



# Newsletter

## March 2017

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*St. Patrick's Day parade in Albany, 2016*



Please submit your photos and descriptions to Ray Koloski  
([rayhats@gmail.com](mailto:rayhats@gmail.com))

**CDARPO**

Capital District Association of Rental Property Owners

### **Next Meeting** **Thursday, March 9**

*@Best Western plus Franklin Square Inn (Across From Dinosaur BBQ)*

#### **Featured Speaker:**

Benjamin S. Forcucci  
*Freedom One Funding*

*(Details on Page 4)*

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#### **Speak-Up**

**Networking around the  
Refreshment and Resource Tables**

# Advice to the Houselorn

by Mac Mowbray



**Well, well, well.** An easy winter means fewer problems for Mac to solve. No frozen pipes, no iced-up leaves clogging gutters and drain pipes. Also, (so far) no ice dam backups under shingles on pitched roof houses. I guess we are fortunate in this part of the country; the Midwest, Northwest and South have really had more than their share of bad weather. I have no solutions for downed power lines and broken utility poles. Call the power company is about all I could say anyway. Or buy a generator. But by that time they are sold out of them.

Here are a couple less urgent problems, however. **Downtown Albany has a door that will not close.** She says: *“My building was built in the 1880s and has huge heavy doors. Therein lies the problem. I could probably figure out how to fix the door, if it were not so heavy. The door hits the bottom sill and will not close. However, there is a little more than a half to three quarters of an inch gap at the top. The hinges are the lift-off style, but as I mentioned, the door is too heavy to lift off. My handyman has a bad back and will not even attempt it. There are three hinges on the door.”*

**Mac says:** Unless you can get a strong person or persons, there is one solution you can try since there are three hinges; it will be safer to try. Open the door wide enough so it clears the frame. Put a mat or several layers of newspaper under the door so as not to scratch the floor. Find a board or a couple of blocks that are less than the ¾-inch gap you have at the top. Get a crowbar, pry bar, or thick piece of wood 2 to 3 feet long. Insert it under the door and gently lift it up enough to insert the piece of wood or the blocks under the door. Remove the lever or crowbar.

Get a hammer, a small flat screwdriver, and a medium size screwdriver. Take the hammer and small screwdriver and knock the paint out of the screw slots. If they are not painted, skip this step. Next remove the screws from both sides of the hinge. When you have done that, gently pry the hinge out with the small screwdriver. Now find some steel washers. You may need a few. Insert them over the hinge pin, which is on the jamb side, not the door side. Be sure they do not amount to more than the ¾-inch gap you have at the top, or you will have the same problem at the top that you have at the bottom. Reassemble the hinge and place it on the door and jamb and put the screws back. Jack up the door a little with the lever or crowbar and take the piece of wood or blocks out from under the door. Try closing it. If you put too many washers on, it may bind at the top. If you used too few, you may need to add more. At any rate, you will have to repeat the process, adding or subtracting washers. This process will raise the door. No need to put washers on the other hinges unless you want to.

**Rensselaer needs GFI advice:** *“The contractor who installed some cabinets in my rental apartment left a note and said I should have GFIs in the kitchen and bath. He did not offer to do the work or even tell me what they are. He has left the area until spring (lucky guy). What are GFIs? Are they expensive and can I install them myself?”*

**Mac says:** Since you don't know what they are, I really would not suggest you do it yourself. They are electric safety devices that take the place of normal outlets that are installed in rooms near sources of water. You should have a licensed electrician do the work.

See you when I get back from Florida.

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## President's Message

I take this opportunity to thank one of our longest-tenured members, past president, director, current treasurer, colleague, friend and newest Lifetime Member, Bob McRae, for the many years of unwavering support he has provided this organization and to the rental housing industry in general. Last year, when we needed a new Treasurer, Bob stepped up to the plate. Not only did he undertake all of the duties of Treasurer, but he spent countless hours updating our membership list and streamlining our enrollment process. For several years, Bob has managed our Yahoo Groups listserv and has ensured that the information on our website is up to date.

Then, as if serving our membership wasn't enough, Bob helped promote the next generation of responsible landlords by routinely volunteering to teach new landlord classes for the Affordable Housing Partnership, and he also provided his insight on proposed new legislation by serving on the CANA (Council of Albany Neighborhood Associations) Codes Committee.

The reason I thank him today is because he is leaving us. Bob recently retired from his job with the State Dormitory Authority and will begin his retirement very shortly at his home in South Carolina. Like the Joe Van Alphens, Terrance Wansleys (who each left the board but still participate at meetings), and the John Fenimores before him, we will miss Bob and the virtual encyclopedia of rental housing knowledge he carries stored in his head. He has likely forgotten more information than many of us will ever even know. His departure will feel like another one of the vertebra of this association has been removed. It won't be

deadly, but it could be debilitating — at least until we find the several people it will take to fill his shoes.

**YOUR ASSOCIATION NEEDS YOUR HELP.** Fewer and fewer of us are carrying the load, and we cannot sustain the burden without your help. Our By-Laws identify the duties of our officers and directors. They also provide for several committees — almost none of which actually exist, since we do not have enough of you who are prepared to contribute your time to us. As a result, the board of directors are left to fulfill all of the duties required by our By-Laws, plus those duties of the several committees.

I implore each and every one of you to consider making an investment of your time to ensure the future viability of our association. You need not have been a landlord for a long time. Indeed, you need not be a landlord at all. All you need is a willingness to give of your time and whatever expertise you may have — especially if it is in the field of bookkeeping. **DID I MENTION WE NEED A TREASURER?**

Please volunteer as if our future depends on it. Because it does.

John Keenan, President  
john@keenanlegal.com

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## Featured Speaker

### *Benjamin S. Forcucci*



Our featured speaker for March is Benjamin S. Forcucci. Ben is one of the owners of Freedom One Funding and has been for 14 years. He grew up in Watervliet and has resided in Latham for the past 20 years. He maintains strong ties to his community. He graduated with an accounting degree and has always had an interest in helping people with their finances. This interest now carries over into his 22 years of mortgage industry experience. Ben enjoys the satisfaction and fulfillment of helping people buy their first homes, or solving financial problems for clients in distress. Ben has been married for over 20 years and has the great fortune of living with the 3 beautiful women in his life; his wife, Wendi, and their daughters, Emma and Tessa. In his spare time, Ben enjoys going hiking, fishing, volunteering, and spending quality time with his family. Ben can be reached at [518-579-3410](tel:518-579-3410) (office), [518-542-5626](tel:518-542-5626) (cell), and at his email address: [ben@542loan.com](mailto:ben@542loan.com).

### Freedom One Funding

Freedom One Funding proudly opened our doors in December of 2002. It was about a year after 9/11, and although it was an uneasy time to leave our jobs, we decided to venture together to start a new business opportunity. It was a bittersweet time for all of us. In the early stages, we had many decisions to make regarding starting a new business; the easiest was to incorporate the word 'freedom' to be part of our name. It was at this time we knew what our future held. Employing people in an aspiring work environment was the one thing that we could contribute at a time that our country and economy were in despair. Freedom One Funding has been helping clients for 14 years. Whether they are buying their first home, fourth home, or refinancing; we offer low interest rates, help pay for college tuition, and offer debt consolidation and cash-out options. Customer service and satisfied clients have been our priority since day one. Referrals from our previous appreciative clients are the finest business compliment we can receive, and we thank you for your business!

## Last Month

At CDARPO's February meeting, Angela Balogun and Sean Morrissey of CEO YouthBuild in Troy gave a presentation on their program, as well as the opportunities available to CDARPO members to partner for a better the community. YouthBuild is an eight-month workforce development program that helps youth set and achieve employment and training goals and removes barriers to success through hands-on vocational learning, soft-skill development, and preparation for the High School Equivalency exam (HSE). In addition, all CEO YouthBuilds are co-enrolled in the AmeriCorps initiative as quarter-time members. Much of that service is done in partnership with Habitat for Humanity Capital District and various other community partners on a construction work site. CDARPO members are encouraged to inform CEO YouthBuild of any employment opportunities available in construction, home repair, or maintenance. YouthBuild provides wrap-around services such as case management and transitional planning and follows its members for a minimum of 12 months after exit. In turn, as potential tenants in the community, YouthBuild members have access to resources and support to help them fulfill as well as understand the requirements and responsibilities of being good tenants. If you have any questions, please feel free to contact Angela Balogun ([abalogun@ceoempowers.org](mailto:abalogun@ceoempowers.org)) or Sean Morrissey ([smorrissey@ceoempowers.org](mailto:smorrissey@ceoempowers.org)).

### WINDOW REPLACEMENT WORKSHOP

- ◆ Learn the safe way to remove and replace windows ◆
- ◆ Reduce lead poisoning exposure ◆
- ◆ Improve energy efficiency ◆
- ◆ Increase home value ◆

This class is designed to teach landlords, homeowners, tenants, and contractors how to replace old windows using lead safe work practices. Workshop topics related to window replacement will include lead poisoning prevention education, tools needed, cost benefits, and energy savings. **FREE educational resources and window replacement supplies will be provided to all participants.**

March 23, 2017  
 March 30, 2017  
 10:00 am – 12:00 pm  
 Capital South Campus Center  
 20 Warren Street Albany, NY 12202



**No charge for the class, however pre-registration is required.**

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)

OR

by phone:

518-765-3529 or 518-765-3521



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## FREE EPA LEAD TRAININGS

### March 2017

**CLASS SIZE IS LIMITED—REGISTER TODAY—ALL TRAININGS ARE FREE**

Funding for RRP classes is provided by Albany 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.

### EPA Certified Renovator Initial (RRP I)

March 28, 2017  
**EOC (Educational Opportunity Center)**  
 431 River Street  
 Troy, NY 12180  
 7:45 am registration/breakfast  
 8:00 am – 4:30 pm training

### EPA Certified Renovator Refresher (RRP R)

March 17, 2017  
**CEO JLB Community Resource Center**  
 2328 Fifth Avenue  
 Troy, NY 12180  
 7:45 am registration/breakfast  
 8:00 am - Noon training

Questions can be answered by:  
 Alex at 518-765-3529/ARK249@cornell.edu OR  
 Nancy at 518-765-3521/NKL1@cornell.edu  
**PARTICIPANTS MUST PRE-REGISTER**

Please 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)

**ALL RRP INITIAL TRAININGS INCLUDE: Continental Breakfast \* Lunch \* Refreshments \* 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: \_\_\_\_\_

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## 25 Items You May Be Able to Write Off for Rental Properties

Here are 25 things that you may be able to write-off on your rental property investment!

1. Management fees (e.g. property management)
2. Homeowner's association (HOA) or condo fees
3. Utilities
4. Insurance
5. Property taxes
6. Pest control
7. Landscaping
8. Mortgage interest
9. Other interest
10. Bank fees
11. Supplies
12. Education/professional development
13. Licenses/permits
14. Leasing fees
15. Legal & professional fees
16. Office/telephone
17. Postage/shipping
18. Travel
19. Meals & entertainment
20. Automobile/car expenses
21. Repairs\*
22. Appliances/fixtures/equipment\*
23. Minor improvements\*
24. Major improvements/new assets\*
25. Depreciation

\*There are strict requirements regarding the definition of each of these. ... A licensed tax expert needs to guide you on how to file each of these appropriately.

*Quoted from: "25 Items You May Be Able to Write Off for Rental Properties," by Ali Boone, Biggerpockets.com, March 4, 2017, <https://www.biggerpockets.com/renewsblog/rental-tax-write-offs/>*

## OPPORTUNITY IS KNOCKING FOR PROPERTY OWNERS

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

### Save advertising cost!

AHA completes criminal background checks for you.  
AHA completes yearly HQS Inspection.

AHA pays subsidy directly to the owner on the 1<sup>st</sup> of each month.

If the client's income goes down, AHA pays additional subsidy.

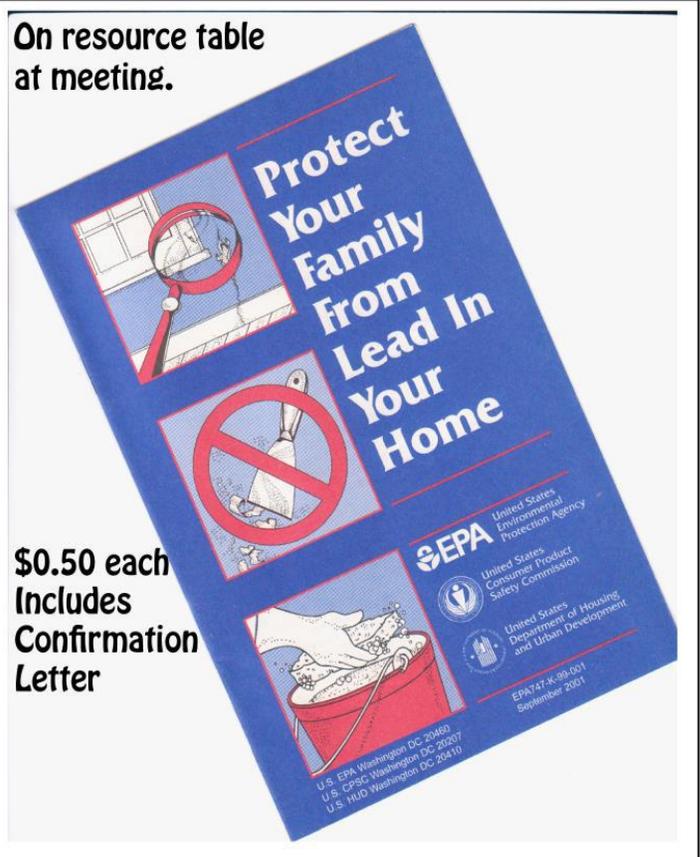
Client must sign a 1- year lease. Client must pay security.



**It's quick and easy to list your rental unit.**  
For additional information Albany Housing Authority at: (518) 641-7500 or on the web at [www.albanyhousing.org](http://www.albanyhousing.org)

On resource table  
at meeting.

\$0.50 each  
Includes  
Confirmation  
Letter



## We are the Capital District Association of Rental Property Owners

**CDARPO members represent the entire Capital District –  
Albany, Rensselaer, Troy, Saratoga, and Schenectady counties.**

Please join us!

Dues are \$45 emailed newsletter or \$50 snail mail newsletter.

Already a member? Renew your CDARPO membership for 2017.

Find our membership form on-line at [www.cdarpo.org](http://www.cdarpo.org).

Know of a prospective member or a landlord who needs help? With their permission, send their e-mail or address to [membership@cdarpo.org](mailto:membership@cdarpo.org) or call (518) 433-7377. We will send them newsletters and information.

### Advertisers!

Reach more landlords now on-line.

[www.cdarpo.org](http://www.cdarpo.org).

#### Non-members

Display Size	3 mos	6 mos	1 year
Business Card	\$ 90	\$ 175	\$ 265
¼ Page	\$ 160	\$ 300	\$ 460
½ Page	\$ 300	\$ 500	\$ 800

#### Members & Business Affiliates 25% Discount

Display Size	3 mos	6 mos	1 year
Business Card	\$ 68	\$ 132	\$ 200
¼ Page	\$ 120	\$ 225	\$ 345
½ Page	\$ 225	\$ 375	\$ 600

## 2017 Board of Directors

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helping  
landlords”*

We're on the Web!

See us at:

[www.cdarpo.org](http://www.cdarpo.org)

## **CDARPO**

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*CDARPO can help.*

**We offer 10 newsletters each year, general meetings with professional speakers, and members with years of experience.**

## **Next Meeting**

### **Thursday, April 13**

*The Best Western Plus Franklin Square Inn  
(Across from Dinosaur BBQ)*

*Troy, NY*

**7:00 pm – 9:00 pm**

**One 4<sup>th</sup> Street  
Troy, NY 12180**



**Meetings are held on the 2<sup>nd</sup> Thursday of each month  
September – June.**

*CDARPO NEWS* is published by the Capital District Association of Rental Property Owners.