

Eligibility Requirements

To be eligible to participate in the Texas Veterans Loan Programs, an applicant must have:

- Served no fewer than 90 cumulative days on active duty or active duty training in the Army, Navy, Air Force, Marine Corps, Coast Guard or United States Public Health Service, or recognized reserve component of one of the listed branches of service (unless discharged sooner due to service-connected cause), OR completed all initial active duty training required as a condition of service in any National Guard or reserve component of one of the listed branches of service, OR served in the Armed Forces of the Republic of Vietnam (ARVN) between February 28, 1961 and May 7, 1975 (ARVN - Housing Assistance Program or Home Improvement Program only, no service era discount allowed).
- Served after September 16, 1940. (For housing or home improvement loans, certain interest rate incentives may be available to Texas veterans who served on active duty prior to January 1, 1977, and who have been discharged from active duty less than 30 years.)
- Not been dishonorably discharged. A person who has been discharged from the branch of the service in which the person served or from the National Guard is considered not to have been dishonorably discharged if the person: (1) received an honorable discharge; (2) received a discharge under honorable conditions; or (3) received a discharge and provides evidence from the Veterans Administration, its successor, or other competent authority that indicates that the character of the person's discharge has been determined to be other than dishonorable.
- Listed Texas as the home of record at the time of entry into the military OR must have been a legal resident of Texas for at least twelve consecutive months immediately prior to filing an application OR be on active military duty, stationed in Texas, and have changed his/her state of legal residency to Texas. The applicant must also be a bona fide resident of Texas at the time the application is made. (A "bona fide resident" is someone who is living in Texas with the intent to remain in Texas.) This may include a Texas resident currently serving on active military duty outside of Texas. Presence in Texas due solely to military service may not establish bona fide residency.
- Successfully repaid any previous Texas Veterans Land Board (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 other active VLB loans in programs other than the one for which application is being made must be in good standing. Veterans are entitled to have only one loan in each VLB program at the same time.

NOTE: The unmarried, surviving spouse of a Texas veteran who is missing in action, or who died in the line of duty, or died from a service-connected cause may be eligible to participate in the programs. The veteran's home of record must have been Texas at the time of entry into the military, **OR** the veteran must have been a legal resident of Texas at the time of death. Qualified unmarried, surviving spouses **may** be eligible for { [HYPERLINK "https://secure2.glo.state.tx.us/vlb/general/interest.cfm"](https://secure2.glo.state.tx.us/vlb/general/interest.cfm) } discounts.