

# VA Home Loans for Hobby Farms:

Many veterans dream of owning not just a home, but a piece of land to call their own. VA home loans can make this dream a reality, offering qualified veterans the opportunity to purchase properties with agricultural potential. However, there are certain requirements that must be met.

## Understanding VA Home Loans for Hobby Farm Properties

VA loans provide unique advantages that can be particularly beneficial when purchasing farm property. While these loans are primarily designed for residential properties, they can be used for farms under specific circumstances. It's important to understand exactly what the VA will allow and how the property must be utilized.

### Primary Residence Requirements

When using VA loans for hobby farm properties, the most crucial requirement is that the property **must include a primary residence** where the veteran intends to live. The home must meet VA minimum property requirements and be your primary place of residence. This doesn't mean you can't farm the land – it simply ensures the property fulfills its primary purpose as your home.

### Property Eligibility Guidelines

Not all farm properties will qualify for VA financing, but many do. The property must be primarily residential in nature, with the farming aspect being secondary. Here are the key factors the VA considers when evaluating hobby farm properties:

- The residence must be standard construction and typical for the area
- The property cannot be primarily for business or income production
- The land size must be typical for residential properties in the region
- The home must be accessible by public or private road

### Income Considerations

While VA home loans can be used to purchase hobby farm property, unlike the guidelines for VA farm loans, hobby farm properties must be non-income producing at the time of closing.

### Property Appraisal Process

Hobby farm properties financed through VA loans require special attention during the appraisal process. The appraiser must determine both the residential value of the property and ensure it meets VA requirements. They'll evaluate the home's condition and the land's characteristics, and compare the property to similar residential properties in the area.

## Land Acreage Limitations

While VA loans don't specify a maximum acreage limit, the size of the property must be typical for residential properties in your area. The key factor is that the property's primary purpose must be residential, with agricultural use being secondary. Comparable sales used by the appraiser to determine value must have similar acreage as the subject property.

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