



NEWSLETTER

**CAPITAL DISTRICT ASSOCIATION
OF RENTAL PROPERTY OWNERS**

JANUARY 2024

- Page 2 A- Membership Meeting / B- Agenda: Installation Ceremony Including Dinner
- Page 3 C- New Year- Message from the President of CDARPO
- Page 4 D- A Picture From the Last Meeting / E-10 Winter Hacks for Warmer House
- Page 5 F- The New CDARPO 2024 Executive Members and Board Members
- Page 6 G- Before Its Approval, Hochul Disarms Law to Unmask LLCs
- Page 8 - Advertisements: MacFawn & Sean Daley
- Page 9 H- A Comprehensive Guide to Homeowners on Effective Snow Management
- Page 10 I- Unlock Homeownership and Property Investment With just 5% Down
- Page 11 - FREE EPA LEAD TRAININGS' Flyer

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A- Membership Meeting: January 11, 2024-

- Theme: **Installation CDARPO New Board Members**
- 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**

**B- Agenda: Installation Ceremony
Including Dinner**

6:30 PM - 7:00 PM: Registration and Networking

Welcome desk for registration
Light refreshments and networking opportunity

7:00 PM - 7:15 PM: Opening Ceremony
Welcome address by the President
Introduction of the master of ceremonies

7:15 PM - 7:30 PM: Overview of Outgoing Board's Achievements
Recognition of the outgoing executive board
Summary of accomplishments and milestones

7:30 PM - 8:00 PM: Dinner Buffet Opens
Guests are invited to enjoy a seated dinner

8:00 PM - 8:15 PM: Swearing-in of New Executive Board
Oath-taking ceremony for the incoming president and board members

8:15 PM - 8:30 PM: Inaugural Speech by the New President
New president's vision and goals for CDARPO

8:30 PM - 8:45 PM: Presentation of Leadership Roles
Introduction of each new board member and their roles
Brief remarks from each new member about their commitment

8:45 PM - 8:55 PM: Thank You and Acknowledgments
Express appreciation for sponsors, volunteers, and attendees

8:55 PM - 9:00 PM: Closing Remarks

Event concludes at **9 PM**

[C- New Year- Message from the President of CDARPO](#)

Dear CDARPO Members,

Happy New Year 2024!

I am sincerely grateful for the dedicated members whose contributions have transformed CDARPO into a landlord-focused organization. Building on last year's theme of unity, our 2024 focus is on sharing knowledge and experiences, creating a community where we all embrace our roles as landlords.

As we embark on 2024, I aspire to see members benefit from increased training, workshops, and insights from industry experts. Our goal is to equip you with tools for excellent property management, fostering efficiency. The new executive boards, alongside myself, are committed to realizing this vision.

Let's make 2024 a year of growth and success. Additionally, we seek your input on our organization's direction. What do you need, want, and expect? Share your ideas at CDARPO@gmail.com. Your feedback is invaluable.!

Cheers to a prosperous year ahead!

Best regards,

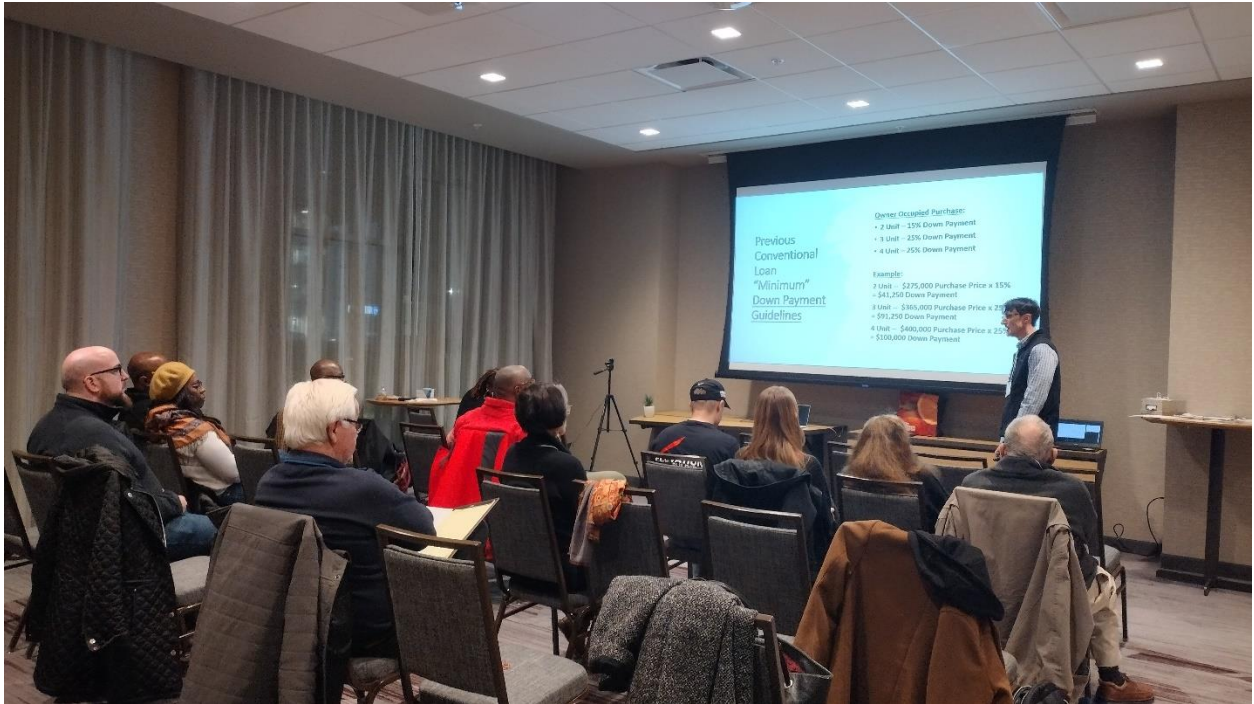
Roland Nzaou

President, CDARPO

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D- A Picture From the Last Meeting



E- 10 Winter Hacks for a Warmer House

1. **Seal Drafts and Leaks:**

Identify and seal any drafts around windows and doors. Use weatherstripping or caulking to close gaps and prevent cold air from entering.

2. **Insulate Windows:**

Hang thermal curtains or use window insulation film to create an extra barrier against the cold. This helps to retain heat and block chilly drafts.

3. **Reverse Ceiling Fans:**

Change the direction of your ceiling fans to clockwise. This will push warm air downward, redistributing it throughout the room.

4. **Use Door Draft Stoppers:**

Place draft stoppers at the bottom of doors to block cold air from entering. You can buy them or make your own using draft-blocking materials.



5. Maximize Sunlight:

Open curtains and blinds during the day to allow sunlight in. Sunlight naturally warms your home, providing a cost-effective and eco-friendly heating solution.

6. Layer Your Floors:

Add area rugs or carpets to your floors. Not only do they provide extra insulation, but they also create a warmer and cozier atmosphere.

7. Use Warm Bedding:

Invest in flannel sheets, thermal blankets, and down comforters to stay warm during the night. Layering bedding can help trap heat and keep you comfortable.

8. Cook and Bake Strategically:

Take advantage of cooking and baking to warm up your home. After cooking, leave the oven door open to let the heat escape into your kitchen.

9. DIY Insulation for Radiators:

Place reflective foil or a radiator reflector behind radiators. This will reflect heat back into the room instead of letting it be absorbed by the wall.

10. Stay Active:

Engage in physical activities to generate body heat. Exercise not only keeps you warm but also promotes overall well-being during the winter months.

F- The New CDARPO 2024 Executive Members and Board Members?

Executive

President	Roland Nzaou
Vice President	Lamon Snyder
Treasurer	Karen Wentz
Secretary	Caroline Gibson

New Board Members:

- 1 **Eric Wentz**
- 2 **Lisa Benware**
- 3 **Kevin Fitzgerald**
- 4 **Dan Lange**

Connect & Learn with CDARPO *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.*

[G- Before Its Approval, Hochul Disarms Law to Unmask LLCs](#)

BY [MARK HALLUM](#) DECEMBER 26, 2023 12:37 PM

[REPRINTS](#)



GOVERNOR KATHY HOCHUL. PHOTO: COURTESY OF KATHY HOCHUL'S OFFICE

New York Gov. **Kathy Hochul** signed a law to provide more transparency to limited liability companies in New York, but some critics say the law's final iteration fritters away the opportunity for real accountability.

The lawmakers who originally pitched the **LLC Transparency Act** seem to be accepting the concessions made by the executive chamber. At least for now.

Now dubbed the **LLC Disclosure Act**, [the bill requires](#) beneficial owners of properties in New York state to provide their real names for a **New York Department of State** (DOS) database accessible only to law enforcement. However, Hochul's office cut out the requirement to make the list available to the public at large.

"Wage theft, money laundering, tenant mistreatment and other unlawful activity has been masked by the opaque ownership structure of an LLC," Hochul said in a

statement Dec. 22, when she signed the bill into law. "The new LLC Transparency Act will give law enforcement and state regulators the tools they need to hold bad actors accountable."

There will also be a new authority to prosecute owners who ignore the law — oftentimes slumlords and money launderers parking cash in Manhattan real estate — which still comes with a paltry \$250 civil penalty for landlords who don't comply with the law within two years.

Assembly member **Emily Gallagher** and State Sen. **Brad Hoylman-Sigal** — who introduced the original legislation — issued a joint statement describing the bill as something that achieves at least two of their original objectives: bringing attention to the issues that shell corporations present to tenants and law enforcement, and giving government agencies access to names.

"Unfortunately, this law does not create the publicly available database that we fought for and that the legislature passed with significant majorities," the joint statement said. "Disclosure to state and local governments is an important first step but it is not transparency. Tenants deserve to know who they pay rent to,

and employees should know who owns the companies mistreating them. That fight is not over."

Watchdog group **Reinvent Albany** believes that Hochul has "squandered" the opportunity to hold bad actors accountable by making it impossible for the public, including the press, to look into matters for themselves and bring unlawful

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business practices to the attention of the law.

“Unfortunately, Gov. Hochul used a ‘chapter amendment’ to strip out the public database at the heart of the LLC Transparency Act ... and the Legislature acquiesced,” the organization said in a statement. “Real-life government investigators in New York do not have much in the way of advanced computer analytics automatically detecting and flagging money laundering and misbehaving shell companies. ... The LLC ownership database created by the governor and legislature will be secret, and watchdogs and journalists will have zero idea if it is a big success or total failure.”

Hochul’s concessions can be seen as a win for some in the real estate community who have previously argued that it was redundant and tedious.

“The agreement reached by the Governor and State Legislature largely replicates the approach taken by the federal government – requiring certain LLCs to confidentially disclose ownership information to regulators and law enforcement officials,” the **Real Estate Board of New York** said in a statement. “This thoughtful and balanced approach addresses the need to ensure LLCs can’t be used for illegal purposes without infringing on privacy rights or raising identity theft risks.”

Jeffrey Margolis of [The Margolis Law Firm](#) previously said that since the measure targeted only LLCs, individual owners will still hide behind other forms of registration.

And Hochul’s removal of the public database may not be viewed as a failure to those representing the industry’s best interests who argued for exactly what the government gave them and their clients: privacy.

Celebrities and victims of domestic violence would likely be vulnerable to stalkers and others with personal grievances if the database was made publicly available, real estate attorney **Adam Leitman Bailey** [told Commercial Observer in July](#).

“[The legislation] does not apply to S corporations, which gives another outlet to persons starting a business and wanting to bypass the LLC Transparency Act,” Bailey told CO in an email Wednesday.

It was especially viewed as redundant over the summer when there is a similar law at the federal level, the **Corporate Transparency Act**, which doesn’t only apply to LLCs but to all corporate entities. The federal law also does not make names publicly available, making the state law possibly even less impactful in some eyes.

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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H- A Comprehensive Guide to Homeowners on Effective Snow Management

Taking care of snow around your home is essential for safety and property maintenance during the winter months. Here are some tips for homeowners on how to manage snow effectively:



1. Snow Removal Tools:

Invest in quality snow removal tools such as a sturdy snow shovel, a snow blower, or even a snow plow attachment for your vehicle. Having the right tools makes the job easier and more efficient.

2. Clear Walkways and Driveways:

Regularly clear snow from walkways, driveways, and sidewalks to prevent ice buildup. Use ice melt or sand on slippery areas to improve traction.

3. Roof Maintenance:

Safely remove excess snow from your roof to prevent structural damage and ice dams. Use a roof rake or hire professionals to clear heavy accumulations.

4. Trim Tree Branches:

Trim overhanging tree branches to prevent them from accumulating heavy snow and potentially falling on your home or driveway.

5. Car Maintenance:

Keep your vehicle prepared for winter by checking the antifreeze levels, maintaining proper tire pressure, and having an emergency kit in case you get stuck in the snow.

6. Protect Outdoor Equipment:

Cover or store outdoor furniture, grills, and other equipment during the winter to prevent damage from snow, ice, and freezing temperatures.

7. Check Gutters and Downspouts:

Ensure that gutters and downspouts are clear of snow and ice to prevent ice dams and water damage to your home's foundation.

8. Snow Piling:

Be mindful of where you pile the snow when clearing your driveway. Avoid creating large mounds that can obstruct visibility or block essential areas.

9. Proper Attire:

Dress appropriately when shoveling or using snow removal equipment. Wear warm, layered clothing, waterproof boots, and gloves to protect yourself from the cold.

10. Safety First:

Take breaks if needed, especially during heavy snowfall. Avoid overexertion and listen to your body. If snow removal becomes too strenuous, consider hiring professionals to help.

11. Community Collaboration:

Coordinate with neighbors to ensure that shared areas like sidewalks and driveways are collectively maintained for everyone's safety.

Remember, safety is a top priority when dealing with snow, and proper snow removal practices can help protect your property and create a safer environment for you and your neighbors

I- [Unlock Homeownership and Property Investment With Just 5% Down](#)

Win A Fannie Mae MultiFamily Loan Movement.

Multiple unit properties just became more affordable. Fannie Mae updated their down payment requirements for multifamily homes, which means you can purchase a 2-4 unit primary residence with just 5% down, starting November 18, 2023.

WHAT'S A MULTIFAMILY PROPERTY?

These are 2-4 unit residences, often known as duplexes, triplexes or fourplexes.

WHY FANNIE MAE MULTIFAMILY?

Affordable down payment:

Say goodbye to hefty down payments.

You need only 5%.

Create steady, passive income:

Live in one unit and let rental income help pay your mortgage. Turn your home into a revenue stream while enjoying homeownership!

Multi-generational living:

Ideal for extended families living under one roof but in separate units.

THE DETAILS:*

- ✓ At least one unit must be owner-occupied
- ✓ Not available for second homes or non-owner occupied properties
- ✓ Suitable for purchase or limited cash-out refinance transactions

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FREE EPA LEAD TRAININGS

January 2024 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, childcare 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.

PARTICIPANTS MUST PRE-REGISTER

Register online:

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

Fax: 518-765-2490

Or call:

Al 518-765-3529 | ark249@cornell.edu

Nick 838-202-0742 | neb87@cornell.edu

Diane 518-765-3512 | dfp46@cornell.edu

ALL RRP INITIAL TRAININGS INCLUDE:

Continental Breakfast, Lunch, Refreshments, and Course Manuals & Materials

ALL RRP REFRESHER TRAININGS INCLUDE:

Continental Breakfast, Refreshments, and Course Manuals & Materials

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.)

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

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

Company or Organization: _____

Phone: _____ Cell Phone: _____ Email: _____

EPA Certified Renovator Initial (RRP I)

January 4, 2024

The Riverfront Center

1250 Riverfront Ctr., Rm 1190, Amsterdam, NY 12010

7:45 am—Registration/Light Breakfast

8:00 am - 5:00 pm—Training

January 9, 2024

Steinmetz Homes

120 Emmons St., Schenectady, NY 12304

7:45 am—Registration/Light Breakfast

8:00 am - 5:00 pm—Training

January 17, 2024

Albany Community Development Agency

200 Henry Johnson Blvd., 2nd Floor, Albany, NY 12210
(parking available behind building)

7:45 am—Registration/Light Breakfast

8:00 am - 5:00 pm—Training

January 23, 2024

The Riverfront Center

1250 Riverfront Ctr., Rm 1190, Amsterdam, NY 12010

7:45 am—Registration/Light Breakfast

8:00 am - 5:00 pm—Training

January 30, 2024

Center Brunswick Volunteer Fire Company

1045 Hoosick Road, Troy, NY 12180

7:45 am—Registration/Light Breakfast

8:00 am - 5:00 pm—Training

EPA Certified Renovator Refresher (RRP R)

January 11, 2024

Center Brunswick Volunteer Fire Company

1045 Hoosick Road, Troy, NY 12180

7:45 am—Registration/Light Breakfast

8:00 am - 12:00 pm—Training

January 25, 2024

CCE Albany County

24 Martin Road, Voorheesville, NY 12186

7:45 am—Registration/Light Breakfast

8:00 am - 12:00 pm—Training

Cornell Cooperative Extension | Albany County

24 Martin Road, Voorheesville, NY 12186

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