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ADVICE TO THE HOUSELORN

BY MAC MOWBRAY

CORONA CORONA CORONA

That is all I have been hearing for months now. Before I get caught up in Corona (Not the beer, that is too much fun!) we have a couple of questions about building maintenance.

A newbie asks: I just purchased a large 4 unit building in downtown Troy and it has a HUGE (Thank you Billy Fucillo) steep set of front steps.

What can I do to make them safe? Right now, it is not a problem because there is no snow and ice and all the tenants are young and agile.

Mac says: You are wise to think ahead; Winter WILL come and eventually you will have some older or less athletic tenants,

First, make sure the railings are secure and the proper height. Codes exist to tell you this. Next make sure there is no rotten wood or deteriorated masonry to cause tripping. You should explore some type of nonskid covering for the steps. This could be sand finish in the paint, adhesive treads (Better than sand finish paint). You could purchase cocoa matting which needs to be removed in the Spring. This works

well. None of these options is fool proof. When we have ice storms, you will need to use ice melt or rock salt or sand to prevent slipping on all these surfaces. I hope this is the worst problem you face!!

West Sand Lake has a stove question. A potential tenant (Someone who has just "looked at" the house wants to get a wood stove to supplement the oil heat which he will be paying for. There is a chimney in the room which was used as a vent for a gas space heater before the central heat was put in. Your opinion.

And boy do I have one!! NO, NEVER, NUNCA, NYET! In any language this is a bad idea. Number one: The chimney is probably not lined. Number two. You do not know what condition his stove is in. Number three. If he has children or pets, they don't know the rules and children and drunks love to throw things in fires. Finally, your insurance company probably forbids it. That's because it could burn down the house. Another practical item. If he cannot afford to heat the house without using a wood stove, you probably don't want him as a tenant. When it is ten below and it comes to buying oil or paying the rent, guess who wins? Not you.

The Corona questions all related to rights, money and liability. So, I referred them to other sources, lawyers etc. I also encouraged them to join CDARPO and ask them at a meeting.

Hope next month brings no more CORONA QUESTIONS.

Governor Cuomo Announces Moratorium on COVID-Related Residential Evictions Will Be Extended Until January 1, 2021

Governor Andrew M. Cuomo today announced the State's Tenant Safe Harbor Act will be expanded until January 1, 2021 to protect additional residential tenants from eviction if they are suffering financial hardship during the COVID-19 public health emergency. The Executive Order extends the protections of the Tenant Safe Harbor Act to eviction warrants that existed prior to the start of the pandemic.

"As New York continues to fight the pandemic, we want to make sure New Yorkers who are still struggling financially will not be forced from their homes as a result of COVID," Governor Cuomo said.

"We are extending the protections of the Safe Harbor Act through January 1 because we want tenants to have fundamental stability in their lives as we recover from this crisis."

Governor Cuomo first announced a State moratorium on residential and commercial evictions on March 20 to ensure no tenant was evicted during the height of the public health emergency. The Governor signed the Tenant Safe Harbor Act on June 30 which became effective immediately as well as additional legislation providing financial assistance to residential renters and landlords. Additionally, previous Executive Orders have prohibited charges or fees for late rent payments, and tenants facing

financial hardship can still use their security deposit as payment and repay their security deposit over time.

Earlier this month, the State's moratorium on COVID-related commercial evictions and foreclosures was extended by Governor Cuomo by Executive Order, until October 20th. This measure extends protections already in place for commercial tenants and mortgagors in recognition of the financial toll the pandemic has taken on business owners, including retail establishments and restaurants. The extension of this protection gives commercial tenants and mortgagors additional time to get back on their feet and catch up on rent or their mortgage, or to renegotiate their lease terms to avoid foreclosure moving forward.

- Contact the Governor's Press Office
- Contact us by phone:
- Albany: (518) 474 - 8418
- New York City: (212) 681 – 4640

PROTECT YOUR VACANT APARTMENT

There are a few simple steps you can take to help safeguard your property when you have a vacant apartment.

1. Use curtains, shades, or mini blinds so that the apartment doesn't look vacant from the street.

Mini blinds are so inexpensive now, you might want to include them in your apartments as an amenity.

If your windows have permanent curtain rods, it's easy to temporarily hang some fabric from them with a few clothespins.

Adjustable tension rods are great, and you can use them in different windows as needed.

The curtains don't have to be perfect.

You can use a cut up sheet or even a beach towel or two.

Have an assortment of clothes pins, safety pins, and pushpins (thumb tacks) in your bag of tricks.

The glass section of a back door can be covered very simply with a white kitchen trash bag held by a couple small pieces of tape.

Why have someone in your backyard be able to look in? (Not to be paranoid, but an ounce of prevention...)

If any of the temporary window coverings are not attractive, take them down a few minutes before you show the apartment to a prospective tenant.

2. Have one or two lamps on timers.

A two pack of timers is less than \$10.

You can use them many many times over the years.

3. Consider putting your name on the mailbox while the unit is empty.

4. Use your judgment about putting a "For Rent" sign in the window or out front.

A sign with a curtain behind it is better than a sign on blank empty glass.

While we want to advertise our available apartments, we don't want to invite mischief or potential break-ins or thefts.

PRESIDENTS MESSAGE:

CDARPO's slogan has always been "Landlords helping landlords" and in these unprecedented times the community of landlords need help more than ever. We are business owners and investors providing our communities with the basic human need of shelter. We take risks to do this and some of us make little or break even with the prospect of finally collecting income when we retire and have paid back our loans. It is unfortunate that policies have put us at odds with the very communities we aim to serve. We understand that there is a global pandemic that is affecting many of our tenants. None of us want to displace families. The measures that have been put in place have irreversible consequences that will forever change the landscape. With no assistance for landlords who are unable to collect rent, restricted from processing evictions, and still required to make loan payments; many of us will be forced to sell or foreclose. This will leave our properties vulnerable to be bought by larger corporations, creating yet another consolidation. I want to share a first hand account from a member who asked to remain anonymous:

"I am the single apartment building property owner in the city of Albany. I have been negatively impacted by the inability to process an eviction on my tenants. One of my Tenants has maintained employment throughout 2020 and has refused to pay rent. I have made the tenant aware of various government programs and that if they are experiencing a hardship related to Covid-19 I am willing to put in place a payment plan. The tenant has informed me that

they will not be paying rent and would like me to execute an eviction and is waiting for the formal notice. The Court house has informed me that no eviction judgments will be issues during 2020. This tenant has not paid rent since May of 2020. Again I am a single property landlord that requires the rental income to maintain the building and pay expense which includes mortgage and a Maintenance employee.

My banker has informed me that I can defer my Mortgage payments but the payments are not forgiven just "paused" and will require a balloon payment once deferment period has ended, this does not seem to be a viable solution."

I have heard countless stories just like the one. We need our voices to be heard and politicians to understand that these rules will ultimately hurt the people they were designed to protect. When a landlord is forced out of business, they are no longer able to provide shelter and tenants end up displaced. No one wants this to happen. I encourage our members to share their stories with us and encourage others to join CDARPO and do the same.

Yahoo groups will be going away. Please subscribe to our Online Newsletter at <https://cdarpo.org/contact-us/> to stay updated on events and news that impacts your business

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General meetings take place on the 2nd Thursday of each month, September–June. Hear professional speakers and meet with members who have years of land-lording experience. Find us online at CDARPO.org and on [Facebook](https://www.facebook.com/cdarpo).

Attention:

CDARPO Mailing address is:
PO Box 8, Latham, NY 12110

Regular Membership dues are \$75/year and include a 10-issue monthly newsletter, a landlord help line, education classes, free advertising at meetings & more.

Send membership inquiries to:
Membership@cdarpo.org

Commercial Membership dues will vary based on desired advertisement formats - please visit our website for more details.

MONTHLY MEMBER MEETING

PLEASE JOIN US!

VIRTUAL MEMBER MEETING

OCTOBER 15, 2020 AT 7PM

Learn about the latest on rent control in the City of Albany and the good cause eviction debate happening in the City of Albany. Guest Speaker: Conor Gillis: Government Affairs Field Representative at New York State Association of REALTORS, Inc.

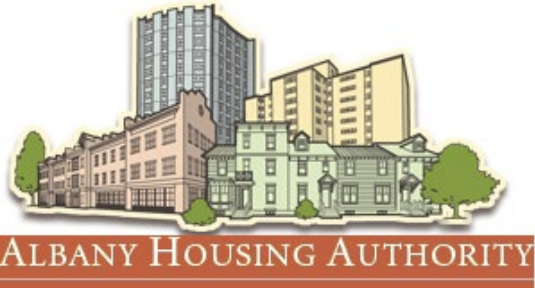
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Letter to Judge Marks Signed by Small Business Property Owners- [Click to read](#)

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