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## City of Springfield Emergency Repair Program

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The Emergency Repair Program provides funds to income-eligible owner-occupants to pay for the costs of a **single item emergency repair** to their home.

An emergency exists if there is an immediate threat to health or safety of the property's occupants or to the property's structural, electrical or mechanical integrity. The City's Rehabilitation Specialist will determine whether a particular repair constitutes an emergency condition. Eligible items include, but are not limited to, repair or replacement of all or a portion of the following: roofs; heating systems; electrical or mechanical systems; dangerous steps, landings, and/or porches; handrails or guardrails; plumbing; inadequate flooring; foundation walls or crawl space piers; sump pumps; handicap accessibility; or other urgent code enforcement conditions. The program is not available for condominiums or mobile homes. It does not cover landscaping or outbuildings.

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 households that do not exceed the FY2023 maximum household income amounts listed below.

1 person	\$55,800	5 person	\$86,100
2 person	\$63,800	6 person	\$92,500
3 person	\$71,750	7 person	\$98,850
4 person	\$79,700	8 person	\$105,250

### How the Program Works

Once the City approves a property owner's application, a Rehabilitation Specialist inspects the property and writes specifications for the required emergency repair. The City invites bids for the project from licensed and insured contractors, and the most competitive bid is selected.

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.

### 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.