## VA Benefits Briefing Transition Tools for a Brighter Future













## **Specially Adapted Housing**





# Specially Adapted Housing/Special Home Adaptation Grants

- ✓ SAH grant programs improve the quality of life for severely disabled Veterans by allowing them to live more independently in their homes.
- ✓ Legislative changes have expanded eligibility criteria, allowed for multiple grant uses, increased grant amounts and allowed for yearly adjustments based on a cost of construction index.
- ✓ Due to program changes, interest in the program (and workload) has increased significantly.

### **Specially Adapted Housing/Special Home Adaptation**

Specially Adapted Housing (SAH)/Special Home Adaptation (SHA) Grants can be used to build, acquire, or adapt a home.

Temporary Residence Adaptation (TRA) Grants can be used to modify the home of a family member.

#### **CURRENT Maximum Amounts**

✓ SAH: \$73,768

✓ SAH TRA: \$32,384

✓ SHA: \$14,754

✓ SHA TRA: \$5,782

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### SAH Program Structure

## 38 USC § 2101(a) Specially Adapted Housing (SAH) Grant Eligibility

- √ Loss or loss of use of both lower extremities
- ✓ Blindness in both eyes plus loss of one lower extremity
- ✓ 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
- ✓ Loss of both upper extremities, at or above the elbows
- ✓ Certain severe burn injuries

### **Specially Adapted Housing**

### Public Laws 112-154, 113-37, 113-175, 114-58

- ✓ Applies to Veterans who served and became permanently disabled after September 11, 2001 due to the loss or loss of use of one lower extremity, severely affecting the functions of balance or propulsion
- ✓ Expires September 30, 2016
- ✓ Cap of 30 Veterans each year starting with FY14

## **Specially Adapted Housing**

### Other requirements

- ✓ Feasibility and suitability (medical, property, financial)
- ✓ Ownership the Veteran/Service member must own the property (can own jointly)
- ✓ Minimum property requirements (MPRs)

### **SHA Program Structure**

## 38 USC § 2101(b) Special Housing Adaptation (SHA) Grant Eligibility

- ✓ Blindness in both eyes with 20/200 visual acuity or less
- ✓ Anatomical loss or loss of use of both hands
- ✓ Certain respiratory ailments
- ✓ Certain severe burn injuries

### **Special Housing Adaptation**

### Other requirements

- ✓ Residency
- ✓ Ownership the Veteran/Service member or a family member must own the property (can own jointly)
- ✓ No MPRs, no feasibility/suitability

### SAH/SHA Grants

- ✓ Can be used a maximum of 3 times
- ✓ Can be adjusted annually based on the Turner Index
- ✓ In FY2015, VA approved over 1,800 SAH/SHA grants, representing over \$80 million in grant funds (and a 50% increase over FY14).
- ✓ Grants are most commonly used for remodeling, but can be used to assist with new construction/purchase.

### Temporary Residence Adaptation Grant

38 USC § 2102A Temporary Residence Adaptation (TRA) Grant Eligibility

- ✓ Based on eligibility for 2101(a) or 2101(b) grant
- ✓ Used to modify the home of a family member the Veteran cannot own the home!
- ✓ Can be used only once
- ✓ Is counted as one of the three allowable uses.
- ✓ As of August 6, 2013, is not deducted from the total maximum grant amount

### SAH/SHA/TRA grants

#### Basic Steps in the Process

- 1. Veteran files claim for grant either through VSC or Loan Guaranty
- 2. VSC completes rating decision regarding entitlement and notifies veteran of decision (appeals handled by VSC)
- 3. VSC notifies Loan Guaranty of all decisions regarding SAH/SHA entitlement
- 4. If entitlement is granted by rating, SAH Agent is assigned and the SAH Agent provides support and guidance to the veteran throughout the grant process

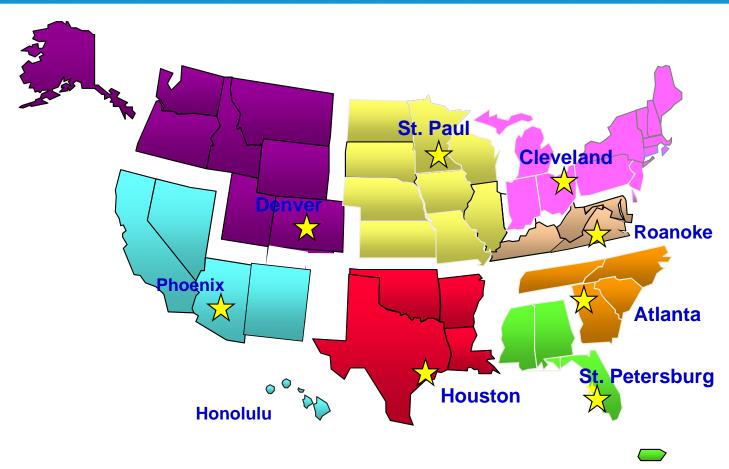
### SAH/SHA/TRA grants

Basic Steps in the Process (cont.)

- 5. SAH Agent explains grant process/requirements to veteran/family during initial interview
- 6. SAH Agent assists veteran/family/builder in assembling items necessary for Loan Guaranty grant approval
- 7. SAH Agent oversees construction of adaptations and disbursement of grant funds
- 8. SAH Agent closes case once all contracted adaptations have been satisfactorily completed and all funds have been correctly disbursed

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## Regional Loan Centers



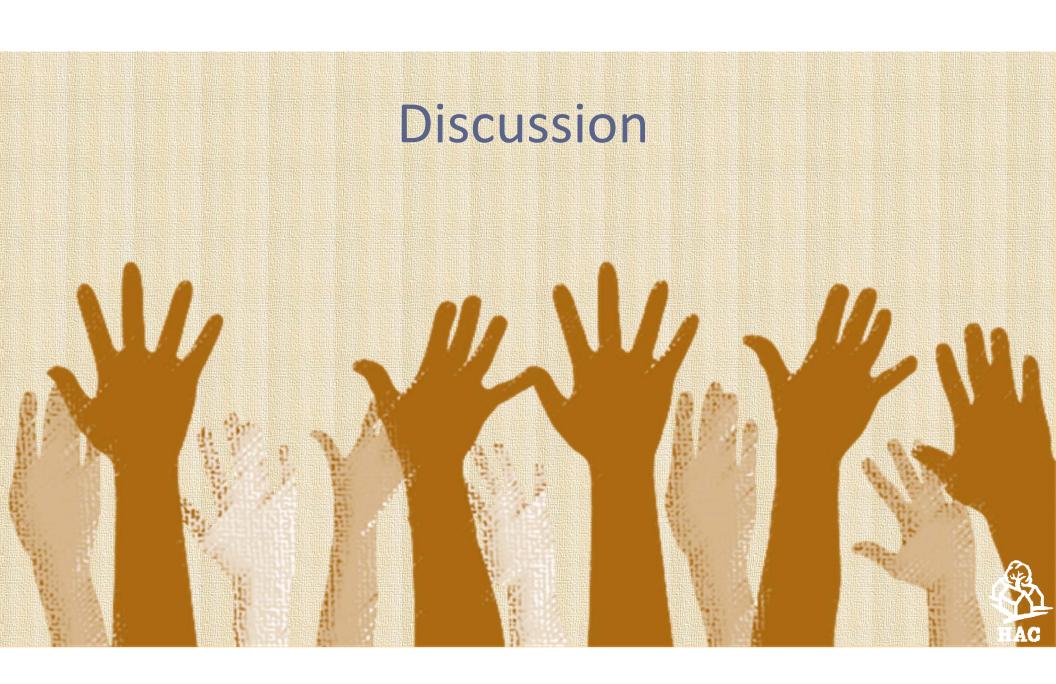
### Questions?

You can find a list of RLCs and SAH info here: http://benefits.va.gov/homeloans/

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Thank you for your time!

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## Resources

Department of Veteran Affairs:
http://benefits.va.gov/homeloans/
Veterans Benefits Administration – Home Loans:
http://benefits.va.gov/homeloans/
Housing Assistance Council – Veteran Initiatives:
http://www.ruralhome.org/sct-initiatives/sect-rural-vets
eBenefits:
https://www.ehenefits.va.gov/ehenefits/homenage





The Housing Assistance Council is a national nonprofit organization that helps build homes and communities across rural America.

Thank you for your participation in today's webinar.



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