



M E M O R A N D U M

DATE: January 7, 2026
TO: Mayor Lang, Council President Borchardt and Council Members
FROM: Samantha Jefferson, Community Development Specialist
RE: Houses Into Homes 2025 Program Summary

The City of Neenah's Houses Into Homes program has successfully completed its second program year, supporting 28 different home improvement projects across the community. Project types varied widely and included kitchen remodels, front porch reconstructions, new garage constructions, and other improvements that preserved the existing housing stock while strengthening individual properties and surrounding neighborhoods.

Program investments totaled \$170,000 in allocated City funds—\$95,000 of which will be paid back and reinvested into the program—alongside \$249,000 in private investment. As a result of these improvements, participating properties experienced a mean increase in assessed value of approximately \$3,400. For context, the program began with a balance of \$858,000 in January 2024 and concluded the 2025 program year with an ending balance of \$582,000 in December 2025.

Funding for the Houses Into Homes program is derived through a Tax Increment Financing (TIF) extension known as the Affordable Housing Extension, which allows excess TIF funds to be used to improve a municipality's housing stock. The closures of TIDs 5 and 6 provided a dedicated and strategic funding source to support housing reinvestment efforts citywide.



Due to the success and popularity of the program, several updates will be implemented in 2026 to improve program sustainability and maximize its impact:

- The Refresh & Renew Loan program will now become income-based (80% - 120% of the area median income), with quarterly payments required on a 10-year note. Previously, loans were deferred and loaned out until the homes were sold with no required timely payments. While the City would have eventually recovered these funds, the updated structure will allow program dollars to rotate more quickly.
- Eligible projects will now be narrowed to improvements more directly tied to increases in assessed property value.
- The maximum City contribution for Curb Appeal grants will now be reduced from \$5,000 to \$3,000, allowing the program to support a greater number of projects.

Overall, the Houses Into Homes program continues to demonstrate strong community impact by enhancing neighborhood appearance, preserving housing quality, and supporting long-term property value growth.



2025 Project Map

-  Curb Appeal Grant Projects
-  Refresh and Renew Loan Projects

