Wisconsin: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 28 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

If you own or rent a home in Wisconsin and you are living on a low income, are an older adult, or have a disability, this page lists the help that is available to you and how to reach it. Verified July 25, 2026. Two phone numbers open almost every door in this state. For anything to do with aging, disability, long-term care, or benefit counseling, call 844-WIS-ADRC (844-947-2372) and you will be connected to your local aging and disability resource center, which serves Wisconsin residents regardless of income. For anything to do with heating bills, electric bills, furnaces, or weatherization, call the Energy Help Line at 866-432-8947 or apply online at energybenefit.wi.gov. A third number is worth writing down if you own your home: the Wisconsin Department of Revenue homestead credit line, 608-266-8641.

If you are thinking about sharing your home: Wisconsin treats this unusually well on the tax side and less well on the energy side. For the homestead credit, which is the state's main property tax and rent relief, household income means your income and your spouse's income only. Another adult who moves in does not have their earnings added to yours, so a home seeker's job will not push you over the $24,680 limit. Two things do change. If you own your home and rent out part of it, or part of it is occupied by someone rent free, you must prorate your property taxes and claim only the portion that is your own living space. And the rent you collect is your own income, so it counts toward your household income even though your home seeker's wages do not. If you rent and share the place with other occupants, you claim only your share of the rent, worked out on the Shared Living Expenses Schedule that comes with the rent certificate. The WHEDA property tax deferral loan uses the same income definition, so it works the same way. By contrast, energy assistance, weatherization, the state rehabilitation program, and tenant based rental assistance all measure the whole household against a size-adjusted limit, so another adult in the home is counted there. Programs with no income test at all, including the aging and disability resource centers, WisLoan, free Focus on Energy packs, Medicare counseling, the Wisconsin Insurance Plan, and the veterans property tax credit, are unaffected either way.

PLEASE CHECK BEFORE YOU ACT ON THIS

We look up each program on the website of the organization that runs it. Most of this page was confirmed on July 25, 2026. 1 of the 28 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Home modification and aging in place

IRIS (Include, Respect, I Self-Direct): environmental accessibility adaptations

SERVICE STATE EITHER

WHO RUNS IT	Wisconsin Department of Health Services, Division of Medicaid Services
WHAT YOU GET	Home modifications (listed as environmental accessibility adaptations), assistive technology, vehicle modifications, specialized medical equipment, and housing counseling, all purchased from the participant's own IRIS budget; the budget is set individually and no fixed dollar cap is published (2026)
WHO QUALIFIES	18 or older; older adults and adults with disabilities
INCOME LIMIT	Must be enrolled in Wisconsin Medicaid and be functionally eligible under the Long-Term Care Functional Screen; some participants owe a monthly cost share based on income
HOW TO APPLY	Call your local aging and disability resource center or Tribal aging and disability resource specialist at 844-947-2372 to check eligibility and complete the Long-Term Care Functional Screen, then enroll through an IRIS consultant agency

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

888-515-4747 https://www.dhs.wisconsin.gov/iris/index.htm

Family Care: home modifications

SERVICE STATE EITHER

WHO RUNS IT	Wisconsin Department of Health Services, delivered by managed care organizations
WHAT YOU GET	Home modifications that make the home safer and easier to move around in, including ramps, stair lifts, wheelchair lifts, kitchen and bathroom modifications, and safety adaptations, plus assistive technology, specialized medical equipment, supportive home care, and housing counseling; the care team approves services and no dollar cap is published (2026)
WHO QUALIFIES	18 or older; a frail elder or an adult with a disability
INCOME LIMIT	Must be eligible for Wisconsin Medicaid, be functionally eligible, and have a long-term care condition expected to last more than 90 days
HOW TO APPLY	Contact your local aging and disability resource center at 844-947-2372 to find out whether you are eligible, then choose a managed care organization and enroll

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-362-3002 https://www.dhs.wisconsin.gov/familycare/benpackage.htm

Aging and Disability Resource Centers (ADRCs) and Tribal Aging and Disability Resource Specialists

SERVICE STATE EITHER

WHO RUNS IT	Wisconsin Department of Health Services, Bureau of Aging and Disability Resources
WHAT YOU GET	Free, unbiased information and referral, long-term care options counseling, dementia care specialists, elder benefit specialists for people 60 and older, disability benefit specialists for adults 17 and a half through 59, and home visits on request (2026)
WHO QUALIFIES	Older adults, adults with disabilities, youth with disabilities transitioning to adult services, caregivers, and anyone planning ahead
INCOME LIMIT	None; ADRCs serve Wisconsin residents regardless of income
HOW TO APPLY	Call 844-WIS-ADRC (844-947-2372) to be connected to your local ADRC, or visit or request a home visit

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

844-947-2372 https://www.dhs.wisconsin.gov/adrc/index.htm

WisLoan

LOAN STATE EITHER

WHO RUNS IT	Wisconsin Department of Health Services WisTech program, with participating banks and independent living centers
WHAT YOU GET	Bank loans to buy assistive technology or make home accessibility modifications, including ramps, environmental controls, hearing aids, wheelchairs, and adapted computers; the amount depends on the item, your ability to repay, and the capacity of the loan fund
WHO QUALIFIES	18 or older
INCOME LIMIT	None; there are no income requirements and you do not have to use up personal or public funding first
HOW TO APPLY	Apply through your local independent living center, which also provides technical assistance and assistive technology services

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

608-514-2513 https://www.dhs.wisconsin.gov/wistech/wisloan.htm

WisTech assistive technology device loan, demonstration, and reuse

SERVICE STATE EITHER

WHO RUNS IT	Wisconsin Department of Health Services, Wisconsin's Assistive Technology Program (WisTech)
WHAT YOU GET	Short-term device loans, device demonstrations, device reutilization and exchange, information and assistance, and training on selecting, funding, installing, and using assistive technology (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None published for device demonstration, loan, and reuse services
HOW TO APPLY	Contact the WisTech program coordinator or your local independent living center to arrange a demonstration, a loan, or a reused device

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

608-514-2513 https://www.dhs.wisconsin.gov/wistech/index.htm

Home repair and deferred maintenance

Homebuyer and Rehabilitation (HHR) Program

GRANT STATE HOMEOWNER

WHO RUNS IT	Wisconsin Department of Administration, Division of Energy, Housing and Community Resources, delivered by local grantees
WHAT YOU GET	Essential improvements to an owner-occupied single-family principal residence, including energy-related improvements, accessibility modifications, lead-based paint hazard reduction, and repair of code violations; the per-home amount is set by the local grantee (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 80% of county median income (2026)
HOW TO APPLY	Contact the HHR provider serving your county; the current provider list is on the Wisconsin housing and energy assistance provider page at energyandhousing.wi.gov

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

608-266-7531 https://energyandhousing.wi.gov/Pages/AgencyResources/hhr.aspx

USDA Section 504 Home Repair Loans and Grants

LOAN AND GRANT | FEDERAL-IN-STATE | HOMEOWNER | NOT CONFIRMED

> We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	USDA Rural Development, Wisconsin state office
WHAT YOU GET	Repair loans for very low income rural homeowners and repair grants for very low income rural homeowners aged 62 and older who cannot repay a loan; current dollar limits are not listed here, so ask the state office
WHO QUALIFIES	Grants are limited to homeowners 62 and older; loans have no age minimum
INCOME LIMIT	Very low income, set by county
HOW TO APPLY	Contact the USDA Rural Development Wisconsin state office; the property must be in an eligible rural area

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants

Revitalize Milwaukee

GRANT | NONPROFIT | HOMEOWNER

WHO RUNS IT	Revitalize Milwaukee (nonprofit)
WHAT YOU GET	Critical and emergency home repairs at no cost to the homeowner, plus accessibility modifications, energy efficiency services, lead abatement, an asthma safe homes program, chore services, and an Older Adult Home Modification Program; work addresses mold, structural problems, and plumbing and electrical safety hazards (2026)
WHO QUALIFIES	60 or older, or a person living with a disability, or a veteran
INCOME LIMIT	Household income requirements apply; specific dollar figures are not published on the eligibility page (2026)
HOW TO APPLY	You must own your home and have lived in it for the past 5 years, be current on property taxes or on a payment plan, and not be in foreclosure or bankruptcy. Apply through the Revitalize Milwaukee contact page or by phone. You may reapply after 2 years, though repeat help is not guaranteed

> **If you share your home:** this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

414-312-7531 https://www.revitalizemilwaukee.org/how-to-apply/

Movin' Out Minor Home Repair and Accessibility Grants

GRANT NONPROFIT HOMEOWNER

WHO RUNS IT	Movin' Out, Inc. (nonprofit)
WHAT YOU GET	Dane County Minor Home Repair Program grants of up to $5,000 for repairs or for accessibility improvements; a statewide Affordable Housing Program grant uses the same rules without the Dane County property value test or the three-year waiting period (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income at or below 80% of county median income (2026)
HOW TO APPLY	Call Movin' Out at 608-251-4446 extension 7, or toll free 877-861-6746 extension 7, or email info@movin-out.org. You must own and live in the home, be current on your mortgage, property taxes, and insurance, and have a household member with a permanent disability

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

608-251-4446 https://www.movin-out.org/homeowners/overview

Weatherization and energy efficiency

Wisconsin Weatherization Assistance Program

SERVICE STATE EITHER

WHO RUNS IT	Wisconsin Department of Administration, Division of Energy, Housing and Community Resources, delivered by local weatherization agencies
WHAT YOU GET	No-cost energy efficiency work including insulation, energy-efficient lighting, furnace repair or replacement, refrigerator testing, and a general health and safety inspection (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Low-income households; screening runs off the energy assistance application, which for the 2025-2026 program year uses 60% of Wisconsin state median income
HOW TO APPLY	Apply for the Wisconsin Home Energy Assistance Program. If you qualify for weatherization you are referred automatically and the local weatherization agency contacts you

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

866-432-8947 https://energyandhousing.wi.gov/Pages/AgencyResources/weatherization.aspx

HE+ HVAC Program Services (furnace repair and replacement)

SERVICE STATE EITHER

WHO RUNS IT	Wisconsin Department of Administration, Division of Energy, Housing and Community Resources, delivered by local weatherization agencies
WHAT YOU GET	Repair or replacement of a primary heating system, or of an air source heat pump, that has stopped working, cannot be operated, or is unsafe. Central air conditioning may be included where it affects heating performance (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Eligibility is verified through the Wisconsin Home Energy Assistance Program, which uses 60% of state median income for the 2025-2026 program year
HOW TO APPLY	Contact your local weatherization agency through the Wisconsin Home Energy Assistance Program, which verifies eligibility first

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

866-432-8947 https://energyandhousing.wi.gov/Pages/AgencyResources/furnace.aspx

Focus on Energy Income-Qualified Rebates

REBATE UTILITY EITHER

WHO RUNS IT	Focus on Energy, Wisconsin's statewide utility energy efficiency program
WHAT YOU GET	Higher rebate amounts on heating and cooling equipment and on insulation and air sealing projects for qualifying households, with separate tiers for income below 80% of area median income and between 80% and 150% (2026 area median income limits by household size)
WHO QUALIFIES	no age limit
INCOME LIMIT	Below 80%, or between 80% and 150%, of area median income by household size (2026)
HOW TO APPLY	Use the income calculator on the page, then submit the 2026 Income Eligibility Application or call for a screening, and send the first two pages of your federal Form 1040 with Social Security numbers redacted. An income specialist reviews it within three business days and gives you a confirmation number for your contractor

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-762-7077 https://focusonenergy.com/income-qualified

Focus on Energy Energy Saving Packs

FREE PRODUCTS UTILITY EITHER

WHO RUNS IT	Focus on Energy, Wisconsin's statewide utility energy efficiency program
WHAT YOU GET	One free pack per eligible household per year. Packs are themed for the family room, bathroom, or kitchen and include ENERGY STAR certified LED bulbs, a high-efficiency showerhead, pipe insulation, faucet aerators, weatherstripping, window film, and LED nightlights (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; open to Wisconsin residential customers whose electric utility takes part in Focus on Energy
HOW TO APPLY	Order at focusonenergymarketplace.com/free with your utility account information handy

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-762-7077 https://focusonenergy.com/residential/energy-saving-packs

Utility bill assistance and discounts

Wisconsin Home Energy Assistance Program (WHEAP) heating and electric assistance

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Wisconsin Department of Administration, Division of Energy, Housing and Community Resources, delivered by county and tribal energy assistance agencies
WHAT YOU GET	A one-time payment during the heating season, October 1 through May 15, paid to your energy company. The amount varies with household size, income, and energy costs. Benefits are not guaranteed: when program year funds run out, no benefits are issued even to eligible households
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 60% of Wisconsin state median income for the October 1, 2025 to September 30, 2026 program year: $38,421 a year for a household of 1, $50,243 for 2, $62,065 for 3, $73,888 for 4, $85,710 for 5, $97,532 for 6, $99,748 for 7, and $101,965 for 8. There is no asset limit
HOW TO APPLY	Apply online at energybenefit.wi.gov, or by phone, by mail, or in person with your local energy assistance agency

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

866-432-8947 https://energyandhousing.wi.gov/Pages/AgencyResources/energy-assistance.aspx

WHEAP Crisis Assistance

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Wisconsin Department of Administration, Division of Energy, Housing and Community Resources, delivered by county and tribal energy assistance agencies
WHAT YOU GET	Emergency help when you have no heat, are nearly out of fuel, or your electricity has been or is about to be shut off; the amount is based on the emergency (2025-2026 program year)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same as regular WHEAP: at or below 60% of Wisconsin state median income for the 2025-2026 program year
HOW TO APPLY	Call your local energy assistance agency, which runs a 24-hour crisis line, or call the statewide Energy Help Line

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

866-432-8947 https://energyandhousing.wi.gov/Pages/CustomerResources/Assistance.aspx

Keep Wisconsin Warm/Cool Fund

GRANT NONPROFIT EITHER

WHO RUNS IT	Keep Wisconsin Warm/Cool Fund (nonprofit), with local county agencies
WHAT YOU GET	Charitable energy grants for households in crisis, paired with affordable payment plans, budget counseling, and energy conservation help from the local agency. The fund reports providing $1 million to 5,300 households in its most recent year and more than $46.3 million to over 152,460 households since it began
WHO QUALIFIES	no age limit; fixed-income older adults may start applying earlier in the season
INCOME LIMIT	Low and fixed income households, screened against the 2025-2026 energy assistance income guidelines
HOW TO APPLY	Apply online at esi.help or call 1-800-891-WARM

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-891-9276 https://www.kwwf.org/

Cold weather and medical disconnection protections (PSC 113.0304 and PSC 113.0301)

PROTECTION STATE EITHER

WHO RUNS IT	Public Service Commission of Wisconsin
WHAT YOU GET	Between November 1 and April 15 each year, a utility may disconnect heat-related residential service for nonpayment only from households whose gross quarterly income is above 250% of the federal poverty guidelines and where health and safety would not be endangered by infirmities of age, developmental or mental disabilities or like infirmities incurred at any age, or the frailties of being very young. The burden of proving a household may be disconnected rests on the utility, and any permitted cold weather disconnection must be a last resort. Year round, a utility may not disconnect or refuse to reconnect if that would aggravate an existing medical or protective services emergency, and may not disconnect in a county under a National Weather Service heat advisory, warning, or emergency
WHO QUALIFIES	no age limit; age-related infirmity and very young children are named grounds for protection
INCOME LIMIT	Cold weather protection is automatic at or below 250% of the federal poverty guidelines measured on gross quarterly income; households above that level are still protected if disconnection would endanger health or safety because of age, disability, or the frailties of being very young
HOW TO APPLY	No application. Tell your utility in writing before the shutoff date about your income and about any medical condition, older adult, person with a disability, or young child in the home, and file a complaint with the Public Service Commission of Wisconsin at psc.wi.gov if the utility does not act

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

https://docs.legis.wisconsin.gov/code/admin_code/psc/113/iii/0304

The We Energies assistance page lists payment arrangements and the state energy assistance program but no permanently discounted low-income rate.

Property tax relief

Wisconsin Homestead Credit

CREDIT STATE EITHER

WHO RUNS IT	Wisconsin Department of Revenue
WHAT YOU GET	A refundable credit based on the relationship between your household income and the property taxes or rent you paid. The maximum credit is $1,168 for tax year 2025
WHO QUALIFIES	18 or older on December 31, 2025. If you are under 62 you must have earned income or be disabled; at 62 or older neither is required
INCOME LIMIT	Household income under $24,680 for 2025. At $24,680 or more, no credit is available
HOW TO APPLY	File Schedule H or Schedule H-EZ with either a rent certificate signed by your landlord or a copy of your property tax bill. The deadline to claim the 2025 credit is April 15, 2030

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

608-266-8641 https://www.revenue.wi.gov/Pages/FAQS/ise-home.aspx

Property Tax Deferral Loan Program

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Wisconsin Housing and Economic Development Authority (WHEDA)
WHAT YOU GET	A loan of up to $3,525 a year to pay all or part of the previous year's property taxes and special assessments, secured by a lien on your home. Nothing is repaid until ownership transfers or you no longer live in the home, at which point the loan plus interest is repaid from the sale or the estate. WHEDA sets the interest rate by October 15 each year at 1 percentage point over the prime rate
WHO QUALIFIES	65 or older on the date of application, or a qualifying veteran of any age. Any co-owner must be at least 60, though a spouse may be any age if the spouse or applicant is permanently disabled
INCOME LIMIT	Prior year household income of $20,000 or less. This limit was set when the program began in 1986 and has never been raised
HOW TO APPLY	Apply to WHEDA by June 30 of the year the taxes are due; WHEDA begins accepting applications around December 1. Fees are $225 the first year and $75 or $195 in later years. You must have owned and lived in the home for at least six months of the preceding year, carry fire and extended casualty insurance naming WHEDA as lienholder, and keep total liens, judgments, mortgages, and delinquent taxes at or below 33% of the home's value

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-755-7835 https://docs.legis.wisconsin.gov/misc/lfb/informational_papers/january_2023/0026_property_tax_deferral_loan_program_informational_paper_26.pdf

Veterans and Surviving Spouses Property Tax Credit

CREDIT STATE HOMEOWNER

WHO RUNS IT	Wisconsin Department of Revenue, with eligibility certified by the Wisconsin Department of Veterans Affairs
WHAT YOU GET	A refundable income tax credit equal to the property taxes paid during the year on the veteran's or surviving spouse's principal dwelling (2026)
WHO QUALIFIES	No age requirement
INCOME LIMIT	None
HOW TO APPLY	First get an eligibility certificate from the Wisconsin Department of Veterans Affairs at dva.wi.gov or through your county veterans service officer, then claim the credit on your Wisconsin income tax return

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

608-266-2486 https://www.revenue.wi.gov/Pages/FAQS/ise-vetqual.aspx

Worth understanding, because Wisconsin works differently from neighboring states. There is nothing to file with your county assessor for age or disability. The money comes back to you through the state income tax return instead, which means you have to file even if you owe no tax.

Insurance-related help

Wisconsin Insurance Plan

INSURANCE | STATE | HOMEOWNER

WHO RUNS IT	Wisconsin Insurance Plan (the state's FAIR plan)
WHAT YOU GET	Basic property insurance in three lines, homeowners, dwelling, and commercial, for property owners whose coverage was cancelled or who were denied in the standard market, offered without regard to environmental hazards provided the property is reasonably maintained (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility rests on being unable to get coverage in the standard market, not on income
HOW TO APPLY	Apply through any licensed Wisconsin insurance agent, or contact the plan directly at 414-291-5353 or katec@wisinsplan.com

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

414-291-5353 https://www.wisinsplan.com/

Wisconsin State Health Insurance Assistance Program (SHIP) and the Medigap Helpline

SERVICE | STATE | EITHER

WHO RUNS IT	Wisconsin Board on Aging and Long-Term Care, with local benefit specialists
WHAT YOU GET	Free, unbiased one-to-one Medicare counseling covering costs, eligibility, enrollment, plan options, employer coverage, long-term care insurance, Medicare Advantage, and Medicare supplement policies, plus programs that can save you money (2026)
WHO QUALIFIES	Medicare members of any age, and their caregivers
INCOME LIMIT	None; SHIP services are free to all Medicare members
HOW TO APPLY	Call the Wisconsin Medigap Helpline at 800-242-1060, or find a local benefit specialist through your aging and disability resource center at 844-947-2372

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-242-1060 https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm

The Wisconsin Insurance Plan addresses being unable to get coverage, not being unable to afford it.

HomeShare-relevant extras

HOME Tenant Based Rental Assistance (TBRA)

VOUCHER STATE RENTER

WHO RUNS IT	Wisconsin Department of Administration, Division of Energy, Housing and Community Resources, delivered by local governments, tribal agencies, nonprofits, and housing authorities
WHAT YOU GET	Rent assistance for up to 24 months per contract, with renewals possible when funds allow, plus security deposit help of up to two months' rent and utility deposit help for electricity, water, gas, and trash. A housing quality inspection is part of the process (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income at or below 60% of county median income
HOW TO APPLY	Contact the agency that holds a tenant based rental assistance contract in your area. The state housing help line at 608-266-7531 can tell you who that is; the next round of agency applications opens in late spring 2027

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

608-266-7531 https://energyandhousing.wi.gov/Pages/AgencyResources/tbra.aspx

A companion bill, 2025 Assembly Bill 449, covered similar ground. Because there is no state rule, whether you can add a small separate unit depends entirely on local zoning. Sharing a bedroom or a floor of your existing house is a different question from building a separate unit and usually does not require a zoning change.

A Wisconsin program may well exist. Your aging and disability resource center at 844-947-2372 is the best local place to ask.

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the Wisconsin contacts.

ONE MORE OPTION

Sharing your home is not on this list, but it belongs beside it.

Every program here helps you afford the home you have. Home sharing does something different: it turns a spare room into steady income and company. It is worth considering before you sell, before you move, and before things get harder to manage alone. Learn more at **homeshareoregon.org/share**.