



**AGING IN THE
COMFORT OF HOME®**

Helping Veterans Safely Age in Place:

**A Complete Guide to
VA Housing Grants and
Home Modifications**

Welcome To Our Guide

Built for Veterans, Rooted in Dignity

For many veterans, home is a reflection of independence, service, and comfort. As needs change due to age or injury, ensuring that the home remains a safe and accessible space becomes essential.

Thankfully, the **U.S. Department of Veterans Affairs (VA)** offers housing grants to support vital home modifications. This guide walks you through the application process, what to expect, and how ***Agging In The Comfort Of Home***[®] can support you every step of the way.

Why Home Modifications Matter

Every day, countless veterans face the challenge of navigating homes that were never designed with accessibility in mind. A single stair, a narrow doorway, or a slippery bathroom floor can become a barrier to independence. VA housing grants exist to change that, to replace risk with reassurance and obstacles with opportunity. Whether you're aging in place, recovering from an injury, or living with a disability, the right modifications can restore dignity and comfort where it matters most: right at home.



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Your Options

Understanding the VA Housing Grant Options

There are three primary VA grants designed to help eligible veterans with home adaptations:

Specially Adapted Housing (SAH): For veterans with severe service-connected disabilities such as the loss or loss of use of both legs, blindness in both eyes, certain severe burns, or respiratory injuries requiring daily care. This grant may be used to build a specially adapted home or remodel an existing one. Veterans can access this benefit up to six times over their lifetime, up to the capped total amount. SAH may not be used for land acquisition, but it can be applied toward the adaptation of a home built on land that the veteran owns.

Special Home Adaptation (SHA): For veterans with service-connected conditions like loss or loss of use of both hands or certain respiratory or burn injuries. This grant is primarily for modifying an existing home; however, under specific conditions, it may also be used toward the purchase of an adapted home.

Home Improvements and Structural Alterations (HISA): This grant covers medically necessary improvements, such as grab bars, roll-in showers, widened doorways, ramps, and non-slip flooring. Cosmetic upgrades or convenience changes are not eligible. A written prescription from a VA or private physician is required. Lifetime limits are \$6,800 for service-connected conditions and \$2,000 for non-service-connected conditions.



Step-by-Step: How to Apply

1. Verify Eligibility

Start by confirming your eligibility through the VA Housing Grant Eligibility Tool or with a Veterans Service Organization (VSO). VSOs, such as the DAV, VFW, and American Legion, can provide expert guidance throughout the application process.

2. Schedule a Home Safety Evaluation

Use our Home Safety Micro-App for a fast self-check. For more comprehensive evaluations, especially for complex needs, work with an Occupational Therapist (OT) or a **Certified Aging In The Comfort Of Home Technician**. A professional evaluation includes a full walkthrough, risk assessment, and accessibility planning.

3. Gather Documentation

You'll need:

- **Medical Documentation** from a VA physician or private provider.
- **Proof of disability**, typically a VA rating decision or benefits summary letter.
- **Proof of homeownership**, such as a deed or current mortgage statement.
- **Itemized contractor estimates**, including labor, material cost, quantities, and product specs, and formatted in VA Form 26-1852 style.

4. Complete the Application Forms

- Use **VA Form 26-4555** for SAH/SHA grants
- Use **VA Form 10-0103** for HISA grants

Common mistakes include vague cost breakdowns or a lack of medical justification. Ask your VSO or provider to double-check before submission.

5. Request Contractor Estimates

Ensure your contractor is licensed, insured, and experienced in ADA-compliant remodels. ADA compliance means accessible entries, turning space, grab bar placement, non-slip flooring, and other features tailored to the veteran's specific needs.

6. Submit Full Application

If applying online, upload documents through the **VA eBenefits Portal**. If mailing, send it to your nearest VA Regional Loan Center. Find your center.

7. Approval, Project Scheduling, and Milestone Payouts

VA approval may take several weeks. Once approved, an SAH Agent will be assigned to oversee project compliance. The SAH Agent conducts inspections, approves milestone releases, and ensures MPRs (Minimum Property Requirements) are met.

A typical payout schedule might look like:

- 50% at project start
- 25% after midpoint inspection
- 25% after final inspection and sign-off





During the Process

What to Expect During Construction

Contractors must:

- Follow ADA guidelines and meet VA MPRs
- Provide labeled before-and-after photos of all work areas
- Be present for the final walkthrough with the SAH Agent or inspector

Aging In The Comfort Of Home® helps manage communication with the VA, tracks documentation, and ensures the project flows smoothly from start to finish.

Our Role: Support Beyond the Application

We don't just install ramps and grab bars. We also:

- Employ VA-experienced crews and licensed, certified professionals
- Assist with all documentation, form prep, and inspection coordination
- Guide families from grant inquiry to final inspection
- Bundle remodeling with safety monitoring and monthly maintenance programs

We've supported dozens of veterans through successful remodels, and we're ready to help you next.

Helpful Tips for a Successful VA Grant Experience

- Ensure your contractor is registered and eligible to work on VA grant-funded projects.
- Stay in contact with your SAH Agent and VA Regional Office for updates.
- Organize your paperwork by keeping copies of all relevant documents, including forms, photos, emails, and receipts.
- Leverage your VSO for support and help reviewing applications.

Extra Help

Downloadable Resource

Grab our free PDF: "VA Grant Home Modification Checklist: What You'll Need to Apply and Get Approved"



Additional Considerations

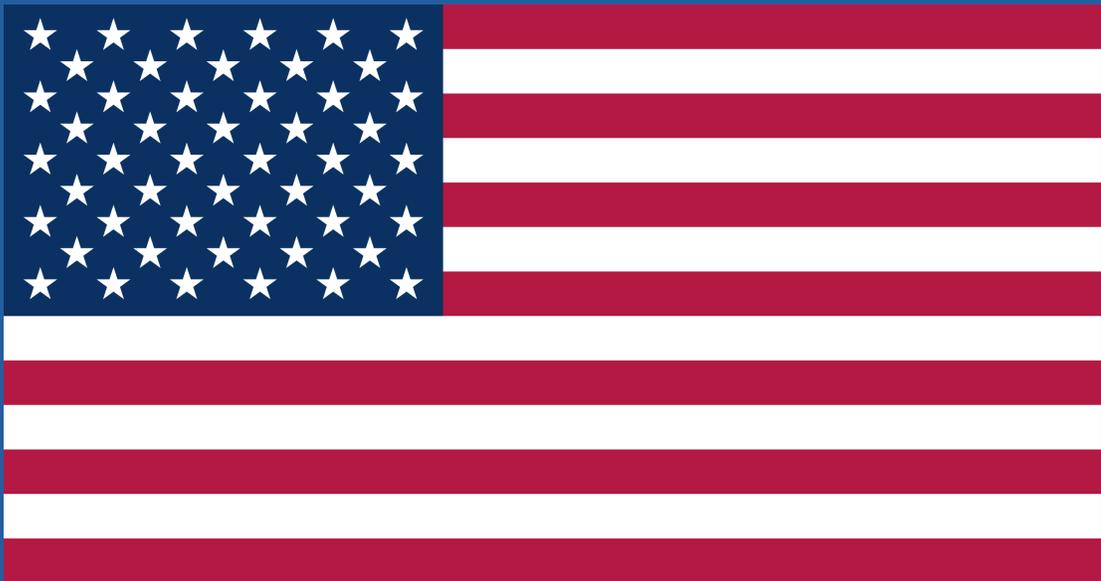
Other Funding Sources: If a veteran doesn't qualify or needs more than the grant covers, consider options like home equity loans or nonprofit assistance.

Emotional Support: Remodeling can be a stressful experience. Our team brings calm, respectful guidance to every home we enter.

Your home should honor your service. Let us help you keep it that way.

Contact **Aging In The Comfort Of Home**® at contact@aginginthecomfortofhome.com or call (417) 527-8786 to speak with someone today.

We Thank You



For Your Service!