

VA Home Loan

About Home Loans

VA helps Servicemembers, Veterans, and eligible surviving spouses become homeowners. As part of VA mission to serve you, VA provide a home loan guaranty benefit and other housing-related programs to help you buy, build, repair, retain, or adapt a home for your own personal occupancy.

VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms.

Eligibility

You may be able to get a COE if you didn't receive a dishonorable discharge and you meet the minimum active-duty service requirement based on when you served.

Service requirements for Veterans and service members on active duty:

When did you serve?	You meet the minimum active-duty service requirement if you served for at least this amount of time:
Between September 16, 1940, and July 25, 1947 (WWII)	<ul style="list-style-type: none"> ▪ 90 total days, or ▪ Less than 90 days if you were discharged for a service-connected disability
Between July 26, 1947, and June 26, 1950 (post-WWII period)	<ul style="list-style-type: none"> ▪ 181 Continuous days, or ▪ Less than 181 days if you were discharged for a service-connected disability
Between June 27, 1950, and January 31, 1955 (Korean War)	<ul style="list-style-type: none"> ▪ 90 total days, or ▪ Less than 90 days if you were discharged for a service-connected disability
Between February 1, 1955, and August 4, 1964 (post-Korean War period)	<ul style="list-style-type: none"> ▪ 181 continuous days, or ▪ Less than 181 days if you were discharged for a service-connected disability
Between August 5, 1964, and May 7, 1975 (Vietnam War), or February 28, 1961, to May 7, 1975, if you served in the Republic of Vietnam	<ul style="list-style-type: none"> ▪ 90 total days, or ▪ Less than 90 days if you were discharged for a service-connected disability
Between May 8, 1975, and September 7, 1980 (post-Vietnam War period), or Between May 8, 1975, and October 16, 1981, if you served as an officer	<ul style="list-style-type: none"> ▪ 181 continuous days, or ▪ Less than 181 days if you were discharged for a service-connected disability
Between September 8, 1980, and August 1, 1990, or Between October 17, 1981, and August 1, 1990, if you served as an officer	<ul style="list-style-type: none"> ▪ 24 continuous days, or ▪ The full period (at least 181 days) for which you were called to active duty
Between August 2, 1990, and the present (Gulf War)	<ul style="list-style-type: none"> ▪ 24 continuous months, or ▪ The full period (at least 90 days) for which you were called or ordered to active duty, or

	<ul style="list-style-type: none"> ▪ At least 90 days if you were discharged for a hardship, a reduction in force, or for convenience of the government, or ▪ Less than 90 days if you were discharged for a service-connected disability
You separated from service after September 7, 1980, or After October 16, 1981, if you served as an officer	<ul style="list-style-type: none"> ▪ 24 continuous months, or ▪ The full period (at least 181 days) for which you were called or ordered to active duty, or ▪ At least 181 days if you were discharged for a hardship, a reduction in force, or for convenience of the government, or ▪ Less than 181 days if you were discharged for a service-connected disability
I'm on active duty now	<ul style="list-style-type: none"> ▪ 90 continuous days

Service requirements for National Guard and Reserve Members:

When did you serve?	You meet the minimum active-duty service requirement if you served for at least this amount of time:
Between August 2, 1990, and the present (Gulf War)	90 days of active-duty service
Any time period	<p>6 creditable years in the Selected Reserve or National Guard, and one of the descriptions below is true for you</p> <p>At least one of these must be true, You:</p> <ul style="list-style-type: none"> ▪ Discharged honorable, or ▪ Were placed on the retired list, or ▪ Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable, or ▪ Continue to serve in the Selected Reserve

How do I apply for my Certificate of Eligibility?

By mail

To apply by mail, fill out a Request for a Certificate of Eligibility (VA Form 26-1880) and mail it to the address listed on the form. Please keep in mind that this may take longer than applying online or through our Web LGY system.

[Download VA Form 26-1880 \(PDF\)](#)

The information provided on this sheet is for general information only regarding VA Loan. For further assistance, please contact your local [Veteran Service Office](#).

Thank you.