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## Message from the President: The Hapco Forum



Greg Wertman

As President of Hapco Philadelphia, I often get asked what the most valuable resource is that we offer our members. While we provide many important services—from legal advocacy to educational events—there's one resource that consistently stands out for its daily impact on our members: the Hapco Forum.

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see "President's Message" on page 14

## When Renting to Friends or Family Goes Bad

For many housing providers, renting to a friend or family member feels like a natural choice. You know them, you trust them, and you want to help. But when things go wrong it can quickly turn into one of the most emotionally and financially draining experiences of your rental career.

read story on page 10

## The Advantage of Renting to Students

Renting to students can be a highly profitable strategy for housing providers, especially in cities like Philadelphia, which are home to numerous universities and colleges. One of the main advantages of renting to students is the steady demand for housing.

read story on page 7

## Council Committee Debates Security Deposits, Application Fees



Left: Councilmember Jamie Gauthier  
Right: Councilmember Rue Landau

Hapco Philadelphia leaders and other housing providers turned out in force at City Hall for a public hearing on the future of security deposits and renter application fees. The Committee on Housing, Neighborhood Development and the Homeless is considering two bills that would dra-

matically impact how rental owners collect these fees prior to a tenant move-in. The first, Bill 250044, would require housing providers to offer a prospective tenant the option of paying the security deposit in at least four equal installments once a month, rather than one payment in full. The other, Bill 250045, would require housing providers to charge no more than twenty dollars for a background or credit check.

**Security Deposits:** At the April 7th hearing, Chairwoman Jamie Gauthier and Vice Chair Rue Landau explained why they sponsored the bills. "Landlords often require first month's rent, last month's rent and a security deposit, amounting to three times the monthly rent just to move in. To come up

see "Deposits and Fees" on page 14

## MEMBER SPOTLIGHT

### Rocky Roxandich

Rocky Roxandich didn't set out to become a housing provider—it happened naturally, while she was still working full-time as a nurse. At the time, she was renting and realized it might actually be cheaper to buy. She and a friend decided to purchase a home together, despite not knowing much about real estate. When they visited a real estate office, they were handed a few index cards and told to go look at the properties themselves. Though it was a frustrating experience, they found a house they liked and tried to make an offer. When the



see "Rocky Roxandich" on page 4

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**2025 is a whole new kettle of fish!**

## The Future of Small-Scale Housing Providers: Are We Being Pushed Out?

By Lauren Andreoli  
Communications Coordinator

Philadelphia has always been a city of small-scale housing providers—individuals and families who own and manage a few rental units, often living in the neighborhoods where they invest. These are the people who know their tenants by name, who personally respond to maintenance calls, and who treat rental property ownership as both a business and a form of community care. But in 2025, this model is under pressure like never before.

Rising taxes, new regulations, and increased administrative burdens are making it harder for small housing providers to stay afloat. Every year brings new layers of compliance—rental licenses, lead certifications, eviction diversion paperwork, inspections, and more. And with limited staff or none at all, many providers are doing this work on top of full-time jobs or family responsibilities. Unlike large property management

firms, small providers don't have legal teams or accounting departments to absorb the extra weight.

Meanwhile, Wall Street-backed corporate landlords continue buying up properties at scale—especially in neighborhoods where working-class housing providers have operated for decades. These corporate entities often have deeper pockets, streamlined legal departments, and the ability to spread risk across large portfolios. For the small housing provider, one bad tenant or one city fine can wipe out an entire year's profit. For a corporate player, it's a line item.

There's also growing tension with local government. While policy efforts are often aimed at protecting vulnerable tenants—and rightly so—they can unintentionally punish responsible housing providers who are trying to do the right thing. The narrative that all "landlords" are predatory or absentee hurts the very people who are

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## Rocky Roxandich

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agent falsely claimed the seller had rejected it, Rocky went directly to the home, met the owner, and learned he had never received their offer. She worked with him to sign the paperwork herself—and just like that, she became a homeowner.

Before computers and without internet access or much guidance, Rocky searched through the Yellow Pages and called around for financing. While several banks didn't offer what she needed, she eventually found Ginsberg & Ginsberg, which provided a mortgage with just 5% down—exactly what she was looking for.

Though she initially had no plans to get into the rental business, Rocky's first home was a duplex, and after her friend moved out, she began renting the upstairs unit. This marked the start of her journey as a housing provider. Her next property, visible from her back window, was located just behind her house, and a fellow real estate agent encouraged her to purchase it.

Like many self-made housing providers, Rocky learned through trial and error. She admits to making early mistakes—renting to tenants based on instinct rather than screening and not knowing her rights or options when dealing with difficult tenants. Over time, she learned to be more strategic. She now insists on seeing where prospective tenants currently live and doesn't hesitate to walk away if they refuse. Experi-



ence taught her that waiting too long to act on nonpayment or tenant issues only makes things harder.

Today, Rocky manages a portfolio that includes one triplex, six single-family homes, and a vacant lot, all within Philadelphia. True to her "7-minute rule," all of her properties are located close to where she lives—something she prioritized while balancing full-time nursing with being a housing provider. Her properties are well-care for and beautifully renovated, and Rocky particularly enjoys transforming and improving homes.

Though she acknowledges that most of her units have historically rented under market value, she's working to bring them closer to market rates while still maintaining high standards. More than anything, Rocky takes pride in the quality of the spaces she provides. "I like doing things for nice people," she says, and her focus remains on making her properties livable, attractive, and well-maintained.

Tenant relationships matter to Rocky. Over time, many of her renters have become more like friends. She stays in touch, offers advice when asked—and values open communication.

Still, she's realistic about the challenges. "Some tenants, no matter what you do for them, you can't win," she reflects. There have also been memorable challenges—from tenants who kept 26 cats in the house (the tenant snuck the feral cats in through the basement during the winter), to others who allowed an unauthorized occupant to move in, who ended up staying even after the tenant left.

Her introduction to Hapco Philadelphia came thanks to a fellow housing provider, who encouraged her to join after she faced the infamous 26-cat situation. She ended up joining and using Hapco's eviction service to remove the tenant. Since then, she's relied on Hapco's resources and network to navigate the complexities of property ownership and housing provider-tenant law. She often recommends Hapco to anyone thinking of entering the business: "The first thing I say to someone interested in real estate is, 'Join Hapco.'"

Though she never planned for this to be a second career, Rocky has fully embraced her role as a housing provider. Her motivation comes from renovating properties, and she takes pride in the work she's done. Rocky encourages others to be realistic and well-informed before buying their first property. She advises, "Don't buy a property with the idea that it's going to be great. Get something that you can work on, and make sure you have enough to cover your expenses."

For Rocky, being a housing provider started as a way to make homeownership more affordable. What began with the thought that it might be cheaper to buy than rent, and driven by youthful optimism, has evolved into a significant part of her life. Through real-life lessons and adjustments along the way, she has transformed from a young, inexperienced buyer into a seasoned professional with a deep understanding of the industry.

## Maximize Your Rentals This Summer Strategies for Housing Providers

By Lauren Andreoli  
Communications Coordinator

As summer approaches, Philadelphia housing providers should prepare for the busiest rental season of the year. From May through August, tenant movement increases due to graduations, job changes, and families trying to relocate before the school year begins. While demand rises during this time, so does the number of available units, making the market more competitive for housing providers as well as renters.

One of the most effective ways to stay ahead is to focus on tenant retention. If you have a good tenant whose lease is ending, consider reaching out early—ideally 60 to 90 days before the lease expires. A small rent discount, a flexible renewal term, or even a minor upgrade like a new appliance can go a long way in encouraging a tenant to stay. Addressing maintenance concerns or communication gaps before renewal time can also make a positive difference. If the market rent in your area isn't significantly higher than what your tenant is already paying, the cost of turning over the unit—cleaning, advertising, vacancy loss, and leasing fees—might outweigh the benefit of raising the rent.

If turnover is inevitable, pricing your unit correctly is crucial. Take time to research similar listings in your neighborhood and see how long they've been on the market. Summer demand can drive prices up, especially in June and July, but listings that sit too long often indicate overpricing. A slightly lower price that results in a quick lease-up can be more profitable in the long run than waiting weeks for someone to pay top dollar.

Marketing also becomes more important in a competitive season. High-quality photos are essential—bright, well-lit images of the kitchen, bathroom, and common areas can make your listing stand out. Be sure to mention any unique features in the first line of the

ad, such as in-unit laundry, outdoor space, or central air conditioning. Post your listing on multiple platforms like Zillow, Facebook Marketplace, and Apartments.com to reach a wider audience. You can also offer referral bonuses to current tenants who help find new renters.



Housing providers with multiple vacancies this summer might consider staggering lease start dates to avoid dealing with several turnovers in the same month next year. It's also a good time to review your tenant screening process and lease templates to ensure they reflect your current policies and comply with local laws.

Philadelphia's summer rental market presents great opportunities for proactive housing providers. By focusing on tenant retention, competitive pricing, and strategic marketing, you can reduce vacancy time and attract reliable tenants.

## Small-Scale

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committed to keeping their units safe, affordable, and well-maintained. It's no wonder some providers are asking, *Is this still worth it?*

But small-scale housing providers are essential to Philadelphia's housing landscape. They fill the gaps that large companies can't or won't, often investing in areas that are overlooked by institutional players. They're also more likely to keep rents reasonable, because they live in and care about the communities they serve.

So what's the future? If we want to preserve diverse, livable neighborhoods, the city must recognize the value of small housing providers and offer meaningful support. That means streamlining compliance, creating clear and fair policies, and involving housing providers in legislative conversations—not just as targets of enforcement, but as partners in solutions.

At Hapco, we believe small-scale housing providers aren't part of the problem—we're part of the solution. But unless the system starts working *with* us instead of against us, we risk losing a vital piece of the city's housing puzzle. And once those local providers are gone, they don't come back.

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# How to Skip the Eviction Diversion Program When Your Tenant is a Danger to Others

By Lauren Andreoli  
Communications Coordinator

As a housing provider in Philadelphia, if you encounter a tenant who poses a direct danger to others—such as making terroristic threats, engaging in violent behavior, or endangering the safety of other tenants or staff—you may need to bypass the Eviction Diversion Program.

The program requires landlords to engage in mediation and explore possible solutions before initiating an eviction, but there are exceptions when tenant behavior constitutes an immediate threat. Here's a guide to help you understand the process of skipping the Eviction Diversion Program and proceeding with eviction in these situations.

## Document the Dangerous Behavior

- **Detailed documentation:** The first step is to carefully document all incidents of the tenant's dangerous behavior. Record dates, times, and specific descriptions of the threatening or violent actions. If the tenant has made verbal or written threats, ensure those are documented as well.

- **Collect evidence:** Evidence such as police reports, emergency service reports, or medical records (if applicable) will be important. If there are witnesses to the behavior (other tenants or staff members), gather their statements as well.

- **Report to authorities:** If the tenant's behavior involves illegal actions (such as assault, destruction of property, or terroristic threats), it's critical to report the incident to the police. Obtain copies of any police reports or other legal documentation that can strengthen your case for eviction.

## Consult with an Attorney

- **Seek legal guidance:** Given the serious nature of bypassing the Eviction Diversion Program, consulting with an attorney is essential. A qualified attorney specializing in landlord-tenant law can help you assess the situation and ensure that you're proceeding correctly.

- **Prepare your case:** Your attorney will guide you through preparing a legal case for eviction, which includes helping you determine whether the tenant's behavior qualifies as an immediate threat and advising on whether the diversion process can be skipped.

## Serve an Official Notice of Lease Termination or Eviction

- **Prepare and deliver the notice:** Once you've gathered all necessary documentation and received legal advice, you can issue an official eviction notice. This notice should

clearly state the reason for eviction (i.e., dangerous behavior that endangers others) and the date by which the tenant must vacate the property.

- **Ensure proper service:** Be sure that the notice is delivered properly. It could be hand-delivered, posted on the door, or mailed via certified mail, depending on your specific lease terms and local regulations.

## Skip the Eviction Diversion Program

- **No need for diversion:** In Philadelphia, the Eviction Diversion Program is not mandatory when a tenant poses a serious threat to the safety of others. After documenting the dangerous behavior and consulting with your attorney, you may skip the diversion process and proceed directly with the eviction process.

- **File for eviction:** When filing the eviction petition with the court, be sure to note that the tenant's behavior is a direct threat to others, which justifies bypassing the diversion program. This can be included in your court filings or explained during the hearing.

## File the Eviction Petition in Court

- **Court filing:** After serving the eviction notice and allowing the tenant time to vacate (if they do not leave voluntarily), you can file an eviction action with the Philadelphia Municipal Court. Your attorney will assist with this process, ensuring all evidence and documentation are properly submitted.

Many Philadelphia housing providers feel that the Eviction Diversion Program adds unnecessary delays, especially when dealing with tenants who pose a danger to others; in such cases, documenting the behavior, consulting legal counsel, and directly filing an eviction petition is often seen as the most efficient and effective path to ensure safety and resolve the issue promptly.

# The Advantage of Renting to Students: A Lucrative Opportunity for Housing Providers

By Lauren Andreoli  
Communications Coordinator

Renting to students can be a highly profitable strategy for housing providers, especially in cities like Philadelphia, which are home to numerous universities and colleges. One of the main advantages of renting to students is the steady demand for housing. Every year, thousands of students need accommodations, creating a reliable market for housing providers. This consistent demand ensures that housing providers are likely to find new tenants quickly once a lease ends, minimizing vacancy periods. In fact, students often prefer renting by the room, which allows housing providers to earn higher rental rates per bedroom than they might with traditional leasing. This can significantly increase a housing provider's

rental income, particularly when a property is rented to multiple students, each paying for their own room.

Additionally, renting to students provides flexibility in lease terms. A one-year lease aligns well with the academic calendar, allowing housing providers to secure tenants for an entire year. Since students typically move out at the end of each academic year, housing providers can easily prepare for turnover and set new leases for the next group of students. This predictable pattern simplifies property management and ensures a more stable income stream.

Furthermore, student rentals often involve group housing, which allows housing providers to rent multiple bedrooms to different tenants. Even if one tenant moves out, the remaining tenants can help cover the

rent, reducing the risk of income loss during transitions.

Another advantage of renting to students is the opportunity for housing providers to build relationships with local universities. Universities often refer students to trusted housing providers, and some have housing programs that partner with private housing providers. This can lead to a consistent stream of referrals and help housing providers build a strong reputation in the student housing market. Students are also more likely to report maintenance issues promptly, which can help housing providers address problems early and avoid costly repairs later. In addition, the turnover of students allows housing providers to refresh their properties regularly, making neces-

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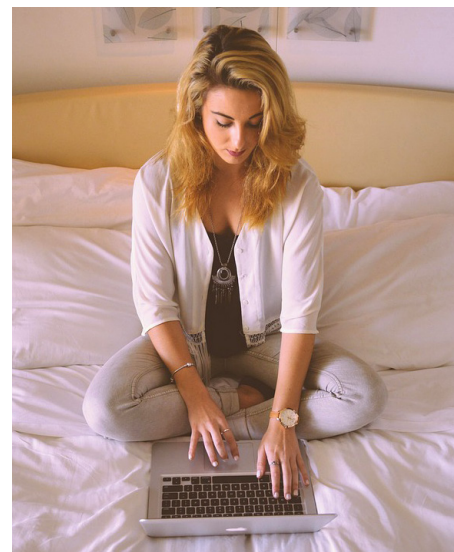
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# The Rise of Remote Work

## How Housing Providers Can Adapt the Home Office Boom

By Lauren Andreoli  
 Communications Coordinator

The shift toward remote work as an outcropping of the Covid-19 economy has transformed not only the way businesses operate but also how tenants approach their living spaces. In Philadelphia, as in many other cities, the demand for homes that accommodate home offices has surged. As a housing provider, this change presents both challenges and opportunities. Here's how you can adapt your rental properties to meet the needs of the growing remote workforce.



### The Changing Needs of Tenants

With more people working from home, tenants are increasingly looking for rental properties that offer the flexibility to create a dedicated workspace. Traditional layouts with a separate room or space for an office or a larger living area that can be adapted for work have become highly desirable. Tenants are now considering properties not just for their location and amenities but for their ability to effectively support remote work.

### Making Simple Modifications to Appeal to Remote Workers

You don't need to undertake major renovations to accommodate remote workers. Some simple tweaks and adjustments can go a long way in making your property more appealing:

- **Designated Workspace:** If your rental property has extra rooms, consider marketing them as ideal home office spaces. Alternatively, if a room has multiple uses (like

a guest room), highlight how tenants can set up a work area within it. Offering flexible spaces can be a strong selling point for remote workers.

- **Lighting:** Adequate lighting is crucial for home office setups. Ensure that spaces have sufficient natural light, or consider installing brighter overhead lighting or adding lamps to darker areas. Proper lighting not only improves the tenant experience but also supports productivity.

- **High-Speed Internet Access:** Reliable, high-speed internet is no longer a luxury; it's a necessity of modern life and most certainly for remote work. If your property is in an area with less robust internet service, consider investing in upgrading the infrastructure or providing information about local internet providers and available plans. You could also offer tenants assistance in setting up their internet services. As a marketing incentive consider paying a month or more for them.

- **Comfortable Furniture:** You don't need to provide office furniture, but offering larger layouts that fit desks and chairs easily can be a plus.

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## Remote Work

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### Marketing Your Property for Remote Workers

In your listings, highlight the aspects of your property that are appealing to remote workers. When you market a rental, emphasize features such as spacious living areas, a dedicated office space, or quiet, well-lit rooms. Include descriptions that speak directly to the needs of remote workers, such as:

- Ideal for remote work with a spacious office nook
- Fast, reliable internet access available
- Quiet neighborhood, perfect for productivity

Additionally, consider updating your property's photos to show how spaces can be adapted for home offices. A well-designed home office setup in the listing photos will help prospective tenants envision themselves working from home in your space.

### Long-Term Considerations

The shift to remote work is not a temporary trend. Many companies have announced that remote work will continue indefinitely, which means the demand for home offices is likely

## Renting to Students

*continued from page 7*

sary repairs or upgrades that improve the property's value and appeal.

Despite the benefits, renting to students does come with its challenges. Noise complaints may be more frequent, and some students might lack experience in properly maintaining a home. Parties are another common concern, as they can sometimes lead to property damage. However, these issues can often be prevented by setting clear expectations at the start of the lease and outlining guidelines around noise,

here to stay. If your property has the space or layout to support this trend, it could give you a competitive edge in a tight rental market. Over time, as the need for home office space becomes more entrenched, you might even consider more significant property renovations or upgrades, such as adding built-in shelving, optimizing room layouts, or including smart home features to enhance tenants' remote work experiences.

It is also to keep in mind that trends do change. And change again. We see it most recently with federal employees being required to return to offices full time. As the adage goes, nothing ever stays the same. The ability to re-convert should the market forces divert from remote work, a good property manager is well-suited to make those adjustments.

### Conclusion

Adapting your rental properties to meet the needs of remote workers doesn't require significant investment, but it can significantly improve your property's appeal and marketability. By making a few simple updates and adjusting your marketing strategy, you can cater to the growing demand for work-from-home-friendly spaces, keeping your properties competitive in an evolving rental market. As more tenants seek the flexibility to work from home, housing providers who understand and respond to these needs will be best positioned for long-term success.

guests, and property care. Housing providers who emphasize features that appeal to students—like proximity to campus, affordable rent, and included utilities—can attract responsible tenants and build a rental business that's both successful and sustainable.

In conclusion, renting to students offers several advantages, including consistent demand, higher rental income, and an opportunity for regular property turnover and upgrades. With careful management, a clear understanding of student tenants' needs, and effective marketing, housing providers can make the most of this lucrative market.

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## When Renting to Friends or Family Goes Bad

### Hard Lessons for Housing Providers

By Lauren Andreoli  
Communications Coordinator

For many housing providers, renting to a friend or family member feels like a natural choice. You know them, you trust them, and you want to help. But when things go wrong—rent isn't paid, the property is damaged, communication breaks down—it can quickly turn into one of the most emotionally and financially draining experiences of your rental career.

It often starts with good intentions. A friend needs a place to stay after a breakup, a cousin is struggling to get back on his/her feet, or a sibling wants to move closer to work. Because there's a personal relationship involved, housing providers often skip standard procedures: no lease, no background check, no clear payment schedule. What begins as a favor becomes a long-term situation with no structure—and eventually, no control.

Over time, the boundaries blur. Rent is late or not paid at all. Promises to catch up or fix damages are repeatedly broken. Communication becomes inconsistent or emotionally charged. The situation becomes less about managing a rental and more about managing guilt, frustration, and strained relationships. One Hapco member shared that after allowing a relative to move in rent-free for a few months, she was still living there two years later without paying. When he asked her to move out, *he* was suddenly seen as the bad guy.

Before agreeing to rent to a friend or family member, housing providers should ask themselves some hard questions: Would I rent to this person if I didn't know them? Am I prepared to have difficult conversations or even start legal proceedings if necessary? Will I hold this tenant to the same standards



Image by Muhammad Abubakar from Pixabay

as I do with everyone else? The safest way to help someone you care about is to treat the situation like a professional agreement from day one. That means using a formal lease, charging market rent, and keeping all communication in writing.

If things have already gone south, the best course of action is to document everything—texts, emails, and any verbal agreements—and attempt to resolve the situation with a written notice or move-out agreement. In some cases, offering a small incentive to vacate peacefully may be cheaper and less stressful than a drawn-out conflict. And if the situation escalates, it's wise to consult with an attorney familiar with tenant-landlord law in Philadelphia.

In the end, housing providers need to remember that protecting their property and setting firm boundaries isn't unkind—it's responsible. Offering someone a place to live should never come at the cost of your peace of mind, your investment, or your personal well-being. You can care about someone and still keep it professional. That's not just good business—it's how you preserve relationships, too.

## Renting Out Your Home in Philadelphia for the First Time? Here's What You *Really* Need to Know

By Lauren Andreoli  
Communications Coordinator

Philadelphia's rental regulations can be confusing, especially for homeowners turning their properties into rentals for the first time. Requirements are spread across multiple departments and staying compliant means more than just filling out forms. It also means making sure your paperwork holds up in court. This checklist outlines exactly what new housing providers need to do before a tenant moves in, as well as what to keep track of on an ongoing basis.

### Philadelphia Rental Compliance Checklist for First-Time Housing Providers

#### 1. Get Set Up Legally

First, you will need to obtain a Commercial Activity License and register for a Philadelphia Tax Account. After that, create an eCLIPSE account, which is Philadelphia's online portal for permits and licenses. You can access eCLIPSE here: <https://eclipse.phila.gov/phillylmsprod/pub/lms/Login.aspx>.

#### 2. Licensing

You must apply for a per-unit rental license through eCLIPSE. You will also need to obtain a Certificate of Rental Suitability, which must be issued within 60 days of the ten-

ant's move-in. It is important to note that if the lead certificate is dated after the rental license, the rental license may be considered invalid in court.

#### 3. Lead Paint Compliance

If your property was built before 1978, you must comply with lead paint regulations. This includes providing tenants with either a Lead-Safe or Lead-Free Certificate, as well as the EPA's Lead Safety Pamphlet. You can find the pamphlet here: Protect Your Family From Lead in Your Home (PDF). You will also need to provide a Lead-Based Paint Disclosure Form.

#### 4. Move-In Disclosures (Must Provide to Tenant)

Before a tenant moves in, you must provide them with several important documents. These include the Certificate of Rental Suitability, the Rental License, the Lead Paint Disclosure and the EPA Pamphlet, and the Partners for Good Housing Guide, which you can find here: Partners in Good Housing (PDF). Additionally, a bedbug addendum must be included, along with the Philadelphia brochure, A Guide to Bed Bug Safety.

#### 5. Renters Access Act Compliance

Before screening tenants, you must provide written Rental Screening Criteria. This is required by the Renters Access Act, and you

can find the guidelines here: Renter's Access Act Guidelines (PDF).

#### 6. Optional but Recommended

Though not required, it is highly recommended that you join PGW's Landlord Cooperation Program. This program helps ensure that unpaid gas bills do not become your responsibility. Search for the PGW LCP Enrollment Guide (PDF).

#### 7. Ongoing Best Practices

It is a good idea to have a strong, legally sound lease and have the tenants sign and acknowledge receipt of all the required documents.

#### Common Mistake to Avoid

One common mistake that housing providers make is allowing their lead certificate to be dated after the rental license. If this happens, your rental license may be considered invalid in court. To avoid this, make sure the lead inspection is completed first, and then apply for the rental license.

#### Final Word

Becoming a housing provider in Philadelphia comes with significant responsibilities. However, staying informed helps protect both you and your tenants. Hapco is working to make compliance easier for its members, so be sure to refer to the Hapco Member Handbook for more details.

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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.

### LEAD TEST WIPE

**Post:** We did a lead wipe test in 2022. It came back clean. But our current tenants just bought a new home and will not be renewing. Do we need a new test now? I thought the lead safe certificates were good for four years or do we need new ones every time we have a turnover. Does anyone know for sure what the city requires for 19046?

**Response:** You will need to get the new tenant to sign one copy of your lead inspection report so you can keep it with your copy of the lease as evidence that you showed it to them in case you ever need to take them to court. I always give my tenants two copies included as a part of the lease (1 for you/ 1 for me). Same with the other required documents like the Certificate of Rental Suitability and bedbug statements.

**Response:** I know that the Health Department says that you have to do your lead testing every 4 years on their schedule. City Council's actual ordinance reads a bit differently. It says you must give tenants a valid lead certificate and they define the timing of what's valid as follows:

(15) *Valid Certification.* For a certification that a property is lead safe, a certification based on an inspection no more than **forty eight (48) months prior to the date a rental license for the premises is issued** (or, if no rental license is issued, the date a lease

is entered into) or the date of an application for a Family Child Day Care facility license. For a certification that a property is lead free, a certification based on an inspection performed at any time prior to the date a rental license for the premises is issued (or, if no rental license is issued, the date a lease is entered into) or any time prior to the date of an application for a Family Child Day Care facility license. 148

True that this is a 4 year requirement but, this one ties the date of that requirement to the date the rental license is issued. If those two different measures of time don't align, don't know what a court would do about it. Probably another good one for an "Ask the Attorney" session.

### BIDET INSTALLATION IN RENTAL PROPERTIES

**Post:** In the past month two of our tenants have installed bidets. Made two holes in the bathroom sink cabinet. Did so without our permission. Installed a bidet and it leaked and water spread on the bathroom floor and thru to the ceiling in the kitchen and will need repair to the drywall.

Going forward we will put an addendum in our leases about the process of installing bidets. We will also send out letters of notice about bidets.

1. You need written permission from us. 2.

A licensed and insured person must do the installation. Has anyone on this forum had this issue yet?

**Response:** I have had a couple tenants do this without any issues. It's brainless to install but I guess your tenant is um, well, anyway. I let them hook up to the cold water in the toilet valve. No need to drill any holes for this. I do not let them drill any holes in our cabinet for the hot water. By the time the hot water even gets over to the toilet a tenant should be done squirting their behind, so the option is just silly anyway.

### TRASH HAULER

**Post:** Looking for recommendations for a trash hauler that services West Philly to remove some demo materials (windows, wood, dry wall, etc).

**Response:** Ali's General Labor. 267-971-0955

**Response:** Jeremy Davis. 484-995-1944. I have been using Jeremy for years.

### PA RENT CERTIFICATE

**Post:** A tenant gave me this form to fill in what the rent is, how much was paid in 2024, how long they occupied the unit, etc., and asked me to fill in the numbers and sign. Any one know anything about this?

**Response:** It sounds like it's the Rent Rebate Form. The Tenant is reimbursed for some of the Rent they have paid.

**Response:** Before I would sign anything I would want to know whom it is for, why do they need it, what will it be used for etc. IMHO—then make your decision.

**Response:** My experience is, tenants who get assistance with living expenses need those forms completed.

*continued on page 13*

## Over the Transom continued from page 12

**Response:** When my tenants give me a form with that info it is usually for the "Rent rebate" process for the city.

### BEDBUG PLAN

**Post:** Greetings fellow warriors...Does anyone have an easy-to-follow bedbug plan they'd be willing to share? Is there also a bedbug form the city requires us to execute?

**Response:** Check this out:

• **Philadelphia Bed Bug Brochure:** [https://www.phila.gov/media/20201224103922/Philadelphia-Bed-Bug-Brochure-2021\\_NoDate.pdf](https://www.phila.gov/media/20201224103922/Philadelphia-Bed-Bug-Brochure-2021_NoDate.pdf)

• **Philly Tenant:** <https://phillytenant.org/help-i-have-bedbugs/>

• **Report a bed bug law violation:** <https://www.phila.gov/services/property-lots-housing/report-a-bed-bug-law-violation/>

• **Philadelphia Bed Bug Materials:** <https://www.phila.gov/documents/philadelphia-bed-bug-materials/>

• **Philadelphia Code 9-4800:** [https://codelibrary.amlegal.com/codes/philadelphia/latest/philadelphia\\_pa/0-0-0-280967](https://codelibrary.amlegal.com/codes/philadelphia/latest/philadelphia_pa/0-0-0-280967)

### SIDING

**Post:** Can someone recommend a reasonable siding contractor? What would siding a bay cost?

**Response:** Alex siding. 609-356-8234

### STUDENTS VS. NON-STUDENTS

**Post:** I rent by the room to master's level university students, PhDs, and post-doc academics. There are three tenants in each row house. I have a potential tenant, a master's level student who would like to bring a current housemate, who is not a student, with him to take a look at the rooms. I told

him I do not rent to couples, and he assures me that they are not a couple. To be honest, I don't want any non-student tenants. I always ask for the paperwork to verify university enrollment or university employment as a researcher. Am I allowed to say that I only rent rooms to students or university employed researchers? Or would student-only shared housing be some kind of discrimination that is going to get me sued? I know how to use the "nothing available" answer to avoid even taking an application, but I am curious about how to be very direct about offering student-only housing. When universities have student housing, how do they prevent non-students from moving in?

**Response:** Sounds like discrimination on familial status.

**Response:** In for a penny in for a pound. How are you handling the "Three Unrelated Persons" rule? If you say only students, you are effectively discriminating against families, which is a violation of the fair housing act. Dormitories are not subject to the fair housing act.

**Response:** I think "no couples" in ad-

dition to what others have commented would be discriminatory too. What happens when one gets a girlfriend? Violating the lease and being evicted would not go over well in a court. I think your policies are problematic and could easily land you in court.

**Response:** What others say about discrimination holds true, unless your places are listed as University Housing. Are your places listed at the housing office (or whatever they call it)? If so, you are in the clear most likely. Oh, by the way, if they are saying the BF/GF is not moving in, that's a common, complete fabrication.

**Response:** I rent primarily renting to students as well. So here is my take. Why risk it? Philadelphia is very pro-tenant, and people are always looking for lawsuits. I do not advertise students only or students preferred. Instead, I do my best to make my listings attractive to students, so students come my way, however lately, I have been finding great tenants who are not students and tend to stay for longer, so I am opening myself more to non-students. I would not state university affiliation as that is a different kind of housing.

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## President's Message

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If you haven't used it yet, the Forum is an exclusive, members-only email discussion group that allows you to communicate directly with other Hapco members. It's a space where housing providers can share advice, ask questions, and learn from one another in real time. I can't emphasize enough how powerful this tool is—especially when you find yourself in a situation where you're unsure what to do next.

Maybe you've got a tenant situation you've never encountered before. Maybe you're navigating a tricky inspection, or looking for guidance on how to handle a lease violation. Perhaps you're just new to the business and trying to figure out how others are structuring their leases. Whatever the case, you're not alone—and the Forum proves that daily.

## Deposits and Fees

continued from page 1

with that much money before you have the keys is excessive, too much for many people to incur, especially those who are elderly, low income or starting a new chapter in their lives," Councilmember Landau explained. Only local tenant-rights agencies and other supporters of the bills were invited to officially speak at the hearing. Housing providers, most of whom oppose the bills, were not officially invited, and their comments were therefore limited to two minutes. Rental property owners say the bills would cripple landlords and continue to chase many out of the city. Stanley Daniel, a licensed realtor, says he currently represents landlords who are selling their properties because of their frustration with city rules and regulations. "I don't understand your business. I can't run the city. You don't understand my business. Anything that you do that affects my costs of doing business is not going to lower rents; it's going to raise rents."

Hapco Board member Seth Floyd testified that

All you have to do is send a message to the group, and within minutes you'll start getting answers from housing providers who've been in your shoes.

Beyond problem-solving, the Forum is an incredible place for trusted referrals. We all know how hard it can be to find a reliable handyman, plumber, cleaner, roofer—you name it. Hapco members regularly use the Forum to recommend the vendors they've personally hired and vetted. That means you're not relying on online reviews or taking chances with strangers. You're tapping into a network of experienced professionals with firsthand knowledge and accountability.

It's also a fast, direct line for receiving important updates from Hapco. We use the Forum to alert members to legislative changes, court rulings, city policy shifts, and anything else that might affect how you operate your rental business. With dozens of emails cir-

cling the ability to collect a full security deposit prior to a tenant's move-in would have him second-guessing potential tenants. "As a small landlord, my back is officially against the wall. Every time I take an application, I look the other way for issues on the credit report, criminal background, employment and income. The one thing I have is some amount of funds I'm able to collect and retain to give myself some confidence for all the things that I've looked away on. I need to at least get as much money up front as possible to continue to look the other way." Other providers say if they're required to take on additional credit risk, they'd likely increase the required security deposit closer to the statutory maximum of two months in order to protect themselves. "This policy will not make housing more affordable. It will drive responsible landlords out of the rental market altogether. It will force those who stay to raise rents, tighten screening criteria, or avoid renting to riskier tenants altogether," testified Jacob Weiner, who owns six rental properties.

**Application Fees:** Council member Landau says she's been told application fees can range from \$65 to \$100 or more. "Some un-

culating each day, the Forum keeps you plugged in to what's happening across the city—and how others are responding to it.

I've said it before, and I'll say it again: being a housing provider in Philadelphia isn't easy. The landscape is constantly changing, and new challenges pop up all the time. But you don't have to face those challenges alone. The Hapco Forum is a real-time, peer-powered support system that's active every single day. It's like having a team of hundreds of fellow providers right at your fingertips.

If you're a member and not yet participating, I encourage you to jump in. Just send an email, ask a question, or share something you've learned. Whether you're a seasoned pro or just starting out, there's something to gain—and something to give—by being part of the conversation.

We're stronger together, and the Forum is one of the clearest examples of that strength.

scrupulous landlords can and will charge excessive fees. Marginalized people often have to apply to many more units before they are selected for housing," she explained.

But housing providers sounded off on the proposal to limit application fees to twenty dollars, saying their costs usually exceed that amount and would force landlords to recoup losses by raising rents. "Since 2020, the number of fraudulent applications that we do receive has increased dramatically; multiples every week of fraudulent ID's doctored up, financial documents, W-2's, bank statements, and the searches we complete are quite extensive, and definitely exceed twenty dollars. And there's still an administrative expense that we incur in order to comply with the Renters' Access Act," said Mellisa Simola, attorney for University City Housing Company.

Hapco President Greg Wertman also testified. "We represent the smaller landlords. And unfortunately, those are the people that get hurt the most with this type of legislation. The sooner we all recognize in this room that we need to work together rather than work as adversaries, the better off this city is going to be."



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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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# What Does It Mean to Be a 'Good Housing Provider' in 2025?

By Lauren Andreoli  
Communications Coordinator

The role of the housing provider is evolving. In 2025, being a “good” housing provider goes far beyond collecting rent and keeping the lights on. It means being informed, adaptable, and human-centered—balancing business with empathy, all while navigating one of the most challenging rental markets in recent memory.

Today’s renters expect more than just a roof over their heads. They want timely maintenance, honest communication, and a sense of safety and stability. In return, housing providers want tenants who respect the property, pay rent reliably, and communicate in good faith. The idea of being a “good” housing provider is about aligning those expectations while maintaining clear,

professional boundaries.

In 2025, that means staying educated—not just on changing laws and regulations, but on evolving tenant needs. Housing providers in Philadelphia are now expected to understand fair housing policies, eviction diversion requirements, and even energy efficiency upgrades tied to climate initiatives. Those who stay ahead of the curve don’t just avoid penalties—they protect their investments and build long-term tenant relationships.

It also means treating tenants like valued customers, not adversaries. That might look like setting up systems for easy rent payment, being responsive to maintenance requests, or checking in when you haven’t heard from someone in a while. Good housing providers aren’t pushovers—they set clear rules and enforce them—but they also understand that stable housing is one of the

most important parts of a person’s life.

Being a good housing provider in 2025 also means being part of a larger community. The days of “us vs. them” between landlords and tenants are giving way to more collaborative thinking. Many of today’s most respected providers are those willing to participate in difficult conversations—whether it’s showing up to city council meetings, working with tenants to address shared concerns, or joining organizations like Hapco that support professional growth and advocacy.

Good housing providers invest not only in their properties, but in their practices. They think long-term, prioritize fairness, and understand that their success is linked to the well-being of their tenants and neighborhoods. It’s not always easy—but it’s more important than ever.

## 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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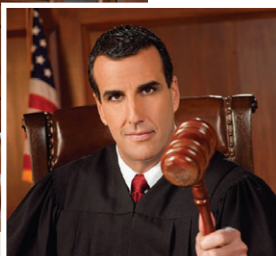
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