Specially Adapted Housing: Program Overview

Specially Adapted Housing

VA Loan Guaranty Service: A Key To Homeownership For Those Who Served

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Grant Program Overview

The Specially Adapted Housing program was established in 1948. The program helps Veterans with certain permanent and total service-connected disabilities, purchase or construct an adapted home, or modify an existing home to accommodate a disability. The term adapted refers to a home or home feature, for example a bedroom, bathroom, or doorway that has been modified to meet VA's guidelines so that a Veteran may live independently in a barrier free environment. For areas of the home not already adapted, the SAH grant can be used to make the necessary and vital changes. Under the Specially Adapted Housing program, 3 grants exist: The Specially Adapted Housing Grant, also known as the SAH grant, the Special Housing Adaptations Grant, also called the SHA grant, and the Temporary Residence Adaptations Grant, also known as the TRA grant.

1. Specially Adapted Housing (SAH) Grant

The following represent the permanent and total service-connected disabilities that may qualify a Veteran for an SAH grant:

- Loss of or loss of use of both legs
- Loss of or loss of use of both arms
- Blindness in both eyes having only light perceptions
- The loss of or loss of use of one lower leg together with residuals of organic disease or injury
- The loss of, or loss of use of one leg together with the loss of or loss of use of one arm
- Certain severe burns Veterans with other organic diseases such as Parkinson's, Multiple Sclerosis, or certain cancers may be eligible based on their level of mobility

Veterans diagnosed with Amyotrophic Lateral Sclerosis (also known as ALS) are automatically entitled for the SAH grant.

2. Maximum Grant Amount Adjustments

The Actual grant amount available depends on grant plan or if the Veteran has used the grant before.

The SAH, SHA, and TRA amounts are set by law, but may be adjusted based on an industry cost-of-construction index, which reflects a uniform, national average change in the annual cost of residential home construction.

3. Special Housing Adaptations (SHA) Grant

The SHA grant has a lower maximum grant amount and may also adjust annually. The following represent the service-connected disabilities that may qualify a Veteran for an SHA grant: A permanent and total disability that includes the anatomical loss or loss of use of both hands, or certain respiratory ailments, or a permanent and total disability that is due to a severe burn injury.

4. Temporary Residence Adaptations (TRA) Grant

Veterans that are eligible for SAH or SHA are eligible for the TRA grant. The TRA grant is available for Veterans in need of housing adaptations who may be temporarily residing with family members. VA defines a family member as a person related to the Veteran by blood, marriage, or adoption.

The maximum TRA grant amounts related to both the SAH and SHA grants may adjust annually. Unlike the SAH and SHA grants, the TRA grant can only be used ONCE in a Veteran's lifetime and does not count against the maximum dollar amount available for the SAH or SHA grant. It should be noted that while authority for the TRA program currently exists, it is reviewed annually by Congress for extension. So although this program has been available for several years, its future existence relies on extensions by Congress.

5. How to Apply

There are a couple of ways a Veteran may apply for the SAH and SHA grants by completing VA Form 26-4555 , Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant and submitting it online through VA.gov. Veterans may also deliver their application to their local Regional Office. Once an application is received by the Veterans Service Center called the VSC, the office of jurisdiction will process the claim to determine entitlement for SAH or SHA. It is important to note that entitlement is determined by the VSC and not Loan Guaranty Service, also known as LGY. Therefore, SAH Agents are unable to answer questions related to claims processing.

If entitlement is established, Veterans will receive notification from the VSC, followed by contact from their assigned SAH Agent. In some cases, Veterans, who have not yet applied for the SAH or SHA benefit, may receive entitlement as a result of an inferred issue, such as ALS. In these cases, the Veteran did not specifically apply for the SAH or SHA benefit, but entitlement was “inferred” because the Veteran met the qualifying disability criteria. Veterans receiving entitlement in this manner will receive the same notifications from the VSC and the assigned SAH Agent. If still necessary, Veterans will

be asked to complete VA Form 26-4555 at this time. Eligibility for the SAH and SHA grants is established once both a rating decision establishing entitlement is created and VA Form 26-4555 is completed.

6. The Grant Process

The grant process is a multiple step process. First, eligibility is determined and established. When the Veteran is rated entitled based on their disabilities and has submitted the completed application form 26-4555.

Next, during the initial interview, the SAH Agent meets with the Veteran to go over the grant program and answer any questions the Veteran may have that pertain to the grant process.

The third step would be to determine if the Veteran's property is suitable for adaptation, that it is medically feasible for the Veteran to live in the property and that the Veteran has the financial means to continue to maintain the property.

Once an eligible Veteran has met the disability, feasibility and suitability requirements, they will move on to the next step in the process, which is conditional approval. Once a Veteran has been granted conditional approval, they can begin looking for contractors to perform the project.

When a builder has been selected and all necessary documentation has been received by VA, final approval for the project can be granted and work may begin.

During this time, the Veteran, builder, and SAH Agent will remain in frequent contact to ensure a seamless construction process.

At the conclusion of the project, the SAH Agent will schedule a visit to the property to perform a final field review. This ensures that the project was completed per the contract scope of work and that all requirements have been met prior to final payment disbursement to the builder. Once construction is complete, all requirements have been met and validated, and final funds have been disbursed, the grant is finalized and closed out. If in the future, the Veteran's needs change or they desire further adaptations, they may contact the VA to initiate a new request for grant approval, assuming they have remaining grant uses and funds available for use.

7. Maximum Number of Grant Uses

A Veteran who is qualified for the SAH grant may use the grant as many as 6 times, up to the maximum dollar amount allowable. Similarly, a Veteran who is qualified for the SHA grant can use the grant up to 6 times, not to exceed the maximum allowable dollar

amount. A Veteran who is qualified for the SAH or SHA grant and uses their TRA grant benefit, can only use the TRA grant 1 time, up to the maximum dollar amount allowable for the TRA grant. Using the TRA grant will count as one of the 6 available uses for the SAH or SHA grant.

8. Maximum Number of Grant Uses: An Example

Example: a Veteran used $85,000 of SAH grant funds in 2019 to adapt their home and now the Veteran wants to use another grant in 2026. The maximum grant amount as of fiscal year 2026 is $126,526. The Veteran would have the difference available for adaptations remaining which would mean the Veteran has $41,526 available for adaptations.

If the maximum grant amount increases in subsequent years, additional funds would then become available. However, the Veteran is limited to six total uses of the SAH grant.

Statutory Requirements

In order to obtain a grant, the Veteran must meet certain statutory requirements. Those requirements are. medical and financial feasibility, property suitability, ownership, and minimum property requirements, also known as MPRs. Let's now go over each of these requirements in more detail.

9. Feasibility & Suitability Requirements

The statute related to SAH, which is Title 38 United States Code, Chapter 21, requires that it is medically feasible for the Veteran to reside in the proposed housing unit and in the proposed locality, that the proposed housing unit bears a proper relation to the Veteran’s present and anticipated income and expenses, and that the nature and condition of the proposed housing unit are such as to be suitable to the Veteran’s needs for dwelling purposes.

10. Ownership Requirements

Ownership qualifications differ with each grant and need to be met in order to obtain final grant approval, VA must determine that a satisfactory ownership interest exists. For SAH grants, the Veteran must have or provide satisfactory evidence that he or she will acquire an ownership interest in the housing unit. For SHA grants, the Veteran, or a member of the Veteran’s family, must have, or provide satisfactory evidence that he or she will acquire an ownership interest in the housing unit. For TRA grants, a member of the Veteran’s family must have, or provide satisfactory evidence that they will acquire

an ownership interest in the housing unit, and the Veteran and the member of the Veteran's family who has, or will acquire, an ownership interest in the housing unit is required sign a certification as to the Veteran's temporary occupancy of such residence.

The assigned SAH Agent will advise the Veteran on which documents are required to provide evidence of a satisfactory ownership interest. Ownership interest is defined as an undivided property interest that VA determines is satisfactory and includes the following:

- Fee-simple estate
- Life estate
- Functional equivalent of a life estate, such as that created by a valid trust, a long-term lease, or a land installment contract that will convert to a fee-simple estate upon satisfaction of the contract's terms and conditions
- Ownership of stock or membership in a cooperative housing corporation entitling the eligible individual to occupy, for dwelling purposes, a single-family residential unit in a development, project, or structure owned or leased by such corporation
- Lease, under the terms of a valid and enforceable Memorandum of Understanding between a tribal organization and VA
- Beneficial property interest in a housing unit located outside the United States

For TRA Grants, a member of the Veteran's family must have ownership.

11. Minimum Property Requirements (MPRs)

Minimum property requirements will vary based on the individual Veteran's disabilities. Once determined, MPRs are absolute conditions specified under governing law for the SAH grant. Any housing unit acquired, constructed, or remodeled using proceeds for the SAH grant program must:

- Comply with the MPRs
- Include features necessary to accommodate the Veteran's disabilities

MPRs focus on the following two areas:

- Points of exit
- The primary bathroom

12. Exit Requirements

An adapted housing unit must have a minimum of two exit points that satisfy the MPRs presented in this section. The location and types of exit points are determined by the topography, floor plan, and Veteran preference. However, at a minimum, the two exit points must provide a proximate means of emergency exit from the primary adapted bedroom or sleeping area and be located at different locations within the house. All doorways that are adapted exit routes must have a minimum width of 36 inches and have a beveled threshold with a maximum height of ½ inch.

There are several types of exits that satisfy MPRs and may be used interchangeably. Some of these include:

- No-step entries
- Vertical platform lifts
- Elevators
- Ramps or walkways

It is preferable that the emergency exit location be directly off the primary adapted bedroom or sleeping area. If this is not possible, the emergency exit must be proximate to the primary adapted bedroom or sleeping area. It must also be free of potential fire hazards and not pass through, or originate in, an area prone to potential fire hazards such as the kitchen, garage, or utility room.

13. Primary Bathroom Requirements

At a minimum, an adapted housing unit must have one fully adapted bathroom that satisfies the MPRs. The primary, adapted bathroom must be in a location that is convenient and accessible for the Veteran. The following features are required in an adapted bathroom:

- A roll-in shower
- An accessible sink
- An accessible toilet
- Accessible floor area
- A 36-inch-wide entry door

SAH Recommended Adaptations (RAs)

Recommended adaptations are suggested modifications above and beyond the MPRs. They are not required to obtain grant approval. RAs were developed over time by SAH

program experts who have gained an understanding of the residential needs of Veterans eligible for the SAH grant.

There is a need for flexibility and the exercise of good judgment based on the physical capabilities and limitations of each Veteran. Equally important is the need to anticipate the Veteran's future needs. SAH Agents will assist the Veteran in using a modular approach to adapting the housing unit. That is, once the MPRs have been satisfied, RAs should be chosen by the Veteran, on an as needed or as desired basis.

Recommended Adaptations for the following areas may be considered reasonably necessary in SAH cases:

- Doorways & hallways
- Garages, carports, & passageways
- Driveways & exterior walkways
- Bathrooms
- Bedrooms
- Kitchens
- Maintenance-free materials
- Heating & air conditioning
- Security & emergency equipment
- Windows
- Flooring materials

The list of Recommended adaptations is substantial, but not all-inclusive. It is important to remember that grant funds can only be used for adaptations that benefit the Veteran. Central Office may consider exceptions to this rule if it is determined that the proposed adaptations are necessary for the Veteran's caregiver and will improve the Veteran's quality of life. A request must be submitted by the Veteran, along with justification for the adaptation.

It is important to note that grant funds cannot be used to cure deferred maintenance.

14. SHA Recommended Adaptations

There are no MPRs for SHA grants. Recommended adaptations are suggested modifications and are not required for grant approval. RAs were developed over time by SAH experts who have gained an understanding of the residential needs of Veterans eligible for the SHA grant.

There is a need for flexibility and the exercise of good judgment based on the physical capabilities and limitations of each Veteran. Equally important is the need to anticipate the Veteran's future needs.

Recommended Adaptations for the following areas may be considered reasonably necessary in SHA cases:

- Special lighting
- Doors
- Handrails or grab bars
- Smoke, fire, & carbon monoxide detectors
- Security items
- Room additions
- Covered porches
- Hard surface walkways
- Fencing

15. Common Home Adaptations

While every Veteran's needs are different, here are some common examples of home adaptations which can be found in an adapted home.

- An exit from the master bedroom directly to the outdoors
- Front loading washer and dryer
- An accessible bathroom, which meets the Veteran's needs
- Safety equipment, such as a smoke detector
- Accessible flooring, such as high-density, low-pile carpet
- A covered passageway from a detached garage

Other VA Grants & Resources

Other grant options are available to Veterans.

16. Independent Living (IL) Grant

Some Veterans may be eligible for the Independent Living grant. The office of Veterans Readiness and Employment, or VR&E's sponsored Independent Living services, may be provided to individuals who are not currently able to work because of the effects of their service-connected disabilities.

Services provided are limited to those services required to improve independence at home and in the community and may include home adaptations.

Home adaptation financial benefits may be provided to Veterans with service-connected disabilities as part of an approved Independent Living Plan.

17. Home Improvement and Structural Alterations (HISA) Benefit

The Home Improvement and Structural Alterations benefit, also known as HISA, provides medically necessary improvements and structural alterations to Veterans and Servicemembers' primary residence for the following purposes:

- Allowing entrance to or exit from the primary residence.
- Use of essential lavatory and sanitary facilities
- Allowing accessibility to kitchen or bathroom sinks or counters
- Improving entrance paths or driveways in immediate area of the home to facilitate access to the home through construction of permanent ramping
- Improving plumbing or electrical systems made necessary due to installation

It is important to understand that there are certain items HISA will NOT pay for. These items include:

- Walkways to exterior buildings
- Spas, hot tubs, or Jacuzzies
- Exterior decking, and
- New construction

The HISA grant provides A $6,800 one-time benefit that may be provided to Veterans for a service-connected condition rated 50% or more. There is also a $2,000 one-time benefit that may be provided for a service-connected condition rated 40% or less, or a non-service-connected condition. The HISA grant can be used by itself or in concert with an SAH, SHA, TRA, or VR&E IL project. Veterans should apply by contacting their Prosthetic & Sensory Aids Service at the VA Medical Center they visit to receive care.

Learning Resources

The VA Home Loans website is a great way to learn more about VA's Loan Guaranty program. The webpage is located at https://www.benefits.va.gov/homeloans/. From there, users can also access the ServiceNow portal to contact LGY. First time users are required to complete a brief self-registration process.

Users of the LGY Hub or VALERI can access the ServiceNow portal after signing in to those applications with their ID.me credentials.

Thank you for your service and for your participation in the VA Home Loan Program.