

**Texas Veterans
Home Loan
&
Home Improvement
Programs**

Certification Of Eligibility Application

SERVING TEXAS VETERANS



VETERANS LAND BOARD

CHAIRWOMAN DAWN BUCKINGHAM, M.D.

For assistance, please contact the Texas Veterans Land Board

Toll Free at 1-800-252-8387

Texas Veterans Land Board * Chairwoman Dawn Buckingham, M.D.
Stephen F. Austin Building * 1700 North Congress Avenue * Austin, Texas 78701-196
P O Box 1287 * Austin, Texas 78711-287
(512) 463-5060 * (800) 252-8387 * Fax (512) 475-1425
vlb.texas.gov

Updated 08/06/2025

ATTENTION



Loan Applicants, Sellers, and Contractors

- Section 403.055 of the Government Code and Section 231.006-7 of the Family Code prohibits issuing state funds or granting state loans to persons who are delinquent in paying child support or other debts owed to the state, such as state taxes or a guaranteed student loan. If any party to the proposed transaction is subject to these provisions, the loan may not be completed until the delinquent amounts have been paid or the appropriate arrangements have been made. This prohibition extends to any business entity in which the delinquent debtor has at least a 25 percent interest.
- Certification of eligibility to participate in the Texas Veterans Home Loan Program or Home Improvement Loan Program does not guarantee an interest rate on any loan. For information on locking in an interest rate on a home loan, please contact a VLB participating lender. For information on locking in an interest rate on a home improvement loan, please contact the VLB.
- To be eligible to participate in the Texas Veterans Home Loan Program or Home Improvement Loan Program, the applicant must have successfully repaid any previous VLB loan. A loan is considered repaid when the account has been paid in full by the original veteran purchaser or last approved assignee. Any active VLB loans in programs other than the one for which application is being made must be in good standing.
- To be eligible for a Texas Veterans Home Loan, all new construction homes must meet the U.S. Environmental Protection Agency's ENERGY STAR® rating as an energy efficient home or have a HERS Index score of 75 or less.

**Texas Veterans Home Loan
and
Home Improvement Programs**



Dear Texas Veterans:

After you have read the enclosed information, please contact a participating lender for a home loan application or the VLB directly for a home improvement loan application.

Home Loans

You may borrow up to \$766,550 through a participating lender as a VA, FHA or conventional loan (certain restrictions apply, please contact your lender). The down payment will be determined by the lender.

Home Improvement Loans

The VLB offers and processes HUD Title 1 Insured Home Improvement Loans up to \$25,000. All home improvement loans must be closed by a title company or an attorney's office. The VLB must be in first or second lien position.

No materials can be delivered, nor can construction begin until the fourth business day after closing the loan. Also, the Veteran cannot advance funds to the contractor or purchase materials until the state of Texas warrant is released to the Veteran. All property improvements should be completed within six months from the date of disbursement of loan proceeds.

Home Improvement \$50,000 Loans

The VLB also offers non-HUD Insured Home Improvement Loans up to \$50,000 at a fixed rate. All underwriting, eligibility and other requirements applicable to HUD Title 1 Home Improvement loans will apply to this loan. Additionally, the appraised value of the home being improved must meet or exceed the total combined amount of any first lien and the proposed home improvement. The VLB must be in first lien position.

All loans are subject to credit approval.

Texas Veterans Home Loan and Home Improvement Programs



Eligible Texas Veterans can obtain a loan through the Texas Veterans Home Loan Program for the purchase of a primary residence in Texas or make improvements to their primary residence in Texas. All Texas Veterans Home Improvement Program loans must be originated by the VLB. The home loan is offered in conjunction with a Veterans Administration (VA), FHA or conventional loan (certain restrictions apply- contact your lender for more information).

Please note: Certification of eligibility to participate in the Veterans Home Loan or Home Improvement Loan programs does not guarantee an interest rate on any loan. For information on locking in an interest rate on a home loan, please contact a VLB participating lender. For information on locking in an interest rate on a home improvement loan, please contact the VLB.

Eligibility Requirements

- At least 18 years of age.
- A bona fide and legal resident of Texas on the date of credit loan application and meet the following requirements.

Service Requirements

- An active-duty military member.
- A member of the Texas National Guard.
- A reserve component military member having completed 20 qualifying years for retirement.
- A Veteran having served at least 90 active-duty days unless discharged sooner due to service-connected disability
- A Veteran must have a discharge type of honorable, general, or medical to be eligible for a loan under the program.
A dishonorable discharge is not eligible for a loan under the program.
Any other type of discharge, including but not limited to, bad conduct, other than honorable, entry-level separation for convenience of the government is not eligible for a loan under the program; unless the person provides a certificate of eligibility or similar document from the USDVA demonstrating the person qualifies for a VA loan based on service history and duty status.
- A surviving spouse of a Veteran listed as missing in action or whose death was service connected.

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Texas Veterans Home Loan and Home Improvement Programs



Certification Procedures

1. Complete and submit the Request for Certification (Form 41) and Declaration of Eligibility (Form 42) to the VLB.
2. Submit proof of military service to the VLB. The following will be accepted as proof:
 - DD214 (Member 4 copy) or discharge paper,
 - Statement or Verification of service; required for active-duty personnel; the statement must include home of record, or state of legal residence.
 - Report of Separation, or
 - Other documentation which proves home of record at time of entry into active duty, a discharge other than dishonorable, length of active service, and the branch of service.
3. VLB will determine if the proof of military service (DD214 or similar discharge document) shows Texas as the home of record at the time of entry into active duty. Please note that "Place of Entry" is not considered proof of "Home of Record". Active-duty personnel stationed in Texas may be eligible upon completion and filing with the military of a Change of Residency Form (DD2058) indicating that the active-duty member has changed his/her legal residency to Texas. The applicant must submit a letter from the military personnel office on appropriate letterhead stating that the DD2058 has been filed.
4. A Veteran may qualify for a lower interest rate in the Home Loan and Home Improvement Programs if eligible for the Veterans with Disabilities Program. The Veteran must have a compensable service-connected disability of 30 percent or greater as verified by an Award Letter from the VA or Department of Defense Disability Retirement Orders (The VA Award Letter must be submitted to the lender).
 - For current interest rate discount information, visit our Web site at vlb.texas.gov or call our toll-free number 1-800-252-8387. VLB interest rates and the disability discount are subject to change at any time.
5. Submit proof of Residency. Applicant must show proof that Texas is their home of record. Please provide a copy of one of the following items: Texas driver's license; utility bill; military transfer orders; or letter from relative.
6. Email, mail or fax the completed:
 - Request for Certification (Form 41),
 - Declaration of Eligibility (Form 42).
 - DD214 or other proof of military service

Email to: certs@glo.texas.gov Fax to: 512-475-0936

Or mail to:

Texas Veterans Land Board, P.O. Box 12873 Austin, Texas 78711-2873

Updated 08/06/2025

Please Note: All required documentation must be received before the certification process can be completed.
Please allow up to three (3) business days to complete the certification process.

Once it has been determined that the applicant is an eligible Texas Veteran, the Veteran and the lender (if applicable) will be notified. A list of VLB participating lenders can be obtained by calling the toll-free number or by visiting our website at vlb.texas.gov.

All loans are subject to credit approval

Texas Veterans Land Board Request for Certification



To be eligible to participate in the Texas Veterans Land Board (VLB) Programs, the applicant must have successfully repaid any previous VLB loan. A loan is considered repaid when the account has been paid in full by the original Veteran purchaser or last approved assignee. Any active VLB loans in programs other than the one for which the application is being made must be in good standing.

Applicant Information:

Name of
Veteran:

Last First Middle Date

Current

Address:

Street City, State

Street Line 2 (if needed) Zip Code

Additional
Information:

Email Address

Ethnicity (Optional)

- | | |
|---|--|
| <input type="checkbox"/> Caucasian | <input type="checkbox"/> Native American |
| <input type="checkbox"/> African American | <input type="checkbox"/> Asian |
| <input type="checkbox"/> Hispanic | <input type="checkbox"/> Other |

Date of Birth Social Security Number

Lender Information:

Name of
Lender:

(Home Loans Only) Loan Officer Loan Processor

Lender

Address:

Street City, State

Street Line 2 (if needed) Zip Code

Additional
Information:

Lender Email Address (Required)

- ☐ Texas Veterans Home Loan Program
☐ Texas Veterans Home Improvement Program

Lender Phone Number (Required) Term

Updated 08/06/2025

Special Programs: You may qualify for an interest rate discount in the Veterans Home Loan and Home Improvement Loan Program. Ask your lender about Amount a discount available for Veterans with disabilities.

Amount _____

NOTE: All Completed documentation supporting requests for the Veterans with Disabilities Discount must be submitted to the lender at the time of loan application.

Please indicate whether you would like the Veterans Land Board to withhold the following information from public disclosure: home address, home telephone number, next of kin information, emergency contact information, date of birth, social security number and any other information that reveals whether that indicates you have family members.

☐ Yes ☐ No

Form 41 Rev: 11/1/2024

Texas Veterans Land Board Veteran's Declaration of Eligibility



Applicant Information:

Name of
Veteran:

Last First Middle Date

Current
Address:

Street City, State

Street Line 2 (If Needed) Zip Code

Phone
Number:

Home Work Cell

Additional
Information:

Email Address Date of Birth

Are you currently a member of a Reserve or National Guard Unit or still subject to recall as a member of the Selected Reserve or Individual Ready Reserve (IRR)? If yes, indicate which. (Give name of unit and location, if applicable.)

☐ No ☐ Yes _____
Unit Location

I, _____
Print Name Social Security Number

hereby declare that I am applying for a loan under the Texas Veterans Home Loan or Home Improvement Loan Program as a qualified service member, Veteran, or as the unmarried surviving spouse of a qualified Veteran, under the provisions of the Veterans Home Loan Program, and that I desire to purchase or improve as the case may be, and hold said home for myself and no other person, and that I meet all applicable residency requirements for the loan for which I am applying.

Further, I have made no agreement to transfer or convey my interest in the home purchased or improved under this program to anyone else. I understand that I must occupy the home purchased or improved under this program as my primary residence for a minimum of three years and cannot lease or convey my interest of said home until that three-year period is met. I also understand that if I do lease or transfer my interest in whole or in part before the three-year period is up, the Texas Veterans Land Board may escalate the interest rate on the loan or accelerate the principal and interest due on the loan, and/or pursue such other remedy or course of action as the VLB may deem appropriate and in the best interest of the program. I also understand my application will be subject to cancellation for making any false statements herein.

Veterans must submit their military documents to provide proof of service and discharge. Surviving spouses must provide the Veteran's military discharge documents, death certificate, and VA award letter stating that the Veteran has passed from a service-related injury or cause. Veterans and surviving spouses must be a current bona fide resident of Texas at the time of this application. A bona fide resident is someone living in Texas with the intent to remain.

Updated 08/06/2025

Active-duty members must provide proof of legal residency and a statement of service from their current unit. Members stationed outside of Texas may be eligible if the member shows proof that their home of record is Texas. Presence in Texas due solely to military service may not establish bona fide residency; however, submission of a filed copy of a DD2058 may establish residency.

Veteran's Signature

Date

Form 42 Rev: 11/1/2024