

Message from the President:

## Experts discuss safety and insurance at our upcoming event at Drinkers Pub

I often use this column to promote the educational opportunities Hapco Philadelphia provides to our members. We're always on the lookout for experts to speak on topics that enhance your ability to be the best landlord you can be, keep you well-informed and provide you with up-to-date information. Our next event



Greg Wertman

see "President's Message" on page 11

## An open letter from Mayor Cherelle L. Parker to Philadelphians

On Tuesday, I swore an oath as Philadelphia's 100th Mayor and the first woman to hold the office in 341 years. I did so with humility, with respect for the...

read more on page 3

## Pennsylvania to spend \$200M on lead pipe replacements

Pennsylvania will soon have nearly \$200 million to spend on water projects, enabling replacement of lead pipes, improvement of drinking water...

read more on page 5

## 2023: The Year of Playing Defense

By HP Board of Directors Editorial Staff

A January editorial in *The Philadelphia Inquirer* painted landlords as greedy, negligent, and unresponsive to tenant needs. New Year; same tired theme. Stealing a sandwich from the corner deli is a crime. But miss a rent payment — or six — to a mom-'n-pop landlord, and somehow the landlord is to blame.



Hapco Philadelphia attorney Paul Cohen

It is, of course, a misinformed mindset, but it's ubiquitous, and it's what rental owners are up against as they try to make a living in this City. Every month, when we send this Hapco Newsletter to members, we inevitably get a few emails from people like Jim, who asked to be removed from our mailing list because he sold all his rentals. When we asked why, Jim offered a common response: "Various city departments were

see "Playing Defense" on page 6

## LANDLORD SPOTLIGHT

### You Haven't Heard of "DIG?"

Get to Know HP's Partner in The Fight for Landlords

By HP Board of Directors Editorial Staff

*"I never had to put a tenant in timeout."*

But Matt Wahl says there are a lot of similarities between being a teacher and being a rental property owner.

As the President of Diversified Real Estate Investor Group, DIG, for short, Wahl taught school for many years before buying his first rental property.

"Most of my students were pretty good, like most of my tenants," Wahl remembers. "But I also dealt with students who were trying to break the rules, like some of my tenants."

Wahl says he started applying his education practices to being a landlord to teach some of his renters how to be good tenants.

see "DIG" on page 15



Matt Wahl

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**

January 4, 2024  
**Cherelle L. Parker**  
Office of the Mayor



Dear fellow Philadelphians,

On Tuesday, I swore an oath as Philadelphia's 100th Mayor and the first woman to hold the office in 341 years. I did so with humility, with respect for the 99 who came before me, and with a solemn promise: we will make Philadelphia the safest, cleanest, and greenest big city in the nation with economic opportunity for everyone.

### One Philly, a United City.

Philadelphia is an incredible city. We have world-class educational institutions and healthcare facilities—our “Eds and Meds.” We have a thriving downtown, an amazing and diverse food and restaurant scene, world-renowned museums, and great arts and culture. We have wonderfully vibrant neighborhoods that are the lifeblood of our city. These are all strengths we will build on in the years ahead.

We face real challenges as well—in public safety, stubbornly high poverty, quality-of-life concerns, housing availability, burdens on local businesses, and shortcomings in our educational system.

These challenges now fall on my administration, and I look forward to addressing them. Even as we continue our unprecedented transition process, with hundreds of our neighbors producing fresh ideas to make Philadelphia better, I want to give every citizen my own Action Plan and share my vision for a Safer, Cleaner, Greener Philadelphia, with economic opportunity for all.

### Public Safety

In our first 100 days, my administration will announce specific plans to increase the number of Philadelphia police officers on our streets—with a focus on community policing citywide. We will declare a Public Safety Emergency and expeditiously get every available resource into neighborhoods struggling with the scourges of crime, gun violence, drugs, and addiction. Our Police Commissioner will deliver plans for those crises and for crimes—like car theft, shoplifting, and illegal ATV use—that diminish the quality of life in our city.

### Clean and Green

We will launch a new approach to ad-

*continued on page 4*



### 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 Lassoﬀ, 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



addressing quality-of-life issues, like illegal short-dumping, cleaning up litter and graffiti, fixing potholes, and removing abandoned cars—starting by focusing on the hardest-hit neighborhoods. We will expand a successful neighborhood commercial corridor cleaning program, PHL Taking Care of Business (PHL TCB), and we will create a Clean and Green Cabinet to organize government, community, and business collaboratively to reduce waste, increase recycling, and continue to work towards a more sustainable future—all with an eye towards environmental justice for underserved and under-resourced communities.

**Housing**

We will create a “One Front Door” opportunity for residents to access city-run home improvement programs in one place. We will develop a vision of “affordable luxury”—affordable homes with high-quality fixtures and finishes for homeowners and renters; preserve and build more affordable housing; and provide more support for small landlords. We will order a top-to-bottom review of the city’s Land Bank to better understand the challenges of developing vacant, city-owned properties—and work to significantly improve that process.

**Economic Opportunity**

Within our first 100 days, our “PHL Open for Business” initiative will reduce the red tape that makes it hard to do business in our city by requiring every city department to submit to my office a suggested list of unnecessary permits and regulations we can eliminate. We will continue to remove college degree requirements for many City of Philadelphia jobs where it is unnecessary and spread the word about current job opportunities in city government—opening the door for more Philadelphians to access good-paying jobs. We will appoint a team focused on Minority Business Success to bring together local and national investors to generate investment support for diverse businesses and convene a Business Roundtable focused on growing the economy of Philadelphia.

**Education**

We will develop a comprehensive strategy to provide meaningful out-of-school programs and job opportunities for students outside regular school hours. We will prepare a strategy on school building modernization and work closely with the School District on its own plan for school facilities. Our outreach will allow me and my team to hear directly from teachers, counselors, and principals on how best to attract, retain, and support them. We will seek

out committed citizens to serve our students as members of our School Board.

**Roundtables**

We will create and operationalize Roundtables with a focus on business, faith-based, and intergovernmental efforts, whose missions will be to solicit and develop better ideas for how City Hall can serve all the different constituencies and needs of our diverse city. We want everyone’s ideas for how to improve Philadelphia, and we’re going to be a government that truly listens to people.

**All this we promise Philadelphia and more**

I believe in a city government that our citizens can see, touch, and feel—visible actions that help people at the neighborhood level. We want a government that can scale impact—take a solid program, expand what works, tweak what doesn’t—and serve more Philadelphians. And I want a revival at City Hall that brings out the best of Philly—a more efficient government, one that hears people, is an employer of choice, and relies on intergovernmental collaboration to bring more resources to our city. There will no longer be a Tale of Two Cities in Philadelphia.

I cannot do this alone. We’ve spent the last year traveling across Philadelphia, getting to know Philadelphians in their neighborhoods, their places of worship, and their workplaces. They gave me their support and brought me to this moment. Now I’m asking for their help—and yours—again. Your voice will join those of the 500-plus people from all walks of life serving on our transition subcommittees. We will share their insights about how to make Philadelphia a better place to live and work in the New Year.

Will you join me and get involved to help make Philadelphia safer, cleaner, and greener, with economic opportunity for all? Read my Action Plan, go to [www.transition2023.org](http://www.transition2023.org), give us your ideas, join our team, and be part of our vision: One Philly, a United City. Let’s get to work!

In service,  
**Cherelle L. Parker**  
100th Mayor, City of Philadelphia

# Pennsylvania to spend \$200M on lead pipe replacements, water upgrades

By Anthony Hennen, The Center Square

Pennsylvania will soon have nearly \$200 million to spend on water projects, enabling replacement of lead pipes, improvement of drinking water and expansion of wastewater treatment services.

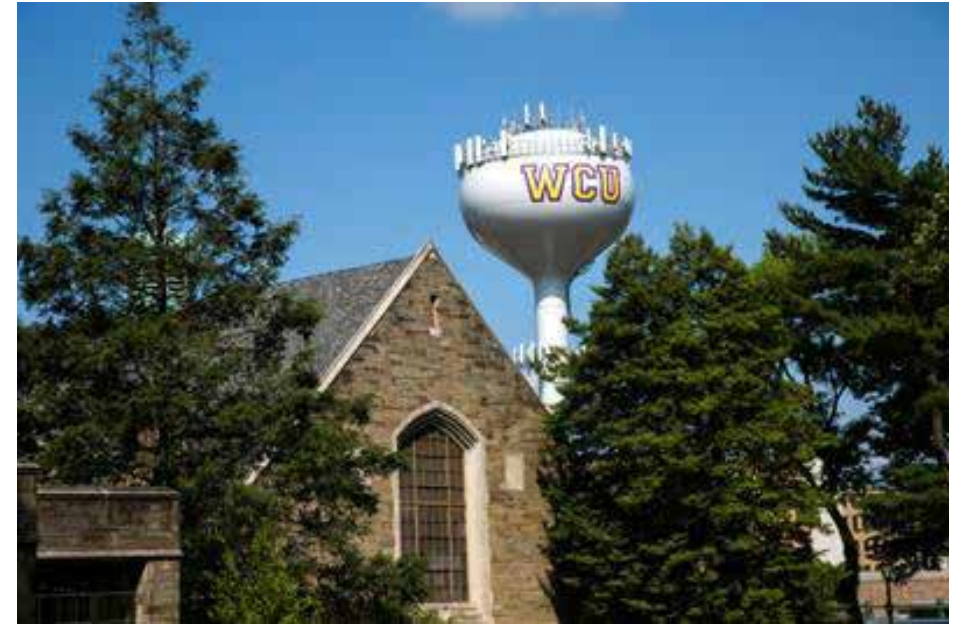
The money comes from several state and federal sources, including Marcellus Legacy funds, recycled loan payments from state programs, and the \$1.2 trillion Infrastructure Investment and Jobs Act of 2021.

“Thanks to our federal partners and the Biden administration, we are making a major investment in Pennsylvanians’ communities, ensuring that our residents have access to pure water and upholding their constitutional rights here in the commonwealth,” first-term Democratic Gov. Josh Shapiro **said in a release**. “Ensuring that Pennsylvania’s citizens have access to safe and secure infrastructure is a fundamental responsibility of government. My administration will continue to lead the way to protect public health and the environment across the commonwealth.

PENNVEST, the infrastructure investment authority, will administer \$194 million for 28 projects to “not only modernize, but futurize, Pennsylvania water infrastructure to ensure it operates efficiently, effectively, and provides clean water for Pennsylvanians,” the release said.

The biggest project is a \$37 million loan in Philadelphia to fix leakage issues, increase hydraulic capacity, and drive down maintenance requirements. In Allegheny County, a \$14 million grant and \$18 million loan will be used to replace about 2,600 lead pipes to prevent high lead exposure levels and conserve water. And in Potter County, a \$9.5 million grant and \$6 million loan will upgrade equipment at the treatment plant in Shinglehouse Borough.

In Armstrong County’s Ford City, a \$9.5 mil-



A water tower with the school logo is seen May 31, 2019, from the campus of West Chester University in West Chester, Pennsylvania. The school is part of the Pennsylvania State System of Higher Education. Matt Rourke | AP photo

lion grant and \$4.7 million loan will be used to replace cast iron pipes that have lead joints and add water service lines, 70 fire hydrants, and other equipment to lower lead exposure and prevent leakage. Chester County will get a \$12.6 million loan to upgrade nitrification and aeration equipment, and Lancaster County will get a \$10 million loan to replace 11,000 feet of sewer lines in Elizabethtown.

“This is a historic moment for Pennsylvania’s water and sewer systems, as the federal funding for water projects will help us make meaningful investments in communities across the Commonwealth,” PENNVEST Chairman Brian Regli said.

U.S. Sen. Bob Casey, D-Pa., also hailed the funding as living up to constitutional guarantees.

“Pennsylvania’s state constitution affords the right to safe, pure water to every community in our Commonwealth,” Casey **said in a release**. “Thanks to the infrastructure law, we’re protecting people and the environment from water contamination, and en-

suring the availability of clean, safe drinking water for homes and businesses.”

In the last two years, \$500 million in federal funding has been disbursed for **lead pipe replacement** and water infrastructure upgrades. In November, Republican and Democratic lawmakers co-sponsored a bill in the Pennsylvania Senate that would provide **\$30 million to test school water supplies for lead**, calling contamination “unacceptable” and warning of the risk in decades-old school buildings.

**Advertising Rates and Information about the Hapco Monthly Newsletter**

**Claudia Christian | 215.287.5345 | [cchristian@pressreview.net](mailto:cchristian@pressreview.net)**  
The deadline for each issue is the last day of each month.

**A. D. Lead Safe Certs Lead Dust Inspectors**

**267.841.7048**  
**ADLEADSAFECERTS.COM**  
**[a.d.lead safecerts@gmail.com](mailto:a.d.lead safecerts@gmail.com)**

**SAME DAY SERVICE!**



not performing or holding the proper parties responsible.”

On one hand, the city cries about the lack of affordable housing; on the other, it often shows no deference to those who provide the service. 2024 is a crucial year. We now have new leadership in Mayor Cherelle Parker and several new council members. On the state level, all 203 seats of the Pennsylvania House of Representatives are up for re-election, where Democrats currently hold a one-seat advantage. Why is this important?

Rick Allan and Lou Biacchi are government relations advisors with Long Nyquist, the government relations firm hired by the Pennsylvania Residential Owners Association (PROA), of which Hapco Philadelphia is the largest member. It's Allan's and Biacchi's job to know what Pennsylvania legislation could impact small landlords. When asked to sum up 2023, they measure success by what *wasn't* accomplished. “Our successes are

counted in the bad stuff that was blocked, which isn't as sexy as passing five bills to help landlords,” Biacchi said. But what has been blocked (or at least slowed) has been substantial — bills to:

- enact rent control
- prevent landlords from adding a “pet fee”
- replace the landlord-tenant officer system with the Sheriff's Office for serving evictions
- limit the amount of a rent increase
- require landlords to pay tenants, in addition to providing them comparable housing, if a unit becomes temporarily uninhabitable

And more. “When the Democrats became the majority (in the House), some of their more progressive members thought ‘here's our chance’, because they're often focused only on the needs of tenants and not knowledgeable regarding the challenges of being a landlord,” Allan said. So many of these anti-landlord bills contained broad, vague or undefined language that would ultimately end up in court if they weren't stopped or amended. “Our number one tool in stopping these bills is pointing out vague language that can be misinterpreted,” Biacchi said. The safety net for preventing anti-landlord laws continues to be the Republican-led Senate and House leadership and Committee chairs willing to listen to the landlords' point of view, they say.

Hapco Philadelphia attorney Paul Cohen,

one of the attorneys who also provides policy guidance to the National Apartment Association at the federal level says fending off rent control in Philadelphia was a big victory in 2023. While the issue may re-emerge this year, he doesn't expect it to garner much support in City Council, though with this caveat: “Often when there's an external force, such as a pandemic, the result is that suddenly it's an issue again. I don't want to say never, but in today's climate, (rent control) most likely will not get passed.”

Cohen does worry, however, that “Good Cause in Philadelphia is the first step toward rent control.” Good Cause, passed by the City in 2019, mandates the circumstances in which a landlord is able to terminate leases of less than one year. In 2024, we'll see if a push is made to apply Good Cause to all rentals.

The City's Eviction Diversion Program is set to end this June. But don't count on it. “The biggest problem with the program is the thirty-day delay. It's thirty days that you can't file for an eviction. If the tenant doesn't eventually pay, then landlords lose an additional month of rent,” Cohen says. He expects the City to make the program permanent. We'll be watching.

On the plus side, the City of Philadelphia will likely continue appropriating 15 million dollars a year for rental assistance to those who qualify. Every bit helps.

Cohen agrees with Lou Biacchi's assessment. “People are asking ‘what did landlords get last year?’ It's a win when we're able to kill some of these bills. And 2023 was a very successful year in playing defense. Not much got passed.”

As a rental property owner, what is your role in ensuring bad laws aren't passed? Biacchi has a simple answer. “It's important to be involved in your association and to respond when they ask for your support. Landlords speaking directly to their legislators about the negative impact of these types of bills is the best way to stop this stuff.”

# Casey, Fetterman, Boyle, Scanlon Deliver \$13 Million for PhilaPort Upgrades

## Funding will build bridge between terminals to reduce turn time per call, save equipment run time

- Casey advocated for funding for the PhilaPort project
- PhilaPort has received more than \$15.3 million from the infrastructure law to date

**Washington, D.C.** – Today, U.S. Senators Bob Casey (D-PA) and John Fetterman (D-PA) and U.S. Representatives Brendan Boyle (D-PA-2) and Mary Gay Scanlon (D-PA-5) announced the Port of Philadelphia



Senator Bob Casey

Projects) program, which is bolstered by the *Infrastructure Investment and Jobs Act (IIJA)*.

“I fought for this funding because PhilaPort is a critical link in our region and our Nation's supply chains. The commerce moving through this region's waterways create and sustain good-paying union jobs and spur economic growth,” said Senator Casey. “Thanks to the infrastructure law, PhilaPort continues to be one of the Nation's premier maritime shipping hubs and helps transport more goods to families and businesses in Southeastern Pennsylvania and beyond.”

“I am proud to announce yet another investment from the Biden Administration into Pennsylvania's infrastructure,” said Senator Fetterman. “This \$13 million for PhilaPort's Packer Avenue Marine Terminal (PAMT) Connector Bridge project will continue to expand the capacity of the port and strengthen economic development and job creation in the region.”

“I voted for this federal infrastructure funding that will bring marked improvements and efficiencies to the Packer Avenue Marine Terminal,” said Congressman Boyle. “Our city relies heavily on our local ports. Investing in the modernization of the Packer Avenue Ma-



Senator John Fetterman

rine Terminal not only enhances our city and region's supply chains but also contributes to the overall economic growth and competitiveness of our community.»

“This new funding for PhilaPort's Packer Avenue Marine Terminal Connector Bridge Project will be critical to meeting our regional freight transportation needs while promoting economic growth, creating jobs, and keeping costs down for consumers and businesses,” said Rep. Scanlon. “I was proud to support PhilaPort's application for this competitive grant, and will continue working to ensure our region is able to tap into the funding opportunities made possible by the Bipartisan Infrastructure Law.

**Hapco**  
NEW ADDRESS

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

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

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

**215.978.8888**

**Terra Insurance Service**

**Colleen Terra**  
Colleen@InsureMePhilly.com

**Seriously Good Insurance**

Auto • Home • Business • Life

**Auto Home • Life Business**

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





## 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

# Tenant Screening

## Applyconnect FAQ: i'm a renter. Can my lease be broken because of \_\_\_?

By Ian Riley

Navigating the world of lease agreements as a tenant can sometimes seem a bit daunting, especially when both parties aren't clear about their rights and responsibilities. Ever been in a rental housing situation in which you asked yourself, "Can a lease be voluntarily broken, and if so, can it be because of \_\_\_\_\_?"

*Disclaimer: The information provided here is for general informational purposes only and is not intended to be legal advice. Tenants should consult with a qualified attorney or legal professional regarding their specific situation and any decisions related to breaking their lease.*

### Burglary

**Q:** Can a lease be broken because my unit was burgled?

**A:** It's quite an unfortunate event, but burglary alone might not be grounds for breaking a lease. However, if the property owner or management team has not provided adequate security measures or there's a recurring issue, it might be possible for the tenant to make a case for breaking the lease. Some landlords might even choose to allow a tenant to break their lease after a burglary in order to avoid a potential lawsuit, as the loss of income due to a broken lease might be less than legal fees. Ultimately, after a burglary, it's a good idea for both parties to discuss security and any preventive measures that could be implemented as a first step.

### Noise Violations from Police

**Q:** My neighbors threw another wild party and this time the police showed up. Again. Can I break the lease?

**A:** Persistent noise violations that disrupt the peace might offer some leverage in ending a lease early, especially if the property

owner has been notified but hasn't acted. For property owners, it's crucial to address disturbances to maintain harmony among tenants. If a landlord owns a property with multiple units, they could potentially offer to move you to a vacant unit to appease both tenants. However, this is ultimately a tenant issue, and it's unlikely the lease will be broken due to a noisy neighbor.

### Damage Due to Existing Problems

**Q:** The pipes burst and ruined my record collection! Were those old pipes the reason?

**A:** If damages result from existing problems that violate the warranty of habitability (a legal doctrine that requires property owners to maintain the safety and livable conditions of their rental property, such as old pipes or structural issues, and they were previously reported to the owner with no action taken, there could be grounds to break a lease. If the property is deemed uninhabitable by a city inspector, the property owner would be given a timeframe to fix the violations cited by the city to rent the property again. However, unless the state has provisions in their tenant-landlord laws that require the property owner to provide alternate accommodations for the duration of your lease, you might be without a roof over your head for an indefinite period, as well.

### Illegal Activity

**Q:** My neighbor is running a suspicious-looking operation from his apartment. Can illegal activities lead to a lease being broken?

**A:** Absolutely. If a tenant is participating in illegal activity (such as drug dealing), it's a breach of most lease agreements. Property owners and management can evict

*continued on page 9*

## Check out L&I's YouTube Channel

You can watch our eCLIPSE instructional videos and other newly created resource videos, including 'Short-Term Rentals', 'Available L&I Resources, and more on L&I's YouTube Channel.

Please check back as we continue to build-out the page and add new content.

Announced on: December 8, 2023 Department of Licenses and Inspections

## FAQ *continued from page 9*

in such cases, and tenants should feel empowered to report any concerns for their safety.

### Not Paying Rent

**Q:** Can a lease be broken if someone's not paying rent? Asking for a... friend.

**A:** Let's keep it simple: yes. Failing to pay rent is one of the primary reasons leases are broken. For tenants, it's crucial to communicate any financial difficulties to the property management before things get dicey. Property owners, on the other hand, should ensure that lease terms are clear about payment expectations.

**Ian Riley**—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.

©ApplyConnect.com

# Jobs surpass pre-pandemic, but inflation persists

By Anthony Hennen, The Center Square



In its mid-year economic update, the Independent Fiscal Office found the Pennsylvania economy steady and mostly unsurprising.

Though the forecast for real GDP was revised down from the June 2023 estimate, the state's economy has **more jobs now than before the pandemic**. A tight labor market has meant a dramatically low unemployment rate, though Pennsylvania's labor force participation rate has declined as well.

Payroll jobs grew by 85,000 compared to a year ago, with similarly strong numbers for all jobs (which includes the self-employed.)

"Both these numbers are very solid," IFO Director Matthew Knittel said. "Eighty-five thousand's a good number; usually, before COVID, that was about 50,000-60,000, so the labor market is still doing very well."

Wages and salary growth have started to slow after dramatic increases during the pandemic. After a 7.7% boost in 2022, wages grew by almost 5% in 2023 and the IFO expects growth to be at 3.6% and 3.8%, respectively, in 2024 and 2025.

Inflation, too, has started to slow. The Phila-

delphia CPI-U hit 7.9% in 2022, then fell to 4.4% in 2023. The IFO expects that trend to continue, with inflation running at 3.1% in 2024 and 2.4% in 2025.

Housing costs, however, have remained "elevated," Knittel noted, which will keep inflation an issue until those drop. Much of the inflation reduction has been driven by energy and durable goods, which are not expected to dramatically decline further.

Since the pandemic, inflation has been up 19%, but wages have run ahead of inflation. American checking and saving accounts have been up 32%. Most of these benefits, however, have gone to the middle- and upper-class, rather than the working class.

"The latest data that we have data for suggests that the top 20%, their checking and saving account balances are up 40%, for the middle 20% they're up 22%, and for the bottom 20%, they are down 12%," Knittel said. "There's clearly some pressure on the lower end for lower-income consumers, but for middle-income and upper-income consumers, they're still doing quite well — especially if you're a homeowner."

For fiscal year 2024-25, the IFO estimates that general fund revenues will grow modestly — at 0.6%, a \$250 million increase.

### 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](http://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



Stuart Rosenberg, CET, ME President

5319 Oxford Avenue Philadelphia, PA 19124

[www.pdsfiresecurity.com](http://www.pdsfiresecurity.com)

**CALL TODAY: 215.744.3500**



# Escape winter at the Getaway at the Greenhouse

By SueAnn Rybak  
Philadelphia Parks & Recreation

Pretend it's summer at Getaway at the Greenhouse, a pop-up summer oasis, at the **Fairmount Park Horticulture Center**. The frost-free fun takes place from 11 a.m. to 4 p.m. on Saturday, February 10 and Sunday, February 11, 2024.

Enjoy music, games and activities, a coffee truck, and a cash bar with featured cocktails. Admission and activities are free. Food and drinks are pay-as-you-go.

## New in 2024!

This year's event features an obstacle course from **Child's Play Challenge Courses**.

Adults and children can both take part in the course. Participants can

- Run through the noodle tower.



A youth crawls under a large cargo net.

- Climb the rock wall.
- Crawl through the cargo net.
- Maneuver the tire run.
- Challenge themselves on the floating steps.

Tickets for the obstacle course will be available in 30-minute time slots. This will allow everyone a chance to complete the course.

## Returning highlights

Some of the fun features coming back to the Greenhouse include:

- Getaway kids and adult meals.
- Games and activities.
- Local food truck vendors selling coffee and pastries.
- The Display House Lounge: bar and seating.

*"Getaway at the Greenhouse" is a partnership among:*

- Philadelphia Parks & Recreation
- Fairmount Park Conservancy
- Constellation Culinary Group
- Many Hands

Register for free tickets on Eventbrite.

## I-95 northbound approaching Center City to be closed February 3rd-5th

PennDOT announced that northbound Interstate 95 will be closed and detoured from Saturday evening, February 3, to Monday morning, February 5, between Columbus Boulevard (Exit 20) and Interstate 676 (Exit 22). This closure comes as PennDOT begins partial demolition of the existing concrete covering over I-95 between Chestnut and Walnut streets.

Motorists are advised to avoid the closure area because significant backups will occur on I-95 approaching the work area, and on Columbus Boulevard and surface streets in the vicinity of the work area.

Visit PennDot's **news release** for more information, including closure points, detours, and maps.

## President's Message

continued from page 1

is scheduled for Tuesday, February 20<sup>th</sup> at Drinkers Pub, 1903 Chestnut St, Philadelphia, PA 19103. This session, featuring Luis Vega, the owner of SuperHome Smart Home Solutions, and Carla Eley from Eley Insurance Agency, LLC, promises that you'll walk away with info you can use.

Luis will be speaking on Technology, Surveillance, and Security Cameras for Rental Properties, a topic of great importance to Philly property owners. Luis notes, "One of the things that is really important is to have security cameras on the exterior of your property. It not only helps landlords keep an eye on the building, but it makes tenants feel safe." Safety, of course, is a paramount concern. And it adds value. "An easy way to increase rent is to focus on the tenant and the tenant's experience. Access control systems are a key component to tenant safety and creating an elevated experience," Luis says.



Carla Eley and Luis Vega

Insurance for rental properties can be a complicated process, and Carla will provide a detailed discussion on Insurance Landlord Policies for Rental Properties. Landlord insurance is important because it protects property owners from financial losses associated with their rentals. We want to help you make smart decisions when it comes to keeping your investments protected.

Remember, our sessions are open to members and non-members alike. So, don't hesitate to invite your friends, family, colleagues, and anyone who may be interested in learning. You can register by going to Hapcophila-delphia.com, selecting the Services tab, and then clicking Educational Sessions, where the registration link is located.

## Update on Measles Outbreak in Philadelphia

The Health Department strongly recommends that **anyone who may have been exposed to measles should quarantine themselves by staying home and away from others.** In addition, people who have not received both doses of measles, mumps, and rubella (MMR) vaccine should talk with their healthcare provider about getting caught up. **Find out more.**

Announced on: January 16, 2024  
**Board of Health, Department of Public Health**



## 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



# DIVERSIFIED INVESTORS GROUP

A community of like-minded investors  
created BY real estate entrepreneurs



www.digonline.org

**JOIN TODAY**







# 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.

### HAPCO UPCOMING EVENTS

**Post:** Just a reminder to register for the upcoming 2/6 Ask The Attorney, the 2/20 Educational Session, and the General Membership Meeting on 4/10! Registration links are below.

[hapcophiladelphia.com/ask-the-attorney](http://hapcophiladelphia.com/ask-the-attorney)

[hapcophiladelphia.com/hapco-educational-sessions](http://hapcophiladelphia.com/hapco-educational-sessions)

[hapcophiladelphia.com/hapco-member-webinar](http://hapcophiladelphia.com/hapco-member-webinar)

Or call Hapco Philadelphia 215-684-1684.

### SMALL CLAIMS JUDGMENT

**Post:** A tenant took me to small claims for his security deposit. I withheld it because he had turned off the boiler over the winter of 2023 and caused my water pipes to crack. Although the judge was given work receipts, a notarized letter from a second plumber that the work was justified and caused by the boiler turn-off, the judge ordered me to return half the security deposit. I knew I was in trouble when the judge said: "I'm not a plumber." In the future, my leases will contain a clause that the boiler **cannot** be turned off during the winter. I also learned that some judges will take testimony from witnesses by phone. Had I known that I would have had my confirming plumber on standby to testify.

**Response:** In Philadelphia Judges usually favor the tenants. They look at it as if we are making all the money and can afford to lose the money. (my opinion)

Why did the tenant turn off the boiler and what was the tenant using for heat?

**Response:** Who was the judge? Sounds like a total a\$\$hole!

**Response:** When people talk about court rulings, why is the judge's name not mentioned? The proceedings are public record. So, it would not be a problem to mention their name. And many of the judges are elected. So why not have a record of rulings by judges?

This would be a great thing for HAPCO to keep records of. It would help any efforts we make in that arena.

### MONTH TO MONTH LEASES?

**Post:** Any thoughts on renewing a lease on a month to month rather than a year lease?

**Response:** if you renew as a month to month you lose way too many rights. A month to month lease forfeits your right to end a lease. Basically, it becomes a **just cause only lease**. You cannot say I don't want to renew. Not worth it. I'd never do a month to month in this town. You'd be crazy as a landlord to do so.

The law is unclear as to if you had a year lease to start and then went month to month. Hapco's lawyer said it is vague and *don't* take that chance.

**Response:** I agree with Hapco's lawyer. Any vague or ambiguous language is destined to be interpreted in favor of tenants. Not worth the risk.

**Response:** Agree on not renting on a month-to-month basis. I did, however, have a few tenants who started with yearly leases but needed less than a year for their extensions. We agreed on renewing their annual leases but added early termination clauses.

**Response:** Yes, I've done the same. Had great tenants and wasn't too worried about it, but I still said renew a year and we have an "out" in the lease. I tell them why... the stupid city makes it impossible for the good tenants and landlords to have a simple extension. I tell them to call their council person and let them know they are adversely affected.

**Response:** I agree except that I've come to the realization that sometimes sharing less is better. One never knows how things may turn out and the less they know - (sometimes) the better.

**Response:** Can you elaborate what you mean by "A month to month lease forfeit your right to end a lease." I thought that a month-to-month lease lets you end the lease assuming that you let the tenant know.

**Response:** This is a tenant's site, but it explains it [www.phillytenant.org/good-cause](http://www.phillytenant.org/good-cause)

You must have a "good cause" to end a month to month lease...without it, you are stuck with that tenant forever or until THEY say they'll leave. Once in a while, I'll have a tenant who pays rent, but they are a pain in my side always bugging me for stupid stuff. I suck it up for that year and do not renew

*continued on page 12*

## Over the Transom continued from page 12

their lease. Easy. I don't need a good cause. Sadly, pain in the behind is not a just cause good cause in Philly. I've only had to use it twice ever, but man I'm glad I had it.

If the tenant was doing something that would be a just cause to end a lease, YOU have to prove and document it and probably end up in court. No thanks...much better to just not renew their lease at the end of lease term and be done with it.

Eventually in the city we'll have good cause rules for every single lease and at that point, I'll retire.

### SEMI-MONTHLY RENT PAYMENTS

**Post:** I have 3 units with pretty high rents. All have good tenants (2 families of 4 and a married couple with dogs). They all have 2 incomes but seem to have challenges making their rent but all eventually catch up on rent before the end of the month.

With that said, I feel bad they incur 3.5% CC fees or even my late fee. I would rather have a steady income stream as I am retired and would prefer to avoid hassles.

I am considering offering them a payment option of 1/2 the rent due on the 1st and 15th of each month so it better aligns with their pay. I would charge a \$25/month convenience fee for the administrative effort and adjust lease language with my attorney.

Anyone else use such a plan? Does it work for you? Anyone see pitfalls in this situation?

**Response:** Having rent due **when income is received** makes a lot of sense. I use this system for my tenants who are academics getting grants or stipends. One of them is three months ahead in payments, because she WANTS to pay me when she gets her quarterly grant payments. I didn't even ask! Others pay on the 15th of each month, when they get their monthly stipend. It's in the lease, your rent is due when you receive your stipend. I have also heard of landlords who match rent due dates to payroll dates, whether it twice a month, or every other week, or weekly for tenants who get paid weekly. According to "Mr Landlord" Jeffrey Taylor, when offered the **option** clearly up front, there are tenants who agree to pay half rent every two weeks, even though it means they are making two extra payments per year. (52/2=26). But don't feel bad about getting the late fee. It was an option offered and an option taken. You can also raise rents at time of lease renewal and offer a discount for rent paid on time. How many of you used to pay your real estate taxes early back in the day when the city offered discounts for early tax payment? Offer rewards.

**Response:** This came up recently during a Mr. Landlord, aka, Jeffrey Taylor, presentation. Before going any further, don't feel bad for them. They are inconveniencing you by not paying on time. Secondly, they

can avoid the CC 3.9% fee if they use their banking info as an eCheck. This is the way most online PM platforms work.

You can offer them the option of paying every two weeks to align with their paychecks. Cut the rent in half. They will end up paying an additional month's rent by year end, but this is a convenience for them. Convenience is paid for. Look at the prices in Wawa vs a grocery store. Be upfront with them about this option's increased amount throughout the year but explain they will save on all the late fees.

**Response:** I think it makes more sense to keep the rent due on the first of each month, but just waive the late fees if the tenant is showing good faith.

### LIFE SPAN OF SMOKE ALARMS

**Post:** Just took over a property that has smoke alarms that are about 5 years old. what is the accepted life span before they need to be replaced?

**Response:** I think you answered your own question with questioning the title agency. I would start there to be honest.

**Response:** Look up the make of the alarm. It's based on the manufacturer. Most smoke alarms claim a 5-10 year warranty but at best the 10 year seem to last @ 7 years max.... But some (as I found) do not necessarily stand by their warranty.

**HAPCO**  
PHILADELPHIA  
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](http://www.hapcophiladelphia.com)

**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

# 2023 Parks & Rec year in review



January 25, 2024 Andrew Alter and Darren Fava, Clifton Jackson, Charlotte Merrick, Joe O'Connor, SueAnn Rybak Philadelphia Parks & Recreation

## 2023 was a busy year for Philadelphia Parks & Recreation!

We started important new programs. We enriched our communities by providing nourishing food and low-cost or free activities. We helped residents find good-paying jobs. And we helped make our city a cleaner and greener place. Here are some highlights from a banner year:

### Parks & Rec enriched communities

Parks & Rec provides high-quality, safe, accessible programs and services year-round. In 2023 we:

- Served over 1 million free meals to Philadelphians.
- Hosted low-cost summer camps for more than 8,000 summer campers.
- Opened all 60 available pools.
- Provided 18,882 free life-saving swim lessons.

### Parks & Rec put people to work year-round

Every year Parks & Rec hires thousands of seasonal workers. We also fill dozens of good-paying permanent jobs. In 2023, we:

- Recruited, trained, and certified 366 lifeguards.
- Employed 314 Pool Maintenance Attendants.
- Hired 1,239 youths and young adults to work at our sites. These WorkReady positions are provided by Philadelphia Youth Network (PYN).

### Parks & Rec worked towards a greener Philadelphia

Parks & Recreation continues to make Philadelphia a greener place. In 2023 we:

- Launched the Philly Tree Plan and Urban Agriculture Plan. These plans will:
  - Grow and care for the city's urban forest.
  - Grow healthier communities.
  - Gave away 1,767 yard trees to residents across the city through Tree Philly.
  - Planted 743 street trees.
  - Restored natural lands by planting 5,713 trees and shrubs in parks across the city.

We don't just plant trees, we take care of them. In 2023 we addressed 1,958 tree emergencies. That's an incident involving a tree falling on a street or home during a storm or from other natural causes.

## Parks & Rec made our sites more sustainable

Greening isn't just about trees. It also includes removing litter, reducing waste, and increasing sustainability. To help make Philadelphia more sustainable, in 2023 we:

### Created an innovative partnership with Bennett Compost. This project:

- Composted 17,975 lbs. of food waste.
- Trained 336 recreation center staff and 638 youth in composting and food waste.
- Returned 75 cubic yards of compost to community farms and gardens.
- Donated 12,191 pounds of food to those in need in 2023. This included unclaimed meals from our food program.

### Co-hosted Love Your Park service days with the Fairmount Park Conservancy. At these events held each spring and fall we jointly:

- Recruit more than 3,000 volunteers.
- Remove more than 1,000 bags of trash and organic recycling.
- Promote volunteer clean ups throughout the year.

### But wait—there's more in store for 2024!

This February, Parks & Rec will hold the 2nd Annual Philly Phreeze Fundraiser. Last year's inaugural event saw more than 150 Philadelphians jump into an icy Kelly Pool. The money they raised helped support Parks & Rec lifeguards.

Parks & Rec also launched the first-ever Unity Cup Women's Tournament in 2023. We're looking forward to an expanded tournament in 2024.

In 2023 we reopened 39 renovated places to play. We've got many other projects that will reopen this year. Stay tuned for these and other exciting things coming to Parks & Rec in 2024.

## DIG continued from page 1

"When there's no consequences for bad tenant behavior, neighbors and the whole neighborhood suffer," notes Wahl. "When tenants face consequences, bad behavior improves."

As he bought more rental properties, Wahl felt he'd need more than just his teaching skills to survive as a landlord.

That's when he says he realized he needed to learn from the experts at DIG and Hapco Philadelphia.

"DIG's more than 600 members mostly own property in the suburbs, and 30 to 40% own in Philly," says Wahl. "And Hapco Philadelphia is the authority for landlords who own property in the City."

Wahl says DIG was founded in the early 1978 by local investors whose goal was networking and education for real estate investors.

"Many of our members are rental property

owners and flippers from all walks of life, as well as those who want to learn how to do that," adds Wahl.

DIG meets on the third Thursday of the month and has subgroups that address topics like vacation rentals, rehabbers, and city investing. They also have subcommittees that deal with issues unique to rental ownership in Delaware, Bucks, and Montgomery counties.

"DIG genuinely cares about the success of its members," says Wahl. "Our in-person events and the contacts members make are the lifeblood of DIG."

DIG is also part of a rental coalition that teams up with Hapco Philadelphia to educate Philadelphia City Council and lawmakers in Harrisburg and Congress on issues facing rental owners.

"Hapco Philadelphia has been crucial in introducing laws that help rental owners, while fighting rules, regs and costs that hurt them," Wahl said. "We tell our DIG members



you have to join Hapco Philadelphia if you own property in the city."

DIG has joined Hapco Philadelphia in lobbying the City Council to expedite the eviction process after the creation of the Eviction Diversion Program.

"No one ever wants to evict a tenant," notes Wahl. "But rental owners are small businesses and the longer a bad tenant squats in an apartment, the more the landlord and the neighborhood suffer."

Wahl believes DIG and Hapco Philadelphia and the wisdom they pass along to members are instrumental in assuring there will be safe, comfortable, clean affordable housing in Philadelphia and the suburbs.

"DIG and Hapco Philadelphia are a rental owner's best chance to survive and thrive."

You can learn more about DIG online at [www.digonline.org](http://www.digonline.org) or at [www.facebook.com/DIGREIA](http://www.facebook.com/DIGREIA)



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.

## Reasons to JOIN HAPCO Philadelphia

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

**ONE RATE NOW! New Member or Renewal Fee: \$165 a year.**

Pay over the phone or mail a check to:  
Hapco 8 Penn Center, 1628 JFK Blvd. Lower Level C-12, Philadelphia, PA 19103





1628 JFK Blvd.  
 8 Penn Center, Lower Level C12  
 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](http://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](http://www.hapcophiladelphia.com)