

# City of Springfield Healthy Homes Program

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The Healthy Homes Program provides funding for homeowners to rehabilitate their home and address health issues in their housing, including lead paint and asthma triggers. The program is for residential properties with 1-4 units.

The program provides a 0% interest deferred-payment loan, forgiven over five years if the owner continues to occupy the home as their principal residence. One-fifth of the loan is forgiven each year. If the owner sells the home or moves to a different primary residence within the five-year time period, payment of the remaining pro-rated loan is required.

## Income Eligibility

The Program is available for income-eligible households in Qualified Census Tracts. For multi-family homes, more than 50% of units must be occupied by income-eligible households. In a two-family home, occupants of one of the units must be income-eligible. The FY2022 maximum household income amounts are listed below.

1 person	\$52,750	5 person	\$97,410
2 person	\$60,250	6 person	\$111,570
3 person	\$69,090	7 person	\$125,730
4 person	\$83,250	8 person	\$139,890

## Qualified Census Tracts

The program is available for properties located in Qualified Census Tracts (QCTs). The QCTs are located in Indian Orchard, Liberty Heights, Memorial Square, Brightwood, Metro Center, McKnight, Bay, Pine Point, Upper Hill, Old Hill, Six Corners, South End, and Forest Park. Note that for some neighborhoods, only a portion of the neighborhood is located in a QCT. The attached map shows the parts of the neighborhoods that are included.

## How the Program Works

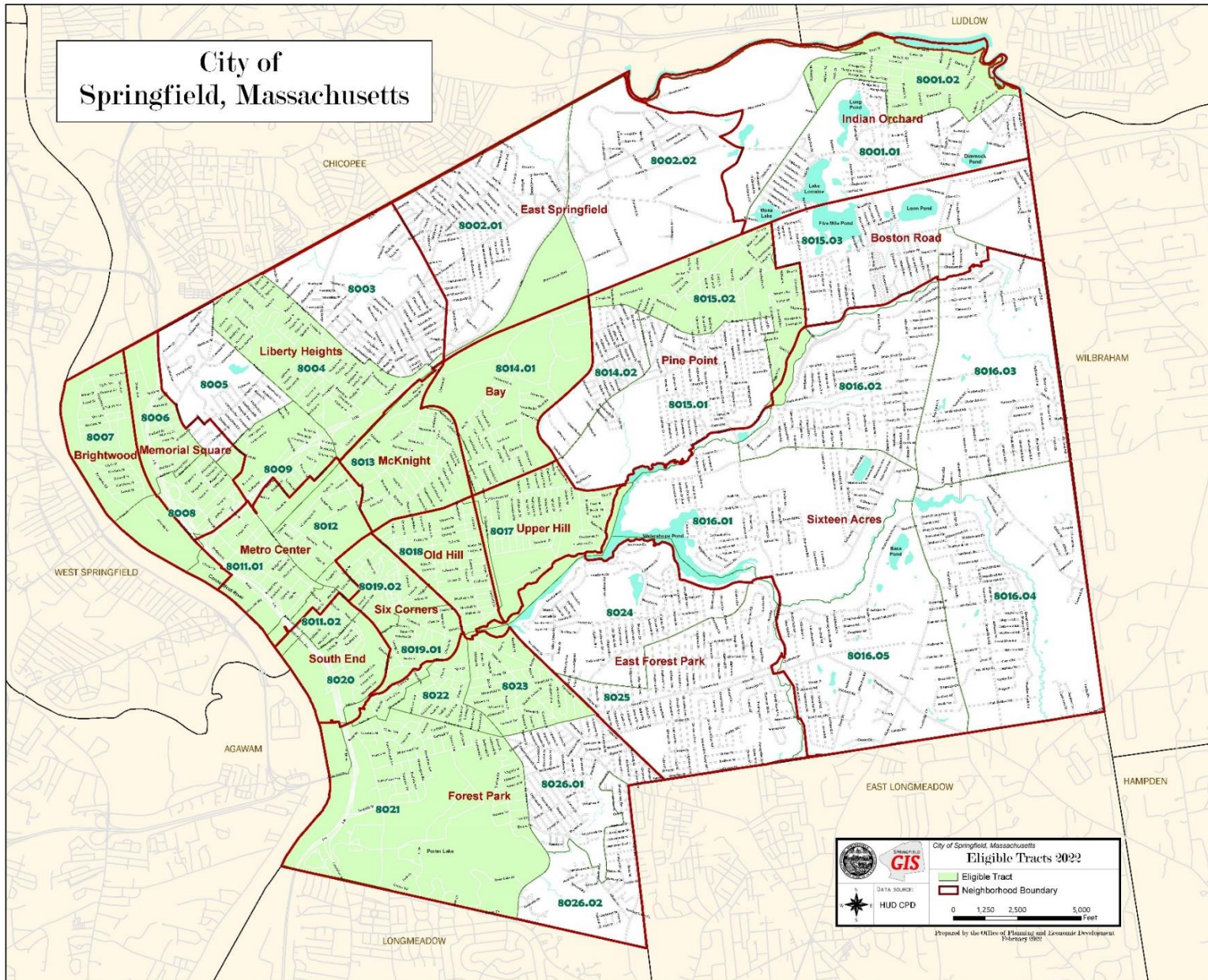
Once the City approves a property owner's application, a Rehabilitation Specialist inspects the property and writes specifications for needed code compliance and healthy homes repairs. The City assists the homeowner in obtaining the most competitive bid.

The City contracts with the homeowner to provide the funding for the work, and the homeowner enters into an agreement with the contractor, based on the agreed-on scope of work. The City inspects the property as repairs are made and at the end of the project, and the homeowner signs off with approval that all work is complete and satisfactory. The City makes payments to the homeowner, who uses the funds to pay the contractor. The City records a lien on the property for the total amount of the project cost, including fees. The lien is released after five years.

## Additional Requirements

The homeowner must be current on their mortgage, have property insurance, and may not have outstanding debts to the City for property taxes or other charges. The program is not available for condominiums or mobile homes.





The following website allows you to enter in the property address and see if it is located within a Qualified Census Tract:  
[https://www.huduser.gov/portal/sadda/sadda\\_qct.html](https://www.huduser.gov/portal/sadda/sadda_qct.html)