



PHILADELPHIA

OCTOBER 2024

HAPCO NEWSLETTER

Serving Philadelphia's Investment & Rental Property Community

Message from the President:

The Rise of Concession Shopping: Its Impact on Non-Corporate Landlords

I want to take a moment to address an important trend we've been seeing in the Philadelphia rental market: the rise of concession shopping. You've probably noticed that a lot of these new apartment buildings are offering major rent deals—things like “two months free” or



Greg Wertman

see "President's Message" on page 3

Bridge the Gap 2024

Hapco Philadelphia's "Bridge the Gap 2024" event was a huge success, bringing together a vibrant community of real estate professionals, advocates, and elected officials to address the challenges and opportunities in our housing market.

see "Bridge the Gap" on page 10

Property Tax Bill

It's never fun when your property tax bill arrives in the mail, particularly in Philadelphia over the past few years and especially when you're given a mere few weeks to decide if (and how?) to fight it. (You have until October 7, 2024.)

see "Property Tax Bill" on page 11

Trump V. Harris: Who's A Landlord to Vote For?



Former President Donald Trump. Courtesy of website;



V.P. Kamala Harris. Courtesy of White House

By HP Board of
Directors Editorial Staff

With just a few short weeks before the Presidential election, it's tricky business attempting to make comparisons between Donald Trump and Kamala Harris. We live in a polarized world, after

all, and most of us have likely already decided how we'll vote. We're not in the business of endorsing, but when possible, we do like to educate. And with the rental market experiencing significant fluctuations in recent years, and policies involving eviction, rent control, and tenant screening under extreme scrutiny, understanding how each candidate's platform could benefit or challenge landlords is important for property owners and investors alike.

see "Landlords' Vote" page 5



LANDLORD SPOTLIGHT

Ryan Jones

By Lauren Andreoli

Ryan's journey into real estate began in 2016 while he was living in the UK. Encouraged by one of his childhood friends who managed properties, he purchased his first house in Norristown. However, the experience was far from smooth. With only \$4,000 in his bank account, Ryan faced challenges as a new landlord, admitting that his first triplex was an



see "Ryan Jones" on page 8

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President's Message

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other appealing discounts. What's happening is that this practice, which started with brand-new construction, is now spreading to more established properties. In some cases, these deals turn a standard 12-month lease into a 14-month one, with renters getting the same rate over a longer period.

This leads to an important question: how does this affect us, the smaller, non-corporate landlords?

The reality is we will feel some impact, especially if we're renting at market rates in areas where these larger buildings are competing. If you've noticed fewer inquiries or a drop in applicants, it's possible that these big landlords' discounts are making it more difficult to compete.

However, there's good news. We won't face the same challenges as these large complexes, especially those built in the last five years. They have many units to fill and high overhead costs. We, on the other hand, have the flexibility to offer a more personalized



Greg Wertman

This surge in rental concessions stems largely from Philadelphia's recent construction boom. Many projects were completed before the tax abatement ended, resulting in an oversupply of high-end units, which is driving the discounts.

As small landlords, we've always adapted to changing market conditions, and this is just another challenge we can overcome.

- Greg Wertman, H.P. President

experience, and many of us cater to tenants looking for affordable, stable housing. For those renting to low- or moderate-income tenants, these concessions likely won't have much of an effect since your tenants are focused more on affordability than these discounts.

For those of us in the market-rate segment, there are ways to stay competitive. One option is offering multi-year leases with stable

rent. While tenants may resist rent increases, you could offer a two-year lease with a guarantee that rent won't rise during that period. This can be appealing to renters seeking stability. Of course, you'd need to weigh the decision carefully, as it means locking in today's rates for several years.

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The deadline for each issue is the last day of each month.



Serving Philadelphia's
Investment & Rental Property
Community

The Hapco Philadelphia Newsletter

Published as a member service by
Hapco Philadelphia

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Details of new \$1.3B 76ers arena proposal announced



Photos courtesy of 76place.com

By Jon Styf | The Center Square

The Philadelphia 76ers will pay the entire \$1.3 billion to build the new 76 Place at Market East Arena but will benefit from not having to pay property taxes.

Instead, the team will use a payment in lieu of taxes model.

Demolition is set to begin on the arena land in 2026 with construction starting in 2028 until the arena opens in 2031.

The city council must still approve the deal, which requires the 76ers to pay \$6 million annually in PILOT payments and just \$10 in rent for the 30-year term of the lease.

The city plans to combine four parcels of land, creating an arena site and lease that plot back to the team for the arena and development.

The parcel will be created when the 76ers purchase the 1000 block portion of the Fashion District and the former Greyhound bus depot. Those will be combined with city-owned property that includes the 1000 block of Filbert Street, air rights related to the existing 10th Street bridge and parts of parcels related to Jefferson Station.

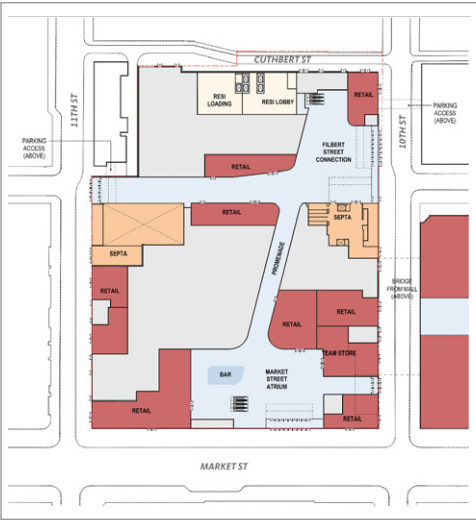
“This agreement presents an unprecedented opportunity to unlock long-needed redevelopment on the historic Market East corridor— creating jobs, generating tax revenue, and bringing vibrancy to a critically important commercial corridor in Philadelphia,” Philadelphia Mayor Cherelle Parker said. “Between the numerous commitments in the agreement to expanding economic opportunity, investing in our young people, and supporting adjacent communities, this is the right deal for the City, our residents, and our neighborhoods.”

It’s a complex deal allowing the 76ers to pay less for property taxes while holding rights to develop the area around the arena for minimum rent in exchange for paying for construction.

Geoff Propheter, an associate professor at the University of Colorado Denver, studies public subsidies and property tax policy.

“Sixers proposed PILOT suggests an effective tax rate around 0.6% +/- 0.2%,” **Propheter wrote**. “For context, TD Garden’s ETR this year is 1.28% and Ball Arena’s is 2.25%. Both buildings are 25-30 years old.”

The deal also includes a \$50 million community benefits agreement.



The Loop Program

The Longtime Owner Occupants Program (LOOP) is a Real Estate Tax relief program. You may be eligible if your property assessment increased at least 50% over last year, or at least 75% over the past five years. You must also meet requirements for income and length of homeownership.

At what age do seniors stop paying property taxes in PA?

Age requirements A person aged 65 years or older. A person who lives in the same household with a spouse who is aged 65 years or older, or, a person aged 50 years or older who is a widow of someone who reached the age of 65 before passing away.

- Sep 6, 2024

Landlords' Vote

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How you weigh this information in the voting booth is up to you.

Kamala Harris: A Focus on Tenant Protections and Housing Affordability

Vice President Kamala Harris has consistently advocated for policies aimed at increasing housing affordability and tenant protections. Her proposals include lowering the cost of rent and helping financially struggling renters, increasing funding for affordable housing development, and implementing stricter regulations on evictions. Her ire seems to be focused on the big profits of Wall Street investors and out-of-state landlords, not the local mom ‘n pops. She seems to support ongoing efforts by the Biden administration to “expand rental assistance for Americans including veterans, boost the housing supply for those without homes, enforce fair housing laws, and make sure corporate landlords can’t use taxpayer dollars to unfairly rip off renters.”

We don’t live in a vacuum. Big corporate landlords are most certainly encroaching on our city — impacting gentrification, property values and those dreaded higher tax assessments — but landlords can’t be all thrown in the same bucket. And Harris has attempted to make the distinction, vowing to limit rent hikes to 5% for two years *for landlords with over 50 units*. However, it should be noted that many economists cite numerous rent control studies that find that any form of rent

control does more harm than good by actually shrinking the housing supply.

Harris says she has a plan to build three million more rental units in her first term, and in support of small businesses, she’s promising to expand the number of new business tax deductions and cut the red tape that inhibits small businesses, including landlords, from growing.

Under Harris, some landlords may face increased regulations impeding their ability to raise rents or evict tenants. However, her commitment to affordable housing could lead to a more stable rental market in the long term.

Donald Trump: A Pro-Business Approach

Former President Donald Trump’s policies have historically favored a pro-business approach, which could be more beneficial for landlords, at least in the near-term. Trump has advocated for tax cuts, deregulation, and policies that encourage real estate investment. His administration’s focus on reducing bureaucratic hurdles could make it easier for landlords to operate and grow.

Trump’s emphasis on economic *growth* and job creation could lead to increased demand for rental properties, benefiting landlords in terms of occupancy rates and rental income. However, critics argue that his policies may

exacerbate issues of housing affordability, potentially leading to a more volatile rental market.

But it should be noted that any specifics from Trump regarding housing affordability are hard to find. The official GOP platforms says Republicans will “reduce mortgage rates by slashing inflation” and will build new homes on federal lands. Trump has also criticized environmental regulations and the extensive permitting process.



Comparative Analysis: Short-Term vs. Long-Term Benefits

The question of which candidate’s policies would most benefit landlords ultimately depends on the time frame considered. In the short term, Trump’s pro-business stance may provide immediate

advantages for landlords looking to maximize profits and expand their investments. However, Harris’s long-term vision for housing stability and tenant protections could foster a more sustainable rental market, albeit with stricter regulations.

Remember, however, that the decisions of local lawmakers, particularly those of Philadelphia City Council are the biggest factors in determining the rules and regulations Philadelphia rental property owners must follow.

Remember to cast your vote on November 5th!

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

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Pennsylvania elections: No consistency for 67 counties

By Anthony Hennen | The Center Square

County boards of elections across Pennsylvania are preparing for November, but warn that more support would help them get the job done quicker — while state laws hamstringing their effort.

“We should have one uniform way of handling elections that takes out all the ambiguity,” Jeff Reber, a Union County Commissioner and election reform committee chair of the County Commissioners Association of Pennsylvania, said. “Honestly, everybody I’ve talked to from the election administration side would be thrilled if that were the case.”

Speaking during a Senate Democratic Policy Committee hearing on mail-in and absentee ballot access, Reber and others noted how election day in Pennsylvania is an event done in 67 ways. Counties, not the state, set their policies around things like ballot drop boxes and whether to notify mail-in voters of errors made on their ballot.

Recent election law changes like Act 88 of 2022 and Act 77 of 2019 brought many changes to voting in Pennsylvania, like dramatic expansions of mail-in voting and more funding for local election boards, but it didn’t always bring clarity.

“We do extensive research and training to constantly improve our processes,” Krista Kerr, deputy director of Chester County Voter Services, said. “This law, when it was enacted, it doesn’t come with standard operating procedures or a manual on how to do it, so we have to be very creative and come up with our own ideas.”

Those election law reforms have created problems, too. Unlike other states, Pennsylvania counties aren’t allowed to prep mail-in ballots, known as pre-canvassing, until 7 a.m. of election day. That prohibition delays results.

Kerr referred to it as “simultaneously running dual elections” for in-person voting and for mail-in ballot counting. There’s another hiccup too: Chester County’s elections office is split between two locations, one in the county seat of West Chester and another outside it a couple miles away. But state law requires ballots to be counted in the county seat.

“We’re trying to instill trust through transparency with the public and we offer them to come to the central scan, it’s open to the public,” Kerr said.

James Allen, Delaware County’s director of elections, advocated for more engagement from county officials to let voters know if they have problems with their mail-in ballots.

“We should be allowed to help voters who aren’t there on election day,” Allen said. “We should be able to call them, email them, send them a letter, whatever means we have, and let them know they did not sign their envelope, did not date their envelope, did not use their secrecy envelope.”He noted that Delaware County has copied what Allegheny County has done to notify voters.

“If it’s plainly apparent that this voter will be disenfranchised based on the envelope, and based on their lack of signature, date, or secrecy envelope, we’re going to cancel that, notify the voter — but also send out the replacement envelope and ballot right away,” Allen said. “Problems do not get better with time.”

Secretary of the Commonwealth Al Schmidt has told legislators he **doesn’t expect delays** like 2020 in counting votes, but also noted that **fewer than two dozen people work** on elections full-time in the Department of State. Running elections is extremely local in Pennsylvania.

Local headaches are due to the state’s inaction.

“It’s our fault as legislators — there is no



consistency between counties on all aspects of the mail-in balloting or absentee balloting process,” Sen. Judy Schwank, D-Reading, said.

Any changes that come may be a result of the judicial branch; the Commonwealth Court ordered Washington County on Tuesday to **notify voters of ballot errors** after a **controversial decision** in April by county commissioners not to do so.

Election officials urged legislators to change the law to allow early pre-canvassing before election day hits. Reber noted that CCAP was asking for pre-canvassing minimum of five days.

“We need to get results out the day of the election or people start to question it a little bit,” he said. “Any sort of adjustment there is gonna help not only give credence to many people’s thoughts about the election results, but it’s gonna help the administration of the counties themselves.”

Lauren Cristella, president and CEO of the good-governance group Committee of 70, made a plea for Pennsylvania to be as good as other states.

“I just want to vote like Florida,” she said. “They allow pre-canvassing I think weeks in advance of election day ... every county has been subject to tremendous stress, most of which stems from restrictions and ambiguities in state law.”

How does AP count the vote?

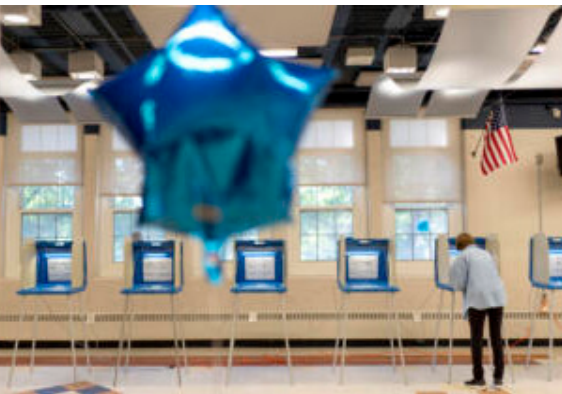
By Nicole Meir

In every U.S. election since 1848 AP has counted the vote and declared the winners. As Nov. 5 approaches, David Scott, the AP vice president who oversees our elections operation, explains how AP tallies millions of ballots to deliver the results:

Can you describe the size and scale of AP’s team and the vote count process on election night?

There’s a saying on the Elections team: what AP does to count the vote and declare winners in an American presidential election is the world’s single largest act of journalism. In all, about 5,000 people will take part in our efforts to collect, count, verify and publish the results of the November election. That includes a network of 4,000 vote count reporters, who will staff county election and town clerk offices nationwide once polls close. They’ll be backed up by a team that collects results from state and county websites, as well as via electronic data feeds from states. Those vote totals will be scrutinized for accuracy and, once verified, plugged into AP’s election system for transmission to customers across the globe.

That monumental effort is required so that voters can know who they’ve picked to lead them as soon as possible after polls close. There is no national election commission in the U.S. that tells us who won on Election Day. If we want to know who the next president



A voter fills out a ballot while voting in Rhode Island’s state primary election, Sept. 10, 2024, in Providence, R.I. (AP Photo/David Goldman)

will be, we’ve got to do the math ourselves — which is what AP has done since 1848.

How does AP make sure the count is accurate?

Accuracy is everything to the AP, and elections aren’t any different. We start by not relying on a single source for the vote count. We’re getting results from those vote count reporters, which we check against what elections officials post online or send via a feed. That allows us to put AP’s vote count through an intense verification process. We ask vote count reporters detailed questions to verify their information, our election system includes dozens of automated quality control checks, and our full-time staff of election researchers monitors and examines the results for anomalies throughout the course of an election.

As part of our efforts to ensure accuracy, we also rigorously test our systems for weeks before Election Day. In fact, we started test-

ing for this year’s general election sooner than we ever have before. Those tests include sending randomly generated test data to customers to make sure their systems are working and our numbers will appear correctly in their graphics once polls close.

Why might election results fluctuate on election night?

Elections are messy. They’re human exercises conducted by thousands of election officials and volunteers in thousands of jurisdictions nationwide, where roughly 160 million voters will cast a ballot — most often with paper and pen. Mistakes are bound to happen along the way, but we know from past elections and the certification process that follows Election Day that those mistakes are caught and corrected. Via the quality checks AP conducts on the results we collect and tabulate, we’re often the first ones to spot such mistakes. However, every now and then, an error does make it past both election officials and the AP. That’s not necessarily a sign of anything nefarious. We look into these errors and fix them as soon as they are discovered.

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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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LANDLORD SPOTLIGHT

Ryan Jones

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absolute disaster. Despite the difficulties, he focused on learning from his mistakes. Today, Ryan owns 80 properties, with 40 in Norristown, 20 in Camden, and 20 in Philadelphia. While his Norristown properties are co-owned with his friend, he manages the Camden and Philadelphia units on his own. He credits having a knowledgeable partner early on as a helpful tool in his career.

Ryan recalls being highly involved from the start, handling much of the hands-on work himself. He and his friend established an in-house construction team early on, which helped them keep their properties in top shape. Maintaining a close relationship with tenants is central to his philosophy as a landlord. Each Thanksgiving, they provide meals for the tenants who have been with them for five years or more, a tradition that continues to this day. This personal touch, along with prompt maintenance responses—emergencies addressed within 24 hours and other issues resolved within 48 hours—has earned him the trust of his tenants.

For Ryan, the most rewarding aspect of being a landlord is the opportunity to help people. He understands that landlords often get a bad reputation, but his approach focuses on being attentive and responsive to tenant needs. This proactive approach has resulted in very few evictions across his properties. By thoroughly vetting tenants and providing high-quality living spaces, Ryan has built a successful business. Ryan has a construction company, which employs eight full-time workers. Often, Ryan and his friend and business partner over-renovate their units, adding features like

hardwood floors, granite countertops, and tiled bathrooms, which help attract and retain tenants.

Ryan believes that real estate is a long-term investment and advises newcomers to see it as a marathon, not a sprint. He cautions against expecting quick profits, emphasizing that building a substantial portfolio takes time and patience. Looking ahead, Ryan plans to expand his portfolio to 150 units within the next few years. By 2026, he aims to bring property management in-house. One unique aspect of Ryan’s business is his focus on squatter remediation. His team includes an employee dedicated to resolving squatter situations, with an impressive 90% success rate in making contact with the squatter and gaining access to the property.

As a member of Hapco Philadelphia, Ryan appreciates the organization’s advocacy work on behalf of landlords. He values the representation Hapco provides, particularly in its efforts to engage with city council and address the concerns of property owners. For Ryan, staying informed about local regulations and market trends is essential for long-term success in real estate, and he credits Hapco with helping him stay connected and informed.



Why does AP call US elections?

By Lauren Easton

For 178 years, The Associated Press has played a vital role in U.S. elections, counting the vote and declaring the winners – and reporting them to the world, without fear or favor.

With a history of accuracy dating to our first vote count in 1848, AP remains the go-to source for trustworthy and reliable information every election night.

Senior Vice President and Executive Editor Julie Pace explains why AP calls U.S. elections and the preparations underway as Election Day approaches:

Why does AP call U.S. elections in the first place?

Elections in the United States are administered at the state and local level. That means there is no federal body that counts the vote or shares results. The AP stepped in to help fill that void more than 170 years ago, shortly after our founding. The goal was to ensure the public had an independent, non-partisan source of information on elections – and that’s the role AP continues to play, nearly two centuries later.

What is AP doing to prepare for the 2024 elections? How is the process similar – or different – compared to 2020?

The fundamentals of our approach to the 2024 election are unchanged. Our priority is ensuring we’re well-positioned to declare winners in races up and down the ballot with speed, and of course, accuracy. Our decision team has had plenty of practice this year during the busy primary season, which has helped them fine tune their workflows, communication and modeling. As Election Day nears, they’re paying particular attention to the battleground states in the presidential race and competitive House and Senate contests, ensuring we’re up to speed on any changes in voting rules



Busy scene at the offices of The Associated Press in New York as tabulators gather to count the vote, which arrived by telegraph, Nov. 3, 1914. (AP Photo).

and procedures in those locations.

We’re also placing a particular emphasis in 2024 on our explanatory journalism around our race calls and vote count. We plan to be more transparent than ever about how we’ve called key races, which is part of our effort to help build public confidence in election results. We know that the process can be confusing, so we think it’s important to show people what went into our decisions. We’ve also significantly expanded our data visualization around elections, which will provide audiences with an immersive digital experience on Election Day and beyond.

Why should people trust AP to get it right?

No news organization has been calling elections longer than the AP. That depth of experience, combined with our gold standard record of accuracy and our non-partisan approach to news coverage should give the public confidence in our race calls. Our motivations are simple: we want to get the calls right and we want to inform the public quickly. We have no political agenda or rooting interest in the outcome of the elections. We are focused on the facts and delivering the results accurately.



Tabulators record the Associated Press election returns in the offices of IBM in New York City on Election Day, Nov. 3, 1942. The returns are received on the teletype machines (background) and recorded with the aid of the numeric punching and printing machines in the foreground. (AP Photo/Matty Zimmerman)

Bridge the Gap 2024

By Lauren Andreoli

On September 19th, 2024, Hapco Philadelphia hosted the highly anticipated “Bridge the Gap 2024” event at Saint Joseph’s University. We are thrilled to report that the event was a huge success, bringing together a vibrant community of real estate professionals, advocates, and elected officials to address the challenges and opportunities in our housing market.

The evening began with a compelling address from Vincent Reina, Associate Professor of Urban Economics and Planning, Faculty Director of the Housing Initiative at Penn, and Editor in Chief of Housing Policy Debate. He shared valuable insights about the current housing market and discussed the Housing Plus program, which provides direct rental assistance to tenants to help bridge their housing cost burdens. His remarks set the stage for a productive evening.

The panel featured key voices in Philadelphia’s housing sector, including City Council member Rue Landau, State Senator Nikil Saval, Representative Morgan Cephas, and Hapco Legal Counsel Paul Cohen. Unfortunately, Council Member Jamie Gauthier could not attend due to COVID on the day of the event, but we are pleased to report that she is now doing well.

Topics of discussion included critical issues like lead laws, affordable housing, taxes, the eviction diversion program, the elimination of the Landlord-Tenant office and the sheriff taking over, and squatters. These discussions were vital in addressing the evolving real estate landscape and the shared concerns of



Vincent Reina, Associate Professor of Urban Economics and Planning, Faculty Director of the Housing Initiative at Penn; Hapco Legal Counsel Paul Cohen

landlords. If you missed the event, the complete video is now available for viewing.

Paul Cohen shared an important perspective from the landlord’s side, stating, “Landlords are the biggest advocates of tenants. Landlords love tenants—they’re your customers. We advocate for tenants. Where we have a problem is with bad tenants.” He emphasized that while bad tenants are a challenge, there are also bad landlords, adding, “We don’t like them either.” His remarks sparked meaningful dialogue on mutual responsibility and respect within the housing community.

Attendees enjoyed delicious food, contributing to the warm and welcoming atmosphere. We extend our heartfelt gratitude to our vendors for their support and excellent service, which played a crucial role in making the event enjoyable for everyone!

We were thrilled to see both Hapco members and non-members in attendance, showcasing the diverse perspectives that enrich our discussions. Your involvement highlights the shared dedication to building a vibrant community for all residents.

Thank you to everyone who attended and contributed to the success of this event. Your engagement and enthusiasm are what make our initiatives impactful. Together, we can continue to bridge the gap in our local real estate market and advocate for solutions that benefit our entire community.



Skyrocketing Property Tax Bill? Here’s What (and What Not) To Do

By HP Board of Directors Editorial Staff

It’s never fun when your property tax bill arrives in the mail, particularly in Philadelphia over the past few years and especially when you’re given a mere few weeks to decide if (and how?) to fight it. (You have until October 7, 2024.)

After three years without a property tax assessment, the 2023 bill gave many owners sticker shock, with an average residential tax increase of more than 30%. Now they’re feeling the pain again, with 2025’s bill (due March 31), which arrived in August. This time, residential property values are up an average of 19%. Mayor Cherelle Parker’s administration says Philadelphia homeowners can expect an average tax increase of more than \$300 (although that takes in to account tax relief programs for which owners must apply.) Many aren’t nearly so lucky.

Some homeowners in areas of high gentrification like Southwest Philadelphia are seeing 50% increases, and for others, much worse: their tax bill has more than doubled!

The Parker Administration is urging homeowners to apply for relief programs, like the Homestead Exemption, Senior Citizen Tax Freeze, or LOOP, the Longtime Owner Occupants Program. They are good programs that will reduce what you owe.

Unless you’re a landlord.

The programs only apply to those living in the homes they own. And there’s the rub. The City is concerned about skyrocketing rents but doesn’t make the connection that raising taxes means raising rents.

So, what can you do? We spoke to real estate attorney Christopher Dean, who works with Hapco Philadelphia members at a discounted rate. More on that coming up.

Dean is a former prosecutor and criminal de-

fense attorney who took up real estate matters more than ten years ago and was once outside counsel for the City of Philadelphia on Sheriff’s sales. In other words, he worked *on the other side*. Today his focus is on protecting property owners, and he estimates that he filed more than four hundred property tax appeals in recent years.

He says you can fight city hall and win, but you’ll need proof. The system the City uses to determine property values paints broad strokes about neighborhoods, and you’ll have to provide the specifics. If your property is significantly different from other comps in quality, size, condition or location, you likely have a case. Have pictures ready and schedule an inspection with the city. As a landlord, have available your lease and business income versus expense sheet. If, for example, you explain that you haven’t raised the rent on a long-term tenant in years, but the increase will force you to do so, you may have negotiating power.

However, fighting just for the sake of the fight can backfire. In fact, if your taxes are aligned to similar comps, wasting the city’s time could put you on their radar. Even worse, a determination of a *higher* property value could cost you more! So, fight the fight ... if you believe you have one.

But be prepared to wait. File an appeal as soon as possible. And be sure the appeal is

through the City’s Board of Revision of Taxes, not the Office of Property Assessment. Asking for a First Level Review through the OPA is asking the OPA to reevaluate, but it’s not a true appeal.

Dean says the wait could be six months or longer, so if you have a mortgage on the property, discuss with your lender how best to move forward with payment.

Dean is offering free consultations, and his rate for Hapco Philadelphia members is \$750 per property, a savings of \$150. He can be reached at cdean@cwdeanlaw.com or 215-867-4197.

And remember, appeals must be made by October 7, so don’t wait!

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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.

AIR BARRIER/ENVELOPE TESTS

Post: We are in need of someone new who can do air barrier, and envelope, tests for new construction. Revireo who we used to use may be out of business now as no one is responding.

Response: I know you asked weeks ago but I am finally clearing up some older emails. orirosenkrantz@gmail.com 267-632-3925

MOLD

Post: My tenant is concerned with mold...although there are no visible signs of it.

What do you suggest should be done? What is the liability here? If I need a mold inspection can you recommend someone?

Response: There are no standards for mold as it exists in every drop of air we breathe. Dangerous strains/levels can only live where moisture is. The solution is to keep humidity low using a dehumidifier. Story:

I had a very negligent tenant who allowed serious leakage into the house and never notified us until it was running down the walls! Once the roof was fixed, we gave her a dehumidifier and showed her how to empty it. Problem solved but she still blamed us for her kid's asthma! This was a tenant who had roaches, and rats in the home due to the filthy, damp conditions.

Good luck with it. Give them a dehumidifier and/or invite them to move away. Mine moved.

Response: I use to work in that industry and let me tell you if you didn't know

be very careful on how you hire someone to inspect for mold. There aren't official regulations on thresholds/levels for mold and bacteria and the one thing people forget is mold exists in every household regardless of how dry/moist it is.

That said I would need more information to give you my advice on your situation. If you can briefly explain what happened, I could provide some feedback.

The simple path forward typically is to get someone to do a thorough cleanup of the area/room/space and make sure it's dry and reasonably comfortable in terms of the air quality if you're casually spending time within that particular area of the home.

Also, I hire environmental cleanup companies if it gets to that point but I think providing a bit more info on your situation would help determine what you need.

Response: Here is what you can try.

Buy a mold remover like Shockwave Disinfectant or Benefect Decon. These are typically used by the mold remediation companies. They have the "bleach included" stronger products but I don't suggest those if you don't have someone who will be prepared to ventilate the space and wear a respirator or strong protective equipment.

Use maybe a Dobie pad when you spray and clean the surface. Dobie pads are those yellow pad looking scrubbing pads. They aren't as rigorous as some of the other pads you can use but it should do the job. If the mold isn't embedded too deep.

Couple important notes. Keep the windows open and if you can afford to buy either a vacuum with a filter that is HEPA efficiency rated or use an exhaust fan of some sort during the cleaning. Mold can be viable and non-viable meaning if these products work you will likely kill the viable (still living organ-

Over the Transom continued from page 12

isms) but the non-viable can remain present and some will definitely remain there since bathrooms are heavy moistures areas. So, it's important to try and extract as many spores from that space as possible.

If those products don't work, you may need to consider either hiring someone to clean or if it's on the caulked areas you may need to remove the old caulk and reinstall new caulk.

Response: What I do is wet a paper towel with straight bleach. Stuff the wet thing in there with a putty knife still its sticks there. Come back in 20-30 mins and look brand new. I do this on Caulking all the time. Why re caulk when this simple trick works perfect. Wear gloves if you like and you won't have to worry about your skin. When I'm working on my units I just move the towel down to the next yukky spot and go do some other work and so on so on. That or do a bunch of towels, but that's a strong bleach odor so open bath window if you can.

Response: The mold situation come about after tenant reported work they wanted done at the property. The contractor and property manager visit the property to find out what the tenant was requesting. The visit did not go well, as many breaches of the rental contract were found. When the tenant was informed of the violations, immediate she accused of having black mold, being pregnant and stopped paying the rent!

The property manager and the contractor

believe the cause of the mold/mildew is due to the dirtiness condition the tenants are keeping the property, even though they only have been renting for 7 months!

The contractor went to the property, clean, apply a Zep mold/mildew treatment and re-silicone the whole bathroom including the tub.

Needless to say, the tenant did not agree with the work done and continue to be disrespectful and nasty to the property manager and the contractor. The process of Diversion eviction with the City was started.

Do you think, the next step should be, scheduling a professional mold inspection?

Response: While it may be unattractive, if the mold is "embedded" in the caulk, it is not dangerous to your tenants. Or so I was advised. Mold that can get into the air is another thing.

REQUEST REFERRALS TO BRICKPOINTERS

Post: I would appreciate your help in finding a good Brickpointer. I have a 120-year old stone and brick building that needs quite a bit of mortar replaced. Thanks for the recommendations.

Response: I used Bottos. I needed more than pointing done, you may find others for less if it's pointing only.

Bottos Construction Inc.
1005 Sussex Blvd: Suite # 4
Broomall, PA 19008
Office: 484-479-3586
Mobile: 610-713-1289

Response: Richard Miles. 267-338-8830

PERSONAL INFOS ON ATLAS

Post: how do you handle the recent requirement to disclose the PERSONAL address of the owners to the city... which then publishes that on ATLAS?

We are at the lower end of the market, I don't want our tenants to know where we live... There are too many crazy people for that.

How do you do that?

Any ideas?

Any legal ways to get around this?

this is against GDPdU (which is European Law), but I think it's also a risk for us landlords... The information is collected on the Rental Supplemental Paper, they do not accept P.O. Boxes.

Response: Hello use a virtual mailbox (one with a physical location). Try iPostal, Anytime Mailbox, or others. I use iPostal... You can then change the address that appears on Atlas.

Response: The USPS mailbox lobbies are usually accessible 24/7 and they allow you to use their physical street address as a Unit number, as well as the PO Box address. We use the physical address for Banks and City agencies that do not allow PO Boxes.

Alas, good luck getting all City agencies to update your address, Revenue, Atlas, L&I do not feed all from the same inputs. We have some tax notices going to our old mailing address from 4 years ago and have repeatedly made update requests in writing to all City agencies on email and also with copy mailed to them.

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LICENSED DEMOLITION CONTRACTOR

Post: I have a project in Port Richmond that needs some interior demolition work and a permit needs to be pulled. Any recommendations for a licensed contractor that can do interior demo and pull permits would be appreciated

Response: If you contact him and get a price and you don't like it let me know and I'll recommend someone else.

EXTERMINATOR

Post: Who is a recommended exterminator that you guys prefer and recommend?

Response: I just used Green Pest Solutions last week for cockroaches. Their price was the best for the amount of treatments and follow ups.

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 267-368-4445 Good prices, responsible, insured...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, responsible, 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 Kingkiner 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.

DIVERSION PROGRAM

Post: I have heard a lot about the benefits of the Divergent Program but have really not seen how to implement it. Are the directions on how to do it, from the posting of the notice to the tenant all the through to the end available?

Response: This is the link to the FAQ page for the Eviction Diversion program. <https://eviction-diversion.phila.gov/#/FAQ>

You have to serve the 10 day notice or whatever notice to quit is applicable for your tenant - they will ask you to upload a photo of the notice.

You have to mail the Notice of Diversion rights to the tenant with proof of mailing. They will ask you to upload a photo of the proof of mailing.

You will have to upload a statement or ledger showing the arrears, provided the filing is for non payment. They will ask you in the application if there are other issues that you are addressing other than arrears, as part of the filing.

You must have a valid rental license.

The rest of the required information required is outlined in the application. Pretty simple.

It usually takes about 2-3 days for approval or denial. They will schedule a mediation date within 30 days of approval. And yes, you are on hold for a month while the tenant continues to live rent free.

Someone from the financial assistance program will reach out to you within a few days of approval to complete the TFA application if you are eligible. This is where you can request funding for arrears - this is a separate application process.



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Pennsylvania unveils specialty license plate

By Anthony Hennen | The Center Square

Motorists in Pennsylvania now have the chance to boost youth hunting and fishing activities.

On Monday, the Game and Fish & Boat Commissions unveiled a specialty PA Sportsman license plate with PennDOT. Proceeds from the plate will go toward youth education programs.

"Pennsylvania has a long and storied tradition of hunting and fishing," Sen. Wayne Langerholc, R-Johnstown, said. "This license plate is more than just a symbol: It's a way for every Pennsylvanian who cares about our outdoor heritage to make a contribution to future sportsmen."

The plate features a woodland scene with a buck in the foreground and a ruffed grouse flying away in the background as two anglers

fish in a kayak on a river.

PFBC Executive Director Tim Schaeffer appreciated the anglers wearing life jackets in the scene as he emphasized the safety

registration fee, and \$14 will go to a youth hunting and fishing restricted account for the PGC and PFBC to spend on youth hunting and fishing activities.

"The outdoors are important to so many Pennsylvanians, and our state's outdoor resources — both now and in the future — depend upon the people who care enough to protect them," PGC Executive Director Steve Smith said. "Hunters, trappers, boaters, and anglers play an active role in conserving fish and wildlife and their habitats, but the torch they carry ultimately will

be passed to the generations to come, highlighting the continual need to involve youth in these activities and shape them as stewards who one day can pass the torch to those who follow."

The plate was created by **Act 51**, passed in July.



risks at hand. "Life jackets — it's so cool to think now that there's gonna be a constant reminder now on roadways," he said. "Every year, 80% of the boating fatalities that we have here in PA are a result of not wearing life jackets."

The license plate will cost \$40 plus the

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.

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Step-By-Step Method

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- Reschedule Eviction For Landlord/Tenant Officer \$50
- Petition Hearing.....\$150 if tenant should file a petition

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



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