

3.3.4.1 Homestead

The value of one home that serves as *homestead* for the *W-2 Group* shall be excluded as an asset if the home is valued at no more than 200% of the statewide median value for homes, excluding the value of agricultural land owned by the W-2 group must be disregarded. The W-2 Group must be living in the home and using the home as his or her primary residence.

FEPs shall count any home valued at more than 200% of the statewide median home value against the asset test only when none of the following hardship criteria are met:

- No member of the W-2 group has the legal right to sell the home, including for reasons such as the home is subject to pending litigation and the home is jointly owned with a person who is not in the Wisconsin Works group and who refuses to consent to the individual in the Wisconsin Works group selling his or her share;
- The individual had a recent sudden loss of income due to death, divorce, separation, or non-payment of support;
- The Wisconsin Works group includes an incapacitated group member; or
- The individual is or has been a victim of domestic abuse or is at risk of further domestic abuse, or the home is jointly owned with the abuser, and the abuser is not a member of the Wisconsin Works group.

FEPs may use a range of sources to verify an individual's home value, including:

- Home value produced from an appraisal, realtor, or a recent final sale value; and
- Online valuation tools, such as [Zillow](#), or [Real Estate Maximums, RE/MAX](#).

FEPs shall use the previous year's median value, as reported by the Wisconsin Realtor Association's (WRA) [Wisconsin Housing Statistics](#) median price data and multiply it by two to determine if the individual's home is valued at more than 200% the statewide median home value.

In urban situations, the homestead usually consists of a house and lot. A home can consist of a house and more than one lot, as long as the lots adjoin one another.

In farm situations, the home consists of the house and buildings together with the total acreage property upon which they are located and which is considered part of the farm. In situations where the land is on both sides of a road, it is still considered a part of the home.

EXAMPLE 1: Carmon is applying to W-2 in August of 2022 and reports being a homeowner. Their FEP finds that Carmon does not meet any of the home value hardship criteria and enters Carmon's home address into Zillow which reports the home is valued at \$350,000. Carmon's FEP cross references the Wisconsin Realtor Association's data for median home price using the 2021 year-to-date data, which is \$240,000. 200% of the 2021 median home value is $\$240,000 \times 2 = \$480,000$. Since Carmon's home is valued at less than 200% of the statewide median home value, their home is disregarded from the asset test.

EXAMPLE 2: Alex is applying to W-2 in August of 2022 and reports being a homeowner. During application, Alex self-reports escaping a domestic violence situation to their FEP. Regardless of the value of Alex's home, the home is disregarded from the asset test due to meeting hardship criteria.

EXAMPLE 3: Zara is applying to W-2 in August of 2022 and reports being a homeowner. Their FEP determines Zara does not meet any of the home value hardship criteria. Zara provides documents from an appraisal she had done a year ago reporting her home is valued at \$500,000. Using the year-to-date data for 2021 median home price, 200% of the 2021 median home value is $\$240,000 \times 2 = \$480,000$. Zara is ineligible for W-2 because her home's value is greater than 200% the statewide median home value and does not meet any hardship exemption criteria.