VA LOAN GUARANTY SERVICE

NATIVE AMERICAN DIRECT LOAN (NADL) OVERVIEW



Opening Doors to Homeownership for Native Americans

Through the Native American Direct Loan (NADL) program, VA's goal is to honor Native American Veterans by providing affordable homeownership opportunities. We are dedicated to enhancing the quality of life of Native Americans, fostering resilient communities and respecting Native American cultural values. Since the creation of the NADL program in 1992, VA has helped thousands of Native Americans open the doors to homeownership across America and its territories.

What are the Benefits of Obtaining a NADL?

- Low fixed interest rate
- Typically, no down payment is required
- No private mortgage insurance (PMI) premiums or mortgage insurance premiums (MIP)
- Low closing costs
- 30-year mortgage
- Re-usable benefit
- Ability to refinance a current NADL for a lower interest rate

Am I Eligible for a NADL?

- You need a Certificate of Eligibility (COE). Go to this VA site to see the COE application process: https://www.va.gov/housing-assistance/home-loans/request-coe-form-26-1880/introduction
- You need to be a member of a tribe, or you need to be a Veteran whose spouse is a member.
- VA must have a signed Memorandum of Understanding (MOU) with your tribe.
- You must occupy the property as your home.
- You must be a satisfactory credit risk.
- You must show your income will cover the mortgage payments.

Steps to Apply for a NADL:

1. Confirm your tribe has a signed MOU with VA. (List of tribes: https://www.benefits.va.gov/homeloans/nadl_mou.asp)
2. Contact a NADL coordinator at NADL@va.gov or by phone at 888-349-7541 (TTY: 711).
3. Contact your tribal housing office to inquire about homebuyer resources they have available.

To learn more about NADL loans, please call the NADL Team at 1-888-349-7541, or visit https://www.va.gov/housing-assistance/home-loans/loan-types/native-american-direct-loan/.