

# Veterans Housing Assistance Program

## Provided by the Texas Veterans Land Board

As a participating lender in the Veterans Housing Assistance Program (VHAP), SWBC offers competitive fixed-rate loans for qualified veterans to purchase a home or to permanently finance new construction. Most veterans living in Texas are eligible for this valuable opportunity and may not even know it!



### VHAP provides flexible loan terms for veterans, even in the absence of VA eligibility.

- Can be used to finance primary residences
- 15- or 30-year terms available
- Financing available up to \$417,000, in conjunction with an FHA, VA, or Conventional loan

### VHAP can save veterans money!

- Lender fees are controlled.
- Highly competitive interest rates are offered, which often provides for lower monthly payments and a savings of thousands in interest charges over the life of the loan.
- Lower monthly payments mean easier qualifying and more money available for monthly expenses.
- Qualified veterans with a 30% service-connected disability are eligible for an interest rate discount of one-half percent.

In addition, any activated National Guard or Reservist with an existing VHAP loan may be eligible to receive 0% interest from the TX VLB during their time on duty plus three months immediately following.

### Who can take advantage of VHAP?

This program is available to any veteran\* whose service began after 9/16/40 as well as to the unmarried, surviving spouses of eligible Texas veterans who are MIA, KIA, or who died due to service-related issues.

### Did you know?

The Veterans Housing Assistance Program is available to qualified veterans residing and purchasing a home in Texas, **regardless of where they were born**. And, the program can be used every time the veteran is purchasing a primary residence in Texas, as long as only one VHAP loan is open at a time.

For more information about the Veterans Housing Assistance Program, contact SWBC today.



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\*Dishonorably discharged vets are not eligible for VHAP financing. Loans are for the purchase of primary residences wholly located in Texas only and are subject to credit approval; refinance loans are not allowed. Borrowers must be a Texas resident with intent to remain in Texas. Loan programs are subject to change.

