

BONUS BLUEPRINT — VA LOAN GUIDE

The VA Loan House Hacking Blueprint

From Active Duty to Financial Freedom — \$0 Down

House Hacking Coach

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A note from Joseph: I built my portfolio using FHA financing — not VA loans. But the VA loan is the single most powerful house hacking tool available to any American, and I'd be doing veterans a disservice by not covering it. This blueprint teaches the strategy based on VA guidelines. If you're a veteran or active duty service member, this benefit combined with house hacking is a generational wealth opportunity.

\$0

DOWN PAYMENT
REQUIRED

\$0

MONTHLY PMI/MIP

1–4

UNITS ALLOWED

Reusable

MULTIPLE TIMES

The Most Powerful House Hacking Tool Nobody Uses

Every veteran has access to one of the most powerful wealth-building tools in real estate — and most never use it. The VA loan allows you to purchase a 1–4 unit property with zero down payment, no mortgage insurance, and competitive rates. Combined with house hacking, it's a path to \$0 housing cost with no money down.

Detail	FHA Comparison	VA Loan
Down payment	\$12,250 (3.5%)	\$0
Monthly PMI/MIP	~\$250/mo	\$0
Monthly mortgage (PITI)	~\$2,400	~\$2,150
Rent from Unit 2	\$1,400	\$1,400
Net housing cost	~\$1,000/mo	~\$750/mo

Critical: Find a mortgage broker who regularly closes VA loans on 2–4 unit properties. Ask specifically how many they've closed in the last 12 months. Large banks routinely mishandle VA multifamily purchases.

Common VA Myths — Corrected

Myth	Reality
"VA loans are one-time use"	False. Entitlement restores after sale. Partial entitlement allows concurrent VA loans.
"I need landlord experience"	Most lenders accept hiring a property manager to satisfy this requirement.
"Big banks are best for VA"	Specialized VA brokers close these faster and with fewer problems.
"Wait for the perfect deal"	Every month renting builds zero equity. A good deal now beats a perfect deal never.

The Military Extension — Section 121

Civilians must live in a home for 2 of the last 5 years to exclude capital gains on sale. Active duty military get an extension: **2 of the last 15 years**. You can PCS, rent the property for over a decade, sell it, and still owe zero capital gains tax on up to \$500,000 in profit (married filing jointly).

This is a generational wealth strategy most service members never use — and it's written into the tax code specifically for you.

30-Day Action Checklist

- Request Certificate of Eligibility (COE) at [VA.gov](https://va.gov) or through your lender
- Find a specialized VA broker — ask how many 2–4 unit VA loans they've closed
- Get pre-approved — VA letters carry weight with sellers
- Check your disability rating — 10%+ waives the VA funding fee entirely
- Set property search alerts for duplexes and triplexes in your target market
- Run the net housing cost formula on 3 real listings this week

Where to Go Next

- Free deal analyzer & calculators → househackingcoach.com/tools
- The Triplex Blueprint (real closing statement) → househackingcoach.com
- House Hacking Mastery Community → skool.com/house-hacking-mastery-3423
- Free 30-min strategy call → calendly.com/thehousehackingcoach/30min

Educational material presented by House Hacking Coach. Joseph Williams has not personally used a VA loan. VA loan information is based on publicly available VA guidelines and HUD handbook references. Not financial, legal, military benefits, or tax advice. VA loan terms and eligibility vary — work with a VA-specialized lender and consult qualified professionals before making decisions.