



**U.S. Department of Veterans Affairs**  
Veterans Benefits Administration

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## **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](http://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](http://www.benefits.va.gov/benefits/offices.asp). If you need more information, call 877-827-3702 to speak to a VA representative.