

Housing Improvement Loan Program



DOES YOUR HOME NEED REPAIRS?

The City of Oshkosh offers zero-interest loans to help homeowners make needed repairs and improvements to their homes. This can include repairs such as:

- General home repairs
- Exterior updates (roof, siding, windows, etc.)
- Fixing problem areas in the home
- Other improvements that help keep your home in good condition

Important: You must be approved before any work starts.

HOW IT WORKS:

1. Apply online using Neighborly:
<https://portal.neighborlysoftware.com/CITYOFOSHKOSHWI/Participant>
2. The City will review your application and let you know if you qualify.
3. If approved, projects are scheduled based on need. Priority may be given to projects that increase homeowner health and safety.
4. You'll receive a draft of the work to be completed.
5. The homeowner requests bids from contractors and selects one.
6. The City pays the contractor directly after the work is finished.

QUALIFICATIONS

- You own and live in the home
- Your household income is within the limits
- Your home is insured
- You are current on property taxes and utilities

INCOME LIMITS ARE 80% OF THE MEDIAN AREA INCOME

People	Limit
1	\$58,050
2	\$66,350
3	\$74,650

People	Limit
4	\$82,900
5	\$89,550
6	\$96,200

6+ AVAILABLE BY REQUEST

Owner-Occupied Rehabilitation Program



DOES YOUR HOME NEED EXTERIOR REPAIRS?

The City of Oshkosh offers zero-interest loans to help homeowners make exterior and other qualifying home improvements. These can include repairs such as:

- Siding and painting
- Windows and doors
- Additions, driveways and garages
- Certain green infrastructure improvements

Important: You must be approved before any work starts.

HOW IT WORKS:

1. Apply online using Neighborly:
<https://portal.neighborlysoftware.com/CITYOFOSHKOSHWI/Participant>
2. The City will review your application and let you know if you qualify.
3. If approved, projects are scheduled based on need. Priority may be given to projects that increase homeowner health and safety.
4. You'll receive a draft of the work to be completed.
5. The homeowner requests bids from contractors and selects one.
6. The City pays the contractor directly upon completion of the work.
7. Homeowners make quarterly payments towards the loan balance

QUALIFICATIONS

- You own and live in the home
- Your household income is within the limits
- Your home is insured
- You are current on property taxes and utilities

INCOME LIMITS:

People	Limit	People	Limit
1	\$87,075	4	\$124,350
2	\$99,525	5	\$134,325
3	\$111,975	6	\$144,300

6+ AVAILABLE BY REQUEST