

HOUSES INTO HOMES PROGRAM

Refresh & Renew Loan Program Information



COMMUNITY DEVELOPMENT DEPARTMENT

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PROGRAM DETAILS

Provides eligible projects with 0% interest, deferred mortgage loans for up to 50% of project costs (owner-occupied) and 25% of project costs for non-owner-occupied properties. Projects shall meet minimum housing standards (as defined by the U.S. Department of Housing and Urban Development).

Maximum \$15,000 loan and minimum project cost of \$3,000 (minimum \$1,500 loan). 100% maximum total housing debt to after renovation value.

Applications are accepted up to twice per calendar year, per property. Total loan amount provided cannot exceed \$15,000 over a 5 year period, per property and/or owner. Non-refundable application fee = \$100.

All work must meet local, state and national standards including but not limited to lead and asbestos standards. Projects must be completed within twelve (12) months of grant approval.

ELIGIBLE PROPERTIES

Property eligibility during the pilot period of this program will be dependent on location and assessed value as determined by the City of Neenah. The property must be located within the Program Eligibility Map (see Appendix A) and the total assessed property value must be at \$209,000 or lower (1-unit structure) or \$267,000 or lower (2-unit structure).

Properties with certain open municipal code violations, unpaid special assessments, and/or unpaid property taxes are ineligible until violations are corrected, or taxes are paid. Projects addressing building code violations may be considered on a case-by-case basis.

ELIGIBLE PROJECTS - CONVERSIONS

Conversion of multi-family structure to single-family home.

ELIGIBLE PROJECTS - INTERIOR

Interior heating, electrical and plumbing projects, including kitchen and bathroom remodeling projects. New appliances are not an eligible expense.

ELIGIBLE PROJECTS - EXTERIOR

- Removal and replacement of front porches, stoops and railings, and exterior lighting.
- Re-roofing and re-siding of the dwelling, garages and accessory buildings.
- Exterior painting of dwelling, garage and accessory buildings.
- Replacement of gutters, soffit, fascia, windows and doors on dwelling and garage, lead hazard removal, and foundation repair projects.
- Exterior restoration of historically significant residences.
- Repair, replacement, and installation of paved driveways (maximum city match of \$2,500)
- Garage construction.

Ineligible projects include projects initiated prior to City of Neenah approval.