



Emergency Repair Program

Installment Loan Information

YOU MAY BE ELIGIBLE FOR EMERGENCY ASSISTANCE TO CORRECT SERIOUS HEALTH AND SAFETY CONDITIONS (SINGLE ITEMS, SUCH AS FURNACE, GAS LINES, ROOFS, ELECTRICAL, PLUMBING, HANDICAPPED ACCESSIBLE IMPROVEMENTS, OR OTHER ITEMS THAT PRESENT AN EMERGENCY SITUATION IN YOUR HOME.



To qualify you must be a homeowner occupant of a single family residence in the City of Springfield that has an emergency condition.

You must have and maintain hazard insurance coverage on your property

You must meet income eligibility standards by not exceeding the maximum household income limits, adjusted for family size.

	Income Eligibility				
Family Size	1	2	3	4	5
Household Income Limit	\$32,000	\$36,600	\$41,150	\$45,700	\$49,400

Emergency Repair Installment Loans are also made available to certain participating non-profit agencies that partner with the city to provide housing to citizens meeting certain qualifications.

Participation in the Emergency Repair Installment Loan Program requires the participant to execute a Promissory Note and Mortgage for funds provided by the City of Springfield for the emergency repair.

Program costs, including project specification development, historical reviews, and environmental testing will be added to the actual repair costs, dependent upon the type of request.

Veterans of the US Military in good standing will qualify for a \$500 grant to assist with project costs.

Eligible participants will pay for recording fees at the time of closing with the City of Springfield.

Applicants may be processed on the basis of need for Emergency Repair work. The City, however, reserves the right to prioritize applicants on the basis of age, income, and other qualifying criteria, if the number of applicants exceeds the program year funding.

Participants in the Emergency Repair Installment Loan Program receive funding at zero percent interest. The program can be used once per year. Payments are based on the amount of funding provided.

Less than \$1,500	\$25 per month
\$1,500 - \$3,000	\$50 per month
\$3,001 - \$5,000	\$75 per month

For more information:
Ph 937.324.7368

Housing Rehabilitation Division
Second Floor, City Hall
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Springfield, OH 45502

www.springfieldohio.gov

The Emergency Repair Installment Loan Program is established by the City of Springfield to assist eligible owner occupants of residential units within the City of Springfield to correct emergency housing conditions, which if neglected would adversely affect immediate human health, safety, and welfare. Eligible types of repairs include roofing (seasonal), electrical, heating, plumbing, ADA improvements, and other structural repairs.

