

Texas Veterans Housing Assistance and Home Improvement Programs

Certification of Eligibility Application



Jerry Patterson, Chairman

For assistance, please contact the Texas Veterans Land Board
toll free at 1-800-252-VETS (8387).

Last Update 1/22/2007

Texas Veterans Land Board • 1700 N. Congress Ave. • Austin, Texas 78701-1496 • 1-800-252-VETS
Mailing Address • P.O. Box 12873 • Austin, Texas 78711-2873 • www.texasveterans.com

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 debt 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 Veterans Housing Assistance or Home Improvement Program does not guarantee an interest rate on any loan. For information on locking in an interest rate on a housing 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 Housing Assistance or Home Improvement 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 Veterans Housing Assistance Program loan, all new-construction homes with sales contracts dated after March 4, 2005, must meet the U.S. Environmental Protection Agency's ENERGY STAR® rating as an energy efficient home.
- Two married, eligible veterans may have only one active Veterans Housing Assistance Program loan at one time.



Texas Veterans Land Board

Jerry Patterson, Chairman
Stephen F. Austin Building
1700 N. Congress Ave.
Austin, Texas 78701-1496

P. O. Box 12873
Austin, Texas 78711-2873
1-800-252-VETS
FAX: 512-475-0936
www.texasveterans.com

Dear Texas Veteran:

After you have read the enclosed information, please contact a participating lender or the Texas Veterans Land Board (VLB) for a housing credit application or the VLB directly for home improvement application.

Housing Loans

Using a participating lender for origination of a housing loan:

You may borrow up to \$325,000 through a participating lender to be used alone or in conjunction with a VA, FHA or conventional loan (certain restrictions apply – contact your lender). The down payment will be determined by the lender. Two married, eligible veterans may have only one active Veterans Housing Assistance Program loan at one time.

Using the Texas Veterans Land Board for origination of a direct housing loan:

The VLB will process direct housing loans of \$45,000 or less. If the loan is originated by the VLB, a minimum 5 percent down payment is required. (All VLB-originated loans will be processed in the Austin office.) **All Texas Veterans Land Board direct housing loans are subject to an 85 percent loan-to-value ratio. This means the VLB will only lend 85 percent of the home's actual value, up to \$45,000.**

Home Improvement Loans

The VLB processes all home improvement loans. The maximum loan amount is \$25,000. All home improvement loans must close at a title company or an attorney's office.

All loans are subject to credit approval.

Texas Veterans Land Board Outreach Offices

Corpus Christi
1231 Agnes, Suite B, One Agnes Plaza
Corpus Christi, Texas 78401-3266

Toni McCurdy
(361) 887-6358
Fax: (361) 883-7633

Dallas
Michelle Davis
(214) 498-8174
Tito Garcia
(214) 450-3092

El Paso
401 E. Franklin Avenue, Suite 584
El Paso, Texas 79901-1213
Fred Munoz
(915) 834-5886
Fax: (915) 834-5891

McAllen
Carlos Martinez
(956) 493-9523

Houston
6900 Alameda Road
Houston, Texas 77030-4200
Michael McReaken & Lynn Staes
(713) 383-2732
Fax: (713) 799-9403

San Antonio
Tamara Tapman
(512) 699-6192
Ruben Balle
(210) 355-1922

Mortgage Lender Liaison
Tamara Tapman
(512) 699-6192

Real Estate Industry Liaison
Jeanene Milligan
(214) 450-3221

Austin
1700 North Congress Avenue
Austin, Texas 78701-1496
(512) 463-5060
Fax: (512) 475-0936

Texas Veterans Housing Assistance and Home Improvement Programs



Eligibility and Certification

Eligible Texas veterans can obtain a below-market interest rate loan of up to \$325,000 through the Texas Veterans Housing Assistance Program for the purchase of a primary residence in Texas or up to \$25,000 from the Veterans Land Board (VLB) to make improvements to their primary residence in Texas. All Texas Veterans Home Improvement Program loans must be originated by the VLB. The housing assistance loan may be combined with a Veterans Administration (VA), FHA or conventional loan (certain restrictions apply – contact your lender).

Please note: Certification of eligibility to participate in the Veterans Housing Assistance or Home Improvement programs does not guarantee an interest rate on any loan. For information on locking in an interest rate on a housing 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

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 (including active duty for training) in the Army, Navy, Air Force, Marines, Coast Guard or United States Public Health Service (unless discharged sooner by reason of a service-connected disability), OR have enlisted or received an appointment in the National Guard or a reserve component of one of the listed branches of service after completing all initial active duty training requirements as a condition of enlistment or appointment, OR have completed 20 years in a reserve component so as to be eligible for retirement, OR served in the Armed Forces of the Republic of Vietnam between February 28, 1961 and May 7, 1975 (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 VA, 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 (MIA) or who died in the line of duty or from a service-related 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 service, or the veteran must have been a legal resident of Texas at the time of death.

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/Verification of service (required for active duty personnel; the statement must include home of record or state of legal residence for the past 12 months),
 - 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. Determine if the proof of military service (DD214 or discharge paper) shows Texas as the home of record at the time of entry into active duty. If Texas is not shown as the home of record, the applicant must also complete and submit an Affidavit of Texas Residence (Form 43). This form and instructions regarding its completion are enclosed. Please note that "Place of Entry" is not considered proof of "Home of Record." Active duty personnel stationed in Texas are eligible upon completion and filing of a Change of Residence Form (DD2058) with the military.
4. A veteran may qualify for a lower interest rate if eligible for the Veterans with Disabilities Program. The veteran must have a compensable service-connected disability of 50 percent or greater as verified by an Award Letter from the VA. (Must submit VA Award Letter to the lender.)

***For current interest rate discount information, visit our Web site at www.texasveterans.com or call our toll-free number 1-800-252-VETS (8387).**

All VLB interest rates and the disability discount are subject to change at any time.

5. Mail or fax the completed:
 - Request for Certification (Form 41),
 - Declaration of Eligibility (Form 42),
 - DD214 or other proof of military service, and
 - Affidavit of Texas Residence (Form 43), if applicable, to:

Fax to: 512-475-0936

Or mail to:

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

Please Note: All required documentation must be received before the certification process can be completed.

6. 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 Web site.

All loans are subject to credit approval.

Texas Veterans Housing Assistance and Home Improvement Programs



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 application is being made must be in good standing.

Name of Veteran _____
 Last _____ First _____ Middle _____ Date _____

Current Address _____
 Street or P. O. Box _____ Social Security Number _____

City _____ State _____ Zip + Four _____ Date of Birth _____

Name of Lender (Housing loans only) _____ Loan Officer _____ Loan Processor _____

Address _____
 Street or P. O. Box _____ Telephone _____ Fax (Required) _____
 City _____ State _____ Zip + Four _____ Date _____

Lender Email Address (Required) _____

Loan Information: Texas Veterans Housing Assistance Program Texas Veterans Home Improvement Program
 Term _____ Amount _____

Special Programs: You may qualify for interest rate discounts in the Veterans Housing Assistance and Home Improvement Loan Programs. Ask your lender about discounts available for Veterans with disabilities and shorter-term loans.

Note: All completed documentation supporting requests for participation in Special Programs must be submitted to the lender at the time of loan application.

Ethnicity (Optional) White Black Hispanic Native American Asian Other

Form 41: Rev. 9/20/06

Texas Veterans Housing Assistance and Home Improvement Programs



Affidavit of Texas Residence

If the applicant's military papers do not show the home of record at the time of entry to be Texas, the applicant must complete this affidavit. Please remember "Place of Entry" is not necessarily the same as "Home of Record." Also, note that the address the applicant lists as "Address after Separation" on the DD214 is not acceptable as proof that Texas is the home of record. Active duty personnel stationed in Texas are eligible upon completion and filing of a Change of Residence Form (DD2058) with the military.

1. All blanks in each section of the statement that the applicant uses must be completed. Include complete home address, city and state, month, year, and employer. Include entire period from the past 12 months to present.
2. Presence in Texas due to military service will not be counted to complete the one-year residence requirement unless a Change of Residence (DD2058) was filed and is documented. The applicant's home of record must be Texas or the applicant must have been claiming Texas as legal residence for the past 12 months, even while serving on active duty. The statement of service for active duty veterans stationed outside of Texas must include "Home of Record" and state of legal residence.
3. This affidavit must be signed in the presence of a notary public.

The State of Texas
County of _____

I, _____ (print name), being first duly placed under oath by the undersigned official authorized to administer oaths under the laws of the state of Texas, do solemnly swear that I have resided in the state of Texas for at least twelve consecutive months immediately prior to filing my application for a loan through the Veterans Housing Assistance or Home Improvement Program of the state of Texas. I further state that I have lived at the following addresses during this twelve-month period.

Dates _____ TO PRESENT

Home Address _____
Street _____ City _____ State _____

Employer _____

Dates _____ To _____
From _____

Home Address _____
Street _____ City _____ State _____

Employer _____

Dates _____ To _____
From _____

Home Address _____
Street _____ City _____ State _____

Employer _____

Veteran's Signature

SWORN TO AND SUBSCRIBED BEFORE ME, this the _____ day of _____,

Notary Public

Affix Notary Seal
Expiration Date _____, County, Texas

Texas Veterans Housing Assistance
and Home Improvement Programs



Home of Record Affidavit

INSTRUCTIONS: This form can be submitted when a veteran who is not on active duty has a DD-214 from the period during which no "home of record" information was included on DD-214's, or it can be used by an active duty veteran who has not yet received a DD-214 and cannot provide a statement of service that includes home of record information. A Veteran who did not enter into military service in Texas (home of record is not Texas) but has resided in Texas for at least one year prior to making an application may be eligible, but must complete a different affidavit, Form 43.

Name
of Veteran

Last

First

Middle

Date

I hereby affirm and certify that I was a bona fide resident of _____, Texas when I entered active military service on or about _____.

I have attached copies of documents that support this statement.

I am unable to find any document that supports this statement.

I acknowledge that I am liable for any false statement contained herein.

Veteran Applicant's Signature _____

SWORN TO AND SUBSCRIBED BEFORE ME, this the _____ day of _____,

Notary Public _____

Affix Notary Seal
Expiration Date _____

_____, County, Texas

Form 50: Rev. 8/18/06