

# Homeowners and Utilities

Each year, you will get a notice around the beginning of October if you have any unpaid municipal utility bills. Anything you have not paid by November 15th transfers to become part of your property taxes. This means municipal utility bills can potentially lead to a foreclosure if left unpaid. See our article on [Property Taxes](#) for more information.

## Notification Timeline

- October 1st - Utility determines which accounts owe money.
- October 15th - Utility sends written notice of any amounts owed as of October 1st to all property owners.
- November 1st - Utility applies a 10% penalty. Addition of the penalty is not optional.
- November 16th - Utility transfers the amount owed, plus the penalty, to the tax roll.

Private utility companies cannot directly place a lien on your home. They can go to court and try to get a judgment against you. If they succeed in getting a judgment against you and then they record that judgment with the court clerk of the county where your house is located (“docket” the judgment), that judgment becomes a lien on your property that lasts for ten years.

However, if the house is your primary residence, Wisconsin’s \$75,000 homestead exemption kicks in. If your equity in the house (the value of your house minus the amount you still owe on the mortgage) is less than \$75,000, that property is fully exempt, and there would be nothing for the judgment lien to attach to. If your equity in the house is more than \$75,000, the property is partially exempt, and the judgment is a lien on the amount that is over \$75,000.

A municipality (city, village, town, or county) can charge a homeowner for many of the services they provide, not just utilities, including plowing, repairing sidewalks, picking up garbage and trimming trees. Not paying these bills can lead to a lien, as described above. However, the law specifically forbids a municipality from charging the homeowner a fee for a call, made by anyone living in the house, for police services related to domestic abuse, sexual assault, or stalking.

## **Common Homeowner Scams**

- Fake calls demanding immediate utility payments.
- Companies offering “energy efficiency upgrades” that charge hidden fees.
- Fake letters threatening utility liens or foreclosure.

## **How to Protect Yourself**

- Verify any unexpected charges directly with your utility company.
- Do not pay bills through unusual methods (such as gift cards or wire transfers).
- If someone comes to your home claiming to be from a utility company, ask for official identification.

Report scams to the Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP) at (800) 422-7128 or [datcp.wi.gov](http://datcp.wi.gov).

## **Utility Assistance Programs**

There are a variety of programs available in Wisconsin to help households pay for and obtain access to basic utility, telecommunications, and internet services.

- Focus on Energy, the state’s energy efficiency and renewables program, is available to help customers make simple changes around the home so they can stay warm during the heating season and cool during the warmer months, while

reducing energy usage.

One way Focus on Energy helps consumers reduce their energy use is by providing home energy audits. Energy audits are important because they help consumers identify ways to make their homes more efficient. Homeowners who carry out the suggested changes not only experience lower utility bills and reduced energy demand, but have a more comfortable home. Customers may also be eligible for cash rebates if they carry out the recommendations from the audit.

For more information about Wisconsin's Focus on Energy programs, call 1-800-762-7077 or visit [their website](#).

- The Wisconsin Department of Administration's Division of Energy Services Energy, Housing and Community Resources provides services to qualified residential households with energy assistance and weatherization needs. For more information about applying for assistance, call the Statewide Customer Care Center at 1-800-506-5596 or visit <https://energyandhousing.wi.gov>
  - Wisconsin Home Energy Assistance Program (WHEAP) – Helps with heating & electric bills ([energybenefit.wi.gov](http://energybenefit.wi.gov)).
  - The HE+ Heating, Ventilation, and Air Conditioning (HVAC) Program is a year-round program that provides assistance to eligible Wisconsin households when their primary heating system, central air conditioning, or air source heat pump (ASHP) is not working or becomes unsafe. This includes repairs and, when appropriate, replacement.
  - The HE+ Water Conservation Program is a year-round program that provides assistance to eligible Wisconsin households with supply water (as opposed to wastewater) conservation measures. These measures include the repair or replacement of leaky, unsafe, or non-working water heaters, fixtures, toilets, and/or piping.

**Note:** Customers must live in the service area of a participating Public Benefits utility and be eligible for Public Benefits in order to qualify for HE+ Water Conservation Program Services.

- Weatherization Assistance Program

If you are eligible for weatherization services based on your WHEAP (energy assistance) application, your application information will be sent to the local weatherization agency. If your home is chosen, the agency will contact you. They will then set up a time for an energy auditor to check your home and see how to make it more energy efficient.

Weatherization services differ with each home depending on how it was built and its condition. Some common weatherization services include:

- Insulate attics, walls, and floors
- Insulate or replace water heater
- Install energy efficient lighting
- Reduce air leakage
- Repair or replace furnace
- Test and/or replace refrigerator
- Perform a general health and safety inspection
- Provide information about maintenance and energy conservation

To find out more information about these services and to find out which services might be available in your specific county, check out the [Division of Energy, Housing and Community Resources Assistance page](#).

- [Lifeline](#) is a federal program dedicated to making phone and internet service more affordable for low-income households. This benefit provides eligible consumers with a monthly discount of up to \$9.25. Consumers living on Tribal lands are eligible for an enhanced discount of up to \$34.25 per month.

You qualify for Lifeline if:

- Your income is 135% or less than the Federal Poverty Guidelines

**Note:** You may have to show proof of income, like a tax return or three consecutive pays stubs, when you apply for Lifeline.

- You (or someone in your household) gets a public benefit, like food stamps, Medicaid, or SSI.

**Note:** You may have to show proof of participation, like a benefit letter or official document, when you apply for Lifeline.

- You are a survivor of domestic violence, human trafficking, or a related crime AND you

- Are below 200% of the federal poverty level

OR

- Are enrolled in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

OR

- Are enrolled in the Free and Reduced-Price School Lunch or Breakfast program, including enrollment at a Community Eligibility Provision (CEP) school or school district

OR

- Received a Federal Pell Grant in the current award year
- The Public Service Commission of Wisconsin offers an online [Wisconsin Internet Discount Finder](#).
- The [Telecommunications Equipment Purchase Program \(TEPP\)](#) helps people with disabilities buy specialized equipment they need in order to use basic telephone services.
- [Wisconsin Telecommunications Relay Service \(WTRS\)](#) is a free communication service that provides full telephone accessibility to Wisconsin citizens who are Deaf, Hard of Hearing, DeafBlind or those with a speech disability.

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Can the utility disconnect a customer for refusing to allow utility personnel access to the meter at a reasonable hour?

Yes, the utility can disconnect a customer for refusing to allow authorized utility personnel access to private property to check on or test the meter and related equipment at a reasonable hour.

Can the utility backbill me for service because of a defective meter?

Yes. The law requires utilities to bill customers for all usage. This includes issuing backbills that result from inaccurate, interchanged or switched meters, underestimated meter readings, meters that haven't been read for long periods of time, or clerical errors. The utility is limited to backbilling for a period of two years. If a customer is unable to pay the entire backbilled amount, the utility is required to offer payment arrangements.

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