



VA Home Loans Eligibility

You must have satisfactory credit, sufficient income, and a valid [Certificate of Eligibility \(COE\)](#) to be eligible for a VA-guaranteed home loan. The home must be for your own personal occupancy. The eligibility requirements to obtain a COE are listed below for Servicemembers and Veterans, spouses, and other eligible beneficiaries.

VA home loans can be used to:

- Buy a home, a condominium unit in a VA-approved project
- Build a home
- Simultaneously purchase and improve a home
- Improve a home by installing energy-related features or making energy efficient improvements
- Buy a manufactured home and/or lot
- To refinance an existing VA-guaranteed or direct loan for the purpose of a lower interest rate
- To refinance an existing mortgage loan or other indebtedness secured by a lien of record on a residence owned and occupied by the veteran as a home

Eligibility Requirements for VA Home Loans

Service during wartime:

World War II - September 16, 1940 - July 25, 1947
Korean War - June 27, 1950 - January 31, 1955
Vietnam War - August 5, 1964 - May 7, 1975
Service Requirements: <ul style="list-style-type: none">• At least 90 days active duty - with other than dishonorable discharge• Less than 90 days active duty - if discharged for a service-connected disability

Gulf War - August 2, 1990 - to be determined
Service Requirements: <ul style="list-style-type: none">• 24 months continuous active-duty - with other than dishonorable discharge• At least 90 days or completed the full term that he or she was ordered to active duty with other than dishonorable discharge• At least 90 days active duty - and discharged for hardship, early out, convenience of the Government, reduction in force, condition interfered with duty or compensable service-connected disability• Less than 90 days active duty - if discharged for a service-connected disability

Service during peacetime:

All - July 26, 1947 - June 26, 1950 and February 1, 1955 - August 4, 1964
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Enlisted - May 8, 1975 - September 7, 1980

Officers - May 8, 1975 - October 16, 1981

Service Requirements:

- At least 181* days continuous active duty - with other than dishonorable discharge
- Less than 181 days active duty - if discharged for a service-connected disability

If you were separated from service:

Enlisted - After September 7, 1980

Officers - After October 16, 1981

Service Requirements:

- 24 months continuous active duty - with other than dishonorable discharge
- At least 181 days or completed the full term that he or she was ordered to active duty with other than dishonorable discharge
- At least 181 days active duty - and discharged for hardship, early out, convenience of the Government, reduction in force, condition interfered with duty or compensable service-connected disability
- Less than 181 days active duty - if discharged for a service-connected disability

*** 90 days applies for wartime**

Active-duty service personnel:

If you are now on active duty, eligibility can be established after 90 days of continuous active duty. Upon discharge or release from active duty, eligibility must be reestablished.

Selected Reserve or National Guard:

If you are not otherwise eligible and you have completed a total of six credible years* in the Selected Reserve or National Guard (member of an active unit, attended required weekend drills and two-week active duty for training) and one of the following:

- Were discharged with an honorable discharge
- Were placed on the retired list
- Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable service
- Continue to serve in the Selected Reserve

*Individuals who completed less than six years may be eligible if discharged for a service-connected disability.

You may also be determined eligible if:



- You are an un-remarried spouse of a Veteran who died while in service or from a service-connected disability
- You are a spouse of a Servicemember missing in action or a prisoner of war
- You are a surviving spouse in receipt of Dependency and Indemnity Compensation (DIC) benefits in cases where the Veteran's death was not service-connected

Note:

A surviving spouse who remarries on or after age 57 and on or after December 16, 2003, may be eligible for the home loan benefit. However, a surviving spouse who remarried before December 16, 2003, and on or after age 57, must have applied no later than December 15, 2004, to establish eligibility.

Spouses

The spouse of a Veteran can also apply for home loan eligibility under one of the following conditions:

- Unremarried spouse of a Veteran who died while in service or from a service connected disability, or
- Spouse of a Servicemember missing in action or a prisoner of war
- Surviving spouse who remarries on or after attaining age 57, and on or after December 16, 2003
(Note: a surviving spouse who remarried before December 16, 2003, and on or after attaining age 57, must have applied no later than December 15, 2004, to establish home loan eligibility. VA must deny applications from surviving spouses who remarried before December 6, 2003 that are received after December 15, 2004.)
- Surviving Spouses of certain totally disabled veterans whose disability may not have been the cause of death

Other Eligible Beneficiaries

You may also apply for eligibility if you fall into one of the following categories:

- Certain U.S. citizens who served in the armed forces of a government allied with the United States in World War II
- Individuals with service as members in certain organizations, such as Public Health Service officers, cadets at the United States Military, Air Force, or Coast Guard Academy, midshipmen at the United States Naval Academy, officers of National Oceanic & Atmospheric Administration, merchant seaman with World War II service, and others

Restoration of Entitlement

Veterans can have previously-used entitlement "restored" to purchase another home with a VA loan if:

- The property purchased with the prior VA loan has been sold and the loan paid in full, or
- A qualified Veteran-transferee (buyer) agrees to assume the VA loan and substitute his or her entitlement for the same amount of entitlement originally used by the Veteran seller. The entitlement may also be restored one time only if the Veteran has repaid the prior VA loan in full, but has not disposed of the property purchased with the prior VA loan. Remaining entitlement and restoration of entitlement can be requested through the VA Eligibility Center by completing [VA Form 26-1880](#).