November 2026

HAPCO NEWSLETTER

Serving Philadelphia's Investment & Rental Property Community

President's Message

Bridge the Gap 2026: Bringing Philadelphia's Housing Community Together



Seth Floyd

On October 20, I hosted HAPCO Philadelphia's annual Bridge the Gap event at Esperanza Arts Center, and the turnout was truly incredible. More than 200 of you showed out! The timing mattered. We came together less than two weeks before Philadelphia's new Safe Healthy Homes regulations took effect on November 1, and we wanted you leaving the night as informed and prepared as possible.

That's why we opened with a Safe Healthy Homes workshop. Our General Counsel, Paul Cohen, Esq., walked through the bills behind the new regulations and the changes they bring, so you'd know what to expect and could prepare as best you can.

To continue reading, see Page 2

Housing Opportunity Program: Prepared Families, Opportunity Neighborhoods

The Philadelphia Housing Authority's (PHA) Housing Opportunity Program (HOP) is a housing mobility initiative that helps families in the Housing Choice Voucher (HCV) Program explore housing choices and move to Opportunity Areas in Philadelphia and the surrounding counties. Through Mobility Counseling, HOP helps families use their voucher to find and move into quality housing in top rated communities throughout the region.

What sets HOP apart is the preparation that happens before a family ever starts looking. Every household is counseled and trained first. HOP is open to current HCV participants who have been in the program at least two years and are in good standing. Each family works with a Mobility Counselor to build an action plan. Each family also completes mandatory workshops on household budgeting, home maintenance, landlord and tenant rights and responsibilities, fair housing law, and being a good neighbor, with a credit report and credit counseling when needed. Only then does the family begin its search, with a HOP Mobility Counselor guiding the way. When a HOP family comes to see your unit, they arrive informed, prepared, and ready to be the kind of tenant landlords value.

To continue reading, see Page 7



New Pennsylvania Laws

New Pennsylvania Law: Parking Provisions Required in Residential Leases

Approved by the Governor, October 22, 2026

Effective 60 days after enactment, The Landlord and Tenant Act of 1951 is amended to add Section 207 on parking.

1 | Mandatory Parking Disclosure in Leases

- Every lease must clearly state whether parking is provided for the tenant.
- If parking is provided, the lease must:
  - State whether the tenant must pay a parking fee, and
  - State the exact amount of that fee.
- If the landlord does not disclose in the lease that parking is provided, the law will treat it as a disclosure that no parking is provided.

To continue reading, see Page 8

PRESIDENT'S MESSAGE: BRIDGE THE GAP 2026 - BRINGING PHILADELPHIA'S HOUSING COMMUNITY TOGETHER

By **Seth Floyd, President, Hapco Philadelphia**

Continued from front page

Then it was time to mingle! During the networking hour, you could meet others in the industry, exchange ideas, and connect with the businesses and professionals at our vendor and sponsor tables. Dames Delicious, our catering sponsor, kept everyone fed with amazing food. For a lot of small housing providers, knowing who to call makes all the difference, and this was a chance to put names to faces.

From there, we moved on to our featured speakers. Angela D. Brooks, Philadelphia's Chief Housing and Urban Development Officer, joined us on behalf of Mayor Cherelle Parker and shared an update on the City's H.O.M.E. Initiative. Dr. Kevin Gillen of Drexel University presented on rent control and its potential effects on Philadelphia's rental housing market. Sheriff Rochelle Bilal and Councilmember Quetcy Lozada joined us for the evening as well.



Thank you to everyone who made Bridge the Gap possible: our sponsors, vendors, and speakers, and every one of you who came out. HAPCO is built around the small, independent housing providers who are such an important part of Philadelphia's rental housing community, and seeing you all show up means so much to us. We can't wait for future events like this where we get to see you all again.

Sincerely,

Seth Floyd

President, Hapco Philadelphia







Philadelphia Landlords: With the new Lead Safe laws, get your lead inspections done now. Lead safe Certificates must be given to new tenants.

"The goal is to keep kids safe & have the lowest cost affordable for landlords."

EPA-HUD Certified

TO HAVE YOUR RENTAL PROPERY INSPECTED,

PLEASE CALL US AT 215-200-7090

F&L **LEAD DUST INSPECTORS** Est. 2013

HOUSING CHOICE VOUCHER PROGRAM · TENANT BASED VOUCHERS

Payment Standard Group Changes

ZIP codes that changed groups from 11/1/2025 to 11/1/2026

PHILADELPHIA HOUSING AUTHORITY
OPENING DOORS TO OPPORTUNITIES

Effective November 1, 2026

Each Philadelphia ZIP code is assigned to one of five **payment standard groups**. The groups below changed between the November 1, 2025 and November 1, 2026 payment standard schedules. ZIP codes not listed stayed in the same group.

27
ZIP codes moved to a higher payment standard group

1
ZIP code moved to a lower payment standard group (19126)

28
ZIP codes changed groups in total

ZIP codes that changed groups

ZIP	11/1/2025 GROUP	11/1/2026 GROUP
19104	3 Mid Range	4 **Opportunity**
19111	2 Traditional	3 **Mid Range**
19115	2 Traditional	3 **Mid Range**
19116	2 Traditional	3 **Mid Range**
19118	4 Opportunity	5 **High Opportunity**
19119	2 Traditional	3 **Mid Range**
19120	2 Traditional	3 **Mid Range**
19121	2 Traditional	3 **Mid Range**
19122	2 Traditional	3 **Mid Range**
19123	4 Opportunity	5 **High Opportunity**
19125	4 Opportunity	5 **High Opportunity**
19126	2 Traditional	1 **Basic**
19127	4 Opportunity	5 **High Opportunity**
19129	3 Mid Range	4 **Opportunity**
19131	3 Mid Range	4 **Opportunity**
19135	2 Traditional	3 **Mid Range**
19136	2 Traditional	3 **Mid Range**
19137	2 Traditional	3 **Mid Range**
19138	2 Traditional	3 **Mid Range**
19142	2 Traditional	3 **Mid Range**
19143	2 Traditional	3 **Mid Range**
19144	2 Traditional	3 **Mid Range**
19146	4 Opportunity	5 **High Opportunity**
19148	3 Mid Range	4 **Opportunity**
19149	3 Mid Range	4 **Opportunity**
19150	2 Traditional	3 **Mid Range**
19152	2 Traditional	3 **Mid Range**
19154	3 Mid Range	4 **Opportunity**

Groups: 1 Basic Rents · 2 Traditional Rents · 3 Mid Range Rents · 4 Opportunity Rents · 5 High Opportunity Rents

WHEN CHANGES APPLY
The November 1, 2026 payment standards apply to new leases and rent adjustments processed on or after November 1, 2026.

FULL SCHEDULE
The complete payment standard schedule is always available in the **Resources** section of the **PHA Owner Portal** and at pha.phila.gov.

HOUSING CHOICE VOUCHER PROGRAM · TENANT BASED VOUCHERS

Payment Standard Schedule

for Tenant Based Vouchers by Neighborhood ZIP Code

PHILADELPHIA HOUSING AUTHORITY
OPENING DOORS TO OPPORTUNITIES

Effective November 1, 2026

The **payment standard** is the maximum amount of rent plus utilities PHA uses to calculate the housing assistance payment.

1. **Find the ZIP code** of the unit →
2. **Match its group** Groups 1–5, below & on the map →
3. **Read across** to the voucher size =
4. **Payment standard** used to calculate assistance

FOR VOUCHER HOLDERS

- **Bedroom size matters.** PHA uses the lower of the voucher size or the unit's bedroom size. Example: a family with a 2 bedroom voucher that rents a 3 bedroom unit receives the 2 bedroom payment standard.
- **Over the payment standard?** PHA adds the amount above the payment standard to the family's monthly rent share, up to 40% of adjusted monthly income at move-in.

FOR LANDLORDS

- **New payment standards apply to new leases and moves.**
- **Rent must be reasonable** compared with similar unassisted units nearby.
- **Payment standards cover rent plus the utility allowance** for any utilities paid by the tenant. See the Utility Allowance page at pha.phila.gov for the schedule.

Payment Standards effective November 1, 2026

PAYMENT STANDARD GROUP	VOUCHER SIZE (BEDROOMS)									
Group / Type	SRO	0	1	2	3	4	5	6	7	8
1 Basic Rents	$897	$1,196	$1,299	$1,552	$1,851	$2,035	$2,340	$2,646	$2,950	$3,256
2 Traditional Rents	$991	$1,322	$1,437	$1,713	$2,046	$2,254	$2,592	$2,930	$3,268	$3,606
3 Mid Range Rents	$1,060	$1,414	$1,529	$1,828	$2,173	$2,403	$2,763	$3,124	$3,484	$3,845
4 Opportunity Rents	$1,278	$1,704	$1,848	$2,208	$2,628	$2,904	$3,339	$3,775	$4,210	$4,646
5 High Opportunity Rents	$1,584	$2,112	$2,280	$2,724	$3,240	$3,576	$4,112	$4,648	$5,185	$5,721

SRO (single room occupancy) payment standard is 75% of the 0 bedroom payment standard.

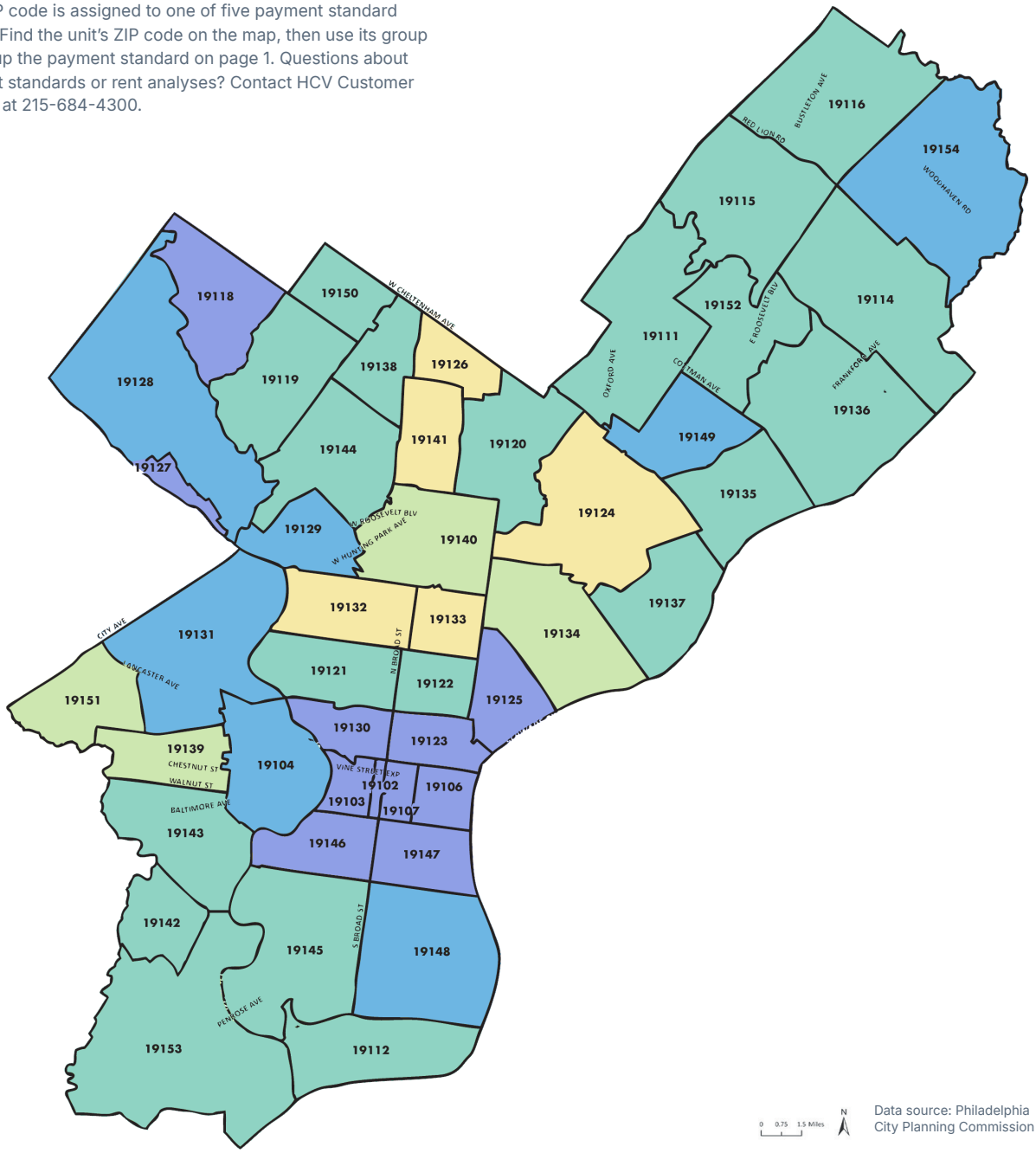
Find the group by ZIP code

1 Basic Rents	19124 19126 19132 19133 19141
2 Traditional Rents	19134 19139 19140 19151
3 Mid Range Rents	19101 19105 19109 19110 19111 19112 19114 19115 19116 19119 19120 19121 19122 19135 19136 19137 19138 19142 19143 19144 19145 19150 19152 19153
4 Opportunity Rents	19104 19128 19129 19131 19148 19149 19154
5 High Opportunity Rents	19102 19103 19106 19107 19118 19123 19125 19127 19130 19146 19147

Payment Standard ZIP Code Map

City of Philadelphia

Each ZIP code is assigned to one of five payment standard groups. Find the unit's ZIP code on the map, then use its group to look up the payment standard on page 1. Questions about payment standards or rent analyses? Contact HCV Customer Support at 215-684-4300.



Data source: Philadelphia City Planning Commission

1 Basic Rents		2 Traditional Rents		3 Mid Range Rents					4 Opportunity Rents			5 High Opportunity Rents		
19124	19126	19134	19139	19101	19105	19109	19110	19111	19104	19128	19129	19102	19103	19106
19132	19133	19140	19151	19112	19114	19115	19116	19119	19131	19148	19149	19107	19118	19123
19141				19120	19121	19122	19135	19136	19154			19125	19127	19130
				19137	19138	19142	19143	19144				19146	19147	
				19145	19150	19152	19153							

How Rent Is Determined

Affordable rent & other factors

40%
Maximum family share of monthly adjusted income when moving into a unit priced above the payment standard.

$50
PHA's minimum rent. Total tenant payment is never less than this.

26–28%
Of monthly adjusted income is the total tenant payment, based on household size.

Determining affordable rent

PHA determines the minimum amount a family must contribute toward rent and utilities, called the **total tenant payment (TTP)**, based on household income. The RFTA and lease identify the utilities the tenant pays; the utility allowance is subtracted from the TTP to determine the tenant rent to owner.

$50 minimum rent. TTP is never less than PHA's $50 minimum rent. If the utility allowance is more than the TTP, PHA pays the difference to the family or utility company as a utility reimbursement, and tenant rent to owner is $0. Households facing a financial hardship may request an exemption from the minimum rent in writing.

TTP is a percentage of monthly adjusted income based on household size:

Household size	Total tenant payment (TTP)
1 – 2 persons	**28%** of adjusted monthly income
3 – 5 persons	**27%** of adjusted monthly income
6+ persons	**26%** of adjusted monthly income

Other factors determining rent

PHA's rent offer is also based on three factors. Owners may accept or decline the offer.

1. **Requested rent and utility responsibility**
   The proposed rent and the utilities the tenant will be responsible for are listed on the Request for Tenancy Approval (RFTA). The prospective tenant must sign it before it is submitted to PHA.

2. **Rent reasonableness**
   The rent may not be more than the rent for comparable unassisted units in the same market. PHA compares units using Reasonable Rent software and provides the owner with the rent PHA will approve.

3. **Participant income (affordability)**
   At initial lease or a move, if rent plus utilities is above the payment standard, the family share may not be more than 40% of monthly adjusted income, even if the rent is reasonable.

Above the payment standard? If rent plus utilities is higher than the payment standard, PHA adds the amount above the payment standard to the family's monthly rent share. The family's share is set by PHA and paid as part of the lease; side payments to the owner are not allowed.

FOR OWNERS

Rent increases for current tenancies

1. **Every 2 years**
   Owners may request a rent increase after the initial two-year lease term, then every two years, not when new payment standards are published.

2. **Use the Owner Portal**
   Submit through the Owner Portal 90 to 120 days before the lease anniversary. Example: May 1, 2027 anniversary, submit January 1 to January 31, 2027.

3. **PHA reviews**
   Rent must be reasonable, as PHA will review current market rents near the unit. New payment standards are used in the review. Approval is not guaranteed.

Lease anniversary is the first of the month the lease began. Example: a lease signed in May has a May 1 anniversary.

HOUSING OPPORTUNITY PROGRAM: PREPARED FAMILIES, OPPORTUNITY NEIGHBORHOODS

Continued from front page

Your Mobility Counselor

Landlords who work with HOP have a Mobility Counselor who serves as their program liaison before, during, and after leasing. Your counselor answers your questions, helps with paperwork, and keeps the process moving so your unit spends less time vacant. After the move, counselors stay connected with families for up to one year and link them with resources and services in their new community.

What is an Opportunity Area?

Opportunity Areas are family friendly communities with good schools, safe neighborhoods, employment opportunities, and economic diversity. They are considered high performing based on criteria that measure quality of life. Those criteria are socioeconomic diversity, low rates of violent crime, job growth, school quality, and the presence of businesses, transportation, and other amenities. We use poverty rate as a guide, focusing on census tracts with a poverty rate of 26% or below. Where a family lives can affect its health, income, and education. HOP gives voucher families a chance to change their address and their quality of life.

A steady supply of units in Opportunity Areas is critical to the program's success. If you have property in one of these communities, or are thinking about expanding into one, we want to hear from you.





What's in it for you

HOP offers all of the benefits of the HCV Program you already know, and more:

Higher rent offers and lease signing bonuses

HOP offers all of the benefits of the HCV Program you already know, and more:

- A matching security deposit assistance program that PHA provides for HOP participants
- Free property listings, tenant referrals, and open houses where you can interview and screen prospective tenants on the spot
- Families who have completed counseling and mandatory training before their search begins
- A dedicated Mobility Counselor as your program liaison

Let's talk

To find out if your property qualifies for HOP, contact us.

The Housing Opportunity Program
2013 Ridge Avenue, Philadelphia, PA 19121
(215) 684-4050 | hopmobility@pha.phila.gov

Continued from front page

2 | Limits on Changing Parking Fees During the Lease

- A landlord may not change or add parking fees during the term of the lease, except when:
  - Parking availability changes, or
  - A third party parking provider changes a passthrough parking fee.

3 | Tenant Enforcement and Penalties

- Tenants may file a complaint in a "lower court" (district justice, magistrate, or similar court with landlord–tenant jurisdiction; not the court of common pleas) if the landlord violates these requirements.
- If the court finds a violation, the landlord can be ordered to pay the tenant's parking costs for the duration of the lease, in an amount determined by the court.

Action Items for Landlords

- Update all lease templates to:
  - Include a clear statement on whether parking is provided;
  - Specify any parking fee and its amount;
  - Reflect conditions under which parking fees may change (only for actual changes in availability or third party passthrough fees).
- Ensure any future changes to parking arrangements or fees comply with the new limits for the entire lease term.



Sample Lease Clause

Parking Provision and Fees

1 | Parking Provided

- Check one:

☐ Parking Not Provided. Landlord does not provide parking to Tenant under this Lease and charges no parking fee.

☐ Parking Provided. Landlord provides Tenant with parking as follows:

A. Number of parking space(s): _____

B. Location/description of space(s): _____

_____

2 | Parking Fee (complete only if parking is provided)

Tenant ☐ shall / ☐ shall not be required to pay a fee for parking.

If "shall" is selected, Tenant agrees to pay a parking fee of $ _____ per [month / week / other: _____].

3 | Limits on Changes to Parking Fees

The Parking Fee may not be changed or increased by Landlord during the term of this Lease except:

A. When the availability of parking provided to Tenant changes; or

B. When a third party parking provider changes a passthrough parking fee charged to Landlord, in which case the change may be passed through to Tenant.

4 | Notice

Landlord shall give Tenant written notice of any change in parking availability or third party passthrough parking fees and of any resulting change to Tenant's Parking Fee.

New Pennsylvania Law: Limits on Rental Application Fees

Approved by the Governor, October 22, 2026

Effective 60 days after enactment, The Landlord and Tenant Act of 1951 is amended to add Section 207 on rental applications.

1 | Application Fees Are Limited to Actual Costs

- Landlords (and their agents) may only charge rental application fees that are reasonably related to the actual administrative expenses incurred in processing the application (for example: credit checks, background checks, screening services, staff time).
- Application fees may not be used as a general revenue source or profit center.

2 | Charging an Application Fee Is Optional

- The law does not require landlords to charge an application fee.
- It also does not prohibit landlords from charging an application fee.
- These rules apply to commercial, residential, and other nonresidential rental properties.

Action Items for Landlords

- Review current rental application fee amounts and ensure they reflect actual, documentable costs.
- Keep records (invoices, subscription costs, staff time estimates) to support that the fee is "reasonably related" to actual expenses.
- Update any written policies, application forms, and advertising to avoid describing application fees in a way that suggests they are a profit-generating charge.

New Pennsylvania Law: Mandatory Flood-Risk Disclosures in Residential Leases

Approved by the Governor, October 22, 2026

Effective 180 days after enactment, The Landlord and Tenant Act of 1951 is amended to require specific flood-risk disclosures whenever a written lease is signed or renewed.



1 | New Definitions

The law defines:

- "Flood damage" – Damage to real or personal property caused by a natural flood event.
- "Natural flood event" – Temporary flooding of:
  - Two or more acres of normally dry land, or
  - Two or more properties (at least one is the rental property), caused by:
    - Overflow of inland or tidal waters
    - Unusual and rapid accumulation or runoff of surface water
    - Mudflow
    - Collapse/subsidence of land along a body of water due to erosion or undermining from higher-than-normal water levels

These definitions are used to determine what must be disclosed.

2 | State Flood Risk Website

The PA Insurance Department must create and maintain a public website that:

- Provides information on flood risk, flood mitigation, and flood insurance; and
- Gives access to information identifying properties in flood hazard areas.

Landlords can use this as a reference and direct tenants to it.

3 | Flood Disclosures Required in Every Written Lease and Renewal

Whenever real property is leased in writing or a written lease is renewed, the landlord must disclose to the tenant, to the best of the landlord's knowledge:

1 | Prior Flood Damage

A. Whether the property has ever experienced flood damage.

B. If yes:

1. How many times it is known to have flooded; and

2. The estimated dates of each known event.

2 | Flood Hazard Area Status

A. Whether the property is in a:

1. Special flood hazard area, or

2. Moderate risk flood hazard area, as determined by FEMA.

3 | Flood Insurance Requirement

A. Whether the property is legally required to have flood insurance.

4 | Landlord's Flood Insurance Coverage

A. Whether the landlord currently carries flood insurance, and

B. If so, whether that policy covers the tenant's personal property (usually it does not).

These disclosures should be in writing and part of the lease package.

4 | Mandatory Flood Insurance Notice Language

In addition to the above, every written lease must include the following disclosure text (verbatim):

PLEASE READ: IMPORTANT INFORMATION ON FLOOD INSURANCE

Many properties in Pennsylvania are experiencing increased flood risks. You are encouraged to visit the Insurance Department's website to review these risks. A standard renter's insurance policy typically does not cover damage caused by flooding. You are encouraged to speak with an insurance professional about your renter's insurance policy to determine whether you are covered for damage caused by floods. If you are not, coverage may be available from an insurance company or through the National Flood Insurance Program.

Action Items for Landlords

- Update all lease forms to:
  - Include the required yes/no disclosures on:
    - Past flood damage (with counts and dates)
    - FEMA flood hazard status
    - Legal requirement for flood insurance
    - Whether landlord's flood policy covers tenant property
  - Insert the exact required flood insurance notice text.
- Review property history (claims, repairs, prior owner info, FEMA maps) so your answers reflect your best knowledge.
- Train leasing staff/agents on how to explain these disclosures and where to find the PA Insurance Department's website.



Sample Lease Clause: Flood Risk and Insurance Disclosures

Flood Risk and Insurance Disclosures (Pennsylvania Law)

1 | Prior Flood Damage (Landlord Disclosure)

To the best of Landlord's knowledge:

A. The Property ☐ has / ☐ has not ever experienced "flood damage" as defined by Pennsylvania law.

B. If "has" is checked, the Property is known to have experienced flood damage approximately _____ time(s), on or about the following date(s) (month/year, if known):

2 | Flood Hazard Area Status (FEMA)

To the best of Landlord's knowledge, according to Federal Emergency Management Agency (FEMA) information:

A. The Property ☐ is / ☐ is not located in a special flood hazard area.

B. The Property ☐ is / ☐ is not located in a moderate risk flood hazard area.

3 | Flood Insurance Requirement

To the best of Landlord's knowledge:

A. The Property ☐ is / ☐ is not subject to a legal requirement to obtain and maintain flood insurance (for example, as required by a lender or by law).

4 | Landlord's Flood Insurance and Coverage of Tenant Property

A. Landlord ☐ currently holds / ☐ does not currently hold flood insurance on the Property.

B. If Landlord currently holds flood insurance on the Property:

1. That policy ☐ does / ☐ does not provide coverage for Tenant's personal property.

5 | Required Flood Insurance Notice to Tenant

PLEASE READ: IMPORTANT INFORMATION ON FLOOD INSURANCE

Many properties in Pennsylvania are experiencing increased flood risks. You are encouraged to visit the Insurance Department's website to review these risks. A standard renter's insurance policy typically does not cover damage caused by flooding.
You are encouraged to speak with an insurance professional about your renter's insurance policy to determine whether you are covered for damage caused by floods. If you are not, coverage may be available from an insurance company or through the National Flood Insurance Program.



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EDP EVICTION DIVERSION PROGRAM
CITY OF PHILADELPHIA



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.



H.O.M.E. HOUSING OPPORTUNITIES MADE EASY
CITY OF PHILADELPHIA CHERELLE L. PARKER, MAYOR

Department of Planning and Development
Housing and Community Development
CITY OF PHILADELPHIA

City of Philadelphia

PHDC Serving Philadelphia Since 1963

EVICTION 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.

EXCLUSIVE MEMBER RATES

Diversion + Municipal Court Hearing Includes both the mandatory Diversion process and representation at the Municipal Court Hearing.	**$775**
Municipal Court Hearing Only For cases where you begin HAPCO's eviction service at the Municipal Court Hearing stage.	**$580**
Writ of Possession	**$355**
Alias Writ	**$55**
Additional Attorney Appearance Paid directly to the attorney.	**$145+**
180-Day Extension of Case Paid directly to the attorney.	**$49**
15-Minute Attorney Consultation (Video) Paid directly to the attorney.	**$100**

HAPCO PHILADELPHIA
Serving Philadelphia's Investment & Rental Community

No refunds after filing.

HAPCO
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