


Project Selection


- ✓ Applications are accepted year round and are subject to funding availability.
- ✓ City staff will contact each applicant to arrange for an initial inspection of the property to draft a scope of work, a preliminary cost estimate, and determine if the property owner is still interested in participating.
- ✓ Projects will be ranked by:
 - The impact of the project on the exterior appearance of the building and the neighborhood.
 - Property owner's willingness to complete exterior work in a manner consistent with the City of Oshkosh Design Standards.
 - Preference will be given to properties located within recognized neighborhoods.
 - Ability of the owner to proceed with the project within three months of financing approval.
 - Additional consideration will be given to projects that include energy efficiency measures and green building standards.
- ✓ Final project approval will be determined by the Housing Rehabilitation Loan Committee.

Application Procedure


Interested parties can apply for the Owner-Occupied Rehabilitation Program by submitting the following initial requirements:




Owner-Occupied Rehabilitation Program Application




Income Verification



Tenant Income Verification (if applicable)



Proof of up-to-date homeowners insurance



Property must be current on municipal tax & utility payments

Approved program participants must attempt to obtain a minimum of 3 quotes for materials or bids from contractors. City staff will assist applicants with obtaining quotes upon request. If the work to be completed does not require a contractor, the property owner may complete the work themselves but must obtain appropriate material quotes, building permits and complete work in compliance with state and local codes.

OWNER-OCCUPIED REHABILITATION PROGRAM



HOW TO APPLY

Complete the enclosed application and mail or deliver it to:

City of Oshkosh
 Planning Services Division
 215 Church Avenue, Room 204
 Oshkosh, WI 54901

For more information, contact Planning Services at:

📞 920-236-5059
 ✉️ planning@ci.oshkosh.wi.us

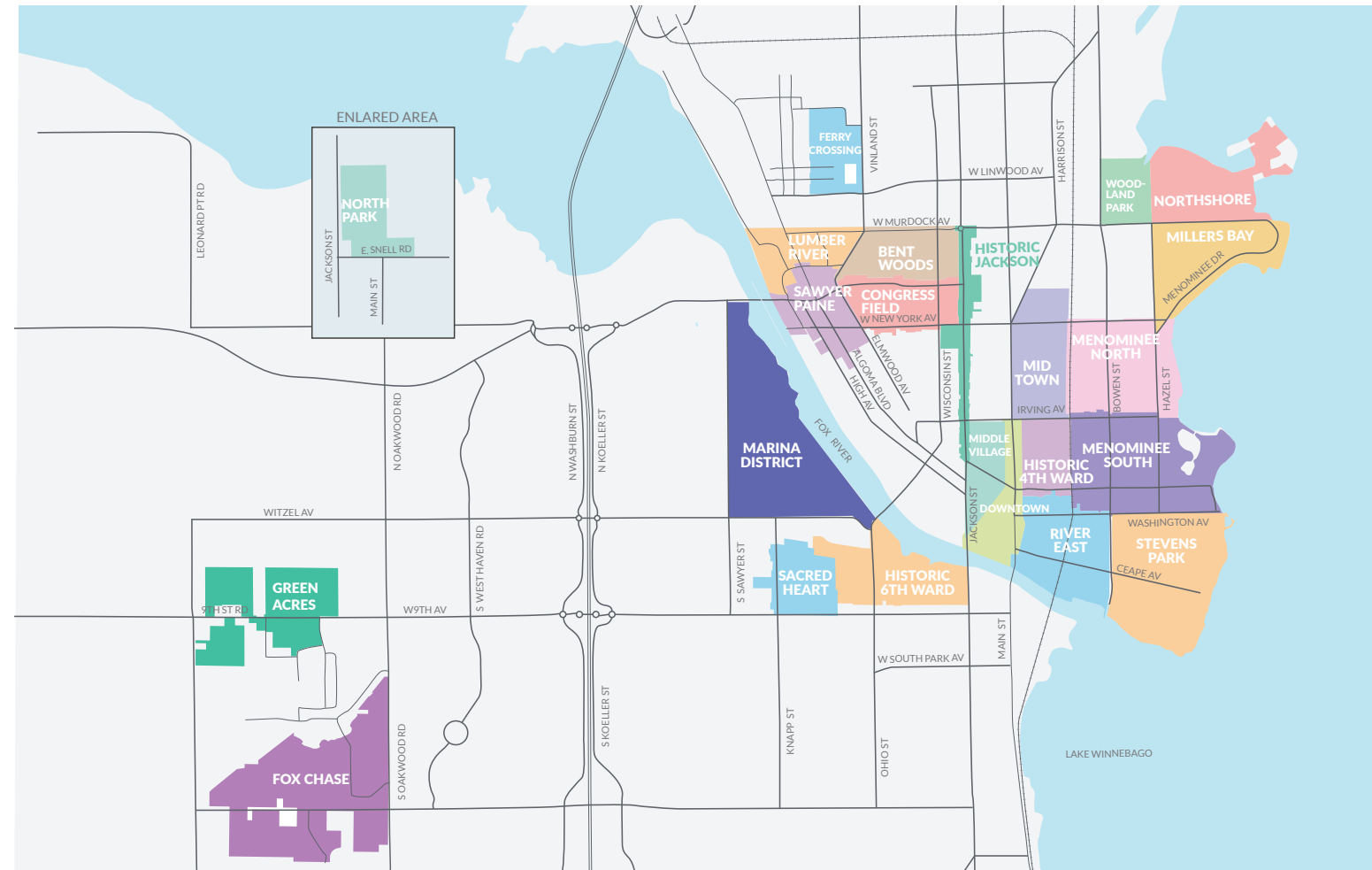
The Owner-Occupied Rehabilitation Program is part of ONE Oshkosh - Our Neighborhoods Engage.



The City of Oshkosh Owner-Occupied Rehabilitation program was created to provide property owners with a flexible and affordable financing option to make quality improvements to their homes.

Proposed projects should enhance the image, market, and physical conditions of residential owner-occupied properties within Oshkosh. Eligible program participants could receive a 15-year loan up to \$50,000 to make repairs to their property.

Owner-Occupied Rehabilitation program funds cannot be applied to improvements that have already been started or completed. Pre-approval is required. Funds are available on a first-come, first-served basis and are subject to funding availability. In the event of limited funding, preference will be given to properties located in recognized neighborhood associations (see map).



Income Requirements

Income documentation in the form of the most recent pay-stubs and tax returns are required to apply for the Owner-Occupied Rehabilitation program. Applicants may not spend more than 30% of their monthly income on housing related expenses at the time of application. Household Income cannot exceed 150% of the County Median Income based on family size.

Eligible Program Participants

A "property owner," as defined for purposes of this program, is an individual living and having ownership interest in a property located within the City of Oshkosh and meeting the program income requirements.

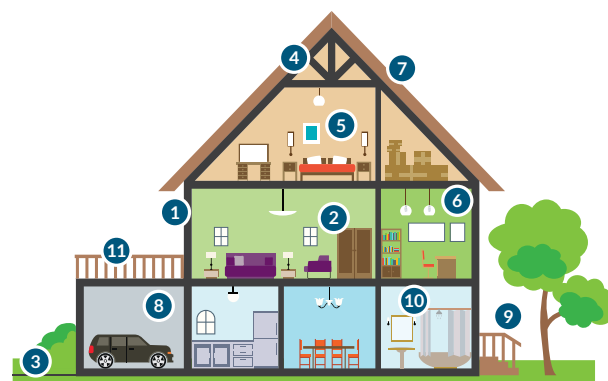


ELIGIBLE PROPERTIES

- ✔ Preference will be given to properties located within participating neighborhoods.
- ✔ Single family homes or owner-occupied duplexes.
- ✔ Home must be built prior to 1970.
- ✔ Property owner must provide proof of property ownership.
- ✔ Property must be insured while work is being completed and for the term of the loan.
- ✔ Property owner must be current on municipal tax and utility payments.
- ✔ Application approval is subject to fund availability and will be reviewed on a first-come, first-served basis.



ELIGIBLE IMPROVEMENTS



- | | |
|---|--|
| 1) Siding and painting | 8) Roofing |
| 2) Windows and doors | 9) Garages |
| 3) Driveways | 10) Porches |
| 4) Lead/asbestos remediation | 11) HVAC, electrical and plumbing |
| 5) Renovations | 12) Additions |
| 6) Renewable/green infrastructure/solar | 13) Design/architectural services |
| 7) Landscaping | 14) Projects consistent with the City of Oshkosh Residential |

Terms

Below are the general terms that will apply for each Owner-Occupied Rehabilitation loan:

- 15-year loan up to \$50,000 (up to \$55,000 if project meets the additional incentive requirements) with quarterly payments starting once the work is completed.
- Zero-percent interest rate for the term of the loan.
- Loan is secured by a mortgage on the property.
- Applicant must remain in the home while the loan is being repaid. If the home is no longer the applicant's primary residence or the property is sold before the loan is fully paid, the remaining loan balance must be repaid at the time of sale.
- Applicant must maintain homeowners insurance on the property during the term of the loan.
- Applicant must stay current on municipal taxes and utilities.

Additional Incentive

An additional \$5,000 forgivable incentive is available for projects that reduce the number of units in a structure. Only legal units in place at the time of application will be eligible for the forgivable incentive (e.g. if a project involves converting a duplex to a single family home, the maximum city funding that would be available would be \$50,000 for the structure and \$5,000 for reducing the number of units, for a total of \$55,000).

Additional Requirements

- All change orders must be approved by the City.
- All work requiring a contractor must be done by licensed and insured contractors.
- Owners cannot be compensated for their labor or time on the project.
- Materials and component items must be of reasonable quality and be approved by the City of Oshkosh - Community Development staff.
- For owner-occupied duplexes:
 - Owner responsible for providing alternate, decent, safe and sanitary housing for tenants temporarily displaced by work.
 - Tenant may not spend more than 30% of their monthly income on housing related expenses at the time of application.

