Serving Philadelphia's Investment & Rental Property Community

Message from the President



Greg Wertman

s a land-lord, one of the challenges you may face is working with tenants who have poor or limited credit. One option that land-

lords sometimes consider is allowing a cosigner—someone who also be accountable if the tenant is unable to meet their obligations. However, based on experience, I've found that relying on a co-signer isn't always as secure as it might initially seem.

When I first started in property management, I did allow a couple of young tenants—col-

see "President's Message" on page 10

Buying Property Through a Sheriff's Sale? Pack Your Patience

Unaccountable, unprofessional, and unfriendly. One Hapco Philadelphia member says the "City of Brotherly Love" is falling flat on its nickname, citing a series of frustrating experiences with the Philadelphia Sheriff's Office. The member, "Joe," who asked that we not use his real name purchased a house at a Sheriff's Sale last fall. While awaiting the recording of the deed to take possession of the property, Joe noticed a part of the property that was dangling precariously from the second floor window.

"The house has an immediate danger (that)

see "Sheriff's Sale" on page 8

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By HP Board of Directors Editorial Staff

quatters have rights." Those words from the Philadelphia Mayor's Office still ring in the ears of Hapco Philadelphia member Sam Ballard. Ballard is fuming, and you're about to understand why.

In December, three of Mr. Ballard's North Philadelphia rental properties were damaged by smoke — one of them was damaged so badly it is now uninhabitable — as a result of a fire started by squatters. And Ballard says despite his best efforts to alert the city, the help he needed remains elusive.

see "Squatters" page 6



LANDLORD SPOTLIGHT

Joan Preston

By Lauren Andreoli Hapco Philadelphia Marketing Director

n this edition of the Hapco Philadelphia Newsletter, we are excited to highlight Joan Preston, a member of the landlord community in Philadelphia. Joan's journey into real estate stems back to her childhood, reflecting her deep-rooted connection to property ownership. Her path to becoming a landlord began long before she entered the field professionally. Growing up in South Carolina, Joan was surrounded by family members who owned property, and from a young age, she knew that it was something she wanted to do.

After graduating high school, Joan moved to New York, determined not to stay in the

see "Joan Preston" on page 7



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2025 can look very different!

New Year, New Rules

he City of Philadelphia loves to chip away at the rights of property owners, and new rules, restrictions, and reminders are upon us as we enter 2025. Here are a few of the highlights.

What's New

Additional Enforcement: The City of Philadelphia will now more strictly enforce a law that prohibits property owners from discriminating against tenants based solely on their use of housing vouchers for payment. Introduced by City Council member Jamie Gauthier, the new protections increase the penalty for rental owners who do not comply.

"Now that these protections have gone into effect, voucher holders will have an easier time accessing affordable housing as well as additional tools to exercise their legally enshrined rights," Gauthier said. Under the Fair Practices Ordinance, PHA's Housing Choice "Section 8" voucher is a protected class for renters. Rental owners cannot advertise or communicate that vouchers cannot be used, owners cannot premeditatedly delay processing voucher paperwork, tenants now have the right to sue if owners do not comply, and tenants now have additional time to appeal court decisions against them.

What's Worth a Reminder

Lead Paint Inspection: The City requires

landlords to obtain a lead-safe certification for any rental property built before 1978. This mandates an inspection by an EPA-certified vendor. And has to be repeated every 5-years. Failure to comply could result in heavy fines or a loss of your rental license.

Eviction Diversion Program: Owners are now required to give at least 30 days' notice with the aim of giving tenants more time to secure financial assistance. Rental property owners are urged to familiarize themselves with the program and process to avoid unnecessary delays. Remember that owners must already give 60 days' notice of a rent increase or change in terms of the lease, unless otherwise provided for in a one-year lease.

Security Deposit Restrictions: The Commonwealth of Pennsylvania and the City of Philadelphia have limits on the amount of money that landlords can require upon move-in. A security deposit is limited to no more than two months' rent during the first year of the lease and one month's rent after that. Deposits must be returned within 30 days after the tenant moves out, and money can only be withheld for unpaid rent or other charges and damages beyond normal wear and tear.

Rent Control: Rent Control continues to rear its ugly head. Organizations such as

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Serving Philadelphia's Investment & Rental Property Community

The Hapco Philadelphia Newsletter

Published as a member service by Hapco Philadelphia

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

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What's on Your Mind:

Tips from Board Member Devi Jadeja

s a board member of Hapco, Devi Jadeja offers a wealth of experience in the landlord industry and provides valuable guidance to help fellow landlords tackle the challenges they encounter. In this edition of What's on Your Mind, Devi shares five quick yet essential tips that can enhance your approach to property management.

Keep Your Keys Secure

Never label your keys with the full property address. Earlier this year, a box of keys was found on a sidewalk in Philadelphia. While it was fortunate that a Good Samaritan found them and posted about it, imagine if those keys had ended up in the wrong hands! Create a coding system or put the least amount of information to not divulge a key's identifying property. Those who handle keys on your behalf also need to understand the importance of security.

Get a Google Voice Number for Your Business

If you're personally managing your properties, it's wise to get a Google Voice number. It's free and allows you to make and receive calls and texts on multiple devices. By telling your tenants that this is your "office num-





Devi Jadeja

ber," you create the impression that you are a professional with an office, while maintaining a degree of autonomy to perform out-of-office tasks. Plus, if you ever hire someone to assist with administrative tasks, they can use the Google Voice number using their own phone or one assigned by you, too, either remotely or in-house to handle business communication without needing access to your personal phone.

Invest in a Truth Finder Subscription

A Truth Finder subscription is a useful tool for property owners and managers. By simply entering someone's name, city, and state, you can gain access to background information that goes beyond what you might find on an NTN (National Tenant Network) or other service that provides credit history and background, including from Equifax, Transunion, and Experian. Coupled with the other options, this is a great way to get a more complete picture of a potential tenant or business partner and help you make informed decisions.

Prioritize Communication with Vendors and Tenants

Consider not working with people, companies, suppliers, or vendors who don't respond to your calls, texts, or texts within 24 hours (time period is, of course, variable depending on day, time, time of year, extenuating circumstances, etc.).

This policy certainly applies to everyone—plumbers, electricians, insurance agents, and potential tenants. Note: That timeline should also be a policy of yours, too. Effective communication is key to effective and professional property management. When someone fails to be reasonably responsive, it is reflective on the way they conduct business or the level of respect they have for you and your concerns.

Stay Connected With Local Online Communities

Join the local Facebook groups for the areas where your properties are located. These groups can be an invaluable resource for staying up-to-date on neighborhood events, trends, or issues, such as safety, new business opportunities, and events. It's a great way to connect with local residents, hear about any changes in the area, and stay in the know about what's happening right outside your property's door.

Devi Jadeja's practical tips are designed to help property owners and managers enhance efficiency, improve communication, and maintain security. By following these simple yet effective strategies, you can streamline your operations and create a more professional and secure environment for both you and your tenants.

Shapiro challenged to back U.S. Steel lawsuit or lose to Ohio

By Christen Smith | The Center Square

ov. Josh Shapiro faces a new challenge after the White House blocked U.S. Steel's overseas acquisition.

Join the lawsuit the company filed alongside its would-be Japanese-owned buyer, Nippon Steel, and make sure Pennsylvania doesn't lose more jobs to "friggin' Ohio."

Senate President Pro Tempore Kim Ward threw down the gauntlet Monday during the Marty Griffin show on KDKA radio, referencing the governor's infamous quote during his budget address in February 2024: build an economy that puts the Buckeye State's to shame.

According to Ward, this could happen because the collapse of the deal on Friday leaves the backdoor open for domestic buyers - namely Ohio-based Cleveland-Cliffs, which offered to acquire U.S. Steel in July 2023 for less than half of the \$14.9 billion Nippon bid.

In a statement issued after President Joe Biden's decision to block the merger, Shapiro said U.S. Steel should stop "threatening" iobs in southwestern Pennsylvania and start entertaining offers from stateside buyers. He didn't mention Cleveland-Cliffs by name and The Center Square was unable to reach his office for a response to Ward's challenge.





Gov. Josh Shapiro and Senate President Pro Tempore Kim Ward, R-Greensburg. Shapiro (Gov. Josh Shapiro | Facebook), Ward (Pennsylvania Senate Republicans | Facebook)

In two lawsuits filed Monday, the companies say corruption from the United Steel Workers union exerted pressure on the president and the federal regulatory process to stop the sale. Why? To eliminate competition and steer the company's sale to Cleveland-Cliffs instead.

"I'm not saying Cleveland-Cliffs is a bad company, but they can't afford to invest in U.S. Steel like Nippon can invest in U.S. Steel to make it better here," Ward said. "They can easily move this stuff across the border."

The chamber's top-ranking Republican, whose district envelops U.S. Steel's Mon Valley Works, pointed to FirstEnergy's acquisition of West Penn Power. The energy conglomerate consolidated operations among its portfolio of Pennsylvania power companies and moved about half of West Penn Power's jobs to Ohio, Ward said.

"The governor keeps saying we don't want to lose to Ohio," she said. "Well, we're going to lose to Ohio."

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Squatters

continued from page

Squatters are individuals or groups of individuals who are not legal owners,

tenants, guests, or visitors of the owner of a property who assume illegal

residence. In most cases, vacant shells or currently uninhabited properties are broken into and damaged or defaced. In other cases, some squatters have the audacity to actually set up utility accounts and assume the appearance of a legal occupant. Certain high-profile cases have made the news in recent years, too.

In November, Ballard was alerted by both a neighbor and his tenant about a broken window at one of his properties. He discovered that next door, an end-of-row property, had also been damaged. Its windows were broken, front door was kicked in, and the property was in poor condition. Sam spoke with neighbors, the block captain, and his tenant who confirmed that the property was abandoned and that the eyesore had become a hotspot for illegal activities, including drug use and squatters.

Sam proactively advised his tenant to file a report with the police, while he

contacted the mayor's office. He was advised to report the issue to the city's 311 action call line, which is supposed to trigger an investigation by the Department of Licenses and Inspections (L&I). Other people also called in their concerns, but after a good initial response, no further action was taken. In fact, a 311-operator told Sam that squatters "are a police issue".

Two weeks later, on December 2nd, Ballard was informed that there was an active fire in the same squatter-occupied property. Firefighters opened his roof, broke out windows, and removed his tenant to safety. Shaken by the incident, he immediately reached out — again— to the mayor's office. He reported that one of his rental properties was severely damaged from the blaze and two others



also sustained some smoke damage. He expressed his anger, frustration, and concern that the fire could have been avoided had the city just taken action to rid the property and neighborhood of squatters. Squatters have become a scourge of urban living in the same way homeless wander the streets. The difference is that once they occupy the space, they cannot easily be removed, relocated, locked up or prosecuted.

Despite his proactive efforts, Sam was informed by the Mayor's Office that... here it comes... "squatters have rights." Under city ordinance and confirmed by the mayor's office this is apparently right. Sam pointedly says, "When the grass is growing too long, the city contacts me immediately and wants [corrective] action [taken virtually] the same day. But when I called about [squatters], I'm told it could take months."

The fire so severely damaged that neighboring property it was demolished by the city, leaving Sam's property vulnerable to exposure and security risk. With a school near the scene, students are exposed to possible dangers of the site. The block captain has even attempted to intervene with

the school's principal and the city. Without success.

Good insurance coverage has helped Sam remain in firm ground financially, but he is fitfully angry that this situation seemingly has no end in sight. With the city unable or unwilling to step up and do what the situation calls for is sad. Sad for people like Sam who are housing providers and for the welfare of the neighborhood, and the larger economy. "Good citizens of this city are being negatively affected and displaced by these unlawful squatters," Sam says.

Sam's story serves as a frightening reminder of the serious dangers posed by squatters and cities all over the country and their inability to police and regulate scenarios such as this, and to avoid unnecessary injury and death, societal cost, property damage, and financial ruin when non-owner/non-renter occupants simply enter and steal property. He warns that others may be at risk as squatters continue to occupy abandoned properties with impunity, and the potential for more fires or other dangerous situations remains high.

Joan Preston

continued from page 1

South. She remembers telling her family, "When I'm old enough, I'm leaving." Joan kept her promise, and after a few years in New York, she moved to Philadelphia in 1963. Here, Joan's connection to the city grew stronger—she got married, lived in the city for a while, and began to plant roots. However, eventually Joan returned to South Carolina, and then again eventually back to Philadelphia.

Her intuition led her to purchase her first property here in 1969—a duplex in the Logan section of Philadelphia, which she still owns today. Joan lived in the first floor and rented out the second, beginning her journey as a landlord. Joan's commitment to property ownership continued to grow over the years. She later acquired a five-unit property in the Drexel area but, without the right support, faced financial challenges that led her to its sale. Not discouraged, Joan went on to purchase another property in the Northwest section of Philadelphia.

In 2013, following her career at Malvern located the Vanguard Group, Joan has continued working part-time for a friend while still managing her own properties.

Joan has been a member of Hapco Philadelphia for many years. Initially, she joined early in her career, actually quitting the organization when managing everything herself. However, as the Philadelphia real estate landscape evolved, Joan realized the impor-

tance of staying informed and supported. In 2019 or 2020, she rejoined HP, understanding that without the unique resources available to members, she could easily be overwhelmed by the constant changes in laws and regulations and general landscape of the marketplace.

"I realized that if you don't keep up, you can be overwhelmed," she shares. "No matter who rents my property, I will always be a member and contribute as much as I can."

For Joan, one of the most valuable benefits of being part of Hapco is staying up-to-date with the ever-changing legal landscape. "The laws are meant to protect the tenants, but sometimes they can be difficult for landlords to manage," Joan explains. "Hapco helps me understand these laws and ensures that I stay compliant. It's essential to know what you're facing."

Joan has also experienced firsthand the challenges of finding reliable tenants, particularly in a market where tenants are well-versed in their rights and protections under the law. Despite these challenges, she remains optimistic about the future of Philadelphia, believing that with the right support,

landlords can still find success.

Joan advises anyone interested in the industry to be prepared for the challenges that come with property ownership. "You need to understand the laws, the challenges, and the regulations of the city," she says. "It's a good idea to invest in real estate, but you need to know what you're getting into."

Even though Joan prefers to stay out of the spotlight, she's working very hard behind the scenes. Moreover, looking ahead, Joan is committed to maintaining her properties and continuing her work as a landlord. She remains focused on her two properties and continues to support Hapco's advocacy for fair and balanced landlord-tenant laws. Joan also believes in the value of real estate as a long-term investment, a passion passed down through her family. "Real estate has always been a part of my life, since my family owned some land in South Carolina" she says. "It's what I know, and what's in my heart."

We are proud to have Joan as part of our community and look forward to her continued success in the years ahead. Thank you, Joan, for sharing your story with us!



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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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Sheriff's Sale

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can come down and kill someone," he told the Sheriff's Office, hoping the imminent threat of serious injury would expedite the recordation so he can make the repair. Not so fast.

By most accounts, "expedited" and "Sheriff's Office" are not words that go together. Deed processing delays by the Sheriff's Office in recent years are well documented in Philadelphia by multiple media outlets. A November article in the Inquirer cited examples of buyers having to wait for up to a year after sheriff's sales before the Office can finalize the transfer.

"An Inquirer analysis this past July found that in February and March (of 2024) the Sheriff's Office submitted just 29 deeds for recording, nearly all of which corresponded to auctions that took place 200 to 300 days prior," the article stated. This figure is paltry compared with past processing in Philadelphia and in comparison for similar recorder of deeds offices in other cities.

Joe says he was given no timeframe for when he could expect recording to take place so he could take possession of the property. One staffer even told him flatly that "they'd expedite" [his case]. The very next office rep. told him, "We don't expedite. You'll have to wait like all others, and we have cases from more than a year ago."

The 40-year veteran of real estate says it wasn't too long ago when the process ran relatively smoothly. He last purchased two properties in a Philadelphia Sheriff's sale in 2018. "In three weeks, I had brought the check and got the deed," he recalled. But now, the city has his money but he has no deed.

"In any other organization and in other cities, if I paid someone \$25,000 dollars, they'd treat me well. But not Philadelphia. I called again yesterday, and the person (from the Sheriff's

Office) wouldn't even give me their name. They're unfriendly, show no professionalism, and deny any level of accountability. We buy these properties, we solve a city problem, and we're treated like (jerks)", Joe says, choosing to use more colorful language.

During a Hapco Philadelphia webinar with Sheriff Rochelle Bilal in November, she addressed the news reports. "The newspaper says we are having problems doing our job. Don't believe everything you read in the newspaper, 'cause if you did, you'd be probably under a rock by this time." She told Hapco members that her office was investing in hiring additional staff and technology to improve service time.

Joe attended the webinar but left unconvinced. He sees no reason why more trained staff can't be hired immediately. Simply based on the amount of money the city takes in for every real estate transaction more staffing is justified.

"If you buy Philadelphia property at a Sheriff's Sale, it comes with additional Philadelphia-specific risk, because the city lacks professional processes. You'd better be willing to wait, which won't work if you need cash flow. Banks won't lend money and normal investors can't pay the full purchase price and then wait for months. In the end, deals won't happen, and the city loses out."

Meantime, time marches on and the property still has a hazard.

Photo: Jazella, Pixabay



Allegiance: A tale of two threatened Pennsylvania steel companies

By Christen Smith | The Center Square

ederal interference threatened operations for two Pennsylvania steel companies this year.

The allies on the battlefield, however, looked a lot different – a fact that's left critics questioning Gov. Josh Shapiro's allegiances.

When the Biden administration's energy efficiency regulation for distribution transformers threatened to shutter a Cleveland Cliffs plant in Butler County, lawmakers from both parties, the United Steel Workers union and Gov. Josh Shapiro fought back.

The mill, which employs 1,300 in the region, remains the nation's sole manufacturer of grain-oriented electrical steel. The pending rule would have removed the material from the domestic market, leaving manufacturers with little other choice than buying amorphous metals from overseas.

The governor, alongside congressmen from the region, publicly petitioned the Biden administration to reverse course. In late March, a few days before the Department of Energy officially dropped the provision from the final regulation, WPXI reported that Shapiro told residents at an event that the campaign worked.

"It also shows what is possible when we come together, Democrats and Republicans, union leaders and CEOs, everyone coming together and rowing in the same direction," he later said during an April 4 news conference celebrating the development.

The story for U.S. Steel has been markedly different. When economic forces fueled by climate action policy left the company unable to modernize its mills in southwestern Pennsylvania, a \$14.9 billion sales pitch from Japan-based Nippon Steel offered a path forward.



Gov. Josh Shapiro pictured at a Cleveland Cliffs' steel mill in Butler, Pa. on April 4, 2024. Commonwealth Media Services

On Jan. 3, however, the president stopped the merger in its tracks, citing national security concerns about unfair trading practices on the foreign steel market. This time, the union and lawmakers from across the aisle, including President-elect Donald Trump, railed against the pending deal for a year, urging the administration to keep the company domestically owned.

U.S. Steel said without Nippon's investment, operations would move south to Arkansas, as had happened in 2021 after local officials in Allegheny County and the state were slow to approve a plan to expand Mon Valley Works. The union argued that Nippon would leave Pennsylvania anyway to avoid collective bargaining agreements.

U.S. Steel supports more than 11,000 workers, many of whom back the merger as a last-ditch effort to save their jobs. A leading voice for their cause, Senate President Pro Tempore Kim Ward, said it's the "only viable option."

This time, Shapiro stayed neutral. A spokesman told The Center Square that his involvement behind the scenes brought union leaders and Nippon executives to the same table, though the decision was Biden's

alone to make.

And when he did, Shapiro said the conversation wasn't over – and he expected U.S. Steel to stop threatening workers' jobs and start entertaining offers from stateside buyers.

"The governor's number one priority is protecting jobs in Pennsylvania," said Manuel Bonder, the governor's spokesman. "That's what he's been working towards throughout this entire process and that's what he's going to continue to work towards.

"Again, this is about their jobs," he added. "It's about Pennsylvania's livelihood."

Ward said on Tuesday, however, that Shapiro's behind-the-scenes brokering wasn't good enough. Nor was his neutrality. On KDKA radio, she challenged the governor to join U.S. Steel and Nippon on a lawsuit filed against the federal government alleging political corruption unraveled the sale without a good faith regulatory review.

In a second legal challenge, the companies said union leaders exerted pressure on the president to block the merger. Why? To

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President's Message

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lege-aged students and grad students—to have co-signers. The reason they needed a co-signer was simple: they didn't have any credit history yet. They were just getting out of school or heading into grad school, so they hadn't had the time to build up their financial records. Some of them didn't even have a credit card. In my first two buildings in Manayunk, I allowed two different tenants to have co-signers, and in those cases, they turned out to be reliable renters. They paid their rent on time, and I didn't encounter any issues.

However, I now take a more cautious approach with tenants who have poor credit. I don't allow adults with poor credit to use a co-signer anymore. Why? Because there are plenty of other applicants out there who have solid credit histories and don't require the extra layer of risk that comes with a cosigner. Unless a landlord is in a situation whereby renting out a unit is urgent, I think it's generally wiser to be extremely cautious

and even consider a short-term financial setback in order to choose tenants with a stronger financial background for greater security. The eviction process in Philadelphia is arduous and rife with costly delays and legal hoops that cost more in the end.

That said, I have worked with tenants who had poor credit, but I prefer to explore other solutions that give me more security. I remember one instance where a man with poor credit wanted to rent a unit from me. Instead of immediately rejecting him, I asked, "How do we make this work?" He came back with a fair offer: three months of rent paid upfront, and we did a six-month lease. That arrangement worked well for both of us, and I was able to evaluate his reliability as a tenant. Unfortunately, that won't work in Philadelphia today, due to a recently passed legislation called Good Cause. We are now telling all members to do one-year leases to avoid this legislation. Technically, landlords are not permitted to hold more than certain advance rent payments, which further complicates the adage of working with someone.

it's generally wiser to be extremely cautious In the end, while a co-signer can be an op- with health, happiness, security, and peace.

tion in certain situations, I've found that other solutions often offer more peace of mind. As landlords, it's essential to be proactive and find the right balance between flexibility and protecting our investments. Whether it's a higher upfront payment, there are ways to work with tenants and ensure that both parties are satisfied and secure.

It's important to note that a co-signer agreement is legally enforceable. This means that if the tenant fails to make payments, you can pursue the co-signer for the unpaid rent. However, while it provides a legal route to collect, the practical reality can be more complicated. Co-signers might not always have the resources to pay, and they may resist fulfilling their obligations. So, it's important to understand both the legal enforceability and the challenges of collecting from a co-signer before choosing this option.

My advice is, the next time you're considering renting to someone with poor credit, don't automatically jump to a co-signer.

Wishing you a happy holiday season filled with health, happiness, security, and peace.

New Year, New Rules

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the Philadelphia Tenants Union and the Philadelphia Rent Control Coalition continue to push for limits on how much landlords can increase rent within a given year. Discussions both for and against rent control continue in the state legislature, but so far, no laws are in place. There is not one municipality having rent control in the US that has not experienced some or severe housing availability due to rent restricting policies.

What's in the Pipeline

On the state level, there are numerous legislative discussions in the pipeline that will be watched when the 2025 session begins this month. Many are not expected to see the light of day, but legislators have to show

constituents they go to work each day. Hapco Philadelphia's Harrisburg legislative lobbying arm is the Pennsylvania Residential Owners Association (PROA), of which Hapco a founding member, will continue to closely monitor:

- Sealing eviction records statewide to protect tenants from long-term discrimination and housing insecurity
- Preventing landlords from discriminating against an applicant solely because of their criminal record
- Requiring landlords to pay up to six months of rent to a tenant who is displaced if the landlord's property is deemed uninhabitable
- Requiring a landlord who receives a government subsidy for housing to accept alternative evidence (pay stubs, bank statement, etc.) from a potential tenant

that demonstrates their ability to pay rent aside from credit history

What You Can Do

The only constant in Philadelphia's evolving rental property landscape is that it is constantly changing. Hapco Philadelphia will be there for you in 2025 as your best resource for navigating these changes.

Early in the New Year, we'll be releasing an sparkling and newly updated members-only Hapco Handbook. We are so proud of this document and you will be able to search it for specific questions. HP provides many outlets and platforms, like the Forum, educational series, videos, and a whole lot more for your membership dollar, including fan-faves "Ask the Attorney" event for free), and remember to keep an open line of communication with your tenants! The landscape isn't easy, but here's to a successful 2025!

U.S. Steel lawsuit

continued from page 5

The comments come after Biden officially blocked the Nippon sale, saying that the merger could jeopardize national security and lead to widespread layoffs.

At the heart of the concern is China's unfair trade practices, which involve flooding the market with inferior and artificially low-priced products. These products force domestic-based steel producers to shutter and ratchet up the nation's reliance on foreign materials, critics say.

Ward dismissed the concerns as unfounded, noting that the U.S. provides ground-to-air

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missiles to Japan without issue.

As part of the yearlong negotiations between the federal government, regulators, the United Steel Workers union and both companies, Nippon said it would back away from Chinese dealings, secure jobs, modernize manufacturing plants to better meet climate action goals and keep natural-born citizens on the U.S. Steel board.

The union was never swayed despite growing concerns among more than 1,000 Pittsburgh-based workers who supported the sale as crucial to preserving the region's economic and cultural significance.

Local officials likewise supported the deal. Without it, U.S. Steel said it may relocate its headquarters out of Pittsburgh. The union

.....

said layoffs would come either way after Nippon reconsolidated its operations in Arkansas, where no collective bargaining exists.

Meanwhile, Ward grew more vocally frustrated with Shapiro's public silence on the matter. In November, she urged the governor to go on the record about where he stands on the deal. A Shapiro spokesman later dismissed the request as petty and said the governor had been working behind the scenes since December 2023 to protect jobs, secure investments and stand up for workers.

"It didn't work," Ward said. "It clearly failed if that's what he was doing. So, let's go governor, let's use your considerable power and position to help this and keep these jobs in southwestern Pennsylvania."

Tale of two companies

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eliminate competition and steer the sale to Cleveland-Cliffs, which offered to buy U.S. Steel in July 2023 for less than half the price.

"I'm not saying Cleveland-Cliffs is a bad company, but they can't afford to invest in U.S. Steel like Nippon can invest in U.S. Steel to make it better here," Ward said. "They can easily move this stuff across the border."

The chamber's top-ranking Republican pointed to FirstEnergy's acquisition of West Penn Power. The energy conglomerate consolidated operations among its portfolio of Pennsylvania power companies and moved about half of those jobs to Ohio, Ward said.

"The governor keeps saying we don't want to lose to Ohio," she said. "Well, we're going to lose to Ohio."

Bonder said the governor's focus isn't on public statements or social media posts. Rather, he's been involved in conversations "from the literal day that this proposed deal was announced."

"And his top priority from that first moment, as it always has been, is protecting Pennsylvania workers, protecting Pennsylvania jobs and in this case, most specifically fighting for the future of steelmaking in Pennsylvania," he said.

For Ward, dismissing her comments is akin to dismissing the workers disappointed and scared after the merger fell through — as well as the 262,000 people she represents.

"While Biden made the final decision, the fallout of his decision is ultimately a Pennsylvania problem," she said. "And Gov. Josh Shapiro has failed to demonstrate leadership regarding any potential future for the Mon Valley."

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"Shapiro has been silent on the acquisition and offered no solutions, despite having the economic development resources to do so," Ward continued. "Shapiro's claims 'over the last year, he has worked to bring the parties involved together to protect Pennsylvania jobs' but publicly there has been no evidence to support those actions leaving Pennsylvania workers uncertain about their future."

The governor's office said, as opposed to the federal regulation that threatened Cleveland Cliff's steel mill in Butler County, a solution to U.S. Steel economic woes isn't as clear-cut.

Nonetheless, Bonder said steel workers who are concerned about Biden's decision to block the merger should know that "the governor has their backs."

"That's who the governor fights for every single day that's who he's going to continue fighting for every single day," he said. "I think it is very important to know how involved the governor has been in fighting for their jobs and working to create the best possible outcome for Pennsylvania throughout this entire process."

How Long Does An Eviction Take? Key Insights Explained

By Bay Property Management Group

viction can be a complicated and often stressful process, both for landlords and tenants. If you've found yourself asking, "How long does eviction take?" or "How long does it take to get evicted?" it's important to understand that the timeline can vary depending on several factors. This article will explore the key elements that influence how long an eviction process may take, including local laws, tenant responses, and the reason for eviction, helping you gain a clear understanding of what to expect during this legal process.

Key Takeaways

Eviction Timelines Depend on Several Factors – Local laws, tenant actions, and negotiation efforts all impact how long the eviction process takes.

Legal Steps Are Essential for a Fair Process – Key stages like issuing notices, court summons, and hearings must follow state regulations to remain valid.

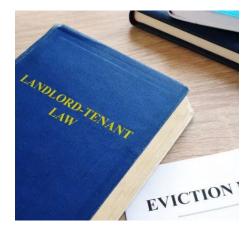
Top Reasons for Eviction Include Non- Payment and Lease Violations – Late rent, property misuse, and disruptive behavior are common causes. Proactive communication and management can often prevent escalation.

Factors Influencing the Eviction Timeline

Since it is a legal process, it's critical that landlords and tenants must be aware of the steps to eviction. Understanding this timeline helps ensure the process is handled fairly and no rights are violated. It's a complex process with serious repercussions, which is why partnering with experienced property management in Philadelphia can help. But exactly how long does eviction take? Let's break it down:

Local Laws and Regulations

Eviction rules, waiting periods, and court procedures can vary by location. For instance, some



areas may have shorter waiting times between filing paperwork, court hearings, and getting a judgment. In some places, eviction cases are prioritized, while in others, delays may occur due to backlogs.

Tenant's Response

This can contribute to the length of the eviction period. If the tenant is unresponsive to notices and court filings, the eviction might take longer than normal. Also, if the tenant requests extra time, the process can be prolonged.

Negotiation Attempts

Sometimes, the tenant and landlord work to resolve disputes outside of court through mediation or other means. Depending on the outcome, this can speed up or lengthen the timeline.

Reason for eviction

Tenants get evicted for different reasons. If, for instance, they get evicted for non-payment, the process might be straightforward. However, in case of property damage, the process might be longer because the landlord has to provide clear evidence, such as photos, repair estimates, or witness statements, to prove their case in court.

Legal Notices in the Eviction Process

Eviction is a hectic process for both tenants and landlords. It can be confusing, especially since each state has rules, forms, and timelines for

both parties. However, there are basic steps that everyone can familiarize themselves with:

Notice from the landlord or property manager

This is the first step in the eviction process. Whatever the reason for the eviction, the first step is to send a "Notice to Quit." The landlord provides this notice, which includes written reasons for the eviction, such as repeated late payments or other serious breaches of the lease agreement. Ultimately, the notice must comply with local housing laws and regulations.

In the case of non-payment, the notice to quit provides a deadline for payment, which in most states is 3-5 days. If the tenant obliges and pays the rent, then the eviction process is canceled. However, if the tenant takes no action, the landlord or property manager can file an eviction with the court.

If the issues have not been resolved at the first stage, then the landlord can proceed with the eviction process. Once the landlord files in court, the tenant will be issued a summons.

The summons or complaint is a court document that informs the tenant they are being sued. It also includes the date and time for their hearing or trial with a judge. Always remember that as a tenant it is wise to show up when summoned. Failure to do so means the judge can make a ruling against you, even when you have a strong evidence against eviction.

The Court Hearing

The hearing is for both parties to give their side of the story in front of the judge. The judge gives everyone a chance to present facts related to the case, including witnesses and evidence. At this point, it's important to provide rent receipts or other proof of your ability to pay rent or set up a payment plan. The judge will review all the evidence, listen to both sides, and decide whether the eviction is valid.

Court Decision

So, after providing all the evidence and attending the hearing, how long does eviction take? Firstly, the judge has to make a decision. If the tenant wins the case, they are allowed to stay, but if the landlord carries the day, the judge

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Eviction Insights

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gives an order of eviction.

Secondly, if you, as a tenant, feel that the ruling was unfair, you can file an appeal. In this appeal case, the process is temporarily stopped until the final hearing.

Eviction Notice or Court-Ordered Writ

After the court rules in favor of the landlord and grants an eviction order, the tenant receives a Notice to Vacate or a Writ of Execution. This is a formal document that requires the tenant to leave the property by a specific date, as determined by the court. If the tenant does not vacate voluntarily within the given timeframe, law enforcement, such as a sheriff or marshal, may step in to enforce the order and remove the tenant from the premises. This step is the final phase of the process, ensuring the landlord can regain possession of their property.

5 Common Reasons for Eviction

Evictions should always be a last resort, and landlords and tenants can work to avoid them whenever possible. However, understanding the main reasons for eviction is important. Here are five common causes that can lead to eviction.

Late Rent Payment — This is the most common reason for eviction. Although, as a landlord, you may choose to work with a tenant and make a payment arrangement, even if you decide to pursue a notice to quit, you are within your legal rights. If you choose to issue a notice to quit, make sure that it complies with the legal regulations of the state and the required grace period. For instance, in Texas, the tenant has a seven-day grace period to pay rent after receiving the notice to quit. If payment is not made within this period, the landlord has the legal right to proceed to the next step.

Lease Violations — This is another factor that can lead to eviction. As a landlord, you can choose to process eviction if you notice that your tenant has breached the lease. A good example is damaging the rental apartment. If a tenant neglects their responsibility to keep the rental property in good condition, such as

leaving major repairs unaddressed or damaging the property beyond normal wear and tear, this could violate the lease agreement. If the lease states that tenants must promptly report any damage issues but they ignore the problem, leading to severe damage, the landlord may issue an eviction notice based on this violation.

Illegal Use of Property – The most common illegal use of property is selling drugs in the property. While this is a primary example of illegal use, using the property for purposes it was not intended for can also lead to eviction. For instance, if a tenant decides to use a residential home for commercial purposes, this could be grounds for eviction.

Repairs, Demolition, or Transfer of Ownership – If a landlord decides to make major repairs, demolish the property, or transfer ownership, they may have the right to evict tenants. However, this decision must be communicated clearly and in advance to the tenants. Landlords are typically required to provide formal notice, which includes the reasons for eviction and the date by which the tenants must vacate. The specific notice period and legal requirements varies depending on local laws, but transparency and proper communication are essential to ensure that tenants are given a fair chance to relocate.

Disruptive Behavior — This refers to actions by a tenant that disturb the peace, safety, or comfort of other tenants or neighbors. This could include excessive noise, harassment, threats, vandalism, or other activities that create an unsafe or unpleasant living environment. If a tenant repeatedly engages in disruptive behavior, the landlord may have grounds for eviction. That said, this should come after formal warnings to see if they can change their behavior.





Railway improvements promise high price tag, huge benefits for Pennsylvania

By Christina Lengyel | The Center Square

ennsylvania Rep. Chris Deluzio joined Massachusetts Sen. Edward Markey to introduce the All Aboard Act, a bill that would invest \$200 billion in national railway infrastructure over the next five years.

The proposal would fund high speed rail, as well as expansion and improvement of existing tracks. It allocates funds toward electrification, safety, labor protections and rail worker training programs.

"The American people ought to have a rail system that is safe, gets folks quickly where they want to go, and keeps the economy moving — all while slashing road traffic," said Deluzio, a Democrat who just won his second term in November representing the 17th congressional district in southwestern Pennsylvania.

The largest part of the bill's price tag goes towards the future of passenger trains. It provides \$80 billion to the Federal-State Partnership for Intercity Passenger Rail, \$30 billion to the Consolidated Rail Infrastructure Safety Improvement program, \$30 billion for Amtrak, and \$10 billion for the Railroad Crossing Elimination program.

Current intercity rail in Pennsylvania includes Amtrak's Keystone Service, which



Workers manage clean-up at the site of a toxic train derailment near the Ohio-Pennsylvania border in February 2023.

runs between New York City and Harrisburg through Philadelphia, and the Pennsylvanian service which runs from New York City to Pittsburgh through Philadelphia. Philadelphia's 30th St. Station grants access to much of the East Coast through Amtrak's Northeast Regional rail line, while Pittsburgh connects the state to the Midwest and beyond.

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The Rail Passengers Association, who support the bill, say that Amtrak's current system is "skeletal at best." They hope to see the rail system more than double from 22,000 to 45,000 miles of tracks, a figure that would come close to mirroring the interstate highway system.

Improving safety is a high priority in Pennsylvania. For Deluzio, whose district borders Ohio and contains a large swath of the Pitts-

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apco Philadelphia is the pre-eminent rental real estate industry trade group in the Philadelphia region.

Hapco Philadelphia (HP) was established in 1954 to represent the collective interests and municipal concerns of owners of rental properties in the City of Philadelphia. Now with nearly 2,000 members, its owners/managers control over 20,000 lowand moderate- and market-rate rental units, including single-family and multi-family properties throughout the Philadelphia.

The Hapco Philadelphia board is an all-volunteer 401C-4, Not-For-Profit organization, comprised of entrepreneurs, teachers, police, lawyers, architects, and who helm firms ranging from start-ups to mom-and-pops, and old-line multigenerational firms.

HP advocates for an improved business environment, fair and reasonable laws, rules and regulations that protect the health and safety of tenants and at the same time enable landlords to operate in a free, fair, and open marketplace.

Reasons to JOIN HAPCO Philadelphia

— hapco@hapcophiladelphia.com —

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 - PA state level legislative activity & PROA
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- Exclusive members-only online Forum
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Railway improvements

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burgh metropolitan area, dangerous crossings are a major concern. The congressman has also been a vocal critic of rail companies like Norfolk Southern, whose derailment in East Palestine created an environmental disaster.

Reducing pollution from the rail industry is at the heart of the bill.

"Building an expansive, reliable, and electrified rail network across our nation would put us on a high-speed track to fend off the worst effects of the climate crisis," said Markey.

Environmental groups supporting the bill not only hope to see the reduction of pollution from individual commuters on the roadway but also look to infrastructure updates that would electrify existing heavy polluting railyards.



U.S. Rep. Chris Deluzio, D-Pa. Environmental Protection Agency: House.gov

Railyard pollution takes an especially large toll on rail workers and the people in surrounding communities, many of which are lower income and classified as environmental justice communities. The bill proposes \$500 million in Clean Air Act grants and \$50 million for an electrification fund.

Electrification means eliminating dangerous diesel exhaust. The International Agency for Research on Cancer classifies diesel exhaust as carcinogenic, while the Environmental Protection Agency says it is "likely carcinogenic." Other known health impacts of air pollution include heart disease, asthma, neurotoxicity, immune dysfunction, and early death.

The All Aboard Act would also engage labor unions, including that of the threatened steel industry, which has been essential to western Pennsylvania's cultural and economic fabric.

Carl Rosen, general president of the United Electrical, Radio & Machine Workers of America, said railroads "must do their part to make necessary investments required to clean up our communities and create good union jobs."

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 onestop 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

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- 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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