



Veterans and Military Families

Home Modification Benefits Guide

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

aarp.org/VetsHomeBenefits

AARP helps people of all ages, ability levels and backgrounds prepare their homes for life's changes.

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Disclaimer: Any resources, program guidelines, telephone numbers, websites and email addresses in this guide that are not governed by AARP are subject to change. Any information you provide to the host agency or organization will be governed by its privacy policy. Program and grant funding amounts may also change from year to year. AARP will update these details in subsequent versions.

Introduction

AARP has a long history of supporting those who have served in the U.S. armed forces. Our goal is to empower veterans, service members and their families to navigate the complexities of life's transitions by connecting them with free information, services and community programs. As part of this goal, we've created several resources to help veterans and their families make the most of the service-connected benefits they earned. You can find these resources and more at AARP's one-stop shop for the military community: aarp.org/Veterans.

This new guide provides information on the funding that Congress first authorized after World War II to assist veterans with certain disabilities or service-related injuries. It describes VA home modification grants (i.e., funds given directly to eligible individuals) that make it possible for veterans to purchase or build an adapted home or modify an existing one to meet their needs and live safely and comfortably in their homes.

The *AARP HomeFit® Guide*¹ and the U.S. Department of Veterans Affairs' *Handbook for Design: A Guide for Specially Adapted Housing and Special Housing Adaptation Projects*² provide specific information on the how-tos of home modification. This guide can help you learn how to pay for it and having the money to do so is often the critical first step.

1 aarp.org/HomeFit

2 benefits.va.gov/homeloans/documents/docs/sah_handbook_for_design.pdf

A range of updates, renovations and design considerations can make your home safer and more accommodating. By acting now, you can stay in the home and community you love for as long as possible.

These VA grant programs now offer more than \$150 million in funding each year, but fewer than half of all eligible veterans take advantage of them. With greater awareness—VA officials say—the agency can increase funding to improve the lives of even more veterans and their families.

Benefits criteria can be complex, but understanding the process can result in better outcomes. These are benefits you have earned, and AARP is committed to helping you access them and empowering you to choose how you live as you age.

THIS GUIDE IS DESIGNED TO HELP YOU:

- Identify how you want to live as you age and determine which tangible improvements will enable you to live independently.
- Learn more about the many benefits from the U.S. Department of Veterans Affairs (VA) and other organizations that can 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, too.
- Gather and organize your military service information. The VA and other agencies require physical documentation to determine the specific benefits for which you qualify.
- Ask questions, seek help and reapply as information and your needs evolve.

- Stay engaged after submitting initial applications for updates and to avoid missing any deadlines.

ON THE WEB

Learn more and hear from veterans who benefited from home modification grants following initial injury. Watch short videos published by the Veterans Benefits Administration (VBA) on YouTube.¹



¹ [youtube.com/watch?v=a25NQBIUB4U](https://www.youtube.com/watch?v=a25NQBIUB4U) and [youtube.com/watch?v=NpqQNW9lipY](https://www.youtube.com/watch?v=NpqQNW9lipY)

Home Modification Grants

Find out if you're eligible for a disability housing grant—like that from the Specially Adapted Housing program—and how to apply.

Today, VA administers the Specially Adapted Housing program¹ and several other home modification grants, which continue to evolve via new legislation or changes to regulations. Other agencies and organizations also provide resources for veterans, military families and their caregivers.

These VA programs provide discrete levels of home modifications or “adaptions” for qualified individuals in varying 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 new home construction or home modification for eligible veterans—whether they live by themselves or with others. For example, one program grant (HISA) can be written by a VA physician like a prescription. Specific grant programs are listed below and 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 FY 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.

¹ [va.gov/housing-assistance/disability-housing-grants](https://www.va.gov/housing-assistance/disability-housing-grants)

- **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 Improvement and Structural Modification (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

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

UNDERSTAND IF YOU QUALIFY FOR VARIOUS VA PROGRAMS, INCLUDING DISABILITY BENEFITS

1. **People with disabilities may have:**

- » Physical conditions like a chronic illness or injury.
- » Mental health conditions, such as PTSD.

2. **To qualify for a VA disability, BOTH of the following must be true**

- » You served at least 180 days of active duty, active duty for training or inactive duty training.
- » 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.)

3. **Also, at least ONE of the following must be true:**

- » 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.

GETTING YOUR VA BENEFITS

First, collect the paperwork you need to verify that you served in the U.S. military.

Veterans (or their families) need a copy of their DD-214, the official record of an individual's military service. For assistance in getting copies of your records, please contact:

- The National Archives and Records Administration:
[archives.gov/veterans](https://www.archives.gov/veterans)
- The VA Hotline to request a certified DD-214 (wait and hold times may be long):
 - » **877-222-8387**
 - » **800-827-1000**
- Your U.S. member of Congress or senator's office:
» **202-224-3121**
- 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. Find a list of certified VSOs:
va.gov/disability/get-help-filing-claim

If you were injured while serving, you may also qualify for VA disability compensation. This is a monthly tax-free payment based on your disability rating through the VA. You can apply for these benefits anytime throughout your life, either pre- or post-discharge.

READY TO APPLY?

Here's a checklist to help you file a VA claim and get a benefit or disability rating.

1. PREP

Collect the information necessary to file a claim. VA can help you gather documents related to your disability, or you can collect your own records, which may include:

- Military-service medical records
- VA medical records
- Private medical records

2. APPLY

- Start your claim online¹ or complete your form in-person at a VA Regional Office
- Submit any medical evidence related to your injury

3. CLAIM PROCESS

- Visit VA online at va.gov/claim-or-appeal-status to track the status of your claim
- Provide more information and documentation if requested by VA
- Attend VA medical examination(s) if requested by VA

4. UPON APPROVAL

- Review your award letter to understand your rating
- Review the VA benefits handbook that is sent to you

¹ va.gov/housing-assistance/disability-housing-grants



Grant Programs and Examples

The following are real-life scenarios of individuals and families that qualify for disability housing grants. If these stories are relevant to you, this guide can help determine the next steps to take.

EXAMPLE 1

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

“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. After being evacuated, I lost both of my legs above the knee. At Walter Reed 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:

There are programs that can offer significant help—take a look at what VA has to offer.

People are often eligible for more than one benefit program. Explore all programs described in this guide to make the most of the assistance available.

This veteran can reach out to the VA for its largest grant for home modification—the Specially Adapted Housing grant. In fiscal year 2024, for example (October 1, 2023 – September 30, 2024), you 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 September 11, 2001, which makes it so you can't balance or walk without the help of braces, crutches, canes or a wheelchair

If you are unsure if you qualify for an SAH grant, or you simply want more information, here are ways to get help:

- Contact a VA Specially Adapted Housing staff member:
 - » sahinfo.vbaco@va.gov
 - » [877-827-3702](tel:877-827-3702)
- Reach out to a certified VSO, like Wounded Warrior Project, Vietnam Veterans of America (VVA) or others—find many of them: va.gov/disability/get-help-filing-claim
- Contact your state veterans office: va.gov/statedva
- Email or call your U.S. representative or senator or county veterans-service office and ask for more help: nacvso.org

Once a veteran qualifies for a grant, they're assigned a VA agent to facilitate the process of making the home modifications. This should help the grant process flow better and aid the veteran, and/or their family, with all necessary details.

EXAMPLE 2

How can I update our family home with changes like ramps and bathroom or kitchen accommodations? Where do I start?

"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 grant, doesn't require evidence of severe disabilities and can be used in a family-owned home.

In FY 2024, the SHA grant can be awarded to eligible veterans for as much as \$23,444 for home modifications and can be used for changes like ramps and bathroom or kitchen accommodations up to the amount of the grant.

Additionally, the veteran's daughter is referring to the PACT Act of 2022, which was one of the largest expansions of benefits in VA history. Learn more at va.gov/resources/the-pact-act-and-your-va-benefits.

You may be eligible for an SHA grant if you're using the grant money 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, and
- 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 on the previous page, veterans can reach out directly to VA to get valuable information from the grant office at sahinfo.vbaco@va.gov or by calling **877-827-3702**. Additionally, once someone qualifies for a home modification grant, a VA agent is assigned to help move the application forward.

EXAMPLE 3

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

“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

In this case, a veteran specifically needs help modifying a home for a fairly short period. A Temporary Residential Accommodation (TRA) grant can help update a family member's home and is authorized up to the following amounts for FY 2024, for example:

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

You may also be able to receive a TRA grant if you meet certain requirements, but both of these must be true:

- You qualify for an SAH or SHA grant, and
- 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.)

As with the previous grants listed on pages 12 – 14, veterans can reach out directly to the VA to get valuable information from the SAH office: va.gov/housing-assistance/disability-housing-grants.

EXAMPLE 4

What type of injuries qualify a veteran for home accommodations?

“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%, 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

In this case, the veteran could apply for a Home Improvement/Structural Alteration (HISA) grant to get medically necessary improvements and structural alterations 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 for 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

As with the grants on previous pages, veterans should contact VA to get valuable information from the SAH or the PSAS office: va.gov/housing-assistance/disability-housing-grants.

Remember, veterans and their families may be able to take advantage of more than one benefit program at one time. In the next section, we provide additional details and examples of funding criteria.

Other Useful Information

GRANT AMOUNTS AND NUMBER OF USES

The yearly SAH, SHA and TRA benefit amounts are set by law and are adjusted annually, based on an index set to the cost of residential home construction. How you can use them requires some research, however. See these specifications, below.

Both the SAH and SHA grants may be used a maximum of six times, but the total amount can't be greater than they would be eligible for in the current year. Sample amounts are listed in the examples below. Contact the VA's SAH Program Office for additional information: sahinfo.vbaco@va.gov.

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.

Depending on the adaptations you need, and the bid from your builder, you can use as much or as little of your SAH or SHA grant in one year. In fact, you can use the funds up to six different times over your lifetime.

Additional Considerations

What if you apply but aren't currently eligible for one of the VA home modification grants? Some veterans with disabilities who don't meet the requirements for one of the grants may still 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 also 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 veterans organizations and community resources. A number of not-for-profit agencies and organizations offer assistance, including those focused on specific conditions or diseases. Examples include:
 - » **Paralyzed Veterans of America (PVA):** accessible home design research and resources:
pva.org/research-resources/accessible-design
 - » **Disabled American Veterans (DAV):** can help with the lasting effects of service-connected injuries and finding programs and services that meet specific needs. Contact a DAV national service officer for assistance or go to [DAV.org](https://davy.org).
 - » **Institute for Human Centered Design:**
humancentereddesign.org
- 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.



Other Resources

Find information on all your home modification needs. As your life evolves, your home may need to evolve, too. Here are several additional resources to help you identify how to make it a lifelong home.

GUIDES AND TOOLS

- **The AARP HomeFit® Guide** is available to help you assess your current home and help identify the changes you might need to age in place. The HomeFit Guide has evolved to encourage people of all ages, with an emphasis on those age 50 and older, to think about and implement improvements for a lifelong home: aarp.org/HomeFit
- **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:
 - » benefits.va.gov/homeloans/documents/docs/sah_handbook_for_design.pdf
 - » Find additional VA resources on veterans housing: va.gov/housing-assistance

NONPROFIT PROGRAMS

- **Gary Sinise Foundation** supports our nation's defenders, veterans, first responders, their families, and the families of fallen heroes. Among its many initiatives, they build specially adapted smart homes for seriously wounded post-9/11 veterans, as well as provide home modifications, mobility devices and adapted vehicles for injured, wounded, ill and/or aging heroes of all conflicts: garysinisefoundation.org

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