

**To: Regional Loan Center Personnel and Other Participants in the VA Specially Adapted Housing Program**

**Subject: Transmittal of Change 5 to VA Manual 26-12, Revised, Specially Adapted Housing Grant Processing Procedures, Loan Guaranty Operations for Regional Offices**

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**Purpose**

Attached are revisions to Chapter 5, *Getting to Final Approval*.

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**Changes**

- Chapter 5, Topic 1 –
  - Subsections f, g, and h have been updated to reflect the current policy of determining ownership interest (Circular 26-16-2) and new policy regarding property tax record documentation to establish ownership.
- Chapter 5, Topic 2 –
  - Subtopic b was updated for time sensitive Veterans' Mortgage Life Insurance (VMLI) processing guidance.
  - Subtopic h and i were added to provide information on how agents may assist VMLI operations and future considerations if VMLI coverage is chosen.
- Chapter 5, Topic 3 –
  - Subsection b was updated to acknowledge the limitations of the Temporary Residence Assistance (TRA) grant for Specially Adapted Housing (SAH) eligible Veterans.
  - Subtopic e was updated to address Minimum Property Requirements (MPR) waiver guidance for Veterans with Amyotrophic Lateral Sclerosis (ALS) or other terminal illness.
  - Subtopic f was updated to clarify MPR purpose for agents.
- Chapter 5, Topic 4 –
  - Subsection a was updated to include new language to assist the bidding process.
  - Subsection b was updated to include the builder list Circular 26-17-15 language.
  - Subsection e was corrected to reference cost breakdown.
  - Subsection f was updated to indicate Regional Loan Centers (RLCs) cannot force Veterans to obtain three bids.