



The Veteran's Guide to Stress-Free Homebuilding

A Summit Valor Homes Guide

www.summitvalorhomesctx.com

7 TIPS TO A SMOOTH VA BUILD

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INTRODUCTION

You've Earned These Benefits—Now Let's Help You Use Them

You served your country. You earned your VA benefits.

Now you're ready to build the home you've been dreaming about.

But somewhere between the brochures, the bank meetings, and the builder conversations, things start to get... complicated.

Maybe you've heard it before:

"You can't use a VA loan to build a home."

"It's too difficult to get VA financing for new construction."

"You'll have to settle for something already built."

We're here to tell you: Those myths aren't just wrong—they're costing veterans the homes they deserve.

At Summit Valor Homes, we believe every veteran and military family should have a clear, confident path to homeownership—and that includes building a brand-new home that fits your vision, not someone else's.

You fought for your future. Our mission is to help you build it.



The truth is, the VA loan program *does* allow for new construction.

You just need the right builder, the right lender, and a clear plan from the start.

In this guide, we'll walk you through **seven smart steps** that will make the process easier, faster, and far less stressful.

You'll learn how to:

- Choose a builder and lender who truly understand VA loans
- Avoid the common traps that cause delays or unexpected costs
- Plan your budget, navigate the appraisal process, and protect your hard-earned benefits

Whether you're a first-time homebuyer or a seasoned homeowner ready to build your forever home, this guide will give you the clarity—and the confidence—you need.

Ready to get started?

***Your service earned you this opportunity.
Let's make the most of it—together.***

VETERAN TIP 01

VA Loan Appl

Work With a Builder Who Understands VA Loans

Not all builders are created equal—especially when it comes to VA loans.

You might assume any homebuilder can help you use your VA benefits to build a new home.

But the truth is... many builders either don't work with VA loans, or don't fully understand the process.

And that lack of experience can cost you **time, money, and peace of mind.**

At Summit Valor Homes, we've seen what happens when veterans start off with the wrong builder:

- ✗ Confusion about inspections and appraisals
- ✗ Unclear financing timelines
- ✗ Missed deadlines that delay your move-in date
- ✗ Unexpected costs that your VA loan may not cover

It's not just frustrating—it's completely avoidable.



VA Loan



A REAL STORY: FROM "IT CAN'T BE DONE" TO "KEYS IN HAND"

James, a retired Army sergeant, came to us after an exhausting experience with another builder.

He had been told, flat-out: *"You can't build a new home with a VA loan. It's too complicated."*

Frustrated but not ready to give up, James found Summit Valor Homes.

We sat down, reviewed his VA eligibility, explained the step-by-step process, and connected him with a lender experienced in VA construction loans.

Six months later, James wasn't just dreaming about a new home—he was walking through the front door of the one he helped design.

"I didn't need someone to talk me out of using my benefits," he said.

"I needed someone who respected them."

That's exactly what we do.

What Makes a Builder VA-Savvy?

When you're interviewing builders, make sure they:

- ✓ Understand the VA construction-to-permanent loan structure
- ✓ Are willing to complete the extra paperwork required for VA appraisals and inspections
- ✓ Work proactively with VA-experienced lenders
- ✓ Know how to meet VA's property condition requirements without delays

Pro Tip:

Ask if they've successfully completed VA-funded new construction builds in the past—and if they'll walk you through the full cost structure, including what's eligible under the loan and what's out-of-pocket.

If they hesitate, or seem unsure, that's a red flag.





How Summit Valor Homes Supports VA Buyers

At Summit Valor Homes, serving veterans isn't an afterthought—it's built into who we are.

We proudly:

- Help you navigate the VA loan process step-by-step
- Coordinate directly with VA lenders and appraisers
- Offer transparent pricing and construction timelines that align with VA requirements
- Advocate for your best interest at every stage

Because you deserve a home—and a homebuilding experience—that respects your service and protects your future.

Your Action Step

When choosing a builder, don't just ask about floor plans or finishes.

Ask this:

“How familiar are you with VA construction loans, and how will you help me use my benefits effectively?”

The right builder won't just have an answer—they'll have a *plan*.

VETERAN TIP

02



Choose a Lender Experienced in VA Construction Loans

Your lender isn't just a paperwork processor—they're your financial partner in this journey.

But not all lenders are created equal—especially when it comes to VA construction loans.

While many lenders proudly advertise VA loan services, *very few* actually handle **VA loans for new construction**.

The result?

You get stuck with delays, confusion, extra fees—or worse, a denied loan when you're already deep into the building process.

At Summit Valor Homes, we've seen how the right lender can be the difference between a smooth closing... and months of stress.

An experienced VA construction lender knows the path—and clears the way for you.





A Real Story: The Pre-Approval That Almost Fell Apart

When Marine Corps veteran Amanda decided to build her first home, she went to her local bank.

They were friendly, but after weeks of back-and-forth, she found out:

- ✗ They didn't offer VA construction-to-permanent loans
- ✗ They required 20% down (even though VA loans allow 0% down for eligible buyers)
- ✗ They couldn't explain how the construction draw process worked with VA regulations

Amanda nearly gave up—until she found Summit Valor Homes.

We introduced her to a lender we trust—someone who specializes in VA construction financing.

Within days, she had a clear pre-approval, a mapped-out loan plan, and a path toward the home she truly deserved.

What Makes a VA Construction Lender Different?

An experienced VA construction lender will:

- ✓ Understand the VA's two-phase funding process (construction phase + permanent mortgage)
- ✓ Know how to structure the loan draws to meet VA guidelines
- ✓ Be able to pre-qualify you accurately based on VA eligibility
- ✓ Help you lock in rates strategically as your home progresses
- ✓ Communicate proactively with your builder to avoid delays

Pro Tip:

Ask any lender upfront:

“Do you offer VA construction-to-permanent loans? Can you walk me through the draw schedule and closing process?”

If they hesitate—or don't have a clear answer—keep looking.

How Summit Valor Homes Helps You Find the Right Financing Partner

We don't just leave you to "find a lender" on your own.

At Summit Valor Homes, we:

- Connect you with trusted VA-experienced lenders we personally work with
- Coordinate your loan approvals with your build schedule
- Help explain each financing milestone clearly—no jargon, no confusion
- Stay in touch with your lender throughout



Because the best homebuilding experience isn't just about walls and windows—it's about financial peace of mind from start to finish.

***You earned a smooth,
respectful process—and we
make sure you get it.***



Your Action Step

Before starting your build, interview at least **two lenders** who specialize in VA construction loans.

Ask about their experience, timelines, and how they support veterans through the unique two-phase loan structure.

Choosing the right partner early will save you time, money, and unnecessary headaches down the road.



VETERAN TIP

03

Understand the VA Appraisal and Inspection Process

You've found a VA-experienced builder. You've chosen a VA construction lender. Now comes one of the most misunderstood parts of the process...

The VA appraisal and inspection requirements.

If you've heard rumors that VA appraisals are "impossible" to pass or that inspections will "ruin your timeline," you're not alone.

But here's the truth:

With the right builder, VA appraisals and inspections are simple, straightforward, and stress-free.

At Summit Valor Homes, we walk our veterans through this process with clarity—so you know exactly what to expect and how to prepare.

The more you understand the process, the smoother your build—and your budget—will be.





A Real Story: The Inspection That Almost Stopped Their Dream

Mike and Anna were weeks away from moving into their brand-new home when their builder (not Summit Valor Homes) suddenly told them the home couldn't pass the VA inspection unless they paid for major last-minute upgrades—thousands of dollars they hadn't budgeted for.

The problem wasn't the VA requirements. It was that their builder didn't build *to* VA standards from the start.

They ended up scrambling—and nearly losing their financing.

When they built their second home with Summit Valor Homes, they told us: *"This time, we want a builder who understands VA from the beginning."*

And that's exactly what we provided.

What You Need to Know About VA Appraisals and Inspections

The VA requires an appraisal to ensure that:

- ✓ The property meets **Minimum Property Requirements** (MPRs) for safety, sanitation, and structural integrity
- ✓ The home is **safe, sound, and sanitary**
- ✓ The property's **value** justifies the loan amount

It's not about making things harder for veterans.

It's about protecting you from purchasing (or building) a home that would cause financial or health issues down the road.

The VA inspector will check things like:

- Proper drainage around the foundation
- Safe electrical systems
- Functioning heating and cooling
- Adequate roofing and insulation
- Proper access to utilities

Pro Tip:

If your builder is already committed to high construction standards, passing the VA appraisal and inspection is just part of a well-planned process—not a surprise hurdle.



How Summit Valor Homes Prepares for VA Appraisals

At Summit Valor Homes, we:

- Build to **VA standards** from day one—not as an afterthought
- Plan construction milestones around the VA's inspection timeline
- Stay in close contact with the appraiser and your lender
- Proactively address any issues *before* they delay your closing

You deserve a builder who views VA requirements not as a problem—but as a blueprint for building smarter, safer homes.

Because your service earned you the right to a home built with integrity.

Your Action Step

When interviewing builders, ask:

"Are you familiar with VA Minimum Property Requirements? How do you ensure VA inspections won't delay my build?"

The right builder will have a clear, confident answer—and a proven process to back it up.



VETERAN TIP

04



Know What's Covered— and What's Not

One of the most common mistakes we see veterans make when building their home?

Assuming everything they want is automatically covered by their VA loan.

It's an easy mistake to make. After all, you've earned this benefit—and it's designed to make homeownership accessible. But like any loan program, the VA has specific guidelines about what it can—and can't—finance during the construction process.

Understanding those details early will save you **stress, surprises, and extra costs** when it matters most.

The better you know the rules, the better you can build within them.

A Real Story: The Out-of-Pocket Surprise

When Eric and Melissa started building their custom home, they assumed their VA loan would cover every part of the process—including *their upgraded outdoor kitchen and custom landscaping*.

It wasn't until they were deep into construction that they found out:

- ✗ Luxury upgrades beyond the basic livability of the home aren't always covered
- ✗ Some site prep and lot improvements fell outside of the VA's allowable costs



They ended up paying out-of-pocket for features they thought were financed—which added unexpected financial strain.

At Summit Valor Homes, we help prevent those surprises by clearly explaining what's covered—and what's not—before you make decisions.

What the VA Loan Covers (and Where It Draws the Line)

Generally, your VA loan can cover:

- ✓ The cost of land (if it's part of the construction loan)
- ✓ Construction costs to build a home that meets VA's Minimum Property Requirements
- ✓ Basic appliances like ovens, stovetops, and dishwashers (if included in the contract)
- ✓ Reasonable site improvements (grading, driveways, utility hookups)

What the VA typically *does not* cover includes:

- Luxury features (outdoor kitchens, pools, elaborate landscaping)
- Furniture or personal property
- Detached buildings like sheds or barns (unless they are necessary to the property's use)

Pro Tip:

If you want features that aren't covered by your VA loan, you can often pay the difference at closing or finance them separately—but you need to know upfront.

How Summit Valor Homes Helps You Budget Accurately

We take the guesswork out of the process by:

- Helping you design your home and features within what's covered
- Identifying early which upgrades may require out-of-pocket payment
- Offering creative solutions to meet your needs while staying within VA guidelines
- Working closely with your lender to ensure the budget aligns with VA regulations

Because building your dream home shouldn't mean financial surprises later.

We believe clarity now creates confidence later.



Your Action Step

When discussing your design wish list with your builder and lender, ask:

"Which of these features are fully covered by my VA loan—and which may require additional payment?"

Knowing the answer before you commit protects your budget and your peace of mind.



VETERAN TIP 05

Get Pre-Qualified Before Designing Your Home

It's easy to get caught up in the excitement of designing your dream home.

Browsing layouts, picking features, imagining life in each room...

But if you start designing *before** getting pre-qualified with your VA lender, you risk building a home that doesn't fit your actual loan eligibility—or your budget.

At Summit Valor Homes, we always tell our clients:

The smartest builds start with financial clarity.

Pre-qualification isn't just paperwork.

It's your roadmap to a home you can afford—and truly enjoy—without last-minute compromises or surprises.

A Real Story: The Dream Home That Had to Be Redesigned

Tyler, a Navy veteran, fell in love with a beautiful floor plan loaded with custom options—extended patios, upgraded kitchens, extra garages. The builder told him they'd "work it out" once he got to financing.

But when Tyler finally applied for his VA loan, the home was priced **\$65,000** above what he was approved to borrow.



He had two choices:

- Start over with a simpler design
- Walk away and lose months of time

Neither felt good.

When he came to Summit Valor Homes, we made sure he got pre-qualified first—*before* we started customizing plans.

That simple step gave him options that matched both his vision *and* his budget.

Why Pre-Qualification Comes Before Design

When you get pre-qualified for a VA loan, you find out:

- ✓ Your maximum loan amount based on eligibility, credit, and income
- ✓ How much home you can comfortably afford, factoring in future expenses
- ✓ If there are any special considerations for your situation (like additional entitlement)
- ✓ What your estimated monthly mortgage payment will be

Pro Tip:

Pre-qualification isn't a final approval—but it's a powerful early filter. It helps you design smartly and avoid heartbreak later.



**YOU'RE
PRE-APPROVED**

HOW SUMMIT VALOR HOMES MAKES IT EASY

We partner with trusted VA lenders who:

- Offer quick and reliable pre-qualification decisions
- Explain your numbers clearly—no hidden fees, no fine print
- Help you see how construction costs, land, and financing all fit together

And once you're pre-qualified, we guide you through selecting a floor plan and features that bring your dream to life—**without blowing your budget.*

Because building a home should feel empowering, not uncertain.

Your vision deserves a strong foundation —and that starts with knowing what's possible.





Your Action Step

Before you choose a floor plan or finalize any design features, get pre-qualified with a VA-experienced lender.

Then ask your builder:

"Can we design a home that fits my pre-qualified budget and VA loan limits?"

The right builder will work with your numbers—not against them.

VETERAN TIP

06



Plan for the “Two-Phase” Loan Structure

One of the biggest surprises for many first-time VA homebuilders?

A VA construction loan isn't a simple one-and-done mortgage. It's actually **two phases**—and if you don't plan for that early, it can lead to confusion, delays, and unnecessary stress.

At Summit Valor Homes, we believe knowledge is power. When you know how the two-phase loan structure works, you can move through the process with confidence—and avoid surprises when it matters most.



*Understanding the journey ahead
makes every step feel easier.*

A REAL STORY: THE CLOSING DAY PANIC

When Lauren, an Air Force veteran, built her home with another builder, she thought she was fully financed.

She was ready for move-in day—until the lender called:

"You still need to close on your permanent loan."

Lauren had no idea she needed to requalify and complete a second closing after construction.

The scramble, paperwork, and new approval requirements turned what should have been a celebration into a full-blown panic.

When she came to Summit Valor Homes for her second build, she told us:

"This time, I want to know everything—before we start."

And that's exactly what we delivered.



HOW SUMMIT VALOR HOMES SUPPORTS YOU THROUGH BOTH PHASES

We help you:

- Understand your loan structure and key milestones from the start
- Coordinate closely with your lender to keep funding draws smooth and on schedule
- Prepare early for the final conversion process, so your move-in is seamless

You'll never be left wondering what comes next—or scrambling for last-minute approvals.

Because when you're building your future, **clarity is everything.**

We build confidence, not confusion.

YOUR ACTION STEP

Ask your builder and lender early:

"How do you handle the construction-to-permanent loan process, and what should I expect at each stage?"

When you know the map, the journey feels a lot less stressful—and a lot more exciting.





VETERAN TIP 7

Lean on Your Team— You Don't Have to Do This Alone

Building a home with your VA benefits can feel overwhelming at times.

Between lenders, builders, appraisals, inspections, paperwork, and moving pieces... it's easy to think you have to carry it all yourself.

But here's something we tell every veteran who builds with us:

“You served your country—you shouldn't have to fight for your dream home alone.”

The right builder and lender team will do more than process paperwork.

They'll stand by you, guide you, advocate for you, and protect your best interests—every step of the way.

At Summit Valor Homes, that's not just a service.

It's our mission.





A REAL STORY: FROM OVERWHELMED TO EMPOWERED

Brian and Ashley, both Army veterans, started their homebuilding journey feeling lost.

Everywhere they turned, they heard mixed information about:

- Who handled VA paperwork

- How the inspections would work
- Whether their loan would even cover what they needed

They told us they were tired of feeling like they had to "figure it out alone."

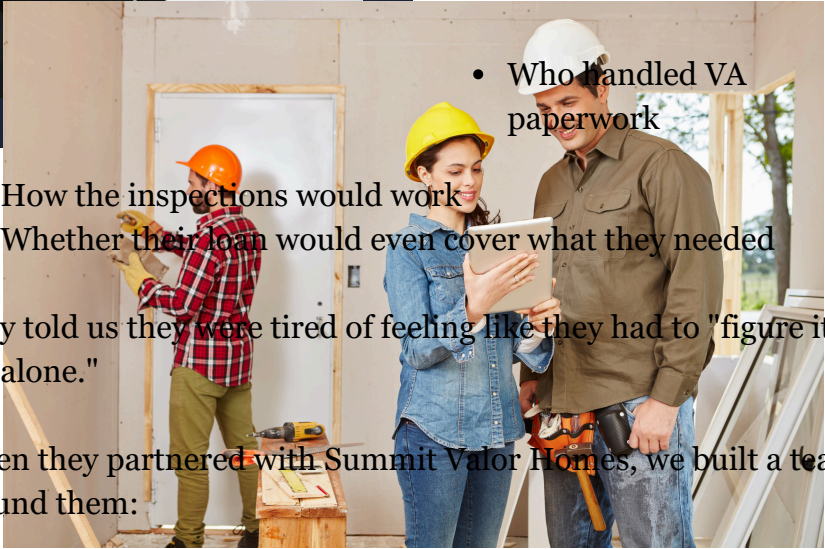
When they partnered with Summit Valor Homes, we built a team around them:

- ✓ A builder who knew the VA process inside and out
- ✓ A lender who specialized in VA construction loans
- ✓ Regular communication—no surprises, no guesswork

The result? A home they loved—and an experience that respected everything they had earned.

"We finally felt like someone had our back," they said.

And that's exactly how it should be.





WHAT A TRUE HOMEBUILDING TEAM LOOKS LIKE

A builder who respects veterans will:

- ✔ Guide you through every phase—from pre-approval to move-in
- ✔ Collaborate seamlessly with your VA lender
- ✔ Communicate proactively (not just when there's a problem)
- ✔ Celebrate your wins—and help you navigate challenges

Pro Tip:

If you feel like you're chasing down answers or leading the process yourself... you don't have the right team yet.

HOW SUMMIT VALOR HOMES BECOMES PART OF YOUR TEAM

We believe building a home is a team effort—with you at the center.

That's why we:

- Actively coordinate with your lender, appraiser, and title company
- Keep you informed at every stage of construction
- Advocate for smart, budget-friendly solutions that protect your investment
- Treat your dream home as our mission to deliver—*not just another project*

Because you deserve a team that honors your service by making your homebuilding experience respectful, clear, and empowering.

YOUR ACTION STEP

When choosing your builder and lender, ask:

"How will you work together to make my VA construction process easier?"

The right team will have a clear plan—and a shared commitment to serving *you*.



YOU'VE GOT THE BENEFITS— NOW BUILD THE FUTURE YOU DESERVE

You've served.

You've earned your VA benefits.

Now it's time to use them the way they were meant to be used—to build a future that reflects your hard work, sacrifice, and dreams.

We know the process can seem complicated at first. From choosing a VA-experienced builder and lender to navigating inspections, financing phases, and unexpected costs... there's a lot to think about.

But here's what we want you to remember:

You don't have to do this alone.

With the right information—and the right team—you can move forward with clarity, confidence, and excitement, not confusion or frustration.

At **Summit Valor Homes**, we believe that building a home should be one of the most rewarding chapters of your life, not a source of stress.

That's why we focus on transparency, respect, service, and support—every step of the way.

Whether you're starting fresh after retirement, building a family home, or creating your forever place, we're honored to stand beside you as you build what's next.

Because your mission was to serve your country.

Our mission is to serve you.

LET'S BUILD SOMETHING TOGETHER

Ready to take the next step?

Schedule your free consultation or
explore our portfolio at
www.summitvalorhomesctx.com.

Let's turn your vision into a home
you'll be proud of—for years to come.

Because at Summit Valor Homes,
your vision is our mission.



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