



# Newsletter

## February 2014

**CDARPO**

Capital District Association of Rental Property Owners



Please submit your photos and descriptions to Engels Rojas ([engelsrojas82@gmail.com](mailto:engelsrojas82@gmail.com)) or Ray Koloski ([rayhats@gmail.com](mailto:rayhats@gmail.com))

### Next Meeting

## Thursday, February 13<sup>th</sup>

#### Featured Speakers:

Greg Backus  
Al Kleinberger  
Tarasha Darden-McKoy

Details on page 6

**Speak-Up**  
Networking around the  
Refreshment and Resource Tables

## Bio-Hazard Contamination...Liability for Property Owners?

by Keith Capolino (CDARPO member)

We live in a much different world than the one in which we grew up. I know that I feel that way and I'm pretty sure that most people do too. Everything seems to be so much more complex and involved than it used to be. Things were so much simpler.

Take owning income property for example, you bought it, rented it out, paid the bills, maintained it and kept what was left over...simple! Not so today. I won't waste your time detailing all the ways owning income property has changed, but I would like to help with some situations that most rental owners may come across during their term of ownership. Decisions will have to be made that can have a profound effect on your investment and people's health.

The Bio-Hazards that I am referring to in this article are not the ones that we hear about almost every day...mold, asbestos, petroleum, etc. Yes, they are important and must be dealt with. The Bio-Hazards that I will speak of here consist of bodily fluids and fecal matter...both human and animal. All bodily fluids and fecal matter are considered Bio-Hazard material now. There are a multitude of diseases and conditions that can be caught or spread by these materials. There are circumstances when they can be considered contagious and dangerous for months after they are released. A quick Google search can reveal the broad spectrum of what these materials can contain.

What I'm referring to here specifically is blood, urine, feces and body tissue that can be released during violent crimes, accidents, suicides, natural deaths that go undiscovered, animal and rodent infestations. An example of this would be your very nice and quiet tenant, Brad Pitts (fictional name) who pays his rent on time, has not been seen for a week or two...what has happened is that the poor man had a heart attack and passed away on the floor of your apartment. During this time, bodily fluids become present and contaminate the flooring and possibly the sub-floor. Poor Brad had HIV. You have no way of knowing this. Because of the possible pathogens that could be present in these materials they need to be handled and disposed of by professionals that have been trained and certified to perform this kind of work.

The natural human instinct is to downplay the possible hazard and assume a "business as usual" attitude toward these types of situations. We are tempted to say..."I'll just call my usual cleaners and have them clean it with bleach..." This may not be the best long term decision if a contagious pathogen is present. As competent as these contractors may be in their usual routine, if they are not trained in this specific type of circumstance, they may leave the property in a dangerous condition...which may affect them, your tenants and possibly you! Taking it one step further...if this company did not properly disinfect this material now disposes of it in a public dumpster or trash facility? What if these employees did not wear the proper protective gear? In this litigious society that we live in, this may translate into liability. This liability may also be construed as negligence on the part of the property owner.

Yes, having a professional perform this work for you is more expensive initially. It almost always is, but you can be confident that the job will be done correctly and the fact that you hired a specialized company to perform this work will go a long way to negating any alleged negligence or liability. The old saying "an ounce of prevention is worth a pound of cure" may be very applicable in this circumstance. Additionally, any extra cost will be unsubstantial when viewed over the term of your ownership.

The good news is that these circumstances do not occur very often. Additionally, they may be covered by renters insurance or your property insurance. A quick check with your agent may save you time and consternation at a future date. More good news is that these situations can usually be taken care of quickly. A professional company will be discrete and will cause a minimum of interruption to the facilities' normal routine...no one wants their facility wrapped in hazard tape and people with moon suits on walking through the common areas! This will allow property owners to efficiently restore the property to rental condition in a minimum of time.

These types of Bio-Hazards can be scary! But they don't have to be if property owners and professionals work together to remove and dispose of the hazard in a way that ensures the safety of all involved.

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# LEAD RENOVATION, REPAIR, & PAINTING (RRP-INITIAL) TRAINING CLASSES

**February 2014**

**CLASS SIZE IS LIMITED—REGISTER TODAY—ALL TRAININGS ARE FREE**

*Funding provided by the Albany County Department of Health, the Rensselaer County Health Department and Schenectady County Public Health*



Effective April 22, 2010, workers performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must follow specific work practices to prevent lead contamination and must be certified. This federal EPA Renovation, Repair, and Painting (RRP) rule applies to contractors, painters, plumbers, carpenters, electricians, window replacers, roofers, and landlords.

Trainings to become EPA certified are offered by Cornell Cooperative Extension Albany County, an EPA accredited training provider. This course is approved for purposes of certification under Section 402 of Toxic Substances Control Act (TSCA) for the respective discipline.

Upon successful completion of the RRP Initial course including passing an exam at the end of the class, participants are EPA certified renovators. This certification is good for 5 years.

Failure to comply with EPA's RRP program requirements could result in penalties of up to \$37,500 per day per violation.

New York State code officials successfully completing Cornell Cooperative Extension Albany County's 8 hour EPA RRP Initial training course will receive 8 CEUs. (Individuals must sign in, complete all paperwork, have their picture taken, pass the exam, and sign out. All students must follow these procedures to receive in-service training credit for this class.)

**Dates**

- February 4—Cornell Cooperative Extension Albany County
- February 13—Center Brunswick Fire Department
- February 20—Albany Community Development Agency
- February 25—Cornell Cooperative Extension Albany County
- February 27—Schenectady Jewish Community Center

**Time**

- 7:45 am registration/breakfast
- 8:00 am - 5:00 pm training

**Locations**

Albany Community Development Agency  
200 Henry Johnson Blvd.  
Albany NY 12210

Center Brunswick Fire Department  
1045 Hoosick Road  
Troy, NY 12180

Cornell Cooperative Extension Albany County  
24 Martin Road  
Voorheesville, NY 12186

JCC of Schenectady  
2565 Balltown Road  
Niskayuna, NY 12309-1096



**Contact**

Questions can be answered by:  
Nancy at 518-765-3521/[NKL1@cornell.edu](mailto:NKL1@cornell.edu)  
OR  
Lisa at 518-765-3512/[LKC29@cornell.edu](mailto:LKC29@cornell.edu)

**PARTICIPANTS MUST PRE-REGISTER**  
**Register-Send completed form below to:**

Lead Training, P.O. Box 497, 24 Martin Road, Voorheesville, NY 12186  
or online: [https://pub.cce.cornell.edu/event\\_registration/main/events.cfm](https://pub.cce.cornell.edu/event_registration/main/events.cfm)

**ALL RRP INITIAL TRAININGS INCLUDE: Continental Breakfast \* Lunch \* Refreshments \* Course Manuals & Materials**

Please register me for the RRP Initial training:

Name: \_\_\_\_\_ Training \_\_\_\_\_  
 Address: \_\_\_\_\_ Date of Training \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
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Cornell Cooperative Extension in Albany County provides equal program and employment opportunities.

## ART EXHIBIT!!!

**You and your friends are invited to an Exhibition Feb 1 – 28 at the Colonie Library.**

Eighty (80)+ original artworks (many prize winning) will be on display and available for purchase.

The artists, **Joan Van Alphen & Bev Braun**, will welcome visitors at the reception on Sunday, February 9th from 2 to 4 PM. Both are members of several artist associations in the Capital District. Joan is the wife of long time CDARPO member Joe VanAlphen.

Find framed pieces to decorate an apartment, or complement art in your own home.

**Location:**

**William K. Sanford Town Library  
629 Albany Shaker Road, Loudonville, NY"**

## DID YOU KNOW!?!?

**That mice turn up their noses at peppermint?**

### Be Menace to Mice

- Peppermint has been an anti-mouse strategy for centuries. Some swear the strong smell keeps mice from being able to find food. Soak cotton balls in pure peppermint oil (found in health-food stores) and place in small cups near their entry points. Planting peppermint in your yard may help too.
- No cat? Borrow some cat hair from a friend or a groomer, and place it around holes.
- Better yet, block those holes altogether. Stuff them with copper mesh, which won't rust like steel wool. Cover larger openings and the space behind air vents with hardware cloth that has a mesh size less than a quarter-inch.

Sources:

1) <https://www.allstategoodhandsnews.com/life-at-home/157-simple-and-green-pest-control-tips.html>

## Troy Topics

### Busy Times in Troy

Our last Vacant Property Work Group meeting (VPWG) had such a full agenda that we did not yet identify a specific building for CDARPO to "adopt" and prepare for sale. The next meeting is March 4 and it will be on the agenda.

There are currently 560 vacant buildings in Troy (down from 612 in 2013). Of these, three are under active study by VPWG with funding available to proceed with preparation for shaping up to sell.

A sub-committee of VPWG, dealing with deconstruction and salvage, had its first meeting at Cornerstone Community Church, 570 3rd Avenue, Troy on January 28th from 6:30 to 7:30. The meeting dealt with identifying and salvaging parts of buildings with historic value prior to demolition.

Unfortunately, I was unable to attend because the time coincided with another meeting (a joint cooperation effort by RPI and Russell Sage) on "Building Civic Capacity for a Stronger Troy".

It would be most worthwhile for any CDARPO member to join VPWG or the subcommittee at the next meeting just by attending. It is a dedicated and friendly group with the betterment of Troy in mind. The administration of the city and the City Council are also solidly behind our efforts. I would greatly appreciate someone from CDARPO attending.

Ray Koloski





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**While you are on vacation or full time.**

# Rental Property Benefits: A Dummies' Guide

By: Ali Boone

There are a million articles floating around on the internet and probably even in some books that talk about the benefits of owning rental properties. You've probably read them and even heard everything I'm about to tell you already, but sometimes it's good to bring it up a notch, leave out major details, and really hammer in the big picture.

You've inevitably heard that owning rental properties is a very strong investment method with tons of benefits. Could you explain those benefits to a kindergartner? If you can't, it means you don't quite understand them fully yourself so how about I explain them for you. Very simple, straight to the point, no nonsense or confusion.

## Rental Property Benefits

### Cash Flow

Every month your tenant pays rent. That rent should cover all of your expenses on the property with some leftover. That leftover money is free money in your pocket. Score.

### Equity

This one is a kicker. You buy a rental property and after however many years let's say your mortgage has been paid down \$40,000. The cool thing is you didn't have to pay a penny to pay down that mortgage; your tenants essentially paid that down for you. So now you have an additional \$40,000 equity to which you can now take a cash-out refinance on the property or use that as a home equity line of credit, or whatever other way you can pull that \$40,000 out. That is \$40,000 of free money you just earned! Oh, and it's tax-free too.

### Appreciation

Or, your property appreciates a good bit and you decide to sell. If you're smart you sell it for more than you paid for it, so any profit there (a lot due to inflation) is free money in your pocket.

You can also get that money tax-free if you 1031 exchange it. You *also* profit from whatever principal your tenant paid down for you too, so maybe it's that \$40,000 *plus* whatever the house appreciated for. Holy mother.

### Tax Benefits

Have you ever stopped and thought about how much more money you would have in your pocket if you didn't have to pay anything out in taxes? Seriously, think about it. So how cool would tax-free income be then? Well guess what, income from your rental properties is basically tax-free. You get to write-off depreciation on your properties which just about cancels out any taxes you would owe on the income. And whatever amount isn't covered by depreciation is probably covered by the gajillion other write-offs you can take when you own a rental property.

You're making so much free money people!

Cash flow every month is free money, the equity you build in the house is free money to you, anything you make with appreciation is free money, and you get to save what you would normally have paid in taxes... for free! Yes, all investing methods should give you free money (if it doesn't it's a bad investment), but rental properties stand out a lot from the rest because of how many ways the free money can hit your pocket.

While rental properties may not put as large of an amount of cash in your pocket in a short amount of time like some other methods, those other methods also force you to take a huge tax hit...

...

**In case you didn't grasp the overall benefit, it's *free money*. I love free money. Do you?**

Source:

<http://www.biggerpockets.com/renewsblog/2014/01/13/rental-property-benefits/>

## Tenant Tales

Ring.... Ring...

**Landlord:** Hello

**Tenant:** Yeah, I need an apartment ASAP!

**Landlord:** Slow down. Why do you need to move in such a hurry?

**Tenant:** My man caught a case and he got 6-9 months and me and my baby gotta move outta where we at.

**Landlord:** Do you have a job?

**Tenant:** No

**Landlord:** Well, how will you pay the rent?

**Tenant:** ATM

**Landlord:** What is that? Is it a new type of social services or Section 8?

**Tenant:** No. I ain't on welfare or nothin' like that. My man left me his ATM card to pay my bills until he gets out.

**Landlord:** Interesting. What will happen if the ATM card runs out?

**Tenant:** That ain't gonna happen 'cause there is mad money on the ATM card plus when he gets out he is gonna make some more money! So when can I see the apartment?

(Spelling was left as is to communicate clearly!)

## CLPPPP!!!

The Childhood Lead Poisoning Primary Prevention Program (CLPPPP) and the three most common lead hazards found in homes in Rensselaer County. The CLPPPP educates families and property owners about lead poisoning and how to limit the risk of exposure due to lead-based paint and other sources of exposure.

### Presenters:

Greg Backus - EPA Lead Risk Assessor-CCE Educator

Al Kleinberger - EPA Lead Risk Assessor-CCE Educator

Tarasha Darden - McKoy, Family and Consumer Science Educator

## 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.

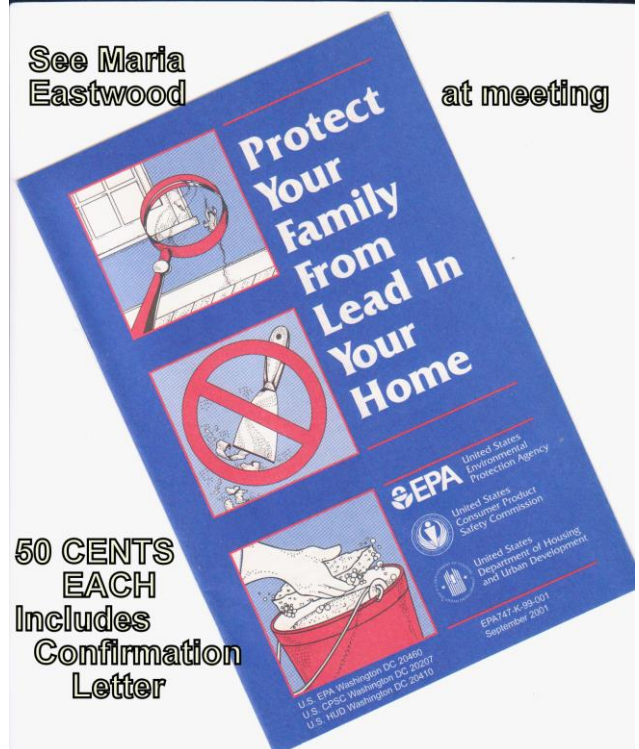


It's quick and easy to list your rental unit.

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, give their e-mail or address, call (518) 433-7377. We will send them newsletters and information.

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Business Card	\$ 90	\$ 175	\$ 265
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Business Card	\$ 68	\$ 132	\$ 200
¼ Page	\$ 120	\$ 225	\$ 345
½ Page	\$ 225	\$ 375	\$ 600

### 2013 Board of Directors

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

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Teresa Fenimore	

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Inquiries regarding the newsletter or advertising should be directed to:

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helping  
landlords”*

We're on the Web!

See us at:

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

## **CDARPO**

**Capital District  
Association of Rental  
Property Owners  
P.O. Box 11097  
Albany, NY 12211-0097**

**Phone: 518 433-7377**

**Address Service  
Requested**

*CDARPO can help.*

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

## **Next Meeting Thursday, February 13th**

**Days Inn  
Formerly The Ramada Inn  
7:00pm – 9:00pm**

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

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

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