



## HOME LOAN GUARANTY

# NATIVE AMERICAN DIRECT HOME LOAN

## 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](#).



Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



U.S. Department  
of Veterans Affairs

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## 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.

