



VETERANS CLAIMS EDUCATION · FREE GUIDE

Housing & Vehicle Grants Guide

SAH · SHA · TRA · HISA · Automobile allowance · Adaptive equipment · Step-by-step process · How to tell if a contractor or mobility dealer is legit · Scam warning signs · 9 printable worksheets

Before you start: we are a free education resource. We are not VA, a VSO, an attorney or an accredited claims agent, and we don't assist with or file claims. Only VA decides. Examples are made up to show how the rules work. Describe your own experience truthfully; false statements to VA can have serious consequences.

Two rules that protect your grant

1. Get VA's written approval before any work starts or any contract is signed. Work done early may not be paid.
2. Never pay a contractor big money upfront. For SAH and SHA, VA pays in stages after its inspectors check the work. You choose the builder, and checking them out is up to you.

WHAT'S INSIDE

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2. Who qualifies
3. "Loss of use" is usually the key
4. How the process works
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6. Contracts, payments and scams
7. Vehicle grants: who qualifies and how to apply
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Worksheets: 1 Eligibility check · 2 Contractor check · 3 Reference call questions · 4 Bid comparison · 5 My project and contact log · 6 Vehicle step tracker · 7 Mobility dealer check · 8 Vehicle and equipment record · 9 My limits statement · Also inside: Forms, links and official sources

1 · THE GRANTS AT A GLANCE

Official sources: [VA: Housing grants](#) · [VA: Allowance rates](#) · [38 U.S.C. § 2101](#) · [§ 2102](#) · [§ 2102A](#)

Grant	Maximum (grants, not loans)	For	Apply
SAH · Specially Adapted Housing	\$126,526 (FY 2026)	Build, buy or remodel an accessible home	VA Form 26-4555
SHA · Special Home Adaptation	\$25,350	Adapt a home you or a family member own	VA Form 26-4555
TRA · Temporary Residence Adaptation	\$50,961 (SAH) / \$9,100 (SHA)	Adapt a relative's home while you live there	VA Form 26-4555
HISA	\$6,800 or \$2,000 lifetime	Medically needed changes (ramps, roll-in showers)	VA Form 10-0103
Automobile allowance	\$27,908.90 (from Oct. 1, 2026)	Help buying a vehicle; adaptive equipment (VA Form 10-1394) pays for hand controls, lifts and ramps	VA Form 21-4502

Who qualifies

SAH (you own or will own the home)

Service-connected: loss or loss of use of more than one limb · a leg plus residuals of disease or injury · blindness in both eyes plus loss of use of a leg · certain severe burns · loss of use of one leg after 9/11 that affects balance or walking (120 a year) · ALS generally qualifies

SHA (you or family own the home)

Service-connected: loss or loss of use of both hands · certain severe burns · certain breathing or respiratory injuries

TRA

You qualify for SAH or SHA and are temporarily living in a family member's home. You don't have to own it. The amount counts toward your SAH or SHA total.

HISA (through VA health care)

\$6,800 for a service-connected condition, or any condition if rated 50%+. \$2,000 for others enrolled in VA care. Needs a VA prescription. Renters need the owner's notarized permission.

- ☐ Up to 6 uses of SAH or SHA over your lifetime, up to the maximum. Unused money stays available.
- ☐ Starting Oct. 1, 2030: if you last used SAH or SHA more than 10 years earlier and your current home lacks needed adaptations, you may get additional help, up to half the maximum.
- ☐ SAH uses: build on land you own, buy and adapt, buy an already adapted home, remodel, or pay down the mortgage on an adapted home bought without the grant.

Official sources: [38 CFR § 3.809](#) · [§ 3.809a](#) · [Pub. L. 116-154](#) · [VA: HISA](#) · [38 U.S.C. § 1717](#)

3 · “LOSS OF USE” IS USUALLY THE KEY

Most of these grants turn on loss of use: a hand or foot that works no better than an amputation with a prosthesis would. Many veterans qualify without an amputation, for example from nerve damage, paralysis or severe joint conditions.

- ☐ Check your rating decision: does it say “loss of use”? If not, and it should, ask your doctor to document it and file for an increase.
- ☐ Describe exactly what you can't do: stand, balance, grip, transfer, drive, walk without a device (Worksheet 9).
- ☐ Ask about Special Monthly Compensation (SMC) too; loss of use often qualifies.

Need help writing it? Use our free Statement Writer at veteransclaimsedu.com/statement-writer to draft your statement or a buddy statement, then copy it onto the VA form.

EXAMPLE

Loss of use without amputation

Dana has service-connected nerve damage in both legs and uses a wheelchair. Her rating never mentioned loss of use.

With her doctor's notes and a statement about her limits, VA rates loss of use. She now qualifies for SAH, the automobile allowance and SMC.

Official sources: [38 CFR § 3.350\(a\)\(2\)](#) · [Our SMC guide](#)

How the process works

SAH, SHA AND TRA

1. Apply online or with VA Form 26-4555. If you qualify, VA sends an eligibility letter.
2. Meet your SAH agent. A VA specialist visits, reviews your needs and explains VA's minimum requirements.
3. Get at least 3 written bids with a sketch, how VA's requirements will be met and a detailed estimate. You choose the builder (Worksheets 2–4).
4. Builder registers with VA for a Builder ID if new to the program.
5. Approval package: contract, plans, specifications, materials and costs, signed and dated by you and the builder. VA reviews it.
6. VA approves and reserves the money. Only now does work begin.
7. Inspections: VA checks each stage against the approved plans before money is released.
8. Final review by the SAH agent. Get lien waivers before the final payment.

HISA

1. Get a VA prescription describing the project and medical need.
2. Submit VA Form 10-0103, a color photo of the area, and (if renting) the owner's notarized permission to PSAS.
3. Wait for the approval letter (VA aims for 30 days). Then request an advance or start work.
4. Submit receipts for final payment. VA may inspect first.

HISA can't pay for: routine repairs (roofs, furnaces), decks, spas, security systems, removable equipment or new construction.

Official sources: [VA Form 26-4555](#) · [VA: SAH program overview](#) · [VA SAH design guide](#) · [VA: HISA](#)

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SECTION 5

How to tell if a contractor is legit

Check	How	Red flag
License	Look up the number on your state contractor licensing board. Confirm it's active and covers this work.	No number, expired, or a different name
Business	Search your Secretary of State business lookup for the company and how long it's existed.	Not registered, or brand new with no history
Insurance	Get certificates for general liability and workers' comp. Call the insurer to confirm.	"You don't need it"
Complaints	State attorney general, local consumer office, Better Business Bureau, and search "[name] complaint" or "lawsuit."	Unfinished jobs, liens, unresolved complaints
References	Call at least 3 recent customers with similar accessibility work (Worksheet 3). See finished work.	None, or only relatives
Experience	Ask about ramps, roll-in showers and SAH/HISA jobs. A CAPS (Certified Aging-in-Place Specialist) has accessibility training.	Doesn't know VA requirements
Permits	The contractor pulls all permits in their name.	Asks you to pull permits

EXAMPLE

A bid that looked too good

A contractor offered Mike a much lower price if he paid half in cash upfront and started right away.

Mike looked up the license: expired, with three open complaints. He hired a licensed, insured builder with accessibility experience and waited for VA approval.

Official sources: [FTC: Hiring a contractor](#) · [State attorneys general](#) · [Better Business Bureau](#) · [NAHB: CAPS](#)

6 · CONTRACTS, PAYMENTS AND SCAMS

The contract should include

Name, address, phone and license number · work matching the VA-approved plans · materials by brand, model, size, color · start and finish dates · payments tied to inspected work · who pulls permits · written change orders approved by VA · warranties · cleanup · lien waivers before final payment

Scam warning signs

Door-to-door offers or "leftover materials" · pressure to decide today · cash only or big upfront payment · offers to "handle your VA grant" for a fee · asking for your VA login · calls or texts "from VA" asking for money · blank papers to sign · signing over your grant or deed · pushing their own lender

- ☐ Signed at home? Federal law generally gives you 3 business days to cancel.
- ☐ Pay by check or card, never cash, and keep every receipt.
- ☐ Keep a file: contract, change orders, payments, photos, letters and a call log (Worksheet 5).
- ☐ Problem? Call your SAH agent or PSAS first, send the contractor a certified letter, then contact your state attorney general or licensing board.

Official sources: [FTC: Hiring a contractor](#) · [FTC: Cooling-off rule](#)

Vehicle grants: who qualifies and how to apply

Automobile allowance: up to \$27,908.90

Effective Oct. 1, 2026. Paid to the seller toward a car, van, truck, motor home or farm tractor. Through VA benefits (VBA). [VA Form 21-4502](#).

Adaptive equipment

Hand controls, lifts, ramps, power seats, raised roofs, lowered floors. Through VA health care (PSAS). Can be used again on later vehicles. [VA Form 10-1394](#).

Service-connected condition	Allowance	Adaptive equipment
Loss or permanent loss of use of one or both feet	Yes	Yes
Loss or permanent loss of use of one or both hands	Yes	Yes
Permanent vision loss in both eyes (20/200 or less, or 20-degree field)	Yes	Yes
Severe burn injury	Yes	Yes
ALS	Yes	Yes
Ankylosis of one or both knees or hips	No	Yes

Allowance steps

1. Apply with VA Form 21-4502 (file a disability claim first if needed). 2. VA completes the authorization and returns the form. 3. Choose a vehicle and a seller who agrees to bill VA. 4. At delivery, sign the original form and give it to the seller. 5. The seller sends it with an itemized invoice; VA pays the seller.

Equipment steps

1. Take VA Form 10-1394 to PSAS. 2. Get a driver rehabilitation evaluation if you'll drive; the specialist prescribes equipment and the vehicle type. 3. Get itemized quotes and PSAS approval before work. 4. VA pays a registered provider or reimburses you, up to its schedule. 5. Take VA driver training.

Get approval before you buy anything, and choose the vehicle with the equipment in mind. Not every vehicle can take a lift, lowered floor or hand controls.

Official sources: [VA: Automobile allowance and adaptive equipment](#) · [VA: Allowance rates](#) · [38 U.S.C. § 3901](#) · [§ 3902](#) · [38 CFR § 3.808](#) · [§ 17.156](#)

Vehicle rules and how to vet a mobility dealer

- ☐ “Every 10 years” isn’t here yet. The AUTO for Veterans Act (Jan. 5, 2023) allows another allowance if more than 30 years have passed since your last one. Starting Jan. 5, 2033, it drops to more than 10 years.
- ☐ Natural disaster: a second allowance is possible if a disaster destroyed your VA-assisted vehicle, it wasn’t your fault, and insurance didn’t pay.
- ☐ 2 vehicles in 4 years: adaptive equipment for up to two vehicles in any four-year period. Ask PSAS before trading in or selling.
- ☐ Used equipment: depreciated 20% a year; VA won’t pay for equipment over 5 years old.
- ☐ Registered providers: VA pays NHTSA-registered providers and won’t pay labor to unregistered installers.
- ☐ Repairs: VA may repair approved equipment; the allowance doesn’t cover vehicle repairs, insurance or maintenance.
- ☐ Driver training is open to veterans who need it even if they don’t qualify for the vehicle benefits.

Dealer check	How	Red flag
Evaluation first	Written prescription from a VA or certified driver rehabilitation specialist (ADED.net).	Dealer picks equipment without one
NHTSA registration	Registered vehicle modifier; VA pays labor only to registered providers.	Not registered
QAP accreditation	Verify NMEDA Quality Assurance Program status on NMEDA’s dealer locator.	Claims you can’t verify
Complaints	State license, attorney general, Better Business Bureau.	Open complaints
Itemized quote	Every quote and invoice itemized, including kits and conversion packages.	One lump-sum price
Service	Bills VA directly; warranty, local repairs, roadside help.	“Pay in full, VA will reimburse you”

Ways to save: carmaker mobility rebates on new adapted vehicles · adaptive equipment may be a deductible medical expense (IRS Pub. 502) · state disabled veteran plates, fee waivers or sales tax breaks · VR&E help for vehicle changes needed for work.

Official sources: [38 U.S.C. § 3903](#) · [Pub. L. 117-333](#) · [VA: AAE fact sheet](#) · [NMEDA](#) · [ADED](#) · [NHTSA: Adapted vehicles](#) · [IRS Pub. 502](#)

9 · THINGS VETERANS OFTEN DON’T KNOW

Official sources: [VA: Automobile allowance and adaptive equipment](#) · [38 U.S.C. § 3902](#) · [§ 5301](#) · [Our state benefits guide](#)

- ☐ You can use more than one grant: SAH for the home, HISA for other needs, plus the vehicle grants.
- ☐ You can combine SAH with a VA home loan to buy or build.
- ☐ Property tax breaks: many states lower or waive property taxes on SAH homes.
- ☐ VA benefits aren’t taxable income, including these grants.
- ☐ You don’t repay the grant if you sell the home later.

Eligibility check

Tick what applies, then confirm with VA.

Question	Yes / No	Notes / proof
Do I have a service-connected rating that mentions loss or loss of use of a hand, foot or limb?		
Do I have blindness in both eyes (20/200 or less)?		
Do I have service-connected severe burns or breathing injuries?		
Am I service-connected for ALS?		
Do I own the home, or will I (SAH)? Does a family member (SHA)?		
Am I living temporarily in a relative's home (TRA)?		
Am I enrolled in VA health care (HISA, adaptive equipment)?		
Have I used SAH or SHA before? How many times and how much?		
Do I need a vehicle or vehicle changes?		
Should I ask VA to rate loss of use or review SMC?		



Contractor **check**

Fill one out for each contractor before you sign.

Company name: _____

Contact and phone: _____

State license number and status (checked on): _____

Secretary of State registration (year started): _____

General liability insurer and policy #: _____

Workers' comp insurer and policy #: _____

Insurance confirmed by phone with: _____

Complaints found (AG, BBB, search): _____

Accessibility / SAH / HISA jobs done: _____

CAPS or other accessibility training: _____

Will pull all permits? (Y/N): _____

VA Builder ID (if registered): _____

Concerns or red flags:



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Reference call questions

Call at least 3 recent customers.

Question	Reference 1	Reference 2	Reference 3
What work did they do, and when?			
Did they finish on time and on budget?			
Were permits and inspections handled?			
How did they handle problems or changes?			
Did they clean up?			
Any liens or unpaid subcontractors?			
Would you hire them again?			



Bid comparison

Compare bids line by line. The lowest bid isn't always the best.

Item	Bid 1	Bid 2	Bid 3
Company			
Total price			
Meets VA minimum requirements?			
Sketch / plan included?			
Detailed estimate?			
Start and finish dates			
Payment schedule			
Warranty (work / materials)			
License and insurance verified?			
References checked?			
Permits included?			
My notes			



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My project and contact log

Keep with your VA letters, contract and receipts.

VA file number: _____

Grant(s) approved and amounts: _____

SAH agent / PSAS contact and phone: _____

Eligibility letter date: _____

Contractor chosen and contract date: _____

VA approval date: _____

Date	Who	What happened	Next step
3/14	SAH agent (VA)	Home visit; reviewed bathroom and ramp needs	Get 3 bids by 4/15



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Vehicle step tracker

Don't buy anything until the approval lines are filled in.

Step	Date	Notes
Filed VA Form 21-4502		
Received VA authorization (allowance)		
Met PSAS; submitted VA Form 10-1394		
Driver rehabilitation evaluation		
Received equipment prescription		
Got itemized quotes (dealer checks done)		
PSAS approval of quote		
Bought vehicle; signed original 21-4502 at delivery		
Seller sent form and invoice to VA		
Equipment installed and inspected		
Driver training completed		



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Mobility dealer **check**

One per dealer or installer.

Business name and phone: _____

NHTSA-registered modifier? (Y/N, how verified): _____

NMEDA QAP accredited? (checked on locator): _____

State license / business registration: _____

Complaints found (AG, BBB, search): _____

VA adaptive equipment jobs done: _____

Bills VA directly? (Y/N): _____

Itemized quote total: _____

Equipment manufacture dates (under 5 years?): _____

Warranty and local service: _____

Concerns or red flags:

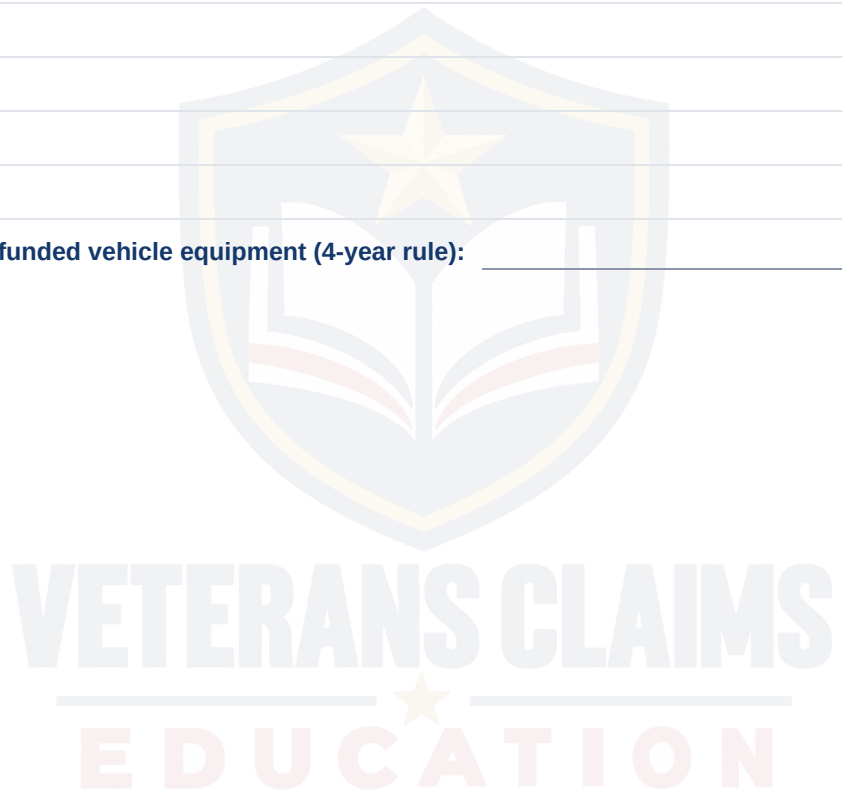


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Vehicle (year, make, model) and VIN: _____

Equipment	Installed by	Install date	Mfr. date	Warranty ends
Hand controls	Mobility Plus (QAP)	6/12	2026	6/2029

Earliest date for next VA-funded vehicle equipment (4-year rule):



My limits statement

Use this to show loss of use or daily limits to your provider and VA. Prefer to type it? Use our free Statement Writer at veteransclaimsedu.com/statement-writer, then copy it onto VA Form 21-4138.

I, _____, am service-connected for

Because of this, I cannot _____

To move around I use _____ (wheelchair, braces, crutches, cane, walker).

In my home, I can't safely _____

Without changes, I need help from _____ to _____

Falls or injuries at home in the past year: _____

Getting into or driving a regular vehicle, I can't _____

Changes that would help: _____

I certify that these statements are true and correct to the best of my knowledge.

Signature _____ Date _____

Example: "I can't stand more than a few seconds or feel my feet because of service-connected nerve damage. I use a wheelchair full time. I can't get into my bathtub or through my bathroom door, and my wife has to help me bathe. I fell twice this year getting into the shower."

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Official sources

What	Where
Housing grants (SAH, SHA, TRA)	va.gov: Disability housing grants · VA Form 26-4555 · VA SAH design guide
SAH builder information	VA SAH builder series
HISA	VA: HISA grant · VA Form 10-0103
Vehicle grants	va.gov: Automobile allowance and adaptive equipment · VA Form 21-4502 · VA Form 10-1394 · Allowance rates
The law	38 U.S.C. § 2101 · § 2102 · § 2102A · § 1717 · § 3902 · § 5301 · Pub. L. 116-154
Regulations	38 CFR § 3.350 · § 3.809 · § 3.809a · 38 CFR Part 36
Vehicle equipment and dealers	VA: Automobile adaptive equipment · VA: AAE fact sheet · 38 U.S.C. § 3903 · Pub. L. 117-333 · 38 CFR § 3.808 · § 17.156 · NMEDA · NMEDA buying guide · ADED · NHTSA · IRS Pub. 502
Hiring a contractor	FTC: Hiring a contractor · FTC: Cooling-off rule · State attorneys general · Better Business Bureau · NAHB: CAPS
Free accredited help	va.gov: Accredited representatives
VA benefits hotline	800-827-1000 (TTY: 711)
Our free tools	Statement Writer · Housing Grants page · Automobile Grant page · Housing Help · SMC guide

Stressed or struggling? You don't have to wait for a crisis. Dial 988, then press 1 · Text 838255 · Free, confidential, 24/7.

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