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SDDVA Secretary Whitlock's August Column – Housing Opportunities for Veterans

Home ownership is a big step, both emotionally and financially. Owning your home can be a rewarding experience.

A home is a place to call your own, raise a family, build memories, and become part of a neighborhood and community. It also means meeting personal and financial goals and investing in your future.

A great benefit for veterans is the VA home loan. Backed by the United States Department of Veterans Affairs, VA loans are designed to help active-duty military personnel and veterans. VA loans are advantageous because they have a government guarantee, they come in many varieties, and loan closing costs are lower. VA loans are also assumable, meaning they can be transferred to a future buyer.

Veterans, if you are not using your VA home loan benefit, we encourage you to reach out to your lender and inquire about your options. Mortgage rates are at a record low.

If you qualify, veterans can also use a VA Home Loan to buy a Governor's House from the South Dakota Housing Development Authority. To see if you qualify visit: <https://www.sdhda.org/homeownership/governors-house-program>. To take a virtual tour or view floor plans visit: <https://www.sdhda.org/homeownership/governors-house-program/floor-plans> or <https://www.sdhda.org/homeownership/governors-house-program/virtual-tour>.

SDHDA has made considerable changes to these homes to give them a more modern appeal, including such things as the interior and exterior of the house, energy efficient heating/cooling systems, energy efficient appliances, modern shaker style cabinets, new countertop patterns, new lighting options, and bay windows.

Four walls and a roof over your head isn't the only way we define the word 'home.' Home is more than just a shelter, it's where we love, it's where we feel, it's where we can be ourselves and it's where life happens.

As always, if you want to learn more about veteran's benefits, please call our team at 605.333.6869.

Greg Whitlock, Secretary
South Dakota Department of Veterans Affairs

