

Downpayment Plus[®] Program Eligible Rehabilitation Guidelines

General guideline and use:

The DPP[®] grant may be used for rehab that is needed to improve the health, safety, and/or energy efficiency of the home. The need must be identified by an independent property inspection report.

DPP funds should not be used to cover standard or ordinary costs of home maintenance, nor should they be used to cover costs incurred simply for cosmetic changes or to enhance or update a home.

DPP funds used for rehab must be held in escrow and the completed work must be inspected. Any unused funds in the escrow account after rehab is completed must be applied toward the first mortgage principal. If a member is unsure whether DPP funds can be used, they should contact the Program Administrator before disbursing the grant funds to the escrow account.

The use of DPP funds for rehab must be detailed on the [Rehab/Repair Worksheet](#) and be consistent with repairs identified in the property inspection report. The DPP grant will not be reimbursed until the work is completed and verified by the independent property inspector, and the Rehab/Repair Worksheet with required documentation is submitted.

Eligible uses:

Repair or rehabilitation work identified by an independent property inspection report used to:

1. Correct existing or potential code deficiencies,
2. Weatherize a home, or
3. Ensure a home's safety and habitability.

Examples of possible eligible uses:

- Roof repair or replacement
- Structural repairs
- Lead-based paint hazard reduction
- Accessibility modifications
- Mold remediation
- Repair or replacement of major housing systems
- Repair or replacement of windows, gutters, or siding
- Repair or replacement of porches to remedy a code or safety violation

- Repair or replacement of carpeting or floors, if need is identified
- Electrical or plumbing work needed to maintain habitability
- Drywall, interior painting, fixtures, and flooring if related to other necessary repairs
- Exterior lighting if a safety or hazard-related necessity
- Exterior painting if related to a code or safety violation.

Examples of Ineligible uses:

- Decks (for any reason)
- Finished attics or basements
- Fences (for any reason)
- Garages, sidewalks, and driveways
- Awnings and shutters
- Landscaping
- Swimming pools
- Furniture and appliances
- Window treatments
- Additions or extensions
- Security alarm systems
- Homeowner's personal labor
- Exterior work unrelated to remedying a code violation