



Homeownership Task Force Report

Wisconsin Office of State Treasurer
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LETTER FROM THE TREASURER



Dear Wisconsinites,

For families across Wisconsin, homeownership is part of achieving the American Dream. Owning a home provides Wisconsinites with an investment that not only builds wealth but also builds stronger communities. Yet, many Wisconsinites are unable to achieve this part of the American dream as stagnant wages, student debt, high housing costs, and racial inequities like redlining make it almost impossible to own a home and build wealth.

Wisconsin is facing a homeownership crisis. Since the mid-2000s, the homeownership rate in Wisconsin has dropped by over 7%.¹ It is even worse for communities of color. Wisconsin has the third worst Black homeownership rate in the country at 23% compared to the national average of 44%. Further, Wisconsin has the lowest homeownership rate for young adults (i.e. 25-34 and 35-44 years old) compared to our neighbors in Minnesota, Iowa, and Michigan. As State Treasurer, the declining homeownership rate is alarming and we must take action to address this threat to the financial security of our citizens and our state.

In response, I created the Treasurers' Homeowners Task Force and brought together a diverse coalition of government officials, nonprofit leaders, Realtors, housing experts, and legal advocates who were committed to developing equitable solutions that would improve homeownership and prevent foreclosures. The Task Force also consisted of 12 county and municipal treasurers who are often overlooked in the homeownership network. Local treasurers bring invaluable insight to struggling homeowners as a result of their oversight with property taxes - often an early sign that a homeowner is in trouble is a missed property tax payment.

Just days after announcing the the Task Force, the pandemic hit and many across the state lived in uncertainty. Thousands of Wisconsinites lost their jobs and worried about their ability to pay their mortgage and property taxes. During the Great Recession of 2008, we saw the impact of inaction around property taxes, for example, that eventually lead to foreclosures. The Task Force members did not want to relive lessons from the past and immediately got to work.

I am proud the Task Force stepped up and instead of just providing recommendations, we developed solutions without any additional resources from the state or the federal government. Starting with foreclosure, in La Crosse County we launched a COVID-19 Foreclosure Prevention Program that provided homeowners struggling to pay their property taxes with cash assistance, financial counseling, and wraparound services that fostered long-term success. The Task Force also developed easy-to-understand information and interactive tools to help Wisconsinites navigate homeownership and the resources available. And, the final outcome of the Task Force resulted in a statewide coalition that will work across the state to increase affordable, accessible housing, and help homeowners fix and stay in their homes.

Homeownership is essential to our economic stability and overall wellbeing. Studies show homeowners have better health outcomes, are more civically engaged, and children of homeowners have better educational outcomes. I believe every Wisconsinite deserves the chance to own a home, but we have to make sure the system works for everyone - especially those greatest in need. When we invest in homeownership, we invest in our communities and in the sustainable future of Wisconsin. I look forward to continuing to work together on this important issue that will make our state an even better place to live and raise a family.

Sincerely,

Sarah Godlewski
Wisconsin State Treasurer

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EXECUTIVE SUMMARY

For many, owning a home is a big part of the American Dream. However, recently, it has become harder for Wisconsinites to buy, maintain, and stay in their homes. Since 2004, the homeownership rate has dropped in ten of the last sixteen years, from 73.3% to 67.9% in 2020.² Faced with challenges such as affordability, aging housing stock, racial inequality, and more, fewer families have the opportunity to build wealth through homeownership. This trend signifies a crisis that threatens the financial security along with the health and well-being of Wisconsini

In March 2020, State Treasurer Sarah Godlewski formed the Treasurers' Homeownership Task Force, bringing together a unique coalition of government officials, nonprofit leaders, Realtors, housing experts, and legal advocates with the shared mission to formulate sustainable solutions to prevent foreclosure and improve homeownership throughout Wisconsin.

The onset of the COVID-19 pandemic fell only a few days after the Task Force's first meeting. Members acted quickly, developing and sharing resources,

constructing pilot programs, knowing support was needed immediately to help Wisconsinites who were struggling to pay their bills and facing homelessness.

The Task Force sought to develop innovative ways to address three main areas.

1. Statewide Network: Develop ways to reverse declining trends in homeownership by coordinating state and local government, nonprofit, and private partners and leveraging resources focused on improving homeownership opportunities in Wisconsin.

2. Foreclosure Prevention: Identify and create tools and tactics that can help keep Wisconsinites in their homes by preventing foreclosure through developing programs that are specific to property tax foreclosure, highlighting early intervention.

3. Taxpayer Empowerment: Build resources for local treasurers and community leaders to improve communications related to property taxes by focusing on educational opportunities and informational, plain-language messaging.

KEY ACCOMPLISHMENTS:



Tax Foreclosure Prevention Pilot Program

Helped newly delinquent homeowners in La Crosse County. Provided financial counseling, access to social services, and cash assistance. The purpose of the program is to intervene early before the homeowner falls too far behind and loses their home.



Property Tax Web Portal and Education Materials

Developed interactive web pages, sample documents, and teaching materials to be used by local treasurers, homeowners, teachers, students, and community members as a source of accurate, easy to understand information about property taxes to empower people to be successful homeowners.



Homeownership Statewide Network

Created a consortium of community organizations, housing counseling agencies, realtors, lenders, government leaders, and other groups to improve homeownership and prevent foreclosures. Modeled after Take Root Milwaukee.

CARRYING THE WORK FORWARD:

The Office of the State Treasurer is transitioning these initiatives to the Wisconsin Community Action Program Association (WISCAP). WISCAP, a statewide nonprofit, will build upon the work done by the Task Force. Immediate actions in the transition will be:

Launching the statewide network, named Take Root Wisconsin. With initial funding from founding members, this innovative statewide coalition will address the housing barriers across the state through a regionalized approach that will improve homeownership.

Scaling Foreclosure Prevention Fund. With identified partners and funding, the Foreclosure Prevention Fund will be expanded as a revolving loan fund to serve Wisconsin homeowners across the state, utilizing strategies for both newly and severely delinquent taxpayers to help them stay in their homes.

Expanding Taxpayer Empowerment Resources. Through outreach to local treasurers and other partners, the new Take Root Wisconsin program will extend the reach of the created tools and work to improve them through community feedback.

WHY HOMEOWNERSHIP MATTERS

Owning a home is a core pillar of the American Dream. For homeowners, a house is more than simply shelter. A house is a home where family can be found, where long-lasting relationships with neighbors are built, where community is created. Owning a home also provides more tangible benefits, for many it is the foundation for wealth-building and economic security.

Nationally, the primary residence represents a significant portion of total assets held by households.³ Wealth is built over time; as mortgages are paid off and housing prices appreciate, the homeowner gains wealth through equity. Housing prices typically appreciate at a rate of 3.6% a year, making homeownership a stable and fruitful investment.⁴ Figure 1 shows how home equity is built over a 5-, 10-, 15-, and 30-year period.

Homeownership also acts as a built-in savings vehicle for families. Putting money away in savings can be challenging. Even before the Coronavirus, millions of workers faced

stagnant wages coupled with the rising cost of living, and bouts of unemployment or underemployment, making it hard to save money. But homeowners have an organized savings mechanism - a mortgage. Paying down a mortgage acts as a built-in savings vehicle by building equity and increasing the homeowner's net worth, which can act as a financial cushion in times of need.

In addition to wealth-building and savings benefits, homeowners experience more stability in their monthly housing expenses than renters. While renters are susceptible to increasing rents, homeowners typically have a fixed and stable housing payment. This can make budgeting and financial planning easier.

Homeownership also provides extensive social and community benefits. Unlike other investments, such as stocks and bonds, the value of a home also depends on the value of its environment. With a significant portion of their wealth tied to a physical location, homeowners are often highly engaged in their neighborhood and communities. Homeowners, for example, are more civically engaged than their renter-counterparts. Also, homeownership boosts the educational achievement of children and improves health care outcomes.⁵ While a direct causal relationship between homeownership and community engagement may not have been proven at this time, there is consistent evidence in academic literature that supports the link between the two.

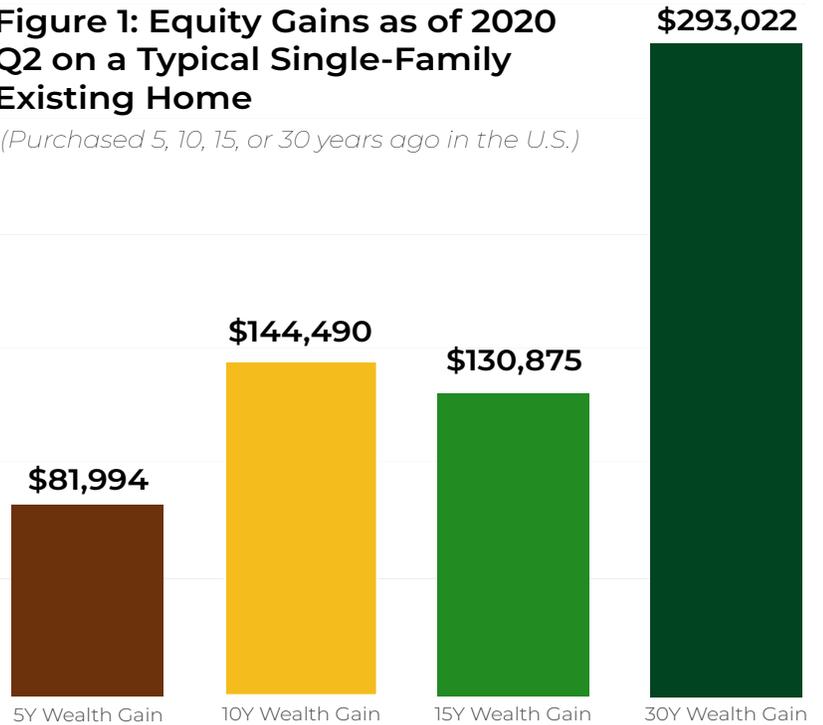
Buying a home is one of the most important financial investments most people will make in their lifetime, but Wisconsin has significant challenges that prevent Wisconsinites from buying, maintaining, and staying in their homes. These challenges include:

- Declining homeownership rates
- Racial inequity in homeownership
- Limited access to quality financial education
- Inadequate affordable housing supply
- Aging housing stock
- Limited resources to prevent foreclosure
- Impact of COVID-19

Given the benefits of homeownership coupled with the challenges too many Wisconsinites face, the Treasurers' Homeownership Task Force came together to develop solutions.

Figure 1: Equity Gains as of 2020 Q2 on a Typical Single-Family Existing Home

(Purchased 5, 10, 15, or 30 years ago in the U.S.)



CHALLENGES FACING HOMEOWNERS



Declining Homeownership Rates

In 2004, the homeownership rate in Wisconsin was 73.3%, reported by the Federal Reserve Bank of St. Louis.⁶ As a state, Wisconsin's homeownership rate is on par with the national homeownership rate but has fallen to 67.9%.⁷

While homeownership rates nationally declined in the decade following the Great Recession, Wisconsin was hit particularly hard. From 2007 to 2017, homeownership rates dropped for all age groups, except for seniors. This decline most impacted younger adults, as well as African American and Hispanic adults across all ages.

Compared to surrounding states, **Wisconsin has lower homeownership rates for the two youngest age categories (25-34 and 35-44 year-olds) than all of our neighbors except Illinois.**⁸ These declining numbers prove that for thousands of Wisconsinites, the American Dream of owning a home remains a fantasy. Saddled with student loan debt, increasing healthcare costs, battling racial inequality, and facing high housing costs, Wisconsinites face many barriers when entering the housing market.



Racial Inequity in Homeownership

Black, Indigenous, and People of Color (BIPOC) Wisconsinites consistently experience lower homeownership rates than the white population. For Black and Hispanic populations, homeownership rates are declining further. **Wisconsin has the 3rd worst Black homeownership rate in the country.** A 2019 report from the National Association of Realtors found that **Wisconsin's Black homeownership rate is 23%**, compared to the national average of 44%.⁹ There are many factors that contribute to this gap, including the lingering effects of discriminatory housing policies and racial economic inequality.

Despite recent national gains in Hispanic homeownership, **the homeownership rate for Hispanic adults in Wisconsin is lower than all of our Midwestern neighbors** and below the national average. In 2019, the homeownership rate for Hispanic adults was 42%, while the national average was 47.5%.¹⁰

Declining homeownership means declining net worth. If BIPOC residents continue to be left out of homeownership opportunities, the racial and ethnic wealth gap will continue to deepen. If homeownership among young people continues to decline, the effects of lower net worth will be felt for

generations, furthering not only homeownership disparities but the large wealth disparities that already exist in our state and country.



Limited Access to Quality Financial Education and Resources

In today's financial landscape, managing one's finances can be challenging. Families and individuals must grapple with issues ranging from managing debt, saving for retirement, to paying for healthcare on top of affording a home. Based on a 2018 study, Wisconsinites struggle to stay ahead with 46% lacking any kind of rainy-day fund and 9% having an underwater mortgage.¹¹

Wisconsin has made progress in recent years to expand financial education in K-12 schools under Act 94, but more is needed in the way of information and resources for both high school students, as well as future and current homeowners. We need comprehensive information that Wisconsinites can easily access throughout their lifetimes to remove this barrier from homeownership.



Aging Housing Stock

The available housing stock in Wisconsin is aging, an issue which is also amplified by a low supply of affordable housing, addressed in the next section. Over 60% of single-family homes were built before 1980.¹²

While older neighborhoods can provide great value and great prices, homes often need reinvestment and rehabilitation to maintain value. Seniors, who are often the owners of older homes, may experience cash-flow difficulties, making it difficult to financially weather the unexpected cost of a major home repair.

Beyond repair costs for older homes, older neighborhoods also can require infrastructure repairs, such as road and sewer maintenance. This can lead to special assessments being added to resident's property tax bills.

While these community investments can increase the value of the property, the short-term additional cost of the special assessment can be a burden on low-income and unexpecting homeowners, especially for those without significant savings already using most of their income towards housing costs.

CHALLENGES FACING HOMEOWNERS



Inadequate Affordable Housing Supply

Wisconsin is facing an affordable housing crisis. During the decade following the Great Recession where homeownership rates fell, housing prices in Wisconsin rose and tightened the already-low supply of affordable housing.¹³ This creates a major barrier for families and individuals entering or re-entering the housing market, especially for low-income families.

Wisconsin has the second-highest rate of extreme cost burden for low-income homeowners in the Midwest — **63.5% of low-income homeowners pay more than 50% of their incomes to housing.**¹³ The following table details cost-burden rates by income category. With the exception of Illinois, a higher percentage of Wisconsinites are “extremely cost-burdened” at every income category when compared to other Midwestern states, as noted in Figure 2.

Figure 2: Percent of Homeowners “Extremely Cost-Burdened,” by Income Category

STATE	0-30% Area Income	30-50% Area Income	50-80% Area Income	80-100% Area Income	Above median area Income
ILLINOIS	64.1%	32.6%	13.7%	5.3%	1.0%
INDIANA	56.1%	22.3%	6.3%	1.9%	0.3%
IOWA	51.9%	17.0%	4.5%	1.4%	0.3%
MICHIGAN	62.2%	27.4%	9.6%	3.1%	0.6%
MINNESOTA	56.0%	24.3%	8.1%	2.5%	0.5%
WISCONSIN	63.5%	28.8%	10.4%	3.2%	0.6%

Source: U.S. Dept. Housing and Urban Development, Comprehensive Housing Affordability Strategy Data, 2011-2015

through state and municipal governments, has been distributed for renting households who have experienced economic injury due to the pandemic. Yet at the time of this report, homeowners only with federally backed mortgages had received forbearance protection. The American Rescue Plan, passed in 2021, allocates funding for homeowners at risk of defaults and foreclosures but at the time of this report, funding had not been distributed.

Opportunities for assistance dwindles further for homeowners who fall behind on property taxes. Many financial assistance programs exclude people who are not current on property taxes. Financial assistance programs that help individuals that are at risk of tax lien are predominately nonexistent in Wisconsin. Some treasurers can offer payment plans but that



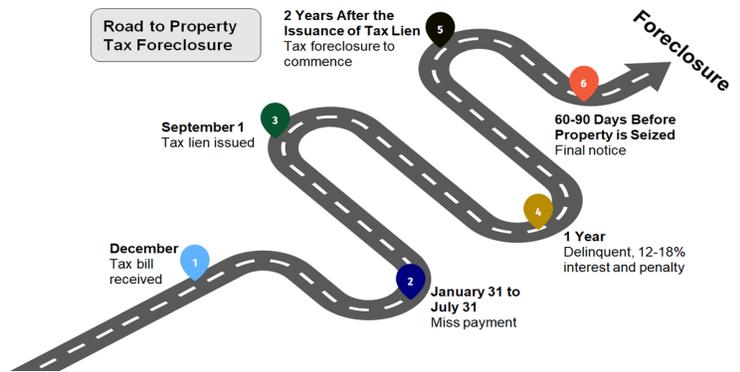
Limited Resources to Prevent Foreclosure

Home foreclosure is one of the most devastating events that can happen to a person or family and has negative impacts on the larger community. On top of losing one’s most precious asset and the wealth invested, the household can experience credit damage, loss of community connections, education disruption, unemployment, negative health impacts, and long-term homelessness.¹⁵

It is easy to understand how a family may fall into a foreclosure situation when you consider the financial reality many Wisconsinites struggle with. When an unexpected expense comes up, such as a necessary home repair or an emergency, people quickly fall behind. Paying property taxes becomes a lower priority as more pressing expenses like food, medical bills, and childcare demand immediate attention.

Property tax foreclosure is costly. Once a homeowner falls behind on their property tax payments, it is difficult to catch-up as interest and penalties can total between 12-18% per year.¹⁶ Unlike a mortgage foreclosure, state statutes make it impossible to negotiate late payment charges, establish flexible payment plans, or ask for forbearance.

The social safety net system is not well suited to serve homeowners who require mortgage or property tax assistance. Federal COVID relief is a good example. Since March 2020, much of the \$46.6 billion in federal aid plus millions more in Community Development Block Grant (CDBG) and Coronavirus Aid, Relief, and Economic Security (CARES) Act funding, allocated



assumes a household can make payments on past bills while maintaining current payments, an expectation that is many times too large for an already struggling household. Even if payment plans are established, treasurers have no authority to negotiate the interest and penalties, and those rates in Wisconsin can range between 12-18%. Financial counseling and social service agencies are primarily grant-funded and many foreclosure programs that existed after the banking crisis of 2008 and subsequent recession are no longer funded. Therefore, county and municipal treasurers, financial counselors, and social service agencies struggle to help people who need it without the availability of low-barrier, accessible financial assistance products. **7**

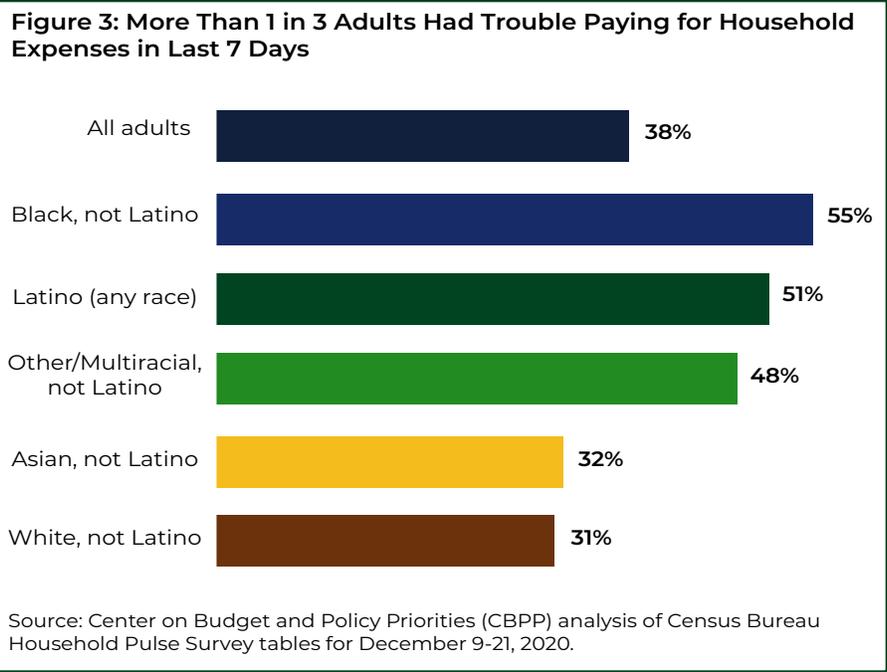
CHALLENGES FACING HOMEOWNERS



Impact of COVID-19

Property tax foreclosures are particularly dire during periods of economic distress. **During the Great Recession, the City of Milwaukee went from 70 property tax foreclosures to over 400.**¹⁷ The 2020 property tax collection period began in December 2020, so the impact of COVID-19 on property taxes is yet to be seen. What we do know is the need to establish ongoing tools now to address foreclosures resulting from economic swings, before we see the next large foreclosure crisis, to help people stay in their homes.

With the economic uncertainty brought on by the pandemic, families across the state are making tough financial decisions while dealing with unemployment or underemployment. Access to sustainable housing during this pandemic is essential for personal and public health. However, a recent survey found that 1.2 million Wisconsinites (29%) — nearly 1 in 3 — have difficulty covering usual household expenses.¹⁸ Figure 3 shows BIPOC adults, the same demographics experiencing declining homeownership rates in Wisconsin are bearing the brunt of this suffering.



With the COVID recession, Wisconsin may be on the brink of another foreclosure crisis. Already 10.3 million American adults live in a household that is behind on mortgage payments.¹⁹ While prior to the pandemic the foreclosure rate in Wisconsin was on-par with the national average, the low rates were not felt evenly. Of the five counties with the highest rates of foreclosure, four of them have an ALICE (Asset Limited, Income Constrained, Employed) rate higher than the state average.²⁰ This is evidence that the foreclosure rate has risen in poorer areas and fallen in wealthier areas.

The Coronavirus pandemic and recession have worsened the inequalities we have seen in homeownership and foreclosure. While the housing market has boomed for families looking to buy more spacious homes, millions of other Americans have been struggling to make payments that continue to become a larger share of their household income.

Federal mortgage forbearance programs and moratoriums have helped to keep foreclosure rates low during Coronavirus. But many of those programs and moratoriums have since expired or may expire soon.²¹ While foreclosures have not dominated the economic situation as they did during the Great Recession, a foreclosure crisis could be on the horizon if no additional action is taken. This will ultimately lead to even lower homeownership rates in Wisconsin, especially among BIPOC and young people.

APPROACH

On March 4, 2020, State Treasurer Godlewski brought together local treasurers, government officials, community and industry leaders, and housing experts came together to announce the Treasurers' Homeowners Task Force. Treasurer Godlewski named Kenosha County Treasurer Teri Jacobson as chair.

As part of the State Treasurer's duty to support local treasurers with training opportunities and resources, conversations about the concerning trends in homeownership and issues regarding property taxes served as the catalyst for the Task Force. Understanding the importance of homeownership to Wisconsin families, our communities, and our state's economy, the initiative for a homeownership-focused task force was formed. Local treasurers are on the front lines of communicating with taxpayers regarding property taxes and many offer homeownership seminars for first-time home buyers. Therefore, their involvement in the Task Force was essential.

In addition to local treasurers, leaders from housing nonprofits, housing experts, lawyers, Realtors, and government officials served key roles in the Task Force. The unique makeup of the Task Force spanned rural, suburban, and urban parts of the state and involved different parts of the homeownership and foreclosure process. This allowed for a collaborative and multi-faceted approach to developing policy solutions aimed at increasing homeownership and preventing foreclosure. To address the goals of the Task Force, a committee structure was developed, with three committees (1) Taxpayer Education and Empowerment, (2) Foreclosure Prevention, and (3) Statewide Homeownership Network.

The collaborative approach allowed for the Task Force to quickly adapt when the Coronavirus pandemic broke out. The second Task Force meeting focused on what the Task Force could do to support homeowners during the pandemic. The Task Force acted quickly to develop programs and conduct outreach that was implemented immediately to support first-time delinquent taxpayers and connect struggling homeowners with pre-existing programs and resources.



Owning a home is a big part of the American dream, but it's often not easy to get there and stay there. We're seeing a decline in first-time home buyers in Wisconsin, and we're also seeing people having a hard time staying in their homes, particularly seniors. I'm excited to bring this unique group of leaders together to tackle Wisconsin's homeownership crisis.

- State Treasurer Sarah Godlewski

As someone who works with taxpayers and homeowners every day, I'm excited to be chairing a task force that will be actively working on the issues Wisconsinites face when they are trying to buy a home and stay in one. Wisconsinites deserve a dedicated network of resources when it comes to homeownership, and it is a pleasure to see state and local officials from all corners of the state working together to find real solutions.

- Kenosha County Treasurer Teri Jacobson

1

TAXPAYER EMPOWERMENT & EDUCATION

- Develop curriculum for high school students and current and first-time home buyers.
- Create tools to improve community outreach for local treasurers and agencies.

2

FORECLOSURE PREVENTION SYSTEMS

- Pilot program in La Crosse County to address COVID-19 impacted households.
- Strategies for early intervention to prevent tax delinquency and foreclosure.

3

STATEWIDE HOMEOWNERSHIP NETWORK

- Develop sustainable framework for statewide network.
- Build coalition of local treasurers, stakeholders, realtors, and community partners to help Wisconsinites buy, fix, and stay in their homes.

TAXPAYER EMPOWERMENT

The Taxpayer Empowerment and Education Committee was formed to address the lack of information and knowledge about property taxes and the relationship to homeownership that has been seen across the state.

Local and county treasurers wear many hats as part of the financial fabric of their communities, and serve as a vital resource to their citizens. Treasurers are on the front lines every day, in every corner of the state, hearing the questions and concerns property owners in their communities express as they administer and collect property taxes. Local treasurers play a critical role in supporting current and future homeowners, and are a natural conduit for outreach and information to empower the public.

The Taxpayer Empowerment and Education Committee convened to equip these public servants with improved information and tools to address the issues homeowners face, with the ultimate goal of helping homeowners avoid or reduce penalties, delinquencies, and foreclosures down the road.

The focus on property taxes came about through observing an information gap in the broader

TOOLS CREATED:

Property Tax 101

Preparing Students To Be Future Homeowners and Better Citizens

In high school classrooms across the state, students learn essential components of personal financial literacy, including “financial mindset” which addresses the habits needed to make informed financial decisions. Many classes complete a unit on home buying, where students research and determine what financial decisions they need to make to be able to afford their desired home.

In discussions with the Wisconsin Department of Public Instruction (DPI) and the Kenosha Unified School District, the committee recognized an opportunity to integrate property tax education with the existing curriculum.

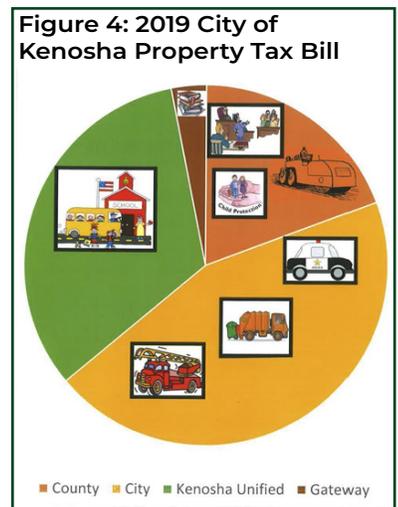
The committee worked with DPI and Kenosha Unified School District to establish the curriculum for a property tax class. The committee created a sample script and handouts that could be used by a local treasurer or teacher to demonstrate the importance of property taxes in the home buying equation. The pie chart (seen in Figure 4) is used to explain the purpose of property taxes and the services they fund.

This curriculum has already started to reach students across Wisconsin. Outagamie County Treasurer Trent Woelfel teaches a personal finance class at Lakeland University, and he adapted the committee’s script and documents to discuss property taxes with his students. Task Force Chair and County Treasurer Teri Jacobson recorded a class on property taxes to use to educate high school students on property taxes in her home county of Kenosha. These materials are available to local treasurers and members of the public on the State Treasurer’s Office website and Wisconsin County Treasurers website and can be re-purposed for use around the state.

discussion of homeownership. To address this lack of property tax-centered education, the committee decided to create tools and programs to inform Wisconsinites on property taxes and create a better dialogue around this element of homeownership.

With the participation of county and municipal treasurers on the Task Force, along with professionals specializing in property sales and other community members, the committee was uniquely positioned to develop and deploy educational information on property taxes. The committee’s work centered around this relationship that local treasurers have with homeowners, and while most of the tools are designed for treasurers, the committee saw many of them as tools that could be used by other professionals such as realtors and lenders.

The committee aimed to reach citizens throughout their lives, from students to potential homeowners to well-established homeowners, with a goal to cover the entire population and facilitate learning through repetition. This required the committee to develop a variety of educational tools that focused on different components of property taxes. The tools are detailed below.



TAXPAYER EMPOWERMENT

Empowering Homeowners: Both New and Established

In the midst of all the paperwork and excitement that comes with buying a home for the first time, it can be easy to forget about property taxes until the first bill arrives in December. With new homeowners, the goal was to create tools to educate homeowners on property taxes in a simple way so they know what to expect and what their responsibilities are as homeowners.

Many county treasurers and other organizations offer homeownership classes for new homeowners. Similar to integrating property tax education into personal finance classes, the committee saw this as an opportunity to introduce property tax information as one of the essential elements of homeownership by proactively going to new homeowners before they get their tax bill instead of passively waiting for a call from them when the tax bill arrives for the first time. The committee developed simple, ready-to-use materials for any local treasurer or community organization to use to help empower new homeowners with property tax guidance.

Short videos that explain the layout of the property tax bill and Lottery and Gaming Credits serve as an example of how basic, necessary property tax information can be taught throughout the state in just a few minutes. These videos are also available to treasurers to use as a template to create their own focused on issues unique to their community and share on social media and on county or municipal websites.

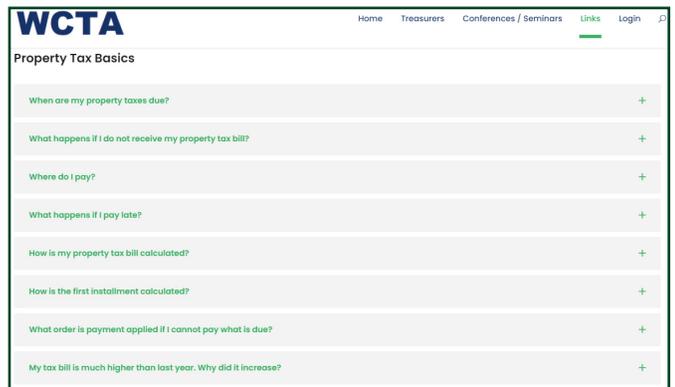
Established homeowners can also benefit from the Property Tax 101 curriculum. To help maintain awareness across the range of homeowners, the videos may be played in the lobbies of local treasurers' offices or on local access channels. Identifying new avenues to broadcast information on property taxes was a key focus of this committee, and through creating content to add to websites, social media, high school curriculum, and to play on TVs across the state, the committee was able to reach a range of homeowners, from potential to established.

Statewide Property Tax Interactive Portal

Searching for property tax information on-line can be a frustrating experience for homeowners looking for answers to their questions. In response, the committee developed a web-page that provides a consistent source of reliable information on property taxes, laid out in a simple to navigate way. This web-page is hosted on the Wisconsin County Treasurers Association website and can be linked to the Office of the State Treasurer and other county and municipal websites. It includes a list of frequently asked questions, ranging from "when are my property taxes due?" to "I am a senior with a fixed income. How can I freeze my taxes?" and also includes helpful tips on budgeting.

The page also has links to contact information for county treasurers, where homeowners can ask county-specific questions. The goal of this web-page is to empower taxpayers by providing clear, timely responses to many of complex questions that arise regarding property taxes and encourage them to reach out to their local treasurer as a resource.

Figure 5: Wisconsin County Treasurers Association Website: <http://wicountytreasurers.com/>



Templates for Municipal and County Treasurers

Many people don't realize they've missed a property tax payment until they receive a letter in the mail, and the committee felt it was critical to provide resources for local treasurers to successfully communicate the urgency of a delinquency tax bill to taxpayers. The distribution of property tax bills and notices is primarily outlined in state law, thus there are many documents, certificates, and letters that are sent to homeowners throughout this process that use statutory language that can be confusing or difficult to understand. The committee recognized an opportunity to improve these documents to provide clear information to homeowners to address delinquencies early and prevent foreclosure.

The committee examined commonly used property tax documents and created easier-to-understand templates for local treasurers to customize for their community. The template library includes tax bill inserts, delinquency notices, pre-foreclosure notices, tax certificate letters (notifying them of the lien on the property), and other documents used to communicate with the homeowner prior to foreclosure.

TAXPAYER EMPOWERMENT

Templates for Municipal and County Treasurers

Accuracy and plain language were stressed in the development of these templates to create taxpayer-friendly documents that cleared confusion, instead of creating it. The fact that the committee consisted of both treasurers and non-treasurers assisted in achieving that goal. Figure 6 represents a sample of the tax bill insert which would accompany a tax bill.

All the templates are available for local treasurers to use. They are currently available on a new section of the Wisconsin County Treasurer Association website, titled Taxpayer Outreach:

<http://wicountytreasurers.com/index.php/taxpayer-outreach/>

The committee will include these templates in the County Treasurers Handbook and share them with the Municipal Treasurers Association of Wisconsin (MTAW). Since this web-page is available for public viewing, the committee also anticipates realtors, HUD-approved housing counselors, and others involved in home buying and homeowner support will use these as resources.

Public Outreach

From the beginning, the goal of the Task Force was to find ways to be more proactive to help keep people in their homes. With this in mind, it was important the Education Committee develop ways to improve public outreach, to enable treasurers to communicate information and deadlines to property owners before there was a problem. Task Force Chair Teri Jacobson partnered with State Treasurer Sarah Godlewski to record a Public Service Announcement video in December of 2020 before tax bills were sent out for the year. The message detailed the payment process and how to apply for a Lottery Credit if a homeowner did not have one. The video was shared with statewide press outlets and on social media.

The committee also developed sample press releases that local treasurers could use in their own communities to remind homeowners of upcoming deadlines and available resources. These templates are available on the Taxpayer Outreach page along with the templates, along with a range of resources, documents, and programs that reach homeowners at every stage. Buying and maintaining a home is complex, but homeownership can be a little easier thanks to tools created by the Education Committee that educate and empower homeowners on property taxes and available resources.

Continuing to Improve Education and Empower Taxpayers

The Education Committee will continue the current working relationship with the Wisconsin County Treasurers Association (WCTA) to expand, update, and share the tools and documents created and compiled by the Task Force and housed on the WCTA website. As the Task Force concludes, the work of the Education Committee will transfer to the structure created by the Statewide Homeownership Committee, which will be a centralized and trusted source of information for homeowners in Wisconsin. Under the new framework, the Education Committee recommends compiling municipal contact information for homeowners to build on the information available for county treasurers. It is also recommended that these tools are shared with realtors in Wisconsin for use during first-time homebuyer seminars, along with other key stakeholders in the home-buying process.

A key component the Education Committee recommends the new Network tackles is the link between delinquent utility bills and missed property tax bills. Unpaid utility bills often end up on property tax bills as special assessments, also accruing staggering interest and penalties. While assistance is currently available for heating and electrical bills, the Task Force identified a gap in resources to support homeowners falling behind on their water bills. In August, over 10,000 households were at risk of losing their water service.²² The Education Committee recommends looking for funding sources and partnerships to identify these missed payments earlier and avoid their impact on a potential foreclosure.

This work has laid a solid foundation for the Statewide Homeownership Network to continue to expand upon to support Wisconsinites at any stage of homeownership.

Figure 6: Tax Bill Insert Example



FORECLOSURE PREVENTION

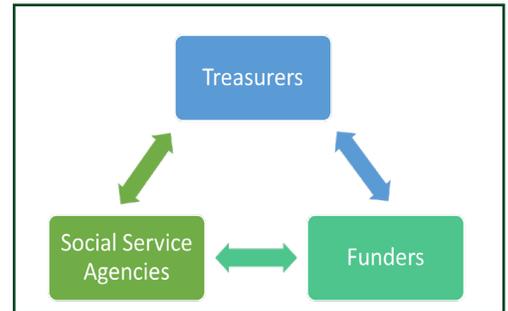
The Foreclosure Committee evaluated gaps and developed solutions to promote collaboration between county and municipal treasurers and financial counseling and/or social service agencies with the purpose of helping homeowners avoid tax foreclosure. The committee utilized a two-pronged strategy:

- 1) **Early intervention for households that experienced an unexpected financial emergency; and,**
- 2) **Late-stage intervention to help households avoid tax foreclosure due to severe delinquency by utilizing their home's equity.**

Early Intervention: Pilot Program for COVID impacted households in La Crosse County

As the Foreclosure Committee began its work to develop a program to assist households experiencing an unexpected life event, COVID-19 hit our community creating sudden unemployment and financial hardship. This became the backdrop for a tax delinquency intervention pilot program.

Through collaboration between the La Crosse County Treasurer's Office and local Community Action Agency, Couleecap, Inc., the pilot was designed to help homeowners who had fallen behind on their property taxes since the pandemic began. Based on 2019 Wisconsin Act 185, the La Crosse County Board of Supervisors passed a resolution, authorizing a temporary waiver of interest and penalties until October 1, 2020 on property tax payment installments due on or after April 1, 2020. The goal was to intervene early — before the homeowner fell too far behind to catch up — with financial counseling, connection to social services, and cash assistance. The success of the program was determined by the household's ability to make the next tax installment after being enrolled in the program.



Pilot Activities

At the time the pilot began, the average home price in La Crosse County was around \$200,000. To assist low-to-moderate income (LMI) homeowners, the County Treasurer's Office identified tax-delinquent households with a home assessed value of \$150,000 or less. Letters were mailed to each household, first from the County Treasurer and then from Couleecap, promoting assistance to help.

All respondents received financial counseling including a review of their monthly expenses and referrals to social service programs the household may qualify for. Respondents also received a resource guide containing tips for household budgeting during an emergency, community resources to alleviate expenses, and referrals to organizations such as Consumer Credit Counseling Services (CCCS).

Respondents who had experienced economic injury due to COVID also received free counseling sessions from CCCS and cash assistance for delinquent property taxes and other bills. Services and financial assistance were provided by a grant for COVID relief from the La Crosse Community Foundation and the Great Rivers United Way. Couleecap financial counselors followed up with households after they completed counseling services to ensure they could make their next property tax payment.



Insights

While the pilot program was still ongoing at the time of this report, the committee gained insight from program results and a survey of program participants.

- 72% of qualified homeowners agreed to participate in the program and the program had a 30% completion rate. While financial assistance and counseling were needed and appreciated, more immediate basic needs took priority over late tax payments. Applicants needed food, utility bill, and water bill assistance, childcare, and other necessities.
- The most common reasons for overall tax delinquency were that the homeowners no longer carried a mortgage, or the home was gifted to them and the owner was not clear of the responsibilities tied to homeownership. For COVID-affected households, the most common reason was lost employment.

FORECLOSURE PREVENTION

Insights (continued)

- All participants were familiar with Couleecap and Consumer Credit Counseling and had used other programs at those agencies in the past.
- Three-quarters of participants were not aware that the County Treasurer's office offered payment plans or other assistance for people who were behind on taxes; only one was aware of the high interest associated with late property taxes.
- All respondents received energy assistance and most utilized local food pantries.
- Half of the respondents received income from wages or social security; all received some type of assistance such as Medicaid/Medicare; BadgerCare; Energy Assistance, FoodShare, etc.
- All respondents had experienced long-term unemployment (COVID-caused) – most had not received unemployment benefits or had not received them consistently at the time they entered the pilot program.
- All respondents stated they were behind on other bills such as utility bills, mortgage, car payments, water bills, and childcare at the time they entered the pilot program.

Summary and Recommendations for Future Actions

In summary, the pilot program indicates the benefit resulting from strong collaboration between treasurers and local social services agencies. When a homeowner falls behind on property taxes, early intervention is key to preventing further delinquencies and foreclosure. The following are considerations for future actions to provide social service and financial intervention for households who fall behind on property tax payments.

1 **When people are in crisis, despite a low-barrier application process with trusted partners, other household needs may take priority over property tax delinquencies.**

Car repossession, heat or water shut-offs, being fired from a job because of lost childcare, lack of food – are all immediate risks that are devastating to a family who is already struggling. To enable people to be successful in financial counseling and tax delinquency intervention programming, there should be available support in these other areas. Providing emergency financial assistance for other bills will allow people the security to participate in financial counseling and similar activities for their long-term success.

2 **Treasurers and agencies have a lot to learn from those we serve.**

Insights gained from surveying participants in programs can help agencies understand the situations that cause tax delinquencies, barriers to correcting the issue, and opportunities to adjust programs and services to better meet the need. As part of any new or permanent program, the committee recommends the implementation of methods to capture information before, during, and after program participation so we can learn and evolve as service providers.

3 **Tax delinquent homeowners were familiar with local social service agencies.**

In the pilot, homeowners presenting as delinquent on property taxes had all utilized local social service agencies in the past and were familiar with and trusted those agencies. They were also participating in other public assistance programs, such as energy assistance. This information also indicates the tenuous financial situation many households are in; these households were only one unexpected expense away from a financial crisis. This insight demonstrates the benefit county and municipal treasurers can gain from partnering with local social service agencies as they attempt to serve people who are struggling.

4 **We need to look upstream to people who inherit homes or pay off their mortgage.**

As people took responsibility for the property, they were doing so without a full understanding of the tax responsibilities, putting them at risk of falling behind without realizing it. The committee recommends the development of solutions for use during property transfers and partnerships with groups serving aging populations most likely to pay off mortgages or transfer property to loved ones.

FORECLOSURE PREVENTION

Late-stage Intervention Strategies to Assist Severely Delinquent Homeowners

The Critical Assistance Program operated by the Foundation for Rural Housing has been providing limited financial assistance for severely delinquent property taxes in rural counties since 2007. This program is limited in its ability to fully mitigate the financial hardship for homeowners as the program can offer only a one-time payment of up to \$1,000 to stop the county from legally obtaining the property.

Through the work of this program and data reviewed over the years it became evident that a financial product for homeowners delinquent on property taxes needed to be developed. The Foreclosure Prevention Committee designed a recommended program to counsel homeowners to provide a onetime low interest loan to pay all delinquent property taxes borrowing against the equity in their homes.

Most applications received for the Critical Assistance Program no longer have a mortgage on their property. While each situation is uniquely different for each homeowner; the reason for delinquency appears to be consistent as a major life change, such as divorce, loss of a spouse, loss of employment, or acquired disability. Because property tax delinquency has no immediate repercussions, it is easy to understand why property tax bills are often pushed to the side to address more essential life needs.

Insights

There are two different processes, in rem and tax deed, that are used to take property for delinquent taxes, dependent upon which Wisconsin county you reside.

Regardless of which process the county uses, the penalties and interest toward unpaid property taxes remain relatively the same county by county. Under Wisconsin State Statute, these fees and interest rates range from 12-18% per year. The county can initiate the tax foreclosure process two years after property is issued a tax certificate for unpaid taxes. However, it is not common for this process to be initiated immediately, and we tend to see three or four years as more of a normal workflow for counties.

The Taskforce has reviewed other revolving loan programs across the United States and has identified baseline eligibility criteria specific to Wisconsin residents and their housing needs. This does not constitute an all-inclusive list and more specific details are being written into the Standard Operating Procedure Manual.

- Must be 18 or older
- Must not qualify for other types of financial assistance, payor of last resort
- Must be low to moderate-income
- Housing must be habitable, no pending public health citations
- Must have or ability to obtain homeowners insurance throughout the term of the loan
- Real Estate must be debt free
- Must agree to work with a Homebuyer Education Counselor throughout the term of the loan
- Must have the ability to not only pay going forward on the loan, but also provide verification of ability to pay current taxes going forward.

This does not constitute an all-inclusive list and more specific details are being written into the Standard Operating Procedure Manual.

1 In Rem

Wisconsin statutes provide for an “in rem” judicial procedure for foreclosing on a tax certificate. In this process, the county files a petition with the court, along with a list of tax-delinquent properties being foreclosed. The owner can contest the proceeding or pay before the timeline expires. Once it expires, the county is granted ownership by the court.

2 Tax Deed

This is purely a statutory process rather than a judicial one like In Rem. The county treasurer serves the property owner a notice of Tax Deed and once all notices are served or advertised, they have 3 months to pay the amount covered by the Tax deed. If they do not pay within the time frame, the county then takes ownership of the property.

FORECLOSURE PREVENTION

Recommendations for Future Actions

The Foreclosure Prevention Committee recommends the new statewide network develop and scale an inclusive tax foreclosure prevention revolving loan fund for both newly-delinquent and severely-delinquent taxpayers. This program will not only fill a gap in preventing foreclosure and help people stay in their homes, but it will also stabilize the housing market. The loan program will free up tax dollars for counties to be used to benefit Wisconsinites through human services, parks, and other essential county programs.

Benefits of the Tax Foreclosure Prevention Revolving Loan Fund:

1

Access to loan terms that are more favorable to the property owner both in terms of interest rate and length of time to repay back the loan

2

Maintaining housing and preventing homelessness

3

Access to Home Buyer Education Counseling through the term of the loan to assist with other barriers immediately as they arise

4

Increasing communication between treasurers, social service agencies, banks, and other providers to increase access to other necessary services

5

Reducing tax delinquency balances being held by counties would free up dollars for counties to be used for the benefit of all county residents to pay for new roads, parks, human services, etc.

STATEWIDE HOMEOWNERSHIP NETWORK

In order to accomplish the goals of the Task Force to increase homeownership and decrease foreclosure in Wisconsin, there needed to be a way for housing organizations and nonprofits, lenders and realtors, local governments, and homeowners to coordinate resources and strategies to advance homeownership. The Statewide Homeownership Network was commissioned to develop a sustainable network for treasurers, stakeholders, and community partners to help Wisconsinites buy, stay, and fix their homes. The committee established three main objectives:

- I. **Design the blueprint for a statewide entity to bring together a consortium of stakeholders to innovate and collaborate to tackle homeownership inequities head on.**
- II. **Serve as a recognized and trusted source of information on homeownership resources and issues.**
- III. **Implement and continue to scale the work of the Task Force, specifically the Tax Foreclosure Prevention Fund and Taxpayer Empowerment web portal and other materials.**

Even before the Coronavirus pandemic, the Task Force recognized a need to create a permanent, centralized network that homeowners, would-be homeowners, and organizations could turn to for accurate information and trusted resources. The pandemic made this need all the more urgent. The economic impact has been devastating to Wisconsinites, many of whom for the first time, are relying on the government and social services to keep their businesses running, support their families, and pay their bills. As people see economic support through government and community channels, a centralized network where homeownership resources and connections to local support will help homeowners navigate these challenges. Outlined below is the framework for this innovative network, bringing key stakeholders to the table to improve homeownership outcomes across Wisconsin.

Scaling up from Regional to Statewide

Many communities have worked to tackle homeownership challenges at the local and regional level. From the beginning, the committee looked at Take Root Milwaukee as a scalable model for a statewide network.

Take Root Milwaukee is a membership consortium that formed in 2009 in response to the foreclosure crisis. Members work together to promote sustainable homeownership in Milwaukee neighborhoods, by connecting their community to trusted resources for buying, staying in, or repairing a home, maintaining a network of credible members who can guide individuals and families through all phases of homeownership, and passionately supporting the vitality and growth of all Milwaukee neighborhoods and residents.

 <p>TAKE ROOT MILWAUKEE</p>	<p>Offers free or low-cost services to help you buy, keep or fix a home. 50+ community organizations, neighborhood groups, housing counseling agencies, Realtors, and lenders.</p> <p>2019 HIGHLIGHTS</p> <ul style="list-style-type: none"> • 850+ new homeowners created • 128+ foreclosures prevented • \$3.7 million dispersed in home repair dollars
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Take Root Milwaukee has helped thousands of Milwaukeeans become homeowners and dispersed millions of dollars for home repair. The Task Force aimed not to reinvent the wheel, but rather leverage and build on existing, successful programs. Seeing the success of Take Root Milwaukee in fighting barriers to homeownership and helping homeowners prevent foreclosure, the committee researched and drew on best practices to build a model that would serve the entire state.

STATEWIDE HOMEOWNERSHIP NETWORK

Designing the Statewide Network — How will it work?

The Network Committee created a unifying framework that would guide the work of the statewide network to include:



Mission

Captures the purpose of the network



Guiding Principles

Core values that instruct the work of the network



Capabilities

Articulates the functions and what the network does at a macro-level

Mission

The mission of the statewide collaborative is to improve homeownership with communities that are struggling in Wisconsin by:

- Increasing first-time homeownership by reducing barriers that impede access and through educational opportunities, low-cost financing, and ongoing counseling and support.
- Preventing property tax and bank-owned foreclosures through an array of programs and services that align with the foreclosure process from early intervention to severely delinquent.
- Improving housing quality, health, and safety by connecting Wisconsinites with trusted repair programs.

Guiding Principles

1. Inclusivity - everyone has a role to play

- Transformation requires a team-centric approach - share information, promote initiatives, foster innovation, and build on our strengths and opportunities.
- Better together - no single organization, sector, or individual alone shapes the future of homeownership in Wisconsin.

2. Prioritize communities that are struggling with homeownership

- Prioritize communities that have been left behind by legacy policies and predatory practices, working to break down barriers to own a home and build wealth.

3. Drive equity and remove discriminatory barriers

- Promote strategies that improve homeownership opportunities and achieve equity for communities of color.

4. Strive for optimal outcomes and sustainable results

- Best utilize resources - leverage organizations, systems, and funding resources to strengthen homeownership outcomes.

- Use data and information to drive decisions and identify gaps for opportunities.

- Understand and apply lessons learned and best practices.

5. Trusted, Recognized Leader

- Work with local, regional, and statewide partners to be a recognized source of homeownership information and tools.

- Proactively listen to our partners and stakeholders to build trust and empowerment.

- Hold each other to high moral and ethical standards.

6. Don't let perfect be the enemy of the greater good

- Foster an environment that is committed to growth, learn from mistakes and build from successes.

STATEWIDE HOMEOWNERSHIP NETWORK

Capabilities

Capability/Service	Description
Advocacy	Identify and advocate for policy changes
Statewide Convener & Thought Leader	Serve as the facilitator to bring together homeowner stakeholders and work collaboratively to share information and generate innovative recommendations
Resource Hub	Serve as a consortium of housing resources and information.
Affordability/Access	Identify and promote current financial products and services that support affordable housing, but also create new financial products and services to address current gaps in the market
Outreach	Actively connect with communities and different stakeholders
Education	Provide ongoing counseling, education, and support
Trusted Resource	Recognize as a trusted resource for service providers and information

Governance

The Statewide Network will be run by an Administrative Board that will oversee the network. This committee will lead the network’s funding, develop budget, set strategy, review performance, and progress goals, and oversee committees. The Administrative Board will consist of approximately 20 members from diverse professional and personal backgrounds. The committee composition will include: two members from nonprofits & academia, one member from a HUD-approved housing counseling agency, six members from state & local governments, one realtor, one legal assistance representative, and six regional representatives, including members of the general public.

In addition to the Administrative Board, the Network will also be made up of members, both individuals and organizations. Members may include financial institutions, trade associations, corporations, small businesses, government entities, nonprofits, or have other relevant housing experience or expertise. Members will sign a memorandum of understanding (MOU) and contribute dues to support the network’s mission. The key elements of the MOU will require all members to adhere to the mission statement and values, be law abiding, put consumers’ interests first, and be active participants.

Members and the Administrative Board will work together in a committee structure. These committees will support the Network’s three-pronged mission to help Wisconsinites buy, stay, and fix their homes. This structure is depicted in the figure on the right.



STATEWIDE HOMEOWNERSHIP NETWORK

From Task Force to Wisconsin Statewide Network

As the Task Force wraps up its year-long effort, this framework for a new statewide network will be implemented as a program within the Wisconsin Community Action Program Association (WISCAP). With the urgent need for more tools and resources for homeowners, amidst the economic crisis, the decision was made to set up this structure **outside of state government**. Hosting the network in WISCAP will allow for the network to exist outside of political election cycles and state budget processes, setting up a more sustainable and consistent model.

In addition, the Task Force saw value in working with WISCAP and its affiliated Community Action Agencies, which provide direct services to low-income individuals in 69 of Wisconsin's 72 counties. Leveraging the existing relationships and community trust of these regional organizations enables the network to support local communities while benefiting from a statewide network.

The WISCAP Board of Directors voted in favor of adopting this program under their organization's umbrella and looks forward to fully transitioning the developed framework from the Office of the State Treasurer in Summer 2021. Task Force and committee members are actively identifying and engaging with prospective members and participants to serve on the Administrative Committee and general membership.

Conclusion

A strong Wisconsin is where residents can achieve their dreams through financial success, community engagement, and opportunities for their families. Where strong neighborhoods make strong communities that are equitable, safe, and growing. Where quality of life drives a desire to invest in community.

Homeownership is a core component of strong communities and a stronger Wisconsin. Yet many residents face high barriers to accessing the dream of homeownership while others struggle to hang onto the dream because of unforeseen circumstances or unaffordable home repairs. The Treasurers' Homeownership Network's work has laid out resources, strategies and a sustainable model for a statewide homeownership network that will bring together private and public stakeholders to increase homeownership and keep people in their homes.



APPENDIX

Committee	Overview	Members
<p>Taxpayer Education and Empowerment Committee</p>	<p>Identify ways local treasurers can improve community outreach related to property taxes by focusing on educational opportunities and informational documents with a goal of preventing property tax delinquencies.</p>	<p>Chris Astrella & Katherine Gaulke, Co-Chairs Amanda Toney Ann Peterson Tom Kramer Teri Jacobson Chris Astrella Katherine Gaulke Adam Gallagher Myra Piergrossi Amanda Bartz David Frohling Katharine Marlin Cheri Hipenbecker</p>
<p>Foreclosure Prevention Committee</p>	<p>Identify and create tools and tactics that can help keep Wisconsinites in their homes by preventing foreclosure. Address gaps in foreclosure assistance programs by developing programs that are specific to property tax foreclosure.</p>	<p>Jennifer Fasula & Hetti Brown, Co-Chairs Lynn Neeck Spencer Coggs Scott Phillips Jennifer Fasula Hetti Brown Carrie Eastlick Adam Gallagher Nick Toman Amy Twitchell Colleen Foley</p>
<p>Statewide Homeownership Network Committee</p>	<p>Identify ways the state and community partners can reverse declining trends in homeownership by coordinating government, nonprofit, and private resources focused on improving homeownership opportunities in Wisconsin.</p>	<p>Johanna Jimenez & Brad Paul, Co-Chairs Brian Bainbridge Joe Murray Johanna Jimenez John Dickert Rebecca Murray Trent Woelfel Liz Sumner Bethany Sanchez LaDonna Reed Sarah Greenberg Kim Plache Hetti Brown Irma Yopez-Klassen Larry Kilmer Kristi Luzar Dee Kemp Jennifer Fasula Mike Harrigan Maria Santos Stacey Walker</p>

*Treasurer Godlewski was engaged in all Committees

MEETING TIMELINE

Date	Meeting Topic
3/4/20	Treasurers' Homeownership Task Force Launch Meeting
6/10/20	Task Force Meeting #2: Impact of COVID-19 on Homeownership and Foreclosure
7/23/20	Statewide Network Committee Kick off
7/23/20	Taxpayer Empowerment and Education Committee Kick off
8/4/20	Foreclosure Prevention Systems Committee Kick off: Pilot Development
9/9/20	Task Force Meeting #3: Committee Updates
9/23/20	Statewide Network Committee Meeting #2
9/24/20	Foreclosure Prevention Committee Meeting #2: Pilot Update & Resource Guide
9/29/20	Taxpayer Empowerment and Education Committee Meeting #2
10/6/20	Taxpayer Empowerment and Education Committee Meeting #3
10/12/20	Task Force Meeting #4: Committee Updates
10/21/20	Statewide Network Committee Meeting #3
10/23/20	Taxpayer Empowerment and Education Committee Meeting #4
10/29/20	Taxpayer Empowerment and Education Committee Meeting #5
11/12/20	Statewide Network Committee Meeting #4
11/12/20	Taxpayer Empowerment and Education Committee Meeting #6
11/17/20	Task Force Meeting #5: Committee Updates
11/19/20	County Treasurer Information Session
12/10/20	Statewide Network Committee Meeting #5
12/10/20	Taxpayer Empowerment and Education Committee Meeting #7
12/17/20	Task Force Meeting #6: Committee Updates
1/11/21	Foreclosure Prevention Committee Meeting #3:
1/14/21	Statewide Network Committee Meeting #6
1/14/21	Taxpayer Empowerment and Education Committee Meeting #8
2/4/21	Taxpayer Empowerment and Education Committee Meeting #9
2/11/21	FDIC Banker Roundtable Presentation
3/16/21	Task Force Meeting #7: Committee Updates & Next Steps
6/8/21	Task Force Meeting #8: Task Force Report, Achievements & Next Chapter

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