



Apartment Association of Southeastern Wisconsin

Advocating for Sustainable Rental Housing

E-mail: membership@AASEW.org

Website: www.aasew.org

Fighting the Spread of COVID-19 by Providing Assistance to Renters and Homeowners

***On August 8, 2020, President Trump issued an executive order which
included the following in Section 3:***

- (a) The Secretary of Health and Human Services and the Director of CDC shall consider whether any measures temporarily halting residential evictions of any tenants for failure to pay rent are reasonably necessary to prevent the further spread of COVID-19 from one State or possession into any other State or possession.
- (b) The Secretary of the Treasury and the Secretary of Housing and Urban Development shall identify any and all available Federal funds to provide temporary financial assistance to renters and homeowners who, as a result of the financial hardships caused by COVID-19, are struggling to meet their monthly rental or mortgage obligations.
- (c) The Secretary of Housing and Urban Development shall take action, as appropriate and consistent with applicable law, to promote the ability of renters and homeowners to avoid eviction or foreclosure resulting from financial hardships caused by COVID-19. Such action may include encouraging and providing assistance to public housing authorities, affordable housing owners, landlords, and recipients of Federal grant funds in minimizing evictions and foreclosures.
- (d) In consultation with the Secretary of the Treasury, the Director of FHFA shall review all existing authorities and resources that may be used to prevent evictions and foreclosures for renters and homeowners resulting from hardships caused by COVID-19.

AASEW Mission Statement:

"The Apartment Association of Southeastern Wisconsin is your primary resource for education, mutual support and legislative advocacy for the successful ownership and management of rental property."

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CORNER

Creating lasting partnerships and enhancing working relationships benefit the greater community. Changing the culture takes time, patience, and perspective. Due to the fact that these relationships and partnerships historically have not existed, we have needed to start small and experiment. The first step is being at the table and contributing to the narrative.

Today's media, regardless of network, tends to give a slant or bias to things. When you add social media to this equation, it becomes easy to see how information can quickly become sensationalized and/or biased. This begs the question: how can the general public or organizations navigate today's news cycles and make intelligent decisions without hearing the whole story? If ordinary people have no background or historical knowledge on a topic it becomes a full-time job to do the necessary fact and source checks.

There is always more than one side to a story. Example: a person is evicted. The tenant is put out on the street along with all their belongings with nowhere to go because they did not pay their rent for several months. Who are we sympathetic to here? The landlord or the tenant? The tenant of course.

What the general public does not realize is that very few large landlords want anything to do with low-income housing unless it is subsidized by taxpayer money. Which leaves the low-income housing market to small landlords. These landlords have fewer resources at their fingertips. The majority of small landlords have a full-time job and have no desire to make it a full-time gig.

Most small landlords plan to pay for education or retirement needs by owning a few units while continuing to work their full time job until retirement. Speaking first hand, I worked full time for more than 20 years until I felt confident enough to step away and become a full-time landlord.

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New Procedures for the Milwaukee Department of Neighborhood Services Inspections

Excerpted from Milwaukee DNS website

Efforts continue to be made by both DNS staff and customers to meet the guidelines established by the Milwaukee Health Department and the CDC to reduce the spread of the Coronavirus in the community.

Residential Inspection

Beginning August 1, 2020, DNS will resume interior inspections in the residential section. The following procedure will apply to all interior inspections:

- An inspector wearing PPE will call you from outside your residence.
- You must answer the door wearing a mask that completely covers your mouth and nose and continue wearing it during the course of the inspection.
- You and the inspector will maintain a separation distance of at least six feet at all times. Other residents will be asked to move to areas of the residence away from the area to be inspected.
- The inspector will not be touching any interior surfaces. Please open all interior doors in order to allow the inspector access.

Commercial Inspection

All procedures above will be followed for interior commercial inspections. Additionally, if no appointment is made or reasonable contact established after multiple attempts, DNS inspectors may cold-call to conduct required fire inspections.

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- **Provide direct rental and housing assistance to those who need it.**
- **Extend federal unemployment benefits.**
- **Stop a protracted eviction moratorium, which fails to address a renter’s underlying financial distress and risks fundamental damage to the rental housing industry.**

By taking meaningful action now, Congress can keep families in their homes, save small businesses and pull the country back from an emerging housing crisis.



CCIM Institute, Council for Affordable and Rural Housing, Institute of Real Estate Management, Manufactured Housing Institute, National Affordable Housing Management Association, National Apartment Association, National Association of Home Builders, National Association of Housing Cooperatives, National Association of REALTORS, National Leased Housing Association, National Multifamily Housing Council, Mortgage Bankers Association

To read more, please visit www.nmhc.org/fighting-for-renters

Why the CARES Act Seems So Uncaring Towards Landlords

By David Pickron, Landlord

Landlords, it's time we all pay very close attention.

A second devastating wave of trouble is thundering towards us, and it is imperative that you know how to protect yourselves and your investments.

On July 26, 2020, the 120 days of eviction relief provided by the CARES Act expired. With that, landlords across the United States were given the green light to start the eviction process for non-payment of rent, with the caveat of having to use a special 30-day notice as required by the act.

We are seeing that landlords are generating notices with \$4,000-\$8,000 demands for the last several months of unpaid rent, begging the question that if these renters couldn't afford \$1,000-a-month rent, what makes us think they can come up with \$4,000 to make the landlord whole? It appears that tenants interpreted the eviction moratorium as "we do not have to pay rent," which could not be further from the truth.

So, what happens now?

Over the next 30 days, if the CARES Act is not extended, thousands of people in your area face being evicted and receiving a judgment against them for thousands of dollars.

These costly judgments had to come from somewhere, to help the landlords who have carried their loans and their unpaying tenants for months. For many landlords, the burden was too great, and they did not survive carrying these unexpected costs.

The CARES Act gave businesses large PPP loans to cover employee pay, and some individuals who were unemployed collected more than they would have if they worked, all to help people cover their expenses.

What did the struggling landlord get from the Cares Act? Nothing but their properties "seized" by the federal



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"Opportunities to find deeper powers within ourselves come when life seems most challenging."

Joseph Campbell

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Are you doing the proper tenant screening?

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government if they had a loan backed by Fannie Mae or other government-backed loan (something the landlord did not ask for) and told they could not make decisions for properties they own. This has resulted in landlords who are financially stretched and a pool of potential tenants that are not all that dependable.

COVID has had a significant impact on our society but it is by no means the first time that people have endured challenging situations.

People deal every day with illness, cancer, and other diseases and disabilities that are terribly unfortunate. In the past, tenants who have struggled with these types of issues have leaned on family, savings, or churches to help them make ends meet. With the CARES Act, the landlord was the one forced to carry the bill. We have been beat up enough and the struggle is not over. The current pool of potential applicants in the next 30 days will have evictions and judgments against them that can hurt you.

Here is how to protect yourselves

Call your screening company and make sure they search for eviction records in your local jurisdiction and in the jurisdictions your applicant has lived. Credit bureaus removed eviction and judgment data from their reports last year, so the only way you can find a civil eviction record is for your screening company to go right to the court. Keep in mind, since these are off the credit bureaus, these evictions will not affect credit scores.

Ask for proof of payment of rent for the last four months, through bank statements or canceled checks. Do not fall for "they were living with family and did not have to pay rent."

Give good landlord verifications. What that means is when you are asked about a current or former tenant, stick to fact-based answers, and stay away from sharing your personal, biased opinion of the people. A factual question you can answer and provide backup for is "Has your current tenant paid his or her last few months of rent?"

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It's a simple question with a simple answer of yes or no. We need to protect each other so no one gets hurt again, and that can happen when we ask for and provide good landlord verifications.

Right now, the collection companies are salivating over these new, large judgments to collect on.

If you rent to a person who has a judgment, chances are they will be garnished at every job to which they apply, leaving them with less money to pay you rent. With the "free-money" mentality and the ability to obtain a residence after their first eviction, they might consider making their smaller car payment over their larger rent payment and take a chance that a second eviction won't hurt them either.

As a landlord, you don't want to experience the pain all over again. I do not want to see any fellow landlord be victimized again. We are good people who have been responsible enough to be able to provide housing across this country to millions of people.

For the most part we are all not rich, but rather are living simple responsible lives, trying to get ahead a little and raise our families. More than ever we must band together to survive in an environment that has been stacked against us by our legislatures and tenants. Together we can weather the storm and come out of this a stronger and more unified group.

The secret to being successful in this business is finding the right tenant, or what I call "business partner," and proper screening is one way to beat the challenges ahead.

About the author:

David Pickron is President of Rent Perfect and a fellow landlord who manages several short- and long-term rentals. He is a private investigator and teaches organizations across the country the importance of proper screening. His platform, Rent Perfect, was built to help the small landlord find success.



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Fair Housing Act Frequently Asked Questions

By Susan Kelleher, *Excerpted from Zillow.com*

What is fair housing?

Fair housing refers to laws that give people the right to choose housing without being discriminated against, based on certain characteristics such as race or religion.

Is fair housing covered by state or federal law?

Both. The federal Fair Housing Act covers the entire U.S., while state and local anti-discrimination laws apply only to people who live in the states or cities that have enacted additional fair housing laws. The laws also apply to properties within those places.

The state and local laws can add protections that are not included in the federal law, but they cannot take away or restrict existing federal protections.

What does the Fair Housing Act do?

The federal fair housing law protects people from discrimination in every form of housing, including single-family homes, nursing homes and homeless shelters.

Who is protected under the Fair Housing Act?

The federal act outlaws discrimination based on a person's race, color, national origin, religion, sex, familial status and disability. Those categories are called "protected classes."

Who enforces fair housing laws?

The U.S. Department of Housing and Urban Development (HUD) is responsible for enforcing the Fair Housing Act. State attorneys general offices are often responsible for enforcing state and local fair housing laws, but many cities have their own fair housing enforcement agencies as well.

The Fair Housing Act also allows for "private right of action," which means that anyone who has been discriminated against can bring their own civil suit or have one filed on their behalf by a fair housing advocate, such as the National Fair Housing Alliance.

What kinds of additional classes are covered by state and local laws?

Some state and local fair housing laws add additional protections that may include:

- Citizenship status
- Age
- Veteran or military status
- Genetic information
- Sexual orientation
- Gender identity or expression
- Criminal history
- Source of income (including rental assistance, such as Section 8 housing choice vouchers)

Does the fair housing law protect emotional support animals?

Yes. An emotional support animal is considered an assistance animal, not a pet. That means housing providers cannot require people with assistance animals to pay a pet deposit for a service animal or place restrictions on the breed or unreasonable restrictions on the species of animal. They also cannot require access to medical records to prove the need for the assistance animal.

Do fair housing laws apply to advertisements?

Yes. Advertising that complies with fair housing laws focuses on the property and amenities, not on the type of tenant. Except for narrow exceptions, such as single-gender university dorms, ads that indicate a preference for a certain type of tenant can violate fair housing laws.



Continued from page 2

This leads me to my next question... What's the better story? Which is the one we will see on the news or in the newspaper? In most circumstances, it's fair to assume the tenant standing outside in tears with all their things beside them will garner more eyes and clicks. The challenge for us is to help educate and provide a differing perspective.

As the pandemic prolongs and The Black Lives Matter movement continues to grow, the housing industry is being pulled into chaos and drama that goes along with it. These events are putting a spotlight on the industry that will grow brighter by the day.

The Democrat-controlled House has twice passed acts that would extend and expand national eviction moratoriums for up to 18 months. Meanwhile, the GOP-controlled Senate has taken up neither bill and is working on its own. As of yet, they have not come to an agreement.

These far-reaching proposals for enhanced eviction moratoriums carry their own risks of creating a greater national housing problem. Rent deferral itself has ripple effects that expand into the entire community. When rent isn't paid, the mortgage isn't paid, property taxes go unpaid, employees are unpaid, and needed repairs are delayed. As a result, the entire community ends up suffering — from the school system to services that the community provides to residents.

We must work collaboratively with tenant advocates, whom some perceive to be on the "other" side. Landlords would not survive without tenants and in these scary times, tenants need advocates to direct both landlords and tenants to the resources available to help make this a successful partnership.

We know that there will soon be more legislation and new rules impacting rental housing. Whether the changes will help both tenants and owners, or whether that legislation causes long-term problems, will be determined by whether our voices are heard.

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Evictions Loom as Rental Assistance Gets Spent and Moratoriums Uncertain

By Dean Mosiman, Excerpted from Wisconsin State Journal

With precious rental assistance money going fast, courtrooms reopening and moratoriums lifting, tenant advocates and local and state officials fear a coming surge of evictions as the COVID-19 pandemic continues to ravage the economy.

If it comes, any such flood would pour in a tight housing market where local governments already are straining to keep people from homelessness.

"There was a housing crisis long before COVID-19 hit Dane County and now it's exponentially increasing," said Robin Sereno, executive director of the Tenant Resource Center, which is disbursing \$10 million in rental assistance from Dane County's share of federal CARES Act.

As of July 31, the center had received 6,571 applications for assistance and authorized 4,303 applications, for a total of \$6 million. Of those given assistance, 47% are Black and 18.9% are Latino, well above their representation countywide at 5.5% and 6.5%, respectively, according to July 2019 figures from the U.S. Census Bureau. Three-quarters are from women, and a sobering 90% reported a job or income loss.

"I lost all my hours and my job. I've been trying to find something else, but it's scarce out there," said Cheyanne Kelley, 21, who worked full time at a hotel until March and recently received a five-day notice from her landlord at the apartment she has rented in the village of Verona since 2018. She is now poised to get rental assistance through the Tenant Resource Center. "I was praying. I needed this."

At the same time, landlords who rent to low- and moderate-income tenants, especially small "mom-and-pop" commercial operations, may not have been receiving rent but are still responsible for mortgage, utility and insurance payments and other expenses.

"We're seeing needs rising for renters in cities, villages, towns and rural areas. It's universal," said Michael Basford, executive director of the Wisconsin Interagency Council on Homelessness.

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Advertising Rates for the OWNER

Ad Size	# of Runs	Total Cost
Business Card	6	\$200
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	6	\$275
	12	\$500
Half Page	1	\$80
	6	\$325
	12	\$550
Full Page	1	\$150
	6	\$600
	12	\$1,000

Notes:

- Ads are black and gray scale in print unless other arrangements are made.
- Ads will appear in color in the electronic copy of the newsletter if color ads are provided. Ads may appear in color when printed if they are on the inside back cover at the time of printing.
- If an ad is changed during a run, blocks may still be purchased, however, there will be a \$25 charge for each new/changed ad.
- Additional costs may be incurred if your ad needs to be designed or modified. Please contact the AASEW office with any questions or changes at (414) 276-7378.
- Ad space for more than one run must be purchased in blocks of 6 or 12 consecutive runs, and must be paid in full to receive block prices.

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The AASEW (Apartment Association of Southeastern WI) and WAA (Wisconsin Apartment Association), have been collaborating behind the scenes on your behalf addressing these very issues. To name a few: AASEW lobbyists Heiner Giese and Joe Murray, WAA lobbyists Gary Goyke and Chris Mokler, and the dedicated Boards of both associations. All four lobbyists are collaborating with each other and other stakeholders regardless of political affiliations.

Through our partnerships and enhanced relationships mentioned above a joint effort with the Eviction Prevention Coalition, Legal Action, Community Advocates and Mediate Milwaukee, a Rental Resource Center is being created. This center is providing answers and help for both landlords and tenants.

Our efforts to be heard and understood take time, energy, and sadly money. You can do your part to help us help you by joining. Not only are you supporting the industry that you partake in, but you will be in the “know” sooner than those who are not members of apartment associations.

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What's Happening Across the Country

By Dawn Anastasi, AASEW Board Member

Here are some updates regarding housing and landlords/tenants in other states:

Florida - Governor Ron DeSantis extended Florida's eviction moratorium to September 1, however changes to the order's phrasing explicitly allow eviction filings to resume. The order specifically suspends just the "final action at the conclusion of an eviction proceeding" and solely for tenants who have been "adversely affected by the COVID-19 emergency."

Virginia - The Virginia Supreme Court extended Governor Northam's statewide eviction moratorium through September 7, 2020, beginning August 10. A moratorium on evictions was first instituted in March, but it expired on June 28. Courts were able to resume hearing eviction cases on June 29.

New York - Governor Andrew Cuomo extended New York's eviction moratorium until September 4. The stay on evictions has been in place in New York since mid-March. The latest ban on evictions would only apply to tenants unable to pay rent due to Covid-19, or who qualify for unemployment.

San Francisco, CA - San Francisco remains the most expensive city to rent in, among the top 100 rental markets in the US, according to Zumper's Rent Report. In terms of 1 bedroom apartments, San Francisco has become the third-fastest dropping rental market among the top 100 rental markets in the US on a year-over-year basis. From the peak in June 2019, the median asking rent has now plunged 14.0%. San Francisco is behind Syracuse, NY (-15.5%), and Madison, WI (-11.7%).

Hartford, CT - In late July, a Connecticut man decapitated his landlord with a sword after being told he had to move out because of overdue rent. The amount of rent owed is unknown.



Eric Swanson
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AASEW Business Member Directory

AASEW OWNER Article Guidelines

Would you like to submit an article for publication in the AASEW newsletter?

Here are the current submission guidelines:

Deadline for all submissions is the first of each month.

The newsletter will be delivered electronically to the membership around the 10th of the month.

Limited print copies of the newsletter will be available at the General Membership Meeting following its publication.

We are happy to accept one article per author per newsletter.

Please keep the article to approximately 500 words in length.

Any edits made to an article (generally for length) will be approved by the contributor before it is published.

All articles must be properly attributed.

The Editorial Staff reserves the right to select articles that serve the membership, are timely, and are appropriate.

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Fiduciary Real Estate Development, Inc

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Milwaukee, WI 53202
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Elm Grove, WI 53122
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t: (262) 787-0898

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www.mpiwi.com

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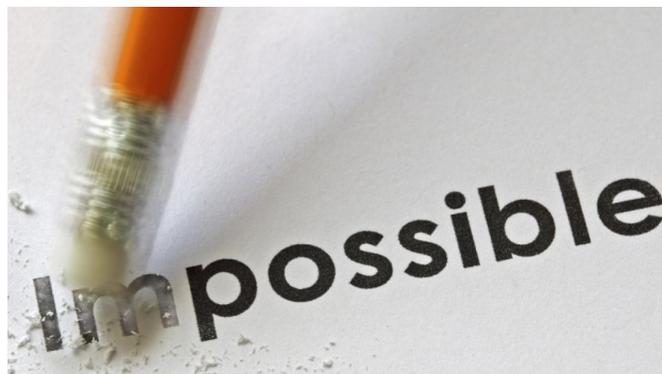
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Please note:

All businesses listed in this directory are current business members in good standing with the AASEW and are offered only as such.



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It all creates pressure on Congress to extend a federal eviction moratorium that ended on July 24 and unemployment benefits that expired on July 31. The state's moratorium ended on May 26. On Saturday, President Donald Trump announced limited executive orders to extend some unemployment benefits and an evictions moratorium, a payroll tax holiday and deferring student loan payments amid questions about impact, potential court challenges and uncertainties.

"The dam is holding but there are dark clouds on the horizon," said Kurt Paulsen, a professor at UW-Madison who is surveying housing providers in the county to get insight into the extent of problems and the impact of rental assistance programs.

"Unless Congress acts ... I fear that we will see a significant increase in evictions and housing instability beginning in September," he said. "People who are evicted during this crisis may end up having to double up with friends and family and are at heightened risk of experiencing homelessness or housing instability. That's bad enough in a 'normal' situation, but potentially deadly in a pandemic."

A Big Response

The pandemic has underscored the fragility of housing situations many in the Madison area experience, where even a temporary interruption in employment and income can compromise a household's ability to meet rent, city community development director Jim O'Keefe said.

On March 27, Gov. Tony Evers issued a 60-day moratorium on evictions for nonpayment of rent. But the order, which also included a stay on real estate foreclosures, lapsed on May 26. March 27 was also the date Trump signed the CARES Act, which included a 120-day moratorium on rental evictions from properties that receive a federal subsidy. It lapsed on July 24.

On May 20, Evers announced the Wisconsin Rental Assistance Program (WRAP) to deliver \$25 million in emergency rental assistance, funded through the state's portion of the CARES Act, for households at or below 80% of a county's median income. About \$3 million of that funding is flowing through Community Action Coalition of South Central Wisconsin to serve Dane, Jefferson and Rock counties. The CARES Act is also delivering \$90 million to Dane County, of which \$10 million is being directed to rental assistance through the Tenant Resource Center.

The county's Joining Forces for Families program is near the end of pre-COVID-19 funding allocated to housing but has \$500,000 in pandemic relief money, officials said. Madison, which didn't get a direct CARES grant, is providing \$250,000 to community groups including Urban Triage, UNIDOS, Freedom Inc. and the African Center for Community Development to support underserved populations.

Critically, federal unemployment benefits under the CARES Act provided \$600 weekly atop state unemployment insurance that delivers a maximum \$370 weekly. The federal supplement, which let many stay in their homes and pay other expenses, expired July 31 and Congress is now haggling over the size of extended benefits.

Trump on Saturday signed an executive order that seeks to provide \$400 in weekly unemployment benefits — \$300 from the federal government and \$100 from states; extension of the evictions moratorium; a payroll tax holiday for those making up to \$100,000; and the student loan payment deferral. There remain questions about how the orders will be funded. Congress, which has the power of the purse, has not reached agreement on the measures.

"It is reasonable to conclude that the emergency rental assistance programs are having an impact in terms of keeping tenants stably housed," Paulsen said. "We have, so far, delayed the worst fears of an eviction tsunami. But that has only been (through) temporary and emergency actions."

Potentially 'devastating'

Since the beginning of March, the Tenant Resource Center has received 45,780 calls, including 17,779 in July, and another 3,500 calls with questions about tenant/landlord law from outside Dane County, which the center can't answer because it lost state and federal funding for services outside the county, Sereno said. Since June, the center has provided more than \$7.1 million in rental assistance, helping keep 10,000 people in housing, Sereno said. The recipients owed an average 3.7 months in back rent.

Kelley, who had also worked part-time at an assisted living facility for a time while also holding the full-time hotel job and wants to be a certified nursing assistant, said she'd always been current with rent and bills until the pandemic, and that she likes her neighborhood, wants to stay and is

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grateful for the financial support.

Lolita Phillips, community partner and vice president of the Tenant Resource Center board of directors, who is helping Kelley get assistance to cover back rent and next month's rent, said the need is overwhelming and stressful for struggling tenants.

"My phone never stops ringing," she said. "Every call is like 911. Even when they don't have the five-day notice, they still have the fear. They can't sleep."

Brad Paul, executive director of the Wisconsin Community Action Program Association, which is overseeing disbursement of state WRAP funds, has seen "a major response." Before the pandemic, about a quarter of renters in the state were extremely low-income households, and more than 306,000 low-income renters paid more than half their income on rent, he said.

"Now, it is only heightened as the economy continues to struggle along," he said, noting the initiative has helped about 4,000 households and projects the number to rise to 10,000.

Although court closings in early March and state and federal eviction moratoriums kept the center's mediation services idle, those services are in high demand once again, Sereno said.

Since courts resumed holding sessions online, tenants have been subjected to default stipulations and default evictions simply for failing to navigate the new medium, she said. Some may not have had enough minutes on their phone's data plan to attend a Zoom meeting, had difficulty working with the app or never received a copy of a stipulation agreement.

"We're facing a situation where there is no state moratorium, the federal moratorium has expired and landlords covered by the federal moratorium will be able to start filing after the federal notice period is up on Aug. 24, and there will be no rent assistance funds to help," said Heidi Wegleitner, a Dane County supervisor and attorney for Legal Action of Wisconsin.

"Late summer and fall is always a high point for evictions, but we expect it to be devastating this year," she said. "No one wants to be searching for housing and moving during the pandemic, especially when they may have pre-existing conditions which make them more vulnerable to serious complications from infection." An eviction can also make it harder to get housing in the future.

Landlords in a Bind

Landlords, too, are in a difficult situation. "I don't know a single landlord who, as a housing provider, hasn't made an effort to assist residents with payment plans, delay serving notices and any legal action to give the residents time to apply for rental assistance," said Nancy Jensen, the former executive director of the Apartment Association of South Central Wisconsin who still assists the group.

So far, with so many means of assistance, there has been no flood of evictions, Jensen said. She said 95% to 98% of rents have been paid within the month due or 30 days later, and that many of those more than 60 days past due are waiting for rental assistance. But when monthly rent payments to landlords drop lower than 92% to 95%, paying mortgages, insurance and property taxes becomes a problem, she said.

"If amounts of unpaid rent reach 60-90 days past due, and the tenant has not made an effort to develop a payment plan with the landlord, there will likely be evictions," she said.

But even when there's money to get caught up, state law does not require the landlord to enter a payment plan with the tenant, Wegleitner said.

O'Keefe said the problem isn't helped by the bad behavior by some tenants and landlords. "Unfortunately, a small number of renters have taken advantage of the eviction moratorium and simply stopped paying rent," he said. "And some landlords are going to use this situation to rid themselves of tenants who have exhibited behavioral issues by nonrenewing leases. We need to get through this together — a collaborative rather than adversarial approach — as much as possible."

Paulsen said a significant portion of the affordable housing stock in Madison is owned by small landlords who have just a few units. "They are struggling as well," he said. "Most of the small landlords in our survey are doing the best they can to work with tenants on a payment plan and help them apply for rental assistance. However, if these smaller properties are unable to survive financially, they may end up being sold to out-of-state investors."

Surge in Homelessness

Basford said his biggest concern is a rise in homelessness. "As the pandemic prevents congregate sheltering at capacity, communities will need to plan long-term workarounds to shelter as many people as they can," he said.

The city and county are increasing efforts at diversion and rapid re-housing, but the greatest obstacle continues to be the lack of low-cost housing units, even when there are funds to support those seeking the housing, O'Keefe said.

"There are so, so many pieces to this as well as the next steps that are beginning to roll out — homelessness, and crimes of poverty, opportunity and desperation," Sereno said. "Panhandling is up as are street campers and substance abuse. There was a housing crisis long before COVID-19 hit Dane County, and now it's exponentially increasing."

200,000 Wisconsin Families Are at Risk of Eviction as \$600 Boost Expires

By Jonathan Sadowski & Julian Emerson, *Excerpted from UpNorthNews*

While the end of the eviction moratorium didn't result in a huge spike in evictions, renters may not be as fortunate in the coming weeks and months.

About 115,000 households in the state are behind on rent or have deferred payments, and about 150,000 have no or "slight" confidence in their ability to make rent next month, according to the U.S. Census' weekly Household Pulse Survey.

According to an analysis of that data by global advisory firm Stout Risius Ross, about 200,000 Wisconsin households are at risk of eviction.

All of this is against a backdrop of an expired \$600 federal weekly unemployment payment boost, a crippling backlog in the state's unemployment system, inaction from Legislative Republicans, and stalled talks between the House and Senate to pass a new coronavirus relief package.

The state's 60-day moratorium on evictions also ended on May 26, and it could be just a matter of time before a wave of evictions rips through Wisconsin's communities. That hasn't yet occurred.

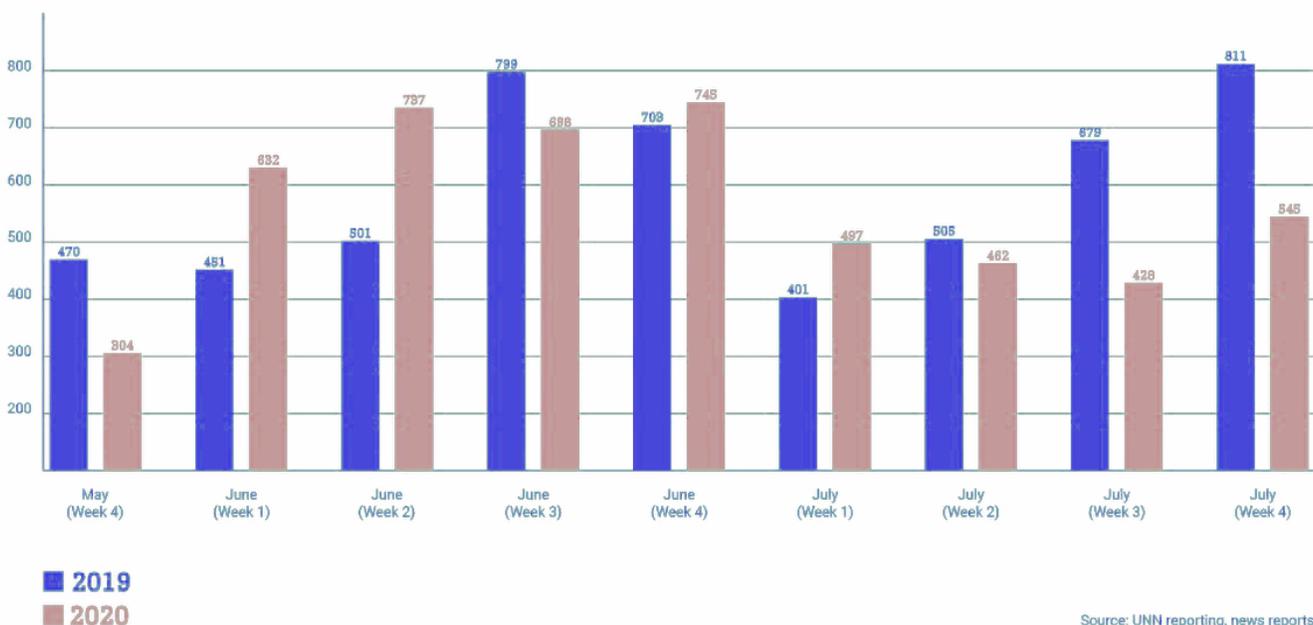
In fact, evictions in the nine weeks after Memorial Day were actually down about five percent overall in Wisconsin compared to last year, even amid the coronavirus pandemic, according to an analysis of eviction filings by UpNorthNews.

Elected officials and tenant advocates told UpNorthNews the decline should be attributed at least partially to the \$600 unemployment bonus and federal funding that local governments have used for eviction prevention programs.

"I don't think it is sustainable long-term," said Colleen Foley, executive director of Legal Aid Society of Milwaukee. "We are fortunate enough to have this influx of public funding right now ... but that will dry up." As Foley points out, that positive trend is fragile as long as there is no additional state or federal coronavirus response and the state's unemployment backlog remains.

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Evictions 2019 vs. 2020



Source: UNN reporting, news reports

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House Democrats passed a \$3 trillion relief bill in May that would have extended the \$600 boost through January and set aside \$175 billion for rent assistance and eviction prevention. President Donald Trump and Congressional Republicans are resistant to extending the \$600 unemployment boost and instead want to reduce the payment or cap it at an individual's pre-pandemic income level. Their current proposal for the second coronavirus relief bill includes no money whatsoever for rental assistance.

Former Vice President Joe Biden, the presumptive Democratic presidential nominee, on Saturday proposed an emergency housing assistance package that would extend the unemployment bonus and provide money for local governments to use for eviction prevention. Biden called for the package on the first day of August, when many tenants had to pay their rent for the month.

Not only would a mass wave of evictions end up in a homelessness crisis, it could also destabilize the economy, sending shockwaves beyond the immediate effects on renters.

"Once that happens, it not only impacts the renter and their family, it impacts the landlord and then in turn impacts the bank and credit unions who may be holding those mortgages," said Dane County Executive Joe Parisi.

The 200,000 at-risk households in the state account for more than a quarter of all Wisconsin renters, according to Stout. As a whole, the state's renter population is \$220 million behind on rent, Stout estimates. Wisconsin landlords could file 134,000 evictions in just the next four months, according to the estimate.

The situation renters face in Wisconsin is reflected nationwide, where 17.3 million, or over 42 percent, of renters are at risk of eviction and are behind a collective \$21.5 billion, the analysis found. Those numbers are doubtlessly growing every day as the unemployment rate remains incredibly high nationally and in Wisconsin, and the economy descends further into depression-like conditions.

The Economic Policy Institute estimates that without an extension of the \$600 weekly federal unemployment payment boost, the sudden and stark drop in buying power for unemployed individuals could cause massive ripples through the state economy. Another 65,000 jobs could be lost in Wisconsin, representing an overnight evaporation of another \$3 billion in economic activity, according to EPI.

The state Department of Workforce Development as of July 25 had a backlog of about 169,000 claims made by about 98,000 individuals, DWD spokeswoman Alaina Knief told UpNorthNews in an email.

Claimants are paid everything they are owed when they finally receive their checks, but not everyone has the savings or network of support necessary to afford to survive in the meantime.

Knief, the DWD spokeswoman, said the department has hired 1,300 new staff to answer calls and review claims since March 14. That hiring surge more than tripled the 500 staff previously assigned to those duties. Despite that, a backlog remains.

While Knief did not directly answer how DWD can be helped in expediting delayed claims, Knief pointed to a Democratic bill package introduced in the Legislature in July that is designed to deal with the backlog. Republicans, who have relentlessly attacked Gov. Tony Evers and his administration over the backlog, have not convened the Senate and Assembly to deal with it.

'We kind of need it all'

Rental industry insiders and officials warned a wave of mass evictions could still be in the cards, and reinforced the notion that it would harm everyone in the community.

Judi Moseley, co-chairwoman of the JONAH Affordable Housing Task Force in Eau Claire, said she expects the number of evictions to rise in upcoming months. She is hearing a growing number of reports of people in the Eau Claire area facing eviction, she said.

Foley, the Legal Aid Society of Milwaukee director, said her office has been hearing from concerned renters who are anything but their usual callers. While the Legal Aid Society serves all of Milwaukee County, the lion's share of calls typically come from poorer areas within the City of Milwaukee. The pandemic has changed that.

"We've been getting more phone calls from suburban areas, which to me is just the reflection of the incredible, massive job loss and how many people this is impacting," Foley said.

Chris Mokler, director of legislative affairs for the Wisconsin Apartment Association, an industry group for landlords, said the association's members have been incredibly concerned as the pandemic continues raging. Mokler, who is also a real estate agent in Appleton, leads

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the association's COVID-19 task force, which meets weekly.

"Eviction doesn't serve anybody any good," Mokler said. "Landlords don't get pride and joy out of doing evictions. They're costly, they're time-consuming. Just because you're doing an eviction doesn't mean you get paid."

Some local governments have used funding from the first federal coronavirus relief package to launch eviction-prevention programs, a move that both keeps people in their homes and keeps money flowing through the economy.

Dane County partnered with the Tenant Resource Center for a \$10 million assistance program. There have been over 5,500 requests for assistance, totaling almost \$10 million, and about \$4.7 million of that aid has already been approved, according to Parisi's office.

That program, coupled with the \$600 unemployment boost, has been wildly successful so far, Parisi said.

According to court filings reviewed by UpNorthNews, evictions in Dane County — the state's second most-populous — since Memorial Day ended up decreasing by about 30 percent year over year. In that span in 2019, Dane County landlords filed 401 evictions. This year, the number was 279.

Local governments should be invested in preventing homelessness, Parisi said, especially during the pandemic. Having an eviction on an individual's record only creates another hurdle to finding a new home and will make them more reliant on government and community assistance, Parisi said.

"Once you're homeless, becoming rehoused is much more challenging and much more expensive for both the individual and the community who's trying to help folks than helping someone who's trying to stay in their home," Parisi said.

"There will definitely be additional human and economic costs due to the increased number of people experiencing homelessness. And those types of challenges are the ones that can last for years."

The drop in evictions even extends to Milwaukee, the state's most-populous county. Filings decreased by about 9 percent, records show, dropping from 2,609 in those nine weeks in 2019 to 2,383 this year.

The story was similar for two of Wisconsin's third- and fifth-largest counties — Waukesha and Racine — where evictions were filed at a similar rate to last year. Waukesha County evictions were identical, as landlords filed 75 evictions in those weeks both years. Racine's evictions increased about 5 percent, from 275 to 288.

However, Brown County, the state's third-largest, saw a significant 12 percent increase in filings from 218 to 245, records show.

The City of Racine used \$400,000 of its federal funding for a local eviction prevention program. The program is designed to help up to 300 households pay rent, with a maximum payout of \$3,000 per renter, said Vicky Selkove, manager of strategic initiatives and community partnerships for the city.

Matt Rejc, manager of Racine's neighborhood services division, said those funds have not been disbursed yet, so it is unclear what effect they may have on evictions there once the program is fully up and running.

But such local programs will end when the funding is up — and with the economy in a severe recession, it's likely those funds will be gone sooner than later.

"People get into, 'Well, we need this or we need that,'" Parisi said. "Right now, we kind of need it all."

Despite bipartisan support for more local funding in the second federal pandemic relief package, the current Republican proposal includes no money whatsoever for local governments or rental assistance programs and would replace the \$600 unemployment bonus with a paltry \$200, moves likely to displace even more people.

"As people use up the stimulus funding they received, I think we're going to see another spike in (eviction) numbers," Moseley said.

Without compromise between the Democratic-led House and Republican-led Senate, struggling Americans' lifelines via enhanced unemployment payments and local federally funded rent assistance will be suddenly severed.

"I've got to believe on evictions that this (slight year-over-year decrease in evictions) is a numbers blip," said Robert Kraig, executive director of Citizen Action of Wisconsin. "That maybe some landlords are reluctant to evict people for the time being, but given that some of them are hard-pressed to have to make loan payments, that won't last forever."



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Upcoming Events ...

AASEW General Meeting - Webinars

Please register in advance using links sent out in emails.

The link to join the call will be sent out to registered attendees before the meeting.

Please watch your emails for future online AASEW events where we will discuss topics of great importance for our membership!

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I don't run away from a challenge because I am afraid. Instead, I run toward it because the only way to escape fear is to trample it beneath your feet.

- Nadia Comaneci