



## General Membership Meeting · Wednesday, April 30th · 4:30-8:30pm

### Message from the President: Annual General Membership Meeting is coming up



Greg Wertman

I would like to personally invite you to join us for Hapco Philadelphia's Annual General Membership Meeting on Wednesday, April 30th from 4:30 to 8:30 PM,

at Saint Joseph's University, Mandeville Hall Building, 5600 City Ave, Philadelphia, PA.

see "President's Message" on page 11

### How Unpaid Taxes Can Affect Your Rental License

Staying up to date on your tax obligations is essential to running a successful rental business. Failing to pay certain taxes can affect your ability to renew or maintain your rental license.

read story on page 14

### Proposed Inspection Program Raises Concerns for Housing Providers

Philadelphia is considering a pilot program to proactively inspect rental properties, a major shift from the city's long-standing complaint-driven system.

read story on page 8

## Mayor Parker Unveils \$2 Billion Affordable Housing Initiative

### Plan touts Eviction Diversion and Landlord Assistance Program

HP Board of Directors Editorial Staff

In a special address to City Council on March 24 aimed at making good on an election promise to "build 30,000 homes" across the City of Philadelphia, Mayor Chelle Parker proposed a massive \$2 billion housing initiative that grows current housing programs and launches new ones.

The address was a follow-up to her \$6.7 billion budget proposal for the upcoming

see "Affordable Housing" on page 10



Mayor Chelle Parker. Courtesy of the Mayor's office.

## MEMBER SPOTLIGHT

### Arlene Caney

By Lauren Andreoli

Arlene's journey from children's entertainer and teacher to a housing provider might not be the typical real estate story, but that's what makes it so compelling. Her ability to pivot, adapt, and turn life's twists into opportunities has made her a force in the Hapco community—showing that the road to success in real estate isn't always a straight line. Arlene's career as a housing provider be-



see "Arlene Caney" on page 4

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### HOW TO:

## Maximize Profitability on a Budget

### Affordable Property Upgrades for Mom-and-Pop Housing Providers

By Lauren Andreoli

If you are a so called mom-and-pop housing provider in Philadelphia, you may find yourself balancing the desire to increase the value of your rental properties with the need to stick to a budget. Fortunately, you don't have to make expensive renovations to see a return on your investment. There are several affordable upgrades you can make that will increase your rental property's appeal, help attract reliable tenants, and ultimately maximize your profits, all without overwhelming your budget.

Mom-and-pops are owners that manage a relatively small portfolio of properties and generally are hands-on owner/managers who deal directly with tenants and their needs, often engendering goodwill relationships.

One of the easiest and most cost-effective ways to increase your property's appeal is by focusing on curb appeal. While flowers might

not be the right fit for every property, simple improvements like repairing or repainting the front door, cleaning up sidewalks, and ensuring your exterior is well-maintained can make a big difference. Properties with frontyard space should be kept trimmed and tidy. These simple touches can make your property stand out and create a positive first impression for prospective tenants.

A fresh coat of paint in neutral, modern colors can make a property feel clean and updated without a significant investment. Focus on high-traffic areas such as living rooms, kitchens, and bathrooms. These spaces tend to show wear and tear more more quickly, and a fresh coat of paint can go a long way in brightening up the space. Painting is one of the most affordable ways to give your rental a refreshed look and smell, too.

When it comes to enhancing your property's interior, consider updating fixtures and hardware. Small upgrades such as replacing old

*continued on page 7*

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## Arlene Caney

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gan in 1978 with the purchase of her first property, a duplex on 45th Street in University City.

Initially, Arlene wasn't immediately drawn to real estate. As a child, her parents took her to open houses on Sundays—an experience that bored her at the time. However, life has a way of coming full circle. While in graduate school at the University of Pennsylvania, Arlene noticed the changing landscape of University City. She saw a great opportunity to make a smart investment in the area, which was beginning to change. At 27, she wanted to buy her first home, but her father talked her out of it, saying that women shouldn't buy properties alone and should be married instead. Three years later, Arlene decided to buy her first property—a duplex in University City—and started her real estate journey.

At the time, it was uncommon for single women to own their own homes, but Arlene didn't let that stop her. She had a full-time teaching job at the community college of Philadelphia and was also running an entertainment business, where she would entertain at kids' parties and book other entertainers. It was through this business that she was able to earn the money to invest in properties. Realizing the potential to turn her extra income into property investments, Arlene began to buy homes with the goal of securing her retirement. She always envisioned owning four to six properties, and while she did sell a few along the way, she still has several properties today, continuing her role as a housing provider.

Over the years, Arlene's real estate portfolio grew, with properties located primarily in University City and West Powelton. She mainly owns duplexes in University City, has two commercial properties with apartments, and a single-family home in Bella Vista.

One of the key factors in Arlene's success as a housing provider is her diligent approach to tenant screening. Arlene goes the extra mile to ensure that the tenants she



places in her properties are responsible and respectful of the space. She uses the National Tenant Network to gather background information and performs thorough checks. Arlene personally contacts both the applicant's previous and current housing providers to ask about five questions, helping her assess their reliability and cleanliness. For example, Arlene inquires about the length of time the individual rented from the housing provider, which helps her assess their stability. She also asks whether the housing provider would rent to the tenant again, which is a direct indicator of their satisfaction with the tenant's behavior and reliability. Arlene's thorough questioning helps her determine whether potential tenants are clean, responsible, and trustworthy. She knows that sometimes people may use friends as references, so she digs deeper with specific questions to ensure the information she receives is accurate.

Despite her careful vetting process, Arlene acknowledges that occasionally, there are problem tenants—after all, there are all types of personalities. However, her screening process allows her to minimize these issues and ensure that the majority of her tenants are a good fit for her properties.

Arlene has always valued diversity and strives to create an inclusive atmosphere in her properties. She is very open to tenants of all backgrounds, as long as their credit is good and they are pleasant people. She always wants her tenants to feel safe and comfortable. Arlene actively encourages her tenants to seek diversity in their roommates, believing it's important. She understands the

value of making her tenants feel welcomed, respected, and valued, regardless of their background.

Arlene's approach to tenant communication is based on setting clear boundaries to ensure a healthy housing provider-tenant relationship. She makes it known to her tenants that she's available from 9:00 AM to 5:00 PM and any calls or requests outside of that time will be addressed the next business day—unless it's a dire emergency. She knows the importance of not letting tenants take advantage of her time and stresses the importance of establishing boundaries.

Arlene's tenant screening process and clear communication help her maintain strong, mutually respectful relationships with her tenants. She's able to focus on her properties and ensure that her tenants are happy without compromising her personal time.

Although she considers herself a self-proclaimed workaholic, Arlene is starting to focus on enjoying life more. While she doesn't anticipate buying new properties, Arlene keeps an eye out for potential investments wherever she goes and is considering enlisting the help of a property manager—if she can find a good one.

In addition to her real estate ventures, Arlene has been an active member of Hapco for over 15 years. She joined after receiving a recommendation from someone she met at a real estate club, and she values the knowledge and support she's gained from Hapco.

When asked about her best advice for new housing providers, Arlene shares a helpful tip: it's important to set clear expectations with your tenants from the start and avoid answering the door after 5 p.m.

Outside of real estate, Arlene enjoys walking and hiking with her dogs and friends, swimming, traveling, and exploring new ethnic restaurants.

Arlene's real estate career, which began with the purchase of a duplex on 45th Street in University City, has grown into a fulfilling and successful career in real estate, lasting over four decades.

## Hapco's Eviction Service: THE Solution for Rental Housing Providers

By Lauren Andreoli

Evicting a tenant is often one of the more challenging aspects of being a housing provider. It involves navigating a complex legal process with strict deadlines, required documentation, and compliance with local laws. Housing providers are often faced with the choice of either representing themselves in court or hiring an attorney. Both options come with their pros and cons, but there is another option that could offer a balance of affordability, expertise, and efficiency: Hapco's Eviction Service.

One of the key benefits of Hapco Philadelphia membership is the ability to use Hapco's Eviction Service, which is an exclusive service for Hapco members. The legal and administrative expertise provided is excellent and is presented at a rather affordable cost.

Evictions in Philadelphia, like in many cities, are governed by specific tenant and housing laws. Missing a deadline or failing to prop-

erly file necessary paperwork can result in delays or complications, ultimately extending the eviction process. Hapco's team is well-versed in the city's tenant laws and the specific steps required for eviction, helping to ensure that the process is handled professionally, timely, correctly and efficiently.

Another advantage is its cost-effectiveness. Housing providers who choose to represent themselves may save on attorney fees, but they risk making costly errors that could delay the process. On the other hand, hiring an outside attorney can be expensive, especially for those who may only need legal assistance occasionally. Hapco's service provides a more affordable option while still ensuring professional handling of eviction cases. Moreover, unless said counsel is versed in real estate matters in Philadelphia, the learning curve can be longer and more costly.

Additionally, the Service allows housing providers to save time. The eviction process can involve a significant amount of paperwork, deadlines, and court appearances.

For housing providers who are already busy managing multiple properties, managing the legal aspects of an eviction can become overwhelming. Hapco's team handles the technicalities of the eviction process, allowing housing providers to focus on their business operations without added stress.

Hapco's Eviction Service is designed to help housing providers through the entire eviction process, reducing the chances of mistakes that could cause delays. Whether dealing with non-payment of rent, lease violations, or other tenant disputes, Hapco's team has the experience and resources to handle these issues in compliance with local laws.

In summary, while self-representation and hiring an outside attorney are both viable options, Hapco's Eviction Service offers a middle ground that combines affordability, expertise, and efficiency. Housing providers rely on Hapco to handle the complexities of the eviction process, ensuring that their case proceeds as smoothly as possible so you get your property back and producing financial returns.



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# What to Do If Your Property Management Company Isn't Meeting Expectations

By Lauren Andreoli

As a housing provider, it's essential that you can rely on your property management company to handle key tasks like tenant screening, rent collection, maintenance, and, when necessary, eviction processes. But what happens when the management company isn't meeting your expectations, leaving you to handle more than you anticipated?

If you find yourself in this situation, especially if the company is failing to help with important issues like eviction processes, here's what you can do to get things back on track.

## Review Your Contract

The first step is to review your property management agreement. Most contracts outline specific responsibilities and duties that the property manager is supposed to fulfill. If they are not meeting these obligations, the contract can be your reference point for what should be done. Make sure you understand the terms clearly, as it will help you assess if you have legal grounds to either request improvements or terminate the contract.

## Communicate Clearly

Before jumping to conclusions, it's important to communicate with your property management company. Sometimes issues arise

due to misunderstandings or lack of communication. Clearly express your concerns about the specific issues you're facing, such as the delay or inability to start the eviction process, or the failure to provide necessary documents to tenants.

Ensure that you are specific in your communication—what has been delayed, what hasn't been done, and how it's affecting your ability to manage the property effectively. Request a timeline for when these tasks will be completed.

## Check Legal Requirements for Eviction

If your property management company is not providing the necessary documentation for eviction, it's important to know the legal requirements yourself. For example, in Philadelphia, housing providers must ensure they follow proper procedures, such as providing a rental suitability notice and ensuring the tenant receives all required documents. If your management company hasn't done this, you may need to start the process on your own.

You can consult legal counsel or access resources from local landlord organizations to understand the eviction steps you should be following. Understanding the process will help you be proactive and avoid missing any critical deadlines.

## Consider a Property Management Audit

If your property management company is consistently failing to meet expectations, it may be time for an audit. Conducting a property management audit will allow you to assess whether they are fulfilling their obligations in terms of financial management, tenant screening, repairs, and legal compliance. This audit can also highlight areas where they may be underperforming.

If you don't have the expertise to perform the audit, consider hiring an independent third-party to help you assess the situation objectively.

## Seek Temporary Assistance or Handle Tasks Yourself

If the property management company is falling short in certain areas but you're still hesitant to make a change, you may want to temporarily handle some tasks yourself or hire independent contractors to assist. For instance, you can consult with an attorney to begin the eviction process and make sure you're following all legal procedures, even if the property manager hasn't been proactive.

In the case of tenant screening or managing rent payments, there are plenty of tech tools and platforms available that can streamline the process while you're reassessing your property manager's role.

## Decide If It's Time to Part Ways

If, after giving them an opportunity to improve, your property management company continues to underperform, you may need to consider parting ways. Failing to carry out important tasks like starting eviction proceedings or providing necessary documen-

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## Management

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tation can create significant legal and financial risks for you as the housing provider.

When considering ending the relationship, review your contract for termination clauses. Ensure you provide the proper notice and follow all procedures outlined in the agreement. You may also want to seek legal advice on how to protect your interests before moving forward.

## Consider Switching to a New Management Company

When you're ready to find a new property management company, take time to thoroughly vet potential firms. Look for a company with a proven track record of managing properties in your area, someone who understands the unique challenges of Philadelphia's rental market. Before signing a new contract, clarify the services they will provide, including how they handle legal issues like evictions.

You may also want to ask for references or speak with other housing providers to ensure the company has the experience and integrity you need.

## Final Thoughts

While property management companies can be an invaluable resource for housing providers, they're only effective if they perform the tasks they're hired for. If your property management company is failing to meet your needs, it's essential to take action. From reviewing your contract and seeking legal advice to conducting an audit or eventually switching companies, you have options to protect your business and ensure your properties are managed properly.

As a housing provider, it's important to stay on top of the details, especially when it comes to legal matters like eviction. Taking control of the situation can help you get back on track and avoid further complications down the road.

## Profitability

*continued from page 3*

faucets, light fixtures, cabinet handles, or bathroom mirrors are affordable changes that can make a big impact. These minor updates can help make your property feel modern and updated, which can be especially important for attracting tenants who are willing to pay more when the vibe is higher-end feeling and well-kept.

Improving the lighting in your property is another inexpensive way to increase its appeal. Swap out outdated light fixtures for more modern, energy-efficient models that brighten up rooms and lower utility bills. If certain areas of your rental are darker, like hallways or bathrooms, installing brighter lighting can immediately improve the ambiance. Many of these updates are simple to install and provide a more welcoming atmosphere, making the space feel more inviting to potential tenants. LED "lamping" can be a more expensive upfront cost, but the energy savings and extended life of the technology should provide long-term paybacks. LEDs are available in various color renderings, called kelvin and different brightnesses called lumens.

For small upgrades that can make a lasting impact, consider adding smart home features. Installing a smart thermostat is a simple, cost-effective improvement that helps tenants manage energy usage, saving money on utility bills. It is another way to make your property stand out in a com-

petitive market and may allow you to justify a higher rent.

Small updates to the kitchen and bathroom can also have a big impact. If you're not ready for a full renovation, consider updating the countertops with affordable laminate options, or replacing old appliances with energy-efficient models. The cost of appliances can be high, but shabby and dated models can be a turnoff to potential tenants. Even small changes, like re-grouting tile or replacing bathroom caulk, can make these spaces feel newer and more appealing to prospective tenants.

Lastly, regular cleaning and maintenance are vital to keeping your property in good condition. Clean carpets, remove any mold or mildew in bathrooms, and search and correct the root cause of this problem. Ensure all appliances are functioning properly. Staying on top of maintenance issues and addressing them before they become bigger problems helps keep your tenants happy and ensures the longevity of your investment.

In conclusion, upgrading your rental property doesn't require a large budget. Simple, affordable improvements such as fresh paint, updated fixtures, and improved lighting can significantly enhance the appeal of your property. By focusing on cost-effective upgrades that increase both the functionality and appearance of your rental, you'll not only attract better tenants but also maximize your investment for years to come.

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# Proposed Rental Inspection Program Raises Concerns for Small Housing Providers

By Lauren Andreoli

Philadelphia is considering a pilot program to proactively inspect rental properties, a major shift from the city's long-standing complaint-driven system. While housing advocates argue this change would better protect low-income tenants from unsafe living conditions, housing providers believe it unfairly burdens those who already comply with city regulations while failing to address the real issue—unlicensed rental units operating without oversight.

Currently, the Department of Licenses and Inspections (L&I) inspects rental properties only when a tenant files a complaint through the city's 311 system or when a city council member intervenes on their behalf. Housing advocates argue that many tenants, particularly those in low-income housing,

are hesitant to file complaints out of fear of retaliation, including the possibility of eviction. They claim that proactive inspections would improve rental housing conditions and reduce displacement by catching violations before they become severe.

However, Hapco Philadelphia, the city's largest advocacy group for housing providers, believes this proposal is misguided. Instead of increasing regulatory pressure on compliant housing providers, Hapco argues that the city should focus on the thousands of unlicensed rental units operating under the radar.

*"Instead of hiring inspectors to check on rental units that are already licensed, those inspectors should go after the thousands of unlicensed units the city knows exist but continues to ignore," said Hapco President Gregory Wertman. "What's the incentive to stay compliant? Housing providers can't evict without a license, and given the high costs and delays associated with evictions—often taking six to eight months—it's sometimes cheaper to pay tenants to leave."*

Greg Wertman also pointed out that L&I has long struggled with staffing shortages, which previously led the city to abandon proactive inspections in favor of a rental suitability license. This policy shift placed the burden on housing providers to certify that their units met all building codes before leasing them out, effectively making them responsible for

the very oversight L&I was supposed to provide.

Another major concern is the feasibility of implementing a proactive inspection program given L&I's current resources. The city currently has only 19 property maintenance inspectors, each responsible for roughly 16,000 rental units. In comparison, Washington, D.C. employs nine inspectors to inspect about 16,000 units per year. A 2021 Pew study found that only 7% of Philadelphia apartments are inspected annually, raising serious doubts about how the city could expand its inspection efforts without significant additional funding and hiring.

Furthermore, the financial and operational impact of increased inspections on small housing providers cannot be ignored. Many of these providers are already struggling with rising costs, complex compliance requirements, and lengthy eviction processes that make it difficult to remove problem tenants. Additional inspections could lead to more fines and bureaucratic hurdles, discouraging investment in the city's rental market and potentially reducing the availability of affordable housing. Instead of funding more inspectors at L&I, the money should go toward replacing Eclipse (the current online permitting and licensing system) with a system designed to simplify the rental license application process. The new system should also integrate with the Health Department and other relevant departments. Hapco Philadelphia maintains that any changes to the city's rental inspection policies must focus on fairness and efficiency. Rather than increasing scrutiny on licensed housing providers who follow the rules, the city should prioritize enforcement against unlicensed rental units that continue to operate illegally.

As discussions continue, Hapco will advocate for solutions that balance tenant protections with the needs of housing providers, ensuring that policy changes do not create new challenges for those who are already playing by the rules.

# Gentrification and Its Effects on Housing Providers

## What You Need to Know in Philadelphia

By Lauren Andreoli

Gentrification is a complex and often contentious process that significantly impacts both neighborhoods and housing providers. In Philadelphia, areas undergoing gentrification can see dramatic changes, including rising property values, increased demand for housing, and shifts in the local demographic. As a housing provider, it's crucial to understand how these changes can affect your investment, your relationships with tenants, and your long-term strategy.

As neighborhoods gentrify, property values often increase, which can be a positive development for housing providers. Higher property values can lead to higher rental rates. But the potential for increased income comes with the risk of pricing out long-term owners and tenants. Housing providers need to carefully assess whether increasing rent is the right move, as doing so could result in tenant turnover or legal complications or tenant protection laws. Being mindful of when and how to raise rents reasonably and responsibly is key to maintaining positive tenant relationships while still benefiting financially from the neighborhood's growth.

One of the biggest challenges in gentrifying neighborhoods is tenant displacement. As wealthier tenants move in, long-term residents may struggle with higher rents, even if the housing provider is not directly raising them. To manage this, housing providers should consider the needs of existing tenants while balancing the increased demand for housing. Offering reasonable lease renewals, maintaining affordable rents to the greatest extent possible, and making gradual property improvements can help retain long-term tenants and minimize the risk of displacement.

Gentrification brings with it large investment by stake holders and return on investment. And while revitalizing a neighborhood is a net positive for the community and the city, housing providers be thoughtful about how rising rents can make it difficult for lower-

income residents to stay in the area. Without revitalization a community can wither and fade to nothing. It is an important ingredient to a successful urban environment.

Some of the negative consequences of change, such as the loss or change of the neighborhood's original "character". Housing providers can play a role in mitigating this by engaging with the community, supporting local initiatives, and collaborating with city leaders to ensure a balance between revitalization and affordability. By staying involved in these discussions, housing providers can help guide the neighborhood's growth in a way that benefits both them and the residents, as well as being a catalyst for modernization and change and a friend of the community at the same time. Challenging, yes, but it can be done.

For housing providers, gentrifying neighborhoods can offer opportunities for strategic investment, growth and profit. Properties in these areas may be available at lower prices before demand pushes values higher, offering an opportunity to renovate and capitalize on the trend. Upgrading properties with value-adding improvements can yield substantial returns as gentrification takes full effect. To make the most of this, housing providers should monitor city planning, zoning changes, and infrastructure projects, as these can indicate areas where gentrification is likely to accelerate.

However, as gentrification unfolds, housing providers must also be aware of potential legal implications. New affordable housing policies, proposed rent control measures, or zoning regulations might be enacted to manage the effects of rising rents. Staying informed about local legislation is crucial to understanding how these changes may impact your ability to raise rents, evict tenants, or make alterations to your properties. Philadelphia has specific tenant protection laws that housing providers must navigate carefully to avoid legal issues.

Ultimately, housing providers can play a sig-

nificant role in shaping the future of gentrifying neighborhoods. By participating in local discussions about development and ensuring they offer quality housing options that cater to a range of income levels, housing providers can help create communities that thrive amidst economic change. Working with tenant organizations, local businesses, or other stakeholders can foster a balanced approach to gentrification, where both new and existing residents benefit.

Gentrification in Philadelphia presents opportunities for housing providers. By understanding the economic, social, and legal factors, they can make informed decisions that protect their interests and contribute to the community's overall well-being. With the right approach, housing providers can navigate these changes successfully, ensuring their properties remain valuable while maintaining strong relationships with their tenants.

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## Affordable Housing

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fiscal year she announced earlier last month. Her budget proposal also includes cuts in business taxes and the wage tax, and an increase in the real estate transfer tax.

Calling it the largest single investment in housing in Philadelphia history, Mayor Parker dubbed her ambitious initiative as H.O.M.E.: Housing Opportunities Made Easy. But achieving the goal will be anything but easy, as President Trump continues to threaten federal funding to cities and Philadelphia City Councilmembers control how land is used within their districts.

The plan calls for the issuance of \$800 million in municipal bonds, including \$400 million in the upcoming fiscal year; money that would be quickly available for the purposes of new affordable housing construction and repairs. Parker's proposal includes 13,500 new construction homes (not the 30,000 she promoted while running for mayor) and 16,500 preserved units. Much of the additional funding sources to pay for the plan would come from the redevelopment of city land that currently sits vacant.

The program would primarily assist those families making between 30% and 60% of area median income (AMI), equivalent to approximately \$34,000 to \$68,000 annually for a family of four.

During her presentation before City Council, Mayor Parker touted the success of the now-permanent Eviction Diversion Program and the Right To Counsel, which gives tenants facing eviction free legal representation. Benefitting rental owners, she also promoted the Eviction Diversion Program's Targeted Financial Assistance Program, which provides a one-time payment to qualifying landlords to cover a tenant's rent arrears. "This program has been recognized repeatedly as a national model, and it will only continue under this housing plan," Mayor Parker said.

She also announced a series of home repair programs funded through a \$163 million dol-

lar federal block grant, including a rental repair rehabilitation and construction program.

She was short on the details, however. And much of her proposal needs vast stakeholder buy-in, such as the rental improvement fund, which offers forgivable and no-interest loans to small landlords with five units or less. "But in exchange," Mayor Parker says, "these landlords commit to keeping their rent affordable."

Meanwhile, the clock is ticking. The H.O.M.E. initiative must be approved by June 30th in concert with the Mayor's budget proposal, as the new fiscal year begins July 1st.



Other measures in Mayor Parker's budget proposal includes a dramatic 50% decrease in the Business, Income and Receipts Tax rate by 2039, though it starts small. In the first year, the BIRT net income tax rate would drop from 5.81% to 5.71% while the BIRT gross receipts tax rate would be reduced from 0.1415% to 0.141%.

The budget proposal also calls for continued small cuts to the wage tax. And while she wants to eliminate the city's 1% tax on construction, which was created in 2019, her proposal would increase the real estate transfer tax from 3.278% to 3.578%.

By any measure, Mayor Parker's affordable housing vision is incredibly aggressive. But she deems it necessary. "Aside from public safety, I truly believe at this time, there is no more important single issue, facing our great City of Philadelphia than the issue of access to housing."

## President's Message

*continued from page 1*

This is one of our most anticipated events of the year, and I strongly encourage all housing providers, real estate professionals, and anyone interested in the rental market to attend. Whether you're a seasoned member, new to Hapco, or a non-member, this meeting offers a great opportunity to connect, network, learn, and engage with key leaders who directly impact our industry.

This event is free and open to both members and non-members, so you are welcome to bring guests who would benefit from the discussions and networking opportunities. Please be sure to register in advance on [hapcophiladelphia.com](http://hapcophiladelphia.com). We will also be offering food and soft drinks, water, creating an enjoyable atmosphere to foster interaction and collaboration.

As housing providers, we all understand the challenges of managing properties and staying up-to-date on the changing regulations. This event provides a chance for you to hear directly from influential figures about the issues that affect us most. It's also an opportunity to ask questions in our interactive Q&A sessions after each speaker. We want to ensure that this event is as engaging and informative as possible, so you'll leave with answers and actionable insights to help you navigate the industry.

We are excited to welcome the following distinguished speakers:

- **Sheriff Rochelle Bilal** will discuss the eviction process, offering crucial insight into the sheriff's role and what housing providers need to know when proceeding with evictions. This discussion will help clarify the steps in eviction proceedings and ensure you are informed about the process from start to finish.
- **Councilmember Rue Landau** will address the two significant proposed bills currently under consideration: Capping Excessive Application Fees and Reducing Upfront Security Deposit Costs. These

bills could have a direct impact on how housing providers interact with tenants, and Councilmember Landau will break down the potential effects these changes could have on your business.

- **Senator Frank Farry, Councilmember Anthony Phillips, and Donna Bullock, former State Representative and CEO of Project HOME**, will provide valuable insights on housing policy, tenant protections, and the current state of the rental market. Their perspectives will be highly beneficial to housing providers navigating Philadelphia's dynamic and ever-changing housing landscape.

Additionally, we will host a live "Ask the Attorney" session with HP counsel Paul Cohen and Devin Uqdah, where you can receive free, in-person legal advice. This is a fantastic benefit of HP membership and a unique opportunity to get answers to your legal questions regarding property management, tenant disputes, and evictions directly from legal experts in the field.

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This is an event you won't want to miss. Last year, we had over 150 attendees, and we expect an even bigger turnout this year. This is a chance to connect with your peers, stay informed about changes in the law, and be part of an ongoing conversation about the challenges and opportunities facing housing providers in Philadelphia. It's also a chance to build stronger relationships with fellow housing providers and professionals in the industry.



I look forward to seeing you all on April 30th for a productive and informative evening. Together, we can continue advocating for the issues that matter most to housing providers and ensure that Philadelphia remains a thriving, vibrant city for all.

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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.

### PROPERTY TAX

**Post:** How can we dispute property tax? Since They have assessed more than the value of property.

**Response:** You have missed the deadline for this year - it was October.

1. For future appeal, you can submit on your own by following the instructions and forms provided by the city: <https://www.phila.gov/services/property-lots-housing/property-taxes/appeal-a-property-assessment/>

2. There are attorneys that do it for a flat fee.

3. And I have partnered with a group of attorneys that will review free of charge and if they determine there is a solid case for an appeal, they will submit for you and only collect a fee if they are successful. Submit the address here now to be in the database and get an automatic annual free review.

[www.incentertaxsolutions.com/partners/sheryl-sitman-at-landlords-connect](http://www.incentertaxsolutions.com/partners/sheryl-sitman-at-landlords-connect)

### MAKE SAFE PERMIT: ENGINEER

**Post:** Can anybody recommend an engineer to submit an application for a make safe permit? The guy I was using doesn't

seem to be able to navigate with all the different forms. Need a guy who really understands the process. The city examiner is really difficult.

**Response:** Contact Jane for this. [www.janedrawsplans.com](http://www.janedrawsplans.com)

**Response:** Charles Li, PE  
AE Alliance LLC, Principal  
A Certified Minority Business Enterprise  
(Mobile) 631 682 2916  
P.O. Box 397  
Ridley Park, PA 19078  
<http://aealliancellc.com>

### ELECTRICAL ENGINEER & ARCHITECT

**Post:** Can anyone recommend an Electrical Engineer and Architect for drawings for a Building Permit? I'm currently working with PHDC RIF, and it's been a bit of a challenging process so far. Has anyone in the group worked with RIF before? I'd love to hear about your experience.

**Response:** I use Ian for all my architectural plans. He's excellent!! Here's his info: Just tell him Ellie sent you. [ian@tonerarch.com](mailto:ian@tonerarch.com) 215-205-1573, 215-584-4249

**Response:** I can recommend an engineering firm, HuTec, who did the engineering for a triplex I rehabbed recently. <https://hutecengineering.com/>. My contact was Lan Hu, [hutec.eng@gmail.com](mailto:hutec.eng@gmail.com).

### COMMERCIAL TRASH FEES:

**Post:** I am receiving conflicting information about what properties in Philadelphia are mandated to pay commercial trash fees. Is it a single-family dwelling, duplex, triplex, etc.? Basically, does anyone know, for certain, the mandate for housing that requires payment for commercial trash fees?

**Response:** Two-unit buildings are also included in paying the \$500 trash fee. The

*continued on page 13*

## Over the Transom continued from page 12

only exception in a two-unit building is if it is owner occupied. If so, the owner has to prove this and then the trash fee is waived for as long as the owner resides at the two-unit property.

**Response:** Duplex and up. Not single family.

### RENTAL LICENSE RENEWAL

**Post:** I'm trying to renew a rental license that expired recently Feb 1. The taxes are paid and the lead CERT was submitted to lead and healthy homes over a week ago. Eclipse says that I cannot initiate this license at this time. I've tried several times. Any advice or help would be appreciated. Thank you.

**Response:** I had a similar problem for the first time this year. I had to go down to the municipal building and wait for a clerk. She also had a hard time but could look at the back end of that portion of the City's platform and found a problem back there. No idea why it had never been a problem in all the prior years. But, in any event, she could fix it and get me rolling again. May be worth the time to give it a try.

### GRAB BARS

**Post:** I have a tenant who has been renting my apartment for a year, and she recently requested that I install grab bars in the bathtub. I am not sure if she has official proof of disability, but she wants them for her dizziness and chronic knee pain. Who is financially responsible for the installation -- do I hire the contractor or does the tenant (and I just approve of the modification)? If a contractor does the work, should I still be worried about liability? Would I need to have the tenant sign a waiver? Your thoughts are appreciated.

**Response:** Here is some general info about your responsibility as the owner. Consider whether you trust the tenant to hire a reliable contractor. Document and photograph everything. "Allow individuals with disabilities

to make reasonable structural modifications to the property at their own expense (but can require that they return it to its original condition, except for wear and tear)."

[www.attorneygeneral.gov/protect-yourself/civil-rights/access-and-accommodations-for-people-with-disabilities/#:~:text=Landlords%20and%20other%20housing%20providers,on%20the%20basis%20of%20disability](http://www.attorneygeneral.gov/protect-yourself/civil-rights/access-and-accommodations-for-people-with-disabilities/#:~:text=Landlords%20and%20other%20housing%20providers,on%20the%20basis%20of%20disability)

**Response:** As a LL, I do not think it is wise to put the responsibility of hiring a contractor to do work in your property on any tenant. Regarding the grab bars, I see it as a safety issue. Tenant has requested grab bars, and (unnecessarily) justified. If you deny or place the responsibility on tenant and tenant falls - ouch, it will cost you big time. I wouldn't hesitate to accommodate her wish. Recently, I felt really dizzy and was losing my balance, I was so thankful there was a built-in bench in the shower; no one could have come quick enough to prevent me from falling.

**Response:** It's a good idea to have grab bars in every shower, regardless of tenant's condition. I say pay a good quality contractor who knows how to attach grab bars to the studs behind the walls.

### ESTIMATE

**Post:** I'm looking for a ballpark estimate of costs to install mini split system in a twin, ~ 2500 sft, perhaps 9 handlers, perhaps 2-zoned. Wondering if worth installing. I'm not interested in having the dog/pony show coming out at this moment. Anyone have an idea?

**Response:** I just installed one in a one bed apartment. cost me \$8,000. When I put

in the original in the same place it was \$3,500. Only two handlers, one unit on the roof. Yours will be considerably more \$, but I don't know how much. Personally, I don't like the things. They don't last that long, slow to start up for heat. They are very quiet how-

ever....that's the best thing about them.

### HVAC CONTRACTOR

**Post:** Can anyone highly recommend a reputable HVAC Contractor for a large 3-story single family property in Overbrook Farms, Philadelphia.

**Response:** Gabriel Bey. 267-456-9255. I have been using him for years. Knowledgeable and reliable.

**Response:** I recommend Qamar Chowdury, who goes by Q. (610) 357-8520

**Response:** I use this gentleman for all my hvac needs:  
Andre Fletcher HVAC BOK - 484.860.7935  
[magnificent013107@gmail.com](mailto:magnificent013107@gmail.com)

### DISCOUNT KITCHEN CABINETS AND FLOORING

**Post:** Any suggestions for decent quality, discount kitchen cabinets? Likewise for vinyl or hardwood flooring.

**Response:** I've done several kitchens happily using Washington Kitchens at 2nd and Washington in S Philly. Ask for contractor prices. In general the shops on Washington Ave can have the best prices on many building products.

### CARPET CLEANER

**Post:** Looking for recommendations for a good carpet cleaner... person, not product.

**Response:** We have used Jerry Carbonaro for quite a few years for all carpet cleaning. 856-207-4777. Worth a call. Owns his own carpet cleaning business.

**Response:** I highly recommend [carpetrepairphiladelphia.com](http://carpetrepairphiladelphia.com) 610-420-3723.

**Response:** Teresa at Fiber clean is fantastic and reasonable!  
Teresa Keller - 610-639-2767.

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# How Unpaid Taxes Can Affect Your Rental License in Philadelphia

By Lauren Andreoli

As a housing provider in Philadelphia, staying up to date on your tax obligations is essential to running a successful rental business. Failing to pay certain taxes can have serious consequences, including jeopardizing your ability to renew or maintain your rental license. The City of Philadelphia has strict tax requirements for property owners, and any lapses in payment could directly affect your rental license, which is necessary to legally rent out your properties. Understanding which taxes can impact your rental license and how to stay compliant is crucial for every landlord.

## Taxes That Can Affect Your Rental License

There are several types of taxes that, if unpaid, can impact your ability to renew or maintain your rental license. These taxes include:

**Real Estate Taxes:** The most significant tax that can affect your rental license is the real estate tax. The City of Philadelphia levies real estate taxes based on the assessed value of your property. If you fail to pay your real estate taxes, the city can place a lien on your property, impose penalties, and even initiate foreclosure proceedings. More importantly, unpaid real estate taxes can prevent you from renewing your rental license. The Philadelphia Department of Licenses and Inspections (L&I) requires that all taxes be current before a rental license is issued or renewed.

**Business Income and Receipts Tax (BIRT):** If you are operating your rental property as a business, you are subject to the Business Income and Receipts Tax (BIRT). This tax applies to the income you earn from your rental property and must be filed and paid annually. If you fail to pay the BIRT, the city can impose penalties and interest, and your rental license renewal may be blocked

until the tax is paid in full.

**School Income Tax (SIT):** The School Income Tax (SIT) is another tax that can impact your rental license. If your rental activity is considered a business, you are responsible for paying this tax, which funds the Philadelphia School District. Like BIRT, if the SIT is not paid, it can prevent you from renewing your rental license and result in additional penalties.

## What Happens If You Don't Pay These Taxes?

If you fail to pay any of the taxes mentioned above, the consequences can be severe. As previously stated, the city may prevent you from renewing your rental license. This means you would be unable to legally rent out your property, which could severely disrupt your business. Additionally, unpaid taxes accrue penalties and interest, increasing your financial burden. In extreme cases, the city may even initiate foreclosure proceedings on your property, which could result in the loss of your investment.

The Philadelphia Department of Licenses and Inspections (L&I) requires that all property owners demonstrate they are up to date on their tax payments before they can renew their rental licenses. If you have unpaid taxes, L&I will not issue or renew your license, and you will be unable to continue renting your property until the issue is resolved.

## How to Avoid Tax-Related License Issues

To ensure that your rental license remains intact, here are some steps you can take to stay current on your tax obligations:

**Pay Your Taxes on Time:** Always ensure that your real estate taxes, BIRT, and SIT are paid by their due dates. Late payments will result in penalties and interest, which can accumulate quickly and further jeopardize

your ability to renew your rental license.

**Check Your Tax Status Regularly:** You can regularly check with the Philadelphia Department of Revenue to ensure that your taxes are up to date. If you are unsure about your current tax standing, it's best to verify it early to avoid any surprises when it's time to renew your rental license.

**Consider a Payment Plan:** If you are behind on your taxes, you may be able to enter into a payment plan with the City of Philadelphia. This can help you manage the debt over time and avoid losing your rental license.

**Consult a Tax Professional:** If you're unsure about your tax obligations or how to file properly, it's a good idea to seek the advice of a tax professional. They can help ensure you remain in compliance with Philadelphia's tax laws and avoid complications with your rental license renewal.

## Conclusion

In Philadelphia, failing to pay real estate taxes, Business Income and Receipts Tax (BIRT), or School Income Tax (SIT) can have serious consequences for landlords, including the inability to renew your rental license. Since the rental license is required to legally rent out your property, staying current on these taxes is critical to maintaining your rental business. By paying your taxes on time, regularly checking your tax status, and seeking professional help when necessary, you can avoid tax-related issues that may threaten your ability to operate legally as a landlord in the city.

If you need help understanding your tax obligations or have concerns about your rental license, don't hesitate to reach out to a tax professional or the City of Philadelphia's Department of Revenue. Keeping your taxes up to date will help ensure that your rental business remains compliant, successful, and protected.



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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 501(c)(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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# Hope Springs Eternal: Your Property To-Do List

By Lauren Andreoli

April is a time for renewal. A rebirth of nature. Optimism for a new Phillies season. And yes, spring cleanup of our properties. If those New Year's Resolutions have already fallen flat, no worries. More daylight and warmer weather make Spring the perfect time to tackle your rental property to-do list. But where to start? Here's a list of the small things you can do to improve the longevity, increase the attractiveness, and potentially up the value of your investment.

First, with the permission of the tenant if your unit is currently occupied, conduct an inspection, both inside and out. Make note of wear-and-tear, damage from winter weather, and any maintenance issues that may need attention now or in the future. (This also helps your budget for them.) Outside, this could include power washing, gutter and downspout cleanup, trimming the shrubs,

planting flowers or other basic landscaping.

Indoors, consider hiring a professional cleaning service (side note: check out "The Benefits of a Twice-A-Year Cleaning" in our February, 2025 issue), replace all filters, clean the ducts, and ensure the heating and cooling systems are working well. Don't forget to test all smoke detectors and carbon monoxide alarms and replace the batteries if needed.

Winter isn't the time when we want to address maintenance issues, so let's tackle them now. Fix any plumbing leaks, squeaky doors, or broken window screens. Ensure that handrails, steps and walkways are safe and well-maintained. Consider outdoor lighting for security. Check that your appliances, like the refrigerator, stove, dishwasher and washer/dryer units are properly functioning. Schedule a pest inspection or treatment to address any potential infestations before they become a problem. Be sure to keep a list of any repairs or updates you make.

Review and test any security systems, including cameras and access control, to ensure they are functioning properly. If you have a storage unit, check its condition and clear out any items you no longer need.

Spring is also a good time to review your lease agreements to ensure they comply with current laws. Don't overlook this step! We see cases where the eviction process becomes much more difficult because older lease agreements were no longer in compliance with city rules and regulations. Review the Hapco Handbook for the latest updates.

Finally, be sure to document everything. Take photographs or videos and keep detailed records of the property's condition before and after spring cleanup. This can be useful for future reference or disputes.

Then, with the work completed, sit back and see if the Phillies can be as productive this season as you were!



## 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; Hapco Philadelphia membership benefits include access to our one-stop solution to Eviction. 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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