



City of Oshkosh Housing Programs

City Programs										Oshkosh Healthy Neighborhoods Program		
Program Features	Curb Appeal Micro Grant	Curb Appeal	Owner Occupied Rehab Loan	Rental Rehab Loan	Sold On Oshkosh	Historic Rehabilitation	New Homes	CDBG Downpayment Assistance	CDBG Owner Occupied	Good Neighbor Grant		
Maximum Loan/Grant Amount	\$500	\$10,000	\$30,000	\$30,000	\$5,000	\$25,000	\$15,000	\$10,000 or 50% of the required down payment	\$30,000	\$750		
Minimum Loan Amount	N/A	N/A	N/A	N/A	\$1000 forgiven annually	Match from property owner required - see program overview	N/A	N/A	N/A	Applicant must spend at least \$250 to receive \$750. (ex: applicant pays first \$250 and grant pays up to \$750)		
Eligible Improvements	Projects that enhance the appearance of the property along the street frontage. (ex: exterior painting, step replacement, landscaping, & cleaning masonry)	Exterior Improvements (Siding and Painting, Windows and Doors, etc.)	Siding and Painting, Windows and Doors, Roofing, HVAC, Electrical, Plumbing, Additions, Renewable/Green Infrastructure, Driveway and Garage, Renovations, & Lead Remediation		N/A	Historically sensitive rehab on historic properties	New homes on infill lots owned by the RDA	N/A	Project that will make a property code compliant	Projects that enhance the appearance of the property along the street frontage. (ex: exterior painting, step replacement, landscaping, & cleaning masonry)		
Interest Rate	N/A	0%	0%	0%	0%	0%	N/A	0%	0%	N/A		
Maximum Loan Term	Reimbursed upon project completion	10 years	15 years	15 years	5 years	Deferred	Reimbursed upon project completion	Deferred	Deferred	Reimbursed upon project completion		
Minimum Loan Term	N/A	10 years	15 years	15 years	5 years	Deferred	N/A	Deferred	Deferred	N/A		
Income Limit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	HUD Low to Moderate Income limits		N/A		
Asset Limit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$50,000 - liquid assets only	N/A		
Credit Check	N/A	Bankruptcies, judgements, and liens all factor in								N/A		
Loan to Value Ratio	N/A	125% max	125% max	125% max	125% max	125% max	N/A	N/A	100%	N/A		
Debt to Income Ratio	N/A	Cannot spent more than 30% of gross monthly income on housing expenses (for owners housing expenses include mortgage payment, taxes, homeowner's insurance and utilities; for renters housing expenses include rent and utilities)					N/A	N/A	Must be low-moderate income	Must be low-moderate income	N/A	
Eligible Properties	Where revitalization is occurring - any aged home (ex:Rock the Block)	Built before 1970	Built before 1970	Built before 1970	Built before 1970	Must be within a recognized neighborhood	Designated Historic Properties	RDA-owned infill lots.	N/A	Must be low-moderate income	Priority Neighborhoods and LMI - any aged home	Must be within a recognized neighborhood association and must be the homeowner

*Disclaimer: The information provided here is not all encompassing and is only intended as a quick reference guide to the city of oshkosh housing programs