

Lee, Chris

From: h giese <hgiese@ameritech.net>
Sent: Tuesday, February 1, 2022 9:00 AM
To: Lee, Chris
Subject: Re: Hearing Notice & Agenda for Zoning, Neighborhoods & Development Committee Meeting 2/1/22

Hello Chris,

Following are my comments for this hearing today:

1. The Journal Sentinel story assumed that simply because an owner did not carry a mortgage they were also unlikely to carry insurance. Where is the proof that this is a common practice?
2. The proposed ordinance would impose a vast and unnecessary burden on all rental property owners. It would require annual filing of "proof of insurance" forms with DNS.
3. The proposed ordinance would require DNS to devote considerable staff time in needlessly monitoring and enforcing insurance requirements for the thousands of responsible landlords who carry insurance on their properties.
4. Why do owners not have insurance? It is not that they want to absorb the costs of fires and legal defenses. Instead, it is either prohibitively high costs, or unavailability of normal lines insurance.
5. Insurance redlining exists in lower valued neighborhoods. A landlord pays half as much for a Bayview property that is assessed at three times as much as a near southside property a mile away. **The City should create an insurance pool for properties where insurance is not available at reasonable rates.**
6. The ordinance would be illegal under State statute sec. 66.0104(2)(d) because it does not apply to ALL residential real property owners:
 2. No city, village, town, or county may enact an ordinance that requires a landlord to communicate to the city, village, town, or county any information concerning the landlord or a tenant, unless any of the following applies:
 - a. The information is required under federal or state law.
 - b. The information is required of all residential real property owners.
7. Instead of this ordinance, a **positive step** would be for the City to use ARPA funds to offer electrical upgrades to ALL properties with insufficient wiring. This should operate

like the lead water line replacement program – say providing \$4,000 for service upgrades with the landlord paying 50% of that cost.

Submitted by Atty Heiner Giese

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