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

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Meta: Learn about VA home loan eligibility requirements. Find out how to request a Certificate of Eligibility (COE) to show your lender that you qualify for a VA-backed loan based on your service history and duty status.

# H1: Eligibility requirements for VA home loan programs

Learn about VA home loan eligibility requirements for a VA direct or VA-backed loan. Find out how to request a Certificate of Eligibility (COE) to show your lender that you qualify based on your service history and duty status. Keep in mind that for a VA-backed home loan, you’ll also need to meet your lender’s credit and income loan requirements to receive financing.

## H2: Can I get a Certificate of Eligibility for a VA direct or VA-backed home loan?

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.

**H2: Minimum active-duty service requirements**

**H3: For service members**

If you’ve served for at least 90 continuous days (all at once, without a break in service), you meet the minimum active-duty service requirement.

**H3: For Veterans**

The minimum active-duty service requirements depend on when you served.

**H4: When did you serve?**

##### Between August 2, 1990, and the present (Gulf War period to present)

You meet the minimum active-duty service requirement if you served for:

* At least 24 continuous months,**or**
* The full period (at least 90 days) for which you were called or ordered to active duty, **or**
* At least 90 days if you were discharged for a hardship, or a reduction in force, **or**
* Less than 90 days if you were discharged for a service-connected disability

##### Between September 8, 1980, and August 1, 1990

You meet the minimum active-duty service requirement if you served for:

* At least 24 continuous months, **or**
* The full period (at least 181 days) for which you were called to active duty, **or**
* At least 181 days if you were discharged for a hardship, or a reduction in force, **or**
* Less than 181 days if you were discharged for a service-connected disability

##### Between October 17, 1981, and August 1, 1990, as an officer

You meet the minimum active-duty service requirement if you served for:

* At least 24 continuous months,**or**
* The full period (at least 181 days) for which you were called to active duty, **or**
* At least 181 days if you were discharged for a hardship, or a reduction in force, **or**
* Less than 181 days if you were discharged for a service-connected disability

##### Between May 8, 1975, and September 7, 1980 (post-Vietnam War period)

You meet the minimum active-duty service requirement if you served for:

* 181 continuous days, **or**
* Less than 181 days if you were discharged for a service-connected disability

##### Between May 8, 1975, and October 16, 1981, as an officer

You meet the minimum active-duty service requirement if you served for:

* 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)

You meet the minimum active-duty service requirement if you served for:

* At least 90 total days, **or**
* Less than 90 days if you were discharged for a service-connected disability

##### Between November 1, 1955, and May 7, 1975, in the Republic of Vietnam

You meet the minimum active-duty service requirement if you served for:

* At least 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)

You meet the minimum active-duty service requirement if you served for:

* At least 181 total 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)

You meet the minimum active-duty service requirement if you served for:

* At least 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)

You meet the minimum active-duty service requirement if you served for:

* At least 181 continuous days,**or**
* Less than 181 days if you were discharged for a service-connected disability

##### Between September 16, 1940, and July 25, 1947 (WWII)

You meet the minimum active-duty service requirement if you served for:

* At least 90 total days, **or**
* Less than 90 days if you were discharged for a service-connected disability

**H3: For National Guard members**

The minimum active-duty service requirements depend on when you served.

**H4: When did you serve?**

##### Between August 2, 1990, and the present (Gulf War period to present)

If you’ve served for at least 90 days of active duty, you meet the minimum service requirement.

##### Any other time period

You meet the minimum active-duty service requirement if you served for:

* At least 90 days of non-training active-duty service, **or**
* At least 90 days of active-duty service including at least 30 consecutive days (your DD214 must show 32 USC sections 316, 502, 503, 504, or 505 activation), **or**
* 6 creditable years in the National Guard and you were discharged honorably or placed on the retired list

**H3: For Reserve members**

The minimum active-duty service requirements depend on when you served.

**H4: When did you serve?**

##### Between August 2, 1990, and the present (Gulf War period to present)

If you served for at least 90 days of active duty, you meet the minimum service requirement.

##### Any other time period

You meet the minimum active-duty service requirement if you served for:

* At least 90 days of non-training active-duty service, **or**
* 6 creditable years in the Selected Reserve

**And at least 1 of these must be true:**

* You were discharged honorably, **or**
* You were placed on the retired list, **or**
* You were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable, **or**
* You continue to serve in the Selected Reserve

## How do I request a COE?

You can request a COE online right now.

Primary action link: [**Request a COE**](https://www.va.gov/housing-assistance/home-loans/request-coe-form-26-1880) **(in English)**

[Learn more about how to request a COE](https://www.va.gov/housing-assistance/home-loans/how-to-request-coe)

## What if I don’t meet the minimum service requirements?

You may still be able to get a COE if you were discharged for 1 of the reasons listed here.

**You must have been discharged for 1 of these reasons:**

* Hardship, **or**
* The convenience of the government (you must have served at least 20 months of a 2-year enlistment), **or**
* Early out (you must have served 21 months of a 2-year enlistment), **or**
* Reduction in force, **or**
* Certain medical conditions, **or**
* A service-connected disability (a disability related to your military service)

## What should I do if I received an other than honorable, bad conduct, or dishonorable discharge?

If you’ve received an other than honorable, bad conduct, or dishonorable discharge, you may not be eligible for VA benefits.

**There are 2 ways you can try to qualify:**

[Find out how to apply for a discharge upgrade](https://www.va.gov/discharge-upgrade-instructions) (in English)

[Learn about the VA Character of Discharge review process](https://www.va.gov/discharge-upgrade-instructions/#other-options) (in English)

## Can I get a COE as the spouse of a Veteran?

You may be able to get a COE if you’re the surviving spouse of a Veteran or the spouse of a Veteran who’s missing in action or being held as a prisoner of war (POW).

[Find out how to request a COE as a surviving spouse](https://www.va.gov/housing-assistance/home-loans/surviving-spouse) (in English)

## Can I get a COE in any other situations?

You may be able to get a COE if you meet at least 1 of these requirements.

**At least 1 of these must be true:**

* You’re a U.S. citizen who served in the Armed Forces of a government allied with the United States in World War II, **or**
* You served as a member in certain organizations

These roles in organizations can include:

* Public Health Service officer
* Cadet at the United States Military, Air Force, or Coast Guard Academy
* Midshipman at the United States Naval Academy
* Officer of the National Oceanic & Atmospheric Administration
* Merchant seaman during World War II

## Can I use a COE I used before?

You may be able to “restore” an entitlement you used in the past to buy another home with a VA direct or VA-backed loan if you meet at least 1 of these requirements.

**At least 1 of these must be true:**

* You’ve sold the home you bought with the prior loan and have paid that loan in full, **or**
* A qualified Veteran-transferee agrees to assume your loan and substitute their entitlement for the same amount of entitlement you used originally, **or**
* You’ve repaid your prior loan in full, but haven’t sold the home you bought with that loan (you can only do this 1 time)

To request an entitlement restoration, fill out a Request for a Certificate of Eligibility (VA Form 26-1880) and send it to the VA regional loan center for your state.

[Get VA Form 26-1880 to download](https://www.va.gov/find-forms/about-form-26-1880) (in English)

[Find your state’s VA regional loan center](https://www.benefits.va.gov/homeloans/contact_rlc_info.asp) (in English)

## What if I have questions about my eligibility?

If you have any questions about your eligibility for a VA home loan, please call your VA regional loan center at [877-827-3702](tel:+18778273702) ([TTY: 711](tel:711)). We’re here Monday through Friday, 8:00 a.m. to 6:00 p.m. ET.

## H2: Get more information

* [Learn more about VA home loan guaranty benefits (PDF)](https://www.benefits.va.gov/BENEFITS/benefits-summary/SummaryofVAHomeLoanGuarantyBenefits.pdf) (in English)
* [Play a video about the costs of home ownership (YouTube)](https://www.youtube.com/watch?v=vYr5QVwL1Ow&list=PLA93A5833057D78B7&index=7) (in English)
* [Check out the Consumer Financial Protection Bureau’s home loan toolkit (PDF)](https://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf) (in English)

## Loan options

### [Purchase loan](https://www.va.gov/housing-assistance/home-loans/loan-types/purchase-loan) (in English)

Looking to buy a home? Find out if you can get a VA-backed purchase loan and get better terms than with a private lender loan.

### [Interest Rate Reduction Refinance Loan (IRRRL)](https://www.va.gov/housing-assistance/home-loans/loan-types/interest-rate-reduction-loan) (in English)

Have an existing VA home loan? Find out if you can get a VA-backed IRRRL to help reduce your monthly payments or make them more stable.

### [Cash-out refinance loan](https://www.va.gov/housing-assistance/home-loans/loan-types/cash-out-loan) (in English)

Want to take cash out of your home equity to pay off debt, pay for school, or take care of other needs? Find out if you can get a VA-backed cash-out refinance loan.

### [Native American Direct Loan (NADL) program](https://www.va.gov/housing-assistance/home-loans/loan-types/native-american-direct-loan) (in English)

Are you a Native American Veteran or a Veteran married to a Native American? Find out if you can get a loan through our NADL program to buy, build, or improve a home on federal trust land.