

# Texas Veterans Home Improvement Program

SERVING TEXAS VETERANS



**VETERANS LAND BOARD**  
CHAIRWOMAN DAWN BUCKINGHAM, M.D.

## Title I Improvements Eligible and Ineligible

### Eligible Improvements

VHIP loan proceeds may be used to pay for eligible repairs or improvements that are not covered by insurance or FEMA claims.

#### **A**

Abutments  
Acoustical tile  
Additions to Structures  
Air conditioning: central  
Alteration  
Aluminum panels  
Appliances (*when part of an overall remodeling project that includes substantial changes or upgrades to the rooms in which the appliances are placed*)  
Asphalt siding  
Attic fans  
Auditoriums  
Awnings (aluminum, canvas, plastic, wood)

#### **B**

Back bars  
Barns  
Basements  
Bathrooms (*fixtures & connections*)  
Bathtubs (*enclosures*)  
Bins (coal, grain, concrete)  
Black topping  
Blinds (*venetian, vertical*)  
Blowers (*furnace*)  
Boathouses  
Boat slips  
Boilers  
Bookcases (*built-in*)  
Brick shingles or siding  
Built-in kitchen equipment  
Bulkheads  
Burglar alarms  
Burglar bars/decorative bars  
Burners (*furnace, oil, gas*)

#### **C**

Cabinets  
Canopies  
Carpet (*wall-to-wall*)  
Carports  
Casements window  
Ceilings  
Cellars (*storm, wine*)  
Cesspools

#### Chimneys

Choir lofts  
Churches (*structure only*)  
Chutes (*coal, grain, laundry*)  
Cleaning, steam, before painting  
Cold storage rooms  
Coatings (*roofing*)

#### **Commercial buildings**

Composition (*flooring, paneling, shingles, siding*)  
Condominium (*Single Family - \$25,000 (interior improvements or exterior improvements and are part of the property unit)*)  
Converting (*structural*)  
Co-op, cooperative (*inside improvements only- maximum loan amount is \$7,500*)  
Cottages  
Curbing (*single family only*)

#### **D**

Decks/Gazebos (*not for hot tub use or around a swimming pool*)  
Docks  
Door chimes  
Doors (*storm, fire, screen*)  
Downspouts  
Drain fields (*septic*)  
Drilling: wells (*must have previously had water supply*)  
Drive-in (*structure only, not trade fixtures or equipment*)  
Driveways  
Ducts  
Duplex (*lot and both dwellings owned by same person = multifamily loan limits, \$24,000*)

#### **E**

Electric garage door opener (*hard wire*)  
Electric light fixtures, line, poles  
Electric light systems  
Elevators  
Escalators  
Exhaust fans  
Exterior finishing work

#### **F**

Fans (*permanently attached to structure, non-window*)  
Fences (*chain link, brick, wood, iron*)  
Finishing work

#### Fire escapes

Fireplaces (*indoor*)  
Floodlights (*non-display*)  
Flooring  
Flour mills, sheds  
Flues  
Foundations  
Fronts (**commercial buildings or residential structures**)  
Furnaces: coal, floor, gas, oil

#### **G**

Garages  
Garbage disposal units  
Gas heating systems  
Gazebos (*on permanent foundation*)  
Generators (*permanently installed*)  
Glass tinting  
Grates (*furnace*)  
Guard rails  
Guttering

#### **H**

Heat control devices

#### **I**

Incinerators  
Insulation  
Interior work  
Ironing board (*permanently installed*)

#### **J**

Jacuzzi (*inside bathroom*)  
Jalousies

#### **L**

Lattice work  
Laundry chutes  
Laundry tubs  
Lightning rods

#### **M**

Meters (*electric, water, gas*)  
Molding

#### **P**

Painting  
Panelling  
Papering  
Partitions  
Patios  
Pavers  
Paving  
Piers (*not for common use*)  
Pillars  
Plastering

#### Plumbing

Pole barns (*permanent foundation*)  
Porches  
Pumps

#### **R**

Radiators (*permanently installed - covers not eligible*)  
Railings  
Registers (*heat*)  
Reservoirs (*not for irrigation*)  
Resurfacing  
Retaining walls  
Roof coating  
Roofing

#### **S**

Safes/vaults (*permanently affixed*)  
Sandblasting  
Sanding  
Sashes  
Screening  
Seawalls (*non-floating*)  
Security system (*hard wired into electric system*)  
Sewerage systems  
Septic tank (*replacement of existing*)  
Shingles  
Shower doors  
Shutters  
Sidewalks (*private*)  
Siding (*cement, ceramic tile, brick, wood, aluminum*)  
Sills  
Silo  
Sinks  
Slatting  
Smokestack  
Solar Panel  
Solar and wind energy systems  
Sunspace/solarium (*permanently installed as a sunroom, family room*)  
Spa (*permanently installed inside the structure*)  
Sprinkler systems (*fire*)  
Stairs  
Stalls  
Steam cleaning  
Steeple  
Stokers  
Stone siding  
Storm cellars  
Storm panels  
Stuccoing

Texas Veterans Land Board • Chairwoman Dawn Buckingham, M.D.

Stephen F. Austin Building • 1700 North Congress Avenue • Austin, Texas 78701-1496

P.O. Box 12873 • Austin, Texas 78711-2873

512.463.5060 • 800.252.8387 • Fax: 512.475.1425

vlb.texas.gov

Updated April 2025

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Studding  
Structural changes

## T

Tanks: fuel (*residential Property only, not commercial*); milk, septic, storage, water  
Tiles (*ceiling, ceramic, cement permanently affixed; plastic, acoustical*)  
Termite control (*with replacement of damage*)  
Trees (*diseased or damaged and hazard to structure on property*)  
Trestles  
Troughs

## U

Utility buildings (*sheds permanent masonry or concrete foundation*)

## V

Vaults  
Venetian/Mini blinds  
Ventilation hoods  
Ventilation systems  
Vents  
Verandas

## W

Wall heaters  
Wallboards  
Walls  
Warehouses  
Washtubs  
Water conditioners, permanently installed in plumbing system (*purifiers, softeners, sterilizers*)  
Water coolers (*permanent*)  
Water heaters  
Water tower  
Water wells (*must have structure on property and previously had water supply*)  
Waterproofing  
Weather stripping  
Wells (*together with pumping and piping equipment*)  
Special Energy System (*e.g., solar, wind; eligible only for furnishing power to residential structure*)  
Windows (*screen, storm, thermal*)  
Wiring: electric  
Wood shingles, (siding, paneling)

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### Ineligible Improvements

#### **A**

Air conditioning (*placed in a window and not permanently affixed to the property*)  
Asbestos siding

#### **B**

Barbecue pits  
Barn cleaners  
Bathhouses

#### **C**

Cabana rooms  
Clothes lines and poles  
Commonly owned elements of condominiums, apartments or cooperatives

#### **D**

Debt consolidation  
Deck around swimming pool  
Demolition  
Dishwasher (*portable*) must be part of the sink  
Docks (*floating*)  
Drills (*equipment type*)  
Dumbwaiters

#### **E**

Equipment (*industrially; farm or dairy*)  
Exterior hot tubs, saunas, spas, or whirlpool baths

#### **F**

Fire extinguishers  
Flower boxes  
Food mixers  
Freezer (*stand-alone*)

#### **G**

Grandstands  
Greenhouses (*except commercial*)

#### **H**

Hangars (*airplane*)  
Hay dryers

#### **I**

Irrigation systems

#### **K**

Kennels

#### **L**

Landscaping  
Lathes

#### **M**

Moving structures (*except if move is on the same lot*)

#### **O**

Orchards  
Outdoor fireplaces  
Ovens (*must be built-in*)

#### **P**

Penthouses: (*must be an existing penthouse for improvements to be eligible*)  
Photomurals

#### **S**

Satellite dishes  
Swimming pools (*or any repairs in connection with*)  
Swimming pool enclosures

#### **T**

Tree surgery/removal (*eligible if tree is diseased and hazard to structure*)

#### **V**

Valence boards

#### **W**

Waterproofing (*pumping or injecting any substance in the earth adjacent to or beneath the foundation or basement floor*)