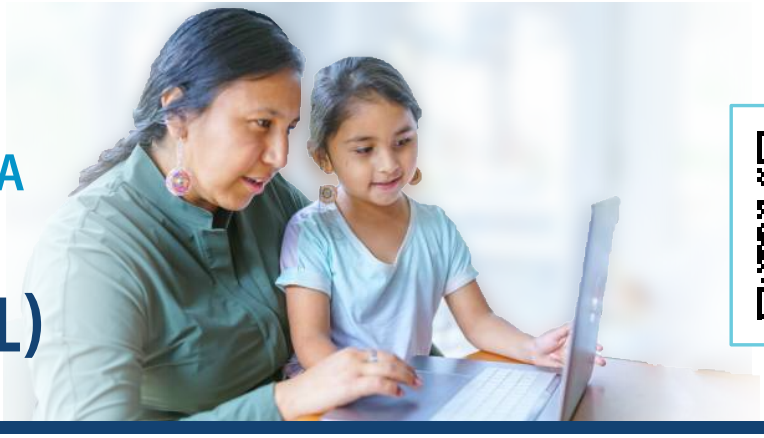
PREPARING TO BUILD YOUR NEW HOME WITH A NATIVE AMERICAN DIRECT LOAN (NADL)



As you prepare to build your new home, here are some documents you will need to submit to secure a NADL:

1. Construction Plans and Exhibits

- **Valid builder's license**
- **VA Form 26-1852 - Description of materials -** Signed and dated by Veteran and builder
- **Plot plan -** Including the location of all utilities (if applicable)
- **Exhibits showing all exterior building elevations**
- **Foundation or basement plan**
- **Plans for all floors of the property**
- **Details showing wall construction**
- **Certification signed and dated by a technically qualified and properly identified individual (builder, architect, engineer, etc.), which states:**

  "I certify that the construction exhibits for (identification of the property by house type, lot, block, subdivision name, etc.) meet all local code requirements and are in substantial conformity with VA Minimum Property Requirements, including the energy conservation standards of the International Residential Code and the requirement for lead-free water piping."

2. Contracts and VA Forms

- **Construction contract/Purchase agreement-** With a fixed price, signed and dated by all parties, including the following components:
  - Parties to the contract and specified roles
  - Address of the property
  - Reference to the specific plans
  - Scope of work
  - Estimated time to complete the project
- **Builder certification**
- **Sworn construction statement**
- **VA Form 26-1859—Warranty of Completion of Construction**
- **VA escape clause**
- **Construction cost estimate**

3. Permits, Utilities, and Tribal Clearances

- **Building permits, Land use permits, Zoning permits-** Or any other local building permits/authorizations (if available)



- **Evidence from local health authority or other source authorized by VA-** Stating the individual water supply and/or sewage system is/are acceptable, or evidence of connection to public water and/or sewage
- **Archeological Survey -** May be obtained from your tribe, indicating that your home site poses no threat to archeological interests

Please note that this is not all inclusive and additional documents may be required upon receipt of the documents listed.

Plans submitted must be sufficient for the appraiser to determine value, and signed and dated by the homeowner and contractor. If there is not local building code requirements, then state building code requirements must be met.

Questions? Contact the NADL Team at 888-349-7541 or email NADL@va.gov.

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