

Downpayment Plus[®] Program

Eligible Rehabilitation Guidelines

General guideline and use:

Members should use sound and prudent judgment when analyzing and determining the rehabilitation needs of potential grant recipients. The Downpayment Plus[®] (DPP[®]) subsidies should be used to assist homeowners that have a clear and pressing need for the assistance. DPP funds should not be used to cover standard or ordinary costs of a home maintenance program. Rather the funds should be used to help homeowners maintain their residences as safe, sanitary dwellings. Repairs and rehabilitation work should be done to improve the health, safety, and energy efficiency of the home. The lists below are to be used as a guideline, and include, but are not limited to the items listed. The Chicago Bank reserves the right to adjust the lists as it deems appropriate.

Eligible uses:

Repair or rehabilitation work done to correct existing or potential code deficiencies, weatherize a home, or ensure its safety and habitability.

- Roof repair or replacement
- Structural repairs
- Lead based paint hazard reduction
- Accessibility for disabled persons
- Mold remediation
- Repair or replacement of major housing systems
- Repair or replacement of windows, gutters, or siding
- Repair or replacement of decks or porches to fix code or safety violation
- Repair or replacement of basic carpeting or floors
- Repair or replacement of cabinets for non-cosmetic purposes
- Electrical or plumbing work needed to maintain habitability
- Repair or replacement of basic light fixtures
- Drywall, painting, fixtures, and flooring acceptable, if related to other necessary repairs
- Interior painting needed as a result of necessary or eligible rehabilitation
- Exterior lighting, only if safety or hazard related necessity
- Exterior painting, if related to fix code or safety violation

"Downpayment Plus" and "DPP" are registered trademarks of the Federal Home Loan Bank of Chicago.

Downpayment Plus® Program

Eligible Rehabilitation Guidelines

Ineligible uses:

Costs unrelated to ensuring the safety and habitability of the home are ineligible uses. DPP funds should not be used to cover costs incurred, to enhance or freshen the look or feel of a home, or for cosmetic changes to help homes look nicer or for convenience sake. This list is not inclusive of all possible ineligible uses.

- New porches or decks
- 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 fix a code violation

"Downpayment Plus" and "DPP" are registered trademarks of the Federal Home Loan Bank of Chicago.