

# National Guard Covid-19 Units VA Loan Eligibility

Are you an active service member of the National Guard and ready to buy a home? You may be eligible for a VA Home Loan, even if you have yet to reach your two year mark. Tens of thousands of National Guard members were activated at the start of the Pandemic in 2020. According to National Bureau data shared with Military Times, more than 40,000 guardsmen were activated come the pandemics peak in Mid-May of 2020. Most of these soldiers more than meet the new requirements for a VA Loan under the new expansion.

## VA Home Loan Eligibility

Traditionally, there are 3 ways in which National Guard Members can qualify for a VA home loan. The new provisions add a 4th.

1. 90 days of federal active duty service
2. Six years of credible retirement service in the National Guard or any other reserve military service.
3. Title 10 Orders in 90 day or excess – These orders come from the federal government in the form of deployment or federal mobilization and can count towards the 90 days threshold.

## National Guard Expansions

On January 5th, 2021 President Trump signed into law new provisions to the Veteran's Health Care and Benefits Act. These changes allow thousands of active National Guard members eligibility for a VA home Loan. If you have been activated under Title 32 and are assisting with the COVID-19 Pandemic, you may be eligible for a Home Loan now.

# Who is Eligible?

There are now 4 ways in which Guard and Reservist members qualify for VA Home Loan assistance. The new law extends these benefits to service members activated under Title 32 Orders in response to the Covid-19 Pandemic. If you have served as an active member in 2020 or 2021 assisting with COVID-19 operations you may qualify for the popular VA Home Loan.

## What is Title 32 Service?

Title 32 Service is typically a National Guard activation under the State by a governor. These members typically serve within their home state.

## Does my National Guard Duty Qualify?

The qualifying sections under Title 32 Orders are below:

- 302 – Detail of members for rifle instruction of civilians
- 502 – Required Drill / Field Exercises
- 503 – Field Exercise Participation
- 504 – National Guard schools and small arms competitions
- 505 – Army / Airforce school and field exercises

In addition to the correct orders, one must have served in excess of 90 days. 30 of those days must have been consecutive. Most COVID-19 response orders are under Title 32 – 502(f). This means if you have served a total of 90 days in the last year under these orders you may qualify for the desired VA Home Loan.

*\*\*\* Please note initial military training does not count towards your 90 days, but annual training and field exercises do. \*\*\**

# We Can Help!

What are you waiting for? You have been on the front lines of the pandemic serving our country. If your experience and orders qualify under the new provisions, reach out to our team below. We are Veteran Owned and always happy to help service members find the home they deserve. Call/Text our office today at **303.810.5757** or send us an email to get started [team@osgoodteam.com](mailto:team@osgoodteam.com).



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Sources:

1. [New law expands VA loan eligibility for Guard, COVID-19 vets \(militarytimes.com\)](#);
2. [Thousands of National Guard Members Now Eligible for VA Home Loans | Military.com](#)