

Funding for Disabled Veterans in need of Home Modifications

The U.S. Department of Veterans Affairs (VA) provides the most comprehensive economic and health-related assistance for vets and their families. However, there are some limitations. According to the U.S. Census Bureau, a total of 3.8 million veterans had a service-connected disability rating as of 2014.

Service-connected disabilities are wide-ranging, but consist of a disease or injury obtained during active military service. While not every individual faces the same problems after service, the top three economic challenges tend to be unemployment, poverty, and homelessness. Veterans with service-connected disabilities, who are in need of specific home modifications and medical treatment are among the most at risk of experiencing some kind of debt that can lead to bad credit.

Government assistance for veterans

There are various resources for veterans with debt. One example is called the VA Medical Care Hardship Program. In addition to receiving help with some copayments related to medical treatment, veterans can also benefit from existing debt waivers. While programs like these largely make approvals based on service rather than credit history, there are still some strict eligibility requirements attached – i.e. you need to submit a letter for review, outlining your financial hardship. And this mostly applies only if your gross household income has decreased.

Grant eligibility

For service members and veterans who are living with a family member, there are three VA housing grants that allow for home modifications to the family member's home:

1. Specialty Adapted Housing Grant
2. Special Housing Adaptation Grant
3. Temporary Residence Assistance Grant

However, like the larger health benefits programs, the scope of eligibility can be narrow. Below are the specific details of each grant.

Specially Adapted Housing Grant

Eligibility	<ul style="list-style-type: none">• Loss of or loss of use of both legs, OR• Loss of or loss of use of both arms, OR• Blindness in both eyes having only light perception, plus loss of or loss of use of one leg, OR• The loss of or loss of use of one lower leg together with residuals of organic disease or injury, OR• The loss of or loss of use of one leg together with the loss of or loss of use of one arm, OR• Certain severe burns, OR• Certain severe respiratory injuries
Living situation	Permanent
Who owns the home?	An eligible individual
Grants you can use	Maximum of 3 grants, up to the maximum dollar amount allowable

Special Housing Adaptation (SHA) Grant

Eligibility	<ul style="list-style-type: none">• Blindness in both eyes with 5/200 visual acuity or less, OR• Loss of or loss of use of both hands, OR
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	<ul style="list-style-type: none"> • Certain severe burn injuries, OR • Certain severe respiratory injuries
Living situation	Permanent
Who owns the home?	An eligible individual or family member
Grants you can use	Maximum of 3 grants, up to the maximum dollar amount allowable

Temporary Residence Assistance (TRA) Grant

Eligibility	Dependent on eligibility for SAH and SHA
Living situation	Temporary
Who owns the home?	An eligible individual's family member
Grants you can use	Maximum of 1 grant

What parts of the house qualify for renovations?

1. Bathrooms, kitchens, and bedrooms
2. Covered porches, ramps, and walkways
3. Garages, carports, and passageways
4. Doors, windows, and flooring materials
5. Security items
6. Concrete or asphalt walkways
7. Sliding doors, handrails, and grab bars



Common suggestion: Apply for a VA loan

A VA loan can certainly be a viable option for veterans and active service members, specifically when it comes to purchasing a home. Benefits such as no down payments or required mortgage insurance are attractive. However, other specific medical and physical needs of some veterans with disabilities may be tough to meet if they don't match a specific criteria or time of active duty. There's a chance many may not be approved.