

The usual summer tips: Check your air conditioners, filters, duct work, etc. Make sure all is clean and there is no mold or mildew anywhere. Ventilate attics, basements, and crawl spaces, making sure all openings are carefully screened. Check outdoor faucets to make sure no cracks have resulted from freezing. Check the gutters and drains for leaves and debris from the trees. Repair any cracks in sidewalks, drives and steps.

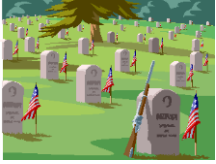


I will not be writing a column again until September, however, if you have a problem, do not hesitate to call 463-4310 or e-mail gmm400@hotmail.com and I will do my best to help you.

CDARPO does not give legal, tax, economic, or financial advice and disclaims all liability for actions resulting from communications with officers or members. Opinions contained within this newsletter are not necessarily those of the organization. Individuals are encouraged to consult legal or financial advisors for professional advice regarding such matters.

President's Message

It looks like summer has finally arrived! I hope everyone was able to enjoy the Memorial Day holiday, and also took a few moments to remember those who have died in service to our country, as well as those in harm's way today, far from their families and gatherings we were so fortunate to enjoy here at home.



Speaking of gatherings, I hope to see many of you on August 13th when we leave the dock in Troy for a summer sail down the Hudson on the Captain J.P. We'll be enjoying a delicious dinner, a few brews, some good music (and dancing if you like), and hopefully another warm and clear evening like we had last year. CDARPO will again contribute to this event, so make the most of your membership dues and come sail away with us!

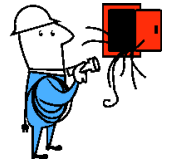
Another way to make the most of your membership is to come to the monthly member meetings. This month, our last meeting until summer's end, we are bringing you something very special. Al Romaine, a Maryland lawyer, will treat us to a comprehensive training session called "Understanding Legal Tools: The Key to Lawsuit Prevention and Tax Reduction." This isn't going to be an ordinary evening – if you've wondered how you should set up your properties to best protect your assets and minimize your taxes, you will not want to miss this! Legally Mine, Inc. has taught these principles at hundreds of seminars all over the country, and we will now be hosting them at CDARPO! Bring a note pad and pen....

Although we will not be meeting in July and August, your Board continues to keep abreast of goings-on in our area, and there are a couple of issues you may need to follow closely over the summer. The first is the pending residential permit parking legislation for downtown Albany. The City's committee in charge of passing this is dead set on completing the draft legislation as soon as possible, and our opportunities for input are dwindling. It is important that you monitor our yahoo group, our website, and our



Facebook page for developments and meeting notices as we get them. Presently, there is no accommodation in the proposal for landlords to get a permit to park in their neighborhood. The cost of a permit is also yet to be determined.

The other item of interest concerns proposed Ordinance 2.11.10 in Albany to expand on the present plumbing and electrical licensing requirements by creating a new Chapter 225 called "Heating" and requiring all heating installations and substantial repairs to be permitted and conducted by a licensed heating technician. You may remember that in December 2009, three of your executive officers managed to stop this from going through at the very last minute. CDARPO is currently talking with the Law, Buildings & Codes Committee in an effort to modify the proposal to allow property owners to do their own work, subject to a permit and inspection process, without the need for licensing. We believe the goals of proper installation technique and public safety will be more widely accepted and be accomplished much more readily with a reasonably priced permit, and an installation inspection at completion. If this concerns you, please consider calling or writing your Council representative.



I hope to see all of you at our June 9th meeting, but if I miss you there, I hope you can make our sail in August. Have a great summer! See you in September...

--Bob McRae

Send your comments or ideas to Bob at bobheatingguy@gmail.com.

To-Do List

1. **Send in your reservation (due by July 22nd) for the cruise on August 13th.**
2. **Complete the survey about code enforcement operations from the City of Albany Office of Audit & Control.**

Both these items can be found as inserts to this Newsletter or at the end of the on-line file.

Pesticides: Hazardous to you and your tenants

by Dorian Solot and Marshall Miller

Many responsible rental property owners understandably want their lawns and gardens to look good. They also want their properties free of pests like ants and termites. But think twice before using pesticides and herbicides to do it -- there are much safer alternatives that are just as effective.

A growing body of evidence shows that weed-killers like Round-Up, insecticides, rat poisons, etc. are highly hazardous to human health. These and similar products have been found to cause a wide range of diseases and medical problems including cancer (breast cancer, prostate cancer, brain cancer, lung cancer, childhood cancers), infertility, miscarriage, birth defects, ADHD, autism, Parkinson's disease, and many others. For more details on this, including research studies, see <http://www.beyondpesticides.org/health/>.

While it might seem harmless to spray weed-killer on the weeds that grow in your sidewalk cracks, or use common lawn pesticides on grass, in the hours and days that follow, your tenants and neighbors walk over your sidewalk or grass and unknowingly pick up traces of the chemicals on their shoes. Then, they track them into their homes, where they literally get eaten by small children and pets (who crawl around and put their hands in their mouths or lick their paws), and inhaled in household dust. They also seep into groundwater and affect the safety of drinking water.

Many people assume that if a product is sold, the government has deemed it safe for use. Unfortunately, this is not true, and a growing coalition of groups are working to have many of these products banned based on the research evidence of their health impacts. The good news is there are many non-toxic alternatives to weed-killers. Here are just a few:

- Pour boiling water and/or cider vinegar on them.
- Use a flame weeder. Google "flame weeder" to learn more about this tool, including where to buy one.
- Pull them up! If this is challenging, try a Weed Wrench or Dandelion Terminator. See www.weedwrench.com or google "Dandelion Terminator" for more details on these.

For indoor ants, caulking up their point of entry is a far more effective, and longer-lasting solution than setting ant traps or spraying ant killer. Taking the time to follow the line of ants to the hole where they're coming in, and filling it with silicone caulk, will often keep them from returning for years, compared with toxic methods that often have to be used repeated times each season. Similar "stop it at the source" approaches to other indoor pests are often both less toxic and more effective than chemical or poison options.

More information:

- finding safer alternatives for everything from ants to termites to weeds to wasps:
www.beyondpesticides.org/alternatives/factsheets/index.htm
www.beyondpesticides.org/pesticidefreelawns/resources/index.htm
- dangers of using pesticides and herbicides:
www.beyondpesticides.org and www.panna.org

Editor's Note: Diatomaceous earth is one of the safest products available, but the rough nature of the powder scratches through the waxy surface that protects the body of insects like ants, cockroaches, earwigs, fleas, mites, silverfish, spiders, bedbugs, and more, causing death. However, it is not harmful to humans or pets. Place a 2" wide path around building especially doorways. The product is available from nurseries, pool supply houses (it is also used in D.E filters) and on-line.

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www.albanyhousing.org**

June 9th Meeting

The speaker for the June 9th meeting will be **Al Romaine** on “Understanding Legal Tools: The Key to Asset Protection” presented by Legally Mine.

Financial and/or professional success in your career unfortunately makes you a candidate for attack from a trial attorney and his or her clients. No attorney will file a lawsuit unless he or she thinks that there are money or assets to be obtained through the suit. The presentation will teach you how to own and control your assets in such a way that only you have access to them. These tools will lock out the trial attorney and in the process eliminate the threat of lawsuits.

These same tools can be used to reduce your income taxes and in some cases help you to eliminate or reduce both estate and capital gains taxes.

This presentation will be followed by our Problem Solving and Speak-Up session and networking around the Refreshment and Resource Tables.

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\$Thought\$ from the Editor

RENT LATE AGAIN! The total cost to the landlord involved in this problem is not usually considered by the landlord and certainly not by the tenant.

The costs may include but are not limited to:

- Separate trips to pick up rent payment
- Separate trips to make deposits
- Delays in paying mortgage and other bills
- More work in bookkeeping

In this economic climate, there are many valid reasons for late rent payments. Paying rent on time, however, is often not as important to the tenant as paying cable TV or cell phone bills, because there is an immediate consequence for failure to pay.

What can we landlords do to avert this problem?

- Perhaps an alternate date would be preferred by the tenant and acceptable to you. If you choose to accept the 15th of the month instead of the 1st, be sure you get paid for the half month you are losing during the first month.
- Make sure you have at least 1½ month’s security deposit (NO exceptions!). Anything else is inviting late payments by tenants wanting to skip out.
- If payment is more than a suggested five days late, call the tenant and explain that a Three-Day Notice to Vacate is being considered. A Three-Day Notice can be served by the landlord and should be served if no satisfactory alternate arrangements can be made.
- In the event of a different problem—bounced checks—you are within your rights to require payment by cash or money orders.

These actions should greatly reduce late rent payments, but you may still have to proceed to eviction. As further evidence that “No good deed goes unpunished,” some judges consider that permitting late payments without penalty establishes an acceptable pattern and negates an action on this basis. In many areas, the judges are pro-tenant, but these actions will net the best justice under the circumstances, and assist reasonable judges in meting out true justice.

-- Ray Koloski

CDARPO Hears About Building Materials, Used, New, and Old

On Thursday, May 12th, CDARPO members and guests were treated to an informative program. This was in addition to our usual introductions of present and prospective members, and our normal question and answer session which allows us to hear others solutions to our problems. This "session" covers evictions, repairs, renting practices, and changes in laws that affect our business. We also heard from our members who have businesses, supplies, and services which would benefit our members. Often discounts are available to CDARPO members. Our member from Grossman's in Rensselaer gave us a heads up on what items would on special for the coming week. CDARPO members get regular discounts from the Grossman's stores. (See their ad on page 7.)

Our program consisted of brief descriptions of the Parts Warehouse of Habitat for Humanity and the Historic Albany Foundation. The presenter for Habitat was Emily Collins, veteran manager of their large facility at 454 North Pearl St., Albany. Absent due to illness was the new director of Habitat, Mike Jacobson. Mike has a stellar record for great projects in Florida and is already off to a flying start with 10 houses on Alexander St. in downtown Albany. Emily was helpful with detailed descriptions of the huge selection of building materials, cabinets, paint and furniture, light fixtures, doors, and windows that they have. They are gently used and generally date from after 1950. Call the office to verify the hours of operation.

Historic Albany Foundation starts at 1950 and goes back about a century and a half. Susan Holland, current Executive Director of Historic Albany Foundation and Mac Mowbray, volunteer (that's me) gave a comprehensive overview of what HAF can do for you as the owner of an older building and what Historic Albany does for the preservation of our valuable built environment. Their parts warehouse sells plumbing fixtures, doors and windows, hardware you can't buy anywhere else, antique light fixtures, bricks, tiles, flooring, ancient

stoves and refrigerators. All suitable for the pre-1950 building. This is raw salvage, it will need work and refinishing, but it will match the old building and it will look better than mismatched doors, windows, and railings. If you are renovating and plan to remove any such items, notify Historic Albany to donate them and receive a tax credit. HAF is a not for profit 501(C)3 corporation. Hours are Wed. to Fri. noon to 5:00 and Sat. 9:00 to 5:00. Call 465-2987 for more information. The manager there is John Carson.

We hope to see you at our next meeting. It will be our last one before the summer recess. You will hear details about our summer cruise on the Captain J.P. out of Troy. P.S. If you visit SUNNY, SUNNY Fort Myers, Florida next winter, you can cruise on the Captain J.P. down there.

--Mac Mowbray



Upcoming Lead Training Classes

Lead Safe Work Practices & Renovator Refresher (RRP) training offered by Cornell Cooperative Extension will be held on June 28th in Voorheesville. Lead Safe Work Practices (LSWP) training will be held on June 21st in Voorheesville.

For more information, contact Nancy at 518-765-3521 or NKL1@cornell.edu. You must pre-register. The CCE website is at www.ccealbany.com.



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**CDARPO members represent the entire Capital District –
 Albany, Rensselaer, Troy, Saratoga, and Schenectady counties.**

Please join us!
 Dues are \$45 emailed newsletter or \$50 snailmail newsletter.
 Already a member? Renew your CDARPO membership for 2011.
 Find our membership form on-line at www.cdarpo.org.

Know of a prospective member or a landlord who needs help?
 With their permission, send their e-mail or address to
cdarpo@yahoo.com or call (518) 433-7377.
 We will send them newsletters and information.

CDARPO is on Facebook! Search PAGES for “Capital District Association” and LIKE us to be updated in your newsfeed with CDARPO communications of interest to landlords. You can also comment on our posts.

Proud to be a New Member of the Capital District Association of Rental Property Owners!

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CDARPO can help.

We offer 10 newsletters each year, general meetings with professional speakers, and members with years of experience.

Next Meeting Thursday, June 9th

Ramada Inn Latham

946 New Loudon Rd. (Rte 9) Latham, NY
Approximately one mile north of the Latham Traffic Circle,
on the left hand side, across from the Hess Station.
Questions: (518) 433-7377

Al Romaine, Attorney
Legally Mine

*Understanding Legal Tools:
The Key to Asset Protection*



**Meetings are held on the 2nd Thursday of each month
September – June.**

CDARPO NEWS is published by the Capital District Association of Rental Property Owners.