

HOUSES INTO HOMES PROGRAM

Refresh & Renew Loan Program Information



COMMUNITY DEVELOPMENT DEPARTMENT

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PROGRAM DETAILS

Provides eligible projects with 0% interest 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 - additional information can be found at <https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-A/part-200/subpart-S>).

Maximum \$15,000 loan and minimum project cost of \$3,000 (minimum \$1,500 loan). 100% maximum total housing debt to after renovation value. Loans will be repaid in quarterly, 0% interest installments over a 10-year term.

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. All applicable permits must be applied for and approved before the project begins. Projects must be completed within twelve (12) months of grant approval.

ELIGIBLE PROPERTIES

Eligibility for the program is based on income. To qualify, applicants must have a total household income between 80% and 120% of the area's median family income, as determined by the most recent federal income guidelines (additional information can be found at https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn?STATES=55.0&INPUTNAME=METRO36780M36780*5513999999%2BWinnebago+County&statelist=&stname=Wisconsin&wherefrom=&statefp=55&year=2025&ne_flag=&selection_type=county&incpath=&data=2025&SubmitButton=View+County+Calculations). In addition, the home must have been constructed in 1985 or earlier.

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 - INTERIOR

Interior 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.
- Replacement of gutters, soffit, fascia, windows and doors on dwelling and garage.
- Lead hazard removal.
- Foundation repair projects.
- Exterior restoration of historically significant residences.
- Removal and replacement of dilapidated garages.

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