# **Live English page:** [**https://www.va.gov/housing-assistance/home-loans/eligibility/**](https://www.va.gov/housing-assistance/home-loans/eligibility/)

To translate: 464 words.

# **Eligibility for VA home loan programs**

Learn about VA home loan eligibility requirements for a VA direct loan (Native American Direct Loan) or a 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. To get financing for a VA-backed home loan, you must meet credit, income, and occupancy requirements from both the VA and your lender.

## **Can I get a COE for a Native American Direct Loan or a VA-backed home loan?**

You may be able to get a COE if you meet the minimum active-duty service requirements for your service period or were discharged under a qualifying exception.

#### **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 under a qualifying exception ([check the qualifying exceptions](https://www.va.gov/housing-assistance/home-loans/eligibility/#what-if-i-dont-meet-the-minimu)), **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 under a qualifying exception ([check the qualifying exceptions](https://www.va.gov/housing-assistance/home-loans/eligibility/#what-if-i-dont-meet-the-minimu)), **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 under a qualifying exception ([check the qualifying exceptions](https://www.va.gov/housing-assistance/home-loans/eligibility/#what-if-i-dont-meet-the-minimu)), **or**
* Less than 181 days if you were discharged for a service-connected disability

### **For National Guard members**

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

* At least 90 days of non-training active-duty Title 10 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 continue to serve, **or**
* 6 creditable years in the National Guard and you were discharged honorably or placed on the retired list

### **For Reserve members**

You meet the minimum length of 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 you continue to serve, **or**
* 6 creditable years in the Selected Reserve and you were discharged honorably or placed on the retired list

## **How do I request a COE?**

You can request a COE online right now, or you can ask your lender to submit an online application for you.

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

[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 under one of the qualifying exceptions listed here. You can apply, and we’ll review your service records to determine if you qualify for a COE.

**You must have been discharged under one of these exceptions:**

* 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**
* Involuntary reduction in force, **or**
* Certain medical conditions, **or**
* A service-connected disability (a disability related to your military service)

## **Can I get a COE as a surviving spouse?**

You may be able to get a COE if you’re a surviving spouse and one of these is true for you:

* You’re eligible for or currently receiving certain types of VA Dependency and Indemnity Compensation (DIC), **or**
* You’re the spouse of an active-duty service member who’s missing in action (MIA) or being held as a prisoner of war (POW)

[Find out how to request a COE as a surviving spouse](https://www.va.gov/family-and-caregiver-benefits/housing-assistance/surviving-spouse-home-loan)

## **Can I reuse my COE?**

You may be able to restore an entitlement you used in the past to buy another home with a VA Native American Direct Loan or VA-backed loan if you meet at least one of these requirements and continue to meet the eligibility requirements listed on this page.

**At least one 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 once)

You can request a COE with an entitlement restoration online. You can also ask your lender to submit an online application for you, or you can fill out a Request for a Certificate of Eligibility (VA Form 26-1880) and send it to the VA address listed on the form.

If you don't meet at least one of the requirements to restore the entitlement you used in the past, you may still have remaining entitlement to buy or refinance another home with a VA Native American Direct Loan or VA-backed loan.

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