
Wisconsin Legislative Council

ACT MEMO



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2021 Wisconsin Act 221 [2021 Assembly Bill 607]

Workforce Housing Rehabilitation Loan Program

2021 Wisconsin Act 221 creates a workforce housing rehabilitation loan program. Under the program, a person may apply to the Wisconsin Housing and Economic Development Authority (WHEDA) for a loan to pay for the cost of certain rehabilitation to the applicant's home. The home must be a single-family residence that the applicant occupies and that was constructed before 1980.

An eligible rehabilitation is an improvement to housing to maintain the housing in a decent, safe, and sanitary condition or to restore it to that condition if the improvement is the removal of lead paint or constitutes a structural improvement, including any of the following:

- Repairing or replacing a heating system, electrical system, plumbing system, roof, window, or exterior door.
- Repairing the foundation.
- Repairing or replacing insulation or siding.

To be eligible for a loan, an applicant's annual household income may not exceed 120 percent of the area median family income for the county in which the housing is located, adjusted for family size, as published annually by the U.S. Department of Housing and Urban Development. In addition, the applicant must agree to repay the loan, including all interest, if the applicant sells or otherwise transfers title to the home to another person or if the applicant and the applicant's family vacate the home.

WHEDA may establish an interest rate for a workforce housing rehabilitation loan that is below the market interest rate, or WHEDA may charge no interest.

Effective date: April 10, 2022

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