

**2101(b) Grant Fact Sheet**  
**VA Pamphlet 26-69-1: Questions on Specially Adapted Housing  
and Special Housing Adaptations (Online Version)**

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**Part 2 - Special Housing Adaptations**

**(This electronic version of VA Pamphlet 26-69-1 was revised October 2008.)**

Part 2 is designed to answer questions, which may be asked by veterans or servicemembers and their families regarding Special Housing Adaptations for Disabled Veterans under 38 U.S.C. § 2101(b).

***Eligibility & Statutory Requirements***

**1. What is the governing law relating to special housing adaptations for disabled veterans or servicemembers?**

Title 38, United States Code, chapter 21. The original statute was Public Law 96-385, dated October 7, 1980. Public Law 109-233, The Veterans Housing Opportunity and Benefits Act of 2006, dated June 15, 2006, and Public Law 110-289, The Economic and Housing Recovery Act of 2008, dated July 30, 2008, amended Public Law 96-385 and expanded benefit eligibility.

**2. Which veterans or servicemembers are basically eligible for the Special Housing Adaptations Grant?**

Veterans or servicemembers who are entitled to compensation for permanent and total service-connected disability due to:

- a. Blindness in both eyes with 5/200 visual acuity or less, or
- b. The anatomical loss or loss of use of both hands.
- c. The permanent and total disability is due to a severe burn injury (as so determined).

**3. Who determines the veteran or servicemember's basic eligibility for the grant?**

The current or most recent VA Rating Decision issued by the Veterans Service Center of jurisdiction establishes the veteran's or servicemember's basic eligibility for a Specially Adapted Housing Grant. The VA Rating Decision is subject to review and revision.

**4. Is there any time limitation or deadline for applying for a Special Housing Adaptations Grant?**

No, there is no time limit on the use of the grant.

## ***Special Housing Adaptations Benefit***

### **5. How much special housing adaptation assistance can a veteran or servicemember receive?**

An eligible veteran or servicemember may receive a VA grant for the actual cost to adapt a house or for the appraised market value of necessary adapted features already in a house when it was purchased, up to the maximum grant amount allowable by law. The current maximum grant amount allowable at the time of this publication is \$12,756. This amount will be adjusted annually based on a cost-of-construction index. The first adjustment occurred October 1, 2009, and future adjustments will take place each October 1 thereafter. Any future adjustments will increase the grant amounts or leave them unchanged.

### **6. How many times may a veteran or servicemember receive special housing adaptations assistance?**

Public Law 109-233 authorized up to three usages of grant benefits. Public Law 110-289 provided for annual increases in the maximum grant amount, to keep pace with the residential cost-of-construction index. When the maximum grant amounts are increased, veterans or servicemembers who have not used assistance available to them up to three times may be entitled to the increase in the maximum grant amount at that time.

### **7. Where may the grant be used?**

Any real property purchased, constructed, or adapted with the proceeds of a specially adapted housing grant must be located:

- a. within the United States, which, for purposes of 38 U.S.C. chapter 21, includes the several States, Territories, and possessions, including the District of Columbia, and the Commonwealths of Puerto Rico and the Northern Mariana Islands; or,
- b. outside the United States, in a country or political subdivision which allows individuals to have or acquire a beneficial property interest, and in which the Secretary, in his or her discretion, has determined that it is reasonably practicable for the Secretary to provide assistance in acquiring specially adapted housing.

### **8. How may the grant be used?**

- a. The veteran or servicemember has the option to use the grant under any one of the following plans:

Plan (1). The veteran or servicemember may adapt a house, which he/she plans to purchase and in which he/she intends to reside.

Plan (2). The veteran or servicemember may adapt a house, which a member of the veteran's or servicemember's family plans to purchase and in which the veteran or servicemember intends to reside.

Plan (3). The veteran or servicemember may adapt a house, which he/she already owns and in which he/she intends to reside.

Plan (4). The veteran or servicemember may adapt a house, which is already owned by a member of the veteran's or servicemember's family in which the veteran or servicemember intends to reside.

Plan (5). The veteran or servicemember may purchase a house, which has already been adapted with special features that VA has determined are reasonably necessary because of the veteran's or servicemember's disability and in which he/she intends to reside.

b. A temporary grant (TRA) may be made available to veterans and servicemembers who are/will be temporarily residing in a home owned by a family member. This assistance, up to \$2,000, may be used to adapt the family member's home to meet the veteran's or servicemember's special needs at that time. However, this amount is not subject to annual adjustments based on a cost-of-construction index. The TRA grant program is a pilot program and is scheduled to end on December 31, 2011.

### **9. What is meant by "a member of the veteran's or servicemember's family"?**

A member of the veteran's or servicemember's family is defined as a person related to the veteran or servicemember by blood, marriage or adoption.

### **10. Is a veteran or servicemember who obtains a house with special adaptations entitled to exemption from State real estate taxes?**

This depends on State or local tax laws. There are many States that do provide such relief from taxes, either in whole or in part. The Specially Adapted Housing Agent will be able to provide a veteran or servicemember with more detailed information.

### **11. What adaptations are typically considered necessary for a veteran or servicemember who is blind in both eyes with 5/200 visual acuity or less, or has a severe burn injury?**

The following adaptations are considered reasonably necessary for a veteran or servicemember who has blindness in both eyes with 5/200 visual acuity or less,

or has a severe burn injury:

- a. Special lighting; e.g., fluorescent, high intensity, open, indirect.
- b. [Sliding](#) doors. This would include sliding kitchen and bathroom cabinet doors, as well as pedestrian sliding and pocket doors. If it is not possible to adapt existing cabinets with sliding doors, new cabinets with sliding doors are acceptable. Automatic door openers for access/entry doors may be desired.
- c. Handrails. Grab bars are acceptable in the bathroom, but a glass tub enclosure is not.
- d. Smoke detectors/fire detection systems and/or carbon monoxide detectors.
- e. Security systems. This may include the replacement of hollow core exterior (but not interior) doors with solid core doors, deadbolt locks, storm shutters, etc. This may also include an emergency exit; e.g., a level 5' x 5' platform with stairway and railings.
- f. Intercom system.
- g. Room addition to an existing house to store sensory aids provided by VA Prosthetic and Sensory Aids Service and to store exercise equipment. This may also include the heating and/or cooling of this room, if the heating and/or cooling unit is permanently attached. Built-in storage areas such as shelves are also acceptable.
- h. Covered porch, in areas of severe inclement weather. An awning over the front and/or rear door(s) is acceptable in more moderate climates. A covered porch, patio, or an enclosed patio, is acceptable for a severe burn injury.
- i. Swimming pool for exercise or hydrotherapy. Spas, hot tubs, saunas, etc. may be considered if the veteran or servicemember is prescribed for hydrotherapy or an exercise regimen by his VA or health care physician.
- j. [Concrete or asphalt walkways](#) (but not driveways), if the new walkway involves a new design; e.g., wider or with curbs. However, the replacement of an existing walkway with the same design, only new material, is a maintenance item and is unacceptable.
- k. Fencing, to overcome a safety hazard.
- l. Additional outlets and electrical service capacity to accommodate sensory aids equipment. Relocation of existing or new outlets may be necessary to accommodate a severe burn injury.

m. Correction of safety defects or hazardous situations; e.g., replacing space heaters with an electrical heat pump or replacing a gas range and oven with an electrical range and oven.

n. Other adaptations with the approval of VA.

**NOTE:** Maintenance and personal property items, new kitchen appliances, new bathroom fixtures, automatic garage door openers, and fireplaces are not usually considered reasonably necessary adaptations because of blindness but may be considered for a severe burn injury.

**12. What adaptations are considered necessary for a veteran or servicemember who has lost or lost the use of both hands, which may include a severe burn injury?**

The following adaptations are considered reasonably necessary for a veteran or servicemember who has the anatomical loss or loss of use of both hands:

- a. [Lever-type fixtures](#) in the kitchen and bathrooms.
- b. Quad-rubber doorknob covers or lever-type latches/locks for doors.
- c. Lowering of cabinets, countertops and sinks.
- d. Light switches: toggle or press system.
- e. Tap plates to open and close interior doors; keyless entry-lock systems for exterior doors.
- f. Automatic garage door openers.
- g. Circuit breakers.
- h. Smoke detectors/fire detection systems and/or carbon monoxide detectors.
- i. Special plumbing fixtures; e.g., bidet.
- j. Replacement of single or double hung windows with crank-type windows.
- k. Correction of safety defects.
- l. Other adaptations with the approval of VA.

## ***How To Apply For Benefits***

### **13. Where does a veteran or servicemember go to find out if he/she is eligible for a Special Housing Adaptations Grant?**

Any VA office, but preferably the [VA office where the veteran's or servicemember's claim records are located](#). The toll free number for VA is 1-800-827-1000.

### **14. How is the veteran or servicemember advised that he/she is eligible for a Special Housing Adaptations Grant?**

A notice of eligibility (rating decision) will be sent to the veteran or servicemember from VA. A VA Specially Adapted Housing Agent will visit the veteran or servicemember and counsel him/her in the various possible ways of using the grant. He/she will be furnished a [supplemental application form](#) (VA Form 26-4555d, Veterans Application for Assistance in Acquiring Special Housing Adaptations) to be filled out when he/she is ready to obtain the grant.

When the veteran's or servicemember's request for the grant is approved, he/she will receive a commitment letter from VA setting forth the terms and conditions under which the funds will be made available. Any contract executed by the veteran or servicemember must include the condition that it is subject to VA approval and his/her obtaining the grant.

**NOTE:** Veterans and servicemembers may not be entitled for reimbursement of costs incurred prior to receipt of a disability rating and/or in anticipation of receipt of a grant approval. Please contact VA prior to incurring such costs.

### **15. Will VA help an eligible veteran or servicemember to pick out a lot, obtain the services of an architect, obtain bids for construction, and arrange necessary financing?**

Yes. Specially Adapted Housing Agents will provide assistance to the veteran or servicemember. . However the veteran or servicemember is allowed freedom of choice when it comes to location, financing and contractors.

### **16. Is design assistance for specially adapted housing available from the Department of Veterans Affairs?**

VA Pamphlet 26-13, Handbook for Design: Specially Adapted Housing, provides guidelines, recommendations, and illustrations to assist the physically handicapped veteran or servicemember and the architect/designer to construct or remodel a home so that its design fully meets all of the veteran's or servicemember's special needs.

## ***Other Similar Benefits***

### **17. Is life insurance available, which would pay off the mortgage on a specially adapted house in case the veteran dies before repaying the loan?**

Yes. Most veterans and servicemembers who receive a Special Housing Adaptation (SHA) grant are eligible for [Veterans Mortgage Life Insurance \(VMLI\)](#) covering the unpaid principal, not to exceed \$90,000, on the mortgage loan. VA representatives will explain this program and assist eligible veterans in applying for this protection, using VA Form 29-8636 (Veterans Mortgage Life Insurance Statement). VMLI can only be issued to veterans and servicemembers age 69 and younger. Once issued, VMLI will remain in effect, regardless of age, if there is mortgage indebtedness. Questions concerning VMLI should be directed to the Insurance Center located in Philadelphia at 1-800-669-8477.

### **18. Are there other benefits similar to housing adaptations to which a disabled veteran may be entitled?**

Yes, an eligible veteran or servicemember may be entitled to the Home Improvement and Structural Alteration (HISA) grant benefit, which has a maximum of \$4,100 for a service-connected disability and \$1,200 for a nonservice-connected disability. The Prosthetics and Sensory Aids Service at the nearest VA health care facility will furnish additional information concerning this benefit upon request (including how to file VA Form 10-0103, Veterans Application for Assistance in Acquiring Home Improvement and Structural Alterations).

### **19. If a veteran or servicemember has already received a Specially Adapted Housing Grant, may he/she also receive a Special Housing Adaptations Grant?**

No. Once a veteran or servicemember has received the Specially Adapted Housing (SAH) grant, he/she is no longer eligible for the Special Housing Adaptations (SHA) grant.

### **20. If a veteran or servicemember receives a Special Housing Adaptations Grant and his/her physical condition changes to later qualify him/her for a Specially Adapted Housing Grant, may the veteran or servicemember then become eligible for a Specially Adapted Housing Grant?**

Yes. If a veteran or servicemember receives a Special Housing Adaptations Grant, and their physical condition changes to later qualify him/her for a Specially Adapted Housing Grant, the veteran or servicemember would be entitled to the full Specially Adapted Housing Grant, as provided by law.

**NOTE:** Part 2 of VA Pamphlet 26-69-1, Questions and Answers on Specially Adapted Housing and Special Housing Adaptations, will soon be available in Braille, in a large print booklet, and on an audiocassette tape or DVD. To obtain a copy of this alternative media, please contact the [Specially Adapted Housing Agent](#) at [your VA Regional Loan Center](#). The toll free number for VA is 1-800-827-1000.