



# Texas VA Home Loan Basics

What Texas veterans should know before they start shopping

Adriana Perez | Texas Realtor  
409-927-0881 | [adrianaatsurge@gmail.com](mailto:adrianaatsurge@gmail.com)  
[www.thetrochilidae.com](http://www.thetrochilidae.com)  
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VA-backed home loans are made by private lenders, while the VA guarantees part of the loan. That structure can help qualified buyers access strong terms, but veterans still need to think through eligibility, income, occupancy, and lender-specific requirements before they start the process.

## COE comes first

Your Certificate of Eligibility helps show a lender that you qualify, but you still must meet credit, income, and occupancy requirements from both the VA and the lender.

## Low-cash entry can be real

VA says nearly 90% of VA-backed loans are made with no down payment, though some lenders may still require one in certain situations.

## No PMI is a major advantage

VA lists no private mortgage insurance, limited closing costs, and reusability of the benefit among the main reasons veterans use the program.

## Funding fee does not apply to everyone

Some borrowers are exempt, including many veterans receiving VA compensation for a service-connected disability and certain surviving spouses receiving DIC.

**Common myth:** VA loans are slow, weak, or only for first-time buyers.

VA eligibility may be reusable depending on what happened with the prior loan and property. The better question is not whether the benefit is good. It is whether the borrower is properly prepared and working with a lender who understands the program.

**Texas note:** The Texas Veterans Land Board home loan program is separate from the federal VA loan. It requires Texas occupancy rules and cannot be used as down payment assistance.

## Bring these to your lender conversation

- Certificate of Eligibility (COE), or enough information for a lender to pull it electronically
- DD214 or statement of service, depending on status
- Recent LES or pay stubs, W-2s or tax returns if requested, and bank statements
- VA disability award letter if disability status may affect the funding fee or Texas tax planning
- Photo ID and any marriage, divorce, or surviving-spouse documents that affect eligibility

## Useful official resources



### VA home loan overview

<https://www.va.gov/housing-assistance/home-loans/>



### Request a COE

<https://www.va.gov/housing-assistance/home-loans/how-to-request-coe/>



### Funding fee and closing costs

<https://www.va.gov/housing-assistance/home-loans/funding-fee-and-closing-costs/>



### Texas Veterans Land Board home loans

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



### VA Home Loan Buyer's Guide

[https://www.benefits.va.gov/homeloans/documents/docs/VA\\_Buyers\\_Guide.pdf](https://www.benefits.va.gov/homeloans/documents/docs/VA_Buyers_Guide.pdf)

## Quick conversation starters

- Ask whether your COE can be pulled electronically before you gather extra paperwork.
- Ask whether disability status changes your funding fee or should be reviewed before closing.
- If you are active-duty or relocating, confirm occupancy timing up front instead of assuming it will sort itself out later.