



HAPCO NEWSLETTER

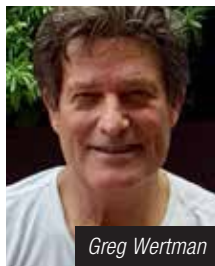
Serving Philadelphia's Investment & Rental Property Community



Message from the President:

Leaps and Bounds

How about a peek behind the Hapco Philadelphia curtain?



Greg Wertman

Every month, Hapco Philadelphia board members receive some fun analytics (fun, being a relative term, based upon your interest in statis-

see "President's Message" on page 4

Pennsylvania considers divesting public funds from China

Last year, Pennsylvania divested its government holdings of certain firms in Russia and Belarus, as well as the two countries' governments...

read more on page 9

Krasner Impeachment Update

The Pennsylvania's Supreme Court last week heard oral arguments on our appeal of a lower court decision halting the impeachment of Philadelphia District Attorney Larry Krasner...

read more on page 3

Two Years after the Deadly Fairmount Fire: Staying Safe During the Holidays

By HP Board of Directors Editorial Staff

Nothing is more important to Hapco Philadelphia as an organization than the lives and property of our members and the tenants they house. So, with the holidays here and a devastating two-year anniversary just around

the corner, we thought a safety reminder would nicely fit this space.

We're approaching the two-year anniversary of one of the deadliest house fires in the City of Philadelphia. On the morning of January 5, 2022, twelve people were killed, including nine children, when flames raced through a PHA-owned 3-story rowhome in the city's

see "Staying Safe" on page 10



Lead Testing Keeps Rental Owners from Getting Sued

Protecting Kids from Lead Is What Lead Safe Resources Does

By HP Board of Directors Editorial Staff

"Lead law compliance is often at the bottom of a rental owner and property manager's priority list."

That's what Risa Sady says she's found over time as owner of Lead Safe Resources LLC.

"Many homes in Philadelphia were built before 1978 when lead paint was banned for residential use," says Sady. "That means lead testing compliance has to be a top pri-



Risa Sady

see "Lead Testing" on page 6

55 Years in Business • Member of BBB • Put Our Experience to Work for You!

DJCRE PROPERTY MANAGEMENT

LANDLORDS BEWARE!

Being a landlord has NEVER been harder!
Do NOT waste time and money!
Act now and get the advice and representation you need!

We have the experience, we have the knowledge,
we understand the needs of property owners.



Collections, Evictions, Unit Turns
and Filling Vacancy with
Qualified Tenants!



Fred Musilli, Broker
Call 215.271.7070
Email fred@djcre.com
Text 215.915.8888

**SPECIAL
PRICING
FOR 12 UNITS
OR MORE**

Krasner Impeachment Update

Introduced by Representative Martina White

The Pennsylvania's Supreme Court last week heard oral arguments on our appeal of a lower court decision halting the impeachment of Philadelphia District Attorney Larry Krasner. It is the latest step as the impeachment process moves forward.

Our state Constitution is clear. Article VI Section 4 states: "The House of Representatives shall have the sole power of impeachment." The courts must recognize the impeachment process is a critical check and balance on public officials serving in other branches of government.



Philadelphia District Attorney Larry Krasner

The Articles of Impeachment I introduced were passed in the House and the courts should remove themselves from this process entirely.

I look forward to a timely decision by the court and trial in the Senate. If Krasner is found guilty by a vote of the senators for "any misbehavior" in office, he will be removed from his position.

Here's a link to the Inquirer's story on the arguments before the Supreme Court.

Advertising Rates and Information about the Hapco Monthly Newsletter



Claudia Christian | 215.287.5345 | cchristian@pressreview.net
The deadline for each issue is the last day of each month.



The Hapco Philadelphia Newsletter

Published as a member service by Hapco Philadelphia

1628 JFK Blvd.
8 Penn Center, Lower Level C12
Philadelphia, PA 19103
Tel: (215) 684-1684, Fax: (215) 684-1683
www.hapcophiladelphia.com

Office Hours: 8:30 AM to 4:00 PM
Monday through Friday

President Greg Wertman

Vice Presidents

1st – Brian Jackson

2nd – Howard Bernstein

3rd – Robert L. Jackson

Treasurer

Syed Maz Alam

Secretary

Vincent J. Bakanauskas

Immediate Past President

Harvey Spear

Legal Counsel

Paul Cohen, Esq.

Office Administrator

Priya Boben

Board of Directors

Erik Bronstein; Robert C. Levin;

Jim Sims; Wanda Staples;

Albert Taus; Joseph P. Thomas;

Victor H. Pinckney, Sr.; Paul Badger, Jr.;

Stanley Lassofo, Emeritus;

Carolyn Smith, Emeritus

Newsletter/PR/Marketing Committee

Claudia Christian – Newsletter Editor

Greg Wertman; Victor Pinckney, Sr.;

Robert C. Levin; Syed Maz Alam;

Brian Williams; James Sims

Publication & Advertising Sales

University City Review, Inc.

406 S 43rd Street

Philadelphia, PA 19104

Tel: (215) 222-2846

Fax: (215) 222-2378

editor@pressreview.net

Printing & Mailing Services

Engle Printing and Publishing Company, Inc.

1100 Corporate Blvd, Lancaster, PA 17601

Tel: (717) 892-6035

Cell: (717) 278-1404

www.engageonline.com

President's Message continued from page 1

tics). The performance of the various platforms through which we connect with HP members: website, Hapco Handbook, email blasts, monthly Hapco Newsletter and social media (Facebook, YouTube channel, Forum, etc.), they give us a monthly snapshot of our members' engagement with our informational services and whether we're moving in the right direction.

So, for (ahem) fun here are some year-over-year comparisons between October 2023 and October 2022.

October of 2022, more than 3,199 webpages were viewed at hapcophiladelphia.com. That's a lot of research and lookups by members and others. But, by October 2023, page views shot up to 9,244, an increase of 189%!

The number of "unique users" interacting with our website went from 1,087 in October 2022 to 1,628 in October 2023, a 50% increase. A unique user represents a website visit by different subscribers.

The goal of our Hapco Philadelphia information and marketing teams is to add up-to-the-minute website news and information that is directly relevant to Philadelphia rental property owners/managers, those who want to enter the industry, and to improve and ease increased engagement with us. We see the difference all the hard work has made!

We hope the email BLASTS! we send throughout the month provide beneficial "News You Can Use." Our stats show mem-

bers really love them as they are opened and read with increasing frequency. October 2022, about 25% were opened ... October this year almost double.

At the same time, we know no one wants to be inundated with email. Our bi-weekly "HP News" BLAST is an all-in-one email that keeps you posted on everything that's happening within Hapco Philadelphia and the rental property biz in the City of Philadelphia.

After many months of research, collating and collecting and corroborating information, along with late-night rewrites and updates, the new and exclusive electronic version of our venerable Hapco Handbook was being officially launched. October 2023 saw more than a hundred HP members use the Handbook, with each viewer, on average, spending about 9 minutes logged on. Nine doesn't seem like all that much time, but in the world of web surfing, it's huge.

We also continue to see steady growth on our social media platforms. The number of people following our Facebook page is up 38% in a year and our brand-new Facebook Private Members group already has 85 members. (If you haven't joined yet, find us on Facebook at "HAPCO Philadelphia Members Group". Once we verify your membership, you're in!) It's the perfect forum for idea-sharing and problem-solving. Hapco Forum remains a mainstay for many and will continue to offer the opportunity for members to continue to enjoy interacting with other HP members into the future.

Finally, readership in the Hapco Newsletter doubled in recent months. Politicos and movers-and-shakers in city government and industry have turned to the Hapco Philadelphia Newsletter for scores of years to learn from those in the know, including our own in-house writers and editors, what the latest info on the Philadelphia rental industry is. Non-members now have full access to read each edition, plus our library of back issues and features. Once others see what HP has to offer, they join.

Features include our unique "Ask the Attorney" video conferences, to our always current and free lease documents, education series, member meet-and-greets, in-person seminars, and (of course) MORE.

The numbers tell us that Hapco Philadelphia under my direction and of my office staff, as well as the dedicated members of the Board of Directors is moving in the right direction.

Let's keep up the momentum. Tell us what you think. Volunteer to join committees. If you know people with rental property who can benefit from our know-how, get them to join! When it comes to our issues and our needs as a most critical industry, the more voices to push our agenda the more power we have together.

Lastly, and especially in this challenging time, the Hapco Philadelphia Board of Directors, staff, and my family and I, wish you and yours, health, happiness, safety, peace, and prosperity in the new year.

A Moving Experience

By Lauren Andreoli
HP Communications Coordinator

When I first walked into our new space, I thought, "Here's a pretty cool office." (Hmmm, maybe that's what "HAPCO» really stands for?)

Welcome to the new digs. Hapco Philadelphia has a new home, at 8 Penn Center, and while we're still in the process of catching our breath (moving is hard work!), I know we'll be quite happy here.

We moved from a residential building on Chestnut Street to a more convenient location in the heart of Center City. We're connected to Suburban Station, which makes the commute easy for our office staff, board

members and hard-working president, who has already made 8 Penn his home away from home.

The new location features an updated and more modern space for our recently upgraded office equipment. (And don't tell the boss, but I may now have to take lunch more often, with so many great restaurants within walking distance.)

Though we moved in on November 1, it's taken us a few weeks to get up to speed, as we had no phone or internet through much of the month. If you tried to reach us, but couldn't, please accept our apologies. But we're now unpacked (mostly), fully wired, and ready to serve our members. Right after lunch... :-)





15 to 25 Year Mortgages on Investment Properties

Common Sense Local Banking,
Right Here in Philadelphia
Since 1924

SecondFed.com
215-563-1572
1727 Chestnut St.
Philadelphia, PA 19103



Hapco

NEW ADDRESS

1628 JFK Blvd.
8 Penn Center
Lower Level C12
Philadelphia, PA
19103



Terra Insurance Service



Seriously Good Insurance



Auto • Home • Business • Life

**Auto
Home • Life
Business**

Colleen Terra
Colleen@InsureMePhilly.com

1879 Cottman Ave, Philadelphia, PA 19111
(215) 742-ERIE • (215) 742-3743
www.TerraInsuranceAgency.com



Serving Philadelphia's Investment & Rental Property Community

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

Lead Testing continued from page 1

ority for landlords and property owners.”

And when City Council passed a law in 2019 requiring lead safe certification for all rental properties, it created a steep learning curve for Philly rental property owners.

“Lead Safe Resources LLC has been in business since 2015 and when the lead testing law passed it meant educating landlords that they had to act,” remembers Sady.

Sady makes sure her women-owned business maintains all lead testing certifications for Risk Assessment, Repair, Renovate and Paint, and technician training.

“We have to let rental owners and managers know that they cannot collect rent if they’re out of compliance for lead safe certification,” notes Sady. “You can’t get a rental renewal license if both landlord and tenant haven’t signed off on a Lead Safe Certificate. Hefty fines can also be assessed for non-compliance.”

Getting rental owners and property managers to agree to lead testing is the first challenge Sady says she faces. The second challenge is getting a tenant to let a Lead Safe Resources LLC technician into a unit to perform the tests.

“Property managers tend to turnover regularly, so getting to the right person to schedule a test can be challenging,” adds Sady. “Often the property manager doesn’t know if they’ve been tested previously or where the documentation is.”

Sady urges rental owners and managers to make a point to track down and post their previous Lead Safe Certificates and make sure there are multiple copies. Sady says those documents are a crucial defense if a tenant tries to file a lawsuit claiming lead contamination or poisoning.

And if a property needs lead testing, Sady says rental owners and managers should make the tenants aware that a lead safe technician will be coming to do the testing.

“We’re sometimes testing 40 to 50 units in

a property, and it can be like reinventing the wheel each time we try to contact tenants,” says Sady. “Rental owners need to communicate with their tenants.”

Sady says it’s important to know that when a lead testing appointment has been made, the cleanliness of the apartment can affect the accuracy of the lead swab tests.

“Some tenants don’t keep their apartments clean,” Sady says. “We walk into places with dead animals on the floor. You name it, we’ve seen it.”

But Sady cautions that cleaning too much can also cause a false negative lead test. And she tells rental owners how to prepare for a lead test.

“We urge them to communicate with their tenants and give them a list of things to clean up, and what not to clean, before we conduct a thorough lead testing.”

Sady says her company also looks for obvious, and not so obvious signs of lead contamination. If a child tests positive for lead poisoning, peeling and chipping paint in the apartment would be a likely source.

“One client’s child tested positive for lead poisoning, but the apartment tested negative,” Sady recalls. “Turns out, the child’s father worked in construction and tracked dust into the house on his boots and his clothes.”

Sady points out that lead testing is very affordable. She says a detailed visual inspection with photos and notes runs \$79. If the visual inspection doesn’t reveal obvious signs of lead contamination that necessitates repair and remediation, Lead Safe Resources LLC will swab the floor, a windowsill, and common areas where children occupy for \$20 per swab.

“If they fail the test, we charge the same price to

come back out and retest,” says Sady.

“As a mom and woman-owned business, we’re not doing it for the money. We do it because we care about keeping kids safe from lead poisoning,” Sady adds. “In some instances, because of affordability, we help out a homeowner and just charge them our lab fees because of the high concern for children being exposed to lead in the home.”

Lead Safe Resources LLC also feels being a Hapco Philadelphia member is essential for rental owners and managers to stay on top of lead testing laws and other issues facing the rental community.

“We like the Hapco Philadelphia website because of the breaking news and educational seminars,” Sady adds. “It’s like every day there’s something posted we need to know.”

Hapco Philadelphia produced a video after Philly’s lead law passed with Lead Safe’s Anthony Galasso as he performed a lead test at an apartment. It shows what rental owners and tenants can expect. You can watch it here: www.youtube.com/watch?v=SHPIZC8HTfA

Sady points out that Lead Safe Resources LLC will work around rental owner and tenant schedules to perform lead testing. She says they also work on weekends.

Lead Safe Resources LLC

www.lead saferesources.com
lead saferesources@gmail.com
215-791-8400



State lays out rules for EV charging station funding



Christen Smith | The Center Square

By Lauren Jessop
The Center Square Contributor

Editor’s Note: Article updated since initial publication to include clarifications about PennDOT’s timeline for projects.

Expanding Pennsylvania’s electric vehicle public charging system comes with a lot of guidelines that state officials want developers and residents to know about.

The Pennsylvania Department of Transportation recently hosted six community engagement sessions across the commonwealth and a virtual information session for prospective contractors interested in applying for the next round of National Electric Vehicle Infrastructure, or NEVI, funding.

“The engagement events were an excellent opportunity to conduct outreach with our partners and locals to hear their thoughts on our NEVI plans and where they feel future charging stations would best be deployed in their communities,” PennDOT Transformational Technology Chief Derrick Herrmann told The Center Square. “With Round 1A opening soon, we’ll be able to further strengthen the EV charging network for Pennsylvania drivers.”

As part of the federal infrastructure law, PennDOT will distribute \$171.5 million in

federal funds for building out the public EV charging infrastructure over five years. PA NEVI program funds will be awarded on a competitive basis and requires proposers to provide a minimum 20% match.

Round one awards, in the amount of \$34.8 million, resulted in the ap-

proval of 56 projects in 37 counties, the first of which is scheduled for completion in **Pittston** by 2024. Typically, according to PennDOT, projects take approximately 18-24 months to complete at an average cost of \$650,000.

The \$22 million of Round 1A funding will focus on closing gaps along Pennsylvania’s 1,800 miles of previously designated **Alternative Fuel Corridors**. PennDOT also updated priority locations map on its website.

Per federal guidance, sites must be no more than 50 miles apart and within one mile of an exit before moving outward with future projects.

Round 1A regulations have been updated with a more detailed scoring rubric that includes a disadvantaged community score. In addition, there are now site design and charging station checklists, and an improved legal agreement.

Future charging stations will be required to install Level 3, or DC fast chargers, with a minimum of four CCS charging ports, each with a power capacity of 150 kW.

The stations must be publicly available 24 hours a day, 7 days a week and have two ADA compliant parking spaces. They need not be reserved for ADA but “Use Last” signage must be placed.

The next deadline to submit proposals will be accepted from Dec. 11 to Jan. 26. PennDOT hopes to announce conditional awards in May, with environmental reviews and other steps to follow over the summer and fall.

Bacon-Davis wage rates have also been incorporated into the funding opportunity documents which will be updated by January 16, 2024.

According to PennDOT’s registration database, to date, there are almost 60,000 Battery Electric Vehicles registered in Pennsylvania – an increase of 36% over the course of 2023 – trailing just behind Plug-in Hybrid Vehicles which increased by 41%.

During the information session on Nov. 20, Herrmann said Round 1 sites chosen were located at existing fueling stations, convenience stores, and travel centers, but other locations such as grocery stores and restaurants will continue to be considered.

B M C **Installation & Service for Fire Protection**
RESIDENTIAL & COMMERCIAL

- Fire Sprinkler Systems
- Plumbing
- Inspections
- Violations Corrected
- Backflow Testing

215.978.8888

A. D. Lead Safe Certs
Lead Dust Inspectors

267.841.7048
ADLEADSAFE CERTS.COM
a.d.lead safecerts@gmail.com

SAME DAY SERVICE!



**HAPCO
PHILADELPHIA
NEWSLETTER
ADVERTISING
POLICY**

The Hapco Philadelphia Newsletter is a medium for transmitting information to and exchanging ideas among rental housing providers who are members.

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.

For advertising information contact:
Claudia Christian
Hapco Philadelphia Newsletter
C/O University City Review
406 S 43rd Street
Philadelphia, PA 19104
Tel: 215.222.2846, Fax: 215.222.2378
cchristian@pressreview.net

Treasurer Stacy Garrity: Pew Survey Shows Support for Retirement Savings Program Among Small-Business Owners

Harrisburg, PA — Treasurer Stacy Garrity and The Pew Charitable Trusts recently announced that a significant majority of small-business owners across Pennsylvania support the creation of a state-facilitated retirement savings program to help employees who currently don't have plans through their jobs to put money away for retirement.

The Pew Charitable Trusts surveyed 500 Pennsylvania small-business owners and found that 70 percent worry that their employees will not have enough money when they retire — and 67 percent of businesses that don't offer a retirement plan say one big reason is the complexity of managing a plan.

"The results of this survey match what I hear when I travel across the state talking to small-business owners," Treasurer Garrity said. "They want to offer retirement plans to their employees, but the costs and the red tape are far too burdensome for it to make sense. A commonsense plan like Keystone Saves — which would operate much like our very successful PA 529 College and Career Savings Program — is an ideal solution because it would make it easy for employees to save without any new burdens on employers."

"Americans want to build a secure retirement, but it's challenging for workers to save when they work for an employer that's unable to offer retirement benefits," said John Scott, director of Pew's retirement savings project. "The data shows that Pennsylvania's small-business community supports innovative programs like Keystone Saves that help businesses stay competitive and help workers gain access to savings with no costs for employers."

Of the small businesses surveyed, 79 per-

cent agree that state lawmakers should do more to help Pennsylvanians save for retirement, and 75 percent support a savings initiative that would automatically enroll employees — who could opt out at any time — into a payroll deduction program.

One key reason for the broad support is that small-business owners believe a statewide, portable retirement savings program will help level the playing field when it comes to attracting and keeping quality employees — helping to make their company more competitive.

The consequences of inadequate retirement savings go far beyond the individuals being impacted. Pew found that insufficient savings results in reduced tax revenue, decreased household spending, and a greater burden on a shrinking tax base. Every taxpayer in the state will ultimately pay more for those who may be forced to rely on state-funded social assistance programs after they retire. Pew has calculated that impact to be \$1 billion per year over the next two decades. More than 80 percent of small-business owners say this is something they're concerned about.

Keystone Saves has been introduced as House Bill 577 and Senate Bill 728 in the current legislative session. HB 577 was approved by the House on May 24.

For more information contact:
Samantha Heckel
717-418-0206
sheckel@patreasury.gov



Aritra Deb | Shutterstock

By Anthony Hennen | The Center Square

Last year, Pennsylvania divested its government holdings of certain firms in Russia and Belarus, as well as the two countries' governments.

This year, some legislators want to follow a similar divestment path for China.

Though no draft language is yet available, Sen. Doug Mastriano, R-Chambersburg, has circulated a **legislative memo** to divest the state of its connections to the Chinese Communist Party.

"For far too long, Pennsylvania has invested hundreds of millions in government funds to a regime that continues to trample on human rights," Mastriano wrote, referencing persecution of the Uyghurs and other Muslims in China, as well as the erosion of self-rule in Hong Kong, abuses in Tibet, and undermining of democracy in Taiwan.

China's failure to prevent fentanyl from leaving its shores for America, too, drew his ire.

"It is far past time to separate our state funds from companies controlled by the CCP," Mastriano said.

He proposes to require a gradual divestiture from the Pennsylvania Treasury, the State Employees Retirement System, and the Public School Employees Retirement System.

PSERS declined to comment. But Pennsylvania Treasurer Stacy Garrity was open to the change.

"I fully support divesting state assets from companies domiciled in China," Garrity said.

Pennsylvania considers divesting public funds from China

"Because of serious concerns related to geopolitical risk and human rights abuses, I directed my investment team to divest all of Treasury's holdings in China in the first half of 2022. That process is complete. I believe it would be smart to do the same across all Commonwealth funds."

In February 2022, Treasury quickly divested from Russian companies after the invasion of Ukraine (about \$3 million). Also in 2022, Treasury divested almost all \$394 million of its Chinese holdings — only \$50,000 wasn't divested by the end of the year, according to its **annual investment report**.

Though the bill wouldn't require extra effort from the Treasury, things may be more complicated for the pension plans. Mastriano Spokesman Josh Herman estimated that SERS' Defined Benefit fund has about \$924 million connected to companies in China, Hong Kong, and Macau — about 2.6% of its \$35 billion fund as of 2021.

Several other states **divested from Russia** last year, and others like **Indiana** have banned China-connected pension

investments (with a five-year divestment deadline), though loopholes in the law may weaken the overall impact. Other states like Arkansas have required Chinese companies to **divest of farmland** within state borders.

Divestment efforts follow a long-term decline in Chinese money flowing to America. Chinese investment has **"slowed to a trickle,"** dropping from \$46 billion in 2016 to less than \$5 billion in 2022 — less than investment from Spain and Norway.

Attitudes have also changed.

U.S. Sen. Bob Casey was criticized in March for supporting a **\$31 million investment** in a Chinese firm in 2006 when he served as Pennsylvania treasurer; in November, Casey introduced a bill to **require private equity firms to reveal their investments** in China and other "countries of concern." Casey's Republican opponent in the 2024 Pennsylvania Senate election, David McCormick, led a hedge fund's **dramatic increase in Chinese investments** from 2017-2021, but has campaigned on the need to divest from China.

ATTENTION: Landlords
"Are You Sick and Tired of Long Vacancies?
Do You Have Tenants who Never Pay on Time
and Damage Your Investment Property?"
Del Val Realty & Property Management is Philadelphia's leading FULL service residential property management company. Our philosophy is to manage and lease your property professionally, economically and efficiently. Our managed properties experience extremely low vacancy rates, often moving new tenants in just days after the old tenants have moved out.
Call 610-240-9885
First Month FREE if You Mention This Ad
www.DelValProperty.com
*** 90 Day Better Than Money Back Guarantee ***

PDS FIRE & SECURITY
✓ Fire Alarms • Certifications • Upgrades
✓ Emergency Light & Exit Signs • Monitoring
✓ Camera Systems • Door Entry & Intercoms
10% Stimulus Discount
Stuart Rosenberg, CET, ME
President
5319 Oxford Avenue
Philadelphia, PA 19124
www.pdsfiresecurity.com
CALL TODAY: 215.744.3500



Firefighter Kamilah Bayete-Taylor visited kids at Greenfield Elementary in Center City to talk fire safety. Learning while young can keep our future generations safe throughout their lives.

Fairmount neighborhood. The cause of the tragedy: a 5-year-old playing with a lighter near a Christmas tree. The investigation found only one working smoke alarm in the entire building — even though PHA reported that during a May 2021 inspection, 13 tamper-resistant detectors were all working. From 13 to one ... in eight months? 2022 saw 42 fire fatalities in the city, and so far, this year, more than twenty people have died, according to the Philadelphia Fire Department. PHA is not a member of Hapco Philadelphia.

As rental property owners and managers, how can we increase the odds that our tenants and properties remain safe, particularly during the colder winter months and holidays? The Philadelphia Fire Department connected us with fire safety ambassador

and Philadelphia Firefighter Kamilah Bayete-Taylor for some answers.

She says that landlords and tenants share safety responsibility. The City of Philadelphia requires working smoke detectors. Single-family and duplex properties require tamper-proof 10-year disposable units; multifamily properties must have hardwired smokes with battery backup.

“When we do fire safety checks, we always recommend that smoke alarms be checked once a month. Landlords are responsible for providing them and making sure they are working,” Bayete-Taylor says.

Many leases require tenants to be responsible for checking proper operation and testing as well as immediately reporting any operational issues. There are many times property

managers are unable to gain access to a rented unit, which makes tenant participation in their own safety imperative.

Bayete-Taylor suggests owners [and tenants] perform monthly on-site checks. She also [reminds all property owners/managers/tenants that law requires] installing tamper-resistant detectors with sealed-in 10-year lithium batteries. After ten years, the smoke detector is replaced.

The Philadelphia Fire Department will provide and install smoke detectors for free by calling 3-1-1, though there could be up to a 60-day wait for service. This cannot be used as a reason not to be protected, however.

Rental units must also have working carbon monoxide detectors in the immediate sleeping area(s) of a legal residential dwelling. CO detectors should not be placed near cooking or heating equipment. Trace/non-harmful amounts can give false-positive readings.

Clear, safe, and properly marked, as applicable, means of emergency egress from the house or apartment building to escape is also required.

“One of the most basic responsibilities of landlords is to provide adequate heat. And especially if the heat is provided by a [gas or oil] furnace [or boiler]”. It should be checked by a qualified professional to make sure it’s in safe operable condition, including proper ventilation for fumes to be expelled to the outside.

“If tenants are having to find alternate means because the heat is not working, that presents more risks,” Bayete-Taylor says. Residents may turn to portable heaters, which is ill-advised except under certain emergency conditions and then only when properly set up and supervised.

If an electric model is being used, “[it] should be UL-approved and should always be plugged directly into the wall. Never use a power strip or surge protector, and always have three feet of clearance around the heater,” she tells us.

continued on page 11

Emergency heater using propane or natural gas MUST be used in open and properly ventilated spaces to avoid carbon monoxide poisoning or even lead to death.

The holidays always increase the need for vigilance to present a fire. Christmas trees in the home are among the most frequent reasons holiday fires happen. Tenants must be sure a freshly cut tree is selected and it is kept moist. Add/change water daily and dispose of it quickly once it becomes dry or the needles begin to fall.

Christmas lights must be UL approved or better yet use LED lights, which do not emit nearly as much heat. Final disposal of your tree with city sanitation should follow the department’s wrapping requirements.

Notably when preparing large meals for family or other gatherings, tenants need to be extra vigilant when cooking and entertaining. Use of multiple cooking implements that are far more than normal preparation can lead to grease or other hazards. Never leave candles or any flame burning unattended.

Another serious holiday issue can be overcrowding. During the holidays when lots of people get together, it’s not unusual for out-of-town guests to stay over to avoid late travel at night. Crowded conditions significantly increase fire and egress concerns. Conversely, when people leave their homes to visit, others are advised to unplug key appliances.

Tenants should be provided with a comprehensive list of dos and don’ts.

Other advice offered by Firefighter Bayete-Taylor: communicate regularly with your tenants. Offer them a seasonal checklist of the suggestions noted above. And finally: “Check on your tenants, especially the elderly, who may be alone or less able to leave their apartments.”

The Board of Directors and each member of the Hapco Philadelphia staff wish members and their families a happy and safe and meaningful holiday season!

PIDC provides a range of financing solutions for the acquisition, renovation, and new construction of owner-occupied and investment real estate projects. We can even finance the fit-out of commercial owner-occupied or third-party tenant space.

PIDC can often help fill critical funding gaps, including partnering with commercial banks or subordinating to senior lenders. Even if you’ve been turned down by a traditional lender, we encourage you to contact us. To understand your business beyond the numbers, PIDC takes a holistic approach to help you access the capital your business or project needs to thrive while supporting you to build capacity with knowledge and resources.

WHAT WE FUND

PIDC’s loans can fund:

- Property acquisition
- Pre-development
- Environmental remediation
- New construction
- Building renovations
- Tenant improvements
- Energy efficiency improvements

Soft costs, such as legal, accounting, engineering, architectural fees, permits, appraisals, and other related expenditures

City and State grant receivables

In addition to our typical lending products,

PIDC has creative financing tools, including New Markets Tax Credits and EB-5 financing for project budgets starting at \$5 million. As an economic development corporation, PIDC also has access to public resources to support our clients, including Pennsylvania Industrial Development Authority (PIDA) and US Department of Housing and the Urban Development (HUD) Section 108 Loan Guarantee Program.

HOW WE WORK

The first step in the PIDC lending process is to submit an inquiry to PIDC online.

You will provide initial information about your commercial real estate project through our website, and a member of our team will contact you directly to discuss your loan request.

If there is a good fit with PIDC’s loans, you will complete a full application and proceed through a thorough but flexible underwriting and due diligence process. The PIDC team will work with you and answer your questions at each step of the process. PIDC can be your primary lender or work in partnership with a commercial bank or other lender to meet your financing needs.

If at any point in the process PIDC is not the right match for your request, our team will direct you to specialized business support services or partner lenders that may be able to support you with access to capital.

Philadelphia Landlords: With the new Lead Safe laws, get your lead inspections done now. Lead safe Certificates must be given to new tenants.

“The goal is to keep kids safe & have the lowest cost affordable for landlords.”

EPA-HUD Certified

TO HAVE YOUR RENTAL PROPERTY INSPECTED,
PLEASE CALL US AT 215-200-7090



F&L LEAD DUST INSPECTORS Est. 2013



Over the Transom

Edited by Claudia 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.

SHARED PORCH ROOF DAMAGE

Post: I have a rowhouse where both my side of the porch roof and the neighbor's side needs replacing. The flashing between the top of the roof and the wall has separated, allowing water to get under the shingles. I'm told shingles need to be removed, probably new plywood needs to be installed underneath, and other structural damage investigated. This house was bought recently by an investor. I have sent him a letter suggesting we repair the roofs together. No response.

Response: Any advice? I'm told it is not a good idea to do one side. Has anyone run into this problem? How have you handled it?

We have an uncooperative neighbor regarding a porch gutter that shares a downspout. The roofer and I decided we will cap off our side from his and go a different way. His house can rot. This is after we begged him to let us back there to do free maintenance to prevent the situation from worsening.

Good luck. Hopefully you can make a separation between yours and their's.

RENT INCREASES

Post: How do you handle rent increases? I send a letter to tenants 60 days prior to increase and ask tenants to sign the bottom of the letter to acknowledge its receipt. I do not have them sign a new lease. In the let-

ter, I say the conditions of the lease remain the same.

How many of you rewrite the lease?

Response: We handle rent increases by having our tenants sign a lease addendum agreeing to the increase and stating that all other terms of the original lease and riders remain in full force and effect.

Response: Since the City now has sanctions for landlords that have less than 12-month leases, I'm now doing 12 month leases. In addition, if I'm required to take certain actions (such as provide a certificate of rental suitability and get the tenant to sign the lead-safe certificate) at the beginning of every lease period, I don't want to have someone arguing that with a month-to-month, every 30/31 days is a new lease period and I failed to provide them the required document(s).

Seems to me like this would be a good question for next week's "Ask the Attorney."

RENTAL LICENSE

Post: I'm looking at 3 multifamily properties, all in Philly. Two are set up as six unit residential properties, one as a 4-plex. BUT, I am not sure if they are being used legally because there are no active rental licenses

One is an estate sale, another has an old owner that has been doing what he is do-

ing for 30 years and is not an educated real estate investor, and the other says he had a license several years ago and just had not renewed it because the 'computer age' is too much for him!

I don't think any of these buildings were originally built as they are currently being used, so they hopefully had variances in the past, but that variance can be lost/reversed if no rental license in the past five years.

I went on the Phila.gov site but could not find the info. Hopefully someone can educate me as to how to find this out on-line so I don't waste two days hanging out at the Municipal Services building and still not getting any answers!!!!

Response: Typing in address gives info, but nothing about rental license

Response: I had occasion today to use the chat function on the eclipse site. That may be a well worth fishing in.

Response: Have you considered hiring a "facilitator" ?

Response: Just look at atlas.phila.gov . It will solve your questions.

- Go to the site atlas.phila.gov
- Type in the address of the property
- Go to section under the tabs that says "Licenses and Inspection"
- Then go to "Business Licenses" (which is basically the rental licenses if any exists or existed)

Now here is the issue. If there are no "Active" rental licenses (and there are too many years of when those may have been active) you have to determine if you want to move forward with whatever your plans are because technically if there haven't been any rental licenses then it may be a bigger problem. Each situation is different though, to be honest.

continued on page 13

Over the Transom continued from page 12

Also, if your looking at the properties and decide not to do anything and their nicely sized "potential multi family properties" let me know as I may be interested. I am looking for good sized multi family properties 3 units and up.

Response: Have you tried Atlas for this? If you type the address into Atlas and go to the Zoning Tab you will see the overlay district (CMX, RM, RSA, ETC). If it is an RSA-5 building and you want to check on Variances or Rental License status you can go to L&I tab. Variances are under the "Zoning Permit Docs" and Rental license status is under "Business Licenses".

RECOMMEND PHILLY CONTRACTORS FOR RENTAL WORK

Post: Can anyone recommend a Philly certified contractor who can perform interior renovations on a rental? They'll need to pull a permit for the work.

Response: Anything better than the list on the city's website. Most of them are out of business or don't work in Philly. Any recommendations?

Response: Easy Home Buyer. Give me a call, we might be able to help! 267-370-6279

Response: Jay Pandya and partners. Does both interior and exterior work 267-259-6337.

TUB GLAZER

Post: Please could you suggest a tub refinisher? We have several vinyl tubs with full surrounds and we want to change the color.

Response: Anthony at 215-520-8916. Bathtub was like new! Highly recommended.

Response: I second Anthony. Always a great job, great price, awesome dude!

Response: Anthony did a nice job for

me a few months ago. He even came back for a complementary repair. Silly Carpet Guy put a metal radiator cover in the tub before it set up.

GARAGE DOOR REPAIR

Post: Can anyone can recommend repair person for storage unit garage doors?

Response: I recommend D&M Garage Door Solutions 267-687-2216

Response: Sean's garage door and replacement did a couple of residential jobs for me, which I was very happy with the price and quality of work. My installer was Omar. His number is 215-767-8195.

CHIMNEY CLEANOUT

Post: I am selling a house, and buyer and seller agreed to have a liner installed. My plumber installed a new stainless steel chimney liner for the boiler. He says that I no longer need a clean out because it is tight and there will be no more debris. The buyer did a walk-through, and now it has become an issue. Does anyone know what the code is for this situation? Thank you.

Response: Unless I am missing something, a chimney cleaning costs less than \$200. Instead of worrying about the code, wouldn't it be easier to just get a quick chimney cleaning?

Response: Not a cleaning, the new liner was installed and the cleanout in the basement was sealed. Plumber says it is not needed. I also spoke with a chimney guy who installed a liner at my home. He also says basement cleanout is not needed with a new stainless steel liner. I'm looking for some kind of proof to present.

Response: I assume this is oil heat. Gas liners are aluminum. Liners are required if the tile liner is deteriorated and is crumbling. You still need periodic soot cleaning,

Response: I think he is talking about the "plug" you can pull out to remove the brick dust out of it every so often. Whenever I pull those out, I get plenty of dust out. Not sure about his plumbers claim of not needing it. Maybe if the pipe he ran down was one continuous pipe with no seams it wouldn't need it. Is it even possible to run a pipe that length from the roof down in one piece? I'm not sure.

Response: It's a brand new liner. There is no masonry, there will be no brick dust. It's a seal unit with a cap on the chimney.

Response: To my knowledge. all chimney liners (except for wood burners) are one piece compressed like an accordion, then stretched out on the job and pulled up to the roof though the chimney.

Response: Perhaps call & ask PGW if a cleanout needs to be installed. I have a 2 unit rowhouse in west Philly. When PGW turned on the gas for unit 1, they left a ticket stating "Have chimney cleanout installed."

I just had a stainless steel chimney liner installed. The exhaust from both furnaces go into the chimney. The chimney cleanout was installed below the second exhaust line. Even though I have a cap on the chimney and a cage around the chimney on the roof the cleanout was installed. A & A Chimney 215-745-5023 did the work.

Response: Sounds like there's a lot of confusion going on here. If there's a brand new liner there's nothing to clean out because the creosote that was seen as a problem is now behind the liner out of harm's way. Is the buyer demanding you rip out the liner, scour the chimney and then put it back in? Also, if you hadn't put in the liner a mere chimney cleaning would likely not have made it safe. Chimneys are lined with fire brick or tiles and when those start to fail creosote accumulates in the gaps creating the fire hazard. In practical terms it's impossible to repair those tiles without rebuilding the chimney. Hence the need for chimney liners. It sounds like the buyer is either ignorant about all this or trying to get out of the deal or to chisel

continued on page 14

Over the Transom continued from page 13

the price down. If you can't get past this, you might want to look at putting in a gas fireplace insert. Most people are satisfied with the effect, it's a hell of a lot easier to manage than a wood burning fireplace and doesn't entail any chimney fire issues.

INSURANCE COVERAGE

Post: I have 8 single family rentals. Insurance coverage is going up like crazy, I'm sure that's not news to anyone. We've been using Berkshire Hathaway Guard for our rental property insurance and umbrella policy. I would like to get a quote from another company. Any referrals would be appreciated.

Response: I suggest you try a few companies and compare quotes. I'm seeing same issue with insurance lately too.

Moses Mitchell 610-226-2655 (State Farm)

Randy Riegner 610-489-6911 (TR Insurance)

Randy is a broker and Moses owns the State Farm in Collegeville.

I use a couple companies for my properties.

Response: I recommend Francis Martino with Martino insurance agency: 215-379-2400. Fran is hard-working and very resourceful. I also own multiple properties and I have been happy with both the prices and the coverages.

EXPERIENCE BUYING VACANT LOT FOR PHILLY LAND BANK

Post: Has anyone ever purchased a property or lot that is held by the Philadelphia Land Bank? If so, what is the process? Who do you contact? For context, the vacant lot in question is adjacent to one of our rental properties. There's not much information on the website.

Response: The Land Bank is now under PHDC. Go to the following website to be notified about upcoming sales of property. RFPs RFQs Sales - MAKING PHILADELPHIA BETTER BLOCK BY BLOCK (phdcphila.org)

I would recommend you sign up for their notification list, so you are made aware of coming

events and opportunities. You can always email info@phdc.phila.gov to ask questions.

Additionally, they have a minority developer program. If you are interested in development and a minority, you can look into this at MDP - MAKING PHILADELPHIA BETTER BLOCK BY BLOCK (phdcphila.org).

Response: Purchased a lot about 10 years back from the City - not sure if it was land bank at the time. Lot adjoined two lots I owned. Made the petition and went to a meeting in City Hall. It was apparent that I should have gone to a City Councilperson beforehand as it took some time to get someone at the meeting to second the motion to sell the lot. One of them did and the sale went through. There was a condition that the property was to be improved within a certain period of time or bad stuff would happen like loss of ownership etc. I put up a fence which was satisfactory and the condition was removed from the title. Anyway, I recommend that you go to a City Councilperson to line up the sale and get their approval at the meeting. It is laborious and I hope worthwhile to you financially. I eventually sold all three lots as that was my plan.

SECURITY BARS

Post: Any recommendations of a vendor to replace or update security bars on windows. Also looking for a vendor to install a locking system for a security gate that leads to our courtyard.

Response: Are u talking about exterior window guards or interior?

Response: I am interested in both. Currently, we have some units with external that are welded and I need to have them updated in case of an emergency.

Response: A newish landlord here still learning this craziness of dealing with tenants! I inherited this tenant (he is really good and has lived at the property for over 10 years) but his wife has started to be demanding since I took over the business. Anyway, she is now requesting we remove the welded exterior window bars from her unit. Oh, and she is not listed on the lease but we have accommodated her requests in the past. I would like to replace them so they

can be open from the inside.

Any vendor recommendations? Any advice regarding the fire code for these bars?

Response: Philadelphia law says window bars that cannot be opened from the inside are a fire hazard and must be removed. Otherwise the apartment can become a death trap. So, your tenant is not making an unreasonable request.

I'd check with the tenant about whether they want bars at all and whether they want them on the inside or outside.

If they just want a safe fire escape plan, maybe replacing one set of bars in each room would do the trick for them. The fear I've always had was that a burglar would come in an un-barred window. But there are other options like alarmed sensors on the windows.

If your "legitimate" tenant is paying the rent I wouldn't worry too much. You might consider asking her to add her name to the lease when it's time to renew. Personally, I'd just let it be for now. They don't seem like unreasonable people.

TENANT ACCOMMODATIONS FOR THE INCONVENIENCE

Post: What kind of tenant accommodations for the inconvenience, if any, do you offer? In this case, their washer broke, and the replacement (due to the shipping delays) will have taken 3 weeks by the time it is installed.

Response: Tenant has to wait. You're doing the best you can and they'll have a new W&D. Unless it been broken 6 month and you never got around it, otherwise, nothing to the tenant. They'll be happy having new stuff.

Response: I, personally, do not offer any accommodation for the inconvenience of a washer or dryer breaking. My "accommodation" is to get them a decent quality replacement as quickly as I can. Meanwhile, they can go to a laundromat, visit a friend, etc. just as you or I would have to do.



LOCAL REAL ESTATE MEETING HAS THE POWER TO CHANGE YOUR LIFE

Your first meeting is **FREE!**

Another one of the many reasons you should attend. Taking action is up to you. RSVP at DIGONLINE.org.

Mention this ad at the door for a **SPECIAL BONUS GIFT.**



Discover the Secret Sources of OFF THE MARKET investment deals RIGHT HERE in and around Philadelphia. We all know that the best deals get made long before they reach the MLS.

It is said that your "network determines your net worth." Maybe by attending next month you'll meet the person who takes your business to the next level?!

Learn WILDLY EFFECTIVE investing strategies from local and national experts for long term wealth building and short term cash infusions



215 712-2525 | INFO@DIGONLINE.ORG WWW.DIGONLINE.ORG
Meetings are the last Thursday of the month at North Hills Country Club, 99 Station Avenue, Glenside, PA 19038



Reasons to JOIN HAPCO Philadelphia

— hapco@hapcophiladelphia.com —

FEATURES & BENEFITS OF MEMBERSHIP:

- NEW Fully Integrated Website
 - Streamlined forms for landlord &
 - tenant legal actions
 - Searchable archive
 - Continuous updates of legislative matters
 - Updated news & information feeds
 - Announcements & calendar events
 - PA state level legislative activity & PROA
 - Online store (coming soon!)
 - Special "ask our lawyer" section
- Exclusive members-only online Forum
- Facebook, LinkedIn & YouTube channel
- Online monthly newsletter, including news, trends, & editorials
- 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):

New Member Fee: \$206 / Renewal Fee: \$165



2101 Chestnut Street #1615
Philadelphia, PA 19103

PRST STD
US Postage
PAID
Permit No. 280
Lancaster, PA
17604



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.

Professional Services Fee Schedule

Diversion/Mediation\$294

Step-By-Step Method

- Municipal Court Hearing.....\$294
- Writ of Possession.....\$191
- Alias Writ (actual eviction)..... \$350
- Reschedule Eviction For Landlord/Tenant Officer \$52
- Petition Hearing..... *Call lawyer's office directly for payments.*

To join HapcoPhiladelphia and for more information, or to register visit at HapcoPhiladelphia.com



Serving Philadelphia's Investment & Rental Property Community

1628 JFK Blvd • 8 Penn Center LL C12 • Philadelphia, PA 19103 • P 215.684.1684 • F 215.684.1683 • www.hapcophiladelphia.com