



The pandemic has financially impacted thousands of Wisconsin families.

Wisconsin Help for Homeowners (WHH) is a new statewide program that can help with overdue bills like mortgage payments, property taxes, and utilities.

The program is open to homeowners in Wisconsin with overdue housing-related bills, both with and without a mortgage, who meet income and other eligibility requirements, and have experienced a qualified economic hardship since January 21, 2020.

The \$92 million federally funded program will provide a maximum of \$40,000 in assistance for eligible households.

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Application portal is available via [HomeownerHelp.WI.Gov](https://HomeownerHelp.WI.Gov).

Get additional information about how to apply by calling **1-855-2-HOME-WI**.

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## General FAQ

Who can apply?	<p>Applicants must meet all of the following criteria to be eligible for assistance:</p> <ol style="list-style-type: none"><li>1. You are a Wisconsin homeowner living in a primary residence, such as a:<ul style="list-style-type: none"><li>• Single Family home</li><li>• Duplex or Condo</li><li>• Manufactured Home</li></ul></li><li>2. Can demonstrate financial hardship after January 21, 2020.</li><li>3. Meet income requirement of 100 percent area median income or less. <a href="#">Click here</a> to check the income requirements in your area.</li></ol>
What qualifies as a financial hardship?	<p>If you have experienced one or more of the following since January 21, 2020:</p> <ul style="list-style-type: none"><li>• Job loss, loss of wages, or fewer paid hours at work.</li><li>• If you are self-employed, and your business is no longer supplying you with income or your income has been reduced.</li><li>• Independent contractors or gig workers who have not been able to earn fees, or whose fees have been reduced.</li><li>• Have become sick or have been advised by a governmental or medical professional to self-quarantine.</li><li>• Have had to leave a job or reduce work hours in order to care for a person who is sick.</li><li>• Have had to leave a job or reduce work hours to care for dependents whose ordinary situations (such as school or daycare) have been disrupted.</li><li>• Increased household costs, including the cost of fuel and utilities.</li><li>• Had an unexpected COVID-related medical or funeral expense.</li><li>• Had unexpected child-care or elderly care expenses.</li></ul>
Do I have to have a COVID-19 diagnosis to be eligible?	<p>You do not have to have been sick with COVID-19 in order to be eligible.</p>



How much assistance is available?	<p>A maximum award of \$40,000 per eligible household may be available.</p> <p>Assistance below \$10,000 will be provided as a grant.</p> <p>Assistance over \$10,000 will be structured as a 1-year, non-interest bearing, non-amortizing forgivable loan. The loan is due in full upon sale, refinance, or transfer of ownership. If no resale, transfer, or refinance occurs within 1 year and the homeowner remains in the home, the loan will be fully forgiven.</p>
English is not my first language. Can I get help with my application?	Yes. The application portal has options for Spanish, Hmong, and Somali in addition to English. Get additional help if needed by calling 1-855-246-6394.
I previously got help with utilities or other support with my house payments. Will I still be eligible?	Yes. Receiving help before will not disqualify potential applicants from the WHH program.
Who gets the payment?	<p>Eligible funding from the Wisconsin Help for Homeowners program will go directly to financial institutions, local treasurers, utility companies, or other entities to pay for overdue bills.</p> <p>When payments are made on your behalf, you will be able to log into your account associated with your application and view any payments made.</p>
How do I know if I meet income requirements?	<p>Check the income requirements in your area here:  <a href="https://www.huduser.gov/portal/datasets/il/il2021/select_Geography_haf.odn">https://www.huduser.gov/portal/datasets/il/il2021/select_Geography_haf.odn</a>.</p> <p>Income limits may be different based on the county in which you live.</p>
Are homeowners with no income eligible?	Yes.
I am a landlord or have another home and need financial assistance. Can I qualify?	No, only owner-occupied homes are eligible for the Help for Homeowners program. Rentals, vacation or second homes are not eligible.
Will these funds be considered taxable income?	No.
How is this program funded?	This program is funded through the U.S. Department of the Treasury using American Rescue Plan Act funds.
Who can I call if I need more information or have questions about the application process?	<p>Our call center is available at <b>1-855-2-HOME-WI</b>. Hours of operation: 8:30 – 5pm, Monday – Friday.</p> <p>For questions about your application, please reach out to the <u>regional agency</u> serving your county.</p>