

VA Loan Occupancy & Hosting Intent Statement

To: [Lender Name] Underwriting Department

Date: [Current Date]

Subject: Letter of Explanation – Primary Residence Intent & Hosting Plan

Property Address: [Subject Property Address]

To Whom It May Concern,

I am writing this letter to formally certify my intent to occupy the subject property located at **[Property Address]** as my primary residence. I will establish occupancy within 60 days of closing, as evidenced by my intent to update my driver's license, utility accounts, and mailing address to this location.

Primary Residence Intent: This property is being purchased as my long-term home. My daily life, employment commute, and personal belongings will be centered here. This is not being purchased as an investment property or a secondary residence.

Supplemental Hosting Plan (Airbnb/House Hacking): To offset my monthly housing expenses and maximize the utility of the property, I intend to host **[select one: a spare bedroom / a basement suite / a separate unit of this multi-unit property]** on short-term rental platforms such as Airbnb.

Regarding this hosting plan, I confirm the following:

- **Continued Occupancy:** I will remain in physical residence at the property as my primary home while any portion of the home is being hosted.
- **Compliance:** I have verified that my hosting plan complies with all local [City/County] short-term rental (STR) ordinances and [HOA Name, if applicable] bylaws.
- **Income Treatment:** I understand that any projected income from this activity is variable and has not been used as the primary basis for my loan qualification.
- **Fact Pattern:** My daily occupancy will be consistent with the primary residence certification I am signing at closing.

This hosting activity is a supplemental "house hacking" strategy intended to provide financial flexibility while I maintain the property as my permanent residence. Should my primary residence status ever change due to unforeseeable circumstances (such as military orders or a change in family status), I will notify my servicer accordingly.

Sincerely,

[Signature]

[Printed Name] [Phone Number]