

Eviction Alternatives for Landlords

The CDC Federal Eviction Moratorium ends on July 31. For landlords, this will allow evictions for non-payment of rent to begin again. However, there are alternatives to eviction that can be mutually beneficial for both tenants and landlords.

Why should landlords try to avoid filing evictions? Below is a brief list of reasons to avoid evicting tenants due to non-payment of rent.

AN EVICTION IS EXPENSIVE: A typical eviction can cost between \$2,000 - \$5,000 for one unit including costs for filing, lost rent, cleaning, repairing and relisting the unit. These costs come on top of fixed monthly expenses, such as mortgage, property taxes, insurance, and routine maintenance.

YOU MAY NEVER GET PAID: If you get a judgement for money, you may never get it back. State and Federal laws limit which debtor's wages can be garnished. **RELATIONSHIPS MAY BE RUINED:** The eviction process is very adversarial and will likely worsen the relationship between you and your tenant, potentially leading to damaged property or items left behind. Future tenants often use CCAP to review new landlords. Frequent eviction filings may dissuade them.

Resources are available in Wisconsin to assist landlords and tenants impacted by the COVID-19 pandemic.

TENANT RENTAL ASSISTANCE: Rental assistance can help cover rent your tenants owe. Whether you or your tenant completes the application, it helps both of you. Visit <u>WISCAP</u> to learn about and file for assistance from Wisconsin Emergency Rental Assistance.

MORTGAGE FOREBEARANCE: The COVID-19 pandemic has caused money struggles for both renters and landlords. This includes property owners who depend on rental income to make ends meet. If your rental income has fallen, you can take advantage of options to keep you in control of your property and your financial situation. If it has become harder to pay your mortgage during the coronavirus pandemic, you may be eligible for forbearance. Ask your mortgage provider about mortgage forbearance and visit CFPB to learn more about the process.

FREE LEGAL ASSISTANCE FOR LOW-INCOME HOUSEHOLDS: Legal Action of Wisconsin - <u>LegalAction</u> (southern WI) or Judicare - <u>Judicare</u> (northern WI)

For local resource and referral information: Dial "2-1-1" or www.211.org

What Can Landlords Do?

Adjust Rent Due Dates

Rent due dates can be changed to align better with tenants' paydays, or split into multiple payments over the month.

Waive Late Fees

To keep tenants from getting further behind, consider forgiving late fees and interest as long as some payment is made.

Agree To Lower Rent Payments

Consider temporarily accepting a smaller rent payment, as long as some amount is paid each month. You can also combine this with a rent repayment plan.

Work With The Tenant On A Payment Plan

Back rent is repaid over a period of time. A portion of the amount owed is added to each month's rent payment. Renters may feel more confident about making bigger payments once they get back on their feet.





Resources for Landlords

Rent Smart

UW-Madison Extension's <u>Rent Smart course</u> features six modules that challenge participants to know and understand their rights and responsibilities as a tenant, as well as know and understand the rights and responsibilities of their landlord.

UW-Madison Extension Financial Education

Visit https://finances.extension.wisc.edu/ to access information on building and maintaining credit, getting through tough times, saving for post-secondary education, and many other money topics.

Check Your Free Credit Report

Visit this <u>UW-Madison Extension page</u> to learn about the importance of checking your credit report every year and sign up for reminders to access your report on 2/2, 6/6, and 10/10.

Wisconsin Landlord Tenant Guide

Visit this <u>WI Department of Agriculture, Trade, and Consumer Protection</u> <u>site</u> to access this guide featuring details on the Residential Rental Practices rule.

Tips for Landlords who Use Pesticides

Access this handout from DATCP on pesticide application considerations.

Legal Action of Wisconsin

<u>This page on the Legal Action of Wisconsin site</u> provides details on the eviction process.

Consider Mediation

Several Wisconsin counties offer mediation services that can take the place of eviction. The landlord and tenant meet with a trained mediator and work together to come up with an agreement that will satisfy both parties. Mediation can save you time and money, allow the tenant to stay in the unit, and preserve good relations between both parties.



To learn if mediation services are offered in your county, go to the county's home page and type in "mediation" in the search feature.