



HAPCO NEWSLETTER

Serving Philadelphia's Investment & Rental Property Community

President's Message

November 1, 2026 Is an Important Date for Philadelphia Housing Providers.

Philadelphia's Safe Healthy Homes Bills, 250329-AA and 250330-AA, are scheduled to take effect November 1. The changes cover a number of areas that housing providers will need to understand, including rental licensing, tenant notices, Certificates of Rental Suitability, eviction filings, good cause, organizing and retaliation, habitability and rent abatement, and potential penalties.



Seth Floyd

To continue reading, see Page 4

What Happens When Philadelphia's Mom-and-Pop Housing Providers Leave the Market?

Philadelphia is constantly talking about the need for more affordable housing. But there is another part of the conversation that deserves attention: what happens to the affordable housing we already have when the small, local housing providers who own and operate it decide to sell?

For many mom-and-pop housing providers, owning rental property is a small business. They are responsible for maintaining their properties, responding to tenants, paying property taxes and insurance, handling repairs, and keeping their properties compliant with an increasing number of requirements.

To continue reading, see Page 2

My Resident Has a Medical Marijuana Card. Can I Still Stop the Smoking?

A resident in your building has a Pennsylvania medical marijuana card. Another tenant calls: the smell is coming through the floor and into their bedroom, most nights, for weeks. They want you to fix it.

Residential property owners often don't know where they stand. Here are the questions that come up most, with straight answers.

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Don't Touch That! What to Do With Abandoned Tenant Belongings

A tenant moves out, but there are still boxes, furniture, clothing, or other personal belongings left in the apartment.

Can the housing provider throw everything away?

Not necessarily.

Pennsylvania has specific rules for personal belongings left behind after a tenant has relinquished possession of a rental property. One of the most important things to understand is the difference between the 10-day period and the 30-day storage period.

First, When Is Property Considered Abandoned?

Pennsylvania law identifies several situations in which personal belongings may be considered abandoned. For example, this can include situations where a tenant has vacated after a written lease has ended, an eviction order has been executed, ...

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WHAT HAPPENS WHEN PHILADELPHIA'S MOM-AND-POP HOUSING PROVIDERS LEAVE THE MARKET?

By Lauren Andreoli, Communications Coordinator

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As those costs and responsibilities continue to grow, some housing providers may decide that selling is the better option.

And when they sell, the property doesn't disappear. Someone else buys it.

That raises an important question for Philadelphia: Who will own and operate these properties in the future?

A property that has been owned by a local housing provider for years may be purchased by a larger company or investment group. That new owner may have a different approach to managing the property, making improvements, setting rents, handling maintenance, and interacting with residents.

That doesn't mean every larger owner will operate a property the same way, just as every small housing provider does not operate the same way. But a change in ownership can change how a property is managed.

What Does That Mean for Affordability?

This is where the conversation becomes especially important.

Philadelphia needs more affordable housing, but affordability isn't only about building new units. It is also about maintaining the housing that is already available at prices people can afford.

If a small housing provider sells a property because the costs and responsibilities of owning it have become too difficult to manage, what happens next?

Will the next owner continue operating the property in the same way?

Will rents remain at the same level?

Will the property be renovated and repositioned at a higher price?

Will maintenance and tenant communication be handled differently?

There isn't one answer to these questions. Every property and every owner is different.

But they are questions worth asking.



Are We Creating an Unintended Cycle?

There is a larger issue here that Philadelphia should consider.

Policies and regulations are often created with important goals in mind, including improving housing conditions, protecting residents, and addressing affordability. But every requirement also has an impact on the people responsible for owning and maintaining the property.

If the cumulative cost of property taxes, insurance, repairs, maintenance, compliance and other requirements becomes too much for a small housing provider, that provider may eventually decide to leave the rental business.



If enough small housing providers make that decision, Philadelphia could see more rental properties change hands.

And if those properties increasingly move from local ownership to larger ownership, we have to ask whether that could work against some of the goals we are trying to accomplish.

The goal should not simply be to keep housing providers in business for the sake of keeping them in business. The larger goal should be to maintain a healthy supply of safe, well-maintained and affordable rental housing in Philadelphia.

That means looking at the entire picture.

Keeping Small Housing Providers in the Conversation

Mom-and-pop housing providers are part of Philadelphia's rental housing community. They are also businesses operating in a market that continues to change.

When a housing provider decides to sell, there is a reason behind that decision. It may be financial,

personal, operational, or a combination of factors.

Instead of looking at each sale individually, Philadelphia should also consider the bigger picture:

What happens if more and more small housing providers decide that owning rental property in Philadelphia is no longer sustainable?

And perhaps most importantly:

Who will replace them?

If the answer is increasingly larger investors and corporate owners, Philadelphia should be asking what that transition could mean for rents, property management, maintenance, tenant relationships and the availability of naturally affordable rental housing.

Affordable housing is not only about creating something new. It is also about preserving what already exists.

As Philadelphia continues working to address its housing challenges, the small housing providers who are already providing rental housing should be part of that conversation.

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PRESIDENT'S MESSAGE: ARE YOU PREPARED FOR NOVEMBER 1? —

By Seth Floyd, President, Hapco Philadelphia

Continued from front page

With the November 1 Effective Date Approaching, Now Is the Time to Prepare.

Thank you to everyone who attended HAPCO Philadelphia's September 29 Safe Healthy Homes workshop with General Counsel Paul Cohen. We appreciate everyone who took the time to learn more about the legislation and what these changes may mean for their properties.

This workshop series is available exclusively to HAPCO members, and we want all housing providers to have the opportunity to get informed and prepared before these changes take effect. If you are not currently a HAPCO member, now is a good time to join and take advantage of this member benefit.

What Should Housing Providers Be Doing Now?

If you own or manage rental property in Philadelphia, October is a good time to review your current processes and make sure you understand the new requirements that will apply beginning November 1.

This includes understanding changes involving:

- ◆ Rental licenses and tenant notices
- ◆ Certificates of Rental Suitability and eviction filings
- ◆ Notice requirements and timelines
- ◆ Good cause requirements
- ◆ Organizing and retaliation
- ◆ Habitability and rent abatement
- ◆ Potential penalties and remedies

These are changes housing providers should be preparing for now, rather than trying to figure them out after November 1.

Safe Healthy Homes Workshop Will Be Live and In Person at Bridge the Gap

We have just decided to hold our next Safe Healthy Homes workshop in person on October 20 at 5 PM, before networking begins at HAPCO Philadelphia's

Bridge the Gap event. The workshop will be held live with Paul Cohen, Esq., HAPCO Philadelphia General Counsel.

With the new requirements taking effect November 1, just 12 days after Bridge the Gap, you will want to attend this live session to make sure you are prepared.

This will give members another opportunity to learn more about the legislation, ask questions, and better understand what they should be doing to prepare.

If you attended the September 29 workshop, we encourage you to join us again. If you were unable to attend, joining HAPCO will give you access to the October workshop and other member benefits designed to support Philadelphia housing providers.

The November 1 effective date is approaching, and it is important for housing providers to understand what is changing and be prepared. We want our members to have the information and resources they need to navigate these changes.



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MY RESIDENT HAS A MEDICAL MARIJUANA CARD. CAN I STILL STOP THE SMOKING?

What Philadelphia Landlords Need to Know When a Medical Marijuana Patient's Smoke Bothers the Neighbors

By Lauren Andreoli, Communications Coordinator

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The Short Answer

A medical marijuana card does not cancel your lease or your smoking policy, and Pennsylvania's program does not authorize smoking in the first place. But if the resident asks for an exception because of a disability, you have to take that request seriously and handle it carefully. Both things are true, and the way you handle the first few steps matters.

Does a Medical Marijuana Card Let a Tenant Smoke in My Building?

No. Under Pennsylvania's Medical Marijuana Act, patients can obtain pills, oils, tinctures, topicals, and forms meant for vaporization or nebulization. Dry flower is sold only for vaporization, and state officials have said smoking it is not allowed. A card, even with a qualifying condition, does not authorize smoking under the state program.

That's a helpful fact, but it isn't a shortcut to eviction. Treat it as background, not as a trump card.

Can I Enforce My No-Smoking Rule Against a Cardholder?

Generally, yes, if your rule covers marijuana. A no-smoking policy or lease clause can be applied to marijuana as well as tobacco when the wording is clear, and a card doesn't by itself override it.

The wording matters. "Smoking of any substance, including marijuana" is clear. A policy that mentions only cigarettes, or says "smoking" without defining it, invites an argument that it doesn't cover marijuana.

If your building has three or more units, Philadelphia also requires you to give residents a written smoking policy stating whether smoking is prohibited throughout the property, permitted in all units, or permitted in some units. Pull yours out and read it.



Sample Language for Your Next Lease or Policy (Have Your Attorney Review It):

Smoking of any substance, including tobacco, marijuana (including medical marijuana), and the use of electronic smoking or vaping devices, is prohibited inside all units and in all common areas of the property.

What if the Tenant Says They Need to Smoke Because of a Medical Condition?

That's an accommodation request, and how you respond is the part most likely to cause trouble.

The law here is unsettled:

1 | Federal law

Marijuana remains subject to federal controlled-substance laws, although the federal government made a significant change in April 2026. DOJ and DEA placed marijuana products covered by a qualifying state-issued medical marijuana license into Schedule III, while a separate process to consider broader rescheduling of marijuana remains underway. How these federal changes affect housing and fair housing obligations is an evolving legal issue.

2 | Pennsylvania and Philadelphia

The Pennsylvania Human Relations Act also prohibits housing discrimination based on disability, and in some cases it applies where federal law does not. Philadelphia has its own local fair housing rules as well. Whether and how these apply to a marijuana-related accommodation request is a question for your attorney.

Because the law is in flux, what you do in the first few days matters more than the final answer. Here's what to do:

- 1 | Don't refuse on the spot, and don't ignore it. A quick "no" and silence are both risky.
- 2 | Acknowledge the request in writing, promptly. A short note saying you received it and are reviewing it is enough.
- 3 | Don't ask about the diagnosis in a casual conversation. What you can ask for, and how, can be sensitive. Ask an attorney before requesting any medical information.
- 4 | Keep the focus on the impact. The issue for you is whether or not the smoke or odor is affecting another resident, not whether the resident's condition is real.
- 5 | Get legal advice before you decide. This is the point where a short consultation is worth it.

What Do I Owe the Neighbor Who's Complaining?

The neighbor is entitled to a real response. A resident who repeatedly has smoke or odor entering their home can reasonably expect you to investigate. Philadelphia's Fair Housing Commission has recognized nuisance activity that interferes with other residents as a potential good-cause issue. That doesn't mean every odor complaint is a lease violation, but it does mean a persistent complaint shouldn't be ignored.

Tell the complaining resident you're looking into it, and follow up. Then check the building itself, since some odor problems come from the structure:

- ♦ Gaps around pipes, outlets, and baseboards in shared walls and floors
- ♦ Shared vents or ducts between units
- ♦ Whether an air purifier could help the affected tenant in the short term

What Should I Do First When a Complaint Comes In?

- 1 | Read your lease and smoking policy.
Start a log. Write down the date and time, who
- 2 | complained and what they experienced, what you did, and every conversation. A notebook or a phone note is enough. If this ever ends up before the Fair Housing Commission or in court, good records are your best protection.
- 3 | Talk to the resident using marijuana. Keep it about the effect on the neighbor:
"I've had complaints about smoke smell in the building. I'm not asking about your medical condition. I need to find a way to stop it from affecting Unit 2. Can we talk about it?"
Don't ask for a diagnosis or medical records, and don't guess at their condition.
- 4 | Follow up with the complaining resident.
- 5 | Check the building for odor pathways.

When Should I Call an Attorney?

Before you:

- ♦ Deny an accommodation request
- ♦ Send a lease violation or eviction notice tied to marijuana
- ♦ Take action involving a resident who receives Section 8 or another housing subsidy, since federal program rules can be different

A short consultation costs far less than defending a discrimination complaint.

The Bottom Line

You don't have to choose between your residents. Know what your lease says, keep good records, respond to both residents, and get advice before taking formal action. And if your smoking policy is vague, fix it at your next lease renewal. It's the easiest problem to prevent.

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LEAD DUST INSPECTORS Est. 2013

DON'T TOUCH THAT! WHAT TO DO WITH ABANDONED TENANT BELONGINGS

By Lauren Andreoli, Communications Coordinator

Continued from front page

or the tenant has vacated and removed substantially all of their belongings while providing a forwarding address or written notice that they have moved out.

There are also specific requirements for situations where a tenant vacates without communicating an intent to return.

So, simply seeing a few belongings left behind does not mean a housing provider should immediately throw them away. The circumstances surrounding the tenant's departure matter.

So, Where Does the 10-Day Rule Come In?

Before removing or disposing of abandoned personal belongings, the housing provider must provide the required written notice to the tenant.

The tenant then has 10 days from the postmark date of the notice to either:

- ♦ Retrieve the belongings, or
- ♦ Contact the housing provider and request that the belongings be stored for up to 30 days.

The notice must be sent by first-class mail to the tenant at the leased premises and to any forwarding address the tenant provided, including an emergency address if one was provided. If you do not have a forwarding or emergency address, you may also send the notice by email and text message, keeping proof that the messages were sent.

What Does the 30-Day Rule Actually Mean?

This is where it can get confusing.

The 30 days is not a 30-day period for the tenant to respond to the notice.

The tenant has 10 days to contact the housing provider. If the tenant contacts the housing provider within those 10 days and requests storage, the housing provider must retain or store the personal belongings for up to 30 days from the date of the notice.



For example:

September 1: Notice is postmarked and sent to the former tenant.

September 5: The tenant contacts the housing provider and asks for the belongings to be stored.

September 11: The tenant's 10-day response period expires.

October 1: The 30-day storage period from the date of the notice expires.

Because the tenant responded within the 10-day period, the housing provider must retain or store the personal belongings for up to 30 days from the date of the notice.

The tenant should not be told that they have another 30 days just to respond. The 10-day response period and the 30-day storage period are two different things.

What if the Tenant Does Not Respond?

If the tenant does not communicate within the 10-day period, the statute allows the personal belongings to be disposed of at the housing provider's discretion, assuming the statutory requirements for treating the property as abandoned have been met.

That is why documenting the notice and tracking the postmark date is important. As an additional precaution, it is also a good idea to take photos or videos of the property before disposing of any belongings.

What if the Tenant Asks for the Personal Belongings to Be Stored?

If the tenant makes the request within the 10-day period, the housing provider must retain or store the personal belongings for up to 30 days from the date of the notice.

The statute allows the housing provider to retain the tenant's personal belongings for up to 30 days, either at the property or at a storage facility selected by the housing provider. If the housing provider chooses to use a storage facility, the tenant is responsible for the cost of storage. The housing provider must also exercise ordinary care in handling and securing the personal belongings and make it reasonably available for retrieval.

What Should a Housing Provider Do?

If a tenant moves out and leaves belongings behind:

1 | **Confirm that the tenant has relinquished possession and obtain written confirmation whenever possible.**

Make sure the circumstances meet the requirements for treating the property as abandoned under Pennsylvania law.

2 | **Document what was left behind.**

Take timestamped photographs and videos of the property and keep a written record of the tenant's belongings.

3 | **Send the required notice to the tenant's forwarding address and, if applicable, by email or text message.**

The statute has specific notice requirements, including where the notice must be sent.

4 | **Track the postmark date and the date the email or text message was sent.**

This is important because the tenant's 10-day period runs from the postmark date.

5 | **Keep a record of whether the tenant responds to the notice by mail, email, or text message.**

If the tenant requests storage within the 10-day period, the personal belongings must be retained for up to 30 days from the date of the notice.

6 | **Don't assume "30 days" means 30 days to respond.**

The tenant has 10 days from the postmark date of the notice to contact the housing provider and request storage. If the tenant makes the request within the 10-day period, the property must be retained for up to 30 days from the date of the notice, meaning the remaining storage period may be up to an additional 20 days.

The Bottom Line

When a tenant leaves belongings behind, the biggest mistake is assuming that everything can simply be thrown away or that the tenant automatically has 30 days to respond.

Under Pennsylvania's abandoned property law, **the 10-day period is the window for the tenant to retrieve the personal belongings or request storage.** If storage is requested, the personal belongings must generally be retained for up to 30 days from the date of the notice.

Because the circumstances surrounding a tenant's move-out can affect whether the property is legally considered abandoned, housing providers should make sure they are following the statute and their lease requirements before disposing of a former tenant's belongings.



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to be announced. More details coming soon!

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6:00 PM – 9:00 PM

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WHAT EVERY HOUSING PROVIDER SHOULD KNOW ABOUT THE OFFICE OF PROPERTY ASSESSMENT (OPA)

By Allissa Carroll, HAPCO Philadelphia Digital Marketing Associate

With new Tax Year 2027 values now published, here is a plain-language guide to what OPA does and how assessments work. The information comes from OPA's presentation to HAPCO members and Jumpstart Germantown.

Mark Your Calendar

New values take effect for Tax Year 2027, with an assessment effective date of **January 1, 2027**, and bills are due by **March 31, 2027**.

Straight from OPA: Our Jumpstart Germantown Session

On Wednesday, September 16, 2026, HAPCO Philadelphia and Jumpstart Germantown hosted an educational session on property assessments and appeals at Jumpstart Germantown, 4701 Germantown Ave. Two leaders from the Office of Property Assessment presented: Jimmy Williams (MSc, CPE, CBP, CCA), Mass Appraisal Supervisor with 29 years at OPA, and Monica Williams (MBA, CPE), Deputy Chief Assessment Officer with 23 years at OPA.

The session covered the role of OPA, how assessments are determined, when to file an appeal, the appeal steps, and common appeal mistakes. It was a valuable resource for our members, who heard directly from the people who carry out the assessment process. If you missed it or want to revisit it, watch the recording [here](#).

OPA's Job, and Where It Ends

OPA estimates the market value of all real property in Philadelphia so the Department of Revenue can calculate real estate taxes. It also responds to concerns about market value through First Level Reviews and Appeals, administers abatements and some exemption programs, and maintains property data, characteristics, and addresses.

OPA does not bill or collect real estate taxes, remove penalties or interest related to tax bills, set tax rates or tax policy, or determine legal ownership of a property.



Four Players, One Tax System

The BRT is an independent board that hears formal market value appeals, and its decisions supersede OPA's. Elected officials set the tax rate and statutory tax policy. The Department of Revenue mails bills, collects payments, and manages tax relief programs such as the Tax Freeze, LOOP, and Homestead.

Taxable assessment multiplied by the tax rate equals tax liability. OPA's role is valuation only; millage rates are set outside of OPA.

What the 2027 Revaluation Means

OPA reviewed all of the more than 580,000 residential, commercial, industrial, and institutional properties in the city. OPA performs revaluations so that assessed values more accurately reflect sales and market forces, and to reduce value inequities among comparable properties by ensuring that similar properties have similar assessments. OPA does not generate assessments to meet specific tax or revenue targets for the city.



Behind the Number: How OPA Values Property

OPA uses mass appraisal valuation to systematically reassess all properties, with the goal of ensuring that assessments reflect current market conditions and changes since the last reassessment. For residential properties, OPA considers a property's location and condition; its size, style, and age; and recent sales of similar properties in the area, with consideration of differences between the properties sold and the property being assessed. For commercial, industrial, and large multifamily properties, value is determined by analyzing recent sales, income generated, or the cost of land and construction.

OPA's models deconstruct the sale prices of properties by their attributes, then use the results to estimate the values of other properties based on those same attributes. OPA also measures how citywide assessments compare to industry standards, using performance measures of uniformity and of equity between lower and higher value properties. An overview of the methodology used for tax year 2027 is on OPA's website under the Resources tab.

Separating Fact from Online Rumor

1 | Assessed value is not market value.

It is used for property tax purposes and is not the same as market value or an appraisal for lending or sales. It does not determine your equity, which is based on market value minus what you owe. An assessment below market value does not reduce your equity.

2 | Assessments do not always go up.

They are based on market evidence, so values can go up, down, or stay about the same. A decrease can be normal and data-driven, and is not an error by itself.

3 | A lower assessment does not automatically mean lower taxes.

Millage rates and assessment ratios both matter.

4 | OPA does not set the millage rate.

It is responsible only for valuation.

5 | Mass appraisal is not just a computer.

A team of data scientists and analysts builds and calibrates the models each assessment year, and people make and oversee the valuation decisions.

6 | OPA does not use race or other socioeconomic data.

It does not use income, education, or neighborhood socioeconomic status. It analyzes property characteristics, sales data, and market evidence.

Tax Relief Programs

The **Homestead Exemption** is for owner-occupied primary residences and reduces the taxable assessed value by up to \$100,000, with no age or income requirement. LOOP, the Longtime Owner-Occupants Program, is for longtime owner-occupants facing sharp assessment increases and caps the assessment used for taxes. The two programs cannot be combined.

Need Help? Start Here

New values are published at property.phila.gov. OPA's website and online form are at phila.gov/opa. The call center for Assessment Notice Appeals and Real Estate Tax Relief Program and exemption inquiries is (215) 686-9200.



Calling all Philly Landlords!

Do you have questions about the City's Eviction Diversion Program (EDP)? We have answers!

The City's Division of Housing and Community Development (DHCD) is hosting Fall information sessions to help property owners and representatives navigate the Eviction Diversion Program (EDP).

What you'll learn:

- How to navigate the EDP application process
- What to expect at each step
- Resources and support available through EDP
- Strategies for developing sustainable resolutions that work for everyone

Join us this Fall to learn more about EDP and get your questions answered.

Please select one (1) of the following sessions:

October 6, 2026

12:00 pm-1:00 pm

November 3, 2026

12:00 pm-1:00 pm

December 1, 2026

12:00 pm-1:00 pm

Registration is required. Please visit https://us02web.zoom.us/webinar/register/WN_4S90UUKFTOG69dMUwSljnA or scan the QR code below to register today!



After registering, you will receive a confirmation email containing information about joining the webinar.



EVICTIION HELP WHEN YOU NEED IT



At HAPCO Philadelphia, we know housing providers value good tenant relationships. But when issues arise, legal action may be necessary. Eviction is a last resort because it can be costly and time-consuming, which is why members have access to experienced attorneys and streamlined support.



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Serving Philadelphia's Investment & Rental Property Community

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