



Legislation Text

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File #: 211354, Version: 1

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.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

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

IT IS OUR OPINION THAT THE ORDINANCE  
IS LEGAL AND ENFORCEABLE

Office of the City Attorney

Date: \_\_\_\_\_

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Aaron Cadle

January 7, 2022