

# VA RENOVATION LOAN PROGRAM

This program allows service members, veterans, and eligible spouses to buy a fixer-upper and make improvements, or to refinance a home they already own and receive funds for renovations.



## MORE ABOUT VA RENOVATION

The VA Renovation Loan Program is a government-backed initiative designed to help active duty military personnel, reservists, veterans, and surviving spouses. Purchase and refinance options are available — with either option providing funds for alterations, repairs, and improvements as part of the same mortgage. And as with other VA loan products, borrowers can take advantage of a “no money down” option along with traditionally low interest rates.

## PROGRAM HIGHLIGHTS

- 580 minimum credit score
- No minimum renovation cost
- Perfect for repainting, fixture swaps, or accessibility upgrades such as ramps, rails, and some structural components including attached additions
- 10-, 15-, 20-, 25-, and 30-year fully amortizing fixed rate terms available
- Purchase and regular (non-IRRRL) refinance transactions permitted
- 1- to 2-unit primary residences and Manufactured Housing

## NON-ELIGIBLE AREAS

- Hawaii

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TO LEARN MORE!**