

NEWSLETTER



December 2023

CAPITAL DISTRICT ASSOCIATION
OF RENTAL PROPERTY



“ Let's make your homeownership dreams come true together!”

- Page 2 **A-** Membership Meeting: December 14, 2023
- Page 3 **B-** **Bob LaPointe**, *Mortgage Loan Officer*: Guest Speaker's Bio
- Page 4 **C-** CDARPO: Year-End Message from the President
- Page 5 **D-** Who is Running For the CDARPO 2024 Executive/Board members?
- Page 5 **E-** Tips from Members
- Page 6 **F-** Winter Preparedness Tips for Upstate NY Landlords
- Page 7 - Advertisement
- Page 8 - FREE EPA LEAD TRAININGS, Flyer
- Page 9 **G-** Call for Volunteers
- Page 9 **H-** **Get Connected**

Bob LaPointe , *Mortgage Loan Officer*

Special Guest Speaker .

Theme: *Mortgage Tips and Solutions.*



~ Landlords helping landlords ~

A- Membership Meeting: December 14, 2023-

- Theme: **Mortgage Tips and Solutions**
- Speaker: **Bob LaPointe, Mortgage Loan Officer**
- Location: **Courtyard by Marriot Albany Airport, 227 Wolf Rd, Albany, 12205**
- Time: **7 PM-9 PM**
- Contact: info@cdarpo.org
- Mailing Address: **CDARPO, PO Box 8, Latham, NY 12110**

- **Agenda:**

1 . Introduction & Announcement	7:00 PM – 7: 15 PM
2. Presentation by the speaker and Q&A	7: 15 PM – 8: 00 PM
3. Refreshment and Mingling	8: 00 PM – 8: 15 PM
4. Elections of CDARPO new executives	8:15 PM – 8:45 PM
4. Advertisement (1 minute per Business)	8:45 PM – 9:00 PM
5. Problem-solving (Optional).	End at 9: 00 PM



*Picture 1: New location meeting **Marriot Albany Airport, 227 Wolf Rd, Albany, 12205***



Pictures 2 and 3: November's membership meeting.

B- About Bob LaPointe: The Speaker:**1. Mortgage Loan Officer**

With a passion for helping people achieve their homeownership dreams in the most cost-effective efficient way possible, I am Bob LaPointe, a dedicated Mortgage Loan Officer with Movement Mortgage.

2. Expertise:

- Over 25 years of experience in the mortgage industry.
- Program, Product and Process Expert Proficient in Conventional, SONYMA, FHA, VA, USDA, alternate products such as DSCR for investors, Bank Statement, and Non-QM Loans.

• Adept at guiding clients through the mortgage process, from application to closing, in a way that takes the stress out of the process and makes the buyer stand out as a leading candidate to a

seller especially in multiple offer situations.

3. Results-Driven:

- Committed to finding the best mortgage solutions tailored to your needs then advocating alongside your real estate agent to get your offer accepted with the selling agent.
- Proven track record securing competitive rates and terms for clients while delivering industry leading turn-times.
- Strive for a seamless and stress-free mortgage experience. Fast pre-approvals!

4. Client-Centric:

- Always ready to listen and understand your unique financial goals.
- Transparent communication throughout the mortgage journey.
- Here to support you every step of the way, making your homeownership dreams a reality.

I am looking forward to showing the benefits of the new 5% Down Payment Conventional Purchase Loan for owner occupied multifamily homebuyers AND the SONYMA DPAL Plus (ATD) Loan with up to \$30,000 of down payment assistance for 1st time homebuyers. They are a game changer for people looking to purchase a 2-4 family O/O home to create generational wealth with minimal down payment.

☎ (518) 466-3410 | ✉ Bob.LaPointe@movement.com | 🌐 www.BobLaPointe.com

Let's make your homeownership dreams come true together!

***Your Quick Solution!***

Facing **water damage, fire, mold, or biohazards?**
We're here to help, offering:

Swift Response: ✓ **Guaranteed ONE HOUR emergency** response time! Top-Notch Services:

- ✓ **Water damage cleanup**
- ✓ **Fire & smoke restoration** ✓ **Mold remediation** ✓ **Biohazard cleaning**

Cutting-Edge Technology: ✓ **State-of-the-art tools for reliable and accurate restoration.**

Immediate Action: ✓ Assess, plan, and restore your space ASAP.

For rapid and professional recovery, trust MacFawn! Contact us now www.macfawn.com

(518) 785-6719

C- President's Update: Year-End Message from President of CDARPO

Dear CDARPO Members,

As we wrap up this year, I want to reflect on the positive moments we've shared as a community. I began my term believing that a ***positive start leads to a positive journey***. Today, as we conclude the year, I'm filled with gratitude for the wonderful experiences CDARPO has given me, and I hope I've been able to share positive energy with all of you.

I want to extend a special thank you to the fantastic volunteers who made a significant impact this year. **Karen Wentz, Lisa Benware, Eric Wentz, Lamon Snyder, Bryson Gibson, and Caroline Gibson**, your hard work and dedication have truly made a difference.

I also want to express my most profound appreciation to our guest speakers, who generously shared their insights with us:

- **Rachael Angelini** from Freedom One Funding
- **Don Ferlazzo**, Agent Owner of Foursurance Agency, LLC
- **Susan Cerone**, CCIM, Leasing Expert
- **Evan MacFawn**, President of MacFawn Fire Flood Restoration Company
- **Ashley Hilaire** from Housing Service Advocate
- **Angela Gonyo**, Real Estate Agent, "Tenant Screening"
- **Katherine Storms**, Real Estate expert on "Life of an Albany Landlord", etc

This year, CDARPO strengthened its connections with sister organizations, collaborating with advocates for the rights of rental property homeowners and agencies such as **Troy Rehabilitation & Improvement Program (TRIP), Affordable Housing, UAlbany, NYPA, Albany Housing Services, Schenectady Landlords Influencing Change (SLIC), Capital Region Real Estate Investor's Association (CRREIA), and others.**

A special shoutout goes to our sponsors: **MacFawnFireandFlood, Yourdaleinvestor, and NewWard**. Your support is invaluable to our community.

As CDARPO continues to grow, my focus, if re-elected, will be on expanding our resources to aid fellow landlords. I plan to create a database of tools and information tailored to each of us, helping us become better landlords and achieve financial success as business owners.

Thank you all for a fantastic year, and I look forward to future opportunities for CDARPO.

Best Regards,

Roland Nzaou
President, CDARPO

D- Who is Running For the CDARPO 2024 Executive/Boardmembers?

	Executive Candidates			
	1 st Choice	Check if YES	Proposed Candidates	Check if YES
President	Roland Nzaou			
Vice President			Lamon Snyder	
Treasurer	Karen Wentz			
Secretary	Caroline Gibson			

Board Members Candidates:

	Candidates		Proposed Candidates		
1	Eric Wentz		Kevin Potter		
2	Lamon Snyder		Don Ferlazzo		
3	Lisa Benware		MJ		
4	Bryson Gibson				
5					

E- Tips From Members

“With the advent of services such as Apartments.com, being a landlord became easier. If I were a new landlord, I'd probably use that service for the entire process. I have just been using it for the credit report service. There are several advantages to using that service. First, the prospective tenant pays the fee, not you, which is a good indicator of their degree of interest. Second, you are not the one collecting the social security number and other PII of the prospective tenant which reduces your exposure to the requirements of handling PII. Third, credit reports can tell you a lot and allow you to screen applicants based on how you interpret the information.

Another tip was to use the smoke detectors rated for 10yrs. Less hassle with service calls due to low battery chirping and over the life of the detector it is less costly. Most smoke detectors need to be replaced after 10yrs so the timing works well.”

- Credit Art, -

Disclaimer: The content of this newsletter is provided for general informational purposes only and does not constitute professional advice. The information contained in this newsletter is believed to be accurate and reliable, but we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the newsletter or the information, products, services, or related graphics contained in the newsletter for any purpose. Any reliance you place on such information is therefore strictly at your own risk. In no event will we be liable for any loss or damage, including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of data or profits arising out of, or in connection with, the use of this newsletter. Including links does not necessarily imply a recommendation or endorse the views expressed within them. Every effort is made to keep the newsletter up and running smoothly. However, we take no responsibility for, and will not be liable for, the newsletter being temporarily unavailable due to technical issues beyond our control.

F- Winter Preparedness Tips for Upstate NY Landlords: Ensure a Cozy and Safe Rental Property

As winter approaches in Upstate NY, landlords need to take proactive steps to ensure their rental properties are ready for the challenges that come with the colder months. From freezing temperatures to potential snowstorms, a well-prepared landlord not only safeguards their property but also enhances tenant satisfaction. Here are essential tips to help landlords get ready for the winter season:

1. Schedule Heating System Maintenance:

Start by scheduling a professional inspection and maintenance service for the heating system. Ensure that furnaces, boilers, and other heating appliances are in optimal working condition. Address any issues promptly to avoid heating emergencies during the peak of winter.

2. Inspect and Seal Windows and Doors:

Drafty windows and doors can lead to energy loss and higher utility bills. Inspect each window and door for gaps or cracks and seal them with weatherstripping or caulking. This simple step can significantly improve energy efficiency and keep the property warmer.

3. Winterize Exterior Plumbing:

Frozen pipes are a common winter woe. To prevent pipe bursts, drain and

disconnect exterior hoses, and consider insulating exposed pipes. Inform tenants about the importance of keeping the heat on, especially during extremely cold days, to maintain a suitable temperature inside.

4. Stock Up on Ice Melt and Snow Removal Tools:

Albany winters often bring snow and ice. Keep a sufficient supply of ice melt and snow removal tools like shovels on hand. Clearly communicate responsibilities regarding snow removal to tenants, ensuring sidewalks and driveways remain safe and accessible.

5. Check Smoke and Carbon Monoxide Detectors:

Safety is paramount. Test and replace batteries in smoke and carbon monoxide detectors. Consider installing additional detectors if needed. It's crucial to address these safety measures before winter intensifies.

6. Communicate Emergency Procedures:

Prepare a list of emergency contacts for both landlords and tenants. Include contact information for maintenance professionals, utility companies, and emergency services. Communicate clear procedures for reporting issues and emergencies during winter.

7. Provide Winter Property Guidelines:

Share a set of winter guidelines with tenants, covering topics such as thermostat settings, preventing frozen pipes, and reporting heating issues

promptly. Encourage open communication to address concerns and prevent potential problems from escalating.

8. Landscaping Preparations:

Trim overhanging branches that could pose a risk during heavy snowfall. Clear gutters of debris to prevent ice dams. These small landscaping tasks contribute to the overall safety of the property during winter.

By taking these proactive measures, landlords in Albany can ensure a smooth and comfortable winter season for both themselves and their tenants. A well-prepared property not only prevents potential issues but also fosters positive relationships with tenants, enhancing overall satisfaction and retention. Stay warm, stay safe!



**NYS Licensed Real Estate
Salesperson and Real Estate Investor**

Sean Daley, CPA



(518)-390-0578
yourdaleyinvestor@gmail.com
www.serenityrealestate518.com

By becoming a member of CDARPO, you'll gain access to a network of seasoned landlords, providing you with invaluable opportunities to connect and learn from their expertise.

FREE EPA LEAD TRAININGS
December 2023 Training Schedule
CLASS SIZE IS LIMITED—REGISTER TODAY—ALL TRAININGS ARE FREE
Funding for RRP classes is provided by Albany County Department of Health, Montgomery County Department of Health, Rensselaer County Department of Health, and Schenectady County Public Health Services.



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. Certified renovators must take a **RRP Refresher course** before their certification expires.

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

Questions can be answered by:
 Al at 518-765-3529 ark249@cornell.edu
PARTICIPANTS MUST PRE-REGISTER
 Please register online:

https://pub.cce.cornell.edu/event_registration/main/events.cfm?dept=201

EPA Certified Renovator Initial (RRP I)

December 7, 2023
 The Riverfront Center
 1250 Riverfront Ctr., Rm 1190, Amsterdam, NY 12010
7:45 am—Registration/Light Breakfast
8:00 am – 5:00 pm—Training

December 14, 2023
 Steinmetz Homes
 120 Emmons St., Schenectady, NY 12304
7:45 am—Registration/Light Breakfast
8:00 am – 5:00 pm—Training

December 19, 2023
 Steinmetz Homes
 120 Emmons St., Schenectady, NY 12304
7:45 am—Registration/Light Breakfast
8:00 am - 5:00 pm—Training

December 21, 2023
 The Riverfront Center
 1250 Riverfront Ctr., Rm 1190, Amsterdam, NY 12010
7:45 am—Registration/Light Breakfast
8:00 am - 5:00 pm—Training

EPA Certified Renovator Refresher (RRP R)

December 12, 2023
 Steinmetz Homes
 120 Emmons St., Schenectady, NY 12304
7:45 am—Registration/Light Breakfast
8:00 am - 12:00 pm—Training

New York State code officials successfully completing Cornell Cooperative Extension Albany County's 8-hour EPA RRP Initial training course will receive 8 hours of Professional Development Electives toward their 24 hours of annual in-service credit. (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.)

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

Name: _____ (please choose) Class Date/Time: _____

Address: _____ City: _____ State: ____ Zip: _____

Company or Organization: _____

Phone: _____ Cell Phone: _____ Email: _____

Cornell Cooperative Extension | Albany County

24 Martin Road, Voorheesville, NY 12186

518-765-3500 • www.ccealbany.com • www.facebook.com/ccealbany

Cornell Cooperative Extension is an employer and educator recognized for valuing AA/EEEO, Protected Veterans, and Individuals with Disabilities and provides equal program and employment opportunities.

Please contact the Cornell Cooperative Extension Albany County office if you have any special needs.

If you have a disability and are having trouble accessing information or need materials in an alternate format, contact ark249@cornell.edu for assistance.

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

G- Call for Volunteers.

CDARPO always seeks **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- Get 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 who may share experiences. Send an email requesting access to cdarpo-talk+subscribe@googlegroups.com or contact Caroline Silver at caroline.silver.97@gmail.com or Roland Nzaou at CDARPO@gmail.com for more assistance.

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