



# NEWSLETTER

**CAPITAL DISTRICT ASSOCIATION OF  
RENTAL PROPERTY OWNERS**



## April 2024

**Speaker: Bob Reilly,**  
Seasoned Licensed Insurance  
agent and account manager at  
Foursurance and Landlord.



**Understanding Landlord Insurance:  
Coverage, Claims, and Savings**

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### **A- Membership Hybrid Meeting: April 11, 2024**

- Themes: **Understanding Landlord Insurance – by Bob Reilly**
- Location: Courtyard by Marriott in Albany 227 Wolf Rd, Albany, NY
- Zoom ID: **868 6749 7277** or <https://us06web.zoom.us/j/86867497277>
- Time: 7 PM-9 PM
- Contact: [info@cdarpo.org](mailto:info@cdarpo.org) Tel : (518)- 412- 2776
- Address: CDARPO, PO Box 8, Latham, NY 12110



*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](mailto:info@cdarpo.org)*

*Best regards,*

**CDARPO**

**B- Agenda:**

**6:30 PM - 7:00 PM:** Registration

**7:00 PM – 7:05 :** Welcome

**7:05 PM –** Welcome the Speaker:



Bob Reilly is a Licensed Insurance Agent and Account Manager at Foursurance. Bob Reilly is a LandRealord of 1 property in Waterford, NY. So he understands the challenges and complexities of properly insuring your property. Prior to the Insurance Industry, Bob Reilly was a Cicerone Certified (The Sommelier of Craft Beer) Craft Beer Salesman for 10 years. Having the knowledge of the intricacies of Craft Beer has led him to using the same approach when explaining the complexities of Insurance. Basically, explaining the what, how and why's of Insurance. "At Foursurance we believe that we all pay too much for Insurance and you wouldn't buy a TV for this much if you didn't know how to work it.

**C- Outline**

- The Intricacies of Landlord Insurance (What coverages you have or don't have)
- Why require your Tenants to have Renters Insurance?
- Claims - What to do in the event you have a claim, How it effects your premium and Why you should or shouldn't file.
- Insurance is Gambling (showing How Insurance Companies look at you and How they roughly calculate premium)
- Quick Auto/Home Examples of The Gamble and Claims
- Automatically Save 10% on your Auto Insurance

**8:00 PM – 9:00 PM:** Light refreshments, Q&A, and networking opportunity.

**D- Last Meeting Photos**



**E- CDARPO's Resource List**  
**(reminder)**

CDARPO now maintains a valuable list of contacts in the Capital District area, including contractors, handypersons, attorneys, insurance agents, real estate agents, and other professionals in the real estate sector. This resource is designed to assist members in streamlining their responsibilities as landlords. The list is readily available to all members upon request. However, it's important to note that while these contacts are provided for convenience, members are still expected to conduct their due diligence. Additionally, members are solely responsible for any contracts they enter into with these professional agents.

As we continue to receive feedback and identify reliable professional services in the area, we will update the list accordingly. Any professionals found to have a questionable reputation will be

removed promptly to maintain the integrity of the resource.

Please don't hesitate to share any positive or negative experiences you've had with these professionals. Your feedback can help us all gauge the quality of their performance.

Furthermore, if any member knows of a professional who should be included in this list, please feel free to contact us with the information. Likewise, if you find yourself in need of a professional service not currently listed, don't hesitate to reach out. We're here to support our members in every aspect of their landlord journey.

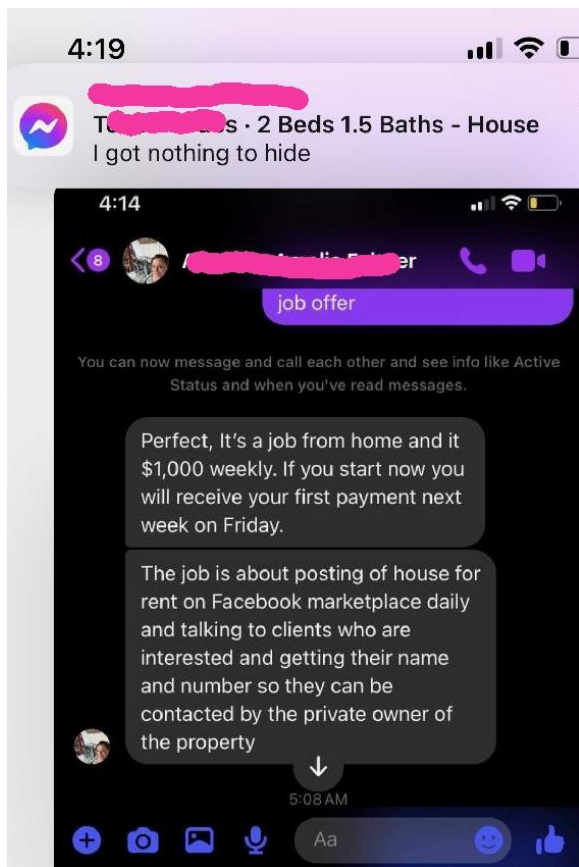
**Connect & Learn with CDARPO** by becoming a member of CDARPO, you'll gain access to a network of seasoned landlords, providing you with invaluable opportunities to connect and learn from their expertise.



**F- Beware of Scammers Recruiting for Fake Real Estate Ads on Facebook**

By Fredo Watara

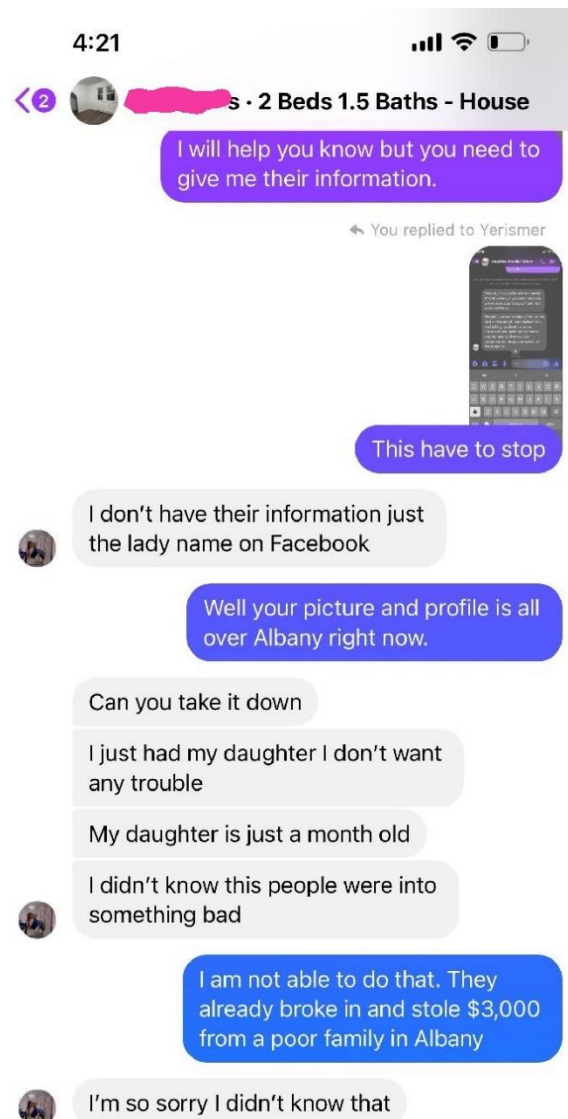
In the digital age, online platforms like Facebook have become hotspots for scammers looking to make a quick buck by deceiving unsuspecting individuals. One such scam that has been on the rise involves recruiting people to post fake home listings for sale or rent, promising them \$1000 per week for their services.



These scammers typically target individuals looking to make extra money from home. They recruit them to post ads using stolen pictures of properties and their addresses, making the listings appear legitimate. Once a victim expresses interest in renting or buying the property, the scammer then asks for a deposit and one month's rent upfront,

along with sensitive information such as their social security number.

Recently, M.P. a member of the CDARPO (Capital District Association for Rental Property Owners) fell victim to this scam. She discovered that her own home was being advertised for rent on Facebook by a woman who claimed to live in Pennsylvania. The woman stated that she had been recruited by the private owner of the property online, who turned out to be the scammer.



To avoid falling victim to such scams, it's important for individuals posting homes

for sale or rent online to take certain precautions.

- *Regularly search for your address and images of your property online to ensure it's not being used in other fraudulent listings.*
- *If you're posting legitimate listings of your property in the future, consider using watermarked photos. This can deter scammers from stealing your images and using them in fake ads.*
- *Increase security around your property with exterior cameras and motion-sensor lights.*

In conclusion, while the internet offers convenience and accessibility, it also provides a platform for scammers to prey on unsuspecting individuals. By staying vigilant and following these guidelines, you can protect yourself from falling victim to real estate scams and other fraudulent schemes.

### **G- We've Gone Solar**

*Often Overlooked but Important Maintenance, by Mo Kafka  
CDARPO member*

It took a while between first learning about solar back in the 1970s and the first costly estimates I got for a prior home in the 1990s to the point where a couple of years ago the fifth estimate I got to add solar photovoltaic (to provide electric power) to my roof was affordable, especially after the various utility company, state and federal incentives and tax benefits. What we were told was a 'pipe dream' is now producing all the power for my three family home as well as creating surplus that we are paid for by check from the

utility company and creating a large credit on our bill.

The house has also been outfitted with a separate solar system to heat our domestic water. Previously the oil boiler had to run all year long to make water, which was both inefficient and heated up the house in the summer. So there were benefits beyond being more environmentally friendly by saving oil and wear and tear on the boiler in that the house is more comfortable now in summer. Solar hot water systems are rather simple and create hot water even on overcast days and store it in very well insulated tanks (think of a high tech travel mug for coffee but much larger) so that there is plenty of hot water for us to bathe with at night.



View of roof showing solar electric panels being installed and angled rack with solar hot water panels.

Not every house has a roof that is easy to put panels on and not every place has good sunlight to render a system efficient. For folks that want to go green but don't own a home or have room there are community solar farms that one can join. There are distinctions between not for profit groups or co-operatives offering solar shares and

corporations offering to switch your power bill to green energy so read up carefully and be well informed before you make a choice. One can also rent solar panels rather than buy them and avoid the upfront cost but also lose out on the tax credits and rebates as well as on the free power or profit from selling power back to the grid. Those are topics beyond the scope of this article.

Mostly I wanted to share some details that may be useful. Many communities or regions have programs designed to help walk people through the process of getting solar systems in place on their homes or businesses. Check with your city, county and state and ask others who have solar for information. Federal incentives exist too including substantial tax deductions. All these can vary from year to year and place to place and can make a project more practical if one can tap into them. It usually starts with a solar company calculating the viability of your location and property for a solar array. Some can do this on line by looking at GPS coordinates and images of your property and others use special tools on premises to calculate efficiency. Even here in New England, on my home where the roof does not face south but closer to east or west and is rather shallow and there is quite a bit of tree shading they figured out that the system would be more than 70% efficient and predicted the annual production very closely to what it actually turned out to be. From the initial evaluation if the situation looks promising they usually will draw up or generate an image of what the system will look like. While some people have aesthetic concerns about solar panels on many homes they are either not visible from the front or are reasonably discrete. Some

installations are integrated into canopies, awnings, carports or other shelters that will be built or already exist on or near the house. And year over year people are getting more accepting of seeing solar panels on the roof. They are a lot less offensive than smokestacks belching smoke to make power.

Most solar systems are 'grid connected' which means you still get power from the wires coming into your home. But when you make more solar than you use a meter measures the power you are sending out into the grid and you get credited for it. On those very hot sunny summer days a good system will run your air conditioning with no stress on the grid at peak time and may even send extra power out to help the grid. Unless a grid connected system has a storage battery installed (these can be added later as they are costly and not optimized yet but are getting better) when the grid goes down the solar system will not provide you power. A good storage up battery you can be used in place of a generator to keep some essentials running and doesn't have the risks or liabilities of a fossil fuel generator so we hope to get one some day. It is important to assure your roof is in good condition prior to installing solar on it as it can be costly to remove and later reinstall the solar array to replace the roof .

Without going into too much detail we were able to calculate that the solar system in total would cost about what we would pay at today's rates for 10 years of electric usage at the house. The system should last 20 years or more and power company rates are certain to rise over time plus we are

getting paid for the extra power we produce so our payback time is probably going to be shorter than 10 years. We also have quite a bit of 'rainy day' credit on our power bill and that allows us to consider using safe modern electric heat pumps versus oil for our heating and to allow us to charge a plug in hybrid car off our solar without having to pay out any utility bills. So that means we can substantially reduce our heating oil bills and reduce gasoline use and costs.

Coupled with reducing pollution it was a 'no-brainer' for us and we've been very satisfied with the results.

[oldhouserresource.wordpress.com/](http://oldhouserresource.wordpress.com/)



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**H- Sponsors**

	<p>NYS Licensed Real Estate Salesperson and Real Estate Investor</p> <p><b>Sean Daley, CPA</b></p>  <p><b>(518)-390-0578</b> yourdaleyinvestor@gmail.com <a href="http://www.serenityrealestate518.com">www.serenityrealestate518.com</a></p>
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<p><b><i>Your Quick Solution!</i></b></p> <p>Facing <b>water damage, fire, mold, or biohazards</b>? We're here to help, offering: <u>Swift Response</u>: ✓ <b>Guaranteed ONE HOUR</b> emergency response time! <u>Top-Notch Services</u>: ✓ <b>Water damage cleanup</b> ✓ <b>Fire &amp; smoke restoration</b> ✓ <b>Mold remediation</b> ✓ <b>Biohazard cleaning</b> <u>Cutting-Edge Technology</u>: ✓ <b>State-of-the-art tools for reliable and accurate restoration.</b> Immediate Action: ✓ <b>Assess, plan, and restore your space ASAP.</b> For rapid and professional recovery, trust MacFawn! Contact us now <a href="http://www.macfawn.com">www.macfawn.com</a></p> <p><b>(518) 785-6719</b></p>

*If you are a CDARPO member and have not yet completed the form on the following page (page 10), please do so and return it to Lisa Benware. It is essential for us to know the location of your properties, whether it's in a town or city, to effectively serve you when new policies arise in your area.*



**“Landlords Helping Landlords”**

**Eligibility** Any person over 18 years of age who agrees to abide by CDARPO’s By-Laws, adopts its Code of Ethics and is engaged in owning and/or managing rental property, or does business with those so involved, is eligible for membership. Spouses and domestic partners of members may attend general meetings free of charge but are not entitled to vote. Businesses and other organizations may apply for membership and must appoint a voting individual. CDARPO is an equal opportunity organization.

**Application for Membership**

I am over 18 years of age and agree to abide by CDARPO’s By-Laws and Code of Ethics. I am engaged in owning and/or managing rental property or I do business with those so involved. (Included are persons that are seriously endeavoring to become an owner or property manager of rental property.) Initials: \_\_\_\_\_

**Annual Fee \$75.00** Is there another member who referred you? \_\_\_\_\_

**Your Name:** \_\_\_\_\_ **Partner (non-voting)** \_\_\_\_\_

**E-mail:** \_\_\_\_\_ **Cell:** \_\_\_\_\_ **Alt#:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_ **Bus Affil:** \_\_\_\_\_

\_\_\_ **Yes** \_\_\_ **No** May we share your name, e-mail address, and telephone with other members?

---- **Yes** \_\_\_ **No** Can we auto-deduct your payment at next year’s renewal?

**What is your affiliation with the Rental Industry** (Please circle all that apply): (Do-it-all) (Owner) (Full-time Operator) (Property Manager) (Investor) (Finance) (Supply) (Contractor) (Construction) (Repair) Other: specify \_\_\_\_\_

**Circle number of units owned or managed:** 0 1-5 6-10 11-20 21-40 41-70 71-100 100+

**What type of property are you active with.** Please Circle all that apply: (Single Family) (Luxury Apts) (Market Rate Apts) (Student Housing) (Affordable Housing) (Senior Housing) (Rooms) (Extended Stay) (Owner-Occupied) Other (describe) \_\_\_\_\_

**Your properties are located** in what cities, towns, or county authority (please indicate how many units in each):

#	City/Town	Nbr	#	City/Town	Nbr
1			4		
2			5		
3			6		

**CDARPO is an organization of volunteers that succeeds by members helping members.** In which of these fields will you be able to help the organization? Reference more info in By-Laws (Circle all that apply)

- > Legislative Liaison (go to meetings and report back)
- > Membership (various, meeting & resource table)
- > Newsletter Contributor
- > Information Technology—Website, meetings
- > Other—how do you think you can contribute: \_\_\_\_\_
- > Schedule Meeting Speakers
- > Education --various
- > Public and Press Relations
- > Social Media

**Signature** \_\_\_\_\_ **Date** \_\_\_/\_\_\_/\_\_\_



# FREE EPA LEAD TRAININGS

## April 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](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](mailto:ark249@cornell.edu)

Nick 838-202-0742 | [neb87@cornell.edu](mailto:neb87@cornell.edu)

Diane 518-765-3512 | [dfp46@cornell.edu](mailto: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*

### EPA Certified Renovator Initial (RRP I)

**7:45 am—Registration/Light Breakfast**

**8:00 am - 5:00 pm—Training**

**April 4, 2024**

CCE Albany County

24 Martin Rd., Voorheesville, NY 12186

**April 9, 2024**

The Riverfront Center

1250 Riverfront Ctr., Rm 1190, Amsterdam, NY 12010  
(parking available behind building)

**April 18, 2024**

Center Brunswick Volunteer Fire Company

1045 Hoosick Rd., Troy, NY 12180

**April 23, 2024**

Steinmetz Homes

120 Emmons St., Schenectady, NY 12304

**April 25, 2024**

Albany Community Development Agency

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

**April 30, 2024**

The Riverfront Center

1250 Riverfront Ctr., Rm 1190, Amsterdam, NY 12010  
(parking available behind building)

### EPA Certified Renovator Refresher (RRP R)

**7:45 am—Registration/Light Breakfast**

**8:00 am - 12:00 pm—Training**

**April 11, 2024**

The Riverfront Center

1250 Riverfront Ctr., Rm 1190, Amsterdam, NY 12010  
(parking available behind building)

**April 16, 2024**

CCE Albany County

24 Martin Rd., Voorheesville, NY 12186

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: \_\_\_\_\_

Cornell Cooperative Extension | Albany County

24 Martin Road, Voorheesville, NY 12186

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If you have a disability and are having trouble accessing information or need materials in an alternate format, contact [albanycce@cornell.edu](mailto:albanycce@cornell.edu) for assistance.