

The following is an abbreviated description of the requirements for obtaining an SAH Grant. Nothing in this condensed version of VA Pamphlet 26-69-1, Questions and Answers on Specially Adapted Housing and Special Housing Adaptations For Veterans should be construed as changing the law or VA regulations pertaining to specially adapted housing or to special housing adaptations. Only the highlights of the two programs are covered by this pamphlet. It does not go into detail regarding unusual or complex problems, which conceivably can arise. It is suggested that the pamphlet be read carefully and in its entirety. For more information contact your [local VA Specially Adapted Housing agent](#), from the attached list or call the Veterans Service Center at the closest VA office on **1-800-827-1000** . Download an [application here](#).

Part 1. Specially Adapted Housing

The maximum amount of this grant is currently **\$50,000**. It is available to veterans with service-connected permanent and total disability(ies) due to one of the three following conditions:

1. the loss or loss of use of both lower extremities or,
2. blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity or,
3. loss or loss of use of one lower extremity together with other disabilities which precludes locomotion without the aid of braces, crutches, canes or a wheelchair.

Part I – Specially Adapted Housing Questions and Answers

(VA Pamphlet 26-69-1, pending revision April 2003)

Eligibility & Statutory Requirements

1. What is the governing law relating to specially adapted housing for disabled veterans?

Title 38, United States Code, chapter 21, section 2101(a). (The original statute was Public Law 702, 80th Congress, dated June 19, 1948).

2. Which veterans are basically eligible for the grant?

Veterans who have service-connected disability due to military service, entitling them to compensation for permanent and total disability due to:

- a. The loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair, or
- b. Disability which includes blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity, or
- c. The loss or loss of use of one lower extremity together with (1) residuals of organic disease or injury, or (2) the loss or loss of use of one upper extremity,

which so affects the functions of balance or propulsion as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair.

3. Are there any other statutory requirements for eligibility?

Yes, there are three:

- a. It must be medically feasible for the veteran to reside in the house.
- b. The house must be so adapted as to be suitable to the veteran's needs for living purposes, both now and in the future.
- c. It must be financially feasible for the veteran to acquire the house, with the assistance provided by the grant.

4. Is there any time limitations or deadline for applying for the specially adapted housing benefit?

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

5. What is the nature of the benefit?

An eligible veteran may receive a VA grant of not more than 50 percent of the cost of a specially adapted house up to a maximum of \$50,000.

6. How may the grant be used?

An eligible veteran has the option to use the grant under any one of the following plans:

- Plan (1) The veteran may elect to construct a home on land to be acquired for that purpose.
- Plan (2) The veteran may build a home on land already owned if it is suitable for specially adapted housing.
- Plan (3) The veteran may remodel an existing home if it can be made suitable for specially adapted housing.
- Plan (4) When the veteran has already acquired a specially adapted home (without the assistance of a VA grant), the grant maybe applied against any unpaid balance of the cost of the home.

7. Can the veteran buy or build a home in a place of his/her choosing?

Yes, as long as it is medically feasible for the veteran to reside there.

8. Under Plan (4) above, question No. 6, if a veteran already has a specially adapted home which is owned free and clear, how much of the grant, if any, would the veteran be entitled to receive?

None; however, should the veteran decide to buy or build another specially adapted home, this benefit could be used.

9. If the maximum grant of \$50,000 is not used for a specially adapted housing unit, may a second grant be obtained for another home or for further capital improvements on the veteran's present home?

No. Under governing law, the grant, up to a maximum of \$50,000, can be used only once. For example, if the total cost for the construction and land were \$80,000, the maximum grant would be 50 percent of the \$80,000 or \$40,000. The veteran would not be able to claim a further grant of \$10,000 at a later date for use either on the same home or another home.

10. Can a veteran use the specially adapted housing benefit to acquire more than one house?

No. The governing law specifically provides that this benefit may be used only one time in the case of any eligible veteran to provide assistance in acquiring a home.**11. Is a veteran who obtains a specially adapted home entitled to exemption from State real estate taxes?**

This depends upon the particular State. There are many States that do provide such relief from taxes either in whole or in part. The SAH agent will be able to provide a veteran with more detailed information.

12. What are some of the requirements for specially adapted housing?

a. Unless there are no step entries or slopes having less than an 8 percent grade (1:12), at least two [ramps](#) (or a vertical platform or similar type lift may be used in lieu of one ramp) suitable for entry and exit, one of which shall be located so as not to expose the veteran to a potential fire hazard, such as placement necessitating passage through a kitchen or garage or utility room containing heating equipment. Ramps, or lifts, must be permanently installed, will be treated to prevent slipping when wet, and the slope will not exceed 8 percent. The minimum width acceptable is 3 feet 6 inches (1.07 meters) , and railings must be provided if the height and length of the ramp indicate any questions of a hazard. Ramp and lift platforms must be generous in area to allow for turning the wheel chair and equipped with protective railings if the height of the platform presents a potential hazard. There will be no difference in elevation between the interior floor level and exterior platforms.

b. In all new construction, [doorways](#) must be at least 36 inches (.915 meters) wide. Doorways in existing homes must be at least 32 inches wide.

c. [Halls](#) must be a minimum of 48 inches (1.22 meters) wide in all new construction. Hallways in existing homes must be at least 42 inches wide.

d. A [garage or carport](#) should be of sufficient width and height to allow unrestricted wheelchair maneuverability alongside a car and ease of entry and exit with all accessible vans.

e. Passageways between the home proper and the garage or carport should be sheltered to prevent exposure of the veteran to inclement weather.

f. At least one [bathroom](#) convenient to the veteran's bedroom must contain very generous floor areas providing free wheelchair maneuverability (with at least a 5

foot radius), with placement of all fixtures in a manner permitting the veteran unimpeded access to each fixture. [Bathroom](#) flooring material must be non-slip under both wet and dry conditions. Washbasins of the hung type, rather than pedestal, should be affixed at a height enabling the wheelchair to maneuver below the fixture to allow close approach for washing and shaving convenience. Washbasin drainpipes must be installed to minimize the possibility of abrasions. A mirror at suitable level for use from the wheelchair must be provided and may be achieved by a lower medicine cabinet to which the veteran is to have access. [Faucets](#) for the tub and shower also must be accessible from the wheelchair for water temperature control before, as well as during, immersion. Adequate thermostatic controls must be installed to avoid sudden change in the water temperature. Adequate grab bars, capable of bearing weight and conveniently placed, must be installed for the tub and shower. Stall showers must be large enough to allow for a built-in bench, if desired. There must be no curb between the stall and [bathroom](#) (floor drain can be placed in a back corner of the stall), and the shower stall opening should be the same width as other [doorways](#). The toilet fixture or seat should be raised, if necessary, for the veteran's convenience; armrest, installed in a manner to support the veteran's weight in transferring, must be included, and provision should be made for a suitable back support.

g. All hot water pipes, steampipes, room radiators, or similar items, which may constitute a hazard insofar as burns, abrasions, etc., are concerned, must be concealed or properly covered.

h. [Wall](#) switches and electrical outlets should be within reach from the wheelchair—minimum 18 inches (.457 meters) and maximum 48 inches (1.22 meters) from the floor. Fuse boxes, thermostats, and other utility and appliance controls must be within reach from the wheelchair. Automatically operated garage doors are a great convenience - direct control activated by key or button being indicated as more satisfactory than remote control by radio or light beam.

i. [Carpeting](#) installed in specially adapted housing must be of a low pile, closely knit type.

j. At least one automatic smoke detector shall be installed in the unit.

13. What are some other factors to be considered?

a. [Level](#) building site.

b. Ample concrete [walks](#).

c. Relatively maintenance free.

d. [Sliding](#) interior doors easily operable from wheelchair.

e. Zone controlled heating system.

f. Special adaptation of the kitchen area for the veteran's use, if desired.

How To Apply For Benefits

14. Where does a veteran go to find out if he/she is eligible for the specially adapted housing benefit?

Any VA office, preferably the [VA office where the veteran's claim records are located](#). A determination will be made as to the veteran's basic eligibility and whether it is medically feasible for the veteran to reside in a specially adapted home.

15. How is the veteran advised that he/she is eligible for the specially adapted housing benefit?

A [notice of eligibility](#) for specially adapted housing will be sent to the veteran. A VA Specially Adapted Housing agent will visit the veteran and counsel him/her in every way possible in using the grant. The veteran will also be furnished [a supplemental application form](#) to be filled out when he/she is ready to obtain the grant. [When the veteran'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 must include the condition that it is subject to VA approval and his/her obtaining the grant.

16. Will VA assist an eligible veteran to pick out a lot, obtain the services of an architect, obtain bids for construction, let the contract, and arrange necessary financing?

Yes. SAH agents are specialists in this field and will counsel and make suggestions and recommendations to the veteran at every stage of grant administration to help the veteran obtain a specially adapted house that will not only meet his/her needs now but also in the future.

17. 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 assistance to the physically handicapped veteran and the architect/designer in producing the best possible home for the veteran.

18. Can a veteran apply for a GI home loan from a private lender to cover the difference between the total cost of the house and the grant?

Yes, a veteran of World War II or later periods who has GI housing [entitlement](#) and can qualify for a GI home loan.

19. If private financing is not available, can VA make the veteran a direct loan to cover the difference between the total cost of the house and the grant?

Yes, provided the veteran has GI home loan entitlement and qualifies from a credit standpoint. The maximum direct loan is currently \$33,000.

20. 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 who receive a specially adapted housing 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. VMLI can only be issued to veterans age 69 and younger. Once issued, VMLI will remain in effect, regardless of age, if there is a mortgage indebtedness.

Other Similar Benefits

21. Are there other benefits similar to specially adapted housing to which a disabled veteran may be entitled?

Yes, an eligible veteran may be entitled to the HISA (Home Improvement and Structural Alterations) benefit, which has a maximum limitation 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).

22. If a veteran is eligible for a grant of up to \$50,000 for a wheelchair home, may he/she also receive a special housing adaptations grant of up to \$10,000?

No. If a veteran qualifies for both benefits, the law limits him/her to the use of a grant of up to \$50,000 for a wheelchair accessible home only

NOTE: A Specially Adapted Housing (SAH) video entitled "[Special Home for Special Veterans](#)" was developed to introduce the SAH program to eligible veterans and give VA employees, program participants and others an overview of the SAH program. Copies of this video may be obtained by contacting the [VA Specially Adapted Housing agent at the nearest VA Regional Loan Center or office](#).

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