

# 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 will be dependent on assessed value as determined by the City of Neenah. The total assessed property value must be at \$211,000 or lower (1-unit structure) or \$270,000 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.**