



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Native American Direct Home Loan

Overview

The Native American Veteran Direct Loan (NADL) program began in 1992. Eligible Native American Veterans can use the program to finance the construction, purchase or improvement of a home on Federal trust land.

How Does the NADL Program Work?

VA may make a loan to any Native American Veteran. The Veteran's tribal or other sovereign governing body must first enter into a Memorandum of Understanding (MOU) with VA. Once this MOU is in place, the Veteran applies to VA for a direct loan. The Veteran can apply for a 30- year fixed-rate direct loan to purchase, build or improve a home located on Federal trust land.

The NADL program is a loan and not a grant. The Veteran must repay it. If eligible, you can also refinance a previous NADL to lower you're interest rate.

For properties not located on Federal trust land, you can use the traditional VA-Guaranteed Home Loan program.

Benefits of the NADL Program

- No down payment or private mortgage insurance (PMI) is required
- Low fixed interest rate
- Low closing costs
- No loan limits
- Reusable benefit

Interest Rates and Eligibility

Visit the NADL homepage at www.benefits.va.gov/homeloans/nadl.asp for more information on interest rates and eligibility.

To Learn More About the NADL Program

VA regional benefit offices can help answer your questions. Your regional office will also have a list of Native American tribal governments that have a signed MOU with VA. You can find your closest regional benefit office at www.benefits.va.gov/benefits/offices.asp. If you need more information, call 877-827-3702 to speak to a VA representative.