

Texas VA Home Loan Next-Step Guide

A branded starter guide for Texas veterans, active-duty service members, and eligible surviving spouses preparing to use a VA-backed home loan.

VA-backed purchase loans go through private lenders, while VA guarantees part of the loan. VA says you still need the required credit and income for the loan amount you want, but many VA-backed loans offer better terms than traditional loans, and nearly 90% are made with no down payment.

What to do first

1) Start with your Certificate of Eligibility (COE).

VA says the COE is the first step in getting a VA-backed home loan. You can request it online, through your lender, or by mail with VA Form 26-1880.

2) Gather the right documents for your status.

VA says veterans usually need a DD214. Active-duty service members need a signed statement of service. Eligible surviving spouses may need VA Form 26-1817 and, if available, the veteran's DD214.

3) Choose a lender and compare terms.

VA does not set most lender-specific details like your interest rate, discount points, or many other closing costs. Those can vary from lender to lender.

What happens next

- After you request a COE, the lender reviews your credit and income and helps structure the loan.
- VA says the home-buying process also includes a VA appraisal, but an appraisal is **not** the same thing as a home inspection.
- VA strongly recommends getting an inspection to look for major defects before you buy.
- Your lender must give you a Closing Disclosure at least **3 business days** before closing.
- On a purchase loan, VA says you can finance the **funding fee** into the loan, but not your other closing costs.

Texas-specific planning note

The Texas Veterans Land Board home loan is a separate state program. The Texas General Land Office says the VLB home loan is for a Texas primary residence, requires occupancy within 60 days after closing, requires the home to remain the borrower's primary residence for at least 3 years, and cannot be used as down payment assistance.

Official links and QR codes

Scan these codes to go directly to the official VA and Texas resources.

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

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

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

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

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



VA home loan eligibility



How to request a COE



VA home-buying process



VA funding fee rules



Texas VLB home loans

Important note: This guide is educational and not legal, tax, or lending advice. Program rules, rates, fees, and eligibility can change. Confirm the details that apply to you with your lender, VA, and the Texas General Land Office / VLB.