



PHILADELPHIA

JUNE 2025

# HAPCO NEWSLETTER

Serving Philadelphia's Investment & Rental Property Community

## Message from the President: You must be a legal landlord



Greg Wertman

If there's one thing I want every Hapco Philadelphia member to hear loud and clear, it's this: You must be a legal landlord. That means holding the

proper rental licenses, following all city regulations, and staying up to date on every legal requirement tied to owning and managing

see "President's Message" on page 14

## Not the Villains We're Made Out to Be?

When you hear the word landlord in the media or in politics, what image comes to mind?

Too often, it's a slumlord—a negligent property owner who ignores repairs, evicts tenants unfairly, or profits from substandard housing.

read story on page 8

## O'Rourke's Bills

After several hours of testimony and strong advocacy efforts led by Hapco and our partner organizations, we successfully held Bills 250329 (Right to Repairs) and 250330 (Right to Safety) in committee—the two proposals that would have had the most significant negative impact on our industry.

read story on page 7

## City Council Advances Landau's Housing Bills with Key Amendments



Councilmember Rue Landau

By Lauren Andreoli  
Communications Coordinator

On May 27, 2025, Philadelphia City Council's Housing Committee advanced two significant pieces of

legislation introduced by Councilmember Rue Landau: Bill 250044, which addresses security deposit regulations, and Bill 250045, which proposes a cap on rental application fees.

see "Landau's Housing Bills" on page 11



## MEMBER SPOTLIGHT

### Bill Furia

By Lauren Andreoli  
Communications Coordinator

Bill Furia's journey to becoming a landlord and real estate investor is marked by a unique blend of service, education, and entrepreneurship. A 1961 graduate of Bishop Neumann High School, Bill went on to Penn State, where he majored in political science and graduated in 1965. Though initially taking the LSATs to follow his father's wish that all three sons become lawyers, Bill soon realized his



see "Bill Furia" on page 4

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## A Hapco Member's Ordeal: How One Small Landlord Was Left Powerless by the Court System



By Lauren Andreoli  
Communications Coordinator

Nearly 25 years ago, a small Philadelphia landlord rented out his first property to a tenant who was then a working nurse. For many years, they shared a positive landlord-tenant relationship. As the owner of just one unit, he has relied on the rental income to help supplement his disability benefits following liver and kidney transplants. But in recent years, the situation has unraveled into an exhausting and financially devastating ordeal.

The tenant, once a dependable professional, could not keep gainful employment and has since remained practically jobless. For a time, her 82-year-old father stepped in to cover the rent. But in September of last year, he informed the landlord that he could no longer afford to continue doing so. Since then, the landlord has received no rent—now going on eight months without a single payment. “She has to face the music,” her father told the landlord about his daughter.

In addition to unpaid rent totaling approxi-

*continued on page 11*

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*Published as a member service by  
Hapco Philadelphia*

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

*Office Hours: 8:30 AM to 4:00 PM  
Monday through Friday*

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University City Review, Inc.  
406 S. 43rd Street  
Philadelphia, PA 19104  
(215) 287-5345  
cchristian@pressreview.net



Bill Furia

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true path lay elsewhere. After a year in law school, he left to fulfill his commitment to serve his country.

Bill was commissioned and trained at Fort Bliss, Texas, in the Nike Hercules missile defense system before spending two years on active duty in Germany, supporting NATO operations. Bill asked his fiancé, “Why would I come home when you can come to Germany and I can use my leave time and we can tour all the countries in Europe?” She flew to Germany, and they were married on July 29, 1967, in a Catholic chapel in Baumholder, Germany.

After separating from active duty in December 1968, Bill returned to Philadelphia and pursued a career in education. He taught English at an all-boys Catholic high school, eventually becoming department head in English. In 1975, the Catholic high school where Bill taught and served as department head closed and was sold. At the time, he was married with two children and needed to increase his income, so he took a job teaching at a public middle school. Since his teaching salary—even in the private school—wasn’t enough to fully support his family, he began supplementing his income by working in real estate.

While he was a middle school teacher, Bill formed a partnership with two others and began investing in real estate throughout the 1970s and 1980s. Together, they built a siz-

able portfolio of properties. As his partners became ill, many of the properties were sold, and for those that weren’t, Bill bought them out, making sure they received their full two-thirds interests. It was a fair and respectful arrangement—he didn’t take over or take advantage. Today, Bill owns 13 properties, primarily located in South Philadelphia and New Jersey.

In 1975, Bill was working in the public school system at Barrett Middle School, where he served as a disciplinarian, house coordinator, and later, assistant principal. He was responsible for overseeing all the 9th graders and played a key role in student management and school operations. Recognizing that a master’s degree in educational administration was required for advancement, he earned his degree that same year. He went on to serve as an assistant principal for two years before transferring to Bok High School, where he continued in that role from 1993 until his retirement in 2005. Reflecting on his pension, Bill remarked, “I’m working for nothing,” which contributed to his decision to retire.

In recognition of his dedication to education, Bill received a Congressional Record tribute from the U.S. House of Representatives on June 25, 1993. The tribute praised him as “an unparalleled educator,” stating, “Philadelphia, and indeed the entire nation, needs more educators like William Furia. In this day and age of shrinking school budgets, Mr. Furia has consistently developed programs and engaged in administrative endeavors aimed at improving the quality of life for all the children in the Philadelphia school system.”



In addition to his civilian career, Bill stayed active in the military for 25 years after his active duty, ultimately earning the rank of lieutenant colonel.

Bill became a real estate agent at an agency in South Philadelphia and worked there for about five years before deciding, “I should become a real estate broker.” At that time, becoming a broker required completing 16 credit hours and passing an exam. Bill called Harrisburg to ask if his one year of law school could waive the course requirement. They told him, “If you can pass the broker’s test, we’ll waive the courses.” Bill studied, passed the exam, and became a licensed real estate broker in both Pennsylvania and New Jersey in 1976.

He opened his own office, Furia Real Estate, and operated it part-time after school hours and on weekends. Although he worked part-time, few people knew because he had a secretary who managed the office and covered for him when he was busy. When the real estate market became challenging, Bill decided to broaden his expertise beyond sales by studying to become a certified real estate appraiser. By 2003, he updated his business name to Furia Real Estate & Appraisal Company to reflect this new focus. He held appraiser licenses in Delaware, Pennsylvania, and New Jersey.

Bill also had an insurance license to sell annuities and life insurance. Wearing many hats, he was doing well enough to hire four people to work for him.

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Bill Furia

continued from page 4

Bill explains, “I thought real estate was a good way to make extra money if you get good tenants.” His approach has always been cautious: “Always run credit checks, but for the most part, I’ve had good tenants — except for a couple.”

Bill finds the most rewarding part of being a landlord is “helping people who can’t afford to buy a house and making extra income.” However, he acknowledges the challenges, especially with shifting laws in Pennsylvania and Philadelphia. “Landlords have no rights anymore. Everything is in favor of the tenants. Years ago, it was easier to get rid of a tenant, but now it’s very difficult.”

Bill recalls some difficult tenant experiences: “One tenant, when he got the eviction notice, went into the basement with a sledgehammer and broke the sewer line. Another tenant set the place on fire before the sheriff arrived for lockout, causing major damage.”

Bill is hands-on when problems arise: “I’m always there when there is a problem. If there’s an issue, I take care of it immediately. I have people who work for me who go out and handle problems right away.”

He also stresses the importance of thorough tenant screening: “Credit checks and court-involved checks to make sure they have no evictions.”

Bill’s advice is straightforward: “Better screen your tenants very carefully. Make sure you get the first month, last month, and security deposit upfront. Also, make sure they provide a copy of their tenant’s insurance.”

A longtime member for over 30 years, Bill values Hapco’s support: “It’s a great membership because if you have an eviction, you use the attorney at Hapco. It’s much more reasonable and affordable to do it with Hapco than by yourself.”

Outside of real estate, Bill enjoys life at his shore house, fishing, hunting with his nephew, and spending quality time with family.

McCormick, Fetterman congenial on likes and differences

By Christina Lengyel | The Center Square

In what was billed as a “Senate showdown,” Fox News hosted a congenial discussion between U.S. senators from Pennsylvania and self-described friends Dave McCormick and John Fetterman.



Dave McCormick and John Fetterman

The two men discussed points of agreement, like confronting Iran and Iranian-backed militant groups.

They also discussed points of divergence like the cuts to Medicaid proposed in the One Big Beautiful Bill Act, as the resolution is known.

Fetterman, a first-term Democrat, said he’d be voting against the bill, citing concerns for Medicaid and SNAP, though he emphasized that neither his “no” vote nor his colleague’s “yes” vote made them bad people.

“I refuse to engage in that kind of rhetoric,” said Fetterman, who has weathered attacks from within his own party over his hard-line support of the Netanyahu government in Israel and his support for border security funding.

A figure long known for contrarianism, the pressure of Senate life and continued concerns over his physical and mental health have revealed a softer side of the senator,

more interested in reaching across the aisle than criticizing his political opponents.

Though Fetterman said cutting Medicaid and SNAP programs weren’t the way forward, he agreed with McCormick’s assertion that the \$37 trillion national debt poses a threat to the nation’s stability and security.

For his part, the first-term Republican said, “We agree that we should not take benefits away from vulnerable people,” insisting that changes to Medicaid would prevent those who aren’t in need from taking advantage of the programs.

McCormick specifically pointed to working-aged men without dependents he said are adding unnecessary costs to the entitlements.

Fetterman noted that he watched his wife, Gisele, in her career as an organizer

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# Understanding Philadelphia’s Good Cause Law and Why Hapco Recommends One-Year Leases

By Lauren Andreoli  
Communications Coordinator

Philadelphia’s Good Cause eviction law requires landlords to have a valid reason—known as “good cause”—to terminate a month-to-month tenancy. While this law protects tenants from arbitrary evictions,

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it also clearly defines legitimate reasons landlords can rely on to end leases legally and fairly.

### What qualifies as “good cause”?

Good cause reasons include:

- Violations of important lease terms
- Habitual late or non-payment of rent (unless rent is legally withheld)
- Nuisance behavior that disrupts neighbors or other tenants
- Significant damage to the property caused by the tenant
- Tenant denying landlord access after proper written notice
- Tenant refusing to renew the lease under similar terms
- Landlord or an immediate family member planning to move into the unit
- Tenant rejecting reasonable rent increases or lease changes (with proper notice)
- Landlord wanting to renovate the property when vacant (with notice and options provided)

### The challenges of month-to-month leases

Because Good Cause law applies only to month-to-month tenancies, landlords must have one of the approved reasons to terminate such leases. This means if you rent to tenants on a month-to-month basis, you cannot end the tenancy without demonstrating good cause.

Many landlords find this challenging because:

- It limits flexibility to end tenancy without valid cause.
- Terminating month-to-month leases can lead to legal disputes if landlords are unclear on what qualifies as good cause; fail to follow proper procedures; or, if it goes to court or the fair housing commission, they do not get a favorable decision.



- Without a fixed lease term, landlords have less predictability and control over tenant behavior and payment patterns.

### Why Hapco recommends one-year leases

To avoid these challenges, Hapco strongly recommends landlords use one-year or more leases. A one-year lease:

- Provides stability and clear expectations on rent and tenant responsibilities for a defined period.
- Gives landlords time to evaluate tenant behavior before the lease expires.
- Allows landlords to decide whether to renew or not without the immediate constraints of Good Cause law.
- Helps prevent potential legal complications tied to month-to-month tenancy terminations.

After the one-year lease ends, landlords can then consider whether to renew for another fixed term or, if necessary, convert to a month-to-month lease with the understanding that Good Cause protections apply to renewal leases for less than one year.

### In summary:

While Philadelphia’s Good Cause eviction law protects tenants from unfair evictions, it also creates important considerations for landlords—especially when using month-to-month leases. Hapco recommends landlords start with one-year leases to maintain greater control, stability, and flexibility in managing their rental properties.

# Turn Knowledge Into Power: How to Use Hapco’s YouTube Channel to Protect Your Property and Your Rights

By Lauren Andreoli  
Communications Coordinator

Did you miss Hapco Philadelphia’s General Membership Meeting on April 30, 2025? Or maybe you were there—but need a refresher on the legal advice and guidance shared by our expert panel? Either way, we’ve made it easier than ever to get the information you need—on demand.

**Hapco’s YouTube Channel** is more than just a place for event recordings—it’s your new go-to resource for practical, easy-to-understand landlord education.

We’ve launched a powerful series of short “how-to” videos covering the issues you face most. These videos were filmed live during the April 30 event, with input from attorneys. They’re designed to help you take action, avoid costly mistakes, and protect your investments.

### What You’ll Learn

Each video in the series tackles a specific legal or operational challenge that landlords regularly encounter in Philadelphia:

- What to Expect at an Eviction Court Hearing
- How to Respond to a Fair Housing Commission Claim
- Understanding TFA (Targeted Financial Assistance)
- How to Handle Property Damage Caused by a Tenant
- Understanding the Appeals Process
- Eviction vs. Ejectment: What’s the Difference?
- And More

We’re continuing to build out this resource with your most frequently asked questions in mind.

### Why It Matters

Philadelphia’s rental laws are complicated—and constantly changing. These videos help explain the legal process, reduce the risk of violations, and equip you to respond with confidence when challenges arise.

Whether you’re a seasoned housing provider or new to the business, these resources are here to help you make better, smarter decisions.



### Subscribe and Stay Informed

Visit the Hapco Philadelphia YouTube Channel at [https://www.youtube.com/channel/UC81L\\_hdLzKqpk30kgmXW20w/videos](https://www.youtube.com/channel/UC81L_hdLzKqpk30kgmXW20w/videos)

Make sure to subscribe and turn on notifications so you don’t miss new uploads. More videos are on the way, including updates on upcoming legislation, code enforcement tips, and insights from our legal counsel.

Knowledge is your best defense—and Hapco is here to make sure you’re never left in the dark.

Have an idea for a video topic? Email us at [Lauren@hapcophiladelphia.com](mailto:Lauren@hapcophiladelphia.com)—your question could be the next video we produce.

# City Council Housing Committee Hearing Recap – O’Rourke’s Bills

After several hours of testimony and strong advocacy efforts led by Hapco and our partner organizations, we successfully held Bills 250329 (Right to Repairs) and 250330 (Right to Safety) in committee—the two proposals that would have had the most significant negative impact on our industry.

Although Bill 250331 (Anti-Displacement Fund) did advance out of committee, the Mayor’s Office is committed to providing funding for the program, so hopefully the financial burden for this program will not be placed on landlords, which is great news.



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## Not the Villains We're Made Out to Be

### Why the “Slumlord” Stereotype Hurts Good Landlords—and Tenants, Too

By Lauren Andreoli  
Communications Coordinator

When you hear the word landlord in the media or in politics, what image comes to mind?

Too often, it's a slumlord—a negligent property owner who ignores repairs, evicts tenants unfairly, or profits from substandard housing. That caricature might make for dramatic headlines, but it doesn't reflect the reality for the vast majority of property owners in Philadelphia.

Most landlords—especially those in Hapco Philadelphia—take pride in offering safe, clean, and well-maintained housing. They're not just collecting rent; they're responding to repair requests with urgency, managing rising maintenance costs, and navigating an increasingly complex web of regulations.

Many even go beyond what's required: helping tenants get on payment plans, forgiving late fees, or assisting with job or rental assistance resources.

So why does the “bad landlord” narrative persist?

Part of it comes from a few bad actors. It's true—there are landlords who cut corners

or ignore tenant needs. But they are the exception, not the rule. The trouble is, their actions reflect on all landlords. And in an era of rising rents and housing shortages, it's easier to blame landlords than to look at the broader, more complex issues behind housing affordability.

Unfortunately, this one-sided image does more than damage reputations. It fuels policies that punish responsible landlords and make it harder for them to stay in business—reducing the supply of quality housing even further.

At Hapco, we're working to change that narrative. Through advocacy, education, and public engagement, we're showing elected officials and the public that landlords are partners in the solution—not the problem. We care about our tenants. We care about our neighborhoods. And we care about keeping the housing ecosystem healthy for everyone involved.

Landlords aren't the enemy. We're homeowners, parents, retirees, small business owners—people who understand that stable housing is the backbone of any thriving city.

Let's stop painting all landlords with the same brush—and start recognizing the ones who are doing things right.

## June 2025 Board Meeting

Philadelphia Land Bank manages most of the publicly owned land in Philadelphia. It is governed by an independent board of directors whose members are appointed by Philadelphia's Mayor and Council President.

In accordance with provisions of the Sunshine Act, 65 Pa.C.S.A. §§ 701, et seq., the Board of Directors of the Philadelphia Land Bank will convene meet-

ings monthly at 10:00 a.m.

The next board meeting is June 10, 2025.

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## Get Involved: Join Hapco Philadelphia's Legislative Committee

By Lauren Andreoli  
Communications Coordinator

Philadelphia landlords are facing more housing-related legislation and regulation than ever before. From rent control proposals to new licensing rules, decisions made at City Hall have a direct impact on how we operate our businesses and maintain our properties.

That's why Hapco Philadelphia's Legislative Committee is more important than ever—and why we're calling on members to get involved.

The Legislative Committee is a volunteer group of Hapco members who monitor local and state legislation, meet with elected officials, and help shape the organization's policy responses. This committee plays a key role in advocating for fair, balanced housing laws that protect both rental property owners and tenants.

### Why join the Legislative Committee?

If you're a landlord, this is your chance to have a voice in the policymaking process.

Committee members stay informed on proposed legislation and attend important city and state meetings to represent the landlord perspective. You'll work closely with Hapco's leadership team and legislative counsel to ensure our members' voices are heard when it matters most.

Members of the committee are often called upon to:

- Attend public hearings and testify when needed
- Participate in meetings with City Council and other elected officials
- Keep fellow Hapco members informed about legislative developments

Topics the committee regularly addresses include:

- Eviction policy changes
- Rent control proposals
- Property tax reassessments
- Zoning and building code enforcement
- Affordable housing mandates
- ...and more

This is a valuable opportunity to connect with other active landlords, learn more about how local government functions, and contribute to protecting the future of the rental housing market in Philadelphia.

### Do I need experience?

No prior political or committee experience is necessary. What matters most is your interest in protecting your property and staying engaged with the issues that impact landlords in Philadelphia. Whether you own one rental unit or dozens of properties, your perspective is valuable.

Hapco is committed to making sure housing policy reflects the voices of those who provide quality housing. If landlords aren't in the room, decisions will be made without us—and that's a risk we can't afford to take.

### Interested in joining?

Email [Lauren@hapcophiladelphia.com](mailto:Lauren@hapcophiladelphia.com) to learn more or sign up.

Let's make sure our voices are heard—together.

## Can You Share a Bad Tenant's Information?

By Lauren Andreoli  
Communications Coordinator

Many Hapco members ask whether they can share a bad tenant's name, photo, or story to warn others. While the frustration is understandable, the short answer is no. In Philadelphia, publicly sharing a tenant's personal information—even if the claims are true—can lead to serious legal consequences. This includes potential lawsuits for defamation, invasion of privacy, and retaliation under Fair Housing laws. Posting a tenant's name, address,

photos, or communication on social media, in email chains, or even in printed materials could put you at legal risk.

Even if the tenant has gone through a legal eviction, broadcasting their identity to others can still create liability. Unfortunately, the law does not make exceptions for difficult tenants or even those with a history of lease violations.

That said, there are legal and effective ways to protect yourself. Housing providers should always use licensed tenant screening services to check for credit issues, criminal back-

grounds, and past evictions before signing a lease. Keep detailed documentation of all communications, damages, and lease violations. If a problem arises, take the matter to landlord-tenant court promptly. For safety or criminal concerns, notify the appropriate authorities such as the police or the Department of Licenses and Inspections (L&I).

If you're unsure about what you can or cannot do, Hapco can connect you with legal professionals who understand the challenges housing providers face. While it might feel justified to share a tenant's information, doing so publicly can end up causing more harm than good. The best approach is to follow legal procedures and protect your business the right way.

HAPCO PHILADELPHIA Newsletter Advertising Policy

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

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

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

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

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

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

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Board Member Spotlight: Real Talk on Philadelphia’s Housing Challenges with Kerry Nelson & Devi Jadeja

By Lauren Andreoli Communications Coordinator

In today’s rapidly changing housing landscape, Philadelphia landlords face mounting challenges as new regulations reshape the rental market. At Hapco, our board members stay at the forefront of these issues, advocating for balanced policies that protect both tenants and responsible property owners. In this spotlight, Kerry Nelson and Devi Jadeja share their firsthand perspectives on the city’s aggressive stance toward landlords, the impact of recent tenant protection laws, and what these changes mean for the future of affordable housing in Philadelphia.

Here’s what’s happening: From Kerry Nelson

The City is taking an increasingly aggressive stance against landlords—and that’s the core issue. The problem is that this approach is putting more pressure on responsible landlords than on the bad actors.

This concern keeps coming up in the Hapco forum. Many landlords are struggling to keep up with constant changes. It’s frustrating, especially for those of us who are trying to follow the rules—we’re the ones getting punished.

It feels like everything is being thrown at us at once. And if the rules are impossible to follow, then what’s the point? The system is not just hard—it’s unworkable.

They don’t communicate clearly, and many

longtime landlords are talking about selling. If they do, their properties may end up in the hands of people who don’t care about doing things right.

Here’s what’s happening: From Devi

I want to highlight that many of the new proposed regulations, which are said to help tenants, will actually have the opposite effect. Philadelphia, like many cities across the U.S., is facing an affordable housing crisis. Despite what tenant advocacy groups claim, this recent wave of legislation is unlikely to improve housing affordability or benefit tenants in the long run.

These laws provide such extensive tenant protections that some individuals may be incentivized to exploit legal loopholes to avoid paying rent.

Furthermore, these policies are discouraging real estate investment in the city, pushing investors to neighboring areas like Delaware County. This reduces the housing supply in Philadelphia and contributes to rising rents.

Importantly, these new regulations disproportionately affect small landlords, who provide much of the city’s affordable housing.

A 2022 study (linked below) found that rental housing tends to be 1.8% more expensive in areas where tenants have stronger protections against landlords.

edcoulson.weebly.com/uploads/3/8/1/2/38122127/evictionrentpaper\_\_2\_.pdf



**June 26: "Ask the Attorney" Members-Only Session at 6pm**

**Get direct access to attorney Paul Cohen and ask your legal questions in real time.** — Whether you're dealing with lease issues, tenant disputes, or city regulations, this is your chance to get trusted, expert advice tailored to rental property owners.

Landlord's Ordeal

continued from page 3

mately \$17,000, the tenant caused a violation by parking in a restricted area. The community manager warned the landlord that any further infractions would result in fines, though they gave him a break that time. Despite the landlord’s efforts to resolve the situation amicably—including offering to help her relocate to a more affordable unit that had a flight of stairs—she declined, saying she couldn’t walk the stairs. A friend of the landlord had a property available for nearly \$500 less per month, which he offered to her as part of his attempt to help.

Recognizing her growing mental health

Landau’s Housing Bills

continued from page 1

Thanks to coordinated advocacy efforts over the weekend leading up to the hearing, several key amendments were secured before the committee vote—amendments that reflect the concerns of the landlord community and provide more practical implementation for housing providers.

Bill 250044 - Security Deposit Regulations

This bill initially proposed new restrictions on how security deposits could be collected. The final version now includes a critical clarification:

- Security deposits equal to one month’s rent remain exempt from installment payment requirements.
- For deposits exceeding one month’s rent, landlords may collect one month upfront.
- The remaining balance may be paid in three equal monthly installments, beginning the month after the lease starts.

This amendment allows landlords to collect higher deposits when needed while ensuring tenants have a manageable payment structure.

struggles, the community manager ensured police presence during interactions to maintain safety. Still, the landlord was reluctant to pursue eviction. However, when the non-payment continued and the situation failed to improve, he was left with no other option.

The case went to Municipal Court, where a Judgment by Agreement (JBA) was signed by both parties, giving the tenant a month and a half to move out. But when she refused to leave, she appealed the case—despite being denied two prior extension requests. In the Appeals Court, the judge granted her yet another month.

The landlord said, “To me, it feels like a mockery of the court system.” The tenant and landlord had both signed a Judgment by Agreement (JBA), yet the tenant was repeat-

Additionally, and a huge win for Hapco Philadelphia, was a last minute amendment that exempts any owner, landlord or other person operating or managing 2 or fewer rental units, from this requirement.

Bill 250045 - Rental Application Fee Cap

Originally proposed with a \$20 cap, the amended bill now allows landlords to charge up to \$50 for rental application fees—a more reasonable amount that better reflects the actual cost of screening.

Additionally, the bill was modified to remove a provision that would have allowed applicants to

edly granted extensions, undermining the intended process.

For this landlord, the impact goes beyond just the financial loss. He describes the ongoing stress as taking a toll on his health. “I’m not a big-time landlord—I only have one unit. And this is what we get.” He added that many people assume all landlords are large-scale investors with big businesses, but in reality, he’s a small landlord with just one apartment in Philadelphia—and this is the experience he faces.

His story is a reminder that many landlords are everyday individuals relying on a single property for supplemental income—and when the legal system fails to recognize that, the impact is deeply personal and profound.

submit their own background checks from the previous 30 days. This change ensures landlords retain control over their tenant screening process and can maintain consistent standards.

What’s Next?

Both bills now move to the full City Council for consideration. Hapco Philadelphia will continue to closely monitor their progress and keep members informed of any changes or opportunities for further input.

These amendments represent a win for common sense—and for rental property owners committed to fair but practical housing policies.

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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.

### MERGING PROPERTY ADDRESSES INQUIRY

**Post:** Has anyone here merged neighboring property addresses before?

Is the process primarily a matter of applying for a change of use with a zoning permit, and then updating the Office of Property Assessment (OPA) and the Department of Records?

Any feedback or insight would be greatly appreciated.

Thank you very much for your time and help!

**Response:** My wife works at the OPA (office of property assessment) There is division there that your tax dollars are already paying to give you the instructions for this process. Just call or email them. It's not that complicated but it's a very slow process.

Start here with description of what you are trying to do and a request for more info: opaaddressing@phila.gov

### LEAD SAFE DUST INSPECTIONS

**Post:** What preparation is needed to do your lead tests if you've already passed it 4 years ago? Should I just ask tenants to clean around windows and floors again or can I simply have it tested and not worry about prep? Any advice is greatly appreciated, thanks in advance!

**Response:** During my lead safe inspections, I always carry with me a clean dry towel to wipe the surfaces; prior to doing the actual sample swiping of the areas.

Rarely do I ask tenants to do it because, frankly, I cannot depend on most tenants to follow through. Please keep in mind you do not want to use, in my opinion, a wet towel to wipe the areas down unless you do it in ample time for the areas to thoroughly dry prior to the swiping during the inspection.

A damp area could negatively impact the lab results of the test.

### PUBLIC ADJUSTER NEEDED

**Post:** Looking for a public adjuster recommendation for a friend. Thanks in advance.

**Response:** Public adjuster. Sam Wolfolk. (267) 408 -9041. Tell him Peggy referred.

**Response:** Funari Public Adjuster (215) 271-9582

### ELDERLY GARAGE TENANT HAS STOPPED PAYING RENT

**Post:** I would like suggestions on how to resolve an issue with a garage tenant that has stopped paying their rent. Currently the tenant owes me \$400. They have rented from me for at least 20 years. I have tele-

phoned, mailed, and sent a certified letter with a return receipt to the tenant and did not receive a reply. I sent a certified letter with return receipt to the tenant's landlord and it was returned undeliverable.

The eviction process will cost me over \$1,000 which is not cost effective for \$400. What suggestions do you have?

**Response:** Your tenant may be on vacation or in a hospital or even a grave.

On my applications, I always ask for a family member contact and second friend/work contact as references but rarely ever mention that that one of my reasons is to have "next of kin" info for cases like this.

I also have a clause in my lease about "abandonment" allowing me to empty out the property if the tenant cannot be found.

But in your case, I'd keep trying to find out more about the other landlord's property - making a visit in person (maybe around dinner time) to see if neighbors or someone there can give you info about your tenant or the property's new landlord.

**Response:** If it were me, I'd check the inside of the garage to see what, if anything, is there. Go to the residence, like other people have said. Google his name, "Joe Smith, Philadelphia obituary." If he has no family, there may not be an obituary. City morgue can be helpful then.

**Response:** I don't believe you have to do an eviction on a garage. It's not a live

dwelling and the tenant doesn't have those rights. Could you imagine those storage places having to evict every container/stall that didn't pay?

I agree. See what is in there talk to neighbors if they have seen him, sadly sounds like the gentleman may have passed or is sick.

*continued on page 13*

## Over the Transom continued from page 12

### FORECLOSURE ATTORNEY NEEDED

**Post:** I made a private loan and the borrower is in major default. The property is vacant land in the City of Chester.

Need a reasonable foreclosure attorney to help me collect.

**Response:** Would recommend David Banks, very experienced, practical and fair

Bbwlaw@Yahoo.com 215-869-0015

### COMMON AREA DUPLEX ELECTRIC

**Post:** The owner of a duplex we manage recently received a letter from PECO saying that one of their technicians found common area electric (outdoor entrance light, common entrance light and basement light) connected to the 1st floor service. I know some of the common electric is also on the 2nd meter. The letter said that the tenant's electric bill will be transferred to the owner's electric bill until an electrician corrects this. This is PA Law, it says. I have been trying to reach them with questions, without success so far. Does this mean that a separate meter will need to be installed in the owner's name covering all common electric? 99% of the duplexes I am aware of have the common area electric divided between the 2 tenants. Has anyone had experience with this?

**Response:** Yes, the exact same thing happened with me, and I have battled with PECO, to no avail. I brought in a couple of electricians, and one said it was too big a job, since he would have to go through walls and wire the hallway down to the basement panel box. The other never gave me an actual price but made it clear it would be thousands of dollars. I tried to get around it by agreeing verbally to go halves with my next tenant, but she turned out to be a horrible person who never paid a dime on the bill, so PECO is trying to stick me with the entire thing. The worst part is, I've asked them

repeatedly to turn off the electricity, but despite the fact that the bill is now over \$3000, they will not do so. And that bill is despite the fact that I had a motion sensor light installed in the common area.

I would suggest getting those common areas re-wired to a separate meter, despite the cost, because it could end up costing just as much or more if you don't.

**Response:** I had this happen to me on a 5-unit property.

I took my case to the utilities commission. It was a fierce battle, but eventually I won.

This was about 10 years ago, so not sure what the options are now, however, utilities commission might be a good place to start.

### TURN IS BEHIND IN PAYMENTS

**Post:** Anyone here works with TURN and experience back rent payments?

I've been renting properties for them for many years and never had problems. Now they are 2 months behind.

**Response:** I had the same thing hap-

pen to me. I called in and was told their funding was having issues. They promised payment of all due monies. I got all my money eventually.

### RENTAL APPLICATION FORM SENT BY EMAIL?

**Post:** Is it reasonable to ask prospective tenants to fill out an application form manually and send it to me by email? What is your preferred method of having application forms sent to you? Any thoughts on EZ Landlord's printable Rental Application form?

**Response:** I have it filled out in front of me, so I know the person moving in is the person who filled out the paperwork.

**Response:** I would say it is very reasonable and common. But consider this - If your unit is in high demand, folks will make the effort.

If you are in a competitive market, anything that makes the process easier increases your chances to lease it up quickly.

\*Note also that for some prospects filling in paperwork by hand IS the easier way.



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President's Message

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property in Philadelphia.

Why is this so important? Because if something goes wrong—and in this business, things can go wrong quickly—being out of compliance could cost you everything.

Let me put it plainly: If you don't have the required licenses, you cannot legally collect rent in the city. We've seen too many cases where landlords find this out the hard way—when tenants stop paying, and the courts side with them because the landlord wasn't properly licensed or registered. At that point, your hands are tied.

Noncompliance doesn't just leave you vulnerable in court—it can lead to heavy fines, the inability to collect back rent, loss of

rental licenses, and in some cases, forced vacancy of your property. One visit from a city inspector can set off a chain of events you may not be prepared for. Whether it's lead paint disclosures, safety certifications, or proof of proper zoning, the city doesn't take these things lightly.

But it's not just about protecting yourself from fines or legal trouble. When you're licensed and compliant, you operate from a position of strength. You can enforce your lease. You can go to court if needed. You can run your business like a professional. And most importantly, you give your tenants the confidence that they're living in a safe, legal, and well-managed home.

That's why Hapco Philadelphia is in the process of planning a comprehensive educational session focused entirely on what it takes to be a legal landlord in Philadelphia. We'll walk members through all the require-

ments—from the rental license process and lead certification to property registration and inspection compliance.

This event is currently in development, and we'll be sharing more details soon. Whether you own one unit or one hundred, whether you've been in this industry for decades or just started this year—this is information you need to have.

If you're not 100% sure your properties are compliant, don't wait for a tenant complaint or city violation to wake you up. The time to prepare is now. Being a landlord in Philadelphia comes with challenges, but being legal shouldn't be one of them.

Stay tuned for more information on this upcoming session—we'll make sure you're the first to know.

When using Cash for Keys, landlords should always document the agreement in writing. This contract should clearly state the payment amount, move-out deadline, and expectations for the condition of the property upon departure. A written agreement protects both parties and helps avoid misunderstandings. Additionally, landlords should confirm the property is fully vacated and in good condition before releasing funds.

It's important to remember that Cash for Keys agreements must be voluntary and comply with local laws. Landlords should avoid any form of harassment or illegal pressure on occupants. Consulting a qualified attorney before offering Cash for Keys is highly recommended to ensure compliance with all legal requirements.

In today's rental market, where eviction delays can threaten landlords' cash flow and property condition, Cash for Keys is a practical and effective tool. It allows landlords to quickly resolve difficult occupancy situations, protect their investments, and move forward with minimal disruption.

Cash for Keys: An Alternative for Managing Squatters and Problem Tenants

By Lauren Andreoli  
Communications Coordinator

Dealing with squatters or problem tenants who refuse to leave can be one of the most frustrating challenges landlords face. The traditional eviction process can be lengthy, costly, and stressful, especially in Philadelphia where tenant protections often extend eviction timelines. To avoid the long wait and legal expenses, many landlords are turning to a strategy called Cash for Keys—an option that can help regain possession of a property quickly and peacefully.

Cash for Keys involves offering a financial incentive to occupants in exchange for voluntarily vacating the property by a specified date. While it may feel counterintuitive to pay someone to leave, this approach can save landlords significant time and money compared to formal eviction. It also reduces the risk of property damage, which can increase

when tenants or squatters resist removal. Whether dealing with unauthorized squatters or tenants who violate lease terms, a Cash for Keys agreement can offer a faster, less contentious way to reclaim your property.

Understanding the legal framework around removing occupants is important. Two terms often confused are ejectment and eviction.

- Eviction refers to the legal process of removing tenants who have a lease or rental agreement but violate its terms, such as nonpayment of rent or lease breaches. It requires filing a case in landlord-tenant court.
- Ejectment is a broader legal action used to remove someone who has no legal right to occupy the property, such as squatters or trespassers.

Both processes can be complicated and time-consuming, which is why Cash for Keys offers a voluntary alternative to avoid court battles.



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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.

Reasons to JOIN HAPCO Philadelphia

— [hapco@hapcophiladelphia.com](#) —

FEATURES & BENEFITS OF MEMBERSHIP:

- Fully integrated website
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  - PA state level legislative activity & PROA
  - Special "Ask the Attorney" section
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- Exclusive members-only Handbook
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- Affordable, tax-deductible membership dues
- Online monthly newsletter, including news, trends, & editorials
- Educational series, lectures & roundtables
- General Membership Seminars featuring guest speakers from the local business community, building, industry, and elected officials
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## McCormick, Fetterman

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within the state's nonprofit food network. He stressed the importance of feeding people he said are genuinely hungry and not looking for a handout.

The majority of Medicaid recipients are low-income families, including 4 in 10 children in the U.S. as well as adults with disabilities and the elderly.

According to last year's financial report from the Department of Health and Human Services, almost 95% of payments were proper. Of the 5% which were not, the majority were missing needed documentation. The White House says the "bill eliminates waste, fraud, and abuse by ending benefits for at least 1.4 million illegal immigrants who are gaming the system." More than 71.3 million people are enrolled nationwide, says Medicaid.gov.

Implementing and safeguarding Medicaid is a job largely undertaken by individual states.

In Pennsylvania, the Department of Human Services uses a variety of methods to flag suspicious behavior, including artificial information technology, and in so doing has made it difficult for criminals to take advantage of the system.

Another area both senators agree on is improved border security, which is afforded \$60 billion in the House proposal. Fetterman emphasized the importance of security, saying numbers showing up to the country's southern border monthly are equivalent to the city of Pittsburgh, calling it "chaos."

McCormick noted that we've "added Pennsylvania" through illegal immigration during Biden's term.

More than 14 million people, The Center Square reported, are believed to have illegally entered America in the four-year term of Democratic one-term President Joe Biden. That includes an estimated 2 million evading capture. From January to April, with the Trump administration changes impacting analysis, border crossing encounters

and apprehensions nationally are 168,390 – 83% less than the same four months a year ago and a pace for just over 2 million in four years.

In context, the first four months of the year had more in January and February than March and April, and the trend for fewer is expected to continue.

The two shared optimism for the recent merger between U.S. Steel by Japan's Nippon Steel. Fetterman, Biden, and President Donald Trump all opposed the initial deal. Fetterman said it was the resulting pressure that forced Nippon to ultimately make the investments required to move the deal forward.

McCormick applauded the laborers who spoke on behalf of the deal to spare their jobs, even as union leaders remained skeptical of Nippon's long-term commitment to the commonwealth.



## 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.

### Professional Services Fee Schedule

**Pre-Step (Mediation)** .....\$285

#### Step-By-Step Method

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- Alias Writ of Possession .....\$55
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- Petition Hearing (If Tenant Files Petition) .....\$150

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