



Capital District Association of Rental Property Owners, Inc **Newsletter February 2012**

President's Letter February 2012



And So It Begins...

On the evening of January 26th there was a hush that usually accompanies a fresh blanket of snow. However, there was no hush inside the Crossgates

Banquet Hall. Over 60 CDARPO members were gathered for the Annual Dinner Meeting and Installation of Officers. I arrived early, but not earlier than **Joe Van Alphen** who was busy cutting and arranging those nametags that we all love. During the cocktail hour, **Bob McRae**, our immediate past President, leaned over to me and advised, "This is your last chance to run." I considered it briefly but concluded that I would have probably fallen in the parking lot due to the aforementioned snow.

There were a lot of interesting conversations, socializing, hand shaking and a few hugs. Older Landlords were schooling the younger ones and visa versa. Several people joined our organization right on the spot. A good time was had by all.

Our speakers were fantastic! Our first speaker was **Michael Fraser**, Deputy Director of Public Information for the City of Troy. Mr. Fraser shared that the new Administration of Mayor Rosamilia is one that is open to input and continued participation from well established and respected organizations like CDARPO. Letting no grass grow under his (our) feet, **Ray Koloski** has already stepped up and will represent CDARPO on an upcoming vacant buildings forum sponsored by the City of Troy. Our next speaker was Albany Police Chief **Steven Krokoff**, who was accompanied by Assistant Chief Brendan Cox. Chief Krokoff rightfully

See Wansley page 2 ➔

Next Meeting 7:00 pm

Thursday, February 9th

@ Ramada Inn, 946 New Loudon Rd (Rte 9)
Latham, NY

Questions: (518) 433-7377

Melissa Ward and **Robert Newberry** from NewWard Development LLC will demonstrate and discuss the importance of record keeping and how [Rentropolis](#) is the first key to having all of your property information organized. Store all of your property information in one location, have access to this information anywhere you have an internet connection. Come see how using an application like Rentropolis can make your life easier.

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ADVICE TO THE HOUSELORN

By **Mac Mowbray**



Niskayuna has an appliance question. My downstairs tenant is complaining that her refrigerator is leaking. I told her that was impossible, that it was not an icebox and it could not be leaking. She complained again and I went down there and looked and it was

leaking!! Where is the water coming from and what can I do

(see Mac page 2➔)

(continued from page 1 Wansley)

challenged us as Landlords to be responsible in tenant selection and good stewards of the neighborhoods where our properties are located. Chief Krokoff also extended an invitation for CDARPO to work with him to create the kind of good and just society that we all want to live and work in. His invitation has been accepted.

The Board Members have decided to take on several “initiatives” this year in an effort to better the quality of life for our membership and the tenants that we serve. The first initiative is called “TENANTS COUNT”.

CDARPO has pledged to encourage our tenants to register to vote. Together, we house thousands of tenants, many of whom are not yet registered to vote. We plan to share information regarding legislative issues that impact their cost and quality of life. We want to vigorously encourage our tenants to exercise their right to vote. Our efforts are in no way partisan in nature. We want only to encourage our tenants to participate in civic activities and become self-conscious agents who want to actively seek a better life.

Please attend our meeting on 02/09/12. We will discuss this matter and distribute voter registration forms to each Landlord so that you and your tenants can count.

(Continued from page 1 MAC)

about it? I am older and this is the first house that I have owned. I’m not familiar with how appliances work.

Mac says: Well, well, well, we have another newbie! Before I try to answer you question, I would suggest that you purchase a couple of books published by Reader's Digest. The “Do It Yourself” one and the “How To Fix It Yourself” one. These books will familiarize you with the potential problems and how to take care of most of them. Once you read the book, you will have the knowledge to judge whether or not you should tackle a repair yourself.

Back to the refrigerator. Modern self-defrosting ones have a drain that takes the water from the



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freezer and directs it down to an evaporator pan at the bottom of the appliance. If that drain becomes clogged, water will run elsewhere and wind up on the floor. Some of these are easier than others to clean out. Consult the manufacturer's web site or ask a dealer if they would advise doing it yourself. It will cost you a service charge for someone to come and do it. Maybe \$75 to \$85 depending what the hourly rate is. Usually no parts are required. It doesn't take too long, but most repairpersons have a minimum of one hour. This of course is presuming there is nothing else wrong with the refrigerator.

Downtown Albany has a drain issue of a different kind. I woke up from my afternoon nap yesterday to find water all over my kitchen floor. The kitchen sink was full of nasty brown water and was running over the edge. The faucet was turned off so I wondered where it came from. I bailed out the sink, and a few minutes later more dirty water started coming out of the drain!! I realized that the upstairs tenant was washing dishes. I tried the sink plunger to no avail, what to do?

Mac: *(I answered this one over the phone; here's what I suggested and it did work.)* Since the plunger did not work, and the drain was working fine up until this incident, I suggested he obtain a drain snake that attaches to an electric drill. These work much easier than the manual type. Find an access to the drain line. Sometimes there is a plug or a cap that you can remove. If not, you must disassemble the drainpipe and access it that way.

Feed the snake into the drain by hand as far in as it will go. Tighten the gripper in front. -->>

(continued from page 2 MAC)

and then slowly turn on the drill. When the snake goes in, loosen the gripper and feed more into the drain. Keep doing this until you are at the end on the snake's capacity. Usually these things are about 25 feet long. When you hit a spot that offers resistance, move the snake up and down to loosen the clog. Then withdraw the snake and test the drain. If it still does not run try it again. If it runs, flush it with very hot water to help dissolve any grease.

WARNING: DON'T USE A SNAKE IF YOU HAVE PREVIOUSLY Poured ACID OR OTHER DRAIN CLEANER IN THE DRAIN.

Consult a professional and be sure to TELL HIM WHAT YOU USED IN THE DRAIN. Also, if this does not work, it is possible that you need a longer snake.

Colonie has a fan problem. I was cleaning out a vacant apartment and put the ceiling fan on. It wobbled and swayed. It is not that old.

Mac says: Turn off the electric. Make sure all the blade screws are securely tightened. Try the fan again. If it still does it, turn off the electric and check to see if the screws or devices used to fasten it to the ceiling are tight. Worse come to worst, you might have to disassemble the whole thing. It is not safe to run a fan that wobbles. It could come down, especially if it is an older one. If you are uneasy doing this, call an electrician.

Keep the questions/calls coming.
gmm400@hotmail.com or 463-4310



Your Officers and Directors were inducted to their offices for 2012 at the January 26th dinner meeting.

Please give them your support by volunteering to assist with committee assignments.

We need your participation to truly be **“Landlords helping landlords”**

The 2012 Board

- | | |
|----------------|-------------------|
| President | Terrance Wansley |
| Vice-President | Maria Eastwood |
| Secretary | Dan Malsan |
| Treasurer | Joseph Van Alphen |

Directors

- | | |
|------------------|-----------------|
| Beverly Brickner | Emily Calabrese |
| John Fenimore | Ray Koloski |
| Bob McRae | Matt Montesano |
| Jaye Nerad | |

MEMBERSHIP COMMUNITY DIRECTORY

Thirty-nine (39) CDARPO members have signed on to the first edition of our new directory. Only those members have received a copy of the compiled directory. They now have the contact info and communities of interest to the other participating members. The cities/towns and counties where the members reside and own rental property are posted in the directory. It does not include numbers of properties or units.

Depending the interest of additional members, an updated second edition is now anticipated for March 2012.

Boosting Mom's Social Security Payments

When a Divorce Pays Off by Ellen E. Schultz | *The Wall Street Journal EG* – Tue, Jan 17, 2012 12:41 PM EST

Is your mother getting shorted on her Social Security payments? If she is divorced or has been married more than once, or her late husband delayed taking Social Security, she might be entitled to a bigger monthly benefit than she is collecting. That can be important news for someone with a fixed or limited income.

If you are one of the thousands of baby boomers who help their parents with their finances, reviewing their Social Security benefits ought to be at the top of your list.

These days, couples getting divorced likely will hear about the ins and outs of how their Social Security will be affected, often from an attorney or accountant. But people who divorced years—or even decades—ago usually have no clue. This may include your parents. The rules apply to both genders, but because women typically earn less over their working lives than men, they are more likely to be collecting lower benefits than they might be eligible for based on the earnings history of a former spouse.

The basics: A person can collect Social Security benefits based on her own earnings history, or 50% of her spouse or former spouse's benefit, if it is greater than her own, and 100% if he is deceased.

Rules for Divorced Couples For divorced spouses, there are a couple of catches: The marriage must have lasted 10 years or longer, and the person seeking a former spouse's higher benefit must currently be unmarried, unless she remarried after age 60. Let's say your mother was married in the 1950s or 1960s for at least a decade. Perhaps she was out of the work force raising children and subsequently worked at low-paying jobs, so her benefit might be, say, \$800 a month.

By contrast, her former husband—with more years in the work force and higher wages—might be eligible for a monthly benefit of \$2,000. (Social Security benefits currently max out at \$2,366 a month.)

Your mother might not realize she can collect a total of \$1,000 a month if her former spouse is alive, and \$2,000 a month if he isn't. If the Social Security Administration determines she is eligible for higher benefits, she also will receive retroactive amounts going back six months. For the woman in the example above, that would be a lump sum of either \$1,200 (six times \$200) or \$7,200 (six times \$1,200).

It doesn't matter whether the ex-husband remarried; collecting on his earnings record doesn't affect what his current spouse (or any other ex-spouse) will receive. Nor does this require any involvement with the former spouse: The Social Security Administration has information about a former spouse's earnings history and whether he is alive or not, and makes its determination based on those records.

If your mother is under full retirement age—65 or 66, depending on her birth date—there are other options. If the

former husband is 62 or older, then regardless of whether he has begun collecting Social Security, your mother can begin receiving a reduced benefit at 62 based on the husband's record, provided the divorce took place at least two years prior. She can later switch to her own benefit once she reaches full retirement age, if the benefit is higher.

If the former spouse is deceased, your mother can begin collecting a reduced widow/divorced widow benefit at age 60, then later switch to her own benefit at her full retirement age, if it is greater. Working while collecting Social Security, delaying receiving benefits, being disabled or having a dependent child also can change the equation. The Social Security Administration can answer initial questions about a benefits review over the phone (800-772-1213); the agency's website has details.

An Ex-Spouse's Earnings Applying for benefits based on a former spouse's earnings is a legitimate move, unlike the gimmick of taking a reduced benefit at age 62, then paying all the money back and commencing a benefit at full retirement age. (The Social Security Administration has closed this dubious loophole, which affluent people were using to get an interest-free loan from the government.)

Besides family members, others who might want to consider requesting a benefits review on behalf of an older person include legal-aid attorneys and counselors advising people struggling with debt and foreclosures; nursing-home administrators, since Social Security benefits often go to the facility to help pay for the resident's care; and financial planners who are reviewing clients' sources of income.

Last year, Chris Walker of J. Mark Nickell & Co., a fee-only advisory firm in Brentwood, Tenn., helped the widow of a client obtain the full value of the survivor benefit to which she was entitled. Because her husband had delayed receiving Social Security until age 68, the widow's benefit was supposed to be \$2,140 month, not the \$1,862 that the Social Security Administration was paying her.

It took numerous phone calls and letters over a period of almost five months to get the benefit corrected, Mr. Walker says, but he persisted.

"For widows," he says, "every dollar of monthly income is valuable and needed."

A Bigger Bang *You might be eligible for a bigger Social Security benefit based on a former spouse's earnings record if the marriage lasted at least 10 years, and:*

- *You are at least 62 years old and unmarried and your former spouse is currently collecting benefits.*
 - *You have been divorced at least two years, your former spouse isn't collecting benefits and you are both over 62.*
 - *You are over 60 and your former spouse has died.*
 - *Your spouse or former spouse delayed taking Social Security until after his full retirement age.*
- (Source: WSJ research)

Member Alert

Our bank now places checks with insufficient funds in the hands of CheckVelocity, Inc. for collection and advised me that the check writer will be assessed a fee of \$20 by them in addition to the face amount of the check. Since our bank will also be charging us an additional \$20 fee for their handling, that we would want reimbursed by the writer, it is obvious that Tenants should be advised of the increasing high costs of bouncing a check, which likely include additional fees from their own bank.

How long a minute is

depends on what side of the
bathroom door you're on.

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| Display Size | 3 mos | 6 mos | 1 Year |
| Business Card | \$ 68 | \$ 132 | \$ 200 |
| ¼ Page | \$ 120 | \$ 225 | \$ 345 |
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2011 Board of Directors

| | | |
|------------------|-----------------------|----------|
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| Terrance Wansley | <i>President</i> | 956-1542 |
| Maria Eastwood | <i>Vice President</i> | 732-2994 |
| Daniel Malsan | <i>Secretary</i> | 396-0859 |
| Joseph VanAlphen | <i>Treasurer</i> | 371-0964 |

Board Members

| | |
|------------------|----------------|
| Beverly Brickner | Bob McRae |
| Emily Calabrese | Matt Montesano |
| John Fenimore | Jaye Nerad |
| Ray Koloski | |

CDARPO members are getting a bargain

Consider this item from [BUSINESS AGENDA](#)

Times Leader Sat, 28 Jan 2012 23:43 PM PST

LANDLORDS HELPING LANDLORDS: Tuesday, 7:30 p.m., Ramada Inn on Public Square, Wilkes-Barre. Speaker Barry Williams will discuss changes in tax law for the upcoming filing season as it relates to **landlords** and real estate investors. \$10 at the door or \$60 annual dues for the Wyoming Valley Real Estate Investors Association. Call 240-6475 or email benjamin_corby@hotmail.com for more information.

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

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.

Capital District Association of Rental Property Owners (CDARPO) welcomes the entire Capital District – Albany, Rensselaer, Saratoga, and Schenectady counties.

Please join us on-line at www.cdarpo.org

Dues are \$45 for emailed newsletter or \$50 snailmail newsletter. Already a member? Renew your CDARPO membership for 2012.

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 news feed with CDARPO communications of interest to landlords. You can also comment on our posts.



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CDARPO—An Active Community Presence

Ray Koloski

The spirit of cooperation between CDARPO and the local communities is alive and well, as evidenced in the presentations made at our annual dinner by Albany Police Chief Steve Krokoff and Mike Fraser, Deputy Director of Public Information for Troy Mayor Lou Rosamilia. Both speakers referred to the necessity for landlords to be an active part of their community to be truly successful landlords. Accordingly, we have been invited to participate in the Troy Neighborhood Action Council meeting on February 1st, and to sit in on the City of Troy Vacant Building Workshops.

At the dinner meeting, President Wansley challenged us to be active and caring landlords to the benefit of CDARPO, our tenants, and our communities. I feel confident that we can meet this challenge.

New Free Program From National Grid

Ray Koloski 518-588-6588

On top of their previous offer of free hot water tank wraps, low flow showerheads, CFL light bulbs, and sink aerators, (a program which I recently participated in), National Grid now has a new program under NYSERDA. This new program installs setback thermostats for the tenant or landlord at no cost. These programs unfortunately are limited to buildings of five to fifty units served by natural gas from National Grid.

I also participated in this program, and am very pleased -- as are my tenants. I will study the impact on fuel consumption and report back at the end of the heating season.

TIPS for Tenants trying to screw landlords

To find out what some tenants are learning to get a nonpayment case dismissed click on this link:
http://www.nyrealestatelawblog.com/2007/03/how_to_get_a_nonpayment_case_d.html

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February 2012 Newsletter

**Capital District Association of
Rental Property Owners**

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Copper thieves can doom properties, landlords say

The Lewiston Sun Journal Sat, 07 Jan 2012
21:08 PM PST <Click the heading above.>

Property manager Sean Watkins looks over debris left by thieves after one of his apartments was broken into in Lewiston. Thieves have broken into his apartments to steal copper pipes and wire.