



## Message from the President: 2025 Edition of the Hapco Handbook



Greg Wertman

We're excited to announce that one of the big benefits of membership has been fully updated and is now available! Version 4 of the Hapco Handbook is now live at [happcophiladelphia.com](http://happcophiladelphia.com). If you haven't been there yet, click the link at the top of the homepage, log in, and you're off and reading.

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

## Service Animals vs. ESAs

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*read story on page 6*

## HUD's New Rule in Limbo

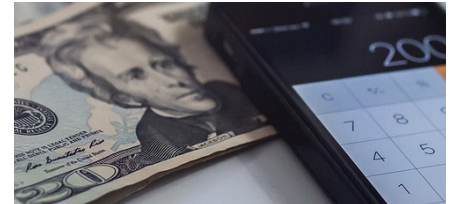
The Department of Housing and Urban Development (HUD) has adopted a new rule requiring some public housing tenants to be given written notice 30 days prior to the landlord filing an eviction complaint based upon non-payment. While this rule is slated to take effect in January, it is possible that the new administration will, at a minimum, pause the implementation of this rule until after the inauguration.

*read story on page 7*

## Council's Proposal for Security Deposits and Application Fees

Lauren Andreoli  
Hapco Philadelphia Marketing Director

The Philadelphia City Council is currently evaluating legislation that could profoundly affect rental property owners by capping application fees at \$20 and permitting tenants to pay security deposits in installments. While these measures are intended to alleviate the financial strain on tenants, they pose significant challenges for



rental property owners, particularly for smaller property owners.

One of the main concerns raised by rental property owners is the proposed cap on

*see "Deposits and Fees" page 14*



## LANDLORD SPOTLIGHT

### Igor Aybin – From IT to Real Estate Success



Lauren Andreoli  
Hapco Philadelphia Marketing Director

This month's Hapco Philadelphia member spotlight features Igor Aybin, a prime example of how dedication, continuous learning, and the right partner-

ships can lead to success in real estate. After a 15-year career in IT consulting, Igor found his true passion in real estate. He has since become a thriving landlord and real estate investor in the Philadelphia area. His journey from the tech world to real estate illustrates the power of ongoing education and perseverance in achieving long-term goals.

12 years into Igor's IT consulting career, he was introduced to real estate. In 2016, with the help of a friend who was a real estate agent, and a property manager, Igor and his partner bought their first property in Northeast Philadelphia. They bought a

*see "Igor Aybin" on page 11*

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## Willie Seward

We are deeply saddened to announce the passing of Willie Seward, a long-time member of the Hapco family. Willie served multiple terms as President, providing invaluable leadership and guidance. His commitment and integrity were key in advancing Hapco's mission. Our thoughts are with his family and loved ones.

Rest in peace, Willie—you will be missed.

**Correction:** In the January Hapco Newsletter, we incorrectly stated that a lead paint inspection has to be repeated every five years. In actuality, lead-free certificates do not expire, and lead-safe certificates are valid for four years. Owners must test and certify rental properties as lead-safe or lead-free in order to execute a new or renewed lease or to get or renew a rental license.

## Advertising Rates and Information about the Hapco Monthly Newsletter



**Claudia Christian | 215.287.5345 | cchristian@pressreview.net**  
The deadline for each issue is the last day of each month.



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### The Hapco Philadelphia Newsletter

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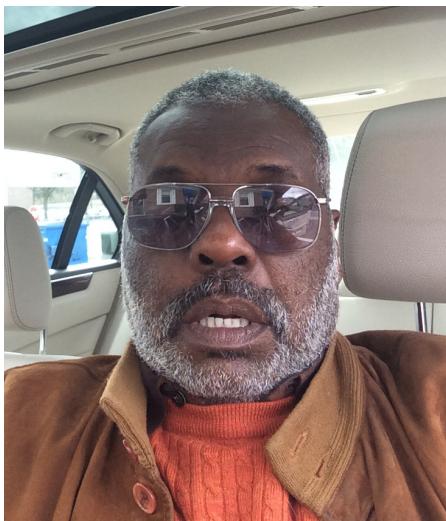
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# Board Member—What's On Your Mind: Victor Pinckney Sr.

As a member of the Hapco board, I feel it's important to address a growing concern that's impacting not just property owners, but the tenants who depend on affordable housing. Recently, the increase in real estate taxes has become a major burden for low to moderate-income property owners. While local government may believe these tax hikes are a necessary way to raise revenue, they fail to consider the ripple effect on tenants. Unfortunately, when these costs rise, property owners have little choice but to pass them on to the people who can least afford it — our tenants.

More and more, we are seeing property owners selling their properties and exiting the business altogether. This is already happening at a time when our city faces a critical housing shortage. As a result, when new owners take over these properties and begin



renovations, the rents often climb to market rates — somewhere between \$1,800 and \$2,400 for a one- or two-bedroom unit. This only increases the problem for renters who are struggling to find affordable housing.

What we need from City Council is a deeper understanding of the situation. We need solutions that will allow property owners who are trying to maintain affordable housing to stay in the game. One potential solution is to offer some leniency when it comes to real estate taxes for low to moderate-income property owners. A tax relief program could go a long way in helping these property owners keep rents manageable while continuing to maintain their properties.

It's essential that we work together to avoid further escalating the housing crisis. Let's not make the mistake of pricing out our residents by imposing policies that drive up costs for everyone involved.

Together, we can work towards creating a more sustainable housing market for everyone.

## City's "Right To Counsel" Program Expands

HP Board of Directors Editorial Staff

The City of Philadelphia announced in January the expansion of its Right to Counsel Program.

Started in 2019, the program provides free legal assistance to low-income renters who

face eviction, lease or other tenancy termination proceedings, or PHA housing-subsidy termination proceedings.

Initially offered in two zip codes and later expanded to five, officials with the Division of Housing and Community Development (DHCD) held a news conference to announce three additional zip codes now cov-

ered: 19124, 19141, and 19154. Others are 19121, 19132, 19134, 19139, and 19144.

Officials say the additional zip codes were chosen based on need. "Right to Counsel keeps residents in their homes, stabilizes neighborhoods, and promotes fairness. It reduced evictions that uproot families and disrupt communities and ensures equitable access to legal representation," said Mark Dodds, Interim Deputy Director of DHCD.



According to the City's website, last year the program provided legal services to more than 4,400 households and preserved housing in more than 80% of cases. The addition of the new zip codes means that more than 35% of all renters facing eviction are now covered by the Right to Counsel Program.

# Rental Property Owners, Hoop Jumpers

HP Board of Directors Editorial Staff

Philadelphia rental property owners have to jump through more hoops than a dancer at a hula hoop competition. So, as we enter a new year, we want to offer a reminder of your responsibilities in order to stay compliant, keep your tenants safe, and avoid legal implications.

**License Update.** You need to ensure your rental license is renewed annually. You cannot legally rent without a license. One license can cover all units in a single building. And if you don't live on the property that has three units or fewer, be sure you have a Commercial Activity License and a Business Income & Receipts Tax (BIRT) account.

**Lead-Based Paint Disclosure.** All rental properties are now required to get a lead-free or lead-safe certification in order to either execute a new or renewed lease or receive a new or renewed rental license. Lead-free certificates do not expire. Lead-safe certificates must be renewed every four years. This requires a certified inspector to make the determination that the home is free of paint flaking, chipping or peeling.

**Certificate of Rental Suitability.** You need this certificate every time you rent out to a new tenant. Smoke detectors must be in good working order, and the home must not have any critical code violations. Additionally, the owner must confirm to having a valid rental license, the property is fit for habitation, and it will be maintained throughout tenancy.

**Fire Escape Inspection.** Property owners of fire escapes and fire escape balconies must file an inspection report completed by a professionally licensed engineer. Inspections must occur within ten years after the structure is completed, and every five years hence.

**Fire Protection Systems Certification.** Sprinkler and standpipe systems, fire alarms, and other fire systems must be in-



Photo: Rosy / Bad Homburg / Germany from Pixabay

spected annually by a licensed inspector. Sprinklers are not mandatory in one- or two-family dwellings built before 2010.

**Smoke Detectors.** Ten-year, non-removable battery smoke detectors are required in all one and two-family residences, and owners and tenants are responsible for upkeep and testing. Owners must provide certifications of installation and operation upon application and renewal of their rental property licenses. The code mandates one smoke detector near bedrooms and at least one on each floor. Older buildings do not require hard-wired detectors. Multi-family buildings and high rises also require smoke detectors, and larger buildings must also have additional alarm systems in hallways, unless they have sprinkler systems.

**Carbon Monoxide Detectors.** Carbon monoxide detectors are required in all one- and two-family buildings. The alarms must be made by a nationally recognized laboratory and include detection and alarm devices. Owners and tenants are responsible for their upkeep and testing. The alarm must be within 15 feet of the entrance to every bedroom or any open sleeping area.

**Smoking Disclosure Policy.** Owners of three or more units must provide tenants written information regarding smoking rules. The disclosure must state whether smoking is prohibited in units, permitted in units, or permitted in just some units.

For a full listing in greater depth and for direct links to the city's website, go to the Hapco Handbook's Chapter on Owner Responsibilities.

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# Service Animals vs. ESAs

By Paul Cohen,  
Hapco Philadelphia General Counsel

Service animals and emotional support animals (ESAs) serve different purposes and are governed by distinct legal frameworks, which landlords must understand to comply with federal housing laws. Here's an overview:

## Service Animals vs. Emotional Support Animals (ESAs)

### Definition and Purpose:

- **Service Animals:** Defined under the Americans with Disabilities Act (ADA), service animals are specially trained to perform specific tasks directly related to an individual's disability. Common examples include guide dogs for the visually impaired, seizure alert dogs, or mobility assistance dogs.

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Photo: JackieLou DL from Pixabay

- **ESAs:** These animals provide emotional comfort and therapeutic benefits to individuals with mental health conditions, such as anxiety or depression, but they do not require specific training to perform tasks.

### Legal Protections:

- **Service Animals:** Protected under the ADA and the Fair Housing Act (FHA), service animals are allowed in nearly all public places, including housing, regardless of pet policies.
- **ESAs:** Protected under the FHA but not the ADA, meaning they must be accommodated in housing units with a "no-pet" policy, but they are not granted access to public spaces like restaurants or stores.

### Allowed Animal Types:

- **Service Animals:** The ADA only recognizes dogs (and in some cases, miniature horses).
- **ESAs:** Can include a wider range of animals such as cats, birds, or rabbits, as long as they provide emotional support.

### Verification Requirements:

- **Service Animals:** Landlords can ask whether the animal is required due to a disability and what tasks it performs but cannot request medical documentation or demand proof of training.

- **ESAs:** Tenants must provide a letter from a licensed healthcare professional confirming the need for the ESA due to a mental or emotional disability.

### Fees and Deposits:

- **Service Animals & ESAs:** Landlords cannot charge pet fees, deposits, or higher rent for these animals, but tenants remain responsible for any damages caused by the animal.

## Key Landlord Responsibilities and Legal Considerations:

### Fair Housing Act (FHA):

- Landlords must make reasonable accommodations for both service animals and ESAs, even if they have a "no-pet" policy.
- Requests should be considered on a case-by-case basis, and reasonable documentation may be requested for ESAs.

### Verification Limits:

- Landlords may ask for documentation for ESAs but cannot demand specific medical details.
- For service animals, questioning should be minimal and limited to understanding the function of the animal.

### Exemptions:

- Owner-occupied buildings with four or fewer units and single-family homes rented without a broker may be exempt from FHA requirements.

### Reasonable Accommodation Requests:

- Landlords can deny a request if the animal poses a direct threat to others or would cause undue hardship to the property.

Understanding these differences and legal obligations can help landlords remain compliant with federal regulations while ensuring tenants receive necessary accommodations.



# HUD's New Rule In Limbo

Paul Cohen, Esq.,  
Hapco Philadelphia's General Counsel

The Department of Housing and Urban Development (HUD) has adopted a new rule requiring some public housing tenants to be given written notice 30 days prior to the landlord filing an eviction complaint based upon non-payment. While this rule is slated to take effect [in] January 2025, it is possible that the new administration will, at a minimum, pause the implementation of this rule [until sometime] after the inauguration on January 20, 2025.

As you may imagine, there is resistance against this new Rule, arguing that it is redundant because there are existing Notice requirements promulgated by HUD and, additionally, the current court process for non-payment cases affords multiple opportunities for the tenants to resolve or dispute any unpaid amounts. Further, as you may know, even after a judgment is entered in a nonpayment matter, tenants have at least twenty-one days to remedy their default of the lease agreement. Practically speaking, this new Rule will only increase delays in evictions in affordable housing communities, where long waitlists of tenants hoping to access these properties and benefits already exist.

To be clear, this Rule will affect public housing agencies, and tenancies associated with project based rental assistance (PBRA) including: Section 8 PBRA, Section 202/162 Project Assistance Contract and Project Rental Assistance Contract (PAC and PRAC), Section 811 PRAC and 811 PRA, and Senior Preservation Rental Assistance Contract Projects (SPRAC). The new rule will not apply to properties with tenants receiving voucher assistance. It is recommended that you consult your landlord/tenant attorney to ensure compliance with this new Rule in order to avoid any additional delays in the eviction process once it has been implemented.

## President's Message

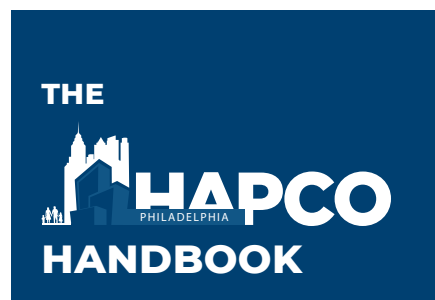
*continued from page 1*

The new Handbook, which made its debut in September, 2022, is the go-to resource for Philadelphia rental property owners and is only available to Hapco Philadelphia members. Last year, it was opened more than 1,300 times, with Hapco members spending an average of fifteen minutes perusing its contents. The new version is our biggest yet: 59 chapters and 192 pages! Everything a Philadelphia rental owner or manager needs to succeed can be found in one location. The Handbook is digital and is read like a book. Flip around. Plus, it's fully interactive, so every page has clickable links to move you around within the handbook, directly to information on the City's website or to various other sites relevant to the topic you're looking for.

This edition has hundreds of updates, the most since it went live more than two years ago. Outdated information and old links

have been refreshed. New chapters were added, and many chapters were partially or fully rewritten to include the latest information on everything from leases to lead pipes. And be sure to take our brand new quiz to see how much you really know! You'll find new chapters and updates on navigating the city's website, security deposits, property taxes, the Eviction Diversion program, squatters and scammers, lead paint, tenant assistance, Housing Choice Vouchers, City Council contacts, housing discrimination, property maintenance, and so much more!

So dive in, and if you have ideas for future chapters, be sure to let us know!



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The Hapco Philadelphia Newsletter is a medium for transmitting information to and exchanging ideas among rental housing providers who are members.

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

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

Hapco Philadelphia reserves the right to decline advertising, including cancelling of advertising contracts, with refund of any prepayments, based on conclusions reached in investigating complaints by members of unsatisfactory vendor performance or reliability.

Members having complaints about the performance or reliability of advertisers will be requested to describe their grievances in writing, on forms provided by Hapco Philadelphia. The relevant vendor will be advised of the complaint and given an opportunity to respond. The complaint and response will be reviewed by the Hapco Philadelphia Newsletter Editorial Committee and forwarded with a recommendation to the Hapco Philadelphia Board of Directors for a decision. This decision will be considered final; the complaining member and the vendor will be so notified.

An advertisement in the Newsletter does not imply endorsement by Hapco Philadelphia. Members are urged to request and consult references as they consider prudent.

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## When a Good Tenant Violates the Lease: A Delicate Balance for Landlords

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Lauren Andreoli, Hapco Philadelphia  
Communications Coordinator

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As landlords, we all strive to attract and retain tenants who are responsible, pay rent on time, and treat the property with care. However, even the best tenants may, at times, unintentionally or otherwise, violate the terms of their lease agreement. Whether due to a misunderstanding, an oversight, or a change in circumstances, a good tenant breaking the lease can put landlords in a challenging position. It's important to remember that lease agreements are designed to protect both parties, and violations can range from minor mistakes like unauthorized pets or late fees to more serious issues like subletting without permission or engaging in illegal activities. In these situations, it's crucial to identify the nature of the violation early on to address it appropriately.

Sometimes, a tenant who is usually reliable may make a mistake. Maybe they brought in a pet thinking it was acceptable, or maybe they were unaware of a specific lease clause. In these cases, it's important for landlords to approach the tenant with understanding and communicate openly. Offering solutions that allow the tenant to correct the issue without escalating the situation can often lead to a resolution without further conflict. If a violation does occur, the first step should be to assess the situation and determine whether the violation is intentional or simply an oversight. Understanding the full context of the issue can help when deciding what to do next.

Once you've assessed the violation, it's important to communicate with the tenant in a professional and respectful manner. If the violation is minor, a gentle reminder of the specific lease provision they've violated and a request to rectify the issue within a rea-

sonable timeframe is often sufficient. Keeping written records of all communications is essential, as this documentation will be valuable if the situation escalates. In many cases, the issue can be resolved by offering solutions, such as removing an unauthorized pet or addressing a late payment. However, if the violation is more serious, like subletting or illegal activity, landlords should make it clear that continued violations will result in more serious consequences.

While it's always preferable to maintain a positive relationship with a good tenant, there are times when enforcing the lease terms becomes necessary. If the tenant refuses to address the violation or continues to break the lease, landlords may need to issue formal warnings or even initiate eviction proceedings. That said, eviction should always be a last resort after all other avenues have been explored. By maintaining a calm, professional, and fair approach, landlords can often resolve the situation in a way that satisfies both parties.

Ultimately, handling a lease violation with care and professionalism is key to maintaining a good relationship with tenants. When approached with understanding and a willingness to work together, many issues can be resolved without damaging the tenant-landlord relationship. In cases where uncertainty arises, consulting with a legal professional can provide helpful guidance. With patience and effective communication, landlords can turn a potentially difficult situation into an opportunity to strengthen their relationship with tenants while protecting their property.



# Winter Fires: Protecting Your Property and Tenants During the Cold Months

Lauren Andreoli, Hapco Philadelphia  
Communications Coordinator

As temperatures drop and we settle into the winter season, the risk of fire in rental properties increases. Cold weather, combined with heating systems, holiday decorations, and more time spent indoors, creates an environment where fire hazards are more likely to occur. As landlords, it's essential to be aware of these seasonal risks and take proactive steps to protect both your tenants and your property. While winter presents an increased risk, these dangers can be mitigated with careful planning, regular maintenance, and tenant education.

Heating equipment is one of the leading causes of fires during the winter months. Space heaters, fireplaces, and central heating systems are used more frequently, which can lead to dangerous malfunctions if not properly maintained. Landlords should ensure that all heating systems are inspected before the cold weather sets in and encourage tenants to follow safety guidelines when using space heaters, such as keeping them away from flammable materials and never leaving them unattended. In addition, electrical systems should be inspected regularly to ensure they can handle the extra load from space heaters, holiday lights, and other appliances. Overloaded circuits or faulty wiring can quickly lead to electrical fires, making it important to have a licensed electrician check the system and encourage tenants to avoid plugging too many devices into one outlet.

Cooking fires are another common risk during the winter months. Tenants may spend more time cooking indoors, especially around the holidays, which increases the likelihood of an accident in the kitchen. As a landlord, you can reduce this risk by reminding tenants to never leave cooking appliances unattended and to keep flammable materials away from stovetops and ovens. Candles, which are often used for décor during the holidays, are



Photo: Eneida Mattou from Pixabay

another fire risk. Tenants should be reminded to never leave candles unattended and to keep them away from flammable items like curtains and bedding.

Holiday decorations also present fire hazards, particularly when they involve lights or dried materials like Christmas trees. Encourage tenants to use fire-resistant decorations and to turn off holiday lights when leaving the house or going to bed. Overloaded electrical circuits from lights and decorations can cause fires, so landlords should advise tenants to follow manufacturer instructions and ensure that the wiring is in good condition. Smoke and carbon monoxide detectors are crucial for safety during the winter months, particularly because of the increased use of gas heating systems. It's important to check that detectors are working properly and that tenants know how to test them.

Finally, winter can block fire exits and escape routes, making it critical to ensure that

all pathways are clear of snow, ice, or clutter. Landlords should remind tenants of the importance of knowing emergency exit routes and practicing fire drills. Having an accessible fire extinguisher in common areas and making sure that tenants are familiar with its location can help prevent a fire from spreading.

While the winter months pose increased fire risks, taking simple steps like inspecting heating systems, educating tenants, maintaining electrical and cooking safety, and ensuring proper fire detection can significantly reduce these dangers. As a landlord, your proactive approach to fire safety not only ensures the well-being of your tenants but also protects your investment. Taking the time to prepare your properties for winter can help prevent devastating fires and make sure everyone stays safe throughout the season.

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# Eviction Responsibilities After a Property Sale

By Lauren Andreoli, Hapco Philadelphia Communications Coordinator;  
Paul Cohen, Esq., Hapco Philadelphia General Counsel

When a property is sold in Philadelphia, housing providers frequently encounter uncertainty regarding eviction responsibilities—specifically, whether the former or the new housing provider is accountable for evicting a tenant. This question is particularly significant if the previous provider had already initiated eviction proceedings prior to the sale. Familiarizing oneself with the rights and responsibilities in these scenarios is crucial, especially concerning Philadelphia's landlord-tenant laws.

Following a property sale, the tenant's lease remains valid. The new housing provider inherits the rights and obligations outlined in the existing lease, including the responsibility for managing eviction proceedings if necessary. If a tenant breaches the lease, such as by failing to pay rent or violating other terms, the new provider generally assumes responsibility for completing the eviction process after the sale is finalized. However, if eviction proceedings were already under-

way by the former provider, the situation becomes more intricate.

In this instance, the new housing provider is entitled to continue the eviction process. To do this, they must file a document known as "An Assignment of the Complaint to the Use of [the new owner]" with the court. This document effectively transfers the eviction case from the old provider to the new one, allowing the new owner to substitute themselves as the plaintiff. This process enables the new housing provider to proceed with the eviction without restarting the case. Once the assignment is filed, the new provider officially pursues the eviction in court and can seek a judgment for possession, moving forward with subsequent steps in the eviction process.

For new housing providers, it is essential to file the Assignment of the Complaint promptly to prevent any delays in the eviction process. They must also ensure that the tenant is adequately notified of the ownership change and that the court acknowledges the substitution. If eviction was initiated but not yet concluded—meaning there has not been a judgment for possession or a sheriff's

eviction—the new provider can continue the legal steps necessary to remove the tenant from the property.

It's vital for housing providers in Philadelphia to adhere to various tenant protections, including those established in the Rental Housing Ordinance and the Philadelphia Fair Housing Ordinance. Compliance with these regulations is crucial to avoid legal complications throughout the eviction process.

In conclusion, when a property is sold and eviction proceedings have commenced by the previous housing provider, the new provider retains the right to continue these proceedings. By filing "An Assignment of the Complaint" with the court, the new owner can substitute themselves as the plaintiff and advance the legal action. For members of HAPCO, consulting with an attorney experienced in Philadelphia's landlord-tenant laws is highly recommended to ensure that all necessary steps are followed and to prevent delays or legal complications. Staying informed and adhering to the correct procedures will enable housing providers to navigate property sales and evictions effectively and in compliance with the law.

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## The Benefits of a Twice-A-Year Cleaning

Brian Jackson  
Hapco Philadelphia 1st Vice-President  
Edited from the Hapco Forum

I wanted to share a technique I've added to my system with my fellow Hapco landlords. Feel free to share with others. I have been implementing "planned cleanings of

my units" twice a year. I schedule a planned cleaning of the units every January and July regardless of what's going on with the units.

Here are the benefits I've noticed over the past few years:

I get real-time updates from my cleaner of the current status of the units. Because I've developed a good relationship with the cleaner/contractor, she now mentions details she wouldn't normally if she sees something out of the ordinary.

I've had a few turnovers recently and noticed areas of the units I would typically expect to need more TLC post move-out were actually

in better shape than predicted. One turnover was unexpected, and there was little to do post-move out. My cleaner did a very light cleaning, and I was able to get a new tenant in the unit in less than a week. I posted the vacant unit and someone moved in days after I screened them.

My cleaner is starting to give us preferential treatment now because of the extra work. She gets more work on some of the blocks I have properties she visits now because of how frequently people have seen her and word of mouth from the tenants.

*continued on page 16*



# Igor Aybin

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three-bedroom house for \$60,000, and spent another \$40,000 on renovations, adding a bedroom and bathroom in the basement as recommended. They found and accepted a Section 8 tenant who ultimately ended up living in that property for over 6 years. This marked the beginning of Igor's journey in real estate, and he quickly realized that he enjoyed the process.

After a few years doing real estate projects, he decided to leave his IT career behind and focus full-time on real estate investing. Igor also realized that he simply lacked education in multiple areas to successfully and correctly invest in real estate. "I started reading books on real estate, taxes, liability, and self-improvement. I consumed as much knowledge as I could on those topics," he says. Igor also began building a network of real estate professionals of all types throughout the Philadelphia area.

In parallel, Igor's childhood friends also expressed interest in real estate investments and Igor saw an opportunity to expand his partnerships and build multiple portfolios. As Igor's education efforts reached critical mass, Igor pushed his new partnership to heavily invest in a real estate-savvy lawyer and accountant. To their dismay, they found out that the structure they put in place was simply inadequate.

"No amount of reading books and listening to podcasts can replace a professional who can explain the full depth and the true nature of a topic. Real Estate is one of the most litigated industries in the US. Simply having an LLC and insurance for your properties is not going to protect you in the way you think. You also need to set up your liability strategy correctly from the start. It's simply too expensive to fix later. I'm in that position right now with the first couple of projects I did."

With their newly formed liability and tax strategy, they continued to build their portfolio focusing on Northeast Philadelphia's single-family and multi-unit properties. As

projects started and finished, as tenants moved in and as new projects were scoped, Igor decided that it was time to invest into the partnership itself by formalizing their processes. "We wanted to structure our learning, avoid mistakes, miscommunications and handoff issues but we didn't want to make it feel corporate either," Igor says. They split up their roles into Property Management, Renovations, IT/Legal and Materials Management. Igor enjoys the analytical side of real estate-especially the numbers. "I love organizing data and having the ability to ask it different questions about my own business. It's something I brought over from my IT background," he explains.

As Igor's business grew, so did his involvement in other aspects of the real estate industry. His wife, Tsilina, and another partner, opened a property management company and then later began building an additional buy-and-hold portfolio. Meanwhile, Igor and a different partner, ventured into Wholesaling. The extremely bumpy road of wholesaling led to valuable lessons and eventually, their website became a key source of leads.

Being a landlord in Philadelphia does come with challenges, especially when it comes to navigating the constantly changing, complex local laws and regulations. There is immense value in joining an organization like Hapco. It helps its members understand local laws and how to stay compliant. It also helps to understand best practices and landlord-tenant relations. With Hapco, there are so many ways to stay informed and find valuable resources and support.

"Hapco provides an incredible opportunity to participate in the community, connect with other experienced landlords and professionals, and build a strong network of connections," Igor says. His wife Tsilina encouraged him to join, and for almost the past two years, he's been an active member. At one Hapco meeting, Igor connected with Sheryl Sitman of Philadelphia Landlords Connect and the two hit it off. One of the ways they're working together is by providing landlords with real estate coaching and consulting services as part of a new initiative - Real Landlording.

"I love connecting and helping people at all levels of their investing journey. Please reach out and let's connect!" says Igor.

For those looking to follow in his footsteps, Igor advises focusing on education. "In my opinion, the biggest predictor of success, is the presence of a mentor," he says. It's so important to have a professional help you understand the various aspects of real estate, such as liability, financials/taxes, and operational factors.

Igor's story is one of growth, perseverance, and the power of learning from both successes and failures. As an active member of Hapco, his story demonstrates how the right mindset and support can lead to success in the ever-changing real estate industry.

Stay tuned for more member spotlights and insights into the world of real estate in Philadelphia with Hapco!

To connect with Igor, you can reach him at 215-669-1319 or via email at [igor.aybin@alphafig.com](mailto:igor.aybin@alphafig.com).



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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.**

### TRASH TICKET ISSUE

**Post:** I received 3 trash tickets for dumpster violations at a property where I do not have a dumpster. There were no photos or other evidence attached. I have appealed the tickets. However, I am not sure what my responsibilities are if someone else dragged a dumpster onto my sidewalk and caused the violations. How can I clarify what happened and how do I get the tickets dismissed at the hearing?

**Response:** We all need cameras at our properties. That is the only way to stop trash

dumpers. Try to get photos of the sidewalk without the dumpster and take them down to the office of violations. You need evidence and they will remove the fines if you can prove it's not you.

**Response:** Just show up with pictures of your property as it is. Bring any proof of how you dispose of waste normally, like proof of paying the trash fee, etc.

### APPLIANCE REPAIR TECHNICIAN

**Post:** I have a Whirlpool refrigerator that's less than 5 years old that's making a horrible noise & does not keep the items

cold. Any suggestions for someone to service in the 19151/Overbrook area?

**Response:** Eric at Pro Appliance. 267-231-2734. He is very good at repair vs. replace diagnostics and has access to used appliances. He warrants his services and products.


### TENANT QUALIFICATION QUESTION

**Post:** I have a young couple interested in renting my upstairs apartment (\$1400/mo.) of a duplex in West Philly. He has poor credit because he got hurt at work and was issued a substantial settlement of approx. 225K. He paid approx. 50K to pay off his debts and has 175K remaining. His girlfriend works making approx. \$550 a week. Her credit is approx. 597 which is below my credit minimum. She is pregnant and due next month. I am still waiting to check with her supervisor to see if there is any paid time off to take care of the baby. His plan is to go back to school and get a part time job for now. He says he plans to rent for a year or two and then move to Florida. Normally, both applicants do not meet my credit standards, but I verified the funds in his bank account as well as the lawsuit paperwork showing the award. I could probably ask him to pre-pay several months. They just want a place for their upcoming baby. Please tell me your thoughts and if you would rent to them.


**Response:** You have two people that are currently or soon will not be working (girlfriend soon will not be working because of the baby) and both have bad credit. You would really need to dig into the credit issues and landlord references to see what those are like. I am not talking about the credit score. I am talking about looking at the actual credit reports to see what issues are there from even before getting hurt. I would pass. It is better to have a vacancy than a bad tenant.


*continued on page 13*




 **Response:** FYI - I once let a couple in (not married) her credit was below sea level. His was great. In my honest opinion, do not do it. He let his go below sea level and they moved out in the 10th month before I could evict them. Rent was rarely on time after the first few months. She gave me her boss as a reference. If it was her boss, she certainly did a negative turnaround from what he said. For months afterwards collection letters kept coming to the house.


## BATHRTUB VS SHOWER: THE AGE OLD QUESTION

 **Post:** I'm updating a 2-story row (3 bd, 1 bath) in Kensington with a small bathroom. I think a shower stall would work best given the size of the room. If I do that, there will be, of course, no bathtub in the house. Is that ok? Are there any rules, written or otherwise, that would say not to do this?


 **Response:** In my experience, men are completely comfortable with a shower and no bathtub. Women want a bathtub.

 **Response:** In 10 years of renting, my most consistent tenants have been women and single mothers. Women prefer a bathtub.

## BIZZARE LEAK AT TOWNHOUSE

 **Post:** Tenant has persistent leaks beneath one bathroom. In the most recent incident, they sent a video showing water flooding in from the ceiling. A reputable plumber I've used before opened up the ceiling and checked everywhere for leaks, including running all major appliances at the same time: dishwasher, clothes washer, shower, toilets, and sinks. Obviously, we all assumed the tone of the fixtures in the bathroom above was the issue, but there was nothing—no leak from anywhere. The tenant confirmed it was not raining the day of the leak (and we've had plenty of rain since this started). This is a two-story home with a roof deck, and it's relatively new construction. The leak

hasn't repeated since December 1. Does anyone have any idea what to check next or where to look?

 **Response:** Some things to consider before blaming the tenant:


One unusual source I've seen for a leak like that was a crack in the water line from the faucet to the shower head inside the wall. It only leaks when the shower runs. There will be water under the faucet inside the wall if that is the case for your tenant.

Another unusual event I experienced was a sagging floor causing water on the top of the inside the tub to drain to the outside edge and dripped down there. A wet carpet on the floor near the tub might be caused by that. But it might also be from bad shower curtain management by the tenant. A carpet on the floor is a good way to narrow down non-plumbing causes.


And yet another cause was after the drain-pipes in the floor cracked.

And finally, a stack line can crack, and water can move along a joist in the ceiling to a spot not directly beneath it - out from the wall. Hope that helps.


## UTILITY BILLS AND COLLECTION


 **Post:** I am curious to find out if anyone else is experiencing utility companies sending accounts to collections. The water company switched one of my meters in November. In December I received a very high bill which they had told me would not happen when the meter was switched. I had taken pictures of the meter before and after, but the water company came back saying the bills were estimated. They never mentioned I needed to make a payment or anything like that when I disputed the bill. At the same time, I got the results of my dispute I got a letter from a company stating the account was sent to collections by the water company. Not even 30 days of the bill being outstanding because of the dispute. I had

another account sent to collection recently. I switch the electric into my name for a short period of time during my turnovers. I always make sure they know to mail the bill to my address and not to the property and even write all that information in a log. The bill was being sent to the property, and it was sent to collection in two months because I did not realize it was being sent to the property. I am particularly annoyed about the one with the water company and I was wondering if this is something they started doing.


 **Response:** I have had this issue with Peco sending bills to the service address instead of the billing address even though I have called several times and write the correct billing address on every payment voucher. I used to be able to pay all bills online but for some reason when they "upgraded" their website, a lot of that functionality was lost. Can't stop or start service online, and they don't respond to any messages you send through the portal. It's very frustrating.


## LEAD TEST QUESTION

 **Post:** If a property is sold, does the new owner need to get a new lead test, or is the old one still in effect if it has not time expired?

 **Response:** To avoid complications at settlement, (assuming you haven't settled yet), I would send the certification that you have to the buyer or the buyer's agent to ensure it's acceptable and its present form. I believe; however, they should accept the certification if it's within the 4-year period since "Lead Safe" cert was rendered.

## ROOFER RECOMMENDATION

 **Post:** Can someone recommend a reliable roofer?

 **Response:** A roofer I have used and have found reliable is Robert Yeatts, R&R Roofing 267-579-8980.

## Deposits and Fees

continued from page 1

application fees. At \$20, the fee would not adequately cover the actual costs associated with tenant screening, which can be considerably higher. Paul Cohen, legal counsel for Hapco Philadelphia emphasized that the Renter's Access Act mandates a comprehensive tenant screening process that extends beyond merely reviewing a credit

cannot rely solely on a credit score and must conduct a more thorough screening. That costs a lot more than \$20." Consequently, capping the fee could hinder rental property owners, particularly those managing fewer properties, from covering tenant screening expenses. As a result, they might be compelled to increase rents or seek other means to offset the lost income.

The proposed provision allowing tenants to pay security deposits in installments introduces further complications. Tradition-

"What happens if the tenant doesn't fulfill their obligation to pay the security deposit payment plan?" Without receiving the full security deposit upfront, rental property owners could face financial losses. Cohen further elaborated that the installment plan could exacerbate issues, noting that often, tenants sign a lease, pay the initial amount, and then fail to make subsequent payments. "They know that it takes six months to evict a tenant and therefore can stay for free for many months," he highlighted, pointing out that eviction would be the rental property owners only recourse, a process that is both time-consuming and costly.

An additional unintended consequence of the proposed legislation may be that rental property owners, in response to the heightened risks, might increase their security deposit amounts. Currently, many rental property owners offer lower deposits, sometimes as little as \$100, to enhance accessibility to rental properties. However, the proposed changes may compel rental property owners to charge higher security deposits, potentially up to two months' rent, as a safeguard against financial risk. This trend would likely complicate housing access for tenants, particularly those with limited financial means.

Furthermore, many rental property owners are concerned that the city's already over-regulated rental market will become even more cumbersome with the introduction of this legislation. Cohen warned, "This will force more rental property owners to sell their properties or convert them to single-family homes. It will drive investors out of the market."

As the city council deliberates these proposed changes, it is vital for lawmakers to consider the potential unintended consequences and actively engage with feedback from rental property owners. While the legislation aims to support tenants, it is crucial to ensure that the burdens on rental property owners, especially small property owners, are not disregarded. Hapco encourages rental property owners to participate in discussions to help shape the final legislation in a manner that accounts for all viewpoints.



Photo: Gerd Altmann from Pixabay

report. This process encompasses various critical factors, such as rental history, criminal background, and eviction records, all of which incur costs that exceed \$20. Cohen stated, "rental property owners are required to conduct a full screening under the Renter's Access Act, not just consider a credit report. In fact, a rental property owner

ally, rental property owners depend on the full upfront payment of security deposits to mitigate potential damages or unpaid rent. If tenants are permitted to pay in installments, rental property owners' risk being underfunded if tenants' default on their payments. Greg Wertman, Hapco President, expressed concern over this scenario, questioning,

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## Reasons to JOIN HAPCO Philadelphia

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

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

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

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

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

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## Benefits of Cleaning

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The Big Benefit? I think it's cut down on maintenance. I've been able to get ahead of some problems with the cleaner mentioning certain things, the tenants saying something when I start scheduling the cleanings, and keeping the bathrooms and kitchens regularly cleaned now helps tremendously.

Many of us have had to retest our units for the 4-year mark of the lead tests when the new updates to the lead rules occurred. I personally can attest that I believe my units are passing even better now (the sampling results are lower than before), and I am confident it's from the cleanings.

The cleaner now does the furnace filter changes. I just have to keep extra filters at the properties.

The tenants are happier (and I have the text messages and thank yous to prove it). I try to treat my units and tenants with a bit more

TLC than they expect. Some may think it's too much, but I think it's actually a business tactic indirectly. I'm starting to get to the point where most of my tenants are reciprocating the respect and support.

Tenants offer me opportunities. Last year I had a tenant reach out to me about a property their family member owned. The relationship respect/partner approach goes beyond just the typical landlord/tenant relationship if you let it.

How did I implement this strategy?

As mentioned, I schedule all cleanings every January and July. If someone moves in between those months I use my discretion on the next cleaning.

Cost Benefit. When I am doing rent evaluations and if I plan on charging \$1,000/month for a unit, I know to add at least another \$40-70/month for the cleanings. Typically, the costs of the cleanings are around \$200-\$350 per unit. So at most, if a cleaning costs \$350, that's an extra \$58/month and

I add a 15% markup which at most would make me plan for about \$67/month added on the rent total. I can't say this enough, but putting aside a portion of your rents into a separate account is vital for my success.

My current cleaner is good, but I would I think any "good cleaner" can do this if you develop the relationship. When communicating this plan to my specific cleaner, we just had to be very detailed on what we needed done.

I think I started doing this in 2021, but I didn't immediately start with every unit I own. I started with a few that I felt could be maintenance-heavy later or potential move outs.

With anything in life, there will always be some who make things difficult unfortunately. So yes, I have a few uncooperative individuals at times which I have either skipped or we have had to ask a few times for help with scheduling. Oddly enough the tenants who are late with rent at times, or behind on rent, almost never are a problem with scheduling our cleanings. I don't have many that oppose the cleanings.



## Nobody **Wants** to Evict a Tenant

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

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

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