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CHAPTER 10. OTHER PROGRAMS

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10.01 HOW TO USE THIS CHAPTER

This chapter addresses some of the most common situations in which a Veteran may combine his or her benefit under the Native American Direct Loan (NADL) Program with benefits or assistance from other Government or non-profit programs.

10.02 SPECIALLY ADAPTED HOUSING (SAH) GRANTS AND NADL BENEFITS

a. SAH grants are grants available from the Department of Veterans Affairs (VA), available to Veterans with certain service-connected disabilities to help build a new specially adapted home, adapt a home they already own, or buy a home and modify it to meet their disability-related requirements.

b. SAH and NADL are separate benefits. SAH benefits may be used in conjunction with other loan programs (such as those available from the United States Departments of Housing and Urban Development or Agriculture). However, when a Veteran combines SAH and NADL benefits to purchase or construct a home, SAH and NADL program personnel are encouraged to work together to ensure that the Veteran receives the maximum benefit from his or her available funds.

c. A Veteran may be eligible for both SAH and a NADL, yet only apply for one of the two benefits. When VA personnel believe that a NADL applicant may be eligible for SAH benefits, they should consult with the local SAH Agent. Similarly, when SAH Agents receive an application from a Veteran proposing to construct or modify a home on trust land, they are encouraged to consult with local NADL personnel.

d. Veterans who apply for SAH and NADL benefits as part of the same purchase or construction transaction must meet the requirements of both programs. However, because each Tribal government has its own property laws, Veterans residing on trust land have more flexibility than other SAH applicants to satisfy the requirement that they possess a sufficient interest in the property. VA personnel are reminded that, when an SAH grant is used on Federal trust land, a leasehold estate that meets the terms and conditions of the NADL program is sufficient for both NADL and SAH.

10.03 DOWNPAYMENT (OR HOMEOWNER) ASSISTANCE PROGRAMS

a. Downpayment Assistance Program. A downpayment assistance program provides money to a borrower for the specific purpose of assisting him or her in making a downpayment. Downpayment assistance funds are given either with no expectation of repayment, or as a subordinate lien that may be forgiven after the buyer occupies the property for a specified period of time.

b. Limitations on the Use of Downpayment/Homeowner Assistance Programs. Downpayment or Homeowner Assistance Programs that are sponsored or funded by Tribal governments, State and/or local governments, and Federal Agencies are acceptable for use in conjunction with a NADL. Downpayment and Homeowner Assistance Programs which are not

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sponsored or funded by a governmental entity are not acceptable for use in conjunction with a NADL.