



Apartment Association of Southeastern Wisconsin

Advocating for Sustainable Rental Housing

E-mail: membership@AASEW.org

Website: www.aasew.org

June Golf Outing

Let's have some outdoor fun at Wanaki Golf Course. Enjoy a socially distanced day of networking with fellow members, business partners, and colleagues of the AASEW. We will have a 9-hole scramble followed by an evening of awards, food and drinks.

Date: Monday, June 21st, 2021
Location: Wanaki Golf Course
N50W20830 Lisbon Rd.
Menomonee Falls, WI 53051

Admission includes Golf & Happy Hour
(food and two drink tickets)

- AASEW Members - \$75
- AASEW Foursome - \$300
- Non-Members - \$100
- Non-Members Foursome - \$400
- Happy Hour No Golf Members - \$25 (food and two drink tickets)
- Happy Hour No Golf Non-Members - \$35 (food and two drink tickets)

Schedule of Event

- 1:00 PM - Registration
- 2:00 PM - Tee Off
- 5:30 PM - Happy Hour, Networking and Awards

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Reminders

- Registration includes 9 holes of golf, food, and beverage
- Registration and cancellation deadline is June 14th at 5:00 PM
- All players must be registered prior to golf outing



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.

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How Blistering Home Sales Could Give Way to Better Times for the Multifamily Market

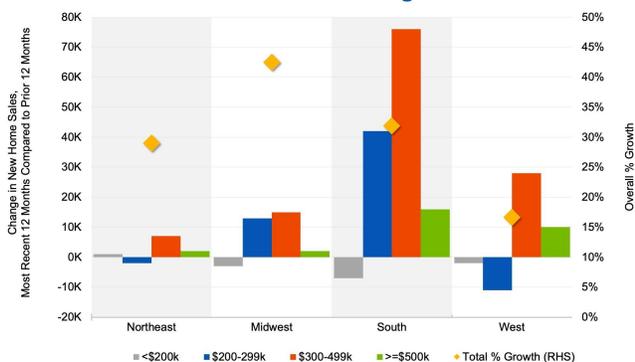
By Christine Cooper, Managing Director and Chief U.S. Economist
 Matt Powers, Associates Director of CoStar Market Analytics in New York City.

The data for single-family housing activity over the past year is staggering:

- About 900,000 new one-family homes were sold over the past 12 months, a 33% increase from the 12-month period ending April 2020. While the amount of purchases is still below the 2002-07 period, there has never been a one-year increase this substantial.
- About 5.2 million existing single-family homes were sold over the past 12 months, an 11% increase from the 12-month period ending April 2020.
- Median home prices for existing single-family homes were up 20% from a year ago as of April 2021, the single largest increase on record back to 1969.

The pace of purchases has increased everywhere. In the four-quarter period ending March 2021, the number of purchases was up by a minimum of 17% in the West region compared to the prior four-quarter period, and as much as 42% in the Midwest. Purchases were most concentrated in the \$300,000-to-\$500,000 price range, which were up by 46% using the same four-quarter total comparison.

Home Purchases Increased in All Regions



Source: Census Bureau

CoStar

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Many local landlords still struggling with eviction moratorium

By Jennifer Lewke, www.amp.whec.com

Rochester, N.Y. (WHEC) -- Many small landlords are continuing to struggle with New York State's eviction moratorium. Some have tenants who have not paid rent since the pandemic began and while there are now state and county rental assistance programs to help, the tenant has to take the initiative to apply and they're not all doing that.

The eviction moratorium was intended to ensure those who lost their jobs or had their hours reduced due to the pandemic, wouldn't lose their homes but more than a year after it went into effect, some landlords are facing the reality of losing their properties.

'We pretty much scrimped and saved to get these five properties together,' said local landlord Rosemarie Dell.

Dell and her husband borrowed against their retirement and they have a number of tenants who haven't paid rent in months which is starting to seriously hurt their bottom line.

'We're just small middle class, middle-income people,' she said.

Their daughter is in an even worse situation.

'She is a single mom okay, with two properties. The date that Cuomo said, last March, that there was an eviction moratorium her tenant stopped paying rent. That tenant to this date has not paid a dime,' Dell said.

Dell's daughter is owed more than \$10,000 in back rent.

'There's a lot of rental assistance money out there but what if the tenant does not choose to apply for that assistance? The landlord is not allowed to apply for it without the tenant's permission,' she said.

That's true. The current program being offered in the City of Rochester and in Monroe County requires a tenant to fill out an application, be interviewed and provide documentation in order to qualify. Landlords can apply on behalf of their tenant but only with the tenant's consent.

The same is true for a rental assistance program now being offered by the state for areas outside of Monroe County.

The moratorium order says that: 'landlords can evict tenants that are creating safety or health hazards for other tenants, and those tenants who do not submit hardship declaration' --the problem with that? 'County court is hearing all of the village and town cases in the county and they are backed up, there was a backlog of about four or five months,' says Erin Elsner, a real estate attorney at Nacca Law Office. Even if a landlord is able to get a court date, all it takes is the tenants signature on one piece of paper to put a complete stay on the eviction process until at least August 31st, 'the tenant can file the hardship declaration before court, they can file the declaration in court and if they don't go to court and I get the warrant of eviction and I have it served they can even file the hardship declaration until the lockout,' explained Erin Elsner with Nacca Law Office.

Right now, Elsner said, the courts aren't even confirming that a COVID hardship has truly impacted a tenant's ability to pay.

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The Social Development Commission has started disbursing new rental assistance funds. Here's what you need to know.

By PrincessSafiya Byers, milwaukeeenns.org

In late February, the City of Milwaukee and Milwaukee County received more than \$28 million to provide new emergency rental assistance for struggling tenants.

The Social Development Commission, or SDC, was allocated \$17.6 million of that amount to assist city residents.

Since then, thousands have contacted the SDC seeking help.

Eligible applicants must be an adult Wisconsin residents with a household income at or below 80 percent of the county median income in the month of or prior to the application date.

Once approved, eligible individuals may receive up to 15 months of aid in a combination of rental payments and/or security deposits. These payments will be paid directly to the landlord on behalf of the tenant.

SDC officials say the organization has been swamped with requests and has a backlog of cases.

We talked with [George Hinton](#), the CEO of the SDC, to answer questions about the process.

Here is what he said.

Is there anything new that people should know about the application process?

Yes, everything has officially transferred online. You can find out anything you need to know about the status of your application through the application portal.

What are the eligibility criteria?

- You must be at least 18 years of age.

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- You must reside in the City of Milwaukee.
- You must qualify for unemployment or have experienced a significant reduction in income, incurred significant cost, or experienced financial hardship during the COVID-19 pandemic.
- You must be at risk of becoming homeless or experiencing unstable housing.
- You must have a household income at or below 80% Milwaukee County Median Income.

How long should people wait to hear back about rent assistance now?

This application process is a little longer than the ones from the first two pots of money. There are a few weeks on average wait.

What has changed about the process of applying?

More information is required for the application. Here is what's needed.

- Applicant Information: gender, race, ethnicity, social security number (if applicable), household size, date of birth, military and disability status
- Rental property information: address, lease type (month-to-month, annual) and rent amount
- Landlord information: name, address, phone number and email
- Income sources for all household members: earned wages, SSI/SSDI, unemployment, etc.
- Income loss information and documentation

Can I apply if I received rent assistance in the past?

Yes. If you have received rent assistance and are still in need you can reapply. However, SDC does not encourage people to apply through both SDC and Community Advocates. It can slow down your approval process.

How many people have you served so far?

Through the [Wisconsin Rental Assistance Program](#), SDC served 3,483 families, disbursing \$6.2 million.

Through the [Milwaukee Rental Assistance Program](#), SDC served 4,655 families, disbursing \$13.2 million.

Through the [Milwaukee Emergency Rental Assistance Program](#), which started being disbursed in late April, about 100 applications have been processed so far, with more applications being processed.

Continued on page 6

When you started in June 2020, there was a backlog of 24,000 names. How many are there now?

There are about 4,000 applications being processed now, with more coming in every day. We assume the federal stimulus checks have helped slow the need, but the need is obviously still there.



Remembering Jean Zyla



Fellow real estate investor and AASEW member Jean Zyla lost her battle to cancer and passed away in May 2021. She will be remembered fondly by those who knew her. Her trademark expression when asking people to get in touch with her was "Call the Zyla-Phone!"

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Legal Action urges Wisconsin Supreme Court to ensure eviction ban lasts until June 30

By Cary Spivak, Milwaukee Journal Sentinel

Fearing a sudden end to the national ban on many evictions, Legal Action of Wisconsin is urging the state Supreme Court to issue a statewide moratorium that would run until June 30.

"We don't want anyone on the street - we don't want anybody to be without housing," said Carmen Ayers, Legal Action's housing priority coordinator.

Earlier this month U.S. District Judge Dabney L. Friedrich of the District of Columbia, ordered that the federal eviction ban issued by the Centers for Disease Control and Prevention be lifted. The CDC order took effect Sept. 4 and expires June 30.

Friedrich stayed the order at the request of the federal government, though that stay could be lifted next week, Ayers said.

"If Judge Friedrich does not enter any further stay on her Order vacating the CDC eviction moratorium next week, the Wisconsin courts will see a flood of evictions," Ayers and Deedee Peterson, Legal Action executive director, wrote to the justices. "This court must therefore take bold action now to use its authority and enter an immediate halt on all evictions in Wisconsin through June 30, 2021."

They added that "entering such an order will not only prevent the spread of COVID-19, it will also bring clarity to courts, landlords, and tenants throughout Wisconsin."

The CDC moratorium is not a complete ban on evictions. Tenants must sign a declaration swearing that they meet the criteria to be protected from eviction.

Legal Action is asking for a complete ban on eviction filings and the execution of eviction orders.

Guaranteeing that the moratorium runs until June 30 will also give landlords and tenants time to apply for \$692 million in federal rent assistance funds earmarked for Wisconsin, Peterson and Ayers wrote.

"It makes sense to wait for the federal funds," to arrive before lifting the eviction moratorium, Ayers said.

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Federal Funds Huge for Eviction Prevention, Housing

By *Graham Kilmer, urbanmilwaukee.com*

Milwaukee County has used federal funding to prevent an estimated 5,480 evictions since the COVID-19 pandemic began.

Under Milwaukee County Executive David Crowley, the county put approximately \$18 million of its allocation from the CARES Act into eviction prevention and housing assistance.

The county started cutting checks to renters and homeowners in June to keep them in their homes. Since then, the county has spent down nearly all of the money it has put towards rent and mortgage assistance.

The number of evictions the county prevented with these funds is both good news and bad news, said **James Mathy**, director of the Housing Division in the Department of Health and Human Services (DHHS).

“Bad news is just a tremendous amount of need out there, and there continues to be,” he told the board’s Health, Equity,

Human Needs and Strategic Planning Committee Wednesday. “The good news is, though, I just think that the county and its partners just did a phenomenal job especially with eviction prevention.”

After hearing the number of evictions the county prevented, Supervisor **Ryan Clancy** said, “That’s really a testament not only to the work of DHHS and Housing but to the idea that when we allocate these federal and state funds directly into the hands of people that are impacted by disaster that it really does have an impact.”

The county in partnership with Community Advocates, has provided \$11.1 million rental assistance. The majority of that funding went to residents between the ages of 21 and 35, 77% of the recipients were Black county residents and 83% went to those living on a “very low income,” Mathy said.

The county also spent \$2.7 million through Hope House of Milwaukee, a shelter and re-housing non-profit, to provide rental assistance, case management and wraparound services like educational support, and mental health and addiction services.

Heiner Giese, attorney for the Apartment Association of Southeast Wisconsin,

Continued on page 10

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said landlords would not rush to toss tenants even if the moratorium suddenly ended.

“If the moratorium ends now, the predicted surge of evictions won’t occur because landlords are cooperating very much with tenants,” Giese said. “Why would a landlord want to evict somebody now when they might be able to get” federal rent assistance funds?

Evictions have been continuing despite the CDC ban and the flow of rent assistance funds to landlords.

Milwaukee landlords filed 4,113 eviction suits during the eight-month period that ended April 30, down from 6,789 from September 2019 through April 2020, according to Medical College of Wisconsin data.

Since the moratorium began, Milwaukee County sheriff’s deputies evicted 685 tenants and their families, Sgt. William Brown, who oversees the eviction unit, said Friday.

If the court chooses to not ban all eviction filings, the Legal Action letter asks that they order that eviction orders, known as writs of restitution, not be served on tenants until after June 30.

“This more limited order would not prohibit landlords from filing eviction cases or prohibit circuit courts from processing eviction cases,” they wrote.

Ayers said the court could act on their request without holding a hearing.





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An Update on What's Happening in Wisconsin

Here is a brief update of some items happening in Wisconsin recently to keep our members informed:

AASEW Registered in Favor of 2021 Senate Bill 258

March 31, 2021 - Introduced by Senators Feyen and L. Taylor, cosponsored by Representative Sortwell, Armstrong, Brooks, Edming, Kuglitsch, Murphy, Rozar, Skowronski, Tittl, Tusler and Thiesfeldt. Referred to the Committee on Financial Institutions and Revenue.

An Act to create 71.05 (6) (a) 30., 71.05 (6) (b) 55., 71.26 (2) (a) 13., 71.26 (2) (a) 14., 71.34 (1k) (q), 71.34 (1k) ©, 71.45 (2) (a) 24 and 71.45 (2) (a) 25 of the statutes; relating to: an income tax deduction for an arrearage paid on behalf of a tenant for municipal utility service.

Under current law, a municipal utility may collect arrearages for utility service provided to lots or parcels of real estate by providing, on October 15, a written notice to the owner or occupant of the amount owing and in arrears.

If payment is not received by November 15, the arrearage amount and late penalties become a lien on the property that is collected as a tax on the property that is collected as a tax on the property. Additional requirements apply to a municipal utility that provides water or electric service to a tenant in a rental dwelling unit.

If the owner of the unit notifies the municipal utility that the tenant has assumed responsibility for payment for the service, the municipal utility must provide additional notices regarding past due amounts to both the tenant and the owner in order to collect the arrearages through a lien.

Also, current law gives the municipality a lien on the assets transfers to the owner. Under the bill, an owner who pays off an arrearage on behalf of a tenant may deduct that amount when calculating income for state tax purposes.

However, if the tenant pays the owner for all or part of the arrearage in a subsequent taxable year, the owner must add that amount to the owner's taxable income for that year.

For the full text, please visit the Wisconsin State Legislature's website:

docs.legis.wisconsin.gov/2021/related/proposals/sb258

Changes to ATCP 134 regarding Credit Check Fee

On May 26, 2021, the Department of Agriculture, Trade and Consumer Protection (ATCP) submitted CR 20-033, a proposed rule in final draft form, to the chief clerk of each house of the legislature pursuant to s. 227.19 (2), Wis. Stats. This rule was approved by the governor on May 13, 2021.

Act 317, which took effect April 18, 2018, references the following (emphasis added):

*a landlord may require a prospective tenant to pay the landlord's actual cost, **up to \$25**, to obtain a consumer credit report on the prospective tenant from a consumer credit reporting agency that compiles and maintains files on consumers on a nationwide basis*

[See full text of the statute on the State of Wisconsin's website.](#)

This statute conflicts with ATCP 134.05 (4) (a), which states (emphasis added):

*a landlord may require a prospective tenant to pay the landlord's actual cost, **up to \$20**, to obtain a consumer credit report on the prospective tenant from a consumer reporting agency that compiles and maintains files on consumers on a nationwide basis*

Because the Administrative Code is inconsistent with the new statute, the Department of Agriculture, Trade and Consumer Protection (Department) must engage in rulemaking to harmonize the two.

Community Warehouse Store Closing

Due to current economic conditions and financial obligations of the Community Warehouse Inc., they are closing the retail portion of the business located at 324 W North Ave in Milwaukee and consolidating their retail efforts to the other two locations located at:

- 521 S 9th Street
- 4119 W Green Tree Avenue

Visit www.thecommunitywarehouse.org for hours.

The 324 W North Ave location will have Giant Store Closing Sales that will begin next week. The last day of operations at the North Ave store will be July 3rd, 2021. The Community Warehouse-Partners In Hope program will continue to operate in the basement. Please keep an eye out for an announcement as to who will be occupying the space in the upper portion of the North Ave building.



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- 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.

Continued from page 7

The organization would also work with individuals and families “on what their future plans were after rental arrearages were paid,” Mathy said.

The county partnered with Housing Resources to provide mortgage assistance. Of the \$3 million allocated for mortgage assistance, only \$1.7 million has been dispersed so far.

The numbers aren’t yet final, Mathy told the committee, but the housing division is expecting to soon report the lowest numbers of street homelessness the county has ever seen. He said it will be a “substantial decrease” even from the numbers seen last year.

“And I really think it is due to all this type of flexible funding that our communities never had before,” he said.

The county is also on track to receive even more funding for housing assistance and eviction prevention. Mathy said the county is expecting to receive \$21 million in state and federal funds by the end of the month. These funds include \$12.6 million from the state and \$8.7 million from the federal government’s Emergency Rental Assistance program.

The federal rental assistance program was created by the American Rescue Plan Act passed in early March.

After hearing the latest report on the use of housing assistance funds, Committee Chair Sup. **Felisia Martin** said, “It does speak volumes when we put our dollars where our values are.”

“A father’s tears and fears are unseen, his love is unexpressed, but his care and protection remains as a pillar of strength throughout our lives.”

- Ama H. Vanniarachchy

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Date: Tuesday, July 13th, 2021

Exhibitor Registration Cost: AASEW Business Member - \$250

For event registration [fill up this form](#) and email to admin@milwaukeereia.com

Continued from page 3

'The way the statute was written, once they sign the form it's an automatic stay or a pause on the proceeding... it doesn't allow the court to do an independent investigation.'

If a tenant is found to have lied by signing the form, they could face a criminal charge in the future but it's unlikely local district attorneys will be investigating.

The eviction moratorium stands until Aug. 31. News10NBC has requested information from Monroe County as to how people so far have taken advantage of the rental assistance program and how much funding is left.

"My father didn't tell me how to live. He lived and let me watch him do it."

- Clarence Buddington Kelland



AASEW Business Member Directory

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“Any man can be a father, but it takes someone special to be a dad.”

- Anne Geddes



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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Milwaukee's Community Advocates, other groups making rent help more accessible to public

By Kristine Byne, TMJ4 WTMJ-TV Milwaukee

Milwaukee - There's a space inside Milwaukee's Community Advocates' brick building on North James Lovell Street that will soon operate as the Milwaukee Rental Housing Resource Center (RHRC).

It's a collaborative effort between the **Apartment Association of Southeastern Wisconsin**, City of Milwaukee, Community Advocates, Hope House, IMPACT 211, Legal Action, Legal Aid Society of Milwaukee, Mediate Milwaukee, Milwaukee County and UEDA (Urban Economic Development Association) to help tenants and landlords with housing issues, which have been exacerbated by the pandemic.

Jessica Hernandez will serve as a triage specialist for the RHRC.

During COVID-19, she has been assisting those in need virtually, helping them navigate rental assistance applications or issues they may be having with landlords. She feels a physical building will be instrumental for those who need more hands-on help.

"We're going to have the capacity of helping them get onto Zoom meetings for court hearings in case they don't have that," said Hernandez.

"We also are serving the Spanish community. I am bilingual. Not often, but I do get referrals for Spanish speakers who do need help with the application," she added.

There's no specific opening date yet, but add computer kiosks and some signage and it will be ready for the public sometime this year.

Hernandez will work in the space alongside other community partners like Legal Aid Society.

"If they do end-up needing an attorney, I'm the person that is the go-between, between them and the attorneys at Legal Aid Society," said Aisha Ware, a paralegal who will team up with Hernandez in assisting clients.

"There are times when an eviction has been filed and a court proceeding is underway and we want to make sure that the tenants in the situation have a right to counsel," Ware said.

Housing Strategy Director with Community Advocates, Deb Heffner, says plans for the physical center got pushed back because of COVID-19, but instead the non-profit worked with RHRC co-partners to develop the website renthelpmke.org and call center 414-895-RENT and triage team to respond to inquiries.

Having a space, however, will supplement the ways they have been serving the community.

"We understand that not everyone has access to technology and forms can be confusing. So we want to be as accessible as possible," Heffner said.

The location isn't just for tenants. **Landlords seeking mediation can come to the office space.** With the federal eviction moratorium now extended through June 30, the demand for those services may increase.

"That continuous engagement with the landlords, having the Apartment Association of Southeast Wisconsin as one of the co-founding partners, has eviction diversion alternatives," Heffner said.

"Mediate Milwaukee's professional mediators help landlords and tenants talk about options and come to agreeable solutions outside of eviction court," according to a spokesperson from Mediate Milwaukee.

Heffner explained donations and fundraising from city and county partners made this possible. She adds the community need couldn't be ignored.

Since March 1, Community Advocates has provided rental assistance to more than 3,000 households in Milwaukee and Waukesha counties.

"It's not just the quantity of people that are applying. But it's also the duration of assistance that people are needing."

While the Milwaukee Rental Housing Resource Center isn't open yet, you can apply for rental assistance virtually or schedule an in-person appointment for the RHRC / Triage Specialist by visiting renthelpmke.org.

You can also reach out via email at Info@renthelpmke.org or call 414-895-RENT.

If you qualify it can take up to 30 days to receive funds.

LIFT Wisconsin Launches Criminal Record Clearing Tool

By MKE Community Journal

Madison, Wisconsin

“Every person leaving incarceration should have housing, the opportunity at a decent job, and health care. A person’s conviction history should not unfairly exclude them from employment, occupational licenses, access to credit, public benefits, or the right to vote. Certain criminal records should be expunged and sealed so people can overcome their past.”

That is the message from the White House, as it issued its proclamation that April was Second Chance Month. Everyday employers and landlords deny people jobs and housing based upon a criminal background check, causing greater economic insecurity for Wisconsin’s workers and their families. Today these workers have the means to quickly eliminate eligible criminal records through a mobile friendly tool developed by LIFT Wisconsin. The new tool lets Wisconsinites scan the Wisconsin Online Record Check System (WORCS) to find and remove public records of arrests and charges that did not result in a conviction, all by using their phone or computer. They also can clear eligible criminal and eviction records from CCAP (Wisconsin’s Consolidated Court Automation Programs).

Criminal records and background checks have become a lucrative and significant part of American life. Surveys show that roughly nine in ten U.S. employers check databases of criminal records when hiring for some positions. Some focus solely on felony convictions; others also consider misdemeanors or arrests. A rising concern that background checks are being used to systematically exclude applicants with criminal records is fueling a national “ban the box” movement. The name refers to the box that job applicants are sometimes required to check if they have been convicted of a felony or a misdemeanor. Governor Evers, as part of his budget, included legislation that would require that employers not ask about criminal histories until after those applicants have had the chance to do a job interview. Employers are justified in wanting to hire trustworthy, responsible workers, But with so many people with criminal records, valuable potential employees are being overlooked. This is where LIFT Wisconsin can help.

With a user login, anyone can use LIFT’s Legal Tune Up tool to get rid of eligible Wisconsin criminal records by simply searching for their cases, inputting information, and printing all documents required to file a petition for criminal record clearing.

Dane County residents can then get assistance with training and employment opportunities and LIFT’s plan is to expand this resource statewide in the next two years. The Legal Tune Up can be found at: legaltuneup.org. Theory and Principle, a legal technology product design and development firm based in Portland, Maine designed and built the application.

About LIFT Wisconsin

LIFT Wisconsin, a pioneering social justice initiative, is a collaboration of the Economic Justice Institute, Inc University of Wisconsin Law School’s civil legal clinics, Center for Patient Partnerships, Legal Action of Wisconsin, and the Employment and Training Association of Dane County.

LIFT received the top award in last year’s inaugural Alliance for the American Dream competition, with the goal to increase shared prosperity and stabilize and expand the middle class. The award is funded by Schmidt Futures, a philanthropic initiative co-founded by Eric and Wendy Schmidt.

The quality of a father
can be seen in the
goals, dreams and
aspirations he sets
not only for himself,
but for his family.

Reed Markham

The Current Challenges Of Investing In Affordable Housing

By Adam Rudman, Forbes Councils Member

Founder and CEO of Apartments Near Me, an affordable housing brand focused on multi-family communities in the United States.

The affordable housing industry is one of the most challenging sectors in real estate. A major factor contributing to this hurdle is indeed the housing market itself. While traditional renters more often pay attention to their financial situations, credit score and other important factors, the majority of affordable housing renters are unable to maintain that same standard. I've observed that in the low-income housing community, many tenants have poor credit or previous evictions on their record.

According to data collected by the Census Bureau from March 17th-29th, 2021, approximately 28% of households are not currently on rent or mortgage and eviction or foreclosure in the next two months is likely. In addition, AP News reported in December 2020 that "in public housing, a small debt can get poor tenants evicted." Oftentimes, a small unexpected debt can cause a snowball effect for low-income tenants who already have difficulty staying current with their bills.

Current Price Changes Vs. Cap Rate

In every market, there are cycles; this includes the real estate market. At this time, I'm finding that Class C and Class D properties (typically the affordable and low-income housing) are selling at a 5-6 cap rate. On May 2, 2021, The Hill published an article with the headline "Is the U.S. headed toward a new housing bubble?" The article went on to state that the median home prices have risen 20% year over year, thus insinuating a base for the bubble. Availability of funds and low-interest rates on loans are the main drivers behind the increase in housing prices.

The main problem is that the cap rate for the industry is changing and reflects the risk of the business. Low-income housing contains a high risk of cash flow, property upkeep, materials, maintenance, security and taxes, just to name a few, which make a cap rate of 6% just not acceptable. (Historically speaking, cap rates of high-risk real estate typically exceed 7%.) Another major contributing factor to the bubble is that new players are starting to have more of a presence in the market. For example, large pensions and insurance funds that are seeking new investments start

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funding and investing money on Class C and Class D properties that potentially have high returns rather than other traditional investments, which is putting the entire system at risk.

Before Covid-19, usually affordable housing investors managed the property by themselves or micro-managed the management company. However, now the management companies are the big winners, increasing their portfolio from investors who have easy access to funds and not accessing the affordable housing risk correctly. For example, before Covid-19 in Memphis, there were more than 20 multifamily properties sitting for sale, and as of April 2021, I've observed that there is barely a single property left as the management companies acquire the clients. This creates new risks and challenges to an already risky and challenging market.

Affordable housing is one of the most important sectors in America. According to research conducted by the Census Bureau in 2019, more than 25% of households in America live in affordable housing and the lower tier of income live in very bad conditions. Affordable housing is important for the growth of our society and can create a stable base for adults and children to have a better future. However, if mismanaged and neglected, the crime rates could increase, profitability will decrease and tenants, as well as management, will be displeased.

In order to achieve the right balance of business goals and community improvement, the investors, as well as developers, must take into account all factors including the base cost of said properties. This balance will be achieved by listening to the community first and then building a renting process around it. The target rent should reflect the max ROI and instead should be focused on long-term renters. The application process should be structured in a sensitive way, understanding that the market is not a regular renting market. The most important thing is to remember that affordable housing, when done right, can actually change people's lives and allows people to be proud of their homes.

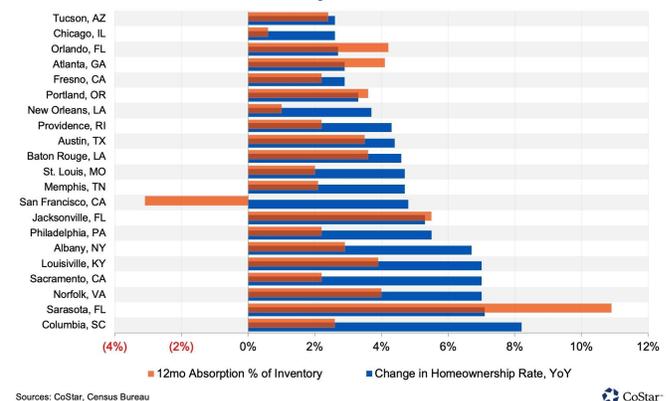


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Continued from page 2

On a regional level, 25 metropolitan areas experienced a 2 percent or greater increase in the homeownership rate from the first quarter of 2020 to the first quarter of 2021. While scattered across the U.S., almost half of these metros are in the South.

Metros With Homeownership Rate Growth > 2%



Somewhat surprising is how the housing boom was not limited to suburban and rural areas. Philadelphia, San Francisco, Atlanta and Chicago ranked among those with significant increases in homeownership,

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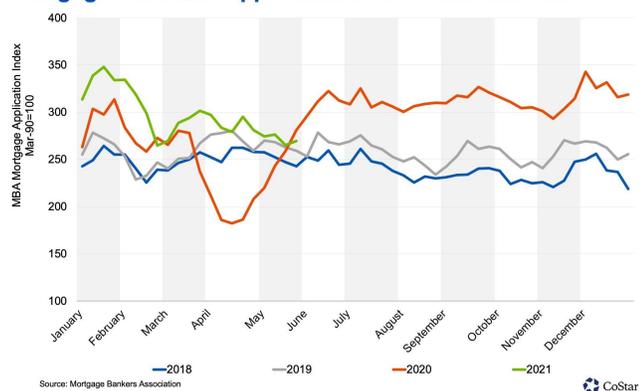
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despite being among the largest regions by population. In San Francisco, it appears that rising homeownership came at the expense of multifamily rentals, which fell by a sharp 3%. Philadelphia, Atlanta and Chicago are unique in being more affordable markets than most major metros, likely lowering the barrier of entry to first-time homebuyers. The National Association of Realtors reported one-third of new homes purchased over the past year, on average, were by first-time homebuyers. This marks the largest first-time homebuyer share since 2021, when sales were depressed after the housing crisis.

Many of the other cities, though, particularly those in Florida and Texas, posted strong homeownership gains in addition to robust multifamily absorption, highlighting strong population growth in a year when many sought more space to work from home.

How much longer this trend will continue is open to debate. While millennials continue to age into typical first-time home buying ages, the pace of mortgage applications appears to have slowed significantly this year. The Mortgage Bankers Association reported a reading of 269.8 on its mortgage purchase application volume index, roughly in line with levels at the same point in the calendar year as in 2018 or 2019. Home purchasing is often seasonal, and this marks a sharp decline from the end of 2020, when mortgage purchase applications were 25% above 2019 levels and 46% above 2018 levels for the last week of the respective years.

Mortgage Purchase Applications Over Calendar Year



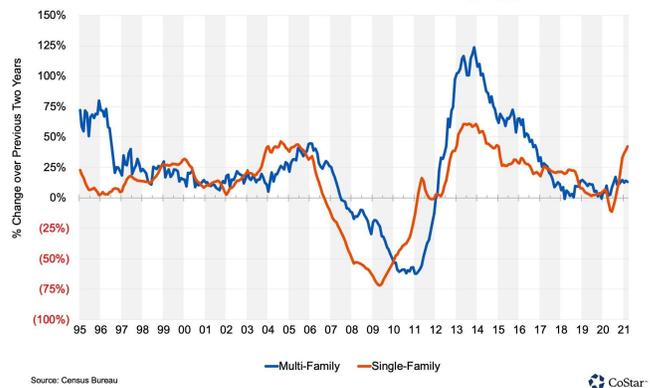
Mortgage rates have risen somewhat from their all-time low of 2.68% in January, and the waves of stimulus payments over the past year, which may have aided down payments, are coming to an end. In this case, an easing of the flurry of home purchase activity makes sense.

A slowing of home purchase activity could benefit absorption rates for multifamily communities, as rent growth has been far outpaced by home purchase price growth over the past year.

According to CoStar, multifamily rents per unit increased by 2% as of the first quarter, the lowest rate in nearly a decade and far below the 14% gain in single-family home prices.

Another item likely to favor multifamily properties going forward is the improvement in supply. After a sharp increase in the sales of single-family houses, builders have responded by starting new projects. Census Bureau data shows an annualized \$390 billion projects started in March 2021, representing a 42% increase from two years prior compared to only a 13% increase for multifamily projects.

Private Residential Construction Growth by Type



The post-housing crisis period was defined by exorbitant multifamily construction as the single-family market rightsized. A reversal of that trend now should be a boom to the fundamentals of multifamily real estate.

The Week Ahead...

The holiday-shortened week nevertheless includes significant events for the U.S. economy. The highlight of any month for economic data, the jobs report, is scheduled to be released on Friday, with economists expecting a bounce back in April from the disappointing March figures. Hiring in the leisure and hospitality sector is likely to lead the way as activity returns to normal with a substantial share of the U.S. population now vaccinated against COVID-19.

The turn of the month also means the release of business sentiment reports for May. The Institute of Supply Management's Manufacturing Index is set to be released on Tuesday, with the Services Index released Thursday. The news releases should include commentary on the state of supply chains and labor shortage, both essential issues for the continuation of the recovery.



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