

Make Accessible Housing More Affordable

Create New Paths to Accessible Homeownership

A home can meet someone's accessibility needs and still remain out of reach if they cannot afford to own it.

Expanding Wisconsin's supply of accessible housing is an important part of supporting independent living.

But supply is only part of the equation.

People with disabilities also need affordable opportunities to purchase, modify and remain in accessible homes.

WILN proposes two approaches to reduce the financial barriers associated with accessible homeownership: **property tax incentives for accessibility improvements and a statewide community land trust program focused on accessible housing.**

The Problem

Accessible housing must also be financially sustainable for the people who need it.

People with disabilities may face additional costs when purchasing or modifying a home to meet their accessibility needs.

Even when a homeowner invests in making a property more accessible, the ongoing costs associated with homeownership remain.

At the same time, people with disabilities seeking to purchase accessible homes can face a limited supply of properties that meet both their accessibility needs and their budgets.

WILN believes Wisconsin should use housing policy not only to create more accessible homes, but also to make accessible homeownership more financially attainable.

WILN's Solution

WILN proposes two mechanisms to expand affordable, accessible housing opportunities.

1. PROPERTY TAX INCENTIVES FOR ACCESSIBILITY

Reward homeowners who invest in making their homes more accessible.

WILN proposes a temporary property tax freeze for homeowners who modify their homes to meet identified accessibility standards.

The proposal would:

- Apply to homeowners who modify their homes to meet either **Type A or Type B accessibility standards**
- Use a **tiered structure** based on the accessibility standard achieved
- Freeze property taxes for a period determined by the Wisconsin Legislature
- Support the program using Wisconsin state surplus funds

The goal is to create a financial incentive for homeowners to invest in accessibility while helping reduce the ongoing cost of remaining in an accessible home.

2. A STATEWIDE ACCESSIBLE COMMUNITY LAND TRUST

Create another path to affordable, accessible homeownership for people with disabilities.

WILN also proposes establishing a statewide community land trust program focused specifically on accessible housing.

Under the proposal, the trust would acquire land containing accessible homes and make those homes available to people with disabilities.

The model proposed by WILN would separate the value of the land from the taxable value of the home's improvements, reducing the property tax burden associated with homeownership.

The goal would be to preserve accessible housing while creating more affordable opportunities for people with disabilities to become homeowners.

Why it Matters

Accessibility and affordability have to work together.

An accessible home provides little opportunity to a person who cannot afford to purchase or remain in it.

Likewise, an affordable home that cannot accommodate someone's disability may not provide a viable housing option.

WILN's housing priorities address both sides of that challenge.

Visitability standards can make newly constructed homes more adaptable and accessible.

Incentives can help convert Wisconsin's existing housing stock.

And affordability policies can help ensure people with disabilities have opportunities to actually own and remain in accessible homes.

Together, these approaches would work toward a housing market with more choices for people with disabilities at different stages of life.

The Ask

WILN calls on Wisconsin policymakers to pursue two strategies for expanding affordable, accessible homeownership:

Create a tiered property tax freeze for homeowners who make qualifying accessibility modifications to their homes.

Establish a statewide community land trust program focused on preserving accessible homes and creating affordable homeownership opportunities for people with disabilities.

The Bottom Line

Accessible housing only creates meaningful choice when people with disabilities can afford it. Wisconsin should pair efforts to increase accessible housing with policies that make owning and remaining in those homes financially attainable.