



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.

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**.

## 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.</li> </ol> <p><a href="#">Click here</a> to check the income requirements in your area.</p>
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>



<p>How much assistance is available?</p>	<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>
<p>English is not my first language. Can I get help with my application?</p>	<p>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.</p>
<p>I previously got help with utilities or other support with my house payments. Will I still be eligible?</p>	<p>Yes. Receiving help before will not disqualify potential applicants from the WHH program.</p>
<p>Who gets the payment?</p>	<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>
<p>How do I know if I meet income requirements?</p>	<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>
<p>Are homeowners with no income eligible?</p>	<p>Yes.</p>
<p>I am a landlord or have another home and need financial assistance. Can I qualify?</p>	<p>No, only owner-occupied homes are eligible for the Help for Homeowners program. Rentals, vacation or second homes are not eligible.</p>
<p>Will these funds be considered taxable income?</p>	<p>No.</p>
<p>How is this program funded?</p>	<p>This program is funded through the U.S. Department of the Treasury using American Rescue Plan Act funds.</p>
<p>Who can I call if I need more information or have questions about the application process?</p>	<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 <a href="#">regional agency</a> serving your county.</p>