

# 203K Standard Rehab Refinance

## LIMITED – ALLOWABLE REPAIRS

- Repair/replacement of roofs, gutters and downspouts
- Repair/replacement/upgrade of existing HVAC systems
- Repair/replacement/upgrade of plumbing and electrical systems
- Repair/replacement of flooring
- Minor remodeling, such as kitchens, which does not involve structural repairs
- Painting, exterior and interior
- Weatherization, including storm windows, doors, insulation, weather stripping, etc.
- Basement waterproofing
- Purchase and installation of appliances including free-standing ranges, refrigerators, washer/dryers, dishwashers and microwave ovens (must be new)
- Accessibility improvements for persons with disabilities
- Lead-based paint stabilization or abatement of lead-based paint hazards
- Repair/replace/add exterior decks, patios, porches
- Window and door replacements and exterior wall re-siding
- Septic system and/or well repair or replacement
- Pool repairs, maximum \$1,500 (For SAHOC states)

## STANDARD ALLOWABLE REPAIRS

- Structural modifications and additions
- Installation of a well and/or septic system
- Landscaping and site improvements
- Work in excess of \$35,000

## NOT ALLOWED ON ANY FHA 203(K)

- Luxury items including:
- Gazebos
  - Swimming pools
  - Spas
  - BBQs
  - Etc.

**HAVE QUESTIONS? CONTACT ME TODAY!**

Check out [www.hud.gov](http://www.hud.gov) for a more complete list of allowable repairs. By refinancing the existing loan, the total finance charges may be higher over the life of the loan. (102918 139338)



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