



# Newsletter

## November 2013

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**C D**  
**A R**  
**P O**  
Capital  
District  
Association  
of Rental  
Property  
Owners



Please submit your photos and descriptions to Nicholas Mattiello ([EngelsRojas82@gmail.com](mailto:EngelsRojas82@gmail.com)) or Ray Koloski ([rayhats@gmail.com](mailto:rayhats@gmail.com))

**Next Meeting**  
**Thursday, November 14<sup>th</sup>**

**Featured Speaker:**

Bonnie Kraham

Details on page 4

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**Speak-Up**

**Networking around the  
Refreshment and Resource Tables**

## Advice to the Houseborn

by Mac Mowbray

### We will start this month with a few tips.

Several issues ago we had a landlord with a mold smell problem in a camp. They called again and still had some residual odor. I did a little research and came up with a specialty product line that might be helpful. As you may know, I prefer not to suggest brand names because products often are cheapened down after they become popular. However, this line of products has a good reputation and they have a local dealer in Latham. It is called Star Brite and they have a complete line of mold and mildew and odor eliminators. Just GOOGLE Star Brite and check out their line of goods.

### Change of time coming up:

**MAKE SURE TO CHANGE OUT ALL YOUR BATTERIES IN THE SMOKE AND MONOXIDE DETECTORS.** It is easy to forget. That way you will never be without protection. The tenants will not tell you the battery is beeping. They will just remove it and there will be no protection for them.

### North Greenbush calls with key problem:

One of my tenants broke a key off in the lock. What can I do besides calling a locksmith; they want quite a bit of money for a house call.

### Mac Answers:

Yes, unfortunately all tradesmen these days have huge overhead and they can no longer afford to give you a break on small simple jobs. It costs the plumber money to change a washer because his help, truck, insurance, utilities, and worker's comp are way up. You can a) Get a the local handyman or b) do it yourself. Since you are a landlord, I suggest, you try it yourself. Make sure the key is in the upright position. Squirt some lubricant into the lock. Next take an old coping saw blade, break off the end that holds it into the saw handle. Insert the saw blade into the key hole over the key with the saw teeth facing down. Wiggle the saw

blade until it goes in a little ways, gently and slowly pull the blade out and the key remains should come with it. Be prepared with a pair of needle nose pliers, to grab the key fragment as soon as there is enough to get a grip on. Use another key to see if the lock functions properly. If the lock doesn't work well, replace the cylinder or the next key will break off also.

### Selkirk has a hot water heater problem:

My water heater pilot light goes out almost every day. The heater is only 5 years old and it says it is warranted for 10 years. I do not have the paperwork, nor do I know where it was purchased.

### Mac says:

There are a couple of reasons this could be happening. First check the flue to make sure it is clear. Check for severe down drafts. High wind lately? Is the chimney too close to an exhaust fan? Is there a door or window open nearby? Has anyone in the building noticed any fluctuation in the gas pressure in the building? This is more common in cold weather when many gas appliances are being used at the same time, causing a drop in pressure. If none of these conditions are present, replace the thermocouple. They can last 25 years or five, never tell. They are not expensive. This is not a difficult task. A do it yourself book describes the process or check the computer. If you are not comfortable, call someone and ask what he or she would charge for the job. If that does not work, the next step is to replace the gas control valve itself. It would be a good idea to ask the person who is replacing the thermocouple if he or she can replace the control valve if necessary. I would not suggest you do that unless you have done it before and are confident of what you are doing.

See you next month.

Mac Mowbray

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Primerty Realtor  
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## President's Message: November 2013

By Terrance Wansley

### The whole world is buggin'

As we approach the close of this year many of your CDARPO colleagues have been inundated with bugs. To my knowledge no one has literally been infested, however all members may find themselves adversely effected. Unfortunately there are increasing reports that the population of bedbugs is on the rise. Many cities, larger than the ones that we find here in the Capital Region have been invaded to epidemic proportions. These persistent pests are transported into our properties buy our beloved tenants. In most cases this happens without the tenants knowledge. Buying used furniture, used clothing, and even not properly examining, washing, and drying new items can easily create a ground zero for total structural infestation.

Over that last several months I have spoken with more pest control professionals. than I can count. Many have varying and unique methods to deal with the s great disagreement as to which method is most ffective in beating back the advance of that darn bedbug. Every exterminator that I spoke with assured me that their method is the absolute best. An area in which there is no disagreement is the cost. Mucho dinero, piles of paper and lots of loot is needed to abate a full blown infestation.

Only days ago the Albany Common Council passed their Bed Bug legislation. Honorable James Sano, a recent guest at our membership meeting, proposed excellent balanced legislation that would ensure a response to complaints of infestation by the Department of Buildings and Regulatory Compliance, prompt remediation on the part of the landlord and an avenue to recover the expense of remediation should the epicenter or infecting tenant be identified.

Unfortunately, and I am still not sure how this happened since the public comment period was closed on this issue, United Tenants of Albany was able to have all language regarding the recovery of damages stripped from the legislation. This was wrong on many levels not the least of which is the adverse impact on the tenant population that they are trying to protect.

Consider the following: You own a 3 family building where each unit is rented for a modest \$700 per month. Tenant in middle unit, #2 innocently brings home bed bugs and after trying to abate the situation themselves the infestation grows. A complaint is made, and there is a determination by code enforcement that there is in fact the presence of pests. In order to comply with this new law, and because you are a conscientious landlord that does not wish this dreaded problem to spread, you immediately hire a pest control professional. Luckily the problem was contained to that one unit. Your exterminator promptly invoices you for treatment which lasted several weeks to the sum of \$1000.00. Ouch!

Because the new legislation is silent on your ability to work out an agreement with the offending tenant and hold him or her accountable you are forced to spread out the cost of this remediation throughout ALL of your tenants. You are not trying to get rich and buy a new car with this money. To the contrary, you are simply trying to recoup losses that were incurred at no fault of your own. Upon lease renewal time unit numbers 1&3 will also see a rent increase of modestly \$25-\$50 per month. What if these innocent tenants are subsidized or already stretched to their financial maximum. What if these other blameless tenants are working with Social Services or some other agency that determines that the new rent is beyond their affordability level and demands that they relocate. What if they try to hold on and end up damaging their credit by ultimately getting evicted. Is it fair and reasonable that ALL must pay for the unintentional, yet costly mistake of one tenant? United Tenants of Albany and the majority of the Common Council apparently think that it is.

CDARPO is currently working on a plan to share with our membership that will include, but not be limited to, modified lease language, increased tenant screening and reduced cost pre occupancy pest inspections. More information will be available at our next informative membership meeting and on the member's only resources section of our web site [www.CDARPO.org](http://www.CDARPO.org) in the very near future. Until then stay alert, remain calm, be careful who you rent to and don't bug out.

Terrance (The Down Stater)

## Bonnie Kraham

### Associate Attorney

When her mother was diagnosed with Alzheimer's disease, Bonnie Kraham learned firsthand about the challenges families face with their failing loved ones in the areas of personal care, medical needs, quality of living and financial protection.

"I had already been an attorney practicing in the area of estate planning when my mother became ill. I went to an Alzheimer's support group and consulted with professionals to best protect my mom and keep her as comfortable and happy as possible. But no matter how much you do for a loved one with dementia, you always end up feeling inadequate." It is this personal experience and understanding that Bonnie brings to her approach as an elder law and estate planning attorney. Bonnie has spent most of her legal career practicing in the areas of elder law and estate planning, including writing articles and giving presentations on those topics.

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Bonnie has been very active in the community. She served in the Orange County Legislature for four years, and also served as Town Justice in the Town of Wallkill in Orange County for over three years.

Her public service is not limited to elective office. As a young mother in Goshen, New York in the 1970's, she started that community's first recycling program. She volunteered in her children's schools, for the League of Women Voters, Little League and Friends of Thrall Library. She is a past President of the Women's Bar Association of Orange and Sullivan Counties, and former chair of the Town of Wallkill Human Rights Commission.

Bonnie graduated magna cum laude from SUNY New Paltz with a major in Speech Communications. As her children grew, Bonnie worked in marketing, sales, research and writing. After Bonnie's children went to college, she resumed her education and earned her law degree from the University of Miami School of Law. She has two sons, Kevin and Brendon. Her grandchildren are Grady, Miles, Cooper and Lucy.

Source: <http://www.trustlaw.com/lawyer-attorney-1574135.html>

## Troy Topics

The City of Troy is initiating a program of providing Open Houses at vacant, foreclosed properties scheduled for public sale. It seems like an easy practical and appropriate thing to do. How come it has taken so long and other municipalities still haven't caught on? Do you want to buy a "pig-in-a-poke" or get a chance to see the properties up for sale? Unfortunately the publication date for the next open house is before the date of publication of this newsletter.

Sorry, but you may miss out on another great opportunity with information too late unless you're keeping close attention to the CDARPO website.

A workshop is being presented by the NY State office of Parks Recreation and Historic Preservation. It is scheduled for November 13<sup>th</sup> 2-4 pm at the Rensselaer county historical society, 57 Second Street in Troy. It deals with federal historic preservation tax credits and NY State Historical Commercial Tax Credits. Buildings within historic districts or listed on the Historic register of Historic places may qualify for a credit of up to \$50,000 (new roofs, new heating, sagging porch, etc.) for 40% of costs of repairs with a minimum expenditure of \$5,000.

## The Slate...Installation Dinner:

**Will be returning to the Comedy Works in January.**

### Proposed New Members:

Sandesh Niak, Nate Marks, and Theresa Fenimore

### Returning members:

Terrance Wansley, Maria Eastwood, Jaye Nerad, Betty Ann Benware, Nicholas Mattiello, Beverly Brickner, Emily Calabrese, John Fenimore, John Keenan III, Ray Koloski, Robert McRae, Matt Montesano, and Dan Malsan

If all above are elected, there will be 5 vacant positions available if the need arises.

## 4 Steps to Reduce Your Rental Property Expenses by \$100 per Month

By Al Williamson, Source: BiggerPockets.com

...

It's a hodgepodge of methods, but here's how I finally pieced my savings together:

**\$30 per month** by asking tenants to voluntarily contribute \$10 each month towards the complimentary Wi-Fi I was providing. Three tenants began adding \$10 onto their rent payments. I plan to make a donation request once a year.

**\$22 per month** by having Ambit Energy credit monthly referral bonuses. I referred 15 customers to Ambit's less expensive natural gas service so now Ambit credits my natural gas bill each month. How cool is that?! My official results are pending, but I'll post a copy of my bill once it comes in.

**\$50 per month** by buying deeply discounted Home Depot store credits from people on Craigslist. Once I noticed I was spending over \$150 each month at Home Depot, I decided to take advantage of the secondary market for gift cards and store credits. I have enough contacts now that I can consistently buy store credits at 30% + discounts and I maintain a reserve of discounted cards so I never run out. Farewell Home Depot financing!

**\$70 per month** by reducing my vacancy rate. ...One of my biggest mistakes was waiting for a tenant to move out before marketing their unit. Now I start marketing as soon as I get a 30-day move out notice. I conservatively predict that this practice (plus the waiting list I'm forming) will reduce my vacancy rate by at least 25% which saves \$70 per month in lost rent. That's \$172 worth of savings...

**Here's a battle plan to get you started:**

**Step 1: Park Your Ego** There is no way around it; a serious effort to cut cost involves self-confrontation. And that's not fun! Egos have their place, but not when it comes to reducing expenses. You can either save face or money, but you can't do both at the same time.

- Think of areas where you can be more diligent with your property management practices
- Examine yourself for areas where you've been complacent

**Step 2: Confront the Brutal Facts**

- Make a bar graph of your annual expenses by vendor
- Sort expenses from greatest to least
- Repeat for multiple years. Five years of trends would be ideal
- Look for trends. What's been a reoccurring theme?
- Look for "perfect storms" that have occurred more than once
- Quantify the cost of your less than ideal management practices

**Step 3: Challenge Every "Fixed" Expense (They Really Don't Exist)**

Just like a schoolyard bully, fixed expenses start to crumble once you fight back. Be irreverent – you get what you negotiate.

- Ask if there's a crazy way or a silly way to reduce this expense
- Ask for contributions from everyone who benefits from an expenditure (even non-tenants)
- Figure out how to get the same result in a different, less expensive way – there are many ways to the top of this mountain
- Refuse to accept a vendor's annual rate increase

**Step 4: Be Courageous – Be Ruthless – Take Action**

- Try out your expense reducing ideas on a small scale and measure the results
- Attempt to negotiate concessions on your top expenses.
- Be bold! Ask for help. Ask for donations.
- Be unreasonable and make the world adjust to you.



## Landlord Quick Tip

Source: [www.american-apartment-owners-association.org](http://www.american-apartment-owners-association.org)

### Some landlords make a dangerous assumption.

They assume that their tenants will understand the best way to use household appliances. If you want to stretch the life of your valuable assets, and reduce the risk of property damage or catastrophes like fires or flooding, you can't leave it to chance.

Instruct tenants on regular use of finicky appliances like dishwashers, garbage disposals and driers. Follow the manufacturers' guidelines and your experience to develop a set of simple instructions. Provide the information at the tenant orientation, create a handbook that stays at the property, or post a laminated sign in the unit — or better yet, do all three.

Some popular household cleaners are not suited for

stainless steel appliances. The same is true for other household surfaces like granite, unsealed stone or engineered wood. Include a list of acceptable cleaners so your property is returned in good condition.

Because so many rental properties today are single family homes, you can limit damage from water and reduce other risks by showing tenants the water and power shut-off locations.

Encourage your tenants to report suspected water leaks **immediately**, and to follow an emergency plan if they smell gas.

## OPPORTUNITY IS KNOCKING

### FOR PROPERTY OWNERS

Join the Albany Housing Authority's growing network of the region's property owners who rent to **Section 8** families!

#### Save advertising cost!

AHA completes criminal background checks for you.

AHA completes yearly HQS inspection.

AHA pays subsidy directly to the owner on the 1<sup>st</sup> of each month.

If the client's income goes down, AHA pays additional subsidy.

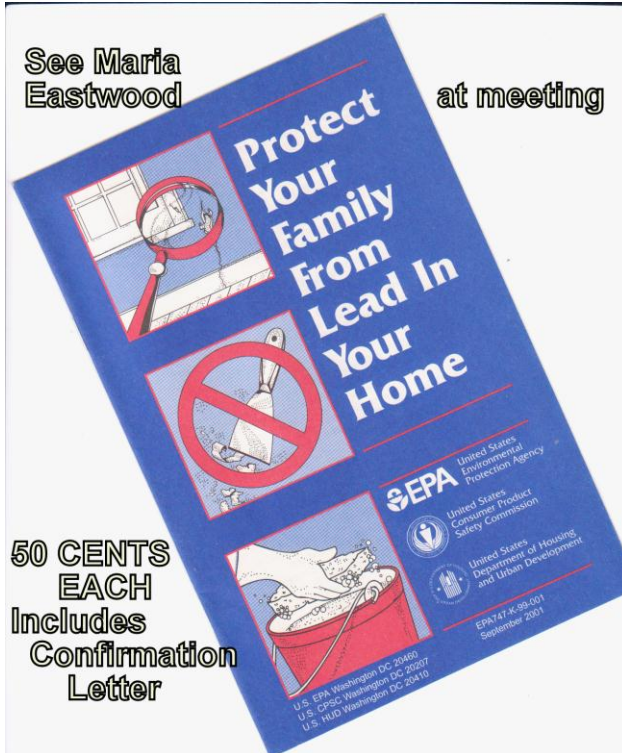
Client must sign a 1-year lease. Client must pay security.



**It's quick and easy to list your rental unit.**  
For additional information Albany Housing Authority at: (518) 641-7500 or on the web at [www.albanyhousing.org](http://www.albanyhousing.org)

See Maria Eastwood

at meeting



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

**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 2014.

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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[www.cdarpo.org](http://www.cdarpo.org).

#### Non-members

Display Size	3 mos	6 mos	1 year
Business Card	\$ 90	\$ 175	\$ 265
¼ Page	\$ 160	\$ 300	\$ 460
½ Page	\$ 300	\$ 500	\$ 800

#### Members & Business Affiliates

25% Discount

Display Size	3 mos	6 mos	1 year
Business Card	\$ 68	\$ 132	\$ 200
¼ Page	\$ 120	\$ 225	\$ 345
½ Page	\$ 225	\$ 375	\$ 600

## 2013 Board of Directors

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Jaye Nerad	<i>Secretary</i>	489-5048
Betty Ann Benware	<i>Treasurer</i>	469-7420

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

*“Landlords  
helping  
landlords”*

We're on the Web!

See us at:

[www.cdarpo.org](http://www.cdarpo.org)

## Next Meeting

**Thursday, November 14th**

**The Albany Airport Hotel  
Formerly The Ramada Inn**

**7:00pm – 9:00pm**

**946 New Loudon Rd  
Latham, NY 12110**



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

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## CDARPO

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