OVERVIEW

Since 1992, the Native American Veteran Direct Loan (NADL) program has provided eligible Native American Veterans and their spouses the opportunity to finance the construction, purchase, or improvement of a home on Federal trust land.

HOW DOES THE NADL PROGRAM WORK?

VA may make a loan to any Native American Veteran; the Veteran’s tribal or other sovereign governing body must enter into a Memorandum of Understanding (MOU) with VA. Once an MOU is in place, an eligible Veteran may then apply directly to VA for a 30-year fixed-rate loan to purchase, build, or improve a home located on Federal trust land. The NADL program is a loan and not a grant; the Veteran must repay it. Those eligible may also refinance a NADL already made under this program to lower their interest rate. If the property is not located on Federal trust land, the Veteran can use the traditional VA-Guaranteed Home Loan program.

BENEFITS OF THE NATIVE AMERICAN DIRECT LOAN

- No downpayment
- No private mortgage insurance
- Low fixed interest rate
- Low closing costs
- Borrow up to $417,000 in most areas, AND
- Reusable benefit

LOAN LIMITS, INTEREST RATES AND ELIGIBILITY

For more information on NADL loan limits, interest rate, and eligibility, please visit the NADL homepage.
TO LEARN MORE ABOUT GETTING A NADL

VA has nine regional offices that can assist with questions about VA's NADL program. Contact your regional office of jurisdiction for a list of Native American tribal governments that have a signed MOU with VA. You can locate your RLC of jurisdiction online or call 1-877-827-3702 to speak to a VA representative.