



Military Life Cycle (MLC) | VA Home Loan Guaranty Program

VA Home Loan Guaranty Program Online Reference

The Transition Assistance Program (TAP) provides training, information, and services to help service members and their families transition to civilian life after the military. The goal of the program is to help service members bridge their military experiences and skills with their post-military goals by planning for transition throughout their Military Life Cycle (MLC).

At key touch points throughout the MLC, TAP delivers modules to inform service members about benefits and services available to support them during their careers and after separation or retirement. The VA Home Loan Guaranty Program module describes the advantages of the VA Home Loan Guaranty Program, the six-step process for obtaining a VA-guaranteed home loan, and resources for preventing foreclosure.

This online reference accompanies the VA Home Loan Guaranty Program module and provides you with the web links to important websites and resources related to VA benefits and services.

External Link Disclaimer: This document contains links that will take you outside of the Department of Veterans Affairs website. VA does not endorse and is not responsible for the content of the linked websites.

VA Home Page

The VA.gov website offers current resources, tools, and contact information for all VA benefits and services that may be available to service members, Veterans, and their families, caregivers, and survivors. Visit the site at www.va.gov.

VA Home Loan Guaranty Program

As part of the VA Home Loan Guaranty Program, VA guarantees your loan to your lender. The purpose of the guaranty is to ensure lenders are protected against loss in the event service members and Veterans are unable to repay their home loans, and to encourage lenders to offer service members and Veterans loans with more favorable terms.

For more information, call the Home Loan Guaranty Program Call Center, **1-877-827-3702**.

- **Program Description**, www.va.gov/housing-assistance
- **YouTube Video**, www.youtube.com/watch?v=W21TXdFE4As

Eligibility

www.va.gov/housing-assistance/home-loans/eligibility

How to Apply for Your Certificate of Eligibility (COE)

- Online at **eBenefits**, www.ebenefits.va.gov
- **National Guard State Offices**, www.nationalguard.mil/Resources/State-Websites
- By mail:
 - **VA Form 26-1880**, www.vba.va.gov/pubs/forms/vba-26-1880-are.pdf
 - **VA Regional Offices with Loan Guaranty Operations**, www.benefits.va.gov/homeloans/contact_rlc_info.asp
 - **Required Service Evidence**, www.va.gov/housing-assistance/home-loans/how-to-apply

Six Steps to Obtain a VA-Guaranteed Home Loan

www.va.gov/housing-assistance/home-loans/loan-types/purchase-loan

VA Funding Fees and Other Loan Costs

www.benefits.va.gov/homeloans/purchaseco_loan_fee.asp

Avoiding Foreclosure

www.va.gov/housing-assistance/home-loans/trouble-making-payments

Loan Limits

- **General VA Loan Limit information,** www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp
- **VA Loan limits for high-cost counties,** www.military.com/money/va-loans/home-purchase/va-loan-limits-for-high-cost-counties.html

Purchasing Multi-Family Property

www.benefits.va.gov/homeloans/documents/docs/gi_bill_handouts_part1.pdf

Adaptive Housing Grants

www.va.gov/housing-assistance/disability-housing-grants

Native American Direct Loan (NADL) Program

www.va.gov/housing-assistance/home-loans/loan-types/native-american-direct-loan