

Texas Veterans Land Board Quick Guide

A branded reference for Texas veterans comparing VLB home, land, and home improvement options.

The Texas Veterans Land Board (VLB) is not the same thing as the federal VA loan. It offers separate state-level programs for eligible Texas veterans, military members, and certain surviving spouses. That matters because the property rules, occupancy rules, and allowed uses are different.

At-a-glance program facts

VLB Home Loan

- For a Texas primary residence.
- Borrower must occupy within 60 days after closing.
- Home must remain the primary residence for at least 3 years.
- Cannot be used for a down payment on a home.
- VLB does not offer refinancing.

VLB Land Loan

- Land must be wholly in Texas.
- Must contain at least 1 acre.
- Must have legal, usable access to a public road.
- Not limited to land listed on the VLB website.
- Current public guidance says financing is available up to \$200,000 with at least 5% down, subject to credit approval.

VLB Home Improvement Loan

- Used for repairs and improvements to an existing primary residence.
- Borrower must have lived in the home at least 90 days before applying.
- Cannot begin work or buy materials before loan proceeds are received.
- For loans over \$25,000, VLB must be in first lien position.
- Single-family, condo, duplex, triplex, and fourplex properties may be eligible, subject to program rules.

What veterans often miss

- The **federal VA loan** and **Texas VLB programs** can both be valuable, but they are not interchangeable.
- A veteran may be able to have **one active loan in each VLB program** - land, home, and home improvement - at the same time, subject to approval.
- For VLB land and home improvement FAQs, the Board says approval is based on **credit approval, not a published minimum credit score**.
- For land loans, the VLB FAQ says a prequalification is generally good for **45 calendar days**.

Official links and QR codes

Scan the codes below to go directly to the official Texas General Land Office / VLB pages.

VLB Home Loans: <https://www.glo.texas.gov/veterans/home-loans>

VLB Land Loans: <https://www.glo.texas.gov/veterans/land-sale/land-loans>

VLB Home Improvement Loans: <https://www.glo.texas.gov/veterans/home-improvement-loans>

VLB FAQs: <https://www.glo.texas.gov/veterans/contact-us/frequently-asked-questions>



VLB Home Loans



VLB Land Loans



VLB Home Improvement Loans



VLB FAQs

Important note: Program rules, rates, loan limits, and eligibility details can change. Please confirm current terms directly with the Texas General Land Office / VLB and the participating lender before relying on any summary.