



Message from the President:

## Holy Smokes That's a Lot of New Stuff in 2023

It was in the January 2021 *Hapco Newsletter* — exactly two years ago — that we asked, “What is a Hapco Philadelphia membership worth?” The article explained that people join **trade associations** primarily for three reasons: news, networking, and influence. Hapco Philadelphia has doubled down on all three in recent years.



Greg Wertman

*see "New Stuff" on page 7*

## City Launching New Financial Aid for Struggling Rental Owners

By HP Board of Directors Editorial Staff

The City of Philadelphia is launching a new rental assistance program, even if it now goes by a different name. The new program is referred to as “Targeted Financial Assistance” and could pay rental property owners up to three months in back rent if their tenants qualify. But a word of caution: don't apply just yet. As with the former rental assistance program, property owners

*see "Financial Aid" on page 10*



## Undoing Stereotypes About Rental Owners & Tenants

Homeless Advocate & Former Journalist Advocates Working with Landlords

By HP Board of Directors Editorial Staff

It was always a battle of the stereotypes between rental owners and tenants.

And for more than two decades as a newspaper reporter in Detroit, Pittsburgh, Philadelphia, and at USA Today, Marisol Bello tried to undo them.

“Most landlords aren't money-grubbing fat cats, and most renters aren't dead-beats and squatters,” remembers Bello.

*see "Stereotypes" on page 10*



Marisol Bello

## PGW'S Landlord Cooperation Program Could Save You Money

More Than 62K Already Enrolled for Rental Owner Protections

By HP Board of Directors Editorial Staff



Among the many nightmare scenarios facing a rental owner is finding out your tenant's gas has been turned off.

Maybe it was for not paying their bill, or a faulty water heater or furnace. In any event, either an unpaid bill, or a safety is-

*see "Owner Protections" on page 11*

# Biden's one-size-fits-all plan to protect renters comes 'at the expense' of mom-and-pop landlords — what to do if you still want to slice up a piece of the real estate pie

Rule changes living rent-free in your mind? Perhaps it's time for a more passive approach.

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**By Bethan Moorcraft  
Reporter, Moneywise**

A new White House plan to nationalize housing policy and grant renters more protection has left mom-and-pop landlords with questions and concerns.

The Blueprint for a Renters Bill of Rights lays out five principles that President Joe Biden hopes will shape future policymaking at all levels of government, with the aim of protecting renters and promoting rental affordability.

It was designed to save renters from "egregious" rate hikes, discriminatory tenant screenings, anti-competitive information sharing (especially among large corporations) and unfair evictions.

While most reasonable landlords support the notion of protecting America's 44 million renter households — especially after house prices and rents went stratospheric during the pandemic — due to the complex nature of housing policy, the idea of a one-size-fits-all solution has been met with criticism. And in striving to protect renters, the plan might leave millions of homeowners out in the cold.

## 'Frustrated' landlords

Over 20 million of the 50 million rental units in the U.S. are owned by mom-and-pop landlords, also known as individual investor landlords.

While renters faced an affordability crisis during the pandemic — with rents rising nearly 26% nationally in 2021 — mom-and-pop landlords had their own chal-

lenges. Many rely on rent money to pay their mortgages, property taxes and other maintenance fees — but this income stream was threatened during the pandemic when the federal government temporarily banned evictions for non-payment of rent.

The eviction ban helped prevent more than 1.5 million households from becoming homeless, but that ruling, along with Biden's newly proposed renter protections, are "at the expense of landlords," according to the American Apartment Owners Association (AAOA).

By December 2022, 15% of U.S. renter households were behind on their rent, amassing an estimated \$12 billion total rent debt, according to the National Equity Atlas, putting immense financial strain on individual investor landlords.

AAOA director Alexandra Alvarado said it's "very frustrating" how mom-and-pop landlords are ignored by lawmakers.

"We've seen it for so many years ... [mom-and-pop landlords] are not being treated differently, even though [housing policy] affects them much more than it would affect any large company with thousands of units," Alvarado said on "The Big Money Show."

## Housing policy

Rental markets vary widely across the country, which is why groups like the National Apartment Association and the AAOA advocate for local solutions.

The associations are widely against rent control — which is currently being debated by nine state legislatures — because they believe it exacerbates housing shortages, causes existing buildings to deteriorate and disproportionately benefits higher-income households.

Instead, they've urged lawmakers to pursue alternative solutions to better address critical affordable housing shortages.

Florida, for example, is taking a pro-development approach to the problem. Under its newly proposed Live Local Act, the Sunshine State is seeking to boost funding for property owners and developers to designate more units as affordable housing, while also banning rent controls.

Regardless of where you stand in the tenant-landlord ecosystem, it's clear that lawmakers are under pressure to update housing policy in favor of the roughly 35% of Americans who live in rental housing.

Understanding and complying with new rules is growing more challenging for mom-and-pop landlords. But there's another way to get a piece of the real estate pie — without all of the hard work.

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Investing in a real estate investment trust (REIT) is a way to profit from the real estate market — without having to buy a house or worry about screening tenants, fixing damages or chasing down late payments.

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To qualify as a REIT, a company must pay out at least 90% of its taxable income to shareholders as dividends each year. In exchange, they pay little to no income tax at the corporate level.

*continued on page 13*

# ROBERT LOUIS CHRISTIAN

March 19, 1947 – December 17, 2022

Robert Louis Christian was born March 19th, 1947 in New York City. He was the son of Daniel Hamilton Christian and Anna Noce. He is survived by wife Claudia Christian and daughters Caroline Christian, Lucinda Hayburn, and Alexandra Christian and grandchildren Leander and Isis Pitsillides, Aiden Williams, and Isadora and Agatha Rose Hayburn. He is also survived by brother Richard Fisher and sisters Patty and Beverly Fisher and Nancy Mariano. He departed this earthly life on Saturday December 17th, 2022 at the age of 75. We are grateful that he was living at home and died peacefully in his sleep.



*Robert Christian, Former Editor of the Hapco Newsletter*

Bob was raised by his grandparents, Anna and Nicolas Noce and they lived in Danbury, Connecticut and New York, NY. After finishing high school, he traveled out to the West as a Mormon missionary but would eventually leave Mormonism and return to NYC to work as a property manager. He attended Pace University in New York City, and married Claudia Gernhardt. They lived in NYC for several years where their first daughter Caroline was born. In 1979 they moved to Philadelphia, where Bob began seminary at the Reformed Episcopal Seminary.

Though he eventually moved on from this, Philadelphia is where they settled and where their second and third daughters Lucinda and Alexandra were born. Bob worked as a newspaper reporter, and in 1988, he and Claudia began their first community newspaper, the *University City Review* and later also published the *Philadelphia Free Press* in Center City. During the Covid era, Bob's publications earned a state grant to help the publications stay afloat since businesses had

been closed down due to Covid restrictions. Bob was the editor and publisher for over three decades of these publications along with a monthly publication he started and produced for a trade organization known as Hapco Philadelphia for property rental owners until he, himself, was taken ill with Covid 19 in November 2020.

Over the course of these decades, Bob became a staple of his community covering neighborhood and citywide issues. He worked tirelessly during these years going to community meetings, festivals, and all varieties of neighborhood events. He and Claudia loved serving as the voice of their community. Moreover, they loved the lifelong friends they developed along the way.

For his faith, his wit, his endless humor and gift of story-telling, his love of books, his commitment to his family and community, and his love of life, we are grateful for his many blessings.

May he rest in peace.



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# Welfare programs worry lawmakers for different reasons

By Lauren Jessop  
The Center Square contributor

While senators on both sides of the aisle worry about the future of public assistance programs in Pennsylvania, the reforms under consideration seem unlikely to win each other over – even in the fresh era of cooperation ushered in by Democratic Gov. Josh Shapiro.

Still, optimism abounds. Sen. Dave Argall, R-Pottsville, told The Center Square his renewed effort to strengthen oversight of the Supplemental Nutrition Assistance Program and Medical Assistance may see new prospects with Shapiro in charge.

“We need to ensure taxpayer assistance is going to those in true need – not to fraudsters or dead people,” he said.

That’s why he sponsored a series of proposals to beef up staffing in the Office of Inspector General to process more fraud claims and revamp eligibility verification for both programs.



In this Feb. 26, 2018 photo Dianne Shenk, left, helps a customer Terry Warby in Dylamatos Market in the Hazelwood neighborhood of Pittsburgh. About a quarter of Shenk’s customers pay with benefits from the federal Supplemental Nutrition Assistance Program. Gene J. Puskar | AP Photo

More specifically, **Senate Bill 241** would institute a pilot program to increase OSIG staffing by 50% for a minimum of two years. After one year, the agency would report back to committees on the number of investigations addressed, cost savings realized, and how many tips were left unaddressed.

The measures Argall proposed in Senate bills **243**, **244** and **245** would require the Department of Human Services to check death certificates monthly and wage records quarterly against SNAP and MA beneficiaries.

It would also ensure Human Services adheres to the Public Assistance Integrity Act

## Welfare programs *continued from page 5*

by keeping more thorough records on the impact lottery winnings have on program eligibility. Prizes worth more than \$600 can, in some cases, disqualify a beneficiary.

“Regardless if you are a Republican or Democrat, everyone should agree that precious taxpayer dollars budgeted for Human Services assistance programs should be allocated to those who truly need the assistance,” Argall said in a co-sponsorship memo distributed in January.

Except, Argall’s colleagues across the aisle – bolstered by former Democratic Gov. Tom Wolf – have historically criticized Republicans’ efforts to tighten public assistance programs as tone deaf at best.

“We believe there are sufficient safeguards in place to prevent welfare fraud already,” said Savannah Thorpe, spokeswoman for Senate Minority Leader Jay Costa, D-Pittsburgh. “We have gone down this path with the GOP before and it’s been a waste of time.”

At least 1.8 million residents received food stamps in Pennsylvania in 2022, including an additional 420,000 that found themselves eligible after the federal pandemic expansion. The enhanced benefits also **swelled** Medicaid’s rolls to 3.1 million.

The loosened eligibility requirements, however, will soon expire alongside the federal COVID-19 dollars that funded it, forcing as many as 1.2 million residents off a so-called “hunger cliff.”

“At a time when Pennsylvania families are facing rising costs, we need to be working to deliver support and resources, not restricting them,” Thorpe said.

Sen. Maria Collet, D-North Wales, told The Center Square that as the proportion of residents struggling to make ends meet grows, so too must the state’s commitment to public assistance.

“Making sure these and all Pennsylvanians have the tools they need to keep roofs over

their families’ heads and food on the table must remain our number one priority,” she said.

A November **report** from The Center Square found that state government projected to spend \$4.9 billion on SNAP benefits alone through the end of 2022, in addition to the \$5.2 billion appropriated in the 2020-21 budget cycle.

In 2019, the state spent just \$2.5 billion on SNAP benefits. Although it’s a federal program funded through Congress, the **administration** costs are split with the states.

That’s why lawmakers should ensure the programs support residents who actually qualify, according to Argall, and why the OSIG should receive more support to make sure that happens.

In an interview with The Center Square, Argall said additional staffing would support more full-time investigators in field offices, assist caseworkers with questionable applications, and address more tips from the public.

The OSIG is tasked with detecting, investigating, and prosecuting fraud within the state’s public assistance programs. Human

Services administers these programs, but staff will refer questionable applications to the OSIG prior to determining eligibility.

The most recent data taken from the **OSIG’s 2017-2018 Fiscal Year Annual Report** states the agency saved state more than \$75 million in benefits that would have been incorrectly paid. It also projected a cost benefit of nearly \$12 for every \$1 spent on investigative activities.

Shapiro’s office did not respond to a request for comment Friday on the issue, but recent cabinet decisions may suggest a continuation of the status quo.

On Wednesday, the governor **announced** that he reappointed Lucas Miller to serve as inspector general, a position Miller first assumed under the Wolf administration. He has worked for the agency for more than two decades, including a stint inside the Bureau of Fraud Prevention and Prosecution and serving as the Welfare Fraud Investigator Supervisor.

*Christen Smith contributed to this report.*

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# Fiscal cliff ahead, treasurer warns

By Anthony Hennen | The Center Square

While Pennsylvania's budget remains in good fiscal shape for the short term, the treasurer warned of potential problems on the horizon.

During a discussion on Tuesday with House Republican Appropriations Chairman Seth Grove, R-York, Treasurer Stacy Garrity warned of a "fiscal cliff" that lawmakers will soon face.

"I'm very happy to say that our general fund cash flow — it's very strong," she said. "However, I urge all of us to look down the road and focus on the fiscal cliff that's looming. The cliff will likely arrive somewhere during fiscal year '25-26."

The warning isn't entirely surprising. The Independent Fiscal Office (IFO) has warned, as The Center Square **previously report-**



Pennsylvania Treasurer Stacy Garrity arrives for Democratic Gov. Josh Shapiro's Inauguration, Tuesday, Jan. 17, 2023, at the state Capitol in Harrisburg, Pa. Matt Rourke/AP Photo

ed, of a shrinking labor force due to an aging population and outmigration of younger workers that could turn the current budget surplus into a budget deficit.

The working-age population in Pennsylvania — ages 20-64 — fell by 131,000 since 2019 and is expected to drop by another 128,000 people through 2025. The IFO anticipates that although tax revenues will increase 3.1%, government spending outpace that growth by .2%.

The IFO estimate warned of budget deficits as the approaching state fiscal year, beginning July 1.

Regardless of the timing, Garrity urged lawmakers to prepare for budget problems before they appear.

"We have two choices — we can spend modestly now, saving as much as possible to make that cliff as small as possible while protecting those important programs that we fund now for a longer period of time," she said. "Or we can spend a lot now, making the fiscal cliff even higher."

Federal matching for state Medicaid payments, ranging between \$2 billion and \$3 billion per month, will also end soon, exacerbating the situation.

"The one-time federal dollars bolstering our coffers will soon run dry," Garrity said.

To soften the blow for the future, she recommended flowing more money into the state's rainy day fund. In the last two budget cycles, the General Assembly funneled over \$5 billion into the account, comprised mostly of pandemic relief funds.

Garrity warned, however, that money would only fund government operations for just over 40 days.

Anthony Hennen is a reporter for The Center Square. Previously, he worked for Philadelphia Weekly and the James G. Martin Center for Academic Renewal. He is managing editor of Expatalachians, a journalism project focused on the Appalachian region.

## New Stuff continued from page 1

A quick scan of Hapco Philadelphia's Premium News Content on the Hapco Philadelphia website shows, on average, one or two new articles posted each week. Our bi-weekly email blasts and the monthly electronic Newsletter that you're reading right now are chock full of things you need to know. Our Hapco Forum continues to be a hugely popular member-only platform for idea sharing.

And HP's General Counsel Paul Cohen remains among the foremost authorities in the nation when it comes to the laws guiding rental property ownership and management. Mr. Cohen regularly provides timely and informative input to Philadelphia City Council — and to Harrisburg — to ensure our members' voices are being heard.

News, networking, influence; the benefits of membership. We've got you covered.

It's time to put your membership into hyperdrive as we embark on Year 2023, giving members several new tools, you've been asking for. We've recently added and enhanced a fourth benefit to an already value-added HP membership: education. Four new series have already or will be coming online this month.

The first — in this post-COVID world — is the return of our in-person **Education Seminars**. HP's new Education Event Coordinator *Adam Sanders* has already held his inaugural seminars on real estate mortgages, lending, and tax tips, and a second seminar on how to buy rental property quickly and with minimal risk.

Be sure to keep an eye out for future events; information will be posted in the email blasts you receive and on our website under "**Upcoming Events**".

**"Ask the Attorney" Member Webinars:** These virtual events are perfect if you have a specific real estate-related legal question that you want attorney Paul Cohen. \$10 to participate covers our costs. Where else can you ask an attorney a legal question for ten bucks? Click "Services" on our website and

then "Ask the Attorney" for scheduling and more information.

We're especially excited to introduce the next two benefits, which have quite literally been YEARS in the making! First, all members will get exclusive access to the brand new digital **Hapco Handbook**. Currently at 176-pages (and growing!), this fully updated and rewritten document contains everything you need to know to be a successful rental property owner or manager in the City of Philadelphia.

The handbook currently covers five primary sections, with fifty chapters covering everything from city rules and regulations, how-to, contact phone numbers, websites, Section 8/voucher housing, city councilmember contacts, evictions, and so much more. There are hundreds of links to take you directly to what you're looking for. The handbook will be available this month on our website!

And finally, there is HP's new HP Lease Package in the exclusive **"Leases and**

**Documents Center"**. We've teamed up with a third-party documents platform to offer our members this huge **FREE** benefit. Containing a variety of legal forms, including leases, Riders, and other addenda that have been culled, vetted, and reviewed by industry experts, as well as our in-house counsel, they are ramped, amped, and ready for use by Philadelphia property owners and managers. Available this month.

It's a brand-new year, and we're upping our game to serve you better! Use of our value-added services makes you a better owner/manager. Let our staff know if something is missing and if you have suggestions for updates. Be sure to spread the word to other property managers and income producing property owners. Everyone benefits from Hapco Philadelphia membership.

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

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# Landlords: 5 Steps to Prepare for an Emergency

By Patrick Freeze

While being a landlord is rewarding and stressful, finding responsible tenants is only one of the hardships you have to go through. If you want your undertaking to succeed, you must be prepared for various emergency situations that may occur on your property. A slow or inadequate response can cost you time, money, and effort and make you liable for negligence. Read on below as we discuss a few tips to help you prepare for an emergency.

## What Is a Rental Emergency?

Landlords and Washington DC property managers must stay prepared for any type of emergency. But what kind of emergencies are we talking about? There may be several urgent scenarios that landlords must handle immediately. Here are a few examples of the most common emergencies in rental homes.

**Natural Disasters:** Examples of natural disasters that may occur include earthquakes, floods, hurricanes, fires, etc.

**Security Breaches:** Security breaches may include break-ins, burglary, vandalism, etc., which calls for an emergency.

**Tenant Emergency:** Tenants may deal with critical health issues, involvement in crime, death on the property, etc. If any of these scenarios occur, landlords need to take immediate action.

**Utility Failure:** If there's no water, gas, or electricity, it's an urgent issue that landlords or property managers must handle as soon as possible.

**Life-Threatening Conditions:** Life-threatening conditions cannot wait. If there's a gas leak, mold, insect infestation, etc., it needs to be taken care of immediately.

The main challenge for rental owners is that they're not there during an emergency. As a result, your tenants must take the first step of notifying appropriate services and you.

Your role as a landlord is to help your tenants protect their lives and possessions and help authorities and emergency responders do their job. The first step to protecting your tenants is to stay prepared for any emergency scenario.

Next, let's go over how landlords and tenants can prepare for an emergency and stay on top of preventative measures.

## How to Prepare for an Emergency

Preparing for an emergency is the first step in preventing property damage and keeping tenants safe. Bay Property Management Group can help property managers prepare. If you want to learn how to prepare for any emergency, here are a few steps to take.

- Educate Your Tenants
- Know Your Tenants
- Keep Your Keys and Codes Organized
- Make an Emergency Calling List
- Advise Tenants to Get Renter's Insurance
- Educate Your Tenants

Most likely, tenants will be the ones dealing with emergencies first-hand. As such, it's a good idea to provide your tenants with the necessary knowledge and tools. It helps to create and distribute an emergency plan that includes the following:

- A phone number to reach you 24/7
- Emergency exits on the property and the location of closest shelters.
- Phone numbers of emergency responders (medics, firefighters, police, etc.). Make sure your tenants know when to call you and when to dial 911.

*continued on page 9*

## Prepare for an Emergency continued from page 8

The definition of an emergency, as well as situations that don't constitute emergencies, such as slow drains or minor drips. You still need to be notified about those, but not in the middle of the night.

Helpful information about how to detect problems in the early stages.

## Know Your Tenants

Another way to stay prepared for emergencies is by knowing your tenants. It's easy if you only have one property, but if you own several apartments or the entire apartment building, things get complicated (our Baltimore property management pros know this from experience.)

No matter how busy you are, it's essential to keep and update the list of your tenants. In addition, emergency responders might ask you to provide it to ensure everyone is accounted for.

## Keep Your Keys and Codes Organized

Staying organized is crucial for landlords and property managers. For example, if there's an emergency at one of your rentals, the necessary responders need to access the property quickly. If they can't get into the property, it could delay the process of helping a tenant or saving your rental.

After all, medics or firefighters might need access to your locked basement, shed, garage, or another facility. So, make sure you have all the keys organized by property and accurately labeled – this could save someone's life!

## Make an Emergency Calling List

A flooded basement is not a reason to dial 911, but it's still an emergency because the water causes inconvenience to your tenants and damages your property. How fast you respond matters a lot, so having a list of reli-

able contractors who can fix different problems is essential.

Create a calling list that includes names, numbers, emails, reliability, and availability of different contractors. Additionally, ensure that you have at least one contractor per category (plumber, electrician, waterproofer, mason, etc.) who provides 24/7 services. Finally, make copies of this list so you can access it anywhere: in your car, at home, at work, and even on the go.

## Advise Tenants to Get Renter's Insurance

It's a common misunderstanding among tenants that in case their possessions get damaged, they will be covered under the landlord's policy. However, this is not true, and it's a good idea to inform your tenants about renter's insurance.

Renter's insurance covers damages or loss



of a tenant's items and protection against liability claims. It costs anywhere between \$15 and \$30 a month and will be helpful in case of property damage by fire, flood, storm, or theft.

## Stay Prepared With Property Management

As you can see, the preparation might take some time, but it's worth it in the end. After all, preparation leaves no room for panic and lets you respond to any crisis situation promptly and effectively.

Article courtesy of:  
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**Stereotypes** *continued from page 1*

Now in her role as Executive Director of the Housing Narrative Lab in Washington, D.C. (housingnarrativelab.org), Bello sees a chance for the nonprofit group to work with organizations like HAPCO Philadelphia to re-set the affordable housing narrative.

“Our lens is primarily homelessness and what’s causing it: High rents, low paying jobs, and a mental health crisis,” says Bello. “And the pandemic only worsened the af-

fordable rental housing crisis.”

The Housing Narrative Lab (HNL) was created in September of 2021 as a national communications hub to work with the homeless, housing agencies, policymakers, elected officials, and rental owners to stem homelessness and increase affordable housing stock.

“It’s always been an ‘Us-Versus-Them’ dynamic between tenants and landlords. It’s a no-brainer that we must work together,” Bello notes. “We don’t have to be enemies.”

To that end, Bello says she’s using her years of journalistic storytelling to humanize both the homeless and the small, Mom and Pop rental owners who are struggling to provide affordable housing. Part of that outreach is the Housing Narrative Lab’s new podcast, “Nowhere to Go,” a joint venture with the Logan Center at Temple University.

“We’re interviewing HAPCO Philadelphia President Greg Wertman to highlight the struggle of small rental owners to stay in the

affordable rental market and what policy-makers can do to help them.”

For years, HAPCO Philadelphia has warned lawmakers that growing government regulation, laws, fees, and costs have pushed independent rental and investment owners out of the market. And HP has also urged Philadelphia City Hall and legislators in Harrisburg to treat rental owners like the small businesses that they are, through low-cost loans and grants.

Bello and the Housing Narrative Lab help advocates demonstrate why rental owners and tenants need federal loans and financial assistance to survive, such as bigger investment in Housing Choice Vouchers from Housing and Urban Development.

Through better storytelling, Marisol Bello and the HNL hope to eventually stop the rental owner and tenant stereotyping.

“Small rental owners, like HAPCO Philadelphia’s members, are key to preserving affordable housing.”

**Owner Protections** *continued from page 1*

sue, or both, could be heading your way.

That’s why Philadelphia Gas Works (PGW) created the “Landlord Cooperation Program (LCP) more than a decade ago for qualified residential rental owners. <https://www.pgworks.com/customer-care/landlord-programs>



“It creates more transparency and can give rental owners an early warning system that alerts them to problems or potential problems,” says Steven Jerue, PGW’s Director of Customer Programs.

Over the years, PGW found they did not have a relationship with some rental property owners when the gas bill was in the tenant’s name. And it was only after there was an unpaid bill or service issue that PGW and the rental owner were connected.

“We’ve gotten a lot of good feedback from rental owners after we started the LCP,” notes PGW’s Joyshalyn Moore, Project Manager for Landlord-Tenant Customer Programs. “It gives the landlord a heads-up if gas is off or if there’s a maintenance issue.”

The Landlord Cooperation Program provides participating residential rental owners with certain legal protections from liens arising out of unpaid gas bills that are in the tenant’s name. The program also facilitates PGW’s access to the properties to terminate gas service, perform meter maintenance, conduct leak surveys, and other safety measures.

In addition to LCP, PGW offers other programs that rental owners may be eligible for. Rental owners can also apply for the Parts & Labor Plan [www.pgwplp.com](http://www.pgwplp.com) that covers rental property gas customers against costly repairs, inspection, and maintenance for their natural gas appliances, subject to certain conditions.

There’s also an EnergySense Rebate & Grant program <https://www.pgworks.com/>

customer-care/efficiency that PGW offers for rental owners and customers who install high-efficiency natural gas equipment for multifamily customers.

“We offer rebates for furnaces, water heaters, and boilers and we issue a rebate to whoever buys the natural gas appliance,” adds PGW’s Steven Jerue.

And starting January 1<sup>st</sup> of 2023, PGW implemented new, larger rebates for natural gas equipment. And they have increased rebates for low-income PGW customers.

And for single family and duplex rental owners who have existing gas service and are converting old oil, electric, or propane heating equipment, PGW has a Residential Conversion Program that offers eligible customers a \$500 credit on their gas account. <https://www2.pgworks.com/gasrebate/>

“Our Online Marketplace also offers smart thermostats with an instant rebate of up to \$90 rebate that is awarded to the PGW account holder, whether it’s a tenant or landlord,” adds Jerue.

<https://myaccount.pgworks.com/Portal/PreLoginMarketPlace.aspx>

“It’s our way of offering more peace of mind to Philadelphia rental property owners.”

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**Financial Aid** *continued from page 1*

must first file for the city’s Eviction Diversion Program. However, if you file for eviction diversion *prior* to the new aid program launching, you won’t qualify for it. So, if possible, hold off for the moment while the city—with input from Hapco Philadelphia Legal Counsel Paul Cohen—still works out the details.

The City has allotted the program 30 million dollars through the current fiscal year ending June 30 and an additional 15 million for the next fiscal year beginning July 1. That 30 million will roll over to next year if it’s not spent. Payments to rental property owners will be limited to three months of unpaid back rent. Note that future rent does not qualify, and owners can only receive one payment.

The submission process has been streamlined. Unlike previous rental assistance programs, only the property owner (and not the tenant) has to apply. The tenant will not have

to provide documentation but will need to affirm some information. To qualify, the tenant’s income must be less than 80% of the Area Median Income (AMI), which in 2022 was \$75,900 for a family of three. A tenant can also only be delinquent by \$3,000 or less, and an owner must prove ownership of the property.

Once the program is launched, Cohen advises rental property owners who think they’ll qualify, should apply immediately. Note that any owner who receives the assistance cannot file an eviction case for that property for 90 days. Hopefully the payments will allow tenants to save and catch up, but Cohen advises owners to be ready to move forward with an eviction if the tenant does not resume payments.

For more information, go to [rent-assist.phila.gov](http://rent-assist.phila.gov).

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# 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.

Edited by Claudia Christian

**Please Note:** The last *Over the Transom* was done for the December 2022 issue, and although Bob Christian was bed-ridden at this time, he was able to participate in the content of the newsletter and insisted on hearing what was in *Over the Transom* for that month's issue. He died later that month due to the residual effects of Covid 19 complications. RIP

### LOOKING FOR A PROFESSIONAL MASON

**Post:** Can anyone recommend a masonry company that creates an amazing cement finish around a basement. Similar to what you see in Olde City where the cement begins below the front window about 3ft in height and the width of the property.

**HAPCO PHILADELPHIA**  
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Help us spread the word, **Hapco Philadelphia** is the oldest Philadelphia area association advocating for landlords. We are looking to expand our membership, and we hope that you will tell your other landlord friends how helpful **Hapco Philadelphia** has been for you and how important it is for them to join. **Hapco Philadelphia** is a first source for information about our industry. Check out our website at [www.hapcophiladelphia.com](http://www.hapcophiladelphia.com)

**Response:** Try my main guy Lou Cozza 215-287-8480.

### EXTERIOR PAINTER

**Post:** I'm looking for an exterior painter for two 3 story apartment buildings in University City – any suggestions?

**Response:** Keu's Painting, 267-770-8120 I've used them several times for both outside and inside jobs. (editor's suggestion)

### PECO OFFERS REBATES UP TO 80% OFF THERMOSTATS TO ELIGIBLE CUSTOMERS

**Post:** Eligible PECO natural gas customers can get up to 80% off smart thermostats

**Response:** Between now and Feb. 21, eligible PECO natural gas customers can get up to an 80% discount when they buy a Google Nest Snow thermostat (\$129 MSRP) from PECO's Marketplace. That's only \$24.99

### GLASS SHOWER DOORS?

**Post:** Can anyone give a recommendation for glass shower doors?

**Response:** I usually use Burhan's glass in King of Prussia for stuff like this. You can also use Bryn Mawr glass. You can

special order thru Lowes or Home Depot. Would depend on quality, service and type of door that you want.

### INSURANCE ADJUSTER

**Post:** I need a recommendation for an insurance adjuster for a fire. Please and thanks.

**Response:** Tim Ogara just handled a claim for me. He was fantastic. TSO Adjusters. 215-872-7890, 215-886-7440.

**Response:** Mike Mumma 215-272-0129

### REVISED PARTNERS FOR GOOD HOUSING

**Post:** The city revised their Partners for Good Housing brochure to include all new regulations that they have recently established. Everyone should review it to make sure you are in compliance and also to provide the correct brochure to your tenants.

### CONSTRUCTION DAMAGE QUESTION

**Post:** Next door neighbor was doing work on his house. Initially, he said he would be responsible for any damage (which there was) to my property. Now he is telling me to deal with the contractor. Who is legally responsible - the homeowner or the contractor? I did not hire nor do I have any agreements with the contractor.

### REVERSE LOCKOUT?

*Post stolen from another landlord page.*

True Story. Names are withheld to protect the innocent :-)

A judgement by default was given to a LL for a tenant who was behind on rent and did not

*continued on page 13*

## Over the Transom continued from page 12

attend her eviction hearing. Lockout with a sheriff was done. However . . .

The next day after the lockout the tenant filed an emergency petition and a judge gave her permission to stay in the apartment without a payment plan till the end of March. The LL had already changed the locks of course and was ordered to provide the new key! This means that she can stay in the apartment till the end of March rent free and then if she does not pay rent in February and/or March the LL has the right to proceed with ANOTHER lockout in April or May.

According to the LL - All paperwork was in order and his attorney followed all required processes in court.

### HEY ALL, WE'D BETTER START LAYING AN ALTERNATE PATH FOR CITY COUNCIL - FAST!

**Post:** Biden Whitehouse looking to motivate state and local jurisdictions to start legislating lower rent:

### Biden's plan continued from page 2

Essentially, REITs are giant landlords. Some have seriously blue chip tenants, including the U.S. government, while others house e-commerce giants like Amazon and Walmart.

Of course, not all REITs are made equal. Many took hits during the pandemic, but generally, they're described as total return investments that provide high dividends and the potential for moderate, long-term capital appreciation.

As REITs are publicly traded, you can buy or sell shares anytime and your investment can be as little or as large as you want — unlike buying a house, which usually requires a hefty down payment and then comes with a mortgage.

Not sure what to look for? Here are three

**Response:** Everyone below is a link to the overview direct from the Whitehouse. I would bet this is going to be an interesting read!

[www.whitehouse.gov/briefing-room/statements-releases/2023/01/25/fact-sheet-biden-harris-administration-announces-new-actions-to-protect-renters-and-promote-rental-affordability/](http://www.whitehouse.gov/briefing-room/statements-releases/2023/01/25/fact-sheet-biden-harris-administration-announces-new-actions-to-protect-renters-and-promote-rental-affordability/)

**Response:** FACT SHEET: Biden-Harris Administration Announces New Actions to Protect Renters and Promote Rental Affordability - whitehouse.gov

Administration also launches Resident-Centered Housing Challenge, a call-to-action to improve the quality of life for renters [www.whitehouse.gov](http://www.whitehouse.gov)

### HELOCS FOR SELF EMPLOYED

**Post:** I want to get a Heloc on my primary home and curious what lenders folks have used lately. I always think the credit

unions like Trumark or others or better but since I don't do many loans in my personal name often but I'm curious what's been the better ones to consider lately that are local. Might consider Navy Federal as I have an account there too but since I'm self-employed I've heard they're not good with that.

**Response:** I just got one with Mid-Penn Bank. I'm self-employed too and they were super easy to deal with. Ask for Patrick Owens 610-940-2635. I have a relationship with American Heritage but even with my high credit score and perfect payment history, they said my ratios were not good. Kind of silly.

**Response:** My go to bank is S&T (former DNB). They are a community bank and lend based more on value of the R.E. asset than anything else. The banker I use is Michael.Brookshire@stbank.com. His cell number is 215-341-0534.

**Response:** I am self-employed and have used Trumark multiple times. Uninvest is also a great one.

strongly performing publicly-listed REITs to get you started:

VICI Properties, Inc. (NYSE:VICI): VICI Properties owns hundreds of gaming, hospitality and entertainment destinations across the U.S., including the iconic Caesars Palace, MGM Grand and Venetian Resort in Las Vegas. Its stock performance was up 18.8% year-over-year (YoY) on Jan. 31.

Gaming and Leisure Properties, Inc. (NYSE:GLPI): Gaming and Leisure Properties, which owns 59 premier gaming and related facilities across 18 states, was up 19.13% YoY on Jan. 31.

Getty Realty Corp. (NYSE:GTY): Getty Realty was up 22.58% YoY as of Jan. 31. This REIT owns, leases and finances 1,021 freestand-

ing convenience and auto-related properties across 38 states and Washington, D.C.

Bethan Moorcraft - Bethan Moorcraft is a reporter for Moneywise with experience in news editing and business reporting across international markets. Before turning her talents to personal finance, she was the senior editor of Insurance Business, a global insurance industry publication.

Before moving to Canada, Bethan was a crime and news reporter in the United Kingdom, with her work appearing on Mirror Online, Bath Chronicle, Wales Online and The New Day.

*Bethan Moorcraft  
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Courtesy of Moneywise*

# 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 re-used 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 urgency 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.*

## Digital Handbook

The Members-only Exclusive Hapco Philadelphia Handbook is in its final couple of weeks of completion. Our vendors and sponsors are excited and will be advertising there, as well. As of now, the all-digital Handbook is topping 176 pages of information, explanation, professional insights and expertise, advice, guidance, links, as well as crucial permitting and licensing forms and information. It has everything any rental and investment property owner needs to be successful and do business in Philadelphia.



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## Reasons to JOIN Hapco Philadelphia

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

Hapco Philadelphia is the pre-eminent rental real estate industry trade group in the Philadelphia region.

Hapco Philadelphia (HP) was established in 1954 to represent the collective interests and municipal concerns of owners of rental properties in the City of Philadelphia. Now with nearly 2,000 members, its owners/managers control over 20,000 low- and moderate- and market-rate rental units, including single-family and multi-family properties throughout the Philadelphia.

The Hapco Philadelphia board is an all-volunteer 401C-4, Not-For-Profit organization, comprised of entrepreneurs, teachers, police, lawyers, architects, and who helm firms ranging from start-ups to mom-and-pops, and old-line multi-generational firms.

HP advocates for an improved business environment, fair and reasonable laws, rules and regulations that protect the health and safety of tenants and at the same time enable landlords to operate in a free, fair, and open marketplace.

### FEATURES & BENEFITS OF MEMBERSHIP:

- NEW Fully Integrated Website
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- Updated news & information feeds
- Announcements & calendar events
- PA state level legislative activity & PROA
- Online store (coming soon!)
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- 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

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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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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)*



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