



VA Matrix

revised 5/3/2022

Occupancy	<p>Primary Residence In cases where a Veteran is unable to occupy the property because of his/her active duty status as a member of the Armed Forces, certification of occupancy by the Veteran's spouse is sufficient. Under P.L. 112-154, the occupancy requirement is also considered met if a dependent child occupies, or will occupy, the property as a home and the Veteran's attorney-in-fact or the dependent child's legal guardian makes the occupancy certification. The new VA Form 26-1820 accommodates this change (see Circular 26-12-9)</p> <p><u>Second Home and Investment Property</u></p> <ul style="list-style-type: none">➤ A Property with an existing VA loan that is currently used as a Second home or Investment property may be refinanced with a VA IRRRL (streamline) so long as veteran certifies that he or she previously occupied the property as his or her home. (VA Lender's Handbook Ch.3, 5-a)
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