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Advocating for Sustainable Rental Housing

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Cost: AASEW Members -\$79
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- *Table is 6ft. Table, no electrical
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- ***Please bring a raffle item for drawing during cocktail social.

Register Here!

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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- *Mike Cottrell*
President

Treasury to shift rental assistance to places with demand

By Michael Casey

The Treasury Department on Monday announced plans to start reallocating the billions of dollars in federal rental assistance in a bid to get more money into the hands of tenants facing eviction.

The move, which was required by Congress when it allocated the monies, follows the slow distribution of rental assistance in many parts of the country. A little more than 16.5% of the tens of billions of dollars in federal assistance reached tenants in August, compared with 11% a month earlier.

Lawmakers have approved \$46.5 billion in spending on rental assistance and Treasury is targeting the first tranche of money known as ERA1 which amounts to \$25 billion. States and cities are mostly allocating ERA1 money, which must be spent by Sept. 30, 2022. Allocation of the second installment of \$21.5 billion, can go through Sept. 30, 2025.

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The goal, Treasury officials said, is to reallocate money from those programs that either don't need it or don't have the desire to set up a program.

Those entities that have not obligated 65% of their ERA1 monies or are found to have an expenditure ratio below 30% as of Sept. 30 based on a Treasury formula will face having the money reallocated. Grantees can avoid losing the money if they submit a plan by Nov. 15 showing how they will improve distribution or are able to get their distribution numbers above the 65% or 30% threshold.

There will also be the option of entities voluntarily returning the money, with the goal that it could be redistributed to the same state, territory or tribal area.

Treasury officials did not identify any places that could lose money, but the August data suggest there are a whole host of places that have been slow in getting money out. There was also an expectation that some money would be shifted, based on demand, once the program was up and running.

Ohio, which started strong, saw its distribution decline slightly. Kentucky saw a slight drop in spending from \$13.1 million in August. The state of Georgia, meanwhile, only got \$13 million out in August and \$9 million in July.

But they said that several larger cities, including Houston and Philadelphia, had already exhausted their ERA1 money and were concerned about running through the second tranche in the coming months. Virginia also is in need of additional funds.

Housing advocates blamed the slow rollout on the Treasury Department under President Donald Trump, saying his administration was slow to explain how the money could be spent. They say the guidance is clearer from the Biden administration but the process still seems more focused on preventing fraud than helping tenants.

The Treasury Department credited the increased spending in August to changes that allow tenants to assess their income and risk of becoming homeless, among other criteria. Many states and local governments, fearing fraud, have measures in place that can take weeks to verify an applicant qualifies for help.

New HUD rule aimed at preventing public housing evictions

By Ashraf Khalil, www.apnews.com

The Biden administration is trying to prevent evictions from public housing for nonpayment of rent, seeking to shore up protections following the end of the nationwide eviction moratorium.

Under a new rule from the Department of Housing and Urban Development, tenants in HUD-subsidized public housing cannot be evicted for nonpayment without providing them 30 days' notice and information about available federal emergency rental assistance. The rule is scheduled to be published Thursday in the Federal Register.

Technically, the rule would go into effect 30 days after publication, but a senior HUD official told The Association Press that public housing authorities across the country were expected to comply immediately. The official, who was not authorized to comment publicly and spoke on the condition of anonymity, said the rule change was due to significant concern about a looming wave of evictions as cases begin to work their way through courts.

In an official statement set for release Wednesday, HUD Secretary Marcia Fudge called the change "a significant step in raising tenant awareness about the availability of funds that can assist them with past due rent and allowing them additional time to access relief that may stave off eviction entirely."

Elements of the new rule are not new. The 30-day notice requirement is part of the original COVID-19 relief package. But the change will be coupled with specific guidance for housing authorities on how to steer tenants toward the billions of dollars in available emergency rental assistance. It's also designed to buy some extra time for those funds to work their way through the system.

Besides public housing residents, the rule change will apply to those living in project-based rental assistance properties - a program whereby private for profit or nonprofit property owners enter into a contract with HUD to provide affordable housing units. All told, HUD estimates that the change will cover 4.1 million people.

Biden administration officials have complained in the past that the relief funds are bottlenecked by bureaucracy at the state and local level. The senior HUD official said the funds' dispersal has been proceeding a little slower than officials had hoped.



The All-New AASEW Landlord Boot Camp!



By Attorney Tristan Pettit, AASEW Board

We are excited to announce Attorney Tristan Pettit's All-New Landlord Boot Camp via Zoom! Now that the CDC's Eviction Moratorium is over, it is more important than ever that you understand Wisconsin's Landlord-Tenant laws and how to implement them.

Attorney Tristan Pettit, a leading expert on Wisconsin Landlord tenant law. Is presenting an all-new Landlord Boot Camp for November 2021.

A lot has changed this year: moratoriums, some that still may impact your properties, access to emergency rental assistance, eviction alternatives, and more.

Reserve your spot and learn how to avoid problems, while maximizing the performance of your portfolio.

This full day, 8-hour event costs less than a half hour of attorney time. If you own properties, without knowing the laws, you may end up paying for a lot of legal advice in the future.

The presentation will be via Zoom. You will receive a searchable PDF of the rules and forms and perhaps the best part - you will have 14 days to watch the Boot Camp and even re-watch the Boot Camp and even re-watch parts that you want a better understanding of.

Details:

- November 13, 2021
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- Via Zoom

For more information, contact us at admin@aasew.org or call 262-893-8691

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Why renters are struggling so much now

By Annie Nova, www.cnbc.com

Key Points

- The present troubles for renters are explained in large part by inequities that predate the COVID pandemic
- Around half of renters in the U.S. were cost burdened in 2019, meaning close to a third or more of their income went to their rent each month, according to the National Low Income Housing Coalition.
- Low-income workers, women and people of color are also more likely to be renters.

Millions of renters are at risk of financial hardship as federal and state relief measures wind down.

That's a new warning from the Consumer Financial Protection Bureau, which found that the pandemic-era safety net helped renters across the U.S. maintain stability during months of historic unemployment and uncertainty.

Now those protections are running out: The national eviction moratorium is over, few states are still banning the proceedings and the \$45 billion in rental assistance allocated by Congress to address the crisis has been painfully slow to reach people.

Around 10.7 million renters remain behind on their rent, according to the Center on Budget and Policy Priorities.

The average debt in Maryland, where nearly 19% of renters are behind, is more than \$4,500, according to data provided to CNBC by Surgo Ventures, a nonprofit organization focusing on health and data. The typical balance in California, where 15% of renters are not caught up, is closer to \$5,200.

The present troubles for renters are explained in large part by inequities that predate the COVID pandemic, said Diane Yentel, president and CEO of the National Low Income Housing Coalition.

Indeed, around half of renters in the U.S. were cost burdened in 2019, meaning close to a third or more of their income went to their rent each month, according to the coalition.

"We have to recognize where we were before the pandemic, which was in the midst of a severe housing affordability crisis," Yentel said.

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Financial struggles were more common among renters than homeowners before Covid, the CFPB’s report shows.

Renters had an average credit score between 87 points and 106 points lower than homeowners. People who own homes are also less likely to have student loans and auto loans than renters.

Low-income workers, women and people of color are also more likely to rent than own a home.

“Past recessions and depressions have seen communities of color and low-income communities of all races and ethnicities left behind when the broader economy recovers,” said Dave Uejio, the CFPB’s acting director. “We cannot repeat that history.”

Homeownership demographics

Renters are more likely than homeowners to be Black or Hispanic, have lower incomes, and are more likely to be women, according to a recent survey by the Consumer Financial Protection Bureau.

Yet many renters won’t be able to clear up their arrears until they receive the federal rental assistance, Yentel said.

“Even if by now they’re re-employed or have taken on a second or third job, many will continue to struggle just to pay their ongoing rental costs,” she said.

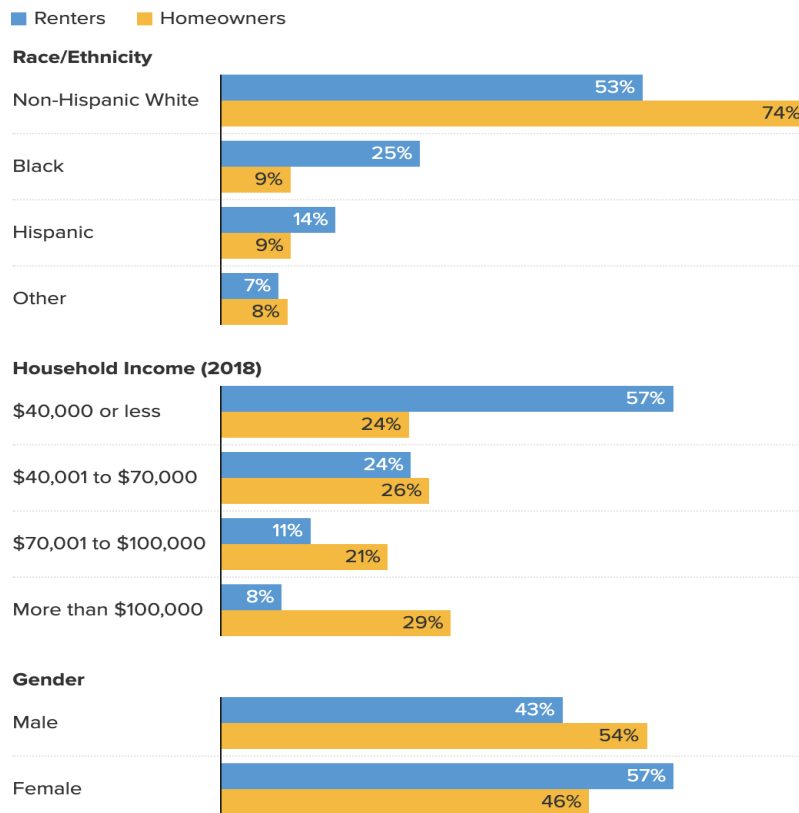
Meanwhile, tenants are still struggling to get the aid.

Less than \$9 billion of the \$45 billion in rental assistance has been spent, even though the funding was approved in stimulus packages passed in December and then March.

Advocates blame the troubled rollout of the funds on complicated applications and short staffing across the hundreds of organizations tasked with giving out the money.

“Delays have been brutal,” said Daniel Rose, an organizer at Housing Justice Now in Winston-Salem, North Carolina remains at \$7.25.

“You can’t afford housing in Winston-Salem,” Rose said.



Source: Consumer Financial Protection Bureau, "Financial conditions for renters before and during the COVID-19 pandemic," Sept. 2021



Nearly \$400M heading to Milwaukee to help city recover from pandemic, officials discuss how funding will be spent

By Taylor Lumpkin

Milwaukee - During a virtual meeting Thursday, Milwaukee officials laid out their plan to help the city recover from the COVID-19 pandemic. It includes \$394 million from the federal government, and they want it to be distributed equally.

"We have committed to making sure that we use racial equity in determining how to spend our federal stimulus dollars," said Nikki Purvis, Chief Equity Officer for the City of Milwaukee.

Funds received from the American Rescue Plan Act can be used for a number of things, including government services, premium pay for eligible workers, and the economic impacts of COVID-19.

"Part of this is to deal with also the negative impacts of the racial inequities in the COVID disease itself," said Dennis Yaccarino, the budget director for the city.

So far, the city says it's identified eight funding priorities such as affordable housing, city services, job training and early childhood education. "Early childhood education could be directed for daycare or any help the crisis with the level of educators in the community," said Yaccarino.

As well as infrastructure, broadband access, small business development and funding initiatives that will keep neighborhoods safe. "Some of the funds could be used for violence prevention and things like that," said Yaccarino.

While some residents were on board with the city's priorities, many questions still remained, like how officials would help small business, and if there would be premium pay for city workers.

"What efforts will be made to assist black and brown businesses in Milwaukee?" asked Keesha Sutton.

"We are going to focus the business programs on those areas that were most affected by COVID, so many of those areas will include a number of minority businesses," said Yaccarino.

There will be another hearing on October 15 at 9 a.m., and then a final vote on November 2.

Affordable housing vacancy drops, and rents are climbing

By Brooklee Han, www.housingwire.com

The vacancy rate for low-income tax credit-supported affordable housing dropped to 2.5% nationwide in the second quarter of 2021, a decrease of .01% from the first quarter, according to **Moody's Analytics REIS**, New York.

Since Moody's Analytics REIS has tracked it, the sector's vacancy rate has stayed between 2% and 2.6% and the firm stated that it does not expect to see deviations from this range in the near future.

During the second quarter 4,500 completed new builds came to market, increasing the affordable housing inventory by 0.4%. While this figure shows that building projects are carrying on despite supply and labor shortages, it is still well below the average number of projects completed in the second quarter since 2016, which sits at just under 9,000 units, according to Moody Analytics REIS.

"Since history has shown us that fourth quarters are usually the strongest quarter for construction, 2021 is still projected to finish with 40,000 completions, which falls right in line with years past," David Caputo, an analyst with Moody's, said. "As for new construction, 2021 completions are projected to finish the year at over 40,000 units."

In the second quarter, the national average asking rent increased .8% to \$986. Moody's Analytics projects that rents in this sector will increase to \$996 by the end of the year, making for a 2.2% increase year-over-year.

How Freddie Mac is addressing affordable housing challenges

As part of Freddie Mac's mission to provide liquidity, stability, affordability and equality to the housing market, Freddie Mac created its Housing Solutions team in 2020 to reduce barriers to homeownership and provide solutions to some of the nation's toughest housing challenges.

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Caputo believes this to be a sign that the affordable housing sector is well on its way to fully recovering from the effects of the pandemic.

Last week, the Federal Housing Finance Agency extended multifamily forbearance indefinitely. Forbearance options for landlords with multifamily mortgages backed by Fanni Mae and Freddie Mac were slated to expire on Sept. 30 before they were once again extended.

With the median house price increasing 16.2% from August 2020 to August 2021, according to Redfin many lower income and potential first time home buyers are being squeezed out of the market.

As the rental market becomes more and more competitive, congressional Democrats have begun sponsoring new legislation aimed at helping first-time, first-generation homebuyers. The latest proposal, called the “Low-Income First Time Homebuyer (LIFT)Act,” would help these individuals out by sponsoring low fixed-rate 20 year mortgages through the **Department of Housing and Urban Development**.



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Real-estate investors are less optimistic about the U.S. housing market - here's why

By Jacob Passy, www.marketwatch.com

Like typical home buyers, mom-and-pop real-estate investors have concerns about affordability.

Small scale real-estate investors are less enthusiastic about the state of the U.S. housing market - and their reasons for worry largely mirror those of the average home buyer today, according to a new survey.

Real-estate data company RealtyTrac reported that 48% of individual real-estate investors view the investment market as being worse or much worse than it was a year ago, based on the results of a survey the company conducted. That's up from 45% of investors in last year's edition of the same survey.

RealtyTrac polled mom-and-pop investors who purchase between one to 10 properties a year - including both investors who flip the homes and those who hold onto them as rental units. These investors own most of the single-family rental properties in the country.

Notably, RealtyTrac found that a smaller share of investors in this edition of the survey planned to flip the homes. That aligns with previous research from RealtyTrac's parent company, Attom Data Solutions, that found that the frequency of home-flipping was down compared to historical levels as profit margins remained depressed.

As for the top concerns among real-estate investors, the most-cited response was the rising cost of homes, which 63% of respondents listed as a major challenge. Next was the lack of available inventory, which was cited by 57% of investors.

Other major worries included the cost of materials and labor for home building and improvement projects, as well as competition from traditional home buyers.

"It's no wonder that individual investors believe that the market is less favorable today than it was a year ago," Rick Sharga, executive vice president at RealtyTrac, said in the report.

Another issue that could be factoring into investors' views on the state of the U.S. housing market is the situation with foreclosures.

Continued on page 10


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The availability of mortgage forbearance and an ongoing moratorium on foreclosures at the federal level has meant foreclosure activity was down some 70% in August versus the same time period in 2019. According to RealtyTrac, the number of homes in foreclosure is at the lowest level on record.

Because of the appreciation in home prices, many people who are in forbearance and behind on mortgage payments may be able to sell their homes rather than go into default. Investors remain divided as to whether they believe that foreclosure activity will return to normal in the future or surpass typical levels, the survey found.

Where Have All the Vacancies Gone?



By Tim Ballering, AASEW Board, www.justalandlord.com

My company receives messages and phone calls daily from prospective renters who are upset that we have nothing for rent. The number of total units we run has not changed. One of the small local papers that we used to advertise in told my staff they were struggling financially because, like us, so many owners stopped advertising rentals. Rental housing today is the Cabbage Patch Kids of 1983.

In talking to owners it appears the dramatic reduction in vacancies is largely due to small properties being taken off the market and being made ready for sale. Sellers want the place freshly prepped to sell fast and are aiming for owner-occupant buyers, who typically pay more.

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It is a perfect storm for this disruption.

Small owners were severely, financially battered by a year and a half of moratoriums. Dramatically reduced rent collection made it difficult for them to pay their bills, let alone receive compensation for their work and investment. Harvard had a good report this week, [Finding and Lessons from Two National Surveys of Landlords | Joint Center for Housing Studies](#).

Generally, you can not harm one side of an economic equation, without ultimately impacting the other.

There is a general fear amongst owners that the government can step in at will and prevent rent collections anytime in the future for any reason, making selling more attractive.

Housing prices have skyrocketed, in part driven by low-interest rates and in part by a slow down in new construction as both materials and labor are harder to obtain. [Home Prices Continue Record-Setting Pace, Rising 19.7% in July | Economy | US News](#)

If you burned through all your savings, maxed your credit cards, and are three months delinquent on the mortgage, why would you not sell at the prices offered today?

I fully expect to return to normal vacancy rates within a year as we did not lose 8% of our housing stock and Milwaukee's population continues to decline.

However, I do not expect rents to return to 2020 rates due to the prices that are being paid for properties today and the large volume of sales.

The state, federal, and in some places local governments' actions to "cancel rent" is the prevailing wind in this storm. Peer pressure - I had to use a weather - related analogy.

The story that these moratoriums simply delayed payment is a **false narrative**.

Less than 2.4% of eviction judgements are ever paid, and less than a third of unpaid rent is reflected in eviction judgements. So a short-term cancellation is resulting in what is undoubtedly long-term harm for lower-income renters.

The answer is **FoodShare for Housing**.



AASEW Business Member Directory

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“Halloween is not only about putting on a costume, but it’s about finding the imagination and costume within ourselves”

- Elvis Duran

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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- Eleanor Roosevelt

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Evictions in Wisconsin have increased since moratorium ended, and may get worse if rental assistance delays continue

By Diane Bezucha, www.wpr.org

Eviction filings in September were the highest of any month this year.

When the United States Supreme Court struck down the national eviction moratorium a month ago, advocates predicted a "tsunami" of evictions. In many places across the country, the anticipated surge has not materialized.

But in Wisconsin, the situation is complicated.

According to Wisconsin Circuit Court Access data, eviction filings have increased by 55 percent since the moratorium ended.

"We will have the highest number of eviction filings for 2021 in the month of September. That is concerning," said Michael Basford, director of the Interagency Council on Homelessness, which tracks Wisconsin's eviction data.

Despite this sudden increase, eviction filings have still not returned to pre-pandemic levels and eviction judgements have remained relatively low.

Advocates say this is because more tenants and landlords are taking advantage of the state's emergency rental assistance programs to recoup losses.

"We have seen a huge increase in applications in all of our 10-county region," said Debbie Bushman, VP of housing program developments and compliance for Newcap, the nonprofit that administers rental assistance in Brown County.

But increasingly long wait times for receiving rental assistance have frustrated tenants and landlords alike, and could mean that the tidal wave of evictions is still on the horizon.

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'It just doesn't seem right'

Milwaukee tenant Laura reached out to WPR's WHYsconsin about why her emergency rental assistance check was taking so long. She asked that she only be identified by her first name.

Laura, 45, applied in April for rental assistance from Community Advocates, the agency that manages emergency rental assistance for Milwaukee and Waukesha counties. Nearly six months later, she's still waiting.

"I mean, they're telling me that I'm approved, but I don't know," she said. "I don't know when they're going to get the check because I've been given so many different dates."

In the spring of 2020, Laura had to quarantine due to COVID-19 exposure and also had carpal tunnel surgery. She ended up missing two months of work and fell behind on rent.

She and her four children have lived in the same apartment for nine years and Laura said she has never had an issue paying rent until now.

Laura's back at her job as a mobile fueler and on top of her rent again, she said, but hasn't been able to make up for the months she missed. In total, she owes her landlord \$3,050.

Laura said calls and emails to Community Advocates often go unanswered. The communication she does receive includes conflicting information. One email says her check was sent Aug.23, another says it was sent Sept.13. One message said to "allow 15 to 45 business days or more" for her landlord to receive the payment.

So Laura started using her day off every week to go into the office and ask for updates. She says she has even written to Gov. Tony Evers.

But she is still waiting. And frustrated.

"You can't talk to anybody. They tell you they're not available. You can't get a person's direct email," said Laura. "It just doesn't seem right."

'People could be evicted while they're just waiting'

A big part of the problem is that organizations are simply struggling to keep up with the demand, said Andy Heidt of Wisconsin Community Action Program Association.

WISCAP Association is the conduit between the state and the community agencies that distribute emergency rental assistance funding to the majority of counties in Wisconsin.

As of Sept.29, WISCAP has dispersed nearly \$64 million to about 16,000 households, with the average payment around \$4,000.

Heidt said they've been averaging about \$2 million per week in payments, but lately it's been higher because they've gotten the word out and more people are applying for assistance since the moratorium ended. The last couple of weeks have been among their largest payments, said Heidt.

"So the positive is we're putting out a lot of money right now. The negative is, we're starting to have longer wait times in processing eligibility and applications," said Heidt.

Depending on the program, people can apply for up to 18 months of rent and utility assistance if they make less than 80 percent of the area median income and can prove they were financially impacted by COVID-19.

"Lots and lots of people can say yes to those two questions," said Heidt. "The stories are heart-wrenching."

As of Sept.13, U.S. Census Household Pulse Survey estimated that more 94,119 Wisconsin residents live in households that are behind on rent and mortgage payments.

In response, agencies are trying to hire more staff. But hiring and training takes time, said Heidt. In addition, some locations may be waiting on additional funds, adapting to new databases, or in the city of Madison's case, transitioning from one provider to another.

"It's a little confusing and it's slowing things down at a time when we need things to be sped up because the moratorium is no longer there," said Heidi Wegleitner, an attorney with Legal Action Wisconsin.

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And the consequences of that delay are very real.

"People could be evicted while they're just waiting for their rent assistance application to be processed," said Wegleitner.

Some tenants may not even know they can access emergency rental assistance and legal aid until they walk into their initial eviction hearing, said Wegleitner. And in some counties, a hearing could be on a Tuesday and the trial may be as early as the following Friday.

Response to WPR's Article



By Tim Ballering, AASEW Board Member

Another problem is the media focuses on numbers that support their foregone position and downplay the overall truth. If you pick and choose a narrow time frame, data can support nearly any position.

*According to Wisconsin Circuit Court Access data, **eviction filings have increased by 55 percent** since the moratorium ended.*

*"We will have the **highest number of eviction filings for 2021** in the month of September. That is concerning," said Michael Basford, director of the Interagency Council on Homelessness, which tracks Wisconsin's eviction data.*

*Despite this sudden increase, **eviction filings have still not returned to pre-pandemic levels and eviction judgments have remained relatively low.** Advocates say this is because more tenants and landlords are taking advantage of the state's emergency rental assistance programs to recoup losses.*

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2022 Assessment Process Could Be Chaotic

By Jeramey Jannene, [Urban Milwaukee](#)

Next time you appeal the property tax assessment on your home, make sure to address it to the Award-Winning City of Milwaukee Assessor's Office.

The department was given a Certificate of Excellence in Assessment Administration award by the International Association of Assessing Officers this summer. "No other jurisdiction in Wisconsin has ever qualified," said Commissioner Steve Miner.

And if things go as expected, lots of people are going to be mailing the office in 2022. The real estate market remains red hot and for the first time since 2002, Milwaukee has gone a year without a citywide reassessment. People are likely to be in for a shock when their new home value arrives.

Miner presented his organization's proposed \$4.5 million 2022 budget to the Common Council's Finance & Personnel Committee on Monday. He would like it to include more money for staffing in order to deal with a surging number of transactions and assessment appeals.

"The current staffing level has made it difficult to maintain this high level of service," he said. "Turnovers and vacancies have prevented us from maintaining our normal workload." The bulk of the turnover occurs at the mid-level ranks when assessors experience an increased workload and can find higher-paying jobs at other private and public employers. And more turnover is on the way in two new sources.

The city's vaccine mandate, which goes into force at the end of the month, is expected to result in resignations. "We have I think three, four people that will be leaving because of that," said Miner. That would represent 10% of the office's 35 current staff members.

The top two positions are also going to turn over. Chief assessor Peter Bronek retired on Sept. 10. Miner, a mayoral appointee, also would like to retire. He would have already but he wanted to accept the award, and Bronek's retirement introduced another delay.

He's now hoping to retire in January. "I might stay a little longer depending on how the process plays out," he said. "I don't want to leave the city in a bad spot."

"Nor do I," said committee chair Alderman Michael Murphy.

The alderman asked if the city should skip doing a citywide reassessment in 2022, given the departures and the fact that a hot real estate market will trigger thousands of appeals. "I think that would be a mistake," Miner responded.

He expressed confidence in the team that will lead the process. "They are well on their way to having that complete," he said.

But there is plenty of other work to go around for an office with an authorized staff of 47 full-time equivalent employees. Miner said that the office saw the highest number of property transactions in its history in August, resulting in a need to update many records and comparable properties.

The office is also still dealing with the record number of appeals that came from the 2020 assessment process. A total of 500 cases are still pending before the Board of Review, a mayoral-appointed body that hears from both property owners and the assessor. There were 6,665 objections in 2020 and 981 in 2021.

"The volume that occurred in 2020 was significantly higher than typical," said Miner in a May interview. Going back to 2013, the highest one-year total was 2,512.

A variety of factors triggered that spike. A hot real estate market is driving values upward in many city neighborhoods, including Bay View and Harambee. The letters with new values were also mailed during the Safer at Home period in 2020, when people were spending more time at home and potentially worried about financial issues. Due to the pandemic, the Board of Review doubled the length of time people had to appeal.

The calculations were also made using a new software platform that replaced a system the city had developed in house starting in the 1980s. "The software works really well, but it really is sensitive to what data we have," said Miner in May of the Patriot Properties' product. "What we found a lot of times last year during open book was a lot of the data we had didn't match what was actual."

The assessment process does not raise revenue for the city, but instead is designed as an equitable way to divvy up the share of the state-capped property tax levy. A rising property tax bill is almost entirely the result of declining property values elsewhere.

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Technology To The Rescue

A series of slides shown by Miner Monday showed that a number of long-term projects are close to going live.

The most significant is the digitalization of property records, including building sketches. Assessor's currently must visit properties in person and can do up to 20 per day.

The new system, required by the state Department of Revenue almost a decade ago, would allow a "desktop review" of properties from computers. Miner said assessors, based on other department's experience, could then review 150 to 200 properties per day. That system is expected to be online in the first quarter of 2022.

Before that comes online, the city will also have new exterior images of every property. A crew from Cyclomedia has driven the entire city, including alleys, and taken a 360-degree photo every five meters.

It will be the first time the Assessor's Office, and other city departments, have high-resolution images of every property. "The new images will be available on the website soon," said Miner.

The commissioner said the project cost about \$460,000. "It's just a wonderful tool that departments throughout the city can use," Miner said in May. The photos are expected to expedite assessments of the condition of structures among other advantages.

Another project is likely to increase the number of appeals. **For the first time, property owners will be able to appeal their assessments online.** Previously they needed to get a form from the office. Requested by the council, that project is scheduled for completion in the fourth quarter of 2021.

But another project that will launch in late 2021 or early 2022 is expected to reduce appeals. Known as "Comper" it will publicly show the comparable properties used to generate an assessment.

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