



March  
2023

## CDARPO NEWSLETTER



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# MARCH 2023 - NEWSLETTER

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## A- March 9th, 2023, Membership Meeting

### Time:

7:00 pm - 8:00 pm

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### Location:

Courtyard by Marriott, 515 River St, Troy, NY 12180

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### a. Four Speakers

1. **Mark Pawlows** from Freedom One Funding
2. **Chris Lanzoni** from Freedom One Funding
3. **Ben Forcucci** from Freedom One Funding
4. **Rachael Angelini** from Freedom One Funding

### b. Title: Brokers Are Better (15 min)

The Freedom One Funding presentation will go over why brokers are better and will include the following topics:

1. Benefits of using a broker over a bank
2. Freedom one Fundings mortgage products. Including but not limited to Conventional, FHA, USDA VA and DSCR loans.
3. How to get deals closed faster
4. Marketing strategies (List Reports and Homebot)
5. Closing process
6. Temporary Buydown Programs
7. Q/A

### c. Who is Freedom One Funding?



Freedom One Funding has been in business for over 20 years. They specialize in residential mortgages 1-4 units. They originate Owner Occupied, Investment, Vacation and Second home loans.

### **B- 10 Steps to Be a Good Landlord:**

*By Roland Nzaou*

Being a good landlord requires skills, knowledge, and a proactive approach to tenant management. From creating a welcoming atmosphere to maintaining the property, there are several things you can do to be a successful and respected landlord. This guide will explore critical ways to be a good landlord in Albany, NY.



#### **1. Screen tenants carefully**

Screening potential tenants is one of the landlord's most important aspects. You need to find responsible and trustworthy tenants who will take care of your property and pay rent on time. Before accepting new tenants, conduct a thorough background check, including a credit check, employment verification, and references.

#### **2. Be responsive and approachable.**

Good communication is critical to building a positive relationship with your tenants. You should always be available to answer any questions or concerns they may have and respond to any issues in a timely manner. This will help you to build trust and a good rapport with your tenants, which can help to prevent potential disputes or issues from arising.

#### **3. Maintain the property.**

Keeping your property in good condition is essential to being a good landlord. This includes regular maintenance and repairs and keeping the property clean and safe. You should ensure that all appliances and systems are in good working order and promptly address any issues.

#### **4. Create a welcoming atmosphere.**

Creating a welcoming and comfortable atmosphere can help to attract good tenants and encourage them to stay. This includes keeping the property clean and well-maintained, adding some personal touches, and

being responsive to tenant requests. You may also consider offering free Wi-Fi, laundry facilities, or a communal outdoor space.

### **5. Follow the law.**

Knowing all the relevant landlord-tenant laws in the Capital District, NY is essential. This includes fair housing laws, lease agreements, security deposit requirements, and eviction procedures. By following the law, you can protect yourself from legal disputes and ensure that you provide your tenants with a fair and safe environment.

### **6. Provide clear and transparent communication.**

Clear and transparent communication is crucial when renting out your property. You should ensure that your lease agreement is clear and concise and that your tenants understand all the terms and conditions. It's also essential to communicate any changes or updates to your tenants promptly and respectfully.

### **7. Build a sense of community.**

Creating a sense of community can help to encourage tenants to stay longer and be more invested in the property. You may want to consider hosting events or activities for tenants or creating a communal space where they can interact and socialize. This can help to build a sense of community and make your property a more attractive place to live.

### **8. Be proactive about potential issues.**

It's essential to be proactive about potential issues that may arise. This includes checking for leaks or pest problems and ensuring that your property is up to code and safe for your tenants. By being proactive, you can prevent potential problems from becoming major issues and keep your tenants happy and satisfied.

### **9. Respect tenant privacy**

Respecting tenant privacy is essential when it comes to being a good landlord. You should only enter a tenant's property with their permission, except in emergencies or repairs. You should also ensure that you handle personal information with care and follow all relevant privacy laws.

### **10. Treat tenants with respect and professionalism**

Finally, it's essential to treat your tenants with respect and professionalism. This includes respecting their privacy, responding to their concerns promptly, and treating them fairly and equally. Treating your tenants with respect can build a good relationship with them and ensure that they feel comfortable and happy in their homes.

### C- How Do Landlords Prepare for Spring?

*By Roland Nzaou*

As a landlord, preparing for spring in Albany, NY is essential to maintaining the value and safety of your property. With the arrival of spring, it's the perfect time to perform a thorough property checkup and prepare for the coming months. In this guide, we will explore some key ways landlords can prepare for spring in Albany, NY.



#### **1. Check the Roof**

After a long and harsh winter, it is essential to inspect the roof of your property. The roof is one of the most critical parts of the building, and any damage can cause significant problems. Look for signs of damage, such as cracked or missing shingles, and check for any leaks. If there are any problems, hire a professional to fix them before the spring rains arrive.

#### **2. Clean the Gutters**

Gutters are often overlooked, but they are an essential part of your property's drainage system. During the winter, gutters can become clogged with leaves, branches, and debris, causing water to overflow and damage the property. Cleaning the gutters in the spring is essential to avoid water damage and ensure proper drainage. You may consider hiring a professional, especially if you have a multi-story property.

#### **3. Check the Plumbing**

Winter temperatures can cause pipes to freeze and burst, causing water damage and costly repairs. Inspect your property's plumbing to ensure no leaks or damage to the pipes. Check for any signs of moisture or mold, and repair any leaks immediately. Additionally, consider insulating pipes to prevent future freezing.

#### **4. Inspect the HVAC System**

Spring is the perfect time to inspect the HVAC system and ensure it works correctly. Change the air filters and clean the ducts to improve air quality and reduce the risk of fire hazards. Check the thermostat to

ensure it works correctly and adjust it for warmer weather. Consider hiring a professional to perform a more thorough inspection to ensure your HVAC system runs efficiently.

### **5. Prepare the Landscaping**

Spring is a time of growth and renewal; your property's landscaping should reflect that. Remove any dead trees or branches that may have fallen during the winter and trim any overgrown shrubs or bushes. Plant new flowers, grass, or other plants to give your property a fresh look. Also, clean up any debris or leaves that may have accumulated during the winter.

### **6. Check the Exterior**

Inspect the exterior of your property for any damage caused by the winter weather. Look for cracks in the foundation or walls and any damage to the siding or brickwork. Repair any damage as soon as possible to prevent water damage or pest infestations. Additionally, consider pressure washing the exterior of your property to remove any dirt or grime that may have accumulated over the winter.

### **7. Check Safety Devices**

As a landlord, it is your responsibility to ensure that your property is safe for your tenants. Check the smoke and carbon monoxide detectors to ensure they are working correctly, and replace any batteries as needed. Test the fire extinguishers to ensure that they are in good working order. Additionally, make sure that the emergency exits are clear and easy to access in case of an emergency.

### **8. Review the Lease**

Spring is an excellent time to review your lease agreement and make any necessary updates or changes. This includes updating the rent amount, security deposit, and other terms or conditions. Review the lease with your tenants and make sure they understand any changes. Additionally, consider renewing the lease to ensure that your tenants stay for another year. Reviewing the lease is good but should not be renegotiated in any way until the period set by HSTPA in advance of the expiration.

In conclusion, preparing for spring in the Capital District, NY is essential to being a landlord. By following these tips, you can ensure that your property is safe.

**D- CDARPO's Membership Cards are Coming.**


CDARPO is implementing a membership card system to distribute to all members. The card will give free access to most CDARPO's events, such as speeches, seminars, and workshops. We are also working diligently with business partners in the Capital District to create discount systems exclusive to CDARPO members. Therefore, we are looking to connect with more businesses in the real estate industry as possible. If you are a business owner or know a business owner who wants to work with us to provide discounts in exchange for goods and services, please contact us through [cdarpo@gmail.com](mailto:cdarpo@gmail.com). We will provide a complete list of businesses and their membership discount rates later.



**CAPITAL DISTRICT ASSOCIATION OF RENTAL PROPERTY OWNERS**  
*Landlords helping landlords for a better community.*

CDARPO members represent the entire capital district – from Albany, Rensselaer, Troy, Saratoga, and Schenectady counties – and beyond. Members get exclusive discounts while doing business with many of our partners.

**Edith John Piaf**



This card is intended for your exclusive use and is not transferable.  
Your membership card is available until 12/31/2023

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### E- Call for Volunteers.

CDARPO is always seeking **partnerships** and volunteers interested in serving on the following committees.

- **Membership:** contact new members to familiarize them with our services, man the welcome table, go to other organization meetings to introduce CDARPO to grow membership, contact people who do not renew, monitor that business ad members are getting correct ad sizes and are happy with their ads.

Contact P. R Committee Chair: **Caroline Gibson**

- **Legislative Update:** attend local meetings, report on events of interest, attend Neighborhood Association meetings, and report back on anything of interest to CDARPO (sometimes these are the first place to hear gossip about pending plans).

Contact Committee Chair: **Lamon Snyder**

- **Newsletter:** produce articles, find ideas for articles, request others to produce articles, and obtain permission to reprint articles.

Contact Committee Chair: **Karen Wentz**

- **Speakers / Events:** arrange for speakers, confirm, and arrange accommodations for speakers, arrange for or manage zoom meetings, handle the recording within zoom meetings.

Contact the Committee Chair: **Bryson Gibson.**

### F- Stay Connected

Current members should join our forum discussion area on Google groups. This will be the Email-based forum for exchanging ideas and interacting with fellow landlords that may have experiences to share. Send an email requesting access to [cdarpo-talk+subscribe@googlegroups.com](mailto:cdarpo-talk+subscribe@googlegroups.com) or contact Marshall Miller at <mailto:marshall@bluehattery.com> for more assistance.

Find us online at CDARPO.org, Facebook, and Meetup on **Meetup.com/CDARPO**. Sign up for our newsletter on the contact page of our website.



G- Support Our Sponsors



[albanyhousing.org](http://albanyhousing.org)

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



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