



Apartment Association of Southeastern Wisconsin

Advocating for Sustainable Rental Housing

E-mail: membership@AASEW.org

Website: www.aasew.org

The AASEW has a new look!

The AASEW has updated a few items:

A new logo with the state of Wisconsin outline prominently featured, to reflect that the AASEW is focused on WI landlords

A new color scheme -- our previous blue has been replaced by green

The AASEW has updated our tag line to now read "Advocating for Sustainable Rental Housing" which more accurately reflects our mission

The OWNER Newsletter has adopted the new logo and color scheme

The AASEW website has been revamped to reflect our new color scheme, logo, and a more friendly layout for easier navigation

Please visit the new website:

www.aasew.org

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."

The Apartment Association of Southeastern Wisconsin Inc.

2020 AASEW Board of Directors

President

Ron Hegwood (2020)

Treasurer

Tim Ballering (2020)

Executive Committee

Tim Ballering (2020)

Tristan Pettit (2020)

Directors at Large

Dawn Anastasi (2020)

Brian Bartsch (2020)

Steve Belter (2021)

Mike Cottrell (2020)

Melissa Gaglione (2021)

Christy Librizi (2021)

Dennis Schramer (2021)

Leticia Schwengel (2021)



PO Box 4125
Milwaukee WI 53204
Phone: (414) 276-7378
Email: membership@aasew.org
Website: www.aasew.org

PRESIDENT'S

Ron
Hegwood
AASEW
President



CORNER

I wanted to share information that should be beneficial for landlords and tenants. The Eviction Prevention Coalition of Milwaukee has been collaborating for the past several years and has created a Rental Housing Resource Center. The following chart is for Temporary Rent Assistance, not to be confused with Section 8 or long-term rent assistance. Please keep in mind this chart is a work in progress but should provide needed information. It is in the interest of everyone – renters and landlords, homeowners and lenders to help address today's housing challenges.

Key Considerations:

1. As new funds are announced, there is a huge community response and demand. Calls/inquiries to the three sources jump, but processing individuals through the programs takes time. Not all people will qualify. Staff capacity at these agencies is still adjusting to meet demand/interest.

- IMPACT and Community Advocates both have staff (housing navigators) that process applications & help align people with the best resource that fits their situation. SDC and state CAP agencies are using the energy assistance program/application process for WRAP.

2. How to match up WRAP & Milwaukee County CARES Act funds (which have more flexibility) with current Tenant-Based Rental Assistance (TBRA) programs (which are more limited)?

- For example, WRAP/County can pay for arrears, but someone could also be connected to City or Prevention funds for short-term rent assistance (up to 3 months, security deposit) which then prevents an eviction and stabilizes housing.

3. There may be a gap for households in the 50% AMI range. They will not qualify for ESG-funded sources, and funds at 80% AMI or lower will run out quickly. For context, recent research on the city's affordable housing needs showed a 16% increase from 2006-2016 in renter households at 0-50% AMI.

Continued on page 16

Unfairness of a Blanket 12-month Eviction Moratorium

By Heiner Giese, legal counsel for the AASEW

Our Association has joined with Wisconsin tenant advocacy groups to urge that rent relief be made available to tenants who are laid off or have lost jobs due to the coronavirus pandemic. We have said landlords should refrain from charging late fees during this time of crisis.

Even though the prohibition on late fees has now been overturned we still say they should not be imposed on tenants having economic hardship due to the crisis.

However, while many landlords are being compassionate there are some stories out there of landlords taking a big hit due to the inability to carry out an eviction since about March 9. Here are two from clients of mine:

“I don’t have to pay you because of the moratorium.” Tenant Trudy was taken to court for nonpayment last December. Landlord Larry agreed to a stipulation, she could stay as long as she continued to pay rent and paid off some of the arrears. In March payment stopped completely, Larry went to court, got a writ but then the sheriff refused to execute any more writs starting the week of March 9. Larry talked to Trudy in the following weeks to see if she could at least pay some ongoing rent.

She and her boyfriend had each gotten their \$1200 stimulus checks, she had gotten \$1000 for her two children and she was eligible for the enhanced unemployment benefits. Her response, “I don’t have to pay you because of the moratorium.” Larry noticed a new car in her driveway.

Finally on about June 15, Larry was able to get a new court date and a new writ (which the commissioner stayed for an additional week) and at long last Larry regained possession of his single family south side rental property. Total lost rent, court costs and attorney fees – **well over \$7,000.**

Continued on page 4

SAVE THOUSANDS!!

(IN COMMISSIONS VERSUS 6% REALTOR)



**Benefit
Realty**

Tamara Towns-Pozorski

262-470-2300

Tamara@Benefit-Realty.com

www.Benefit-Realty.com



Milwaukee Carpet

FREE ESTIMATES

- Carpet
- Laminate
- Stone
- Luxury Vinyl
- Hardwood
- Ceramic Tile
- Carpet Tile
- Commercial & Residential Applications



Serving the Community
for over 30 years.

1728 W Mitchell St. Milwaukee, WI 53204
414-645-9555 | MilwaukeeCarpet.net

Garnet McLeod

Business Relationship Officer

Contact me today!
262.518.1807
gmcleod@kohlercu.com



FOCUSED ON YOU, YOUR BUSINESS, YOUR COMMUNITY.

Supporting multi-family property owners through:

- New purchase and refinance lending programs
- Cash management and deposit service products
- Experienced and committed staff



KOHLER
CREDIT UNION

kohlercu.com



Gain¹⁰³¹ Exchange

QUALIFIED INTERMEDIARY

Helping Property Sellers
Avoid Taxes

CES
1031

Certified Exchange Specialists on Staff



Creating Comfort With The 1031
Exchange Process

262.402.8072

gain1031exchange.com

Continued from page 3

“Grandma died and we need time to clean out her apartment.” Landlord Louie had his management company find a tenant in March for his 3 bedroom flat on the north side. “Grandma” applied and was qualified though things looked a little suspicious when her granddaughter said Grandma was sick and wanted to pick up the keys for her.

The management company insisted Grandma come in personally. She did, paid the March rent and the unit was occupied. When the April rent was not paid, Louie visited his property, did not find Grandma at home and found out from a neighbor that Grandma was never around and that the granddaughter and others were living there.

You might have guessed that the May rent was also not paid and now granddaughter tells Louie that Grandma has died and they need time to clean out the apartment. This drags on; it appears likely that Grandma was “fronting” and never moved in. Louie filed an eviction in early June.

At the first court hearing in the first week of July the granddaughter appeared via Zoom and claimed they still need more time to clean out the apt. A hearing is set before the judge in about three weeks.

Grandma’s family continues to mourn her passing by holding daily 24 hour vigils in her former residence.

Landlord Louie is going to **lose at least four months of rent** and likely also August if the judge does not grant an immediate writ.

On a “sympathy scale” the financial hardships of Landlords Larry and Louie are not equal to the distress and fear felt by an honest, conscientious tenant who may be facing a forced move with their children due to being jobless with no resources to pay the rent during the pandemic.

But these landlord stories do show how unfair it would be to enact a nationwide 12 month eviction moratorium for ALL tenants -- regardless of their circumstances -- as proposed by the HEROES bill pending in Congress.

Milwaukee County Eviction Statistics Reported in Milwaukee Journal-Sentinel Don't Tell the Entire Story

By Dawn Anastasi, AASEW Board Member

On July 3, 2020, the Milwaukee Journal-Sentinel published an article by Cary Spivak titled "[Milwaukee evictions up 26% in June as Berrada companies continue to be a force in eviction court](#)".

Are evictions actually **up** by 26%? The article states: "Milwaukee County landlords filed nearly 1,500 eviction actions in June, an increase of 26% over last year".

Tim Ballering, AASEW Board member, decided to analyze eviction filings in Milwaukee County as well as state-wide to verify these numbers.

Eviction Filings

	2019	2020	2019	2020
	Statewide	Statewide	Milwaukee	Milwaukee
January	2,289	2,751	1,029	1,323
February	2,262	2,153	1,136	1,071
March	1,987	1,089	967	433
April	2,013	54	961	15
May	2,538	369	1,263	68
June	2,455	3,053	1,166	1,473
	13,544	9,469	6,522	4,383
Total reduction in cases 2020 over 2019		4,075		2,139

Tim's reflections on the above figures:

*The real story is a year to date **decrease** in Milwaukee County evictions of 32.8% and a 30% **decrease** of YTD eviction filings statewide. These are huge numbers and much more reflective of what is occurring than the snapshot of a single month after two months of a prohibition on eviction filings.*

While not an attention grabbing headline like "Evictions Increase by [40% or 26%]," owners are working with tenants more now than ever. But most owners always worked with their tenants as owners realize the only way they succeed is if their tenants succeed.



Always
MILWAUKEE, WI
TOWING & RECOVERY
"Gets the Job Done"

"FOUNDERS OF THE FREE PARKING ENFORCEMENT PROGRAM SINCE 1999"

ANY TIME, ANYWHERE, and ALL THE TIME:
Towing of illegally parked vehicles at **NO COST** to you, 24 hours a day, 7 days a week, 365 days a year.

Always Towing & Recovery Inc.
Melissa Gaglione—Account Executive
Cell (414) 839-9786
melgaglione@icloud.com

Are you doing the proper tenant screening?

Have you checked your applicant's credit history?

Is the applicant financially creditable to live in your property?

Privileges have to be earned, just like good credit, and renting from you is a privilege.

Visit our Website at WICreditReports.com

ONLINE CREDIT REPORTS
As low as \$12 per report for Association Members.
Call for a volume discount quote

National Criminal and Eviction searches available

[I CAN HELP ALL LANDLORDS BIG AND SMALL](#)



Kathy Haines, Owner
Landlord Services, LLC

Serving Landlords for over 20 years!
Phone 920-436-9855
Email Infoserv99@yahoo.com

AASEW's Letter to Mayor Barrett

Below is the letter the Apartment Association sent to Mayor Barrett, President Johnson, and the Common Council on June 15th, 2020.

We have yet to receive a response, but are still hopeful that those representing housing providers are included in designing a meaningful solution to these problems.

Dear Mayor Barrett,

We are pleased that Milwaukee is considering offering financial help for tenants who are struggling to pay rent, and we would like to be a part of the process. We have been working with a coalition that includes Community Advocates, Legal Action, Legal Aid, and Mediate Milwaukee. The AASEW can bring valuable experience and insights to this effort, and we hope you will strongly consider our offer to participate in your deliberations.

While we applaud Governor Evers' \$25 million Wisconsin Rental Assistance Program, it represents approximately \$30 of assistance per rental unit in Wisconsin. We believe the size of the rental population in Milwaukee and the financial fallout from the COVID-19 pandemic may necessitate a more robust response.

In our view, sustainable rental housing is critical to the well-being of Milwaukee. Nearly six in ten, 58.2%, of Milwaukeeans live in rental housing. In some neighborhoods, such as 53233, the number of renters exceeds 97%. The success or failure of neighborhoods and rental housing are closely tied. Currently, Milwaukee offers some of the most affordable metropolitan rents in the nation, a significant advantage compared to similar-sized communities in the country.

However, if landlords cannot collect rents and continue to cover the operating expenses for their properties, the impact could be worse than the 2008 housing crisis. "The economic impact of the Great Recession and mortgage foreclosure crisis has had a significant, detrimental, and ongoing effect on City households." [DCD 12/2019](#).

Foreclosure filings in Milwaukee County were three times higher in 2009 than last year. From 2008 through 2010, 16,000 Milwaukee properties were in some stage of foreclosure by lenders and the City. In those two years, the tax base lost almost \$2 billion in value, with a resulting \$16.7 million loss of tax revenue. The resulting demolitions had a large impact on the City's budget due to the cost of razing along with the impact on the property tax and municipal services collections. The neighborhoods where those properties were located suffered long-term damage. We continue to feel that impact even today, and we certainly hope to avoid a similar outcome in the future.

Rental Housing is the largest small business in Milwaukee, with over \$10 billion invested in the City. Rental properties account for more than \$700 million dollars per year of economic impact, starting with \$270 million paid in property taxes.

In 2018, the Census Bureau found the yearly mean operating costs, excluding mortgage payments, per unit for rental properties was \$5,270.

Milwaukee's rental housing contributes \$1,198 in wages per unit, \$161 Million per year. But more than direct wages are involved. There is also the local multiplier effect because the wages paid to employees of Milwaukee landlords are a major economic factor in the well-being of the City and its residents.

These numbers highlight the critical importance of a healthy and vibrant rental housing market in Milwaukee. We hope you will accept our offer to participate in the upcoming process to deal with the fallout from the COVID-19 pandemic and Eviction Moratorium this year. Thank you for your consideration, and please feel free to use the contact information above for any clarifications or questions you may have.

Sincerely,

Ron Hegwood
President
Apartment Association of Southeastern WI, Inc.

Fireworks and Fires

By Tim Ballering, AASEW Board Member
 Courtesy of Tim's blog, JustALandlord.com

We may wish to address the impact that fireworks have on housing and insurance before 2021.

- There were **140 reported fires** over the Fourth of July weekend 2020 (7/3/2020 to 7/5/2020 inclusive).
- The same period last year (7/3/2019 to 7/5/2019 inclusive) had **60 reported fires**.
- Even when you include the weekend after the 2019 Fourth (7/3/2019 to 7/7/2019 inclusive) there were 81 fires reported.



Landlords' Perspective on Eviction Moratorium

Excerpt from The New York Times article "[Across U.S., millions of vulnerable renters face eviction](#)"

Landlords argue that they are unfairly being forced to absorb the brunt of the financial burden of pandemic job losses.

"Why isn't food free? Why isn't clothing free? Why aren't all the other necessities of life free, yet shelter is being made free?" said Sherwin Belkin, a legal adviser for the Real Estate Board of New York, which represents property owners.

The government, he said, should provide vouchers to tenants who cannot pay rent because of the pandemic, and landlords should be allowed to use the courts to evict those who still do not pay.

"Something is wrong when a private industry is being asked to take on its back what is really a public housing emergency," he said.



Let us take care of your laundry

At WASH, we are transforming multifamily laundry rooms with innovative tech, better options, and unparalleled service and support.

- Energy Efficient Washers & Dryers
- Mobile Payment
- Expert Management
- Experience That Counts

Learn more at wash.com/care
 800-777-1484

WASH

Continued from page 5

Attorney Heiner Geise wrote to reporter Cary Spivak to attempt to point out the oversights in his article.

Heiner wrote: “... a fair analysis should consider the minimum of 2,000 evictions backlog because the courts were closed for two months. So why do you refrain from pointing that out? Would not fair and accurate reporting state that the 307 increase over June of last year might be low considering that 2,000 backlog?”

On March 27, 2020, Governor Tony Evers and Wisconsin Department of Health Services Secretary-designee Andrea Palm signed Emergency Order 15 -- a 60-day ban on evictions and termination notices for non-payment of rent. That order expired on May 26, 2020, which opened up eviction filings on May 27, 2020.

Several news outlets had articles about the “tsunami of evictions” and the “wave of evictions” that landlords were going to rush to file.

Spivak’s article states: “*The increase in evictions would likely have been higher if not for the rental assistance programs launched in June by Milwaukee County and the state. The state program is for \$25 million and the county has set aside about \$7 million in federal funds for its program.*”

Attorney Heiner Geise continued in his response to Spivak: “... how about a story that both the WRAP program and the Milwaukee County program have paid out about zilch so far in Milwaukee. Talking to landlords this morning only a few have seen any rent relief.”

W.R.A.P. (Wisconsin Rental Assistance Program) is administered locally by SDC who received \$6.7 million to assist residents of Milwaukee, Ozaukee, and Washington counties.


Looking for Multi-Family Real Estate Financing?



More owners and investors in Southeastern Wisconsin are discovering that The Equitable Bank has the resources, flexibility and expertise to get multi-family real estate deals done.

The Equitable Bank offers:

- Fixed and variable terms up to 10 years
- Amortizations up to 30 years
- Low closing costs
- Competitive rates and terms
- Quick and local underwriting decisions
- Portfolio loans
- Innovative and flexible lending solutions

Member FDIC  EQUAL HOUSING LENDER

Mike Cottrell | Vice President, Senior Commercial Lender

414.777.4183 | mike.cottrell@equitablebank.net | TheEquitableBank.com

What's Happening Around the Country?

By Dawn Anastasi, AASEW Board Member

Here is a pulse on what is happening in various cities and states around the country with respect to landlord/tenant law and evictions:

Indianapolis, IN

As of an ordinance passed on July 1, landlords in Indianapolis must now provide tenants with a copy of the "Notice of Tenant Rights and Responsibilities" document. The notice seeks to inform renters of their rights, protect them from retaliation and provide options for legal advice. Landlords may face penalties if they are not in compliance. The document, that is available in multiple languages, must be provided to renters with a new lease or a renewal.

Philadelphia, PA

Philadelphia's landlord-tenant court, which has been closed since mid-March to help slow the spread of the coronavirus, was scheduled to reopen on July 6. But the court will remain closed to non-emergency business **at least through September 2** because of the increasing number of new infections in the city and "limitations in accessing court facilities," according to a district court order issued on July 2.

Oregon

Lawmakers have voted to extend the Oregon eviction moratorium for both residential and commercial properties through the end of September and **give renters until March 31, 2021 to pay back rent.**

Tenants must inform landlords within two weeks whether they intend to use the grace period, either by mid-October or another date set by the landlords. If they do not, tenants can be charged a penalty equal to a half-month's rent. Landlords can send notices to tenants about the deadlines, but they cannot send tenants eviction notices until 90 days after nonpayment on December 31.



- ✘ Have you ever asked, "Should I do that?" or "Can they do that?"
- ✘ Do you want an attorney, but don't think you can afford one?
- ✘ Do you have an attorney, but don't call because you hate billable hours?
- ✔ What would you ask, if you had unlimited consultation on unlimited issues?

For over 45-years

LegalShield protects and empowers families and businesses with a dedicated Law Firm, starting at \$25/month

GROW YOUR BUSINESS BY PROTECTING YOUR BUSINESS WITH A TRUSTED LEGAL TEAM!

Latoya D. Freeman

Independent Associate
Employee Benefits and Small Business Specialist

Office: 414-310-0755
Mobile: 414-301-1488
LDFinancial@LegalShieldAssociate.com
TrustedLegalTeam.com/LegalAdvice



WISCONSIN LEGAL BLANK CO., INC.
749 N. 37th STREET
Milwaukee, WI 53208
414 344 5155 • wilegalblank.com

Leave the carbon mess behind with NCR Forms – the modern alternative to carbon paper!
NCR Forms are an efficient way to provide multicolored copies of a single document with handwritten or typed information. Use them as order forms, packing lists, invoices, receipts, and more.

Useful where quantities, check marks, or signatures will be added to the form by hand.

- NCR Form 2 part (White, Canary)
- NCR Form 3 part (White, Yellow, Pink)
- Available run sizes: 100 - 500
- Glued on the short edge

• Invoices • Sales Orders
• Purchase Orders
• Work Orders

Bring **COLOR** TO YOUR TRANSACTIONS

Full Color NCR Forms are here!

Sizes Offered
5.5x8.5
and
8.5x11

2-PART
AND
3-PART
AVAILABLE

FULL
COLOR



Advertising Rates for the OWNER

Ad Size	# of Runs	Total Cost
Business Card	6	\$200
	12	\$250
Quarter Page	1	\$50
	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. (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.

Current State of Affidavits of Non-Compliance in Milwaukee County

By Atty. Jennifer M. Hayden of Petrie + Pettit S.C.

As you may be aware, Milwaukee County Local Rule 3.85 requires that if the tenant did not sign the Stipulation in person in front of the court, or where the tenant made the first three payments due under the Stipulation and then defaulted, the Landlord must provide the tenant with notice before the court will issue a writ of restitution.

Pre-Covid-19, Landlords would send a letter by Certified and First Class Mail to the Tenant informing the tenant of the overdue payment, by amount and due date and stating in plain language that the Landlord intends to ask the court to issue a writ of restitution on a specified date at a specified time.

After seven days, the Landlord would file an Affidavit of Non-Compliance along with proof of mailing by certified mail and an affidavit certifying the notice was also served by First Class Mail.

The Landlord would appear in court at the date and time specified in the notice sent to the Tenant, meet with a Commissioner and obtain the Authorization for a Writ of Restitution and Judgment for Eviction. If the tenant appeared, he or she could contest the claims in the Affidavit of Non-Compliance with the Commissioner.

If the Judgement was granted, the Landlord would obtain a paper copy of the Writ Authorization from the Commissioner, purchase a Writ of Restitution from the Clerk's office for \$5.00, fill out the writ and file both documents along with the Sheriff's Department fee, a letter of Authority for a Moving Company and the Billing Information "Yellow Card," if necessary, with the Sheriff's Department in the Safety Building.

With all appearances currently being by Zoom, these procedures have to be amended.

Continued on page 11

"HAD ENOUGH?"
**SAY GOODBYE
 TO BED BUGS!**

BED BUG HEAT TREATMENT!



nexus
 PEST SOLUTIONS
 RESIDENTIAL / COMMERCIAL

VISA MASTERCARD DISCOVER AMERICAN EXPRESS

414-355-3732
 MILWAUKEE OZAUKEE WAUKESHA WASHINGTON



ASPEN CROSSING
 APARTMENTS

NOW ACCEPTING APPLICATIONS
**1, 2, 3 & 4 BEDROOM APARTMENTS
 AND TOWNHOMES**

- Off-Street Parking
- Washer/Dryer Hookups (select homes)
- Utilities Included
- Appliances Included
- Window Coverings
- 24-Hour Maintenance
- Balcony (select homes)
- Playground
- Security

Office hours Monday thru Friday, 10 am – 3 pm. Call to schedule an appointment. Rent based on income. Income restrictions may apply. "Equal Housing Opportunity"

CALL FOR MORE INFO!
414.355.7814

WallickCommunities.com | Voice/TTY: 800.553.0300 

9239 North 75th Street, #1 | Milwaukee, WI 53223

Continued from page 10

Affidavits of Non-Compliance where Notice is not required to the Defendant under Local Rule

In scenarios where notice to the tenant would not be required under Local Rule, the Landlord can sign and upload the Affidavit of Non-Compliance along with an Affidavit that the CARES Act does not apply. The court will review the Affidavit and can issue an Authorization of Writ.

The Landlord can access and print the Authorization, fill out a Writ of Restitution (which are still available in person from the Clerk's office between the hours of 12: 00 p.m. and 2:00 p.m., Monday through Friday, for a \$5.00 fee) and mail both documents, along with payment, a copy of the letter of Authority for a Moving Company and the Billing Information "Yellow Card," if necessary, to the Sheriff's Department for processing.

Affidavits of Non-Compliance where Notice IS required to be given to the Defendant under Local Rule

In situations where the Landlord IS required to give the Tenant Notice under Local Rule, the Landlord can complete the Affidavit of Non-Compliance and electronically file it putting in the Notes Section that Notice must be given to the tenant.

The Landlord should also file an Affidavit that the CARES Act does not apply. The Clerk's office will then put the matter on Commissioner Flynn's calendar at 8:30 the second Monday after the Affidavit is filed and will send a Notice of Hearing and Zoom instructions to all parties.

The Landlord will appear as per the Notice. After review, Commissioner Flynn will either dismiss the matter or grant the Judgment for Eviction and issue a Writ Authorization. If Commissioner Flynn grants the judgment, she will upload the Writ Authorization. The Landlord can access and print the Authorization, fill out a Writ of Restitution (which are available in

Continued on page 17

AASEW Business Member Directory

APPLIANCES

Arras Appliance Services

John Arras
2273 N 73rd St
Wauwatosa, WI 53213
johnarrasgodman@gmail.com
t: (414) 774-9050

ATTORNEYS

Attorney Tristan R. Pettit

Petrie & Pettit
250 E Wisconsin Ave #1000
Milwaukee, WI 53202
tpettit@petriepettit.com
t: (414) 276-2850
www.LandlordTenantLawBlog.com

Attorney Mary Ann McCarthy

826 N Plankinton Suite 600
Milwaukee, WI 53203
marymccarthylaw@att.net
t: (414) 287-1177

LegalShield LDF Financial Group, LLC

1333 College Ave Suite M South
Milwaukee, WI 53172
freeman@ldffinancialgroup.com
t: (414) 301-1488
LDFFinancial.WeAreLegalShield.com

Roney & Knupp LLC

230 W Wells St
Milwaukee, WI 53203
evan@roneyknupp.com
t: (414) 299-3875

CABINETS AND COUNTER TOPS

Milwaukee Cabinetry

Alysa Robbins
1168 N 50th Place
Milwaukee, WI 53208
alysa@milwaukeecabinetry.com
t: (414) 771-1960 ext: 105

CREDIT REPORTS

Landlord Services

Kathy Haines
818 S Irwin Ave
Green Bay, WI 54301
infoserv99@yahoo.com
t: (920) 436-9855
www.wicreditreports.com

EXTERMINATORS

Nexus Pest Solutions

3900 W Brown Deer Rd PMB 281
Brown Deer, WI 53209
wwhite@nexuspestsolutions.com
t: (414) 355-3732
www.nexuspestsolutions.com

FINANCING

The Equitable Bank

2290 N Mayfair Rd
Wauwatosa, WI 53226
mike.cottrell@equitablebank.net
t: (414) 777-4183
www.theequitablebank.com/business-banking-team.aspx

Gain 1031 Exchange Company, LLC

Patrick Harrigan, CES
200 S Executive Dr, Suite 101
Brookfield, WI 53005
Patrick.harrigan@gainexchangecompany.com
t: (262) 402-8072
www.gain1031exchangecompany.com

Insight Investment Advisers Delaware Statutory Trusts

(DST, for use in 1031 Exchange)
Brandon Bruckman
brandon@investwithinsight.com
t: (414) 322-3237

Kohler Credit Union

Garnet McLeod
11357 N Port Washington Rd
Mequon, WI 53092
gmcleod@kohlercu.com
t: (262) 518-1807
Kohlercu.com

Tri City National Bank

10909 W Greenfield Ave
West Allis, WI 53214
W.Walsh@tcnb.com
t: (414) 476-4500
www.tcnb.com

Waterstone Bank

21505 E Moreland Blvd
Waukesha, WI 53186
juliefaykrivitz@wsbonline.com
t: (414) 459-4568
www.wsbonline.com

FIRE DAMAGE, FLOOD & RESTORATION

Giertsen Company of Wisconsin

Lynn
W223 N798 Saratoga Dr
Waukesha, WI 53186
lynnr@giertsenco.com
t: (262) 717-1300

ServiceMaster Kwik Restore

Russ Otten
2122 22nd St
Kenosha, WI 53140
OttenR@SMkwik.com
t: (888) 504-6053
www.servicemasterkwikrestore.com

Sid Grinker Restoration

Shari Engstrom
Emergency Service 24/7/365
Milwaukee, WI
t: (414) 264-7470

FITNESS

Johnson Commercial Fitness

Ryan Nielsen
7585 Equitable Dr
Eden Prairie, MN 55344
ryan.nielsen@johnsonfit.com
t: 262-328-4566
Commercial.2ndwindexercise.com

FLOORING

Carpetland USA

Troy Allgood
1451 S 108th St
West Allis, WI 53214
troya@carpetlandwi.com
t: (414) 331-2851

Carpetland USA

W188 N9875 Maple Rd
Germantown, WI 53022
stevem@carpetlandwi.com
t: (414) 727-3000
www.carpetlandusaflooringcenter.com

Milwaukee Carpet

Victoria Bell
1728 W Mitchell St
Milwaukee, WI 53204
Milwaukeecarpet@sbcglobal.net
t: (414) 702-1989
www.Milwaukeecarpet.net

AASEW Business Member Directory

FORMS / LEASES

WI Legal Blank

Steve Russell/Rick Russell
749 N 37th St
Milwaukee, WI 53208
info@wilegalblank.com
t: (414) 344-5155
www.wilegalblank.com

HARDWARE

Home Depot

Michael Dwyer
2% Cash Back On All Purchases
Michael_dwyer@homedepot.com

INSURANCE

P&C Insurance

Bob Dummer
405 N Calhoun Rd #203
Brookfield, WI 53005
bdummer@pc-insurance.net
t: (262) 784-0990
www.pc-insurance.net

LIGHTING & ENERGY

Energy House LLC

Doug McFee
N52W27222 Elizabeth Dr
Pewaukee, WI 53072
dmcftee@wi.rr.com

WE Energies

Missie Muth
231 W Michigan P488
Milwaukee, WI 53290
Missie.Muth@we-energies.com
t: (414) 221-3290
www.we-energies.com

PAINT & PAINTING SUPPLIES

Sherwin Williams

Milwaukee, WI
swrep6301@sherwin.com
t: (262) 549-9007
www.sherwin-williams.com

REAL ESTATE BROKERAGE

Benefit Realty

Tamara Towns-Pozorski
N1571 County Road H
Palmyra, WI 53156
tamara@benefit-realty.com
t: (262) 470-2300
www.benefit-realty.com

ROOFING

SJS Roofing & Construction, Inc.

Steven J. Swenson
9825 S 13th St
Oak Creek, WI 53154
SteveS@SJS-Construct.com
t: (414) 899-7043 (cell)
t: (414) 304-5089 (office)
www.SJS-Construct.com

SEWER / PLUMBING & DRAIN CLEANING

ABC Sewer & Drain

Bill Peretz/Tammy Hammond
4359 S Howell Ave #108
Milwaukee, WI 53207
bill@abcsewer.com
t: (414) 744-6060

Mattox Plumbing

Harold Mattox
1634 S 108th St
West Allis, WI 53214
hmattox@mattoxplumbing.com

TITLE & SERVICES

Land Title Services

Jacky Brown
7700 W Bluemound Rd
Wauwatosa, WI 53213
jbrown@landtitleservices.net
t: (414) 259-5060
landtitleservices.net

TOWING & RECOVERY SERVICES

Always Towing & Recovery, Inc

3700 W Wells St
Milwaukee, WI 53208
melgaglione@icloud.com
t: (414) 933-7666
www.alwaystowingandrecovery.com

WATER HEATERS

Reliable Water Services

2400 S 102nd St, Suite 103
Milwaukee, WI 53227
info@reliablewater247.com
t: (800) 356-1444
www.reliablewater247.com

WINDOWS & DOORS

Milwaukee Windows

Ihsan Atta
PO Box 638
Milwaukee, WI 53201
t: (414) 375-2020

**“Many of life's failures
are people who did
not realize how close
they were to success
when they gave up.”
— Thomas A. Edison**

**TAKE 20% OFF ONE
BAGSTER® BAG COLLECTION¹**

LEARN MORE

Coupon Code: **100-SUN20**
Expiration Date: 8/20/2020

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.

PROPERTY MANAGEMENT

Affordable Rentals

Tim Ballering
Wauwatosa, WI 53212
tim@apartmentsmilwaukee.com
t: (414) 643-5635

Aspen Crossing Apartments

Layne Hurst
9239 N 75th St #1
Milwaukee, WI 53223
LHurst@wallick.com
t: (614) 552-5647
www.wallick.com

Bartsch Management LLC

Brian Bartsch
PO Box 26915
Milwaukee, WI 53226
info@bartschmanagement.com
t: (414) 763-7160

Fiduciary Real Estate Development, Inc

Steve Ciesielski
789 N Water St, Ste 200
Milwaukee, WI 53202
sciesielski@fred-inc.com
t: (414) 226-4535

Forest Green Realty & Management

Sarah Auer
Greenfield, WI 53228
sauer@forestgreenrealty.com
t: (414) 425-3134

Horizon Management

Becky Hildebrandt
5201 E Terrace Dr, Suite 300
Madison, WI 53718
b.hildebrandt@horizondbm.com
t: (608) 354-0908

WJP & Associates 1, LLC

Valerie Swenson
705 Sunnyslope Road
Elm Grove, WI 53122
valswenson1@gmail.com
t: (262) 787-0898

PROPERTY MANAGEMENT

MPI Property Management, LLC

6700 W Fairview Ave
Milwaukee, WI 53213
t: (414) 933-2700
www.mpiwi.com

Nimius LLC

Dennis Schramer
815 S 9th St
Milwaukee, WI 53204
dennis@nimiusllc.com
t: (844) 464-6487
www.nimiusllc.com

Performance Asset Management

Gino Passante
2658 S Kinnickinnic Ave
Milwaukee, WI 53207
gino@pammke.com
t: (414) 622.1296
www.pammke.com

Porch Light Property Management

info@porchlightproperty.com
t: (414) 678-1088

Prospect Management Company

224 N 76th St
Milwaukee, WI 53213
help@pmcwi.com
t: (414) 540-0004
www.pmcwi.com

Real Property Management Greater Milwaukee

Kristin Rehbein
2312 N Grandview Blvd, Suite 210
Waukesha, WI 53188
krehbein@rpmgreatermilwaukee.com
t: (262) 409-2050

Wisconsin Lakefront Property Management LLC

Eileen Robarge
info@windwardcovellc.com
t: (866) 542-5851
www.lakefrontpropertyllc.com

Please note:

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

Rent Payment Assistance Vs. Eviction Bans: What's Ahead For U.S. Renters And Landlords

By Dima Williams, *Forbes.com*

As the economy continues to wobble due to the coronavirus pandemic, while policy proposals diverge on how to prop it back up, July could be a watershed month for U.S. renters and their landlords. A key government stimulus is to lapse later this month, while the merits of emergency rent payment programs and new eviction moratoriums are still debated.

Despite early doomsday predictions, many of the roughly 43 million renter households in the country have made at least incremental rent payments in the four months of the Covid-19 outbreak. The National Multifamily Housing Council's rent payment tracker shows that 94.2% of households in market-rate apartments covered their rent either in full or in part last month, a tally that is slightly higher than its May reading and largely on par with the June 2019 figure.

This percentage, however, masks the fissures that have formed in the segment populated by Class C properties, which typically house low-income tenants and those working in the industries hardest hit by the pandemic, like leisure and retail. At the start of June, despite the reopening of the economy across the country, only 26% of Class C residents covered their housing obligations in full, down from the January-through-March average of 46%, according to LeaseLock.

"Class C properties are a cause for concern," said Bob Pinnegar, president and CEO of the National Apartment Association. "We are closely watching developments in the Class C properties."

Moreover, in its June report, LeaseLock also found that partial payments in the first five days of the month accounted for 48% of owed rent, a number that has dropped further every month since the coronavirus outbreak. Pre-Covid, it stood at 59%.

The impact of the extra \$600 a week in unemployment benefits

Industry experts argue that despite the precipitous drop in employment, many renters have continued to make payments thanks to generous unemployment benefits. Beyond the conventional state unemployment benefits, which can amount to as much as a half of lost income, the

supplemental \$600 a week in federal support has been credited with keeping renters afloat.

"The enhanced unemployment benefits are very important to people, especially those that are in lower paying jobs," Pinnegar told me a month ago. "They're really helping them to make ends meet and to be able to put food on the table, to pay their utilities and to pay their rent. The challenge is going to be going forward."

The federal unemployment benefits are set to expire at the end of this month, with discussions still ongoing on Capitol Hill whether to extend the CARES Act provision in its current format. Meanwhile, the recent spikes in Covid-19 infections have prompted a number of states to roll back their re-opening plans, threatening new layoffs as government stimulus options now inch closer to their end.

"Even though some places have reopened, the economic effects are still being realized," Pinnegar says. "However, with California and other states and localities beginning to rollback their re-openings, [rent collections] may quickly and drastically change. Many other places will likely follow suit because of the most recent surge, which ultimately adds to the economic struggles with which everyone is still grappling."

The need for direct rent payment assistance

Pinnegar advocates for a rental support program, saying "The government must step in with effective housing policy, like direct emergency rental assistance, to ensure families remain in their homes and rental housing providers can continue to provide quality housing."

In late June, the U.S. House of Representatives passed a bill, first introduced by Rep. Denny Heck (D-WA), to provide \$100 billion in rent payment assistance that will ultimately help property owners meet their financial obligations (payroll, mortgages and maintenance, for instance) as well.

As of June 25, Freddie Mac, one of the two government-sponsored enterprises, reported nearly 1,200 multifamily mortgages in forbearance (roughly 5%), an increase from the 1,000 such loans in May. The number primarily refers to institutional-type properties and not smaller apartment buildings. Freddie Mac also said that almost all of the multifamily mortgages suspended in May and April were still in forbearance in June. No June statistics from Fannie Mae are readily available.

Continued on page 17

Continued from page 2

Rental Housing Resource Center / Community Advocates

Referral points: Apartment Owners Association of SE WI, Continuum of Care agencies, IMPACT 2-1-1, Legal Action, Legal Aid, Mediate Milwaukee, Milwaukee County, RHRC, Social Development Commission, Zilber Neighborhood Organizations

Source	Geographic Location	Additional Eligibility Criteria	What Funds Can be Used For
HUD ESG	City of Milwaukee Milw County City of West Allis	<ul style="list-style-type: none"> • Loss of income in last 60 days (or due to COVID-19) • Income at or below 30% median income for Milwaukee County, per household number • Fair Market Rent (per # bedrooms) • Participate in Homeless Prevention Program (HPP) 	<ul style="list-style-type: none"> • Short-term rent assistance (up to 3 months) • Arrears one-time payment up to 6 months
Flexible Funds (American Family, Herb Kohl Philanthropies, Zilber COVID Relief)	Milw County City of Milwaukee Zilber Neighborhoods	<ul style="list-style-type: none"> • Loss of income in last 60 days (or due to COVID-19) • Does not meet HUD eligibility • Do not have school-aged children • Reside in Zilber neighborhoods 	<ul style="list-style-type: none"> • One-time flexible financial assistance for housing-related expenses
Milwaukee County Housing Division CARES Act funds	Milwaukee County	<ul style="list-style-type: none"> • Household income at or below 80% of CMI • Loss of income due to COVID-19 	<ul style="list-style-type: none"> • Arrears/eviction prevention
Siemer or United Way Safe & Stable Families Funds	Milwaukee County	<ul style="list-style-type: none"> • Loss of income in last 60 days (or due to COVID-19) • Does not meet HUD eligibility • Have school-age children • Live in Milwaukee County • Participate in program case management 	<ul style="list-style-type: none"> • Flexible tenant-based rent assistance • Arrears • Other household needs
United Way Safe & Stable Families Funds	Milwaukee, Ozaukee & Waukesha Counties	<ul style="list-style-type: none"> • Loss of income in last 60 days (or due to COVID-19) • Does not meet HUD eligibility • Is a family with children under the age of 18 	<ul style="list-style-type: none"> • Flexible tenant-based rent assistance • Arrears • Other household needs
Zilber Family Foundation	City of Milwaukee Neighborhoods Clarke Square, Layton Boulevard, Lindsay Heights	<ul style="list-style-type: none"> • Loss of income in last 60 days (or due to COVID-19) • Does not meet HUD eligibility • Do not have school-aged children • Reside in Zilber Neigh. OR partner verified referral 	<ul style="list-style-type: none"> • One-time flexible financial assistance for housing-related expenses

Social Development Commission

Source	Geographic Location	Additional Eligibility Criteria	What Funds Can be Used For
Wisconsin Rental Assistance Program (WRAP) *Announced 5/20/20	Milwaukee, Ozaukee & Washington Counties	<ul style="list-style-type: none"> • Household income at or below 80% of CMI in the month of or prior to the application date • Loss of income due to COVID-19 	<ul style="list-style-type: none"> • Rent assistance, arrears and/or security deposits up to \$3,000

Continued on page 19

Continued from page 15

How much it costs to help struggling renters

To return renter households, who have lost jobs, to their pre-pandemic rent-to-income ratios, the country will have to spend \$5.5 million a month in direct payment assistance, according to an estimate by the Urban Institute that does not account for state unemployment insurance and the CARES Act's extra \$600 a week. If both types of jobless benefits remain past July, the cost per month would dwindle to \$1.8 million.

These funds, though, would not solve the pre-existing housing-cost burden that mainly plagues minimum-wage employees and people of color (both renters and homeowners who pays 30% or more of their monthly income to keep a roof above their head are considered burdened).

Before the coronavirus crisis, roughly 80% of tenants making between 30 – 50% of their area median income paid more than a third of their earnings in rent, per the Urban Institute. As nearly 9 million renter households have lost at least one income stream to the pandemic, more higher-income earners have become housing-cost burdened than lower-wage workers, the Urban Institute finds.

Pinnegar says that the \$100-billion rent assistance program the U.S. House adopted bears “many positive provisions.” However, he warns that extending the federal eviction moratorium for a year, as the bill postulates, “will counter the [payment assistance benefits] and result in lasting damage to the rental housing industry.”

Eviction bans do not solve the underlying financial problem

A push toward a prolonged federal eviction ban is forming in the U.S. Senate too. In late June, Sen. Elizabeth Warren (D-Mass) proposed a bill enforcing a year-long halt on renter displacements to last through March 2021. The current policy covers only multifamily properties with government-secured mortgages. Sen. Warren's plan encompasses most renter households impacted by Covid-19.

Depending on the level of unemployment and government stimulus, The Aspen Institute estimates that 19 to 23 million of renters, or one in five of the 110 million Americans who live in renter households, are at risk of eviction by the end of September. Eviction proceedings have already restarted in dozens of states; some of the court hearings even held over Zoom.

A joint survey by NAA and the Institute of Real Estate Management conducted in early June, however, found that only up to 10% of residents would face an eviction due to rent nonpayment if no bans existed at that time. The figure, however, is based only on 81 responses from the two organizations' memberships (NAA boasts thousands of members among roughly 150 affiliate organizations).

“It won't be a wave of evictions,” Pinnegar says. “[Eviction halts] do nothing to address the underlying financial crisis facing renters and property owners alike, and in fact interrupt the cash flow necessary to operate the rental housing that 43 million Americans live in.”

Pinnegar adds, “If the crisis is not properly managed, through direct assistance for renters and a level playing field with regard to mortgage forbearance, we could lose rental housing units that would be lost in foreclosure and not return to the market as rentals. [This] would aggravate an already fragile market as a result of the housing affordability crunch due to barriers preventing enough housing to be built.”

Continued from page 11

person from the Clerk's office between the hours of 12: 00 p.m. and 2:00 p.m., Monday through Friday, for a \$5.00 fee) and mail both documents, along with payment, a copy of the letter of Authority for a Moving Company and the Billing Information “Yellow Card,” if necessary, to the Sheriff's Department for processing. The Sheriff's Department is not currently accepting in-person filing of writs.

Staying of Writs

In either scenario, Commissioners in Milwaukee County have been issuing but staying writs for up to two weeks due to the public health crisis, so be prepared for additional delays even if judgment is granted.

www.LandlordTenantLawBlog.com

News Release from Alderman Khalif J. Rainey - Lead-Safe Legislation

From the City of Milwaukee

On July 7, 2020, the full Common Council approved legislation that moves forward an effort to create a program certifying that properties are lead-safe before they are rented to the public.

Authored by Alderman Khalif J. Rainey, Council file #200321 is a resolution directing the Department of Administration - Intergovernmental Relations Division to seek introduction and passage of state legislation that would permit the City of Milwaukee to create a program requiring rental property owners to certify that rental properties are lead-safe before they are rented to the public. The legislation's co-sponsors are Alderman Cavalier Johnson, Alderwoman Chantia Lewis, Alderman José G. Pérez, Alderwoman Marina Dimitrijevic, Alderman Mark A. Borkowski, Alderman Nik Kovac and Alderman Scott Spiker.

Alderman Rainey said many properties rented for residential use in Milwaukee are believed to have significant lead-poisoning hazards that can be contained or abated by regular and conscientious maintenance, yet many renters are not aware of the existing lead hazards and how they pose a serious risk to the health and safety of anyone (especially children) living in these rental residential units. "A person renting and living in a residential property has a right to presume the property being rented is a healthy and safe environment, free from risk of sickness or injury," he said.

"A lead-safe certification program would compel landlords to contain or abate lead-poisoning hazards, thus ensuring the stable value of these properties and the surrounding neighborhoods, and improving the quality of life for residents," Alderman Rainey said.

"Even though COVID-19 remains a top health priority, we must continue to do all we can to combat the dangerous lead issue that exists in Milwaukee," the alderman said.



Eric Swanson
General Manager
erics@giertsenco.com

When Bad Things Happen...Call Giertsen!

Since 1918, the Preferred Restoration Contractor
for Property Owners & Maintenance Managers

24/7/365 Emergency Response Teams

262-522-1918



- Board Up & Tarping
- Water Extraction & Drying
- Insurance Claims Estimates
- Reconstruction Services
 - Biohazard/Trauma
 - Cleaning Services
 - Exterior Repairs

Continued from page 16

IMPACT & Hope House

Source	Geographic Location	Additional Eligibility Criteria	What Funds Can be Used For
Milwaukee County Flexible Funds for Homeless Prevention	Milwaukee County	<ul style="list-style-type: none"> • Facing pending homelessness • Participate in program case management 	<ul style="list-style-type: none"> • Housing costs (rent, arrears, security deposit), and other financial needs

W-2 Agencies (UMOS, Maximus, Ross Innovative Employment Solutions, America Works)

Source	Geographic Location	Additional Eligibility Criteria	What Funds Can be Used For
State of Wisconsin Emergency Assistance funds	Milwaukee County	<ul style="list-style-type: none"> • The applicant has minor children • Has not applied for assistance in the past 12 months 	<ul style="list-style-type: none"> • Rent assistance to prevent an eviction • Security deposit on a new apartment due to eviction

Other Community Sources

The following agencies/groups offer some measure of rent assistance for their clients and/or members. These funds are usually not large in scale but do help fill in gaps for those that may not qualify for the sources listed above.

Source	Geographic Location	Additional Eligibility Criteria	What Funds Can be Used For
Guest House of Milwaukee	City of Milwaukee	<ul style="list-style-type: none"> • For prevention, not necessarily street outreach • Have \$700 or more in income 	<ul style="list-style-type: none"> • Some financial assistance with prevention case management
Riverwest Food Pantry	City of Milwaukee	<ul style="list-style-type: none"> • Receiving services from Riverwest Food Pantry 	<ul style="list-style-type: none"> • Flexible rent assistance
Faith Communities	Milwaukee County		<ul style="list-style-type: none"> • Many churches offer rent assistance to congregation members

More detail on HUD ESG funds:

- These funds are only for families that are at or below 30% of the Area Median Income (AMI), or extremely low-income.
- ESG funds are used for rental assistance under the Homeless Prevention component.
- [View an overview of ESG program components here.](#)



**The Apartment Association of
Southeastern Wisconsin, Inc.**
PO Box 4125
Milwaukee WI 53204
(414) 276-7378

www.aasew.org
membership@aasew.org

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!

Table of Contents:

Page 2 -- President's Corner

Page 3 -- Unfairness of a Blanket 12-month Eviction Moratorium

Page 5 -- Milwaukee County Eviction Statistics Reported in Milwaukee Journal-Sentinel Don't Tell the Entire Story

Page 6 -- AASEW's Letter to Mayor Barrett

Page 7 -- Fireworks and Fires

Page 7 -- Landlords' Perspective on Eviction Moratorium

Page 9 -- What's Happening Around the Country?

Page 10 -- Current State of Affidavits of Non-Compliance in Milwaukee County

Pages 12-14 -- AASEW Business Member Directory

Page 15 -- Rent Payment Assistance Vs. Eviction Bans: What's Ahead For U.S. Renters And Landlords

Page 18 -- News Release from Alderman Khalif J. Rainey - Lead-Safe Legislation

