



# HAPCO NEWSLETTER

Serving Philadelphia's Investment & Rental Property Community

## REMINDER!

### HAPCO Philadelphia Membership Fee Change Coming June 1st

By HP Board of Directors Editorial Staff

For years, HP has held the line on increasing fees for members. The HP Board has always advocated making a HAPCO Philadelphia membership very affordable. And our annual fee is well below those of similar advocacy groups.

And that is why we're making this fee increase manageable for our members.

*see "Membership Fee" on page 14*

## Message from the President:

### The Exclusive Member-Only Hapco Handbook is Now Live!

It was spring 2022 that Hapco Philadelphia's leadership undertook seriously the complete revamping of its venerable Hapco Handbook. Over the last many months, HP's researchers and writers, editors, and IT staff and volunteers have put in countless hours of dedicated work to craft this brand-new cover-to-cover masterclass manual.



Greg Wertman

*see "Handbook" on page 10*

### Hapco Philadelphia Legislative Update

By HP Board of Directors Editorial Staff

said they are considering seeking the presidency, assuming they win reelection.

#### Philadelphia City Council Recent Developments

David Oh, former Council member, has resigned and announced that he will run for Mayor.



Attorney Paul Cohen

Council President Clarke has announced that he will retire at the end of his term. The potential contenders to replace him include every Democrat in Council who has served more than one term: Majority Leader Curtis Jones Jr., Majority Whip Mark Squilla, Deputy Majority Whip Cindy Bass, and Councilmember Kenyatta Johnson. All

Three of the five at-large Democratic incumbents are running for reelection: first-term lawmakers Isaiah Thomas and Katherine Gilmore Richardson, who were both elected in 2019, and newcomer Jimmy Harrity, whom party leaders tapped to fill a vacant seat in a November special elec-

tion. Councilmember Sharon Vaughn, who was handpicked by party leaders to fill another seat alongside Harrity, is not running for a full term. That guarantees at least two Democratic seats will see new members next year.

*see "Updates" on page 5*

### Rent Control Hearing Postponement at City Hall Angers Pro Rent Control Group

By HP Board of Directors Editorial Staff

A reasoned and evidence-based request from a rental coalition of HAPCO Philadelphia, the Pennsylvania Apartment Association, and others, to postpone a hastily-scheduled rent control hearing with City Council has apparently forced a pro rent control group into propaganda mode.

*see "Rent Control" on page 14*

**NEW!**  
**New California Tenant Screening Bill Passed Into Law**

*see "Screening Bill" on page 4*

# Want To Make Your Apartments Smoke Free? Philly Has A Grant For That!



Thurman Brendlinger, Tobacco Control Program Director for Philly's Clean Air Council (CAC)

## By HP Board of Directors Editorial Staff

Tearful callers started phoning in to Philadelphia's Clean Indoor Air Hotline in the 1980s with complaints that health officials weren't expecting.

Among the usual calls about chemical and refinery plant air quality issues, were desperate pleas about cigarette smoke.

"These were non-smoking apartment dwellers who were smelling smoke coming from neighboring units," remembers Thurman Brendlinger, Tobacco Control Program Director for Philly's Clean Air Council (CAC). "Cigarette smoke was coming from units next door through light fixtures, outlets, heating vents, and wall cracks."

Brendlinger says the dangers of secondhand

smoke were well-known at the time. But it was mostly thought of as an issue for non-smokers in the same apartment as smokers.

"Non-smoking tenants were now breathing in secondhand smoke from other apartment units and we realized we had to do something," Brendlinger said.

The CAC found that unless a lease specified the apartment was no-smoking, renters had very little recourse. If a smoker moved in next door, you were stuck.

The City of Philadelphia eventually passed a disclosure ordinance in 2016 that requires rental property owners to spell out in a lease whether an apartment or building allows smoking or not.

"Sadly, many landlords aren't aware of this requirement," notes Brendlinger. "And a survey of landlords showed many rental owners still don't have smoke free policies for their properties to begin with."

Brendlinger found that larger corporate rental property owners were more likely to have smoke free policies. But the CAC discovered many smaller, independent, Mom and Pop rental owners don't have smoke free policies.

The Department of Public Health, the City of Philadelphia, and CAC started working with the Philadelphia Housing Authority to implement a smoke free policy for their properties with the "Always Step Outside" campaign.

"That smoke free policy, however, did not apply to independent rental owners who participate in the Housing Choice Voucher Program. That's when we realized we needed a grant program to help the Mom and Pops," adds Brendlinger.

The Smoke-Free Multi Unit Housing Initiative Mini Grant Program now offers eligible rental property owners and managers grants up to \$2,000 to reinforce, as well as create and promote smoke free policies in their apartments. The grants favor those properties

that provide subsidized housing to tenants.

"The money can be used for smoking cessation programs, procurement of educational materials, 'No Smoking' signs, Nicotine Replacement Therapy, and refreshments for resident meetings," Brendlinger says.

The CAC says smoke free policies are beneficial to both rental owners and their tenants in many ways.



Brendlinger says surveys show 70-percent of renters prefer smoke-free units. He says it also improves indoor air quality and saves money on insurance premiums.

"And a big savings for rental owners is in turnover costs when a long-term heavy smoker moves out of an apartment," according to Brendlinger.

He cites a recent case in Wynnewood, PA, where a rental owner had to remove the plaster walls and ceilings in an older property just to get rid of the engrained smell of smoke.

The CAC also found there were incidents of toddlers getting asthma-like symptoms after coming in contact with surfaces in units that previously housed long-term smokers. The toxins on surfaces like carpeting, curtains, walls, and counters are called, "thirdhand smoke."

The Clean Air Council is accepting its easy to fill out applications for the Smoke-Free Multi Unit Housing Initiative Grants until Friday March 31<sup>st</sup> 2023.

You can get more information on enacting smoke free policies at [smokefreephilly.org/](http://smokefreephilly.org/) smoke-free-communities. To apply for the mini grants, email Thurman Brendlinger at [brendlinger@cleanair.org](mailto:brendlinger@cleanair.org)

"We want every rental property owner and manager to apply for these grants because they make health and economic sense."

# Sheriff Rochelle Bilal and the Philadelphia Sheriff's Office mourn the tragic loss of former Deputy Sheriff Christopher Fitzgerald



Sheriff Rochelle Bilal and the Office of the Philadelphia Sheriff express utter sadness about the tragic death of Former Deputy Sheriff Christopher Fitzgerald, who was killed in the line of duty during his service as a Temple University Police Officer. Officer Fitzgerald worked for the Philadelphia Sheriff's Office from May 20, 2019, through October 1, 2021. He was a valued member of the team and was active in many community-related activities.

*"Former Deputy Sheriff Christopher Fitzgerald was a dedicated member of our law enforcement family at the Sheriff's Office. This senseless death is a loss for all Philadelphians. Our condolences go out to his entire family, including his father, wife as well as his four children."*

– Sheriff Rochelle Bilal.

A GoFundMe campaign was just started for Police Officer Christopher Fitzgerald at <https://gofund.me/ee0fb542>.

## Advertising Rates and Information about the Hapco Monthly Newsletter

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The deadline for each issue is the last day of each month.



## The Hapco Philadelphia Newsletter

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# New California Tenant Screening Bill Was Just Passed Into Law – Here’s What It Means For Landlords And Renters

By Ian Riley | ©ApplyConnect.com

A new year comes with a multitude of new things, and the rental housing industry is no exception. With the passing of California’s Assembly Bill No. 2559, effective January 1<sup>st</sup>, 2023, an existing consumer report ordered on a prospective tenant by the landlord whose property they’re applying to rent can now be redefined as a **reusable tenant screening report**. So, what exactly does this mean?

Simply put, an applicant’s report can be reused for the application process within 30 days of purchasing. The furnished report must comply with all state and federal laws pertaining to the use and disclosure of information used in the tenant screening process and must include all specified information as outlined, including, but not limited to: full legal name, verification of employment/income, previous addresses and last known address, the results of a housing record history check (consistent to applicable law), any records that may exist of the applicant’s criminal history, etc.

The benefits of reusable tenant screening reports are not one-sided.

First and foremost, the acceptance of a reusable tenant screening report by the landlord is entirely **optional**, and the landlord must be opted in if proceeding with a reusable tenant screening report. Opting in is not a requirement for the tenant screening process.

Use of a reusable tenant screening report expedites the tenant screening and application process if the applicant is applying to multiple properties and mitigates the expense of the tenant paying multiple fees per property applied for.

While the initial cost of obtaining the report from a consumer reporting agency is at the request and expense of the applicant, the option for reuse comes at no additional cost to the landlord or applicant, and the landlord is prohibited from charging an application fee to access or view the report.

The 30-day reuse period allows for the most up-to-date and current information on the applicant if the timeframe is exceeded while the applicant is still applying to properties. This also gives agency and incentive to the applicant to complete the process in a timely manner.

Reusable tenant screening reports must still contain all prescribed information required for the application, the same as any consumer report ordered for the purposes of renting a property.

For convenience, reusable tenant screening reports can be ordered and provided through third-party screening providers such as ApplyConnect, which regularly engages in the business of providing a reusable tenant screening report. Doing so will also include propriety parameters each third-party provider includes in their screening process; for instance, shared reports you receive from ApplyConnect will also include ApplyConnect’s SAFE Screen review customized to your address.

While the list of pros is substantial, existing landlords considering proceeding with reusable tenant screening reports may be wondering – “Are there any cons I should be aware of before opting in and accepting a report this way? And what should I be prepared for?”

Like any bill newly signed into law, any inadvertent effects of AB 2559 remain to be seen. For instance, one could ascertain that

a byproduct of prohibiting the charge of additional fees by a landlord who traditionally imposes an application/processing fee to cover any additional expenses other than the cost of obtaining the report means forfeiting the landlord’s autonomy to impose such a fee, and that additional cash flow as well. Landlords who opt in will need to amend their screening process to remove said fees.

Section F of the bill also asserts that if an ordinance, resolution, regulation, administrative action, initiative, or other policy adopted by a city, county, or city and county conflicts with this section, the policy that provides greater protections to applicants shall apply. In some cities and counties, these local laws can prohibit rental owners from considering their applicant’s criminal report, even if it’s on a reusable report. Landlords will also have to accept different formats of the report, as not all screening companies were created the same – one might source their data differently than another with different accuracy rates, primarily use FICO instead of VantageScore in credit reporting and vice versa, etc.

As more landlords and property managers accept reusable tenant screening reports, we’ll be able to see more definitively how and if that changes the leasing process in California. While the provisions in AB 2559 are optional now, it’s important to keep your eyes peeled for legislation that could aim to make it required.

*Ian Riley is the Content Strategist at ApplyConnect. When he’s not working, Ian can usually be found recording and producing music, playing video games with his wife, spending time with his daughter, and continuing his never-ending search for the strongest coffee in town.*

## Updates continued from page 1

The Democratic City Committee voted to endorse the three incumbents seeking reelection, and one newcomer, attorney Rue Landau. The party left the fifth slot open and encouraged the city’s 66 wards to choose between one of three recommended candidates for the final spot. Financial disclosures showed that Landau had \$130,566, former Council staffer Eryn Santamoor had \$110,866, philanthropist Max Tuttleman had \$84,155, political organizer Amanda McMurray had \$73,108, and former deputy mayor Nina Ahmad had \$53,069.

## Eviction Diversion

The program is preparing to approve EDP applications submitted since February 7th that were briefly paused for extra review because the arrears exceeded \$3,000, and ledgers contained utilities. Without utilities, the arrears figure may be under \$3,000.

Applications with rental arrears plus fees of over \$3,000 are not eligible for targeted financial assistance. But, applications with rental arrears plus fees of \$3,000 or less may be eligible. If you fall into the category where the utilities owed puts your tenant over the \$3,000 limit, you may be able to revise and resubmit your application so that it is eligible.

## Pennsylvania State Legislative Action

## New Developments

Democrats, having swept three Allegheny County special elections, now hold majority control in the house for the first time since 2010. There is talk now of replacing Representative Mark Rozzi, with Representative Joanna McClinton as head of the chamber.

Senate Bill 124. This bill would make source of income in Pennsylvania a protected class. It was referred to the Senate Urban Affairs and Housing Committee.

## Federal Action

The White House is moving forward on its “Blueprint for a Renters Bill of Rights” that was unveiled on January 25, 2023. It contains five nonbinding principles that President Biden would like to see guide future policymaking at all levels of government. The White House Domestic Policy Council and National Economic Council propose to shift what they view as a power imbalance between housing providers and their residents in the rental market, urging that renters need to have access to:

- Safe, Quality, Accessible and Affordable Housing;
  - Clear and Fair Leases;
  - Education, Enforcement and Enhancement of Renter Rights;
  - The Right to Organize; and
  - Eviction Prevention, Diversion, and Relief.
- Hapco Philadelphia is part of a national coalition that was recently formed to combat this.

## Other Developments

Rent Control. Currently, seven states, the District of Columbia and numerous local jurisdictions have rent control. Lawmakers across the country are now introducing new rent control bills at an alarming rate. At the present time, 31 states preempt rent control. In Pennsylvania we are also fighting for rent control preemption. In Philadelphia, Councilmember Brooks introduced a Resolution to

study rent control as a precursor to introducing rent control legislation. This is our number one concern this year.

Resident Screening and Record Sealing. Numerous bills have been introduced across the country to limit resident screening and implement record sealing. The Renter’s Access Act, which passed in Philadelphia, currently limits rental property owner’s screening rights. Hapco Philadelphia is currently working as an adviser to the Uniform Law Commission in their efforts to create a uniform act that could be used as a guide for legislators to pass a more balanced resident screening and sealing bill.

Mayoral Forum. Hapco Philadelphia is co-hosting a Mayoral Forum with BUILD Philly on March 14, 2023, at 8:00 a.m. at the Kimmel Cultural Campus, Perelman Theater. Please come out and show your support for Hapco Philadelphia. Tickets can be purchased at: <https://philadelphiacfa.ticketleap.com/2023-buildphilly-mayoral-forum/>



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# Penn Medicine's resident physicians move to unionize

By Lauren Jessop  
The Center Square contributor

Hundreds of medical residents at the University of Pennsylvania Health System may become the first group of its kind in the state to unionize as their demands for higher pay and better working conditions have gone ignored.

Unionization efforts sparked nationwide after the pandemic pushed long working hours from routine to unsustainable. As such, the residents at Penn Medicine's main campus in West Philadelphia decided to add their name to the growing list of those seeking representation.

A supermajority of the 1,400-plus resident and fellow physicians employed by the health system has demanded voluntary recognition of their union with the Committee of Interns and Residents, the largest house staff union



Shown is a sign at the Hospital of the University of Pennsylvania in Philadelphia, Wednesday, Feb. 6, 2019. Matt Rourke/AP Photo

in the country.

A press release issued by CIR said resident-led organizing began early in the pandemic when they were denied their regular cost of living increase. After a months-long struggle with hospital management – over what they say are urgently needed improvements to working conditions and patient care – they began pursuing unionization.

Although Penn Medicine hospitals are among the nation's top medical centers, residents say low pay, rising costs of living, "and a national culture of overwork that often leads to burnout, depression and even suicide, is

pushing many to their breaking point."

"We serve one of Philadelphia's most vulnerable patient populations, who already face huge obstacles to accessing care," said Dr. Madison Sharp, a third-year OB/GYN resident at health system. "We are deeply committed to our patients, many of whom have complex medical conditions. We do these patients a disservice when we are not provided with what we need to be the best doctors we can possibly be."

CIR currently represents members in eight states: California, Florida, Illinois, Massachusetts, New York, New Jersey, New Mexico and Vermont, as well as the District of Columbia. Pennsylvania would bring the total to 10, making it the eighth group of residents to join in the past 11 months.

Dara Streit of CIR told The Center Square they have seen considerable growth in recent years from 17,000 members at the beginning of 2020 to its current membership of 24,000.

Becoming a physician in the U.S. requires

## Penn continued from page 6

four years of college followed by four years of medical school. Then, depending on the specialty, there are at least three additional years of residency training.

**Penn Medicine** says the "best of the best" come to them for clinical training because of the expertise their faculty offers. A first-year resident's salary is \$68,869 that increases approximately \$3,000 each year for nine years, reaching \$94,404.

According to the Accreditation Council for Graduate Medical Education, residents are allowed to work up to 80 hours per week averaged over a four-week period.

While providing certain benefits, some in the field say unionization may come with risks.

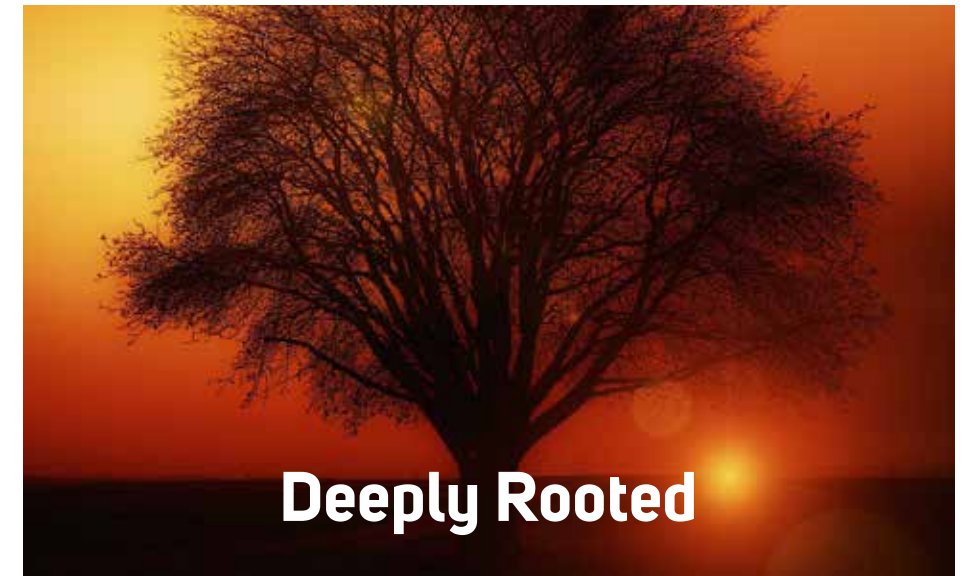
An article written by the **Association of American Medical Colleges** says there are concerns about the relationships between the residents and the physicians who train them, and the possibility of strikes.

They also point out that money is an issue for hospitals. Federal funding pays for a portion of residents' salaries, but the majority comes out of the hospital's budget.

"Hospitals raise the question of whether compensation should be calculated only by hours worked. They think about the tremendous amount of education they're providing," said Janis Orłowski, MD, AAMC chief health care officer.

Orłowski noted that residents do not pay for their apprenticeships as others, like oral surgeons, do.

The Center Square's attempts to obtain a statement from Penn Medicine were unsuccessful.



## Deeply Rooted

**D**eeply Rooted is a community-academic collaborative that uses the healing power of nature to promote health and wellbeing in Black and other minority Philadelphia neighborhoods. Nature — including trees and parks — makes us healthier, lowers gun violence, betters heart health, improves birth outcomes, and reduces stress and anxiety. Nature helps us feel more connected to one another.

In partnership with community groups and leaders, Deeply Rooted will:

- Empower communities to create new greenspace including planting trees, greening vacant lots, and building mini-parks and community gardens.
- Provide grants to community organizations and residents to put on events related to nature and run activities in parks and other greenspaces.

- Create career development opportunities for youth, returning citizens, and other community members through leadership and nature-based job training.
- Advocate for policies and neighborhood investments that promote environmental justice.

**Partners:** Pennsylvania Horticultural Society, Southwest CDC, Sister Clara Muhammad CDC, Achievability, Community of Compassion CDC

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Advertising relevant to investment in and operation of properties is accepted. The advertisements help defray the cost of producing and distributing the publication. They are also a valuable resource for members, who own and manage more than 30,000 small and mid-size rental buildings in Philadelphia, by helping them identify vendors who offer goods and services relevant to their business interests.

Hapco Philadelphia reserves the right to decline advertising inconsistent with rental property acquisition, sale, maintenance, and management.

Hapco Philadelphia reserves the right to decline advertising, including cancelling of advertising contracts, with refund of any prepayments, based on conclusions reached in investigating complaints by members of unsatisfactory vendor performance or reliability.

Members having complaints about the performance or reliability of advertisers will be requested to describe their grievances in writing, on forms provided by Hapco Philadelphia. The relevant vendor will be advised of the complaint and given an opportunity to respond. The complaint and response will be reviewed by the Hapco Philadelphia Newsletter Editorial Committee and forwarded with a recommendation to the Hapco Philadelphia Board of Directors for a decision. This decision will be considered final; the complaining member and the vendor will be so notified.

An advertisement in the Newsletter does not imply endorsement by Hapco Philadelphia. Members are urged to request and consult references as they consider prudent.

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# Casey, Wyden Examine Long-Term Care Shortfalls During Texas Winter Blackout

New investigation from Finance and Aging Committee Chairs highlights need to improve emergency preparedness in nursing homes and assisted living facilities as climate change increases extreme weather events

**Washington, D.C.** – U.S. Senate Special Committee on Aging Chairman Bob Casey (D-PA) and Senate Finance Committee Chair Ron Wyden (D-OR) today released an investigative report examining emergency preparedness in long-term care facilities during the February 2021 winter storm in Texas that led to widespread blackouts across the state.

**“This report should serve as a warning sign—as we experience more frequent and catastrophic climate disasters, long-term care facilities must be better prepared to protect residents living there,”** said Senator Casey. **“The recommendations in this report include causes I have championed for years, such as ensuring older adults and people with disabilities have a voice at every stage of disaster management and emergency preparedness planning and improving staffing and bolstering state survey agencies’ ability to effectively conduct oversight. We must learn from past tragedies to prevent future ones and keep older adults,**

**people with disabilities, and health care workers safe when disaster strikes.”**

**“As the climate crisis continues to cause an increase in severe weather events, greater strain is going to be placed on those that care for the most vulnerable,”** Senator Wyden said. **“This report is a case study of just one in an increasing number of circumstances where elderly or infirm Americans are subjected to difficult conditions due to severe weather. Whether it’s a winter storm, hurricane or wildfire, more must be done to ensure long-term care facilities are adequately prepared to handle these events and care for their residents.”**

The winter storm that hit Texas and much of the central and southern plains in February 2021 led to electrical grid failures that resulted in millions of Texans going without power and water for days. Researchers have linked the 2021 winter storm and ones like it to climate change. Nearly half of Texas’ 1,200 nursing homes reported emergencies to state regulators, including electricity outages, water outages, and evacuations, according to data the Committees obtained and analyzed during the investigation. At least 1,400 residents of nursing homes and assisted living facilities had to be evacuated and two assisted living facility residents died.

The report identifies extreme weather events that occurred in 17 states since 2018 that forced long-term care facilities to evacuate damaged buildings or led to resident injuries and deaths. Finally, it highlights emergency preparedness shortfalls identified at nursing homes by a series of independent watchdog audits, including short-staffing at the facilities and the states agencies that oversee them.

*continued on page 9*

## Long-Term Care continued from page 8

Taken together, the report’s findings highlight the need for long-term care facilities to have adequate emergency preparedness plans amid increasing extreme weather events, and staffs that are trained to execute them. Federal data show that 26 percent of the disasters that have caused \$1 billion or more of damage since 1980 have occurred in the last five years, and that the average length of electricity interruptions experienced by U.S. consumers has been increasing.

The report’s recommendations call for developing more inclusive disaster planning and management, improving the transpar-

ency related to nursing home emergency preparedness plans, and ensuring adequate staffing of nursing homes and the state agencies that oversee them.

These recommendations draw on the report’s findings, as well as Senator Casey’s REAADI for Disasters Act, which calls for including older adults and people with disabilities in emergency planning and management. The report also restates 18 recommendations Wyden issued in his 2018 report, Sheltering in Danger, which have drawn support from patient advocates, a major nursing home industry group, and federal regulators.



*Photo: Senator Bob Casey.*

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Users will find the Handbook user-friendly and updated frequently with new information providing everything a Philadelphia rental property owner/manager needs to know to navigate the byzantine world of rental real estate.

As an overused phrase aptly states, "This isn't your father's [fill in the blank] anymore...", it was well past time that the original, yet still helpful, membership handbook be revamped for a new era in Philadelphia property management. The modern-day requirements to do business successfully in town have changed significantly; the landscape is fraught with new rules and regulations, taxes, costs, and fees, in addition to today's changing social and political environment, the Board of Directors endeavored to build a new book! And have we got a doozie!

There are too many people who have been involved in this nearly year-long project to properly thank each for their significant efforts. Their skills, market know-how, exper-

tise, and business savvy have been invaluable. Special commendation goes to HP's attorney Paul Cohen for his thorough and concerted review and editing the law and legal matters sections. Both in recent and over many decades, much has changed in this realm and in the halls of government at all levels and with Mr. Cohen, a nationally recognized expert in the field of real estate law, we are fortunate to have him on board at Hapco Philadelphia.

As president, I oversaw and helped coordinate the various subcommittees, steering the project through to fruition. Together with board member Robert Levin and HP's marketing firm Focus Media Services of Media, PA, he and Brad Sattin designed and shaped the Handbook from inception to completion.

Chapters have been added (and deleted), modified and codified, classified, and made easier to read and understand so that information is readily available. A couple of examples of new subjects are domestic violence, discrimination, bed bugs, lead dust, asbestos, snow removal, trash regulations, and employment law, to name just a few.

As with any new digital resource, an imperative was that all topics be interactive and intuitive. The Hapco Philadelphia Handbook actually *links* users directly to the associated information on the city's website, and elsewhere. The goal, after all, was to enable members with questions or researching to have them answered and found quickly and as easily. Hundreds of links and scores more

pages are filled with informative, timely and poignant industry material.

Even the Handbook's format was carefully considered. Each detail was gone over and beta tested to assure accuracy and function. It actually reads like a real paper too! With pages that "flip", along with colorful insertions and pictures. You are urged to spend time perusing it. There's even a quiz at the end to let you see just how well you know your stuff.

The Handbook is, of course, a companion to Hapco Philadelphia's industry-leading information-filled and interactive website. Hapcophiladelphia.com provides members with current information on market and industry matters, law and legislative matters pending and proposed at all levels of government, as well as delivering members frequent breaking news email blasts, crafting, planning, and hosting topical educational seminars, and so much more.

Importantly, know that the Handbook is a living, breathing document. It will require tweaks over time, including corrections, addenda and updates as new rules and regulations come onboard as well as other changing information. You may, indeed, find typos or broken links or even a piece of outdated information. We encourage and actually request any/all members to let us know right away if something needs correction so it is promptly addressed, at hapco@hapcophiladelphia.com.

Lastly and URGENTLY: See our vendor and sponsor/advertisers, with links throughout. They are HP members, too. Engage with them; discounts may apply. Relationship building is a valuable management tool. Become a sponsor/advertiser, too, and expand your business opportunities.

Learn more about the handbook and other membership benefits in our new video:



**L**ead is a naturally occurring element found in small amounts in the earth's crust. While it has some beneficial uses, it can be toxic to humans and animals causing health effects.

**Why was Lead used**

Products contain lead for many reasons:

- It prevents corrosion. Lead will not crack easily with wear, weather, or temperature change.
- It kills mold and mildew. Lead is used in areas with lots of moisture.
- It is easy to shape. Lead is a soft metal and melts at a low temperature (620 F).
- It is strong. Lead has a lot of mechanical strength.
- It blocks radiation. Lead is used in products designed to block radiation, such as the lead aprons used when X-rays are taken.
- It blocks sound. Lead was sometimes used for sound-proofing.
- It helps paint dry. Lead was added to paint to quicken the drying process.

**Lead is Dangerous**

Lead is a dangerous poison. You can't see or feel the lead that can make you sick. Lead is most dangerous when it is in the form of dust or fumes. Lead dust particles can be very small. Sometimes they are so small, you can't see them. They are easy to breathe if they are in the air. They are also easy to swallow if they are on anything you put in your

mouth-like food, cigarettes, toys, or fingers. Lead dust settles on flat surfaces. When you touch those surfaces, you get lead on your hands. If you put your hands to your mouth, you will swallow lead dust. Since young children put their hands in their mouths a lot, they are at a high risk for lead poisoning.

**Lead Causes Health Problems**

It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage

While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too. In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy

- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

To learn more about the dangers of lead, call PHA's Lead Paint Hotline at 215-684-8600.

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24 ¼ X 69 ½	
28 ¼ X 45 ½	34 ¼ X 53 ½
28 ¼ X 53 ½	34 ¼ X 57 ½
28 ¼ X 57 ½	34 ¼ X 61 ½
28 ¼ X 61 ½	34 ¼ X 65 ½
28 ¼ X 65 ½	34 ¼ X 69 ½
28 ¼ X 69 ½	
	44 ¼ X 61 ½
	44 ¼ X 65 ½



# Over the Transom

Edited by Robert Christian

## Some recent traffic on Hapco's Online Forum:

Names have been withheld to protect the innocent. Responses reflect the views of the Forum respondents and not necessarily those of Hapco Philadelphia.

### RENT CONTROL VS. EVICTION DIVERSION

**Post:** I think we should be worrying more about eviction diversion than rent control right now. The city's latest eviction diversion program spearheaded by Helen Gym is tantamount to rent control because I believe it forces landlords (in exchange for rent payments from the city) to agree not to file for eviction for a certain period of time (3 months? 6 months? Anyone know?) after the city's payments to landlords on behalf of delinquent tenants run out. This is basically forcing landlords to provide free housing to their delinquent tenants.

**Response:** I agree with you. The city is shaking it responsibility to the residence of Philadelphia and placing it on the shoulders of landlords. Simultaneously, we see that from the beginning of the pandemic

that building materials around the country especially Lowes and HomeDepot escalated to over 150%; an increase in trash tax; Property tax increase increased; We still have the responsibility of utilities and paying the citations of uncontrolled trash by tenant at our properties.

**Response:** Dear Hapco members, I am working on Alan Domb's campaign. Right now getting petitions signed. Please let me know if you are willing to sign a petition to get him on the ballot. Just a required step in the process.

**Response:** For those of us that do not live in Philly, Is there some fundraising event that we can participate in ?

**Response:** Alan Domb has a campaign website and you can make donations there. I've made many donations to his campaign. Personally, I believe without business creation, the City will become a place where most private rental housing is Section 8 and the population lives on social assistance of some kind. If Gym gets elected, business will continue to flee Philly.

**Response:** Forum Members,

There may have been a few candidate solicitations on here by a few members that mistakenly were posted and they should've been rejected and any future solicitations will be rejected. Solicitations for political candidates are against the Forum Rules & Etiquette.

Below is a link to the rules: [hapcophiladelphia.com/rules-regulations/](http://hapcophiladelphia.com/rules-regulations/)

### FIRE ALARMS FOR TRIPLEXES

**Post:** I've been told by a fire alarm inspector that strobe lights are now required for all hallways in triplexes in the city of Philadelphia. I'm curious if anyone else has been told this?

Added question does anyone know where to find the actual fire code for the city of Philadelphia?

**Response:** I had an inspection of my triplex about six months ago, and nobody said anything about strobe lights. Which inspection company did you use?

**Response:** Fidelity burglar and fire alarm co. I've used them for 3 years. New guy this year. He said the horns in hallway did not meet loudness level in apts and I would need to put new horns in hallways and apartments. He said the strobes were in response to bad fire in rowhouse last year City Council passed new laws. If you have a good inspector, I'd appreciate contact info as I'm going to get another inspection.

**Response:** For the fire code, just Google it. Unbelievably enough (except that this is Philadelphia) L&I's own page sends you to a service where you have to pay to see the code! But there's another free site in the search results.

### DEMO GUY

**Post:** The time has come when my go-to stops showing up... Does anyone have a current referral for a demo person? I don't have a big project but need assistance for a bathroom demo in West Philly. Thank you!

**Response:** Jeff Lee 267-234-3038

**Response:** SSW Demo 267-356-2784

*continued on page 13*

## Over the Transom continued from page 12

### UMBRELLA INSURANCE

**Post:** I'm curious what everyone does for umbrella insurance. I currently have a \$3M policy that covers property and vehicles. It ends up being around an extra 15% in premium. I am looking for umbrella insurance but I have 20 properties under different LLCs, so I am curious to know what is my best option.

**Response:** I carry \$1 million in excess insurance but I may follow your lead and increase it to \$3 million. It also depends on how many properties an investor owns.

**Response:** I have umbrella insurance for a million costs \$100 15% of premium seems expensive though you're getting three times the amount of coverage.

**Response:** I have 13 units, but they're all under one roof. (I condo'd the building so I can sell separately if I want to.)

I keep \$2M on each unit and \$4M umbrella on the building, i.e., policy in the name of the condo association. (Yes, I am rather risk-averse.)

**Response:** During 2022 I changed Umbrella coverage to Markel. They seem to be one of a few groups that (according to my agents) are currently pricing in this market for smaller "non corporate" landlords. I max my liability coverage per individual property policy and carry a \$1M umbrella coverage. I'll probably bump it up to \$3M once my teenage son gets his own auto policy, as the umbrella sits over EVERYTHING and having a teenage son on my auto policy is a killer! Markel allowed me to include properties owned in my name and LLC.

**Response:** I use Goosehead umbrella insurance for my 25 properties. Some of them are under different llc names. Very reasonable. You can contact them directly or through an agent: Jonathan Baker 215-325-0065

### ZONING ATTORNEY

**Post:** Need to have a referral for, a zoning attorney, regarding a Philly property

**Response:** I recommend Vern Anastasio (vern@alawphilly.com). He specializes in zoning issues in Philly. I used him twice on zoning issues involving two different properties, and he provided top-notch representation both times.

**Response:** He and his office are good for community board zoning apps hearings... Alan Nochumson, Esq. (215) 399-1346

### ACCUSATIONS FLY AFTER CITY COUNCIL RENT CONTROL HEARING CALLED OFF

**Post:** Why was it called off?? <https://metrophiladelphia.com/rent-control-hearing-called-off/>

**Response:** They're spinning it as if it was canceled but it was never on the calendar. Brooks' office didn't follow through to schedule it but said it was scheduled.

**Response:** It doesn't help when you have signs that read: **Tax The Rich**. They really think we're rich?

Almost all of my local/school city taxes have essentially doubled this year ( In 1 year!); maybe they don't know this but this is driving rents as well.

We are being forced to increase rent to just survive. Maybe if we communicate this, they can begin to understand why rents are increasing.

**Response:** I definitely have a tale to tell after the City rocketed my tax rate a few years ago by 73%!!!

And, yes, we really need to be pointing out to City Council that their programs and policies are a significant driver of rent increases.

For example, City Council's resolution claimed the need to investigate rent control due to significant rent increases just after 2014. Note that 2014 was the year they made a city-wide change in assessment method which significantly jacked up real estate taxes in many neighborhoods. To note that this was followed by rent increases is like failing to see winter coming after fall.

The City's 10 year tax abatements have also played into the rent escalation. - - In many neighborhoods the abatement has spurred development of rental units. These units are new, current aesthetics, often higher end finishes, etc. All good but, nobody should be surprised that these pretty new buildings draw new people to the neighborhood increasing demand in those areas. Also, the fact that those new units can lease for 150% or more of what the average rent has been in that neighborhood means that the entire market across the board will be lifted as people see and love the high end units but can't bear that price. So, they set out to see what they can get for a bit less.

The public generally doesn't think about this issue in a comprehensive way. - That's not a knock on folks generally. They're not the experts on this topic, we are. If we want to avoid an overreaching rent control law, maybe we should get some social media going on around this.

**Response:** We are not rich - the big builders that come into areas that are coveted now based upon location and get 10 year abatements. They build these cookie cutter units with pretty lipstick appliances and amenities. But It's a zero sum game that's negative on the ledger 'cuz of the abatement is picked up by us the Ma and pa landlord just flatfoot hustling out here for cash flow. The 1.5X to 3X increase of property tax on the cost side is a killer. Remember the GOOD TENANTS are the oxygen of our business. So, we can't price them out of the market. So fight those property tax increases vigorously.



## Rent Control continued from page 1

The Philly Rent Control Coalition, a group of tenant advocates and rental owner opponents, issued a press release rife with misstatements, partial truths, and wishful thinking.

City Council rent control proponents Kendra Brooks, Jamie Gauthier, and other councilmembers had quietly scheduled a rent control hearing for February 8th with little public notification. That is an often-used tactic when dealing with rental owners to give them no time to mount a defense.

Fortunately, Council President Darrell Clarke realized such a rushed hearing would not be in keeping with required Council protocols for notifying the public, and would be unfair and detrimental to HP members who provide the majority of rental housing for low-to-moderate-income tenants.

As the largest advocacy group in Philadelphia representing small, independent Mom and Pop rental property owners, HAPCO

Philadelphia has warned City Council for years that rent control will drive even more rental owners out of the affordable housing market. The pandemic created an exodus of affordable housing rental owners and Darrell Clarke likely realizes Philly can't afford to lose any more.

To fight the economic dangers of rent control, HP partnered in a rental owner's coalition with the Pennsylvania Apartment Association and other organizations.

HAPCO Philadelphia President Greg Wertman says the ongoing partnership with the PAA and rental owners' coalition to oppose rent control is just one of many examples of HP advocating for its members at the city, state, and federal levels.

"HP members provide the majority of affordable rental housing in Philly, as well as Housing Choice Voucher properties," Wertman says. "City Hall knows the economic plight facing its affordable rental housing owners



and Council needed to respond to the concerns of the rental owners' coalition."

Wertman adds, "I wish the rent control coalition would understand that

the people who provide their low-to-moderate-income rental housing are in real financial trouble. They need to stop being adversarial. They should partner with us instead. They can help us find ways to maintain the affordable housing we have and incentivize investors to build more affordable units."

HAPCO Philadelphia is issuing a press release to the media to lay out the facts that study after study has shown. Rent control doesn't work because it makes it financially impossible to stay in the affordable rental housing market.

You can read the full Rent Control Coalition statement on the HAPCO Philadelphia website at <https://hacophiladelphia.com/wp-content/uploads/2023/02/Hapco-Rent-Control-Coalition-Statement.pdf>

## Membership Fee continued from page 1

Starting June 1<sup>st</sup> of this year, the cost for a new member to join or an expired member to rejoin is \$206. It'll be the same cost, whether you send in a check or renew on the HP website at <https://hacophiladelphia.com/join/>

And members in good standing who are renewing their membership will pay \$165, which is also the same for mailed in checks or online renewals.

The slight increase is still a bargain for an organization with the reach and influence of HAPCO Philadelphia in City Hall, Harrisburg, and Congress.

And the member benefits keep coming! We've rolled out the new, state-of-the-art HP Lease Package to members at no cost! It's

custom-tailored to Philadelphia laws, rules, and regs! You can get details on the HP website at <https://hacophiladelphia.com/hp-lease-package/>

Also being released is the much-sought-after new digital, searchable HAPCO Philadelphia Handbook! It's the bible for any rental property owner. It'll be available as a Members Only exclusive on the HP website!

HAPCO Philadelphia, along with our rental owner coalition partners, continues to fight rent control at City Hall, successfully postponing a last-minute hearing scheduled by a pro-rent control group.

There is strength in numbers and by being a member of HAPCO Philadelphia, HP makes sure your voice is heard!

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## Reasons to JOIN Hapco Philadelphia

— [hapco@hacophiladelphia.com](mailto:hapco@hacophiladelphia.com) —

### FEATURES & BENEFITS OF MEMBERSHIP:

- NEW Fully Integrated Website
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  - Online store (coming soon!)
  - Special "ask our lawyer" section
- Exclusive members-only online Forum
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- Educational series, lectures & roundtables
- Affordable, Tax deductible membership dues
- General Membership Seminars featuring guest speakers from the local business community, building, industry, and elected officials
- HP-PAC to support our various interests and causes on behalf of its members
- Exclusive members-only discount at major retailers like Home Depot and Sherwin-Williams
- Affordable, tax-deductible membership dues
- Get involved! Exciting opportunities to make a difference by joining Hapco Philadelphia's wide array of committees.
- Meet-and-Greets!

**Membership Fee Increase (Effective June 1st, 2023):**  
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# Nobody **Wants** to Evict a Tenant

HapcoPhiladelphia and its members appreciate and value their tenants and the symbiotic relationship they share. Unfortunately, sometimes that relationship breaks down, with the necessity of court intervention in order to reclaim your property. Eviction is likely a last resort.

Everyone knows that going to court is time-consuming and expensive; HapcoPhiladelphia membership benefits include access to our one-stop solution to Philadelphia Municipal Court. Exclusive members-only fee structure provides top legal professionals who will guide and advise you on how the process works, from paperwork origination, mediation, settlement negotiation and, if

necessary, actual eviction and lock-change, so you are comfortable knowing your rights as a property owner are known and respected.

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Pre-Step (mediation) .....\$285

### Step-By-Step Method

- Municipal Court Hearing.....\$285
- Writ of Possession.....\$185
- Alias Writ (actual eviction).....\$120
- Reschedule Eviction For Landlord/Tenant Officer ..... \$50
- Petition Hearing .....\$150 if tenant should file a petition

*To join HapcoPhiladelphia and for more information, or to register visit at [HapcoPhiladelphia.com](http://HapcoPhiladelphia.com)*

