

City of Springfield Exterior Home Repair Program

The Exterior Home Repair Program provides homeowners with up to \$40,000 to fund exterior home repairs, including roofs, windows, porches, siding, and painting for residences with 1-4 units. The program is available citywide.

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 owner-occupant households. The FY2022 maximum household income amounts are listed below.

1 person	\$42,835	5 person	\$97,410
2 person	\$54,930	6 person	\$111,570
3 person	\$69,090	7 person	\$125,730
4 person	\$83,250	8 person	\$139,890

How the Program Works

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

The City enters into an agreement 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. 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. It does not cover landscaping or outbuildings.

