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Veterans Home Modification Benefits Guide: Digital Edition

Connecting veterans, military families with financial assistance programs to modify their homes

As we age, maintaining independence in the comfort of familiar surroundings often becomes a top priority. Fortunately, the U.S. Department of Veterans Affairs (VA) and other organizations offer valuable resources to veterans who face mobility challenges and require home adaptations to suit their individual needs.

VA grant programs offer more than \$150 million in funding each year, but fewer than half of all eligible veterans take advantage of them.* VA officials emphasize that increased awareness of these programs could lead to greater funding allocation, directly improving the lives of veterans and their families.

This guide is designed to help you:

- Assess how your health may affect your ability to live independently and determine which home modifications are applicable to your needs.
- Learn more about the many benefits offered from the U.S. Department of Veterans Affairs (VA) and other organizations that help veterans, or their families, purchase or construct an adapted home or modify an existing one.
- Understand how to apply for valuable home modification grants and related programs.
- Identify how to get (no-cost) help from certified veterans representatives with specific experience and knowledge of service benefits.

Useful tips:

- Be persistent. Criteria frequently change, so eligibility for certain benefits can change.
- Gather and organize your military service information. The VA and other agencies require physical documentation to determine the specific benefits you qualify for.
- Ask questions, seek help and reapply as information and your needs evolve.
- After submitting initial applications, remain engaged to stay informed of any potential issues and avoid missing deadlines.

Hear from veterans who benefited from home modifications

Introduction to home modification grants

The VA oversees the Specially Adapted Housing program along with several other home modification grants, which [continue to evolve through legislative or regulatory changes](#).

The VA offers different levels of home modification or “adaptation” programs tailored to the specific needs of qualified individuals in different situations. Eligibility is not based on income, but those who qualify have certain service-connected disabilities, such as loss of use of limb(s), visual impairments, severe burns, respiratory issues or other chronic illnesses. The grants provide money for either home construction or home modification for eligible veterans — whether they live by themselves or with others. One program grant, the Home Improvements and Structural Alterations (HISA), can be written by a VA physician like a prescription. Specific grant programs will be addressed in more detail later in the guide.

- **Specially Adapted Housing (SAH) grant:** You may be eligible to receive up to \$117,014 (in fiscal year 2024) if you’re buying, building or modifying your permanent home to address special needs.
- **Special Housing Adaptation (SHA) grant:** You may be able to receive up to \$23,444 (FY 2024) to buy, build or modify your permanent home. This program has less stringent requirements than SAH.
- **Temporary Residence Adaptation (TRA) grant:** If you are living temporarily in a family member’s home that needs modifications to meet your needs, you can receive up to \$47,130 (in FY 2024, if you qualify for SAH), or \$8,415 (in FY 2024, if you qualify for SHA).
- **Home Improvements and Structural Alterations (HISA) program:** Up to \$6,800 (in FY 2024) may be provided for medically necessary improvements and structural alterations to a veteran’s primary residence when prescribed by a VA physician.



VA benefits: Eligibility and enrollment

Veterans qualify for benefits in three ways.

1. Service-connected injury: A disability from an injury or illness incurred during or because of military service.
2. Special circumstance: Recipients of a Purple Heart or Medal of Honor, and prisoners of war.

3. Income: People of all incomes are eligible, but those with an income below a certain amount determined by the VA may have more options.

How to qualify for disability-related benefits:

If you have a disability, you may qualify for [VA disability compensation](#). This is a monthly tax-free payment based on your disability rating through the VA.

People with disabilities may have:

- **Physical** conditions such as a chronic illness or injury.
- **Mental** health conditions, such as post-traumatic stress disorder.

To qualify for a VA disability benefit, BOTH of the following must be true:

1. You served at least **180 days** of active duty, active duty for training or inactive duty training.
2. You received a **disability rating** from the VA for a service-connected injury. (You will be given a percentage of disability rating from a VA provider.)

And there must be at least ONE of the following:

- **In-service disability:** A sickness or injury that occurred while serving and is linked to a current condition.
- **Preservice disability:** An illness or injury received before joining the military that was made worse from serving.
- **Post-service disability:** A disability related to active duty that didn't appear until after service ended.

How to enroll in VA benefits:

You will first need to provide paperwork that verifies you served in the U.S. military. Veterans (or their families) need a copy of their DD214, the official record of an individual's military service. To obtain copies of your records, contact:

- [The National Archives and Records Administration](#)*
- The VA hotline to request a certified DD214 (wait and hold times may be long): 877-222-8387 or 800-827-1000*
- Your U.S. member of Congress or senator's office by
- Calling the U.S. Capitol switchboard at 202-224-3121
- Contacting your [senator](#)* or [House representative](#)* directly
- A VA facility, a state or county VA office or a certified Veterans Service Organization (VSO), such as Veterans of Foreign Wars (VFW) or the American Legion. Here is a [list of certified VSOs](#).*



Identify the best program for you

Remember that a veteran is often eligible for more than one benefit program. Make sure to explore all programs described in this guide, so you can make the most of the assistance available.

The following are real-life examples of individuals and families who obtained VA home benefits. If these stories are relevant to you, this guide can help you determine the next steps to take.

Question 1: How can I get help to buy, build or modify a home?

Example: *“Right after 9/11/2001, I enlisted in the Army and served in several Middle East countries until ... my vehicle was hit by an IED [improvised explosive device]. After being evacuated, I lost both of my legs above the knee. At Walter Reed [medical center], I received two prosthetic legs and went through extensive rehab. I was eventually fairly mobile, but recently the stairs to my home have become very difficult to navigate and my balance seems to be worsening. I’m told I now need a single-story house with a ramp to the front door, modifications to the bathroom and kitchen, and a way to use my wheelchair to move around when I’m fatigued and have balance issues.”*

Next steps: Take a look at VA programs that can offer help.

HEALTH & WELLNESS

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[See All](#)

This veteran can reach out to the VA for its largest grant for home modification — the Specially Adapted Housing grant. In fiscal year 2024 (Oct. 1, 2023–Sept. 30, 2024), veterans may be eligible to receive up to \$117,014 to buy, build or modify a home that is either owned by or will be owned by the veteran.

Eligibility can be complicated, but the good news is that you can get no-cost help from those who are trained to aid veterans (see some of the options below). Here are examples of qualifying service-connected requirements:

- The loss or loss of use of more than one limb
- Blindness in both eyes (with 20/200 visual acuity or less)
- Certain severe burns
- The loss or loss of use of one lower extremity (foot or leg) after Sept. 11, 2001, so you can't balance or walk without the help of braces, crutches, canes or a wheelchair

If you are unsure whether you qualify for an SAH grant, or you simply want more information, you should contact:

- A VA Specially Adapted Housing staff member at sahinfo.vbaco@va.gov or 877-827-3702.
- A [certified VSO*](#), such as Wounded Warrior Project, Vietnam Veterans of America (VVA), among others.
- Contact your [state veterans office](#).*
- Email or call your U.S. representative or senator or county veterans service office and ask for help. Learn more at the [National Association of County Veterans Services Officers](#).*

Once a veteran qualifies for a grant, a dedicated VA agent is assigned to assist them throughout the process of making home modifications. This personalized support ensures smoother flow of grant funds and helps the veteran and/or their family address all necessary details effectively.



Question 2: How can I update our family-owned home with ramps and bathroom or kitchen accommodations? Where do I start?

Example: *“I believe my dad has been increasingly dealing with the effects of his Navy service in Vietnam. Recently I noticed increased weakness and numbness in his arms and legs, he’s had*

trouble breathing, and he is just no longer able to get around without help. I heard that in the past year, there were new opportunities for him to qualify for VA benefits. I want to find a way that he can get help to modify his bathroom with grab rails and change the tub to a shower and seat, so he can remain more independent.”

Next steps: In this instance, the veteran’s daughter wants to determine how the VA can help with needed changes to the family’s home. This is a good case for the Special Housing Adaptation (SHA) grant because it is not as restrictive as the larger SAH grant, requires less severe disabilities and can be used in a family-owned home. In 2024, regulations allow the SHA grant to be awarded to eligible veterans, providing up to \$23,444 for home modifications. This funding can cover various changes, such as ramps, bathroom or kitchen accommodations, up to the full amount of the grant.

Among the “new opportunities” the veteran’s daughter mentioned is the PACT (Promise to Address Comprehensive Toxics) Act of 2022, which was one of the largest expansions of benefits in VA history. Learn more [here](#).*

You may be eligible for an SHA grant if the grant money would be used to buy, build or change your permanent home (a home you plan to live in for a long time) and you meet these requirements:

- You or a family member owns or will own the home.
- You have a qualifying service-connected disability.

The VA indicates that qualifying service-connected disabilities include:

- The loss or loss of use of both hands
- Certain severe burns
- Certain respiratory or breathing injuries

As with the larger SAH grant described earlier, veterans can directly reach out to the VA to get information from the grant office at sahinfo.vbaco@va.gov or by calling 877-827-3702.

As under the SAH grant, once someone qualifies for a home modification grant, a VA agent is assigned to help move the application forward.



Question 3: Can we modify or change a family home where a veteran is living temporarily?

Example: *“My mom came back from military service in Afghanistan with severe respiratory issues and serious burns on her hands and arms. While she seemed to recover OK and held a job for many years, she now falls often and seems to be getting worse. I believe she needs help getting around safely and with using her hands in the kitchen, etc. She says she wants to live with me for a while until she can manage again independently. Is there any help I could get to modify some things, specifically in the bathroom and kitchen, to help her manage? She says she thinks the VA can help her adapt her home once she stabilizes and gets her feet under her again.”*

Next steps: A veteran needs help modifying a home for a fairly short period. A Temporary Residence Adaptation (TRA) grant can help update a family member’s home and is authorized up to the following amounts for 2024:

- If you qualify for an SAH grant, you can get up to \$47,130 through the TRA program.
- If you qualify for an SHA grant, you can get up to \$8,415 through the TRA program.

You may receive a TRA grant if you meet certain requirements, but both must be true:

- You qualify for an SAH or SHA grant.
- You’re living temporarily in a family member’s home that needs modifications to meet your needs. (To use a TRA grant, you don’t have to own the house, but your relatives do.)

Veterans can directly reach out to the VA to receive more information from the [SAH office](#).*



Question 4: What type of injuries qualify a veteran for home accommodations?

Example: *“After returning from two tours outside the country, I lost an arm in a training accident. After the accident, I just couldn’t focus or even work at a desk job and was eventually discharged. I’m service-rated by the VA at over 50 percent, primarily for a prosthetic arm, and am finding some challenges organizing myself in my condo. I also can’t concentrate like I used*

to, and I am afraid of being alone and isolated. What can the VA or any other organization do to help? I'm feeling pretty lost."

Next steps: The veteran could apply for a Home Improvements/Structural Alterations (HISA) grant to get medically necessary improvements to his or her primary residence. The grant may be authorized for a lifetime maximum of \$6,800.

HISA grants cover:

- Access to essential lavatory and sanitary facilities (e.g., roll-in showers)
- Accessibility to kitchen or bathroom sinks or counters (e.g., lowering counters and sinks)
- Improving entry to the home via outdoor paths and/or driveways with ramps or other devices
- Updated plumbing or electrical systems to support home medical equipment

The primary difference between this program and others is that it is essentially a prescription written by a physician within the VA's Prosthetic & Sensory Aids Service (PSAS).

Veterans should directly reach out to the VA to get valuable information from the SAH or the PSAS offices [here](#).



Maximum grant amounts and maximum number of uses

The yearly SAH, SHA and TRA benefit amounts are set by law and adjusted annually, based on an index that reflects the cost of residential home construction. However, understanding how to utilize them effectively may require some research. See these specifications for more details.

Both the SAH and SHA grants may be used a maximum of six times, but the total amount can't be greater than what veterans would be eligible for in the current year. Sample amounts are listed in the examples below.



Example 1: A veteran uses \$50,000 of authorized SAH grant funds to adapt his or her home.

If the maximum grant amount increases in subsequent years, additional funds would be available, but the veteran is limited to six total uses of the SAH grant and the sum of the six uses cannot exceed the maximum amount allowable in the current year.

Example 2: An SHA-eligible veteran, recently separated from service, decides to live temporarily with a family member before purchasing or building a home. The veteran may use the TRA grant to adapt the family member's home. The veteran will still have five uses remaining and could use the full amount of the SHA grant remaining for future use on his or her own home.

Contact the VA's SAH program office for additional information: sahinfo.vbaco@va.gov.

What to do if you're ineligible for VA home modifications

Some veterans with disabilities who don't meet the requirements for one of the grants may find it difficult to remain safely and comfortably in their home without making changes. This does not mean that the VA can't help in the future or in other ways, so don't give up seeking assistance.

There are many other federal, state, local and volunteer organizations that offer home modification or new home assistance. Many builders, housing organizations and volunteer groups work to assist veterans and may be able to make the changes you need. To find out what might be available:

- Extend your search to other veteran organizations and include other community resources. Not-for-profit agencies offer assistance, including those focused on specific conditions or diseases. Examples include:
 - **Paralyzed Veterans of America (PVA) offers accessible home design research and resources.**
 - [Disabled American Veterans \(DAV\)](#) can help with the lasting effects of service-connected injuries and finding programs and services that meet specific needs.
 - The [Institute for Human Centered Design](#) works to make urban and architectural design more accessible.
 - Use the web to find home modification resources near you — e.g., homemods.org.
 - Talk with your health care provider about a referral to disability resources. Sometimes Medicare and Medicaid assistance can help as well.

Experts answer questions about the Veterans Home Modification Guide

Watch AARP caregiving expert Amy Goyer chat with veteran and military benefits experts about ways veterans can receive financial assistance to make modifications to their homes. Feel free to join the [AARP Family Caregivers Discussion Facebook Group](#) to share practical tips, offer support and discuss your family caregiving experiences with others.

Additional resources

Guides and tools

- The [AARP HomeFit Guide](#) is available to help you assess your home and identify the changes you might need to age in place. It has evolved to encourage people of all ages to consider implementing improvements for a lifelong home. Part of AARP's **Livable Communities Initiative**, it supports the efforts of local leaders and residents to make their communities more livable and age-friendly. You can sign up for its free weekly newsletter [here](#).
- The VA's [Handbook for Design: A Guide for Specially Adapted Housing and Special Housing Adaptation Projects](#) provides extensive assistance on how to qualify for and implement the VA's Special Adaptive Housing grants.

Find additional VA resources on veterans housing at va.gov/housing-assistance.

Federal housing resources

- The [U.S. Department of Housing and Urban Development \(HUD\) 203\(k\)](#) is a mortgage insurance program to help homeowners repair their property and help low-

income individuals buy homes and rehabilitate them. Eligible improvements include modifications for accessibility.

- USA.gov provides comprehensive information and resources for a wide range of federal government services for people with disabilities.

Nonprofit programs

- [The Gary Sinise Foundation](#), among its many initiatives, provides specially adapted smart homes for seriously wounded veterans, as well as home modifications, mobility devices and adapted vehicles for injured, wounded, ill and/or aging heroes. Its R.I.S.E. (Restoring Independence Supporting Empowerment) initiative predominantly supports post-9/11 veterans injured in combat operations or during training while performing their duties. The 100 percent mortgage-free homes ease the daily challenges faced by these heroes and their families and caregivers who sacrifice alongside them.
- [Habitat for Humanity](#), a nonprofit housing organization, has a Repair Corps program to aid veterans with both critical and standard home repairs. This program is only available to veterans who were honorably discharged, regardless of group identity. The home being repaired must not be a rental and needs to be the veteran's primary residence.
- [Homes for Our Troops](#) is a privately funded nonprofit that builds specially adapted homes for severely injured veterans nationwide. The homes are mortgage-free, so veterans can focus on family, recovery and rebuilding their lives in a secure, independent environment.
- [Purple Heart Homes](#) provides peace of mind through building homes and supporting a higher quality of life for qualifying veterans of all eras.

**Disclaimer: Program guidelines, telephone numbers, websites and email addresses with an asterisk (*) are subject to change. Information you provide an agency or organization is governed by its privacy policy. Program and grant funding amounts may change from year to year. AARP will update these details in subsequent versions of this guide.*

**“Be on your guard, stand firm in the faith, being men of courage, be strong.”
1Cor 16:13**

Sincerely,

William A. Harris, Jr.

William A. Harris, Jr.

William A. Harris, Jr., USAF Retired
President, Veterans for Christ, Inc.

www.veteransforchristinc.org

Need to contact VA?

Veterans Crisis Line: 1-800-273-8255 and press 1, [Chat](#), or Text 838255

Homeless Veteran Resources: 1-877-424-3838 or [Chat](#)

White House VA Hotline: 1-855-948-2311

1-800-MyVA411 (800-698-2411) is never the wrong number