



# NEWSLETTER

## MAY 2012

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**CDARPO**

Capital District Association of Rental Property Owners

204 2<sup>nd</sup> Avenue,  
Lansingburgh



206 2<sup>nd</sup> Avenue,  
Lansingburgh

Rental Properties of CDARPO member, Ray Koloski  
(see page 4)

**Next Meeting**  
**Thursday, May 10<sup>th</sup>**

**Rachael Angelini**

Loan Officer  
Freedom One Funding, Clifton Park

Details on page 5.

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**Speak-Up**

Networking around the  
Refreshment and Resource Tables

# Advice to the Houselorn

by Mac Mowbray

We will start with some advice you did not ask for - I have been informed by several landlords that carbon monoxide detectors lose their effectiveness after 10 years. If you can't remember when you bought yours, it is time to get new ones. They save lives. Also, those really old smoke detectors should be replaced as well. I do not know what the shelf life of those is. I would appreciate it if someone who knows will tell me.



More unsolicited advice: Recently, there was a horrible, large, devastating fire on Park Avenue in the Mansion Neighborhood in downtown Albany. The fire quickly got out of control, requiring multiple alarms from other cities. One of the reasons was dried out, deteriorating wooden porches and stairs at the rear of the buildings. Please, if you have buildings with such structures on the back, check their condition right away. Many should be replaced with metal stairs and new pressure treated wood where metal is not suitable. Old, dried out, splintered wood catches fire quickly. Do not wait to be cited by the codes department for this situation. If you do, you will have to make the repairs in a short time and it might be difficult for you to do that.

On to the questions:

**Averill Park has a question about concrete.** A tenant recently moved and left the house in good shape except for the cement driveway. Apparently, he changed the oil in his cars on the driveway and spilled quite a bit of it on several places. I tried scrubbing it with a stiff brush and some household cleaners and it did not work very well. Any ideas?

**Mac answers:** There are commercial preparations specially designed for this purpose. You can try auto stores, or go to a place that sells industrial chemicals for cleaning. Make sure you follow the directions carefully; some of this stuff is pretty strong. Or, you could try pressure washing it, if you have one or can rent one easily.

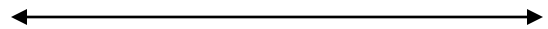
Let me know if a particular product works for you so I can pass it along to others, I have had several similar requests like this one.

**Rensselaer has a floor question.** Some time ago, I installed no wax style vinyl floor covering in the kitchen of my rental property. It is not worn out, but it looks dingy. It says "no wax". What can I use to freshen it up?

**Mac answers:** I use an acrylic floor polish (brand name used to be Future) which can be obtained at the big box stores and larger supermarkets and hardware stores. But first, scrub the floor well with a cleaner containing ammonia, or just add a cup to your regular cleaner. Rinse and dry the floor well and then apply two or three coats of the floor polish following the manufacturer's directions.



That's all for this month, see you next issue.



Mac Mowbray  
(463-4310 or gmm400@hotmail.com)

*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

Struggle is therapeutic.

As a member of the Board of Directors of CDARPO, I spend a large portion of my time putting out small "personal fires" for our membership. Their fires flare up in the form of emergency repairs, financial challenges, regulatory compliance, document preparation, and the always popular Tenants Gone Wild (TGW). I along with the other board members try to provide sound assistance and appropriate referrals, while at the same time lifting the sagging spirits of the member who feels that he or she is under siege.

In February, the front page of our newsletter was dedicated to the efforts of Ray Koloski as he worked with the new Mayoral administration and community-based groups to breathe life back into sections of Troy in need of resuscitation. More recently Nick Mattiello, Bob Newberry, and Joe Van Alphen worked successfully to provide applicants with the ability to pay dues, or purchase CDARPO items online, with a credit card or PayPal account with just a few simple clicks. Emily Calabrese has worked non-stop to ensure that all communities are treated fairly relative to the permit parking system enacted in Albany. Maria Eastwood has taken on numerous assignments outside of the narrow parameters of her office listed in our by-laws.



I can speak personally about the great feeling that one has when they declare, "OK. It's my turn to step up." There is invariably a sense of hope and possibility that comes over you as you draw a line and resolve that you are going to do something to better your situation this time. Win or lose, the struggle that is subsequently initiated has an empowering and therapeutic effect.

The fight is enhanced when you have like-minded, well-informed people willing to help you in any way that they can. That is what CDARPO can do for you, if you would give it an honest try.

Recently, the majority of our members were accurately described as subscribers. Subscribers look to take what they find of value from a given entity without any feeling of obligation to contribute. This must change, if we, the responsible rental property owners of the capital District, are to thrive.

EVERYONE can help CDARPO and in turn get some of our brand of "feel good." Each member can solicit at least one advertisement from a vendor, contractor, handyman, great restaurant, or supplier that you already do business with. Each member can submit one article that contains an important lesson learned during your journey as a landlord. A single paragraph about a repair or proper lease documentation can change the life of a fellow member and the families that we serve.

CDARPO is now asking that members upload photos of a property, renovation, kitchen, bath, or a well-manicured lawn that they are especially proud of. Once enough photos are obtained, our new website will feature a scrolling banner where we can strut our collective stuff..

Congratulations to Betty Ann Benware who at the April membership meeting was unanimously elected to the Board of Directors. Betty Ann has since attended, and contributed impressively, at her first board meeting. Rumor has it that she has begun to smile for no apparent reason, and is almost giddy with the joy that fighting back brings. *Don't be a subscriber.* Do your small part to enhance this organization and your community and you will feel better as well.

--Terrance Wansley, President

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## CDARPO Rental Properties Photo Gallery

We are establishing a gallery of photogenic rental properties owned by CDARPO members. As the interim Editor, I decided the first items in the gallery would be my two Victorian properties in lower Lansingburgh. Both properties have frontage on the Hudson River, large yards with gardens, high ceilings, ornate stairways, and spacious basements with lots of storage. In addition,



- o Number 204, built in the 1890's, has a pair of beautiful mosaic stained glass windows.
- o Number 206, built in 1898, has a herring-bone brick basement with 12" thick brick walls.

If you have properties you are proud of, send photos and a brief description to [rayhats@gmail.com](mailto:rayhats@gmail.com) for inclusion in future newsletters or on our web site.

--Ray Koloski

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## Letter from our April Speaker

It was a real pleasure to speak in front of the group last night. What a great group of small business owners! I hope the group walked away with a little more knowledge to better managing their insurance. As a speaker, I also gained some knowledge from your group and I thank you for that.

I have attached the handout I gave to the group last night. Please feel free to forward this to any member that couldn't make it or you can have it posted to your new Facebook page and/or web site. I have also attached a summary of the New York Labor Law Section 240 that we discussed toward the end of the meeting. Please feel free to pass this on. (Ed. note: Copies will also be available at the next meeting.)

We didn't get a chance to talk about Tenant Discrimination Liability Insurance and Lead Liability Insurance. Anyone in the group is welcomed to e-mail me or call me, if they have any questions about this coverage.

Lastly, I'm always available to answer any questions or act as a resource for the group on any insurance items or problems that arise with any member regarding insurance. My cell is 588-0625 and they can call me day or night or weekends.

I'm sure we'll be talking soon.

Best regards,

*Joe*

Joseph M. Place, CIC  
Account Executive  
Associates of Glens Falls, Inc.  
Glens Falls, NY 12801



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## May 10<sup>th</sup> Meeting

The guest speaker at our May 10th CDARPO meeting will be **Rachael Angelini**, a Loan Officer at Freedom One Funding in Clifton Park.

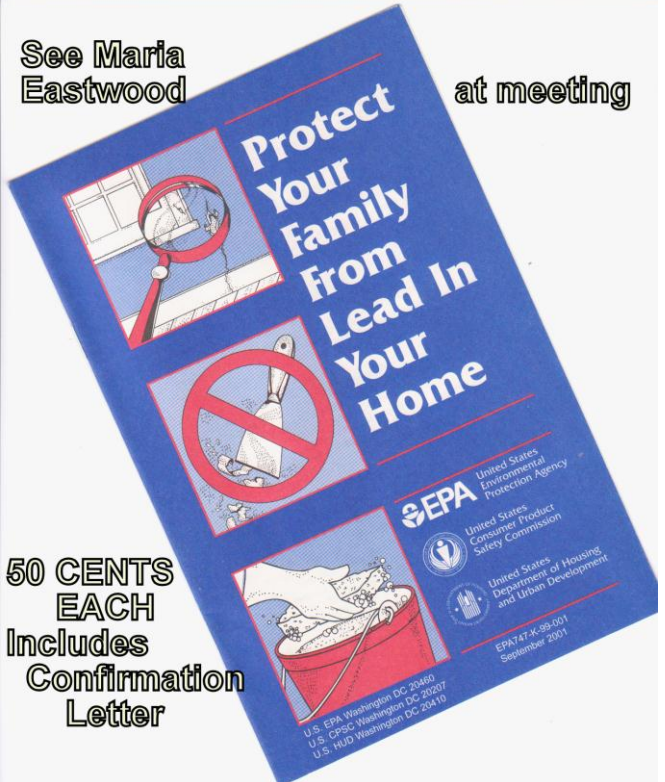
Freedom One Funding is a Registered Mortgage Broker in NYS, and works with 7 or 8 banks to secure new mortgages and refinancing options for buildings with up to 4 units. Rachael will talk about recent changes in the mortgage and lending market, new guidelines, and the purchase and re-financing opportunities that are available today.

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

## June 14<sup>th</sup> Meeting

Jeffery Jamison Esq., Director of Albany's Division of Buildings and Regulatory Compliance (Codes), will be the guest speaker at our June 14th meeting.

See Maria Eastwood at meeting



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## April Meeting Reviewed

Those of you who attended our April meeting enjoyed an interesting and energetic presentation by Joseph M. Place, a Certified Insurance Counselor with Associates of Glens Falls, Inc.

In this "Hard Market," many of us are facing increases in our insurance premiums. Joe gave us a lot of helpful information about managing our insurance costs. He provided a list of insurance companies that specifically underwrite apartment owners, what factors these companies look at when underwriting a rental property, and how these factors impact our premiums.

Joe described the process of getting alternative quotes, choosing the right deductibles, possible premium credits that may be available, and the potential advantages of combining all of your apartment policies into one master policy (a Package or Blanket Policy). He also described some optional types of coverage to consider, such as Flood Insurance, Boiler Insurance, and Business Income (or Loss of Rents) coverage.

Some of Joe's materials will be available at our Resource Table, and he would be happy to answer any specific questions by phone or email.

Even if you are not interested in switching companies or making any major changes, ask your existing agent if there are any loss prevention measures (i.e., an alarm system) that you can implement that will lower your premiums.

-- Dan Malsan



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## Residential Parking Permit System in Albany

The City of Albany Parking Permit Ordinance was passed on, Monday, April 16 by the Albany Common Council without the street designations being included. Street designations are not finalized and will be adopted later via a resolution.

During the past year, CDARPO has been attending meetings and offering suggestions to the Permit Parking Task Force in Albany. We were the Landlord's voice ensuring we were treated equally under the system, although we may not live in our buildings located in the target area. The Ordinance being created needed to state we were granted the right to purchase parking permits because we are the property owners; the wording has been changed to allow for a Business/Property Owner Parking Permit at a cost of \$25/vehicle. We have also expressed our concerns that this new system will create problems for non-designated streets in the target areas, as well as other areas not included in the permit system; this is a common concern among many - including several Albany Common Council Members.

This will affect designated streets in Center Square, Hudson Park, Washington Park, Park South, the Mansion Neighborhood, the Pastures and the Tenbroeck Triangle area. Permit hours are 8 AM - 6 PM on weekdays, except holidays, along any designated street.

Landlords will be able to buy permits to park on the designated streets. The permits will be sold by Zone (A, B or C). If you have property in more than one zone, you will have to buy a permit for each zone and permits are also vehicle specific.

The implementation date has not been finalized. It will take several months to create the signage, and permits, etc. involved with implementation of the parking permit system.

A copy of the final ordinance will be posted to the CDARPO Yahoo Site, if you would like to read the details. When an implementation date is announced and when the final map of designated streets is available, that will also be posted to the CDARPO Yahoo Site.

As the implementation date draws near, it is recommended that all landlords make their tenants aware of the new system and direct them to the Albany City Clerk for purchase of a permit at a cost of \$25/vehicle.

-- Emily Calabrese, ABR, SFR

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## We are the Capital District Association of Rental Property Owners

**CDARPO members represent the entire Capital District –  
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Please join us!

Dues are \$45 emailed newsletter or \$50 snailmail newsletter.

Already a member? Renew your CDARPO membership for 2012.

Find our membership form on-line at [www.cdarpo.org](http://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](mailto:cdarpo@yahoo.com) or call (518) 433-7377. We will send them newsletters and information.

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## **CDARPO**

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## **Next Meeting Thursday, May 10<sup>th</sup>**

### **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

### **Rachael Angelini**

Loan Officer  
Freedom One Funding, Clifton Park

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

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