

How to apply

- 1 Submit application for the Owner-Occupied Rehabilitation program.** Funding is not available if you have already started the project. Applicants must apply and be approved for the loan before work begins in order to be eligible.
- 2 Loan processing & committee review.** City staff collects additional information and the loan committee reviews materials to determine whether to approve or deny an application. Allow 30 days between application submission and determination.
- 3 Contractor quotes & mortgage documents.** Property owner(s) must obtain up to 3 quotes from contractors. City staff will assist owner(s) with obtaining quotes upon request but it may take longer for the project to start. City staff will also prepare the necessary paperwork to finance the project.
- 4 Contractor selection.** Property owner(s) will select which contractor they would like to complete their project. Final paperwork is signed by all parties prior to work commencing.
- 5 Work is completed.** Contractor and property owner(s) work together to complete the project over a time period not intended to exceed 120 days after the final paperwork has been signed.
- 6 Final mortgage documents.** Property owner(s) sign the final mortgage documents and they are recorded with the Register of Deeds.
- 7 Quarterly payments** begin once the work has been completed.

ONE Oshkosh

ONE Oshkosh – Our Neighborhoods Engage brings together public and private resources to invest in neighborhoods through property improvements and stronger relations among neighbors. Together with Greater Oshkosh Healthy Neighborhoods Inc. (GO-HNI) and other collaborators, the City of Oshkosh seeks to strengthen neighborhoods to achieve positive outcomes in four areas: Image, Market, Physical Conditions and Neighborhood Management.

VISION STATEMENT

Oshkosh neighborhoods are desirable places to live, cultivating competition within the local real estate market through resident engagement and pioneering partnerships.

MISSION STATEMENT

Strengthen neighborhoods throughout the community for the benefit of all residents at any income level.



OWNER-OCCUPIED REHABILITATION PROGRAM

Funding for interior and exterior
home improvement projects

Program Overview

The Owner-Occupied Rehabilitation Program was created to encourage improvements to the interior and exterior façade of residential properties within the City of Oshkosh. The Owner-Occupied Rehabilitation Program promotes equity and pride of place and is intended to improve the image and physical condition of homes in Oshkosh.



ELIGIBLE PROPERTIES

Properties must meet the following criteria:

- Located within the City of Oshkosh; preference given to properties in recognized neighborhoods. (see program area map).
- Must be a single-family home, condominium, or owner-occupied duplex.
- Must be built prior to 1970.
- Owner-occupied properties are eligible.



TERMS

- 15-year 0% interest loan up to \$30,000 with quarterly payments starting once the work is completed (ask about incentives).
- Loan is secured by a mortgage on the property.
- Insurance, mortgage and taxes must remain current.
- If the home is sold before the loan is fully paid, the balance is due upon sale of the property.
- Property owner(s) and tenant(s) cannot spend more than 30% of their household income on housing related expenses.



CONTACT US

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