



April 2023

CDARPO NEWSLETTER

Capital District Association of Rental Property



Thank you to our Contributors

- ❖ *Conor Gillis*
- ❖ *Roland Nzaou*
- ❖ *Don Ferlazzo*
- ❖ *Mo Kafka*
- ❖ *BettyAnn Benware (Lisa)*
- ❖ *Karen Wentz*

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GOOD CAUSE EVICTION - CALL TO ACTION!

Visit www.hfaany.com > top right corner "Take Action Email" > enter information > submit your email.

A- April 13th, 2023 - Membership Meeting

Join us for an important event - the Landlords and Home Organization Membership Meeting on April 13, 2023, at Marriott, 515 St. Troy, NY 12180, from 7 pm to 8 pm.

During the meeting, you'll have the opportunity to connect with other homeowners and landlords in our community and learn about new industry trends. We'll also be providing updates on the latest regulations and legislation affecting homeownership and rental management.

Whether you're a current member of our organization or not, we welcome you to attend and network with other industry professionals. This is a great opportunity to exchange ideas and explore new opportunities for collaboration.

Light refreshments will be served, and we encourage you to bring a colleague or friend who may be interested in joining our organization.

Please RSVP by 04/12/2023 to confirm your attendance. We look forward to seeing you there and discussing the latest news and updates in the industry!

RSVP @ info@CDARPO.org

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B- Monthly Legal Updates

By Conor Gillis

1. **Take Action today – “Good cause” eviction still being considered in State Budget**
2. Legislation to impose “good cause” eviction, which would cap annual rent increases on non-owner-occupied apartments under 4 units to 3% or lower and require automatic lease renewals for tenants, has become a top issue in state budget negotiations. Tell state lawmakers and Governor Hochul to oppose “good cause” eviction at [Email Your Representatives - Homeowners for an Affordable NY \(hfaany.com\)](mailto:Homeowners@hfaany.com). This petition is a coalition effort which NYSAR has partnered on called Homeowners for an Affordable New York.
3. **New York’s state budget is expected to be late**
4. Disagreements over changes to New York’s controversial bail law and “good cause” eviction, as well as how to expand housing in the state, are fueling what is expected to result in a state budget that extends through Saturday’s deadline. Budget talks have also centered around a potential income tax rate increase on New Yorkers who earn more than \$5 million a year, an increase in the state’s minimum wage, and an expansion of charter schools primarily in New York City. Read more at spectrumlocalnews.com.
5. **State identifies ‘disadvantaged communities’ to receive extra climate funding**
6. New York has [finalized a list](#) of disadvantaged communities that are mandated to receive at least 35% of the total statewide spending on clean and energy efficiency programs as required under New York’s Climate Leadership and Community Protection Act (CLCPA), which was passed in 2019 to address climate change and achieve net-zero emissions in the state by 2050. The state has yet to establish a funding mechanism to pay for the CLCPA’s ambitious emissions reduction goals, which could cost up to \$340 billion according to the state’s Climate Action Council’s report. The state published interactive maps this week highlighting the designated areas.
7. **Electrification proposals turn focus on new construction**
Governor Hochul and state lawmakers appear to be aligned on new measures to phase out fossil fuel combustion equipment – furnaces, water heaters, dryers and stoves – in new homes, as their respective budget proposals included measures to require newly constructed buildings to be all-electric by as early as January 2025, with exact timetables varying. The Senate and Assembly, however, did not include the governor’s budget proposal to require existing homes and businesses to retrofit with all-electric appliances and heating/cooling equipment. NYSAR has expressed its opposition to the proposals citing concerns with grid reliability and costs to homeowners and businesses.
- 8.
9. **Queens REALTOR® Melissa Gomez provides perspective on “good cause” eviction proposal**
10. Melissa Gomez, a REALTOR® with the Long Island Board of REALTORS®, recently provided her perspective as a small property owner while discussing the harmful impacts “good cause” eviction would have if passed into law. Speaking with the *Queens Chronicle*, Gomez said she is concerned about the prospect of having an “eternal tenant,” while pointing out that the proposal also does not take into consideration the increased taxes property owners must pay. Read the full story at qchron.com
11. **Push for co-op fairness and transparency**
12. “*Inside City Hall*” news reporter Errol Louis recently highlighted the need for more transparency and fairness in the co-op purchasing process and discussed legislation that would require a written statement of reason for rejection from co-op boards when denying prospective purchasers. NYSAR has prioritized support for enacting new laws that would create a uniform process and timeline for co-op boards to respond to prospective purchasers at both the state level and within New York City and continues to engage lawmakers to take action. Legislation ([A.1778](#)) before the State Legislature will be one of several key agenda items during NYSAR’s annual REALTOR® Lobby Day on Tuesday, May 2. Find more information at NYSAR.com

C- From a Nightmare to a Dream: My Journey as a First-Time Property Owner

By Roland Nzaou



It was two years ago when I decided to purchase my first property - a beautiful house already under lease with a family of six, including two ladies, an elderly person, two kids, and a cat. While inspecting the house, I noticed that it was not well-maintained and could use some cleaning up. However, I decided to keep the lease as it was and asked the tenants to stop smoking in the house as it was causing the entire house to smell bad, even reaching the second floor where I lived.



As the lease was coming to an end in July, I was surprised when the tenants asked if they could leave by the end of March, which I agreed to. However, I didn't pay much attention to them until April 2nd when I texted them about the rent for April. The response I received was that they had already left, and the key was in the mailbox.



When I opened the door, I was hit by a putrefaction smell that engulfed me. The house was in complete disarray, with piles of trash bags, cat litter, birdcages, bird feathers, old junk furniture, and putrefied food all over the place. The entire house was covered in sticky black liquid, and the walls had nails stuck in them. I was literally walking on top of the trash.



Despite multiple calls and texts, the tenants never responded to my requests for them to clean up the mess they left behind. Eventually, I decided to renovate the apartment myself, which took me two months to complete. After months of hard work, the apartment was finally clean, and tenants lined up to rent it.

I signed a rental lease with three students, and this is the second year of the lease with them. The students have been taking excellent care of the property, and I couldn't be happier with their tenancy. The apartment has never been cleaner or better maintained, and I am grateful to have found such responsible tenants. The incident with the previous tenants was a learning experience, but it led me to find the perfect tenants who respect and appreciate the property.



Dear readers,

Share your amusing landlord stories with us! Whether it's a funny encounter with a tenant or contractor, or a situation that didn't go as planned, we want to hear about it. Submissions can be short and anonymous, so send them our way and let's remind ourselves of the lighter moments of being a landlord. Please send at info@cdarpo.org

Best regards,

CDARPO

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D- Landlords need insurance, too. But what type of policy is best?

By Don Ferlazzo



If you own your home, you need homeowners insurance to protect it. If you rent your home from somebody else, you need renters insurance to protect your stuff. But what if you own a property that you rent to others? Whether it's an owner-occupied multi-family home, a 1-4 family residence, or an apartment building, if you rent it to others you need special protection that's available only with certain types of policies.

With all the options available, it can be confusing for landlords who want to protect their investment property while watching their bottom line, but which type of property insurance is appropriate for you? In general, these are your options:

Owner Occupied Multi-Family Homes

If you are renting a multi-family house in which you (the owner) are also residing, you can usually cover it with a standard homeowners policy. Not only will it protect the house itself against

covered perils (forms of loss such as fire or wind), it will also protect your belongings, your family liability (if you are ever sued) and loss of use (should you and/or your tenants become displaced due to a covered claim).

1-4 Family Homes

If you are renting out a property where you do NOT reside yourself, you will need a completely different type of policy to protect it properly. If it's a 1-4 family house, the typical policy type needed is called a Dwelling Fire policy (a.k.a. "Landlord Policy"). This policy insures the structure and property you own kept on premises that is used to service the property (i.e. lawnmower, snowblower). It also includes liability insurance in case somebody gets hurt and sues you, and it covers you for lost rental income (since your tenants likely won't keep paying you if they can no longer live there due to a covered loss like a fire).

Apartment Buildings (residential or mixed use)

If you own a residential property with more than 4 units, or you own something that is mixed-use (meaning it has both residential and commercial tenants) then you should be insuring it with a Business Owner's Policy (a.k.a. "BOP"). In addition to the structure, your belongings, your liability and loss of rent, a BOP can also provide coverages like computer fraud, loss of electronic data, employee dishonesty, valuable papers/records, lock replacement, outdoor signage and more.

In all cases, it is important to remember that your homeowners, dwelling fire or business owners policy only protects you as the property owner. It does not provide your tenants with coverage for their personal belongings, liability or their loss of use. Many insurance companies recommend or require that landlords mandate their tenants have renters insurance for a variety

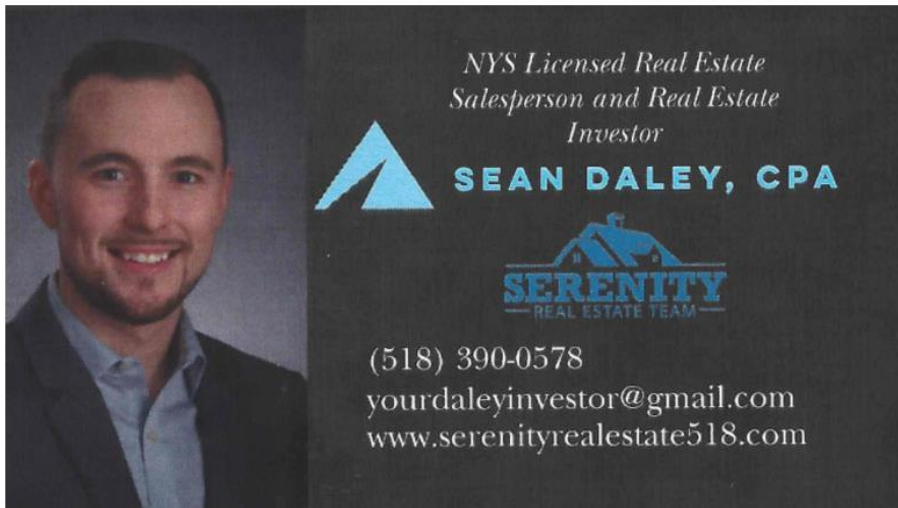
of reasons, and as a landlord it is in your best interest to do so. More on this in a future article.

Something else to note, I have heard of instances where a potential client has been insuring a single family house they rent to others with a standard homeowners policy, but this is not recommended. First, if there is a claim and your insurance company discovers somebody other than you has been living there, they could potentially deny the claim. Next, even if the claim is covered, the homeowners policy will not pay you for the rental income lost when your tenant became displaced. Finally, your insurance company will likely not offer to renew your policy when its current term expires, leaving you

scrambling for new insurance during an already challenging time in your life.

It should also be noted there are many additional differences in both coverage options and limits with each type of policy. These can vary from company to company, as well. Every risk is different so we recommend you speak with an insurance agent to discuss your situation before purchasing a policy. At Foursurance, we'll get to know you and help you understand your options while being respectful of your time, then we'll present you with our recommendations and best pricing. If you would like us to look at your insurance needs, feel free to reach out to me directly at 518-978-4044 (call or text) or don@foursurance.com.

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E- Vacuum It Right!

By Mo Kafka

Carpets and rugs predate electric vacuum cleaners by thousands of years. Today we don't have to drag carpet outside to beat it clean. But a vacuum may not perform well or may not work for every job. For a clean space know how to optimize your choices.

Prestige vacuums are expensive and may or may not do a better job. Most of us use what we have or choose a modestly priced new or used one. Older vacuums were designed to last a long time and are usually serviceable so having one can be an advantage. Most household vacuums are either upright, canister or shop vacuums. When shopping, read the reviews and try those that interest you. Try to find a good personal fit, considering weight, noise level and suitability for your cleaning tasks and ignore hype.

All vacuums have an exhaust and fine particles get blown back out. Where there is a bag that acts as a basic filter. Some have



[This Photo](#) by Unknown Author is

washable or disposable filters to reduce what comes back out. Bagless vacuums are convenient but pay close attention to the often complexly assembled filters in them. Avoid emptying dirt canisters indoors and use a dust mask on as dust billows everywhere. One style

uses water as a filter system and claims to trap particulate very efficiently. HEPA (High Efficiency Particulate Arrestor) filters reduce the blowback and a specific HEPA shop vac is used for lead paint clean up. Ensure filters are maintained as specified and use high quality bags.



[This Photo](#) by Unknown Author is

The exhaust end on some vacs doubles a blower by placing the hose on it. This helps clear dust from under refrigerators or radiators. First use a crevice tool and old brush to loosen and vacuum out what you can reach without damaging the coils. Next place a large damp towel or sheet behind it and use the blower. The cloth will catch much of the dust. Never vacuum up liquid except with a unit designed for this and first ensure the proper wet filter is in place. These are helpful after a flood, to empty a clogged sink or washing machine tub. Some larger ones have a drain plug at the bottom and you can position them in a utility sink or outside a window where they can drain away when full so you don't have to lift them to empty them when full. Many times a small shop vac works on sink and tub drains to suck out food, hair and muck without chemicals or snaking. Have a helper place a thick rag over any overflow opening before vacuuming and run fresh water down the drain after to refill the trap, which seals it against sewer gas. Use special care if someone may have tried drain cleaner chemicals beforehand.

For decades years we used a simple 1940s upright by a famous maker. My mother called it the 'miracle machine'. I don't think it ever needed service aside from replacing belts, which anyone modestly handy could do. This vacuum had a good rotating beater or roll bar. This motor driven bar with small brushes 'beats' the carpet. A vacuum that relies on suction alone doesn't seem to get them as clean and requires a lot more effort to push. Uprights have roll bars built in, canisters often have them as power attachments.

The more you vacuum a carpet the longer it lasts; otherwise dirt and dust collect deep down and cause fibers to decay. For delicate or valuable rugs avoid the use of beater bars. Accessories include crevice tool, upholstery brush and dust brush. Most canister vacuums have a suction reduction control for cleaning draperies or upholstery.

For everyday use and to provide for tenants who don't have one I choose a used canister vacuum that should be \$30 or less at estate or yard sales. I consider this a worthwhile business expense as it encourages them to keep the rental cleaner. It looks like a large loaf of bread on wheels. These were costly when new, were very popular and most have interchangeable wands and hoses. They're generally reliably and bags remain available. Make sure the hose is intact and that there is excellent suction before buying a used vacuum.

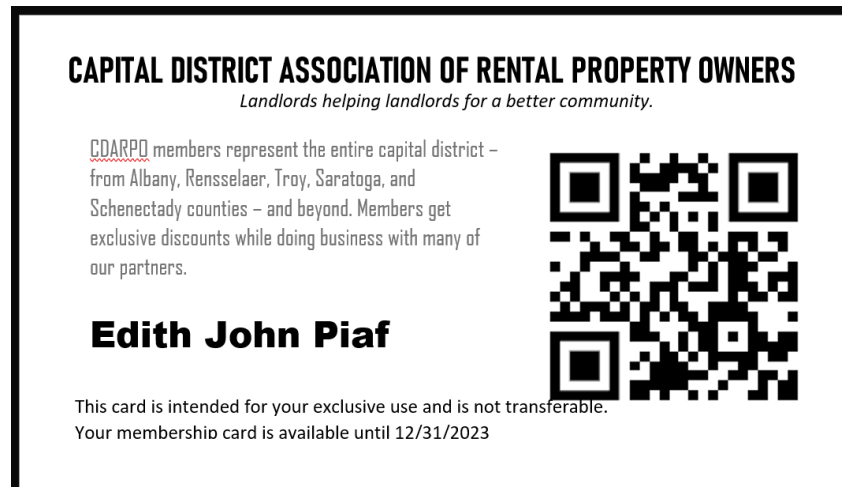
Recently I've been impressed by the improvements in robot vacuums. These can readily get under beds and sofas where we can't easily reach and they can vacuum every day. It is astounding how much dirt they can collect. However, they can get caught on cords or fringe and may not be a good fit with pets or young children.

When a vacuum is not working well check if a dirt cup or bag is full or a filter is clogged. Some old units have cloth bags that can be hand rinsed and let dry to improve suction. When vacuuming fine powder or plaster, bags need frequent replacement as they clog well before they're full. If there is still a problem unplug and examine closely. On uprights a short piece of flexible hose between the base and bag may need unclogging. A kinked or internally damaged hose is the Achilles heel of canister vacuums. If the vacuum port has much better suction when the hose is disconnected the hose needs service or replacing. Vacuums cannot handle socks, leaves, cellophane or anything sticky or large enough to get stuck. Sweep up or pick up big items first as it is easier than dealing with a clog. If your hose is plastic and doesn't contain internal wiring you can detach it and run water through to flush it clean and dry it overnight. Try blowing hoses out by putting them in the exhaust end and aiming the other end into the intake port, or aim it out of doors and then turn on to see if the items clogging it shoot out. A heavy but small diameter chain that fits safely in, lowered into a disconnected hose may knock the clog out but keep hold of the end of the chain so it doesn't get stuck. Beater bars will jam on fringe or a build up of loose filaments. After use take a scissor or utility knife and carefully clean out hair and threads wound around the bar. Always store your vacuum in a dry location to avoid internal corrosion and carefully drape the hose so it does not kink.

Household questions? Visit my blog at <http://oldhouserresource.wordpress.com> if you don't find the answer post your question request for a future article topic. Be safe and well!

F- CDARPO's Membership Cards are Coming (Reminder).

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. We will provide a complete list of businesses and their membership discount rates later.



G- Call for Volunteers (Reminder).

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.**

H- 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 or contact Marshall Miller at 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.

I- Support Our Sponsors



albanyhousing.org

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

Are you a current or future landlord? Join TRIP&RCHR to hear from a panel of experts on issues facing landlords such as code, energy efficiency, noise, eviction law and best practices!

To register, log in or create a Compass account, go to:
<https://trionline.force.com/trionlinecft>

When: Monday, April 17 & 24, 2023 from 5:30 to 7:30PM

Where: Virtual (Zoom Link will be sent out once you register)

Cost: \$25; Participants who attend BOTH sessions will receive a certificate of completion.

Please register for class under the Available Classes & Workshops tab on your *Compass profile*.

Need to set up an account?

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If you have any questions, please give us a call at 518-272-8289.

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We connect individuals and families with resources and knowledge to live in desirable homes and create vibrant sustainable communities.

