



Housing Rehabilitation Assistance Programs FOR SINGLE-FAMILY, OWNER-OCCUPIED HOMES

The City of Springfield offers assistance to residents who need to make repairs to their homes and who meet residency requirements and income guidelines.

EMERGENCY AND MINOR HOME REPAIR PROGRAM

This program offers a **grant of up to \$5,000** to cover the cost of making repairs associated with one major building code violation which poses an immediate threat to the health and safety of the occupants. Examples include repairing a red tagged furnace, faulty wiring or an actively leaking roof. No monthly repayments are required.

QUALIFICATIONS

- The applicant must have owned and lived in the property for at least one year.
- Contract-for-Deed purchasers are not eligible.
- The applicant's property must not have had prior assistance under this program.
- The property must be located within Springfield city limits.
- The applicant must meet income guidelines.

HOME DEFERRED LOAN PROGRAM

This program offers a **forgivable loan** to cover the cost of making repairs to bring a property up to City Building Code standards. Examples include plumbing, electrical, heating and roofing repairs. The loan will be forgiven at a rate of 20% per year for five years as long as the owner maintains occupancy. No monthly repayments are required.

QUALIFICATIONS

- The applicant must have owned and lived in the property for at least one year.
- Contract-for-Deed purchasers are not eligible.
- The applicant's property must not have had prior assistance under this program.
- The property must be located within one of the following LMI Census Tracts: 2.02, 3, 6-9, 13-19, 23-26, 27, 28.01 and 28.02.
- The applicant must meet income guidelines.



INCOME GUIDELINES

Family Size	Maximum Current Annual Income
1	\$47,900
2	\$54,750
3	\$61,600
4	\$68,400
5	\$73,900
6	\$79,350
7	\$84,850
8 or more	\$90,300

Note: These programs are subject to available funds and federal authorization. Federal funding sources require the mitigation of lead hazards. The extent of mitigation is dependent on the amount of federal funds provided and the work required.