

What is a Specially Adapted Housing (SAH) Grant?

The **SAH grant** is a grant of the Department of Veterans Affairs (VA) Veterans Benefits Administration (VBA) Loan Guaranty Service and is designed to assist permanently and totally disabled Veterans with service-connected **impaired mobility** and certain service-connected **severe burn injuries**.

The **SAH grant** may be used to:

- (a) construct a specially adapted home on land yet to be purchased,
- (b) construct a home on land already owned if suitable for SAH,
- (c) remodel an existing home if suitable for SAH, or
- (d) purchase or apply the grant against an unpaid principal mortgage balance on a home that is already adapted.

If you qualify for an **SAH grant**, as of fiscal year 2020, you can get **up to \$98,492** that can be used up to **6 times** every **10-years** from the date you qualify for the grant. The SAH amount is set by law but may be adjusted upward annually based on a cost-of-construction index.

If you use the SAH grant you may also qualify for **Veterans Mortgage Life Insurance**.

Do you already own your own home and plan to make or have already made changes to it to accommodate a qualifying VA service-connected disability?



Do you plan to build or purchase a new home and need it to make sure it is adapted to accommodate a qualifying VA service-connected disability?



Has the VBA granted you a PERMANENT AND TOTAL DISABILITY RATING due to your service-connected disabilities, and are the one of the following disabilities/combinations of disabilities?

Amyotrophic lateral sclerosis (ALS)
rated 100% disabling under
38 C.F.R. § 4.124a

OR

The loss or loss of use of both upper extremities such
as to prevent use of the arms
at or above the elbows.

OR

Blindness in both eyes, with central visual acuity (CVA)
of 20/200* or less in the better eye, with the use of a
standard correcting lens

*CVA of 20/200 or less exists when an eye has limitation in the
fields of vision such that the widest diameter of the visual field
subtends an angle no greater than 20°.

OR

Certain severe burns to include full thickness or
subdermal burns that have resulted in contractures
with limitation of motion of two or more extremities
or of at least one extremity and the trunk

Disabilities that causes, or so affects the functions
of balance or propulsion, so as to preclude
locomotion without the aid of braces, crutches,
canes, or a wheelchair due to:

The loss or loss of use of one lower extremity
AND the loss or loss of use of one upper
extremity

OR

The loss or loss of use of BOTH
lower extremities

OR

The disability was incurred on or after
September 11, 2001 AND
is due to the loss or loss of use of
one lower extremity

OR

The loss or loss of use of one lower extremity
AND the residuals of organic disease or injury
which affects the functions of balance and
propulsion



WHAT IS A PERMANENT AND TOTAL DISABILITY RATING?

A **PERMANENT AND TOTAL DISABILITY RATING (P&T)** is a special VBA status where a Veteran's service-connected disabilities that combined to a 100% (using VA math) have been medically deemed unlikely to improve. You will know you have a P&T rating when you have been granted entitlement to Survivors' and Dependents' Educational Assistance (**Chapter 35**) benefits (**DEA**).

WHAT IS AN ORGANIC DISEASE OR INJURY?

An **ORGANIC DISEASE OR INJURY** is the term used to describe any health condition in which there is physically an observable and measurable disease process, such as inflammation or tissue damage that can be validated and quantified through the standardized biological measures known as biomarkers.

WHAT IS LOSS OF USE?

LOSS OF USE occurs when a part of the body would function equally as well as an amputation with use of a suitable prosthesis. **Amputation is not required in order to experience loss of use.**

WHAT DOES PRECLUDE LOCOMOTION MEAN?

PRECLUDES LOCOMOTION means there is a necessity for regular and constant use of a wheelchair, braces, crutches, or canes to move although occasional movement by other methods may be possible.

I QUALIFY TO RECEIVE AN SAH GRANT BASED ON THE PROVISION FOR INJURIES SUSTAINED AFTER SEPTEMBER 11, 2001, SO WHY AM I NOT RECEIVING IT?

Only 120 Veterans can qualify for the SAH grant based on the loss of one lower extremity after September 11, 2001 per year. If you qualify for, but do not receive, a grant in the current fiscal year because the cap has already been reached, you may be able to use this benefit in future years. The eligibility for future years depends on whether Congress continues to give VBA the authority to offer these grants and VBA does not go beyond the new fiscal year cap.



SAH and the Veteran Readiness and Employment Program (VR&E)

The SAH program also manages home adaptations on behalf of the VR&E program.

VR&E may provide home adaptations to individuals who are not currently able to work because of the effects of their service-connected disabilities, or who require adaptations to achieve a vocational goal. **The benefits are limited to those required to improve independence at home and/or in the community.** To learn more see [here](#).

Home adaptations **up to the maximum SAH grant amount** may be provided as part of **an approved rehabilitation plan on a case-by-case basis.**

HOW DO I APPLY?

Veterans may apply for the SAH grant by completing a **VA Form 26-4555, Veterans Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant** and submitting it to their local VA Regional Loan Center.

There are 8 Regional Loan Centers (RLCs) located throughout the U.S. and grants are assigned based on geographic region. For more information please visit VA's RLC [website](#).

HOW IS ELIGIBILITY DETERMINED?

Eligibility for the SAH grant is established once a rating decision establishing entitlement is issued by your local VA Regional Office and the VA Form 26-4555 is completed.



I HAVE MY VA RATING DECISION AND FILED MY VA FORM 26-4555 GRANT APPLICATION, WHAT COMES NEXT?

Once eligibility is established, an SAH Agent will contact you for an initial interview where you will learn about the benefits of the program and program requirements. The SAH Agent will also assess your exterior surroundings, interior living conditions, and overall physical condition and maneuverability. The SAH Agent will also complete a **FEASIBILITY STUDY**. If the SAH Agent finds you meet the feasibility requirements you will receive **CONDITIONAL APPROVAL**. This is **NOT** final approval, but you may be authorized to pay for **PRE-CONSTRUCTION COSTS**.

WHAT IS A FEASIBILITY STUDY?

Your SAH Agent will look at three factors to determine if it is reasonably feasible for you to reside in the proposed housing unit in the proposed locality, and it must be determined that you have not exceeded the dollar limitations for the SAH grant.

- **MEDICAL FEASIBILITY:** can you safely live in the housing unit after adaptations have been made
- **FINANCIAL FEASIBILITY:** can you financially afford to own and maintain the home based on your current and anticipated income
- **PROPERTY SUITABILITY:** is the location suitable to be adapted to meet your needs, including VA's [minimum property requirements](#) and [recommended adaptations](#).

HOW DO I GET FINAL APPROVAL?

FINAL APPROVAL requires that you have or can provide evidence that you will acquire an **OWNERSHIP INTEREST** in the housing unit, have solicited bids from **THREE BUILDIERS** of your choosing to perform the work, and can provide **CONTRACTS, PLANS,** and **SPECIFICATIONS** to complete the grant approval process.

