

HAPCO NEWSLETTER

Serving Philadelphia's Investment & Rental Property Community

President's Message

To our Hapco Philadelphia members,
Thank you to everyone who joined us for our General Membership Meeting on April 8th. It was a pleasure for me to host the meeting as well. These meetings continue to be an important space for staying connected, sharing real experiences, and making sure housing providers have a collective voice in ongoing conversations in Philadelphia.



Greg Wertman

One of the clearest takeaways from this meeting is...

To continue reading, see Page 3

Good Tenants Are Staying Put Longer and What That Means for Housing Providers

Over the past few years, one trend has become more noticeable for small and mid-sized housing providers: tenants are staying longer.

On the surface, that sounds like a positive shift and in many ways it is. Fewer turnovers mean less vacancy loss, fewer leasing costs, and less time spent marketing and screening new applicants. For many housing providers, especially those managing properties themselves, that stability can feel like a welcome change...

To continue reading, see Page 4

Why the Landlord vs. Tenant Divide Doesn't Reflect Real Housing in Philadelphia

In Philadelphia housing policy and public conversation, there is an increasing tendency to frame issues as a "landlord versus tenant" divide. This narrative appears in policy debates, media coverage, and general discussion about housing.

While it reflects real frustration in parts of the system, it does not accurately describe how housing functions day to day.

Most housing relationships are not defined by opposition. They are built on a practical structure: tenants rely on safe and stable housing, and housing providers are responsible for maintaining and operating residential properties within a regulated environment. In practice, housing providers...

To continue reading, see Page 2

A Message to Housing Providers

Are you a frustrated rental property owner? We hear you and feel your pain; we know all-too-well what many of you are dealing with. And, you're tired and stressed.

What you are feeling right now is the kind of exhaustion that comes from dealing with issues, while still being responsible for every other detail it takes to keep a rental property running properly. But the arrows keep flying at you!...

To continue reading, see Page 6

Transparency Matters: Why This Fight Isn't Over

If City Council can promise a court it will follow the law, proceed to do otherwise anyway, and still insist the public simply trust the process, then Philadelphia has a far bigger problem than any single housing bill.

It is a well-worn principle in the legal profession that when a party cannot prevail on the merits, it may resort to attacking the character of its...

To continue reading, see Page 7

WHY THE LANDLORD VS. TENANT DIVIDE DOESN'T REFLECT REAL HOUSING IN PHILADELPHIA

By Lauren Andreoli, Communications Coordinator

Continued from front page

carry significant responsibility for maintenance, compliance, and ongoing property operations that keep housing functioning.

In reality, housing issues are not about “sides.” They are operational challenges within a complex system that involves tenants, housing providers, and city processes. These include communication challenges between parties, procedural delays, unclear expectations, and administrative or regulatory requirements that take time to resolve.

For housing providers, these system pressures can be significant. They include extended timelines for resolving issues, increasing compliance requirements, and financial strain that can occur in situations involving nonpayment or prolonged occupancy. These are not personal conflicts between groups. They are outcomes of how the system operates.

This is where the “divide” framing becomes misleading. It turns a structural and operational system into a conflict narrative between two opposing groups. In reality, tenants and housing providers are operating within the same framework and interacting with different parts of the same process.

In most cases, housing interactions are straightforward: leases, maintenance, communication, and rent



payments. When those areas function clearly, housing stability is maintained for everyone involved.

The goal of housing policy should not be to reinforce a narrative of opposition. It should be to improve clarity, reduce unnecessary delays, and ensure that the system is functional, predictable, and workable for both tenants and housing providers.

When housing works well, it is not because one side prevailed over the other. It is because the system allows both tenants and housing providers to meet their responsibilities effectively.

Bottom line, housing is not a divide between opposing groups. It is a shared system that only works when tenants, housing providers, and the processes that support them are functioning in a clear and practical way.

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PRESIDENT'S MESSAGE: GENERAL MEMBERSHIP MEETING RECAP – APRIL 8, 2026

By Greg Wertman, President, Hapco Philadelphia

Continued from front page

...that housing providers are operating in an environment that continues to shift. Policies, enforcement practices, and proposals such as the Safe Healthy Homes legislation are still being discussed and interpreted, and many members are trying to understand how these changes may affect day-to-day operations.

That uncertainty is exactly why these conversations matter.

During the meeting, we reviewed current policy updates and their potential practical impact. We were also joined by representatives from key city agencies, including the Philadelphia Housing Authority (PHA), the Department of Licenses and Inspections (L&I), the Philadelphia Water Department (PWD), and PGW, along with Councilwoman Katherine Gilmore Richardson. Each provided updates on systems that directly impact housing providers, from compliance processes to utility coordination and enforcement activity.

We also discussed ongoing concerns raised by members around clarity, consistency, and communication across these systems. These are not isolated issues. They are recurring themes that many housing providers are experiencing in their day-to-day work.

At the same time, the discussion reinforced the importance of continued engagement. Whether it is Section 8 administration, L&I requirements, utility coordination, or tax and revenue processes, staying informed and connected remains essential.

A central theme of the meeting was connection. When housing providers share information, compare experiences, and stay engaged with one another, it strengthens everyone's ability to respond and adapt.

We will continue to prioritize General Membership Meetings, educational sessions, and our Ask the Attorney series as practical resources for our members. These are focused on real operational needs, including compliance, process navigation, and protecting investments in an evolving environment.

Thank you to everyone who continues to participate, share insight, and stay engaged. The strength of

Hapco comes from its members and the collective experience of this community.

There is a lot happening, but one thing remains consistent. When housing providers stay connected and informed, they are better positioned to navigate what comes next.

I encourage anyone who was not able to attend on April 8th to stay engaged and join us at our next meeting.

Thank you for being part of Hapco Philadelphia.

Sincerely,



President, Hapco Philadelphia



GOOD TENANTS ARE STAYING PUT LONGER AND WHAT THAT MEANS FOR HOUSING PROVIDERS

By Lauren Andreoli, Communications Coordinator

Continued from front page

But longer tenancy periods are also changing the way housing providers need to think about rent adjustments, maintenance planning, and lease renewals.

Why tenants are staying longer

There are a few practical reasons behind this trend:

- ◆ Moving costs are higher than they used to be, including deposits, rent increases, and utility setup fees
- ◆ Many tenants are prioritizing stability, especially families and long-term renters
- ◆ In some cases, they are not finding significantly better options for the price elsewhere
- ◆ Remote and hybrid work has reduced the need to move for job-related reasons

Whatever the reason, the result is the same: fewer units turning over year to year.

The upside for housing providers

For housing providers, especially smaller “mom and pop” owners, this stability can be a real benefit:

- ◆ Reduced turnover costs such as painting, cleaning, and repairs between tenants
- ◆ Less vacancy risk
- ◆ Fewer marketing expenses and showings
- ◆ More predictable rental income

A long-term, reliable tenant is often more valuable than a slightly higher rent that comes with frequent turnover.

The challenge: balancing stability with income

The downside is more subtle. When tenants stay longer, rent adjustments tend to happen less often or feel more sensitive. Many housing providers are finding:

- ◆ Tenants are more likely to question or push back on increases
- ◆ Larger gaps can form between current rent and market rent
- ◆ It can be harder to bring rent in line with the market without risking turnover



This creates a balancing act: keeping good tenants while still making sure the property remains financially sustainable.

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What this means in practice

For housing providers, this trend is less about changing strategy completely and more about being intentional in a few key areas:

Review rent annually, even if increases are not always made

Staying aware of market conditions helps avoid large gaps over time.

Focus on retention as a strategy, not just convenience

Small repairs, communication, and responsiveness often matter more than price alone to long-term tenants.

Plan ahead for turnover periods

Even if tenants stay longer, they will eventually move, so financial preparation still matters.

Use renewals as a reset point, not just an extension

Lease renewals are often the best opportunity to reassess rent, condition, and expectations in a structured way.

Bottom line

Longer tenant stays are reshaping the rental landscape in a quiet but meaningful way. For many housing providers, it brings stability and reduced workload, but it also requires more intentional planning around rent, maintenance, and long-term property performance.

The housing providers who adjust to this shift early are often the ones who benefit most from it: steady tenants, fewer surprises, and more predictable returns over time.

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A MESSAGE TO HOUSING PROVIDERS

By Lauren Andreoli, Communications Coordinator

Continued from front page

You fix a property up, get it ready for a new tenant to move in. You try to do everything right and then maybe something unexpected still goes wrong. An eager new tenant moves in to a renovated property and small or significant issues arise in short order. Damages happen and quick and costly repairs are needed. Sometimes things take longer and end up costing more than expected due to things like lack of access or uncooperative occupants or regulations. A process that should be simple turns into months of waiting.

And in the middle of all that, you are still responsible for everything else that's going on.

For example, when rent payments stop, it can create immediate financial strain. Mortgage obligations still need to be met, property expenses continue, and rising costs such as taxes and insurance add additional pressure. In cases where a unit was rented below market rate to help a tenant or keep housing accessible, payment disruptions can feel especially difficult to absorb.

I hear from members who feel like no matter how careful they are, they are still running into situations that take more time, more money, and more energy than expected.

That can wear you down.

But I want to say this clearly. Don't lose sight of why you started doing this in the first place.

What you are doing matters. Keeping properties up. Responding to issues. Operating in a system that is not always easy to move through. That is real work, even when it is frustrating. Providing quality housing is not simple, and it is not small work.

And you are not the only one dealing with it. Many housing providers are feeling this pressure right now, and there has been growing conversation about the challenges and strain in the current system. At the same time, there are also many positive and stable tenant relationships. Many housing providers work with tenants who take care of their homes, communicate when issues arise, and contribute to stable housing situations. Those relationships remain an important part of this work, and they reflect the care and responsibility many housing providers bring to what they do.



This is also why Hapco exists. We continue to advocate on behalf of housing providers because these challenges are real, and they affect how housing operates day to day. Not just in policy discussions, but in the practical reality of managing properties.

We are continuing to bring these issues forward, because they matter. It is also clear that operating rental housing has become more complex for small and mid-sized providers. Rising costs, regulatory requirements, and delays in resolving issues all contribute to making day-to-day operations more difficult than they used to be. That reality deserves attention. But just as important as that is this: Don't let the difficult moments make you forget the bigger picture.

Even when it is frustrating. Even when it feels like too much at times. Even when it is not moving as smoothly as it should. You are still part of what keeps housing working in this city.

And we are still here with you.

TRANSPARENCY MATTERS: WHY THIS FIGHT ISN'T OVER

By Paul Cohen, ESQ. Hapco Philadelphia's General Counsel

Continued from front page

...opponent. In this matter, however, we are confident in the strength of our legal arguments and therefore have no need to engage in personal attacks against any member of City Council.

Following the initial hearing on the legislation at issue, a lawsuit was filed alleging that City Council violated the Sunshine Act. Prior to any adjudication, the City agreed to grant the full relief sought by the plaintiffs by executing a stipulation which later became a court order. Specifically, the City stipulated that it would not proceed with a vote on the bills at that time, but instead would return them to committee for a new hearing conducted in compliance with the Sunshine Act. The City further agreed that it would adhere to the requirements of the Act at that subsequent hearing.

The Sunshine Act mandates that deliberations by a legislative body occur openly, ensuring that the public can observe and understand the legislative process. A fundamental component of this requirement is the presence of a quorum during deliberations.

Despite this, it appears the City has taken the position that a quorum need not be present for the entirety of a Councilmanic hearing and has suggested that no deliberation occurs during such hearings. This position mirrors the plaintiffs' central concern: that meaningful deliberations are occurring outside of public view, rendering the public hearing little more than a formality or "rubber stamp" of decisions already made.

Events at the subsequent hearing appear to reinforce that concern. During the proceedings, Councilmembers reportedly left the hearing, convened privately across the hall, and discussed amendments to the legislation while the public hearing was still ongoing. Additionally, there were extended periods during which a quorum was not present in the hearing room.

Some members of City Council appear to have forgotten that elected officials are still public servants, not political actors exempt from oversight, procedural safeguards, or judicial authority. In a constitutional system, government officials are not trusted blindly to police themselves. They are expected to follow the law, comply with court orders, and remain accountable when they do not. The moment public officials begin treating transparency requirements and legal



safeguards as obstacles to maneuver around rather than obligations to honor, public trust in government itself begins to erode.

As a result, the plaintiffs filed a motion for contempt, asserting that the City violated the Sunshine Act, the Philadelphia Home Rule Charter, and a binding court order requiring compliance with both. Critically, the court did not conclude that the City had complied with that order. Instead, it scheduled a June 25 contempt hearing to determine whether City Council and the City proceeded in violation of judicially mandated procedural safeguards, whether they acted in violation of a court order, and whether they should be held accountable for doing so.

If the court finds that the City violated its obligations, one potential remedy is the invalidation of the legislation. We believe the facts will support such a finding. Separately, the underlying lawsuit regarding the alleged Sunshine Act violations remains pending, and a future ruling in that case could likewise result in the legislation being overturned if violations are proven.

Against this backdrop, it is difficult to understand why Councilmember O'Rourke has chosen to criticize HAPCO for pursuing these legal claims. The organization has acted within its rights in seeking transparency and compliance with the law. Notably, HAPCO requested copies of the amended bills—documents that had historically been provided as a matter of course. In this instance, however, those requests were denied, raising concerns about whether the refusal was retaliatory in nature.



This is particularly troubling given that the legislation introduced by Councilmember O'Rourke includes provisions prohibiting landlords from retaliating against tenants for asserting their legal rights. It is inconsistent to champion anti-retaliation protections in one context while appearing to dismiss them in another.

If there were truly no merit to the claims raised, it is fair to ask why the City agreed to halt the original vote, withdraw the bills from consideration, and return them to committee for a new hearing conducted under court ordered procedural safeguards. Governments do not typically abandon scheduled legislative action absent serious concerns about the legality of the process that produced it.

At its core, this dispute is not about personalities. It is about whether laws in Philadelphia will be enacted openly, lawfully, and in compliance with the same rules that bind everyone else. It is also about recognizing that the consequences of unlawful process do not fall in a vacuum. These bills affect fundamental property rights, housing stability, and the economic survival of many small, community based landlords and the tenants who rely on them, particularly in historically underserved and minority neighborhoods. The housing market is an ecosystem that must work for everyone or, eventually, it works for no one. No public official and no legislative body should be permitted to pursue sweeping social and economic change while disregarding the legal safeguards that exist to protect the public from arbitrary government action.

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By Lauren Andreoli, Communications Coordinator

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