



HAPCO NEWSLETTER

Serving Philadelphia's Investment & Rental Property Community

President's Message

At HAPCO Philadelphia, we believe good housing policy starts with honest conversations, and that means talking with everyone who has a stake in Philadelphia's rental housing community.

Recently, HAPCO had the opportunity to meet with representatives from Community Legal Services (CLS). The meeting went well, and we are hopeful that it can be the beginning of an ongoing dialogue.

We want to be transparent with our members about these conversations.



Seth Floyd

To continue reading, see Page 3

Safe Healthy Homes: What Changes on November 1, 2026?

Philadelphia's Safe Healthy Homes bills are currently set to take effect on November 1, 2026. Among the changes: L&I will move toward proactive, scheduled rental inspections rather than relying only on tenant complaints, and "good cause" eviction protections will expand to cover all leases, not just month-to-month tenancies. With the effective date quickly approaching, Philadelphia housing providers should understand what is changing and how the new requirements will affect their properties.

Join HAPCO Philadelphia for Part 1 of our two-part Safe Healthy Homes Workshop & Webinar series, presented by HAPCO Philadelphia General Counsel Paul Cohen.

To continue reading, see Page 2

Philadelphia Housing Development Corporation: Rental Improvement Fund Overview for Small Housing Providers

What Does PHDC Do?

PHDC is Philadelphia's community development organization. It carries out housing production and preservation programs in partnership with public, private, and nonprofit organizations, as well as the boards of the Philadelphia Redevelopment Authority and Land Bank.

To continue reading, see Page 5



Bridge The Gap 2026: Mayor Cherelle Parker to Attend

Housing policy gets decided at City Hall, and too often, housing providers don't hear about it until it's already affecting their properties. HAPCO Philadelphia's largest event of the year exists to close that gap, and this year's Bridge the Gap is shaping up to be a major event for Philadelphia's housing community.

Mayor Cherelle Parker is confirmed to attend Bridge the Gap 2026, with additional elected officials to be announced as we get closer to the event. The evening will bring together 200+ housing providers, real estate professionals, investors, community leaders, and other members of Philadelphia's housing community for an opportunity to hear directly from the people making decisions that affect housing across the city.

To continue reading, see Page 4

SAFE HEALTHY HOMES: WHAT CHANGES ON NOVEMBER 1, 2026? – Don't Miss The Safe Healthy Homes Workshop & Webinar! Exclusive To Hapco Philadelphia Members!

By Lauren Andreoli, Communications Coordinator

Continued from front page

This two-part series will provide a detailed explanation of the Safe Healthy Homes requirements, including what housing providers will need to know, what they will need to do to comply, and how the new requirements will affect their properties. Part 1 will focus on helping housing providers understand the new requirements and begin preparing for compliance before November 1.

Don't wait until November 1 to find out what these changes mean for you. Join us for Part 1 of this important member-exclusive series!



Workshop Details

 Tuesday, September 29, 2026
9:30 AM – 10:30 AM

Presented by:

Paul Cohen, General Counsel
HAPCO Philadelphia

Not a Hapco Philadelphia Member?

This workshop is exclusive to HAPCO Philadelphia members and will provide detailed guidance on what housing providers need to know and do to comply with the Safe Healthy Homes requirements.

Annual Membership: \$190/year

Monthly Membership: \$19.99/month

Join HAPCO Philadelphia today to attend this important workshop and gain access to other member-exclusive educational programs, resources, and services.

www.hapcophiladelphia.com/ask-the-attorney

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PRESIDENT'S MESSAGE: A CONVERSATION WORTH HAVING

By Seth Floyd, President, Hapco Philadelphia

Continued from front page

HAPCO represents independent housing providers, from mom-and-pop owners to mid-size operators, who work every day to maintain their properties, navigate an increasingly complicated regulatory environment, and provide safe and decent housing to their residents. We know that Philadelphia's housing challenges affect both housing providers and tenants, and we believe there is value in creating opportunities for open and respectful dialogue.

We may not agree with other organizations on every issue, but HAPCO will continue to advocate for the interests of the housing providers we represent and for policies that recognize the realities of operating rental housing in Philadelphia.

At the same time, we believe it is important to keep the lines of communication open. Sitting down with different organizations and hearing their perspectives does not mean we will agree with everything they say. It means we are willing to have the conversation.

We hope our meeting with CLS is the start of an ongoing relationship. We would like to continue

meeting and having open discussions about the issues facing Philadelphia's rental housing community.

Our members deserve to know that HAPCO is willing to engage in these conversations while continuing to stand behind the housing

providers we represent. We may not always see eye to eye, but we believe there is value in being at the table and making sure the experiences and concerns of our members are heard.

That is an important part of HAPCO's role, and it is one we intend to continue.

Sincerely,



President, Hapco Philadelphia



BRIDGE THE GAP 2026: MAYOR CHERELLE PARKER TO ATTEND

By Lauren Andreoli, Communications Coordinator

Continued from front page

Join us on Tuesday, October 20, at Esperanza Arts Center. Elected officials will take the stage for a panel discussion, followed by a live Q&A focused on the issues affecting Philadelphia's housing community. This is your chance to get real answers on the things actually affecting your properties, your business, and your neighborhood.

Have a question you want answered? Send it our way. We want to hear what you want our elected officials to address at Bridge the Gap. Questions can be submitted to Lauren@hapcophiladelphia.com.

More than a Panel

Bridge the Gap is also a chance to connect with the people who actually get what you're dealing with. Meet other housing providers navigating the same permitting headaches, property managers, realtors, contractors, and vendors who could become part of how you run your business, as well as investors and real estate professionals working in your neighborhoods. And with elected officials in the room, the conversations don't have to end when the panel does.

Guests will also enjoy food and refreshments throughout the evening, with free on-site parking available.

Event Details

 Tuesday, October 20, 2026
6:00 PM to 9:00 PM

 Esperanza Arts Center
4261 North 5th Street
Philadelphia, PA 19140

Sponsorship And Vendor Opportunities

Sponsorship offers organizations the opportunity to reach 200+ rental property owners and housing professionals, increase visibility through an included vendor table, speaking opportunities, and branded materials, and build relationships with elected



officials and policymakers while supporting HAPCO Philadelphia's work to educate and advocate for the housing provider community.

Not looking to sponsor? Standalone vendor tables are available for \$250, giving businesses and organizations an opportunity to showcase their products or services and connect directly with attendees during the event.

For sponsorship or vendor information, contact Lauren@hapcophiladelphia.com or 215-684-1684.

Sponsorship opportunities are available through September 22, 2026, or until all sponsorship slots are filled, whichever comes first.

Save the date for Bridge the Gap 2026. With Mayor Parker, additional elected officials, and a strong turnout from Philadelphia's housing and real estate community, this is an evening you'll want to be part of.

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PHILADELPHIA HOUSING DEVELOPMENT CORPORATION: RENTAL IMPROVEMENT FUND OVERVIEW FOR SMALL HOUSING PROVIDERS

By Allissa Carroll, Digital Marketing Associate, HAPCO Philadelphia

Continued from front page

Program Purpose

PHDC's stated objectives for the Rental Improvement Fund (RIF) are: financial sustainability and code/regulation compliance for small housing providers, lower tenant energy costs, and improved tenant health outcomes.

The RIF provides minor to moderate repair loans, with some loan forgiveness opportunities. The eligibility requirements and process are outlined below.

Eligibility Requirements

Housing Providers **MUST** meet the following requirements:

- 1 | Small landlord: owns 5 properties or fewer, with 15 units or fewer total.
- 2 | Current (or in a payment agreement) on municipal taxes and water bills, verified via Philadelphia Dept. of Revenue Tax Compliance Certificate.
- 3 | Current on all mortgages secured by the property being repaired.
- 4 | Active rental license, if not active at intake, must be obtained once repairs are complete (loan is in default otherwise).
- 5 | Property must be tenant-occupied; vacant properties must be leased up within 1 year of completing repairs.
- 6 | Property must comply with building code after repairs are complete.
- 7 | Funds only cover residential rental units and building-wide systems (e.g., roof, electrical); mixed-use properties are eligible only for the residential/building-wide portions.
- 8 | Units must meet program rent-affordability limits (by bedroom count); larger units (6+ bedrooms) are handled case-by-case with your loan processor.



Next Steps

Then you place an application by doing the following:

- 1 | Attend an info session.
- 2 | Complete the eligibility screener on the RIF website, then create a landlord profile.
- 3 | Submit a loan application with required documents (see below).
- 4 | Get assigned a loan processor, your single point of contact, primarily via email.
- 5 | Initial inspection scheduled once basic eligibility is confirmed.
- 6 | If inspection passes: select contractor(s), gather estimates, submit work scope.
- 7 | RIF reviews and approves the work scope → contingent approval + pre-settlement instructions.
- 8 | Submit pre-settlement documents.
- 9 | Close the loan → receive 1st loan draw (30%) → begin construction.
- 10 | Complete ~1/3 of repairs → request interim inspection → 2nd loan draw (30%).
- 11 | Complete remaining repairs → request final inspection → 3rd loan draw (20%).
- 12 | Submit proof of contractor payment → final loan draw (up to 20%, based on contingency actually used).
- 13 | Enter compliance period → annual checks → full forgiveness at end of term.

Required Documents and Inspection

To apply you **MUST** have your current lease for each occupied rental unit, a signed tenant notice form for each occupied unit (blank form available on RIF website), your most recent tax return; Form 1040 (Schedule C and Schedule E), and your most recent mortgage statement(s) for the property.

After information intake is complete an in-person inspection will be scheduled. The Inspector needs access to the entire property; including basements, backyard, and all units. Housing providers **MUST** notify tenants in advance. If changes are needed you have 24 hours' notice required to reschedule, or a re-inspection fee will apply.

A.D. Lead Safe Certs



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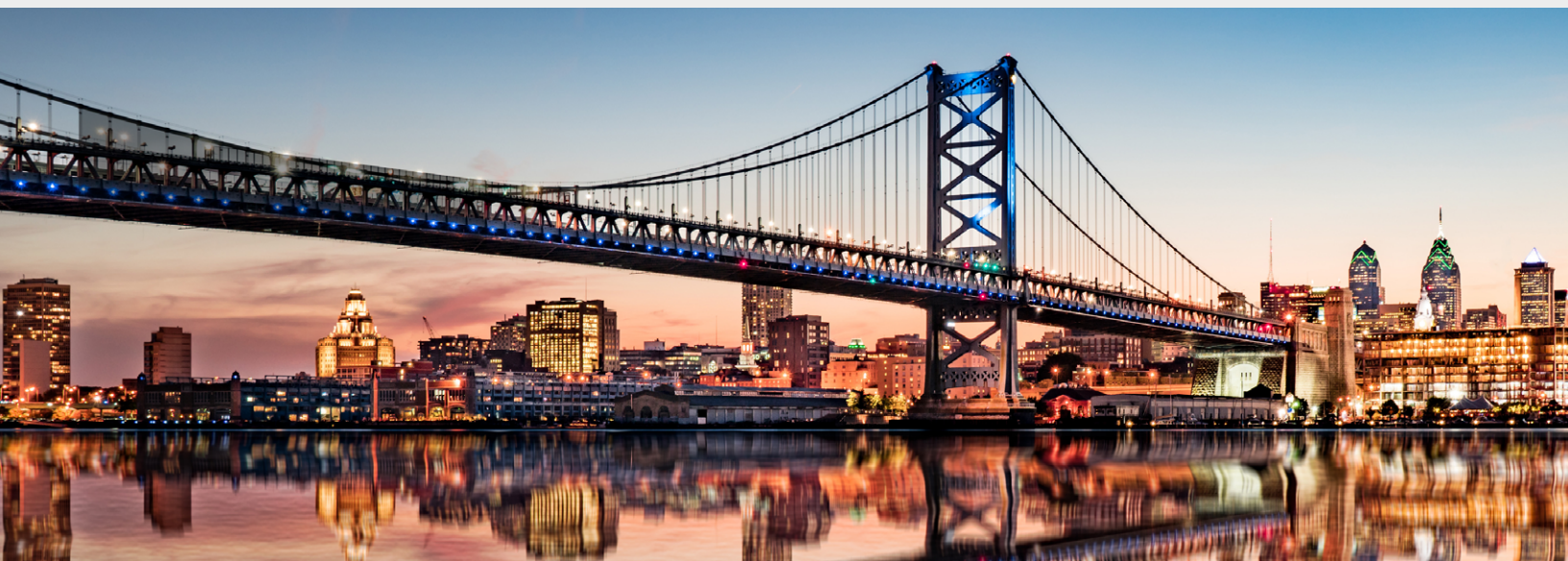
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JUDGE THE PHILADELPHIA SHERIFF'S OFFICE BY THE PROGRESS MADE

By Rochelle Bilal, Sheriff of the City and County of Philadelphia

Philadelphia's sheriff explains how a comprehensive operational modernization and reorganization initiative for the PSO will enable better performance, accountability and service to the public.

Recent articles by The Philadelphia Inquirer and the Philadelphia Daily News, along with commentary from civic organizations like the Committee of Seventy, have focused attention on the Philadelphia Sheriff's Office and our ongoing operational reforms. Public scrutiny is an invaluable part of the relationship between government and citizens – and as a public servant and leader of the dedicated members of the PSO, I welcome fact-based journalistic coverage of my office.

Welcoming scrutiny is one way to demonstrate leadership; another is to act when warranted to better serve the people.

That is why the Philadelphia Sheriff's Office has launched a comprehensive operational modernization and reorganization initiative. Such a massive change isn't easy – but the decision to make such a change is, for the simple reason that we are obligated to continually try to improve our operations for Philadelphians.

Our city's residents deserve an office that embraces innovation, improves transparency, invests in its workforce, and continually evaluates how services are delivered. That is precisely what our reorganization is designed to accomplish.

Much of the recent public discussion has centered on the PSO's Real Estate Division and deed processing efforts. I understand the frustrations of purchasers who have waited longer than expected to receive their recorded deeds. They – and all sheriff's sale participants – deserve better. I am here to let everyone know: Change is already underway.

Our modernization plan restructures leadership, strengthens operational oversight, expands staffing within the Real Estate Division, enhances employee training, establishes dedicated compliance oversight, and introduces new technology – including a pending, public-facing program called Deed Tracker that will allow purchasers to monitor the status of their deeds in real time. These are practical, measurable improvements designed to increase transparency,



accountability and customer service.

Why are we making these changes? The answer is simple: A successful organization must periodically evaluate its operations, identify opportunities for improvement – and then commit to making those improvements.

With this reorganization, that is exactly what we are doing. It will strengthen our operations in ways that will help us perform the essential responsibilities of the PSO that directly affect people's lives.

Our office conducts sheriff sales, processes real estate transactions, provides courtroom security, transports incarcerated individuals, executes court orders, protects public safety, and returns surplus funds to homeowners through our Home Asset Recovery Team (H.A.R.T.). These responsibilities require an organization at its best – one that continuously improves, adapts to new technology and strengthens internal accountability.

That commitment to show tangible, sustained improvement is why we created new operational leadership positions, why we expanded resources dedicated to deed processing, and why we are investing in first-class technology. And it is why we will continue publicly reporting on the progress of these improvements as implementation milestones are achieved.

Throughout my administration, the Philadelphia Sheriff's Office has modernized many aspects of its operations – from moving sheriff sales online and strengthening financial controls to expanding community outreach, increasing public engagement, implementing innovative public safety initiatives, and returning millions of dollars in surplus funds to Philadelphia families. This operational reorganization is another step in that ongoing commitment.

As implementation continues, residents will see enhanced customer service, additional staffing support, stronger compliance measures, and investments in technology that make our office easier to navigate. These investments are designed to benefit every resident, every property owner, every purchaser, and every stakeholder who interacts with the Philadelphia Sheriff's Office.

I have never shied away from constructive scrutiny from the media, watchdog organizations and the public; such watchfulness is key to a healthy

democracy. I have also never been shy about telling people to not just focus on what is written and said about the Philadelphia Sheriff's Office, but to pay attention to what we do for the city.

History will not judge this administration by the criticism it received, but by how we respond to that criticism – and the legacy of our constantly improving efforts to serve the City of Philadelphia and all who reside here.

<https://www.cityandstatepa.com/opinion/2026/07/judge-philadelphia-sheriffs-office-progress-made/414725/?oref=cspa-skybox-hp>

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11 a.m. - 3 p.m.

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Serving Philadelphia's Investment & Rental Property Community

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