



# HAPCO NEWSLETTER

Serving Philadelphia's Investment & Rental Property Community

Message from the President:

## “Landlord Tenant World” Is Must-See Hapco TV!

Watch It for News You WILL Use

The things you learn from watching Hapco Philadelphia's new video podcast, “Landlord Tenant World!” Each episode can be a truly eye-opening experience.

Who knew that, in addition to being our legal eagle, Hapco Philadelphia General Counsel Paul Cohen has the Guinness Book record for

*see "President's Message" on page 7*

## Open House at Hapco Philadelphia

With the completion of our new offices at 1628 JFK Blvd, we warmly invite you to see where we make it happen at Hapco Philadelphia!

*read more on page 3*

## Three upcoming deadlines for Philly property owners

Philadelphia property owners have three important due dates coming up in March. The payment deadline for your 2024 property tax bill is one of them, as is the deadline for applying to reduce your bill or pay it in installments.

*read more on page 4*

## Making Tax Time Less Taxing

### Landlord Mistakes to Avoid

By HP Board of Directors Editorial Staff

Knowing the rules for renting property in Philadelphia can certainly be taxing at times, especially at tax time. With April 15th around the corner, we asked a local real estate tax expert about the most common mistakes Philadelphia landlords make each year. Joe Leonard is a Certified Public Accountant

*see "Tax Time" on page 8*



## LANDLORD SPOTLIGHT

## Our Customers Are Mom & Pop Rental Owners

### Second Federal S & L Does What Big Banks Can't

By HP Board of Directors Editorial Staff

*"Nobody else wants to lend to small rental investors these days."*

Charles Whitford knows what Hapco Philadelphia's landlords are up against when they're looking for loans to buy and maintain their apartments.

"As community banks are being swallowed up by the big guys, there are very few lenders left who are willing to help independent rental property owners,"

*see "Second Federal" on page 9*



Charles Whitford, Chief Lending Officer for Second Federal Savings and Loan Association of Philadelphia

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## OPEN HOUSE at Hapco Philadelphia

With the completion of our new offices, located at 1628 JFK Blvd., 8 Penn Center, Lower Level C12, Philadelphia, PA 19103, we warmly invite you to see where we make it happen at Hapco Philadelphia! The “open house” will take place April 17, 2024, from 9:30 AM to 12:30 PM and will welcome both members and non-members.

Since the office is not generally open to the public, this serves as an opportunity to see us in our *natural habitat*. Come and mingle, enjoy some snacks and refreshments. Our board president, VP, and treasurer will be in attendance. There will be a registration link on the website.

We're looking forward to seeing you there!

## The Philadelphia Sheriff's Office launches podcast, 'The Sheriff's Perspective' to Speak Directly to Philadelphians



**Philadelphia, PA** – The Philadelphia Sheriff's Office is pleased to announce the launch of 'The Sheriff's Perspective' podcast hosted by Sheriff Rochelle Bilal on March 16th on WURD Radio 96.1FM / 900 AM. The podcast is an opportunity for constituents and key stakeholders to hear directly from Sheriff Bilal and her esteemed guests. This podcast will give listeners an inside look at the operations of the Philadelphia Sheriff's Office.

“With the Sheriff's Perspective, I will speak directly to Philadelphians about the work of The Philadelphia Sheriff's Office. This podcast provides residents access to ask

questions, hear about upcoming community events, and learn more about our operations.” – Sheriff Rochelle Bilal

Sheriff Bilal has made engaging with the community and neighborhoods a hallmark of the Bilal Administration over the past four years. The Sheriff's Perspective podcast is an expansion of those community outreach efforts. The show will air on the third Saturday of each month from 3:00 PM – 4:00 PM, beginning on Saturday, March 16, 2024. Episodes will be available on our YouTube page and phillysheriff.com and exclusively on WURD Radio 96.1FM and 900 AM.



### The Hapco Philadelphia Newsletter

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# Three upcoming deadlines for Philly property owners

Fatoumata Fofana-Bility  
Department of Revenue

Philadelphia property owners have three important due dates coming up in March. The payment deadline for your 2024 property tax bill is one of them, as is the deadline for applying to reduce your bill or pay it in installments. Keep reading to learn more.

## Real Estate Tax

Most Philadelphia property owners have already paid their 2024 **Real Estate Tax** bills. If you still haven't paid yours, you have until March 31 to do so to avoid additional charges. The **Philadelphia Tax Center** makes it easy to find and pay your bill. Simply follow the prompts after selecting "Search a property," under the "Property" panel. You can use eCheck to pay for FREE. You will be charged a processing fee if you use a debit or credit card.

We mailed the 2024 bills in December. Even if yours hasn't arrived, you must still pay this tax on time. Your account will become over-due and incur additional charges if you pay after March 31. Paying your bill late can also result in a lien on your property and even its sale at a public auction.

You can **avoid the extra burden by paying now or calling us** at (215) 686-6442 about **property tax relief** and payment



Photo: S. Carney

plans. Owners who live in their Philly homes may be eligible for the **Owner-Occupied Payment Agreement (OOPA)** program.

## Active Duty

Owners who are also military service members can reduce their bills by applying for the City's **Active Duty Tax Credit** program. But you must hurry, as the 2024 deadline to apply for this credit is *also* March 31.

If you currently serve in the National Guard or reserve component of the U.S. Armed Forces and are called to active duty outside of Pennsylvania, you may qualify for **Philadelphia property tax discounts**. Qualifying service members should apply online. Find the "Search for a property" link under the "Property" panel on the **Philadelphia Tax Center's** homepage. Follow the on-screen prompts to submit your application. This credit won't be automatically applied to your property tax bill. To continue enjoying this discount, you must apply yearly.

## Installment Plan

March 31 is also the last day to apply for the 2024 **Installment Plan**. All seniors and some low-income homeowners can apply to pay their **Real Estate Tax** bills month-

to-month. Review this **informational program flyer** to see if you're eligible for an Installment Plan. The program is income- or age-based. You can easily apply on the **Philadelphia Tax Center**—no username and password required. You only need to complete this **one-time application** to begin paying your bills each month.

## Here's a recap of what is due on March 31

- Real Estate Tax bills for 2024.
- 2024 Installment Plan applications.
- Applications for the 2024 Active Duty Tax Credit program

The clock is ticking! Nevertheless, if a payment or application due date falls on a weekend or holiday, the payment or application will be due on the first business day following the weekend or holiday.

Apply for property tax relief and pay your 2024 bill online today!

# HP Board Member Spotlight

By Lauren Andreoli

As you may know, last month we welcomed Devi Jadeja and Barbara Capozzi as additions to the Hapco Philadelphia Board of Directors. We're now excited to introduce two more Board Members: Kerry Nelson and Seth Floyd, each of whom brings distinct qualities that will enhance our leadership and the organization's dedication to fostering positive change and advocacy for rental property owners!

Kerry's transition into the real estate world came a bit unexpectedly. Born and raised in New York, she later moved to South Carolina, where she lived for several years before relocating to Lancaster with her husband. After studying geology in college, Kerry struggled to find work, so she decided to attend law school at Villanova University, and, upon graduation in 1992, became an attorney.

Kerry practiced law for about 14 years, and while she was earning a good living, she desired extra income. Real estate called her name. She purchased her first rental property that was move-in ready, while her second in Graduate Hospital required extensive renovations. She was off and running and continued to grow her portfolio over the years but is now stable with just one renovated brick warehouse in Fishtown, which has 13 units.

Kerry joined Hapco Philadelphia and, in an effort to get more involved, became intrigued by the idea of joining the HP board. She, like many Philadelphia landlords, knows the challenges of being a rental property owner in the city. But Kerry believes that "collective brain power" can facilitate change for the better.

She — like all members, we hope! — has seen Hapco Philadelphia's responsiveness and influence grow over the years and decided now was the time to step up. And we're glad she did! Kerry believes that her ideas are in line with those of the HP Board



Kerry Nelson and Seth Floyd

and looks forward to this new challenge. Her greatest skill lies in her good judgment and ability to assess different situations effectively, and we know that she'll be a great asset!

Seth Floyd, our other new HP Board Member, brings a diverse background, and offers a fresh perspective. Seth's introduction to real estate began at the age of ten, when he assisted his uncle, a contractor, with electrical and plumbing tasks for five dollars a day.

The familiarity and connections to real estate he gained were worth much more than the money he earned, and he feels he can never fully repay his uncle for those valu-

able experiences. Seth studied engineering and graduated from Temple University, but his passion for real estate ultimately took over. He has been an investor and property owner for 26 years, a real estate broker for 19 years, and has owned a title company for 7 years.

He joined the HP Board because he is concerned about the numerous obstacles investors and homeowners face in the City. Tired of being a bystander, Seth feels a duty to share his experiences and help facilitate positive change. We know he will.

We're thrilled to welcome him as a new Board Member to Hapco Philadelphia!

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# Latest from Our Lobbyist In Harrisburg

## Proposed PA Senate Bill Resurrects Prospect of Rent Control



Hapco Philadelphia urges all rental and investment property owners to oppose this latest attempt at rent control at the PA State Capitol in Harrisburg.

A proposal to cap rent increases was floated in the PA State Senate in 2023 and now the bill has just been introduced this year.

Study after study has shown that rent control makes being a small, independent, Mom & Pop rental owner unaffordable and forces us out of the market. And that erases even more affordable rental housing.

Hapco Philadelphia implores all rental and investment owners to read the information below and the PA Senate Bill 1095 and contact the state senators below to register your opposition to this latest form of rent control.

### Senator Jimmy Dillon

dillon@pasenate.com  
Harrisburg Office: (717) 787-9608  
Philadelphia Office: (215) 281-2539

### Senator Amanda Cappelletti

cappelletti@pasenate.com  
Harrisburg Office: (717) 787-5544  
Ardmore Office: (610) 896-2832

## Bills Affecting Tenant Eviction & Relocation Advance In Harrisburg

By Doug Shimell

Hapco Philadelphia and our lobbyist at the State Capitol in Harrisburg continue to battle proposed laws affecting rental and investment property owners.

Below is the latest update from Pennsylvania Residential Owners Association (PROA) of which Hapco Philadelphia is the largest client.

This intel is another example of your membership dollars at work when you're a member of Hapco Philadelphia, Philly's largest rental owner advocacy group!

### HB 287 Philadelphia Eviction Process

On Wednesday, you received a press release from us on, "Eviction reform for Philadelphia passes PA House".

You will recall the public hearing in Phila., on August 29th of last year, addressing the eviction incidents in Phila.- Jim Bennett testified.

Rep. Krajewski (D), Phila., introduced this legislation in October '23, to change the eviction process, only in Philadelphia.

The original intent of the legislation was to remove the private eviction agent (LTO) and replace it with the Phila. Sheriff's Office and would establish an Eviction Agent Advisory Board, training program and eviction procedures.

House Committee Chair Sturla originally held up consideration and asked us to try to work with the bill sponsor on reaching an agreement.

We received input from the PROA/HAPCO members and worked closely with the PA Apartment Association on attempting to amend this over many meetings with the bill sponsor, several Phila. House members, House committee staff, advocacy groups, Phila. City Council, etc.

Unfortunately, the legislation passed on Wednesday, along party lines = 102-99 and will go to the Senate Urban Affairs Committee.

Fortunately, "Private Entity" was reinserted, so this legislation will not designate the Sheriff's Office as the sole eviction agent.

We will be discussing this legislation, again, with the Senate Committee Chair and staff.

### HB 1549 Tenant relocation

This legislation was introduced in June of '23- relocation of a tenant due to the rental unit becoming uninhabitable or the rental building becoming condemned. This provided payments to the tenant for moving to a comparable rental unit, including their belongings, representing an amount equaling several months rental and additional compensation. There was no activity until September '23, when the House Committee Chair asked his staff to work with us on an agreement. We and the PA Apartment Association started negotiations and What this bill now has is a reasonable process if the tenant must leave their unit, with costs under the landlord's control and accommodations determined by the landlord- with no recourse on the landlord. We believe this is a fair and proper process that should be agreeable to all. HB 1549 is scheduled for second consideration in the House, next week and we believe it will pass on to the Senate.

## Message from the President continued from page 1

the largest penny pyramid when he was 17!

And did you know that one of Hapco Philadelphia' newest board members, Devi Jadeja, was a college tennis star?

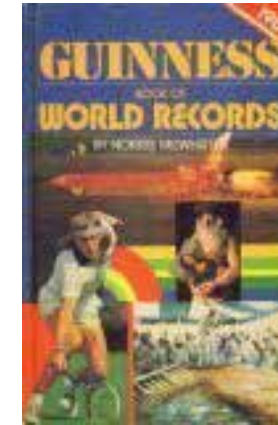
It's the fun and seriousness we cover in every monthly half-hour episode of "Landlord Tenant World" that airs on multiple Hapco Philadelphia platforms:

Website: [hapcophiladelphia.com/news](http://hapcophiladelphia.com/news)

YouTube Channel: [www.youtube.com/@hapcovidео5596](http://www.youtube.com/@hapcovidео5596)

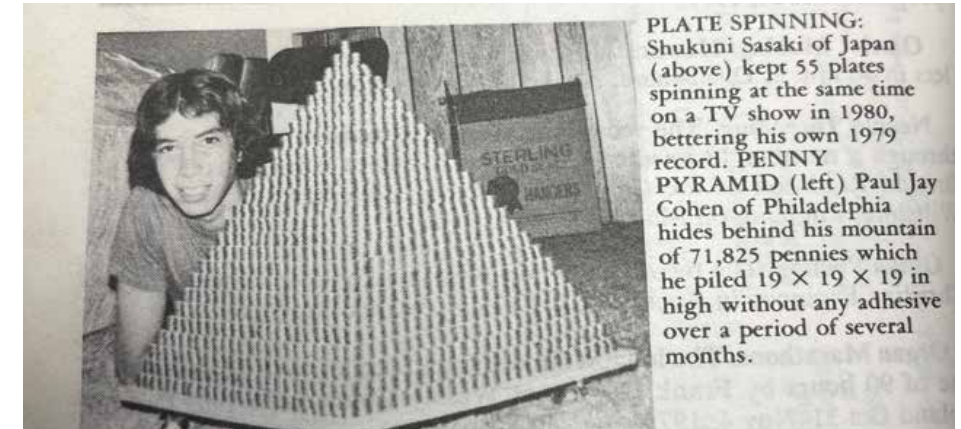
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In the latest edition that drops early April, we get the inside scoop from the rental research experts at RentCafe.com on how Philly cracked their Top Ten List for most desirable rental cities!



We also meet tennis star and rental property owner AND newest HP board member, Devi Jadeja!

And Guinness record holder, Paul Cohen, updates viewers on the latest changes to Philadelphia's Eviction Diversion Program and the latest at-



tempts to reform the Landlord Tenant Office.

You gotta watch this show: We cover a whole lot of crucial rental industry information, current hot-button topics, and other key elements of the single- and multi-family, subsidized and market- rate rent sectors. But it's also laced with a healthy dose of amusement and good-natured fun! Just because we're rental property owners doesn't mean we don't know how to have a good time!

In the previous episode of "Landlord Tenant World," we got breaking news on new lead paint testing and compliance from the president of Lead Safe Resources, Risa

In the previous episode of "Landlord Tenant World," we got breaking news on new lead paint testing and compliance from the president of Lead Safe Resources, Risa



Sady. And we chatted it up with Barbara Capozzi, another new HP board member. Capozzi is well-connected at city hall and is already working hard for HP and members. Watch Barbara here: [hapcophiladelphia.com/free-content/watch-now-landlord-tenant-world-episode-2-2](http://hapcophiladelphia.com/free-content/watch-now-landlord-tenant-world-episode-2-2)

Of note, HP's board of directors is getting younger and vastly more diverse as we look to represent a cross-section of the owners and tenants in Philadelphia.

The inaugural episode featured a state-of-the-rental-industry talk with Hapco Philadelphia President, yours-truly, Greg Wertman and General Counsel Paul Cohen. See it here: [hapcophiladelphia.com/free-content/watch-now-hapco-philadelphias-new-podcast-is-now-live-2](http://hapcophiladelphia.com/free-content/watch-now-hapco-philadelphias-new-podcast-is-now-live-2)

"Landlord Tenant World" welcomes your questions, comments, and input that we put to our experts each month. Send them to the show's host, Emmy-winning veteran TV journalist extraordinaire Doug Shimell, at [doug@focusmediaservices.com](mailto:doug@focusmediaservices.com)

"Landlord Tenant World" is just another of the many ways your Hapco Philadelphia membership dollars work to inform, educate, and now even entertain you about what we refer to on the show as, "The Greatest Industry on Earth!"

It's a Landlord-Tenant World out there and we're all living in it!

You gotta' check it out!



## 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.

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## Tax Time continued from page 1

and Partner with Snyder, Daitz & Company. He has been working with real estate clients for 35 years and says these are the mistakes he sees most often:

### Mistake 1: Waiting until the last minute to seek help

Leonard says he expects to complete about 75 tax returns for property owners and other businesses this tax season. But when we interviewed him four weeks before the deadline, he'd only completed three returns so far. That's because clients often have to wait until the last minute for various reasons. He says even though tax documents seem to be distributed later and later each year, the earlier you can connect with your tax expert, the better. In recent years, he says 90% of his tax returns are completed within three weeks of the deadline. "Anytime you're rushing or have less time than you're used to, that can increase the probably of mistakes." He also says many of the larger national firms are facing staffing shortages, so if you wait until the last minute, you may be out of luck finding an accountant. Simply put, get help early.

### Mistake 2: Intermingling tax entities

If you own several properties and each is its own taxable entity, each must be handled separately and properly reconciled. "One thing we see in real estate is that there is often one management company handling several entities," Leonard says. It is important that the management company's books properly match each entity. "If the management company is paying a \$10,000 real estate bill for entity number one, then entity number one needs to reimburse the management company." Simply put, keep accurate and separate records for each taxable entity.

### Mistake 3: Missing the tax deadline

Keep in mind that if your business is an S-Corp or an LLC filing as a partnership, tax

returns were due March 15th. (At least this will help you for next year!) If you're an LLC filing as a sole proprietor, the deadline is April 15th. Simply put, know your due dates.

### Mistake 4: Forgetting to include Estimated Tax Payments

"Say you had a good year in 2023, and you unexpectedly owe higher taxes on April 15th. Chances are you may now need to make estimated quarterly payments in 2024. So, don't forget that the first estimated payment for Q1 is also due April 15th," Leonard says. Simply put, you're not only paying your 2023 taxes by April 15; you may also have to pay the first quarter of 2024!

### Mistake 5: Mischaracterizing write-offs

Say you made an improvement to a rental unit. The IRS has different rules for write-offs. Under the current tax law, you can write off, say, new carpeting or appliances in a single year. But significant building improvements need to be capitalized and depreciated over 27 1/2 years for residential properties and 31 years for commercial properties. Simply put, check with your accountant if you updated a unit.

### Mistake 6: Not taking advantage of the QBI

The Qualified Business Income deduction is relatively new, allowing for a 20% deduction for S-Corps, partnerships, and other small businesses based upon their net income. Simply put, it can be confusing, so check with your accountant to ensure you're taking advantage of the QBI deduction if you qualify.

### Mistake 7: Paying taxes by mail

If you owe \$5,000 or more to the City of Philadelphia or \$15,000 or more to the Commonwealth of Pennsylvania, you are required to pay electronically. Simply put, paying taxes electronically is always safer and may be required.

## Second Federal continued from page 1

finds Whitford, Chief Lending Officer for Second Federal Savings and Loan Association of Philadelphia in Center City. "It's been a gift to spend my career working for the little guys."

Whitford has worked for small lenders in Southeastern Pennsylvania for the last 20 years and says he was lucky enough to be hired by Second Federal S & L in 2019. "I've seen firsthand what a community lender does for rental investors," Whitford recalls. "Second Federal is an old-fashioned neighborhood bank that comes through for our customers."

Whitford says many of his customers have tried borrowing from what he calls "hard money guys," which are non-banking institutions that charge borrowers higher rates and fees.

"They're not in the business of educating and building relationships with borrowers," notes Whitford. "Second Federal is not afraid to tell small rental investors the truth to help them do the right thing."

Whitford says Second Federal loans are settled faster than the big guys because there's no red tape in a bank with just three employees.

"Our investors love us because we know our customers and help them mold and shape their futures by establishing rental property goals and objectives," adds Whitford.

Whitford has found that many rookie rental property owners aren't sure about what they're doing and try to go it alone. That's when he urges them to join Hapco Philadelphia.

"We work hand in hand with Hapco Philadelphia to teach the basics of apartment investing and ownership," says Whitford.

"We like to reinforce why it's essential to be a Hapco Philadelphia member and benefit from their free landlord education and legal advice."

Whitford says Second Federal S & L only advertises with Hapco Philadelphia and has gotten many referrals from longtime Hapco customers. Part of that ongoing relationship is built on the tips and advice Second Federal uses to guide their investors.

The first guidance they give is for small borrowers to keep at least a six-month cash reserve on hand to pay for personal and business expenses for six months. Whitford feels like that is a good practice for all investors to consider as this is one of the more important underwriting criteria for loan underwriters.

The next tip Second Federal offers is for small rental investors to have a line of credit or credit card in the name of each Limited Liability Corporation (LLC) they create for each of their properties. Whitford says this minimizes the amount of personal debt they accrue on their personal credit reports.

Whitford also advises his rental investors to

keep a rent roll schedule in a centralized Excel spreadsheet when they apply for a loan. He says it's a quick, consolidated way for lenders to see what the incoming rent and expense timeline is like and simplifies the lending process. "It's tougher for the lender to help a small investor if a bank can't see the cash flow at a glance," advises Whitford. "Why would a lender take a chance if the records are a mess?"

It's why Second Federal Savings and Loan Association of Philadelphia has been Hapco Philadelphia's trusted partner for years.

"We are always learning and then teaching our investors. Hapco Philadelphia and Second Federal provide that expertise to our rookie and veteran rentals owners alike."

You can reach Charles Whitford at Second Federal Savings and Loan Association of Philadelphia at [cwhitford@secondfed.com](mailto:cwhitford@secondfed.com), 215-563-1572, [www.secondfed.com](http://www.secondfed.com).

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# Newest vehicle emission standards rattling car dealers amid slumping demand

By Lauren Jessop  
The Center Square contributor

The Environmental Protection Agency unveiled stricter vehicle emission standards last week, prompting a response from the organizer of a group of car dealerships across the country who have been calling on the Biden administration to “slam the brakes” on its proposed electric vehicle directives.

Coupled with the decline in enthusiasm for EVs and a **mandate** they call “completely unrealistic,” the EPA’s final rule adds yet another level of concern for dealerships who

As The Center Square previously reported, last November, over 4,000 dealerships from every state sent a **letter to President Joe Biden** asking him to “tap the brakes” on his proposed EV mandate based on a lack of consumer demand.

By January, with no response from the administration – and their numbers growing to over 5,000 – a **second letter** was sent urging the president to “slam the brakes.”

Mickey Anderson – owner of Baxter Auto Group based in Omaha, Nebraska – spearheaded the collaborative effort. In an email to The Center Square, he said the statement

generous government, manufacturer and dealer incentives.

“Worse still, the regulations spike in 2031-32 and revert to the unrealistic mandate that essentially requires that two-thirds of all vehicles sold be electric.”

It also says that they are in agreement with the National Automobile Dealers Association, or **NADA**, which maintains the EV mandate, is “too far, too fast.”

**A recent poll** from The Center Square reflects that claim, finding that roughly two-thirds of respondents felt the federal government “was pushing too hard” for EV adoption.

The dealers are urging the administration “to track EV sales versus projections and make necessary adjustments to reflect consumer demand.”

Anderson previously told The Center Square in an email that the government regulation will force an extreme shift to battery electric vehicles and “will dramatically limit the American consumers’ right to choose a vehicle that meets their needs.”

“This EV mandate is not the result of an open Congressional debate,” he said. “This is unelected Washington bureaucrats dictating what kind of vehicles Americans can buy.”

“We can take some solace in knowing that the voice of our customers broke through enough to convince the Biden Administration to moderate the mandate in the early years,” Anderson added. “But sadly, the regulation stubbornly hangs on to an EV mandate that is clearly disconnected from the realities of the marketplace and the voice of the customer.”

Since January, the number of Pennsylvania dealerships who signed on to the letter increased from 85 to 132.



say the administration is not listening to the voice of the customer.

The EPA calls the **new regulations** the “strongest ever” for light-duty and medium-duty vehicles and begins with 2027 models. They claim that over 7 billion tons of carbon emissions will be avoided, it will provide billions of dollars in public health benefits annually, and in addition, reduce annual fuel and maintenance costs for drivers.

The final rules were relaxed for the initial three years from those originally proposed but will eventually reach the stricter levels first laid out by the EPA.

posted to their **website** after the EPA’s announcement was sent to the over 5,000 dealerships who sent open letters to the president.

The statement says it is positive that the regulations were softened “in recognition of the slowing growth of EV sales.” However, it would still require an increase in sales **far beyond the consumer interest** they are experiencing at their dealerships.

The statement says customers continue to bypass EVs due to concerns about “affordability, charging infrastructure, performance in cold weather, and resale value,” despite

# PAHAF grant opens again: provides up to \$14,000 for delinquent taxes. Apply now while funds last!

Fatoumata Fofana-Bility  
Department of Revenue

The pandemic may be less disruptive in 2024, but many residents are still feeling financial stress. As a result, we continue to help individuals and families access financial relief at the local, state, or federal levels. For example, thousands of eligible Philadelphians received over \$13 million in water bill help through the Low-Income Household Water Assistance Program (LIHWAP).

LIHWAP, a state-funded program, was temporary; it stopped accepting applications in October 2022. But you can still get help paying your water bills through another state program, the Pennsylvania Homeowner Assistance Fund (PAHAF).

## What is PAHAF?

PAHAF is a statewide, federally funded program. It helps homeowners pay off their overdue utility, home loan, and property tax debts. Philadelphians who find it difficult to keep up with their utility (including water) bills should apply as quickly as possible to receive a lumpsum payment of up to \$10,000 to erase their utility debts and up to \$50,000 toward their mortgage and \$14,000 for property tax debts. Visit **pahaf.org** to find out if you qualify.

Please be aware that **PAHAF is a limited assistance program**. It resumed accepting applications in March 2024 and will continue until federal funding for the program runs out.

The best part? Any money you receive through PAHAF is a grant; you don’t have to pay it back. Keep in mind that the City of Philadelphia doesn’t take applications for this program. Eligible Philadelphia homeowners should **apply for help through the PAHAF website**. You can also apply for PAHAF by phone by calling (888) 987-2423.



## Other helpful resources

The Philadelphia Water Department has compiled a resourceful list of **local organizations providing in-person help** with PAHAF applications.

You can call (888) 987-2423 for more information or help with your application. You can also visit **pahaf.org** to learn more about PAHAF and how to apply.

Apply for water bill help through PAHAF!

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# 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

**Reminder:** Register for the upcoming **General Membership Meeting** on June 4th, 2024, from 6:30 PM to 8:30 PM. We're thrilled to announce that the speakers will be CM Katherine Gilmore Richardson and CM Rue Landue! We eagerly anticipate your presence at the meeting!

To register, visit [hapcophiladelphia.com/hapco-member-webinar](http://hapcophiladelphia.com/hapco-member-webinar) or call Hapco Philadelphia 215-684-1684

**Reminder: Open House at Hapco Philadelphia.** With the completion of our

new offices, located at 1628 JFK Blvd., 8 Penn Center, Lower Level C12, Philadelphia, PA 19103, we warmly invite you to see where we make it happen at Hapco Philadelphia! The "open house" will take place April 17, 2024, from 9:30 AM to 12:30 PM and will welcome both members and non-members.

Since the office is not generally open to the public, this serves as an opportunity to see us in our *natural habitat*. Come and mingle, enjoy some snacks and refreshments. Our board president, VP, and treasurer will be in attendance. There will be a registration link on the website.

We're looking forward to seeing you there!

**Reminder:** Register for the upcoming April 17th **Educational Session**. You won't want to miss our next Educational Session on Wednesday, April 17th from 6:00 PM-7:30 PM at Manayunk Brewing Company, 4120 Main Street, Manayunk! Speaker Don Beck will be discussing the topics below:

- Strong lease clauses designed by a landlord (Don) for landlords
- Effective screening techniques
- Biggest mistakes made by landlords
- How to collect past due rents & damages even after the tenant has moved
- How to get drug dealing tenants to move without evicting

To register, visit [hapcophiladelphia.com/hapco-educational-sessions](http://hapcophiladelphia.com/hapco-educational-sessions) or call Hapco Philadelphia 215-684-1684.

### WINDOW REPAIR PLACES NEAR NORTHWEST PHILLY OR NORTH PHILLY

**Post:** Does anyone use a place to repair broken windows in Northwest or North Philly or Montgo County?

**Response:** I've had good experiences with O&R Glass repairs (3628 N. 5th St). I've had multiple broken windows that they've fixed/replaced glass, double/single) and they've also replaced some broken locks on a few windows. You have to take the window to them and they don't fix frames. They're prices are very reasonable and they're fast. There's a good chance you can have the window back the same day

### I HATE CIRCULARS

**Post:** Hopefully this helps someone like it's helped me. I keep receiving unsolicited circulars from pizza stores and random businesses that I constantly have to throw

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## Over the Transom continued from page 12

away creating another unwanted job for me. I found out today that you can request a sticker from the city (for free) that prevents circulars from being left behind at your property. You have to post it somewhere on your property that's visible from the street and the business will be fined if you receive circulars. I've attached a picture below of what the sticker looks like. I've also attached the link to the website that you have to go to sign up your property. You have to sign up each property separately but it takes a few seconds to sign up. You'll receive the sticker in the mail after signing up. (Newspapers are not considered circulars/)

[www.phila.gov/services/property-lots-housing/request-a-no-circulars-sticker](http://www.phila.gov/services/property-lots-housing/request-a-no-circulars-sticker)

**Response:** Yes agreed. I put one of these on my house years ago and it stopped all the mess. The neighbors all did it and we live on a nice clean block. I also put them on my two rentals in Philly. Great. The dept that handles it can be unreliable. Mine got so worn from the sun and elements I ordered a new one, but nothing came. Did it again, still nothing. Finally, the third time was the charm. Just got my shiny new one yesterday!

### LEAD DUST INSPECTIONS

**Post:** Who are you all using for lead dust inspections? Are you paying per unit based on the size of the unit?

**Response:** I highly recommend Philly Lead Inspectors. My old building's units have passed every time. 267-225-5122.

**Response:** F&L Lead Dust Inspectors 215-200-7090 or 484-430-1114 [flspec-tors@gmail.com](mailto:flspec-tors@gmail.com)

**Response:** I imagined that the inspector chose spots on the floor and windowsills at random. I've been using Francho's company, F&L Lead Dust Inspectors since the rule went into effect. Easy to deal with and they can coordinate with the tenant so you don't have to waste time going back and

forth trying to get everyone lined up.

The price isn't based on the size of the house, it's basically the number of bedrooms as the inspectors are paying their labs by the number of samples submitted.

**Response:** You can clean right up to an inspection.

**Response:** Not all dust is lead. We recommend our clients to clean windowsills and floors. Just make sure the windows are closed after cleaning. While I am aware some lead testers clean before the testing and then wipe, that is against EPA rules. They allow cleaning up to an hour before testing so dust has time to settle.

**Response:** What is the purpose of this test? To know what dust is settling from the air? Why does the dust need time to settle?

**Response:** Just a question. What happens if your property fails the inspection. Even if it passed before. Do the tenants have to move out as it's now not suitable? Just wondering what happens.

**Response:** It is to measure that the property's lead levels are within the accept-

able lead levels. This is done to protect kids from lead poisoning as lead dust is the biggest culprit. Renovations tend to make the levels higher if there was lead in one of the layers of paint. I have seen many landlords do entire renovations with a baby living there. This is unfortunate for the child as lead has lifelong effects for them. In terms of letting the dust settle, EPA wants a real reading. If you wipe right before testing, you are not going to get that. While if there is lead in the property, dust would go back to those areas.

**Response:** It really depends if a child under 7 is residing there. We recommend to our clients addressing any issues as quickly as possible when a child is residing there. If your property passed before AND your inspector did a proper visual inspection of the paint, your paint should not be too bad, but the reason why this is done every four years because paint can deteriorate over time. Landlords should really be monitoring the paint for chipping paint especially if kids under 7 reside there. The city instructs tenants to report chipping paint to landlords and if landlords ignore it to L&I. I am doing a property tomorrow where the tenants have been

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## 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.

giving grief to the landlord and not paying over chipping paint. Generally, tenants don't need to move, but it really depends on how bad the condition of the paint is, how high were the test results and whether a child under 7 resides there. I hope this is helpful. Also, forgot to mention if a pregnant woman resides at the property.

**Response:** I believe that is incorrect. My understanding is that ALL landlords must get a satisfactory lead inspection report whether or not there are any children or pregnant women going to be living in a unit.

**Response:** The question was whether tenants have to move or not if a unit does not pass. I responded it depends. Yes, all residential rental units built before 1978 have to be tested. There are a few exceptions to the testing such as owner occupied, commercial units, units that were tested and are certi-

fied lead free, new construction, university owned housing and HUD owned housing.

**FEEDBACK NEEDED FROM HAPCO MEMBERS ON POTENTIAL NEW SERVICE**

**Post:** We are working diligently to provide as many value added services for members of Hapco. Currently the team is working on finalizing a partnership with another "Tenant Screening" service.

The service would be an added cost paid separately to the provider, but through an account provided via the partnership which would include a discount.

We are asking if that service is something that many of our members feel they would use? Attached to this email are two views of the features of the reports the screen-

ing companies will provide. If these features are sufficient, please provide feedback on whether or not the services would be beneficial to Hapco members.

**Response:** Is there a feature to verify income?

**Response:** The standard levels of packages with the screening service don't automatically include income/employment verification but the company does do it as an added charge. Keep in mind (and this is my opinion) I don't think income/employment verification can be included for the price of what any of these tenant screening companies charge in their package's prices. The verifications require contacting a person's employment as there are no databases that universally includes that info to download and review. And it likely takes a few days to complete.

## IRS Tax Refunds

By Fatima Hussein, AP News

The IRS is warning taxpayers that they may be leaving more than \$1 billion on the table.

The federal tax collector said Monday that roughly 940,000 people in the U.S. have until May 17 to submit tax returns for unclaimed refunds for tax year 2020, which total more than \$1 billion nationwide.

The average median refund is \$932 for 2020. Texas (93,400), California (88,200), Florida (53,200) and New York (51,400) have the largest amount of people potentially eligible for these refunds.

IRS Commissioner Danny Werfel said in a statement: "We want taxpayers to claim these refunds, but time is running out for people who may have overlooked or forgotten about these refunds. There's a May 17

deadline to file these returns so taxpayers should start soon to make sure they don't miss out."

For people who need to file a return, the IRS advises taxpayers to request their W-2, 1098, 1099 or 5498 from their employer or bank — or order a free wage and income transcript using the "Get Transcript Online" tool at IRS.gov.

Taxpayers typically have three years to file and claim tax refunds, otherwise the money becomes the property of the U.S. Treasury.

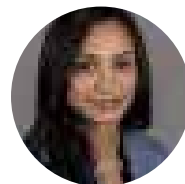
Generally, the deadline to claim old refunds falls around the April 15 tax deadline, but this year the three-year window for 2020 unfiled returns was postponed to May 17, because of the COVID-19 pandemic. But if taxpayers haven't filed a return for tax year 2021 and 2022, any 2020 refunds would be withheld until they file for those years as well

to make sure they don't owe.

Werfel said "some people may not realize they may be owed a refund. We encourage people to review their files and start gathering records now, so they don't run the risk of missing the May deadline."

Tax season officially began on January 29.

According to the latest tax season statistics, more than 71.5 million individual tax filings have been submitted to the IRS this season.



*Fatima Hussein reports on the U.S. Treasury Department for The Associated Press. She covers tax policy, sanctions and any issue that relates to money.*

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— hapco@hapcophiladelphia.com —

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  - Announcements & calendar events
  - PA state level legislative activity & PROA
  - Online store (coming soon!)
  - Special "ask our lawyer" section
- Exclusive members-only online Forum
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# Nobody **Wants** to Evict a Tenant

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

Everyone knows that going to court is time-consuming and expensive; HapcoPhiladelphia membership benefits include access to our one-stop solution to Philadelphia Municipal Court. Exclusive members-only fee structure provides top legal professionals who will guide and advise you on how the process works, from paperwork origination, mediation, settlement negotiation and, if necessary, actual eviction and lock-change, so you are comfortable knowing your rights as a property owner are known and respected.

## 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)*



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