



## Message from the President:

### Advocating for Revenue-Neutral Property Taxes

As property owners in Philadelphia, many of us dread reassessment time. We await the letter from the city's Revenue Department, which often brings news of higher property taxes...



Greg Wertman

see "President's Message" on page 3

### Podcast: Squatters and Scammers

To read the national headlines, you'd think it's not a problem. Squatting, the act of unlawfully occupying an uninhabited building, is said to be so rare, there are not even reliable statistics on how often it happens. But take it from those who have come face-to-face with squatters...

see "Squatters and Scammers" on page 10

### Bridge the Gap 2024

Hapco Philadelphia's Bridge the Gap event is less than a month away, and we're excited to see you there! Scheduled for September 19th, 2024, from 5:30 PM to 8:00 PM at Saint Joseph's University, Mandeville Teletorium, this event is a key opportunity to boost our advocacy for landlords and the Philadelphia rental industry...

see "Housing and Development" on page 11

## City Council: Be Careful of What You Wish For

### New Mandate for Sheriff Will Further Reduce Affordable Housing

#### HP Board of Directors Editorial Staff

The City of Philadelphia has a serious affordable housing problem. City Council's shortsightedness and overreach has created it. And it is that same shortsightedness on eviction enforcement (similar to the Actual Value Initiative [AVI], onerous lead dust testing, and

business taxes) that is now going to worsen it. Tenfold.

As reported in July, Landlord-Tenant Officer (LTO) Marisa Shuter announced that her office was to stop accepting new court-ordered eviction cases in August because she has been unable to find an insurance carrier. The new regulations require certain

see "Affordable Housing" on page 6

## Looking For A Few Good "Men"

see page 7



### Mitch Ripkin

#### HP Board of Directors Editorial Staff

Mitch Ripkin's venture into Philadelphia's real estate market began over fifty years ago with a straightforward goal: to supplement his income. As a gym teacher for 25 years, Mitch sought additional earnings and found real estate was the ideal solution. His real estate career began at just 22 when he purchased his first home in Germantown—a five-bedroom, three-story property for \$20,000. With a mortgage of only \$167 a month, Mitch rented

out three of the bedrooms, covering the mortgage and utilities. This early success led him to continue investing, eventually buying a duplex in Mount Airy and expanding into South Philly and other areas in Philadelphia.

Despite his expanding real estate portfolio,

see "Mitch Ripkin" on page 11



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## President's Message

As property owners in Philadelphia, many of us dread reassessment time. We await the letter from the city's Revenue Department, which often brings news of higher property taxes. These increases can range from a few dollars to thousands. For years, this process has been frustrating. Philadelphia's property tax system isn't consistent, which makes budgeting unpredictable.

Philadelphia's tax system is problematic because it isn't revenue neutral. In a revenue-neutral system, the city sets property tax revenue to match the previous year's budget. For instance, if the budget is \$500 million, the city cannot collect more than that amount in taxes. Any increase in one property's taxes would need to be offset by a decrease on another, keeping the overall budget stable.

Instead, Philadelphia reassesses properties to generate more revenue, often without clear explanations to the public. The amount of money that comes in is anyone's guess. A revenue-neutral system would require the city council and mayor to openly discuss and justify any tax increases, ensuring transparency.

Back in 2019, Councilman Brian O'Neill and Councilman Allan Domb proposed two bills aimed at making property assessments revenue-neutral. Their goal was to stop these "backdoor tax increases" and prevent

property owners from being blindsided by large tax increases. Currently, Philadelphia is exempt from a state law requiring revenue-neutral assessments. Councilman O'Neill emphasized that if funds need to be raised, it should be done through a transparent process with public input.

So, what does this mean for tenants? Unfortunately, the impact is clear. As property taxes rise, landlords will likely have no choice but to increase rents to cover these new costs. This is especially challenging when rents have already skyrocketed since the pandemic. Higher rents mean fewer affordable rental units in Philadelphia. Tenants with lower incomes struggle with these increases, and landlords facing high taxes may have to either renovate properties and switch to market-rate rentals or sell them, making the affordable housing problem worse.



Greg Wertman

Philadelphia is missing a key opportunity to tackle our city's affordable housing crisis. We should be advocating for tax incentives that support landlords who maintain low-to-moderate income housing and encourage new investments in this sector. Instead of penalizing property owners with unpredictable reassessments, let's push for policies that foster stability, transparency, and fairness for all Philadelphians.

- Greg Wertman

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# 8 Steps to Choosing a Good Tenant

HP Board of Directors Editorial Staff

Finding a reliable and responsible tenant is crucial for any rental owner looking to maintain the value and profitability of their property. The right tenant can ensure timely rent payments, proper property care, and a harmonious landlord-tenant relationship. Here are seven essential steps to help you choose a good tenant.

## Create a Clear and Comprehensive Rental Application

Start by developing a thorough rental application form. This document should request detailed information about the applicant, including their employment history, income, rental history to include references and evictions occurring within the last four years, personal references, and any other relevant details. A comprehensive application helps you gather all the necessary information to evaluate potential tenants accurately.

## Conduct a Rigorous Background Check

Once you have received the applications, conduct a background check on each applicant. This should include a relevant credit history, criminal history check, and verification of their employment and rental history. A good credit score indicates financial responsibility, while a clean criminal record ensures

safety and reliability. Verifying employment and rental history confirms the applicant's stability and consistency in meeting financial obligations.

## Verify Income and Employment

Ensure that the prospective tenant has a stable source of income. As a rule of thumb, their monthly income should be at least three times the monthly rent. Request recent pay stubs, tax returns, or bank statements to verify their income. Contact their employer to confirm their employment status, length of employment, and job stability.

## Check Rental History and References

A tenant's rental history provides valuable insights into their behavior as a renter. Contact previous landlords to inquire about the applicant's rent payment history, property upkeep, and overall conduct. Positive references from past landlords can indicate a reliable and responsible tenant. Additionally, reach out to personal references to get a better understanding of the applicant's character.

## Conduct an In-Person or Virtual Interview

An interview, whether in-person or virtual, allows you to get to know the prospective tenant better. During the interview, discuss their rental history, reasons for moving, and expectations for the rental property. This conversation can help you gauge their personality, communication skills, and overall suitability for your property.

## Evaluate Their Lifestyle and Compatibility

Consider whether the tenant's lifestyle aligns with the property and neighborhood. For example, if you own a family-friendly property, a tenant with children might be a good fit. On

the other hand, if the property is in a quiet, residential area, a tenant who prefers a more active lifestyle might not be the best match. Ensure that the tenant's lifestyle is compatible with the property and surrounding community.

## Trust Your Instincts and Make an Informed Decision

After gathering all the information, trust your instincts and make an informed decision. While data and references are crucial, your intuition about the applicant's suitability should also play a role. Choose a tenant who not only meets all the criteria but also feels like a good fit for your property and your landlord-tenant relationship.

## Remember to follow Philadelphia's Uniform Screening Guidelines

It's the law. Be sure to review the Philadelphia Fair Housing Commission's Renters' Access Act to ensure you are following the rules. (You can find this in the Hapco Handbook or search for it online.) It outlines what tenants can and cannot be screened for. For example, owners cannot consider evictions that occurred four or more years prior nor failure to pay rent or utility bills during the COVID-19 emergency period. The guidelines outline the dos and don'ts, exceptions, and penalties for violating the code.

Selecting a good tenant involves a thorough and careful process. The goal is to find responsible and reliable tenants who will respect your property and fulfill their rental obligations. A well-chosen tenant contributes to a positive rental experience and helps protect your investment for the long term.



# Natural gas subsidy plan rolled out to stabilize the grid

By Anthony Hennen | The Center Square

As experts raise more questions about the future reliability of the energy grid and warn of blackouts, legislators are giving more serious consideration to bank-rolling upgrades for power plants.

On Wednesday, Sen. Gene Yaw, R-Williamsport, shared his proposal to create a Pennsylvania Baseload Energy Development Fund, which would give low-interest grants and loans to electricity generators to build, maintain, modernize, and run their plants.

Doing so, he argued, would help to stabilize the PJM, the 13-state grid that supplies power to 65 million people.

"Pennsylvania alone supplies nearly 25% of baseload electric generation capacity to the grid," Yaw said in a press release. "We must play a more active role in incentivizing generation and addressing looming reliability challenges with market-based solutions. The Pennsylvania Baseload Energy Development Fund can help us supply the grid with reliable, cost-effective energy, as well as the infrastructure and workforce to maintain it."

The fund is modeled after one in Texas, which Yaw called "extremely successful." Initially funded at **\$5 billion in 2023** after Winter Storm Uri wrecked the grid in 2021, the Texas legislature doubled funding. Wind and solar projects do not qualify for funds in Texas, but coal, natural gas, and nuclear do.

So far in Texas, **natural gas projects** have dominated as award winners.

The need for a fund, Yaw argued, is due to growing energy needs even as Pennsylvania loses more power plants.

"PJM has recently said that in the next 7-10 years there will be about 40,000 megawatts retiring and a need for an additional 40,000 megawatts in their service territory," Yaw



wrote in a **legislative memo**. "That would be an estimated 80,000 megawatt spread in power needs within the grid. This program would help provide opportunities to increase base load generation that connects to PJM within that time frame."

Though high-interest rates can cause problems for some projects looking for financing, it's not the only barrier. It may not even be the main one.

A report from Pittsburgh Works Together this week warned that **the grid is "in peril"** as government policy decisions make it difficult to build new projects and connect them to the grid. State and federal rules can push plants into early retirement. Delays in the approval process can also kill

projects or limit how quickly more power can be added.

Though PJM officials are working to reform its interconnection process, where new projects get added to the grid, **projects faced four-year delays in 2023**.

If Yaw's legislation copies the Texas approach and only offers loans to coal, natural gas, and nuclear projects, it would boost projects that are currently in the PJM minority. Of the 162,000 megawatts in the queue, solar and wind comprise 83,000 megawatts and another 50,000 megawatts are energy storage projects.

Natural gas projects account for fewer than 5,000 megawatts.

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## Affordable Housing

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minimum training and insurance liability coverages that are not offered by carriers.

“Unfortunately, our insurance is expiring at the end of September and, to date, we have been unable to secure new insurance. In light of this, I do not want to accept work that we will be unable to complete before the insurance expires (in September),” she wrote.

It seems that some in City Council can’t contain their excitement. Councilmember Kendra Brooks, who authored the Angel Davis Eviction Accountability Act following the shooting incidents of two women during their respective evictions last year, was quick to issue a statement praising the Act as “setting a new and higher standard for private entities that conduct evictions in Philadelphia, and if Marisa Shuter is unable to meet that standard, then her office should not be conducting evictions. Every municipality in the state of Pennsylvania operates without allowing private entities to conduct evictions. I am confident that Philadelphia can find a way to do the same.”

Herein lies the problem.

Being “confident that Philadelphia can find a way” and in fact finding a solution are not the same. The city already is overwrought with backlogs and staff shortages and is unable to reasonably take on another task such as eviction lockouts, no matter how well intended.

To this end, more property owners will be fearful of rental income loss and the mandate will continue to drive them out of the city in record numbers.

Be assured, Hapco Philadelphia is all for accountability. Any contracted deputy acting on behalf of the LTO must be properly trained, follow proper protocol, and be accountable for his misdeeds. All parties involved should be reminded that use of weapons during an eviction are extremely rare. In fact, cases involving gunshots represent less than one-tenth of 1% of all cases. Each situation must be fully investigated to determine the facts without unwarranted assumptions.

Philadelphia has a long, sad history when it comes to providing evictions under its own auspices. The Landlord Tenant Office was originally created in 1970 arising from the corrupt constable city system that dated back to colonial times. The idea was to provide straightforward service for hire.

The LTO system is not perfect. When it doesn’t live up to its mandate, it should be adjusted and changed. Hapco Philadelphia does not stand in the way of improving it, including by adding reasonable measures to ensure the safety of all parties during an eviction.

But if the Landlord Tenant Office vanishes this fall, with no reliable, efficient system ready to go, the backup in its wake will wreak chaos for the city and landlords alike.

The plan is for the Sheriff’s Office to execute all evictions. The Sheriff’s Office is widely

known to be so dramatically understaffed now that it can’t even handle its current workload. That row office provides courthouse security, transportation of defendants to and from city jails, handles city property auctions, and more.

According to *The Philadelphia Inquirer*, the sheriff has sought more than \$10 million in city funding in the current budget, which does not include any allotment for the new eviction burden. Mayor Cherelle Parker’s final budget allocated less than \$3 million.

What does that mean for Philadelphia rental property owners? The already slow-going eviction process resulting from the built-in delays of the city’s Eviction Diversion Program and the machinations of the byzantine municipal court is about to get exceedingly worse.

As Hapco Philadelphia General Counsel, Paul Cohen, told the *Inquirer*, “Whatever happens, the landlords have to bear the brunt of the cost. [Many of] our members are small landlords who can’t afford to have people stay in apartments for a long time without paying.” Hapco Philadelphia President Greg Wertman echoes the concern: “This will mean landlords will lose even more money when doing an eviction, [which can take up to 6-months and sometimes longer to execute]. And due to that, rents will go up. Unfortunately, the good tenants have to pay more for the few bad tenants who it seems certain that city councilmembers want to protect.”

City council has a long and checkered history of overreaching to protect a bad few at the expense of the good many. The good are the vast majority of tenants and the vast majority of landlords. Assuming otherwise is a gross miscalculation and misplaced priorities. Good government should solve problems, not exacerbate them.

## Are You an Experienced Property Owner? Share What You Know!

HP Board of Directors Editorial Staff

At Hapco Philadelphia, we’re always looking for ways to empower property owners with information and to grow the value of your membership. Well, we’re at it again — assuming we see interest. Our members are loaded with experience and knowledge that may already share with others through both the Hapco Forum and our Facebook Members-Only page.

We’re now considering creating what we’ll likely name “Member Advisory Panel”. This panel would consist of a small group of current members looking to share their exper-

tise in all relevant fields of interest to others in the HP community, such as business, finance, property or relationship management, home renovation, maintenance, etc. Sharing and networking is a proven way to grow and succeed.

If you’re an active investment professional or have experience to disseminate, we’d love to hear from you. How it will work is that your name will be listed as a member contact. As questions are submitted to the HP office from the general membership, our staff will review and filter them to those whose expertise best matches. No contact information will be shared publicly. Additionally, we encourage panel volunteers to write rel-

evant articles for the *Hapco Newsletter* and features for the Hapco Philadelphia email Blasts.

This is yet another great way to grow HP and meet our goals: member-to-member knowledge. Learn more: email us at hapco@hacophiladelphia.com. On the subject line write “advisory panel.” Briefly describe the expertise or areas of interest you are willing to share, together with email and phone number. We will respond in-kind once we have all volunteers in place. Initially, about six panel members are being sought. Thank you in advance for your interest and service to HP and its members.

## SEPTA announces fare hikes

By Anthony Hennen | The Center Square

For years, SEPTA leaders have warned that the Philadelphia transit system was facing a looming budget crisis. Without more action from local or state elected leaders, service cuts or fare increases were on the horizon.

Now, the day of reckoning is at hand, as the agency proposed “fare adjustments” that would raise costs on regional rail and eliminate discounts on buses, subways and trolleys.

SEPTA leaders blamed the state government for not filling a \$240 million annual budget deficit.

“The SEPTA Board has worked tirelessly to advocate for transit funding,” SEPTA Board Chair Kenneth Lawrence, Jr. said in a press release. “We are optimistic about an agreement on funding in Harrisburg; however, we need to act now to ensure that SEPTA is best positioned to provide reliable service to the city and region.”

The money crunch isn’t a surprise. In January 2023 transit ridership was down 40% compared to pre-pandemic levels and leaders knew the end of COVID-era federal subsidies would soon run dry, leaving the system in a budget hole.

“This increased reliance on short-term federal subsidies is unsustainable and presents a fundamental fiscal challenge moving forward,” SEPTA CEO Leslie Richards said during a May 2022 Senate Transportation Committee hearing. “Rebuilding ridership is fundamental to SEPTA’s long-term viability and the region’s economic success.”

But that challenge wasn’t resolved. Ideas in the General Assembly, such as proposed legislation by Rep. Ben Waxman, D-Philadelphia, to let municipalities levy local taxes to fund public transit, went nowhere.

SEPTA’s desired changes would kill the travel wallet discount and increase fares from \$2.25 to \$2.50, equal to the current cash fare and the increase since 2017. But SEPTA would keep free transfers and elimi-

nate restrictions on the direction of travel for transfers, allowing more roundtrips on a single fare.

Fares would also increase for single trips on regional rail, making travel wallet and quick trip prices equal.

Public hearings on the proposed changes will be held on Oct. 16 at 10 a.m. and 4 p.m. online and in person at SEPTA headquarters. If the SEPTA board approves the changes on Nov. 21, higher fares will take effect on Dec. 1.

“We worked hard to make sure this fare proposal is equitable,” Richards said. “We know that no one wants to pay more for anything, but we are pulling out all the stops to try to avoid devastating service cuts.”

She also hinted that more could come without a boost from state coffers.

“Without new state transit funding, we will have to consider additional fare increases in

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

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

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# Upfront Costs When Renting: What Do You Need to Pay?



By Patrick Freeze

If you're thinking of renting a new apartment, you're probably aware that there are bills you need to consider. When renting, you have to plan for the various costs associated with the lease process. These include the first month's rent, a security deposit, an application fee, the last month's rent, and fees if you have a pet. However, the question we get most from tenants is, "What are the upfront costs I have to pay?"

In this guide, we'll cover the common upfront bills you need to pay. Second, we'll discuss some upfront fees you should consider to help plan your rental budget. As trusted property managers in Philadelphia, we have the expertise and experience to help you start your rental journey prepared and with everything you need to make an informed decision.

## Application Fee

One of the first costs you might encounter when renting is the application fee. The application fee actually covers your landlord's expenses related to a thorough tenant screening process. In Philadelphia, this fee is usually between \$25 – \$100 and paid to begin the rental application process.

Application fees can vary depending on your

landlord or property manager, and they are typically non-refundable. Even though they increase your initial costs, they're a normal part of renting in many areas.

**Average Cost:** \$25 – \$100, depending on the area and complexity of screening.

## First Month's Rent

The first month's rent is almost always required upfront by landlords. It acts as your initial payment to begin the rental agreement. It's the cost of your first month living in the apartment. This upfront fee ensures that you have secured your right to occupy the rental property starting from the first day of your lease.

Remember, this isn't an extra charge or a deposit. It's just your first payment towards your rent. It's the same amount as your regular fixed monthly payment per the lease.

**Average Cost:** This depends on the location and specific rental property. However, rent across the US averages \$1,713 according to RentCafe.

## Security Deposit

The term "security deposit" is one you have probably heard of. This refers to the money

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## Upfront Costs

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your landlord collects before moving in. Typically, the security deposit is equal to one month's rent, but it can vary depending on the lease agreement and applicable local laws.

In Philadelphia for example, during the first year of the lease, the security deposit cannot be more than two months' rent. But, unlike the application fee, this deposit is refundable. Let's say you leave the apartment in great condition and fulfill the terms of your lease – if so, you should get this money back at the end of your rental period.

For the duration of the lease, the landlord will hold your security deposit. If you cause any damage or owe rent when you leave, then they can rightfully use some or all of the deposit to cover those expenses. But if there's money left, landlords must return it to the tenant within a specified timeframe as directed by local laws.

**Expert tips for beginners:** Before you move in, complete a walkthrough with your landlord and document anything that's already broken or damaged. That way, you both have a record and agree on the unit's condition. This critical documentation helps ensure you won't get blamed for damages later when you move out.

**Average Cost:** Typically 1-2 months' rent, but some states have maximum limits.

## Last Month's Rent

In some states, the last month's rent is also included in the upfront costs a tenant must pay. This means you pay the rent for your final month upfront when you sign the lease. In Philadelphia, it's common to pay this along with your security deposit.

Just like admin fees, the amount you pay for last month's rent can vary depending on the landlord or the place you're renting. Even though it adds to your upfront costs, paying last month's rent is a common practice in many states.

**Average Cost:** Depends on your monthly rent per your lease agreement.

## Pet Rent vs. Pet Security Deposit

Pets are often regarded as a member of the family, but if you want to move your pet into a rental, there may be an extra fee. Many landlords choose to charge an additional pet security deposit or monthly pet rent – or both! However, how are those two different from each other?

**Pet Rent:** This is a fee you pay on a monthly basis along with your rent, and you can't get it back. That said, a pet fee can be between \$25 and \$100 for each pet, depending on the property and your specific agreement. It often depends on how big, heavy, or the type of pet you have. So be prepared to answer questions about your pet and their health history as part of the application process.

**Average Cost:** \$25 – \$100, depending on the landlord and pet type.

**Pet Deposit:** This is a one-time payment. Landlords usually ask for \$200 to \$500 per pet. This money acts as a security deposit in case your pet damages anything. Unlike pet rent, you can get this money back if everything's okay when you move out.

**Average Cost:** \$200 – \$500, depending on the landlord and pet type. Not all landlords offer this option.

## Moving Costs

Moving costs are often underestimated, but

you might want to put this into your budget as an upfront cost as you prepare to rent. Moving costs vary depending several factors such as whether you hire professionals or decide to move yourself.

If you choose to hire professional movers, the cost you will depend on the distance of the move, the volume of items being moved, and any additional services you might need, like packing and unpacking your belongings.

**Average Cost:**

**Local Move (within the same city):** \$500 – \$2,000 (DIY) or \$1,000 – \$4,000 (hiring professional movers)

**Long-Distance Move:** \$1,000 – \$5,000 (DIY) or \$2,000 – \$10,000+ (hiring movers)

Remember, these are just averages, and the actual costs can vary depending on your location, the specific apartment, and your situation. But if you do decide to reach out to professionals, do so well in advance, as the schedule of reputable movers can fill up quickly.

Patrick Freeze is a licensed real estate broker with over a decade of experience in the real estate and property management industry. In 2009, he started Bay Property Management Group - the ultimate property management company, specializing in a wide range of properties, including single-family houses, portfolios of rental homes, and apartment buildings. Through experience and top-notch customer service, BMG is helping make property ownership the profitable and pleasurable experience it should be.

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# Squatters and Scammers: Watch Hapco's Latest Podcast

By HP Board of Directors Editorial Staff

To read the national headlines, you'd think it's not a problem. Squatting, the act of unlawfully occupying an uninhabited building, is said to be so rare, there are not even reliable statistics on how often it happens. But take it from those who have come face-to-face with squatters: it happens more often than you think, and when it does, removing a squatter can have unanticipated obstacles. This is the focus of this month's "Landlord Tenant World", Hapco Philadelphia's podcast, and it's getting lots of discussion on Facebook. Host Brad Sattin interviews Philadelphia property management expert Edward Golding, who has not only experienced squatters in his properties, but scammers too. These are con artists who claim to be the legal representatives of an uninhabited property and lease it out right under the true owner's nose!

The problem, Golding explains in the podcast, is that the police are often unaware of their own procedures for removing a squatter. In one case, Golding says it took more

than two years to remove a squatter, although this occurred in 2020, in the heart of the Covid pandemic when evictions ground to a halt.

"We had a fairly difficult time trying to get the police department to understand that there is a process to move squatters out of the property." None of this is a surprise to Hapco Philadelphia General Counsel Paul Cohen, who also joined the podcast. "This is happening all across the country. The person has no right to live there, and they just move into your property. They're not paying your rent, and they destroy the property. It's really bad." Golding says it took repeated trips to the police department before police finally acted. And even once at the scene, officers were still hesitant to remove the offender. "The real problem is getting the police to understand what they need to do. So, it's incumbent on (the landlord) to instruct the police department [on the policy]", Cohen says.

To complicate matters, in a case where a scammer with no right to a property convinces an unsuspecting tenant to sign a



Edward Golding

fraudulent lease and pay rent for the property, there are two victims: the rightful property owner and the tenant. And sometimes a tenant may refuse to leave. "That becomes a difficult court case, because that tenant is a third party that has rights as well, and they were scammed, so the court is going to be sympathetic toward that individual the same way they're sympathetic to the landlord," Cohen says.

You can learn more about the police procedure in dealing with squatters in the Hapco Handbook. Golding offers this advice: "Get a Hapco Philadelphia membership. The amount of money it takes to join Hapco is very, very small in relationship to the value that Hapco can provide." Cohen adds, "Hapco helps landlords to navigate through these complicated issues."



You can view the full podcast now at [HapcoPhiladelphia.com](https://www.hapcophiladelphia.com)

# Bridge the Gap 2024: Join the Conversation on Housing and Development!

By Lauren Andreoli  
Hapco Marketing Director

Hapco Philadelphia's Bridge the Gap event is less than a month away, and we're excited to see you there! Scheduled for September 19th, 2024, from 5:30 PM to 8:00 PM at Saint Joseph's University, Mandeville Teletorium, this event is a key opportunity to boost our advocacy for landlords and the Philadelphia rental industry. It's also a chance to address your concerns and strengthen our collective voice. Don't miss the opportunity to meet and interact with elected officials!

Our event will feature a distinguished panel, including City Council members Rue Landau

and Jamie Gauthier, state Representative Jared Solomon, and state Senator Nikil Saval, along with insights from Hapco representatives. We've planned this event to address key issues affecting our industry, such as affordable housing and neighborhood improvements, through engaging discussions and direct interactions with policymakers. We want you to know that Hapco has been listening to your concerns and is committed to addressing them!

Your presence at Bridge the Gap 2024 is crucial, as it shows our collective dedication to strengthening our advocacy efforts. You'll have the chance to network with peers and vendors, enjoy food and beverages throughout the evening, and benefit from free on-site parking.

Registration is free and open to both members and non-members, so we encourage you to register in advance. For those interested in showcasing their services, vendor tables are available; please contact Lauren at [Lauren@hapcophiladelphia.com](mailto:Lauren@hapcophiladelphia.com) or call 215-684-1684 for more information.

Bridge the Gap 2024 is our way of showing that we hear your concerns and are dedicated to addressing them. We value your involvement and look forward to seeing you at this important event as we work together to create stronger, more connected communities.

You can register at [hapcophiladelphia.com/bridge-the-gap](https://hapcophiladelphia.com/bridge-the-gap)

## Mitch Ripkin

*continued from page 1*

Mitch continued teaching until 2000, when he chose to concentrate solely on real estate. Over the years, he has built a successful business, managing properties with a team that once included 13 employees and a long-time administrative assistant who has been with him for over two decades. He now operates the business on his own, with his administrative assistant coming into the office twice a month. Mitch's main goal was never to accumulate great wealth but to ensure a steady income that allowed him to enjoy life and manage his bills comfortably. Today, all of his properties are fully paid off.

Mitch joined Hapco Philadelphia at the age of 22, appreciating the organization's mission to support landlords, challenge city policies, and advocate for fair practices. He saw Hapco as a valuable tool for learning about the industry, especially since he was just starting out. Over the years, Mitch has continued to benefit from Hapco's resources and community.



Throughout his career, Mitch has faced significant challenges, including difficult tenant situations—some of which were violent—not always having properties in the best neighborhoods, and adapting to the many changes in the city market over the past 50 years. Managing rising costs has also been an obstacle. Despite these difficulties, Mitch has navigated them and remains committed to his tenants, valuing the satisfaction that comes from providing quality housing.

Looking ahead, Mitch expects that high property values and the challenges of managing tenants who struggle to pay rent will result in a decrease in small landlords. The rising real estate taxes and the difficulty of significantly increasing rents due to tenant affordability issues will strain the affordable rental market. Mitch is currently planning which properties to keep and sell, evaluating each one based on cash flow and market conditions.

For those just starting in real estate, Mitch

advises caution. With skyrocketing costs and a challenging eviction process, he believes entering the market today is tougher than ever. His recommendation is to invest in properties in neighborhoods on the verge of gentrification. Thoroughly vet tenants before approval by visiting their current residence to see the condition of their living space and confirm they are paying rent. Even well-qualified tenants might stop paying rent unexpectedly, and it's safer to avoid less desirable neighborhoods. Invest in the best neighborhood you can afford.

While many landlords might say that money is what they enjoy most, Mitch finds great satisfaction in seeing his tenants thrive. He takes pride in the art of deal-making and making good deals when buying and selling properties. Mitch values his wonderful tenants and enjoys watching them enjoy the homes he provides. He also finds great enjoyment in helping young people get started in business.

## 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.





# 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.**

### BRIDGE THE GAP 2024

**Post:** Save the Date for Bridge the Gap 2024: Join the Conversation on Housing and Development!

We're thrilled to announce our upcoming event on September 19th, 2024, with panelists including city council members Rue Landau and Jamie Gauthier, state representative Jared Solomon, and state senator Nikil Saval. Hosted at Saint Joseph's University, this event will delve into crucial topics such as affordable housing, neighborhood improvements, and more.

Date: September 19th, 2024

Time: 5:30 PM – 8:00 PM

Location: Saint Joseph's University, Mandeville Teletorium, 5600 City Ave. Philadelphia, PA 19131

- Engaging Speakers
- Insightful Panel Discussions
- Local News Coverage
- Networking Opportunities
- Food and Beverages Provided
- On-Site Parking Available

Registration is FREE for members and non-members. Secure your spot now! [hapcophiladelphia.com/bridge-the-gap](http://hapcophiladelphia.com/bridge-the-gap)

### EJECTMENT

**Post:** Hi all. Does anyone have experience with a ejectment lockout. I'm sched-

uled for a ejectment lockout in September and I was wondering if its necessary to have movers and a place of storage when sheriffs arrive for lockout of squatters?

**Response:** We have done a couple ejectments, I would ask the tenant if they want to come back for any items in front of the sherriff during the lock out. If they want their items, you need to hold them for 30 days, we normally leave everything in the unit and work around stuff when we can. Make sure you document everything with photos the day of the lock out. 31 days after the lock out you can trash everything and turn the unit.

Moving items to a storage unit opens you up to a little liability and a bunch of unnecessary costs. The downside to leaving belongings in the house is you have to give the tenant access to get them when they can. We normally try to schedule 3x one hour time slots in the first two weeks and get a text stating the rest is trash.

If you're proactive you can normally get everything done in the first week.

**Response:** I believe that you do for at least thirty days. Is your property in the city and if so what part? There is a new storage company located on Ogontz Ave & Somerville Street in Philly and for now they are offering 30 days free.

**Response:** Are you referring to an

ejectment from Common Pleas Court or an eviction from Municipal Court?

**Response:** The property is in Logan and they're squatters so the hearing was in the court of common pleas.

**Response:** In my experience, with an ejectment, you must have someone there to remove everything from the property and have them hold it for 30 days. There are companies who do this and possibly your Attorney can refer a company to you.

**Response:** What property are you referencing?

**Response:** I'm talking about a duplex that I have in the Logan section of Philadelphia.

**Response:** What you are referencing is a Municipal Court eviction which differs from a Common Pleas ejectment.

**Response:** I have gotten lost in the multiple ejectment emails. Are you discussing removing a squatter from your property? If you need an answer what needs to be done, doesn't HAPCO have an attorney that can give you an answer?

**Response:** Yes, I was discussing squatters. I have the sheriff's scheduled to come out September 5 to remove squatters. I was just trying to get info on if I absolutely had to have movers and storage for squatters.

### EVICTION

**Post:** I have been luck in that I have not had to evict many of my tenants, the last one was maybe 10 years ago. At the time the total process took 3 months. I currently have a tenant that is not paying and I need to evict them. I submitted the paperwork the end of April and it did not get submitted to the attorney until early July. Now they are telling me the process from this point will take 6 months. Is there a quicker way? Would us-

*continued on page 13*

## Over the Transom continued from page 12

ing private attorney be quicker? I am loosing a lot of money. Also I'm getting past rents back? Do I have to take them to small claims court?

**Response:** Did you go through the diversion process? You need to do that before you can file in Municipal Court.

You may be able to get some back rent through the Tenant Assistance program but the tenant has to agree to participate.

Be prepared, once you go through the court process, you also now have to use the sheriff's office for the lockout which takes a bit longer and the costs for the writs have increased significantly.

I have done a few evictions, I haven't collected a dime on any judgement.

**Response:** With the changes to the writ servers and people in charge of the physical eviction, wondering what has changed.

### SIDEWALK REPAIR

**Post:** Hit with a mandatory sidewalk repair by my insurance company. Does anyone recommend someone who can do this (as inexpensively as possible?)

Secondly, I'm aware of repair grants from the city for owner occupied properties. Does the city offer ANY financial assistance for rental property owners to make these repairs? (Not hopeful but thought I'd ask)

**Response:** Try Shelton 215-758-7512

**Response:** Richard Miles 267-238-8830

### VINYL WINDOW MECHANICAL REPAIR

**Post:** s there anyone who will come out to repair the mechanics, not the glass, of vinyl windows? Windows won't stay up and some parts are clearly broken.

**Response:** Try this guy I use for window

repair. His name is Fred 267-275-9161.

**Response:** Have used E & J Window for that 267-972-1269

### TREE SERVICE-W. PHILA AREA

**Post:** I am looking for a tree company to take down tress at 2 properties in West Phila. Any suggestions.

**Response:** Mark Polsky. Good prices, responsible, insured... 267-368-4445. You won't be disappointed. He's done several jobs for me.

**Response:** I recently used Mark for a big tree that uprooted and was leaning towards a neighboring property. I was very pleased.

I didn't have time to comparison shop since it was important to get it cut down as soon as possible to avoid any damage to my property and/or neighboring properties but based on my past experience with this type of work I felt his price was fair.

More importantly he coordinated everything directly with the tenant, and sent pictures when he was done. He's a very nice guy, re-

sponsible, and showed up when he said he would. Highly recommend.

**Response:** I second Mark Polsky. He just did a big job for me in NW Philly and did a really nice job and beat the next best price by 20%. Heck of a nice guy, and he really loves the trees--tries to cut responsibly and preserve the life and health of the tree. It was refreshing. I'd been dealing with Kinginer for too long. Those guys are all attitude and their prices are no longer the most competitive. I was happy to finally find someone with a pleasant demeanor whose pricing was great and didn't bring the aggressive attitude. I was so happy withe the work I sent him to trim my mom's trees and he was super kind to her.

### DEPOSIT RETURN

**Post:** I've been sending deposit returns by certified check (US) post office and this is the second time they've lost them. Has anyone else experienced this? Crazy the post office is messed up. How do people handle this with Venmo?

**Response:** I use Venmo for returning deposits. Venmo produces a transaction

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Thank you!



log which can be printed. It also produces monthly statements that can be downloaded or printed. I text the tenant beforehand asking if Venmo is ok for them and sometimes text afterwards to confirm they got it.

**Response:** Because I get all but one of my tenants to pay rent using Zelle, I already have them in my Zelle payee list. So when I try to send them a Zelle security deposit refund, their payee method shows up and I can send them an instant payment with no post office involvement. And for contractors, I send them a small (\$1) test payment to make sure I have their correct Zelle address before sending a full payment.

**Response:** My problem with Zelle is they've had fraud on their platform where they haven't reimbursed victims. I use Venmo and apartment.com and directly through bank but being an old head I've been doing the deposit through checks, you can't write paid in full on a zelle payment.

**Response:** I have the bank mail the checks directly, then everything is on either

the bank or the USPS. Once it happened that the USPS returned the check to me but the second one was delivered just fine.

**Response:** I have had no problems with Zelle because I make sure I send money to the correct email address or phone number of the person I send to before sending funds.

By contrast three rent checks sent through the mail in the past never arrived. There was a lot of that going around for a while.

No tenant mails me rent. My one recalcitrant tenant drops it I'm my mailbox at my home.

**Response:** I would never let a tenant know where I live!!!! When they see I'm in an expensive gated community in the suburbs, they may think that it's no big deal not to pay the rent, because I don't need the money!!!

### PECO BILL

**Post:** We have not received a bill from PECO for several months. I have contacted several times and told this has been escalated but still have not received an update.

**Response:** If you've created an account with PECO you should be able to pop on line, see your bills and pay there. I just checked my online account and it's functioning fine.

**Response:** We have an online account the issue is , we haven't received a bill in months. We were told it is a technical issue and it has been escalated. Wanted to know who else we could contact to resolve this matter.

**Response:** Peco changed their software infrastructure in February and a few weeks ago, when talking to a Peco employee about bills for one of my accts that I could not access online, I was told they are having unresolved issues and had no idea when the system will be running as it should. For me, it meant no access to my online account but I was getting the paper bills. In the Philadelphia Landlords Connect FB group several people have mentioned administrative issues with Peco - some rather serious.

### COLLECTING ON A JUDGEMENT WITH A CONTRACTOR

**Post:** We secured a judgement on All Season's Roofing LLC for \$3,250. Of course, they did not show up for the case and they have not paid the judgement. The kicker is that they use a bank in Georgia to deposit the checks. That prevents the city from collecting the money from their bank.

They have a PA, Phila, & NJ license # on their bills/contracts. I find it hard to believe that the Sheriff's department can help collect. Any advice?

**Response:** I am volunteering at Call for Action on Ch. 6. Call there and see if we can do anything. I am there on Friday's but anyone can help between 10-1

**Response:** Did All Seasons Roofing ever make good on their leaky roof? Did they repair it in a timely manner? They emphasize that they stand behind their work. Just wondering what your experience has been.

## From the Philadelphia Sheriff's Office:

The Philadelphia Sheriff's Office is committed to serving our community with integrity, transparency, and respect for all residents. In light of recent developments by the Landlord and Tenant Office, we acknowledge and accept the continued responsibilities of serving evictions.

Their decision does not disturb our operations in any way. The Philadelphia Sheriff's Office will continue to ensure that all eviction proceedings are carried out with fairness and compassion, recognizing the impact on individuals and families in our city. We are actively working to enhance oversight, improve

procedures, and collaborate with all stakeholders to address the housing challenges facing Philadelphia.

We understand the significance of this responsibility and are determined to uphold the highest standards of justice and accountability. Our office remains open and responsive to the needs of our community as we navigate these important changes together.

Thank you for your continued trust and support as we strive to make Philadelphia a more just and equitable place for everyone.

# DIVERSIFIED INVESTORS GROUP

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



## Reasons to JOIN HAPCO Philadelphia

— hapco@hapcophiladelphia.com —

### FEATURES & BENEFITS OF MEMBERSHIP:

- NEW Fully Integrated Website
- Streamlined forms for landlord & tenant legal actions
- Searchable archive
- Continuous updates of legislative matters
- Updated news & information feeds
- Announcements & calendar events
- PA state level legislative activity & PROA
- Online store (coming soon!)
- Special "ask our lawyer" section
- Exclusive members-only online Forum
- Facebook, LinkedIn & YouTube channel
- Online monthly newsletter, including news, trends, & editorials
- Educational series, lectures & roundtables
- Affordable, Tax deductible membership dues
- General Membership Seminars featuring guest speakers from the local business community, building, industry, and elected officials
- HP-PAC to support our various interests and causes on behalf of its members
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- Affordable, tax-deductible membership dues
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- Meet-and-Greets!

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

Pay over the phone or mail a check to:  
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# SEPTA

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the spring,” Richards said.

Gov. Josh Shapiro proposed a \$160 million funding increase as part of a \$280 million overall increase for public transportation in the state. That, however, was reduced to \$80 million total in the budget, of which SEPTA received \$51 million.

Most of the funding for the transit system comes from state and federal accounts. Of the \$1.38 billion SEPTA receives in subsidies, \$1.2 billion comes from the state.

In February, Richards warned that, without more state funding, SEPTA could see fares go up by 31% and service reductions up to 20%.

Local Democrats were not pleased with the announcement and vowed change.

“This fare hike is a direct result of the state’s

## Philadelphia Redevelopment Authority

A meeting of the Board of Directors of the Philadelphia Redevelopment Authority (“PRA”) is currently scheduled for Wednesday, September 11, 2024, to commence at 4:00 P.M.

Because of the continued closure of PRA offices in connection with the COVID-19 pandemic, this meeting will be held remotely via Zoom. In order to join the meeting, you will need to register in advance at the following link:

<https://us02web.zoom.us/j/84461212693>

After registering, you will receive a confirmation email containing information about joining the webinar. Please see the attached **Memorandum** outlining the attendance (including call-in information) and comment procedures.

For more information on the PRA Board, please visit:

<https://phdcphila.org/who-we-are/boards/philadelphia-redevelopment-authority-board>

failure to properly fund transit, and our communities are paying the price,” Rep. Ben Waxman said on X, formerly Twitter. “When

we return to Harrisburg later this month, securing transit funding will be a top priority. We can’t afford to wait any longer.”

# 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

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