



Legislation Details (With Text)

**File #:** 211354      **Version:** 1  
**Type:** Ordinance      **Status:** Placed On File  
**File created:** 12/14/2021      **In control:** ZONING, NEIGHBORHOODS & DEVELOPMENT COMMITTEE  
**On agenda:**      **Final action:** 6/11/2024  
**Effective date:**

**Title:** A substitute ordinance relating to insurance for residential rental properties.  
**Sponsors:** ALD. RAINEY, ALD. PEREZ  
**Indexes:** INSURANCE, RENTAL HOUSING  
**Attachments:** 1. LRB Approved, 2. Heiner Giese Comments, 3. City Attorney Email on Legality and Enforceability, 4. Equity Impact Statement, 5. Hearing Notice List 02.01.pdf, 6. Hearing Notice List 01.31.pdf

Date	Ver.	Action By	Action	Result	Tally
12/14/2021	0	COMMON COUNCIL	ASSIGNED TO		
1/13/2022	1	CITY CLERK	DRAFT SUBMITTED		
2/1/2022	1	ZONING, NEIGHBORHOODS & DEVELOPMENT COMMITTEE	HELD TO CALL OF THE CHAIR	Pass	5:0
1/31/2023	1	ZONING, NEIGHBORHOODS & DEVELOPMENT COMMITTEE	HELD TO CALL OF THE CHAIR	Pass	5:0
6/4/2024	1	ZONING, NEIGHBORHOODS & DEVELOPMENT COMMITTEE	RECOMMENDED FOR PLACING ON FILE	Pass	5:0
6/11/2024	1	COMMON COUNCIL	PLACED ON FILE	Pass	12:0

.Number  
211354  
SUBSTITUTE 1

**ALD. RAINEY AND PEREZ**  
A substitute ordinance relating to insurance for residential rental properties.  
200-53      cr  
This ordinance requires property and personal injury insurance for rental dwellings, and sets a forfeiture not less than \$500 nor more than \$2,000 for noncompliance.  
The Mayor and Common Council of the City of Milwaukee do ordain as follows:

Part 1. Section 200-53 of the code is created to read:

**200-53. Insurance on Residential Rental Property.**

- 1. FINDINGS.** The common council finds that a tenant of a residential rental property may suffer financial harm through fire or other causes due to negligence or substandard property maintenance by a landlord. The common council finds further such a tenant may be without reasonable recourse to cure this financial harm unless the property is adequately insured against property and personal injury liability.
- 2. LIABILITY INSURANCE REQUIRED.** A dwelling shall be covered by property and personal injury

liability insurance whenever the property is subject to a rental agreement. The terms and limits of this insurance shall be set at reasonable levels by the commissioner. The party providing coverage shall be a reputable insurance provider in good standing with the Wisconsin office of the commissioner of insurance.

**3. PENALTY.** Any property owner, or entity functioning as a trustee of an owner, that fails to insure a dwelling under this section shall, upon conviction, forfeit not less than \$500 nor more than \$2,000, together with the cost of the action, and in default of payment thereof, may be imprisoned as provided by law.

APPROVED AS TO FORM

\_\_\_\_\_  
Legislative Reference Bureau  
Date: \_\_\_\_\_

IT IS OUR OPINION THAT THE ORDINANCE  
IS LEGAL AND ENFORCEABLE

\_\_\_\_\_  
Office of the City Attorney  
Date: \_\_\_\_\_

LRB 177137 - 2  
Aaron Cadle  
January 7, 2022