



## Eligibility for the VA Home Loan Program

### Who's Eligible for a VA-Backed Loan?

- Veterans
- Active duty personnel
- Reservists/National Guard members
- Some surviving spouses

Go to [Eligibility Rules](#) for detailed information. You might also want to look at our [Frequently Asked Questions \(FAQs\)](#).

### How Do I Prove to the Lender that I'm Eligible?

You'll need a Certificate of Eligibility before you can get a VA-backed loan. This section shows how you can apply for one.

Among categories A, B, and C below, find the one that matches your situation.

#### Category A: Veterans, Active Duty, and Reservists/National Guard Members Who Have Served on Active Duty

You can get a Certificate of Eligibility in any of three ways:

1. **Apply online.** Go to the Veterans Information Portal (<http://vip.vba.va.gov>) and click on User Registration. For more information, click on [this link](#) for user instructions for applying online.
2. **Apply through the lender.** In many cases, lenders can obtain a Certificate online in minutes. Check the table below entitled, "Evidence Needed for the Certificate of Eligibility."
3. **Apply by mail.** Use VA Form 26-1880. Return it to the address shown on the form. If you can't print the form, just call 1-888-244-6711 and follow the prompts for Eligibility. We can mail it to you.

[Evidence you'll need when you apply \(Category A\)](#)

#### Category B: Reservists/National Guard Members Who Have Never Served on Active Duty

You can get a Certificate of Eligibility in any of three ways:

1. **Apply online.** Go to the Veterans Information Portal (<http://vip.vba.va.gov>) and click on User Registration. For more information, click on [this link](#) for user instructions for applying online.
2. **Apply through the lender.** Your lender can submit your application online for you. Check the table below entitled, "Evidence Needed for the Certificate of Eligibility."
3. **Apply by mail.** Use VA Form 26-1880. If you can't print the form, just call 1-888-244-6711 and follow the prompts for Eligibility. We can mail it to you.

[Evidence you'll need when you apply \(Category B\)](#)

#### Category C: Surviving Spouses of Veterans Who Died In Service or As a Result of Service

You must apply for the Certificate by mail.

If your veteran spouse died *after* service, VA must determine that the death was due to a service-connected disability. Please allow 2-3 months for this process unless you know that the decision on service-connected death has already been made.

Apply using VA Form 26-1817. If you can't print the form, just call 1-888-244-6711 and follow the prompts for Eligibility. We can mail it to you.

Send the completed form to:

VA Loan Eligibility Center  
PO Box 20729  
Winston-Salem, NC 27120

[Evidence you'll need when you apply \(Category C\)](#)

## What Evidence Will I Need to Get the Certificate?

The evidence you need depends on the nature of your eligibility. This chart explains.

### Evidence Needed for the Certificate of Eligibility

| <b>If you are . . .</b>   | <b>You should submit . . .</b>   |
|---|--|
| Veteran<br>(Includes a member or former member of the National Guard or Reserves who was once activated for Federal Service)                  | DD Form 214; We are required to have a copy showing the character of service (item 24) and the narrative reason for separation (item 28).  |
| Active duty servicemember   | A current statement of service<br><br><i>signed by (or by the direction of):</i><br>the adjutant, personnel office, or commander of the unit or higher headquarters<br><br><i>showing:</i><br>Your full name<br>Social Security Number<br>Date of birth<br>Entry date on active duty<br>The duration of any lost time<br>The name of the command providing the information<br><br><a href="#">Back to Category A</a>   |
| <b>If you are . . .</b><br>Serving <i>now</i> in the Selected Reserve or the National Guard and have never been activated for federal service | <b>You should submit . . .</b><br>Statement of service<br><br><i>signed by (or by the direction of):</i><br>the adjutant, personnel officer or commander of your unit or higher headquarters<br><br><i>showing:</i><br>Your full name<br>Social Security Number<br>Date of birth<br>Entry date on duty<br>The total number of creditable years of service<br>The duration of any lost time<br>The name of the command providing the information  |
| A discharged member of the National Guard who has never been activated for federal service  | Either:<br>NGB Form 22, Report of Separation and Record of Service, for each period of National Guard service<br>OR<br>NGB Form 23, Retirement Points Accounting, and proof of the character of service  |
| A discharged member of the Selected Reserve who has never been activated for federal service  | Copy of your latest annual retirement points statement and evidence of honorable service<br><br><a href="#">Back to Category B</a>   |
| <b>If you are . . .</b><br>The surviving spouse of a servicemember who died on active duty  | <b>You should submit . . .</b><br><b>If you're already receiving Dependency and Indemnity Compensation (DIC),</b> you don't need to send any documents.<br><br><b>If you don't receive DIC,</b> please send us<br><ul style="list-style-type: none"><li>• A copy of the DD Form 1300 (Report of Casualty) from the military</li><li>• A copy of your marriage certificate</li></ul><br>It would be a good idea to add a simple signed statement saying that you would like to apply for DIC. If you qualify for the home loan benefit, you probably qualify for monthly payments under DIC.<br><br>Put the servicemember's Social Security number on all documents.  |
| The surviving spouse of a veteran who died as a result of military service  | <b>If you're already receiving Dependency and Indemnity Compensation (DIC),</b> send us a copy of your award letter.<br>(Generally, you will already have a record on file at a VA regional benefits office.)<br><br><b>If you don't receive Dependency and Indemnity Compensation (DIC),</b> please send us<br><ul style="list-style-type: none"><li>• A copy of the veteran's DD Form 214</li><li>• A copy of the veteran's death certificate</li><li>• A copy of your marriage certificate</li></ul><br>We recommend that you add a simple signed statement saying that you would like to apply for DIC. If you qualify for the home loan benefit, you probably qualify for monthly payments under DIC.<br><br>Put the veteran's Social Security number on all documents. |