



# TROYTalk

A PUBLICATION OF TROY REHABILITATION & IMPROVEMENT PROGRAM, TROY, NY **SPRING 2007**

## GotIt!

### TROY CITY COUNCIL

Meets the first Thurs. of every month, 7 PM, City Hall, Council Chambers, 2nd floor

### HOME BUYER EDUCATION CLASSES

Scheduled monthly; provides homebuyers with great information about the homebuying process, available mortgage products and more. Call TRIP HomeOwnership Center at 690-0020 for schedule.

### TROY WINTER FARMERS MARKET

Saturdays, 10 AM – 2 PM, Uncle Sam Atrium, Broadway between 3rd & 4th streets, through April.

### TROY TREASURE TOUR

May 5, 10 AM–Noon. Meet at 1st gathering of outdoor Troy Farmers Market at the Troy Marina. Walking tour of a neighborhood to highlight partnerships created to revitalize neighborhood. Sponsored by TRIP. Call 272-8289 x14 to confirm attendance.

### WESTSIDE WATERFRONT WEED AND SEED

Meets the third Thursday of every month, 5:30 PM, Roarke Center, 107 4th St. The Weed and Seed program is designed to weed out crime and revitalize Troy's neighborhoods, including the River Street corridor from Glen Ave. to Grand St., then from 7th Ave. to the river to Troy's southern border.

### YOGA IN TROY

Mixed-level, traditional-style yoga classes on Mondays, 6-7:15 pm at Natural Solutions Bodywork Studio, 5 Broadway, in downtown Troy (only \$10 per class). Visit [www.troy-yoga.com](http://www.troy-yoga.com) for information. Email [joely@troy-yoga.com](mailto:joely@troy-yoga.com) to secure a spot.

### PUBLIC INFORMATION MEETING

1/31, 7 PM, Congress and Ferry Street project, City Hall, Council Chambers, 2nd floor

### MONEY SMART/FINANCIAL LITERACY: IMPROVE YOUR MONEY MANAGEMENT SKILLS; LEARN BUDGETING AND CREDIT; AVOID PREDATORY LOANS.

2/6 & 2/13, 5:30 PM – 8:30 PM. Contact TRIP HomeOwnership Center at 690-0020 to register and get location. Free.

## Honoring Troy's Treasures



(above) North Central/S. Lansingburgh neighborhood associations, award presented by Troy City Council member Mark McGrath (center); from left, Nancy Klepsch, Tina Urzan, Thila Bell.

Osgood Neighborhood Association, left to right: Pleasant DeSpain, Meisha Rosenberg, Roddy Collins, Claire Davis, Gayle Anderson, Sid Fleisher, Pam Bentein, Mike Davis.

TRIP was pleased to bestow the second annual Troy Treasure awards to two outstanding neighborhood groups at its annual dinner. This award was created to publicly recognize and thank a resident, community group, or business which is passionately committed to improving Troy through real and positive ways.

This commitment was ably demonstrated ably by the North Central/S. Lansingburgh neighborhood associations, which spearheaded the creation of the very successful Troy Landlord Training Program several years ago. After attending an intensive three-day resident leadership training provided by NeighborWorks® America (NWA) and sponsored by TRIP, attendees were challenged to come up with an "action plan" to address an issue they were facing in their neighborhoods. With the overriding concern about absentee landlords and their impact on neighborhoods' quality of life, Tina Urzan, Thila Bell, Nancy Klepsch, Beth Steckley and Sammie Brinson promptly decided to create a Landlord Training program to assist landlords and encourage them to work with neighborhood groups. Thanks to their efforts, a broad coalition was created to design and create the program. Since it was unveiled,

more than 600 landlords or prospective landlords have attended the free, four-hour session.

The Osgood Neighborhood Association was honored for its long-time neighborhood improvement efforts and particularly for its recent "Alley Improvement Project." Designed to help improve the look of some of the forty-three miles of alleyways running behind Troy's front streets, the project resulted in a booklet with the "goal of inspiring homeowners and residents to view their alleys as valuable assets and resources rather than a collection of dilapidated garages, shed and fences." The book provides creative approaches to alleys, a local vendor listing, and photos of alley possibilities. The Alley Improvement Project was furthered by a class of RPI students which among other things, created the Up Your Alley event, which resulted in paint-by-number murals painted by a hundred volunteers along the William Street alley between Broadway and Liberty Streets.

Congrats to our Troy Treasures, the Osgood Neighborhood Association and the North Central/S. Lansingburgh neighborhood associations, and thanks so much for your terrific efforts on behalf of Troy!

## Beating the Budget Blues

Forget the weather! The real reason people get the blues in winter is because they let their budgets go bust – on the holidays, that is. Many people use credit cards to finance their gift purchases, and as a result, may be paying off the cost long after the gifts have been retired, recycled, or trashed. To add further insult to injury, about the time that the first credit card bill comes in, homeowners are hit with their property tax bills. And did I mention heating bills?

What's a person to do?!

Take charge of your finances! Resolve right now that you do not need to be a slave to debt. Follow these steps in order to beat the budget blues:

- Realize that there are only two legal ways out of debt – cutting expenses or increasing your income. Decide which works for you and truly commit to it.
- Get a copy of your credit report, which you can access for free once each year. Contact [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Create a damage sheet. List the names of your creditors, amounts owed, each and current interest rates, and then total it all up. Update it that sheet monthly and tape it wherever you will see it regularly.
- Create a budget and a repayment plan. Track your expenses

for several months so that you can be sure every expense is included, even coffees, gum and newspapers.

- Allocate an hour weekly to review your finances since periodic expenses can break a budget. Staying on top of your expenses will help you stay in budget.
- Hide your credit cards. Take them out of your wallet and leave them at home, or better yet, with a friend. Keep them with your balance sheet. If you have to use credit, don't charge anything you can't pay off within 90 days.
- Pay off the credit cards with the highest interest rates first.
- Figure out where you spend your money...keep a weekly log of everything you pay out for a week ( Everything.. the pack of gum , newspaper, etc)

And most importantly, attend TRIP HomeOwnership Center's Money Smart classes. This two-part-six-hour session, offered in two parts, teaches you how to take control of your budget and make wise choices. It is free and offered several times each year.

If you cannot attend the class, feel free to schedule a confidential appointment with one of TRIP's financial counselors at the HomeOwnership Center at 690-0020. Start today so that 2007 is your year to beat the budget blues!

# How to Reduce Income Tax Debt and Get Taxes Prepared Free

**A**re you part of the two-thirds of households that are eligible for the Earned Income Tax Credit (EITC) but don't know about it? Are you interested in reducing the federal income taxes you owe and perhaps even getting a refund? If so, read on.

The EITC is a federal income tax credit for people who work but don't earn much money (up to approximately \$38,000 for a family with children; levels differ based on household composition). If you qualify, it could be worth up to \$4,500. Don't leave your money on the table – for more information, contact Stephanie at the TRIP HomeOwnership Center at 690-0020 x226

*Federal income tax credit for people who work but don't earn much money (up to approximately \$38,000 for a family with children; levels differ based on household composition). If you qualify, it could be worth up to \$4,500*

or the IRS toll-free at 1-800-829-1040 (for Spanish, press 8).

Are you tired of paying high fees for tax preparation? Confused by the tax law and which deductions and credits you can take? Uncertain if you will qualify for the EITC [Earned Income Tax Credit]? Ask our volunteers and see about increasing your return up to \$6,000! Free tax preparation is available through your local CASH Coalition at VITA (Volunteer Income Tax Assistance) sites in your neighborhood!

For information about VITA sites in Troy and the surrounding area, contact Stephanie at the TRIP HomeOwnership Center at 690-0020 x226.

## Avoid Carbon Monoxide Poisoning

**R**ecent events both locally and nationally have highlighted the dangers of carbon monoxide poisoning. Carbon monoxide is a colorless, odorless gas that is produced when any fuel is burned.

Although you can't see or smell it, at high levels it can kill a person in minutes. At moderate levels, you or your family can get severe headaches, become dizzy, mentally confused, nauseated, or faint. At low levels the symptoms mirror those of the flu, but without fever. If appliances that burn fuel are maintained and used properly, the amount of CO produced is usually not hazardous. However, if appliances are not working properly or are used incorrectly, dangerous levels of CO can result.

Protect yourself with the following simple and straightforward advice:

- **DO** choose appliances that vent their fumes to the outside whenever possible, have them properly installed, and maintain them according to manufacturers' instructions.
- **DON'T** use a gas oven to heat your home, even for a short time.
- **DON'T** ever use a charcoal grill indoors — even in a fireplace.
- **DON'T** sleep in any room with an unvented gas or kerosene space heater.



*Although you can't see or smell it, at high levels it can kill a person in minutes.*

• **DON'T** use any gasoline-powered engines (mowers, weed trimmers, snow blowers, chain saws, small engines or generators) in enclosed spaces.

• **DON'T** ignore symptoms, particularly if more than one person is feeling them. You could lose consciousness and die if you do nothing. Get to fresh air right away, then go to the emergency room and tell the physician you suspect carbon monoxide poisoning. If CO poisoning has occurred, it can often be diagnosed by a blood test done soon after exposure.

• **DO** consider buying a Carbon Monoxide Detector as a back-up **BUT NOT AS A REPLACEMENT** for proper use and maintenance of your fuel-burning appliances. Preventing CO from becoming a problem in your home is better than relying on an alarm. While detectors have advanced in recent years, performance may still be unreliable among different kinds. Unlike a smoke detector where you can easily confirm the cause of the alarm, CO is invisible and odorless, so it's harder to tell if an alarm is false or a real emergency. Contact the Consumer Product Safety Commission for more information about carbon monoxide detectors or access its fact sheet on them at: [www.cpsc.gov/CPSC/PUBS/PUBS/466.html](http://www.cpsc.gov/CPSC/PUBS/PUBS/466.html).

Excerpted in part from U.S. Environmental Protection Agency's website ([www.epa.gov](http://www.epa.gov)).

## GetIt+

### HOW TO HIRE A CONTRACTOR: AVOIDING HOME REPAIR SCAMS

2/8, 6 PM - 7:30 PM.  
Contact TRIP Home-Ownership Center at 690-0020 to register and get location. Free.

### HOME MAINTENANCE TRAINING: LEARN HANDS-ON HOME REPAIR SKILLS.

Classes run weekly on Thursdays from 2/15 thru 3/29, 6-7:30 PM. Contact TRIP Home-Ownership Center at 690-0020 to register and get location. Free.

### A CONFERENCE ON THE UNDERGROUND RAILROAD MOVEMENT.

2/23-2/25, The College of St. Rose, Albany. "Uncovering the Voices of Women." See [www.ugrworkshop.com](http://www.ugrworkshop.com) for more information.

### TROY LANDLORD TRAINING PROGRAM

2/28, 5:30 PM - 9:30 PM. This free session helps Troy landlords learn rental management best practices, including tenant screening, eviction process, local ordinances, and more. Call TRIP at 272-8289 x14 to register.

### CITIZENS ACADEMY PROGRAMS

Sponsored by Hudson Valley Community College. All sessions held from 6:30 - 8PM in the Bulmer Telecommunications Center, Rm 324. 1/31; Public Safety and Health 2/28, Learning for All: Higher Education and how it affects Troy 3/28, Troy's Neighborhoods 4/25, Dollars & Sense: Local Funding and Budget Issues 5/9, Final Event - to be announced

### EARTH DAY

4/22. Check with Troy City Hall or at [www.troy.ny.gov](http://www.troy.ny.gov) to see what plans the city has for Earth Day clean-ups and celebrations.

Check out <http://www.troyforum.com> for more.

## THANKS TO ALL TRIP SUPPORTERS IN 2006

### \$20,000+

NeighborWorks® America

### \$10,000-\$19,999

Anonymous  
HSBC  
State Farm Insurance Companies

### \$5,000-\$9,000

Bank of America  
Charitable Leadership Foundation  
Key Foundation  
M&T Charitable Foundation

### \$2,500-\$4,999

Pioneer Savings Bank  
Trustco Bank

### \$1,000-\$2,499

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E. Stewart Jones, Jr.  
Greater Berkshire Foundation, Inc.  
Phoenix Life Insurance Company  
Pi Naturals  
Rensselaer Polytechnic Institute  
SEFCU  
The Community Preservation Corporation  
Turner Construction Company  
Mr. and Mrs. Michael J. Uccellini

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Ann F. Ellery  
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### \$250-\$499

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Omni Housing Development  
Mark Pattison & Laura Amos  
Jeffrey and Deane Pfeil  
Prudential Manor Homes  
Ken Salzmann & Sandy Gelles-Cole  
Katrin & William St. John

The Kaleel Jamison Consulting Group  
The Sage Colleges  
UHY Advisors  
Carol & Samuel Wait

### \$100-\$249

Warren K. Abele  
Jeffrey Armstrong  
Judith A. Barnes  
Bartle, McGrane, Duffy & Jones  
Bill & Judith Beckman  
Sharon L. Bedford  
Jeanne & Murray Bodin  
Honorable Ron Canestrari  
John H. Clinton Jr.  
Alan & Anna Cramb  
Claire Davis  
Honorable Patricia DeAngelis  
Jennifer A. Dubuque  
Carl Erickson  
Michael Esposito  
Anne Fairbanks

## LookingUp Predictions for 2007

MIKE ESPOSITO, *resident of South Central neighborhood*: With Sage College in our northwest corner, proposals for the Congress & Ferry St. area at our northeast corner, the impending Hudson River and Estuaries Satellite Center adjacent to our southwest corner, the development of a Sage sports center adjacent to our southeast corner, and beautiful, historic Washington Park at our geographic center, South Central Troy will be the hottest neighborhood in all of Troy! GO SOUTH CENTRAL!

TINA URZAN, *president, Friends of North Central*: I predict that Vito Ciccarelli will have a full Summer Concert series in Powers Park, without ANY RAIN!

LYNN KOPKA, *president, Washington Park Assn*: Troy will continue its upward climb – we will continue to attract new homeowners who are lured by the affordable and varied housing; by historic properties and the protections offered by historic district designation; by established and diverse neighborhoods; and of course, by the friendly and welcoming residents. These new folks will be blended into our city, adding their energy and enthusiasm and broadening our networks.

Anonymous, *silent majority*: I predict that every resident will pick up at least one piece of trash each day, thereby making this the cleanest city in the Capital Region. I predict that every homeowner, every landlord and every tenant will respect the rights of others, thereby making this a pleasant community.

## BizBuzz

# Art, Retail and Dining:



**D**o you like shopping the Troy Farmers' Market on Saturdays? Do you crave tomatoes, onions, apples and other regional, in-season food that's fresh from local farms, and do you want to buy it other days of the week? If so, join the new Troy Food Co-op, scheduled to open in the fall of 2007 at 77-81 Congress Street in the former Pioneer Market.

You'll own a membership share of a local business, get a discount and be able to purchase whole, regional food, as well as groceries, at a neighborhood market. For more information, visit [www.troyfoodcoop.com](http://www.troyfoodcoop.com), join the discussion group at [groups.yahoo.com/group/troyfoodcoop](http://groups.yahoo.com/group/troyfoodcoop), e-mail [membership@troyfoodcoop.com](mailto:membership@troyfoodcoop.com), or call Mary at 274-0846.

### ART, RETAIL AND DINING AFTER DARK

**T**roy Night Out is a new arts and cultural event happening on the last Friday evening of every month, starting on February 23. It was created by Karen Schlesinger, owner of Digital Artist's Space, a digital fine art printing business at 27 2nd St. in Troy, who envisioned it upon moving to Troy in 2005 from New York City and subsequently found great support in speaking with other local business owners. Karen co-chairs the event with Elizabeth Young, owner of Living Room, an antique store at 274 River St.

Troy Night Out will promote the arts and businesses in downtown Troy. The vision for the event can be summed up with the phrase: "Look, Touch, Taste, Hear." People are invited to downtown Troy to Look and see all the wonderful art and creativity happening here, Touch all the fabulous offerings at the many new retail shops, Taste the wonderful foods being served at the many new and established Troy restaurants, and conclude a wonderful evening by Hearing music at any of the great local music venues. With the participation and support of so many businesses downtown, along with the City of Troy and the many active residents who have gotten involved, Troy Night Out is going to become a regular destination for arts, culture, shopping

and entertainment in the Capital District.

For more information, check out [www.troynightout.org](http://www.troynightout.org) or contact Karen Schlesinger at [troynightout@gmail.com](mailto:troynightout@gmail.com). See you in downtown Troy on February 23!

### WORKERS UNITE AND CELEBRATE!

**T**he Hudson Mohawk May Day Committee ([www.hudsonmohawkmayday.org](http://www.hudsonmohawkmayday.org)) has been organizing celebrations of May Day in the Capital District for at least a decade.

This year the committee is planning an event in the Little Italy section of Troy on the evening of May 1. Plans include a rally, music and the showing of a film depicting the struggles of workers almost one hundred years ago.

Hope to see you on May Day!

### WEBSITE TO BE UNVEILED SOON

**P**lans to unveil TRIP's long-awaited website are being made for February 2007. Check out [www.triponline.org](http://www.triponline.org) to see the variety of programs and services offered, including schedules for such popular courses as Landlord Training, Home Maintenance training, Homebuyers Clubs, and much more. Read "Troy Treasures" columns from The Record and keep abreast of exciting happenings in Troy.

### CODES MAY BE COMING TO TOWN

**T**he City of Troy has begun to lay the foundation to require a 'Certificate of Occupancy' before a new tenant can move into a rental unit. City officials recently met with representatives from Albany and Cohoes to review their code programs about what works well and what doesn't. While the devil is in the details, inspecting rental units regularly can trigger repairs that would prevent properties from falling to the level of disrepair that leads to demolition.

First United Presbyterian Church  
Sid Fleisher & Gayle Anderson  
Robert Gamble  
Ethel Hammett  
Theresa Hobbs  
Honorable Kathleen Jimino  
Margo Krause  
Hilary Lamishaw  
Wendy Littlefield  
John B. Madden  
Lynne Mahoney  
Honorable Mike McNulty  
Heinrich Medicus  
Kieley Michasiow  
Microsoft Corporation  
Townsend Morey  
NBT Bank  
Allison Newman  
John Nigro  
Pi Group Inc.  
Rensselaer County Democratic Comm.  
Dorcas & Ken Rose

Lori Schindler Realty  
Lorraine & George Schindler  
United Way  
Betsy Voss  
Washington Park Association  
Patty Williams

**Up to \$99**  
Bates.Miyamoto Design  
Pamela Bentien  
Elizabeth Bernardi  
David T. Biggs  
Lynn Bradley  
Capital District Community Loan Fund  
Frederick D. Cawley  
CommonWealth Benefit  
Curtiss Clark  
Bob & Robin Cuddy  
Ralph Davis  
Judith Disco  
Amy E. Facca  
Priscilla Fairbanks

Tim & Kathleen Gilchrist  
Edward S. Haddad  
Reverend Mary Hilton  
Hinman Straub P.C.  
Penny Holmes  
Kirsten Keefe  
Andrea Leanza  
Sonia Carol Loomis  
Honorable Mark McGrath  
Thomas McGuire  
Tammie Mosley  
Barbara Nelson  
Anthony Owens  
Meisha Rosenberg  
Thomas J. Sanzone  
Donald M. Snell  
The Kronau Group  
Beverly & Jim Traa  
Nina Tyzik  
Walter & Alison Urzan  
Barbara Vogel

### THROUGH YOUR CONTRIBUTIONS, YOU HELPED:

- CREATE 65 NEW HOMEBUYERS
- COUNSEL 657 PEOPLE ON PRE-AND POST-PURCHASE ISSUES
- TRAIN 84 LANDLORDS
- AND MUCH, MUCH MORE!



# TROYTalk

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TRIP NeighborWorks®  
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Troy, NY 12180  
Tel: 518.690.0020  
Fax: 518.690.0025

For an apartment, contact  
Rental Management at  
518.272.8289.

For homebuyers or  
homeowners, contact the  
HomeOwnership Center at  
518.690.0020.

For neighborhood issues,  
contact Community Affairs at  
518.272.8289 x14.

For housing needs outside  
Troy, contact Rensselaer  
County Housing Resources at  
518.272.8289 x19.

Enabling individuals  
and families to live in  
desirable, sustainable  
neighborhoods.



Scenes from TRIP's Troy Treasures Tours:  
*Head's Up! Architecture admirers looking up on 5th Ave.*  
*Happy gardeners and their supporters in new Community Garden on 9th St.*

## HELP SUPPORT TRIP IN YOUR COMMUNITY

Thank you for your donation in support of our work in community revitalization, affordable housing, and resident leadership development.

Enclosed please find my tax deductible contribution of \$\_\_\_\_\_.

I am interested in getting more information about TRIP's programs.

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
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Please make check payable to:

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