

Home Improvement Money for Veterans — One-Page Checklist

Figures read directly from VA, August 2026. Benefit amounts change by fiscal year — confirm before you rely on them. **VA home adaptation money is access money, not energy money.**

The two VA lanes, and what they pay

HISA — Home Improvements & Structural Alterations. Lifetime benefit, through VA health care.

\$6,800

service-connected disability — or a non-service-connected one if you hold a service-connected rating of at least 50% (no combining of percentages).

\$2,000

disabilities outside those categories.

SAH / SHA / TRA — capital grants, through VA benefits. Usable up to 6 times over a lifetime.

- **SAH:** up to **\$126,526** (FY 2026)
- **SHA:** up to **\$25,350** (FY 2026)
- **TRA** (family member's home): **\$50,961** if SAH-qualified, **\$9,100** if SHA-qualified

Narrow qualifying disability lists. Don't self-reject — have a service officer read your file.

HISA: yes list vs no list

Pays for

- Entering and exiting the home; permanent ramping; entrance paths or driveways in the immediate area
- Roll-in showers; access to essential lavatory and sanitary facilities
- Lowering kitchen or bathroom counters and sinks
- Plumbing or electrical work made necessary by installing home medical equipment

Will not pay for

- Routine maintenance replacements — VA names roofs, furnaces and air conditioners
- New construction; exterior decking; walkways to exterior buildings
- Spa, hot tub or Jacuzzi-type tubs; home security systems
- Portable ramps, porch lifts, stair glides

The HISA application package — all five, or it stops

- **1. A VA physician's prescription** — your details, the project and area of the home, the diagnosis, and the medical justification.
- **2. VA Form 10-0103** — request an advance payment on the application itself if you need one.
- **3. An itemized written estimate** — labor, materials, permits, inspections, broken out separately.
- **4. A color photograph of the unimproved area** — take it before anyone touches anything.
- **5. If you rent:** a signed, notarized statement from the property owner authorizing the work.

What to say at your next VA appointment:

"My disability is making it unsafe for me to get in and out of my house. Can we talk about a HISA prescription — and can you write the medical justification for it?"

Where window & energy money actually lives

- **Your state's Weatherization Assistance Program** — DOE-funded, state-administered, income-based, free to the household. Find your state administrator: [energy.gov](https://www.energy.gov) → How to Apply for Weatherization Assistance. Expect a waitlist; apply anyway.

- **Your state's department of veterans affairs** — separate from federal VA; many run their own repair and hardship programs. Directory: discover.va.gov → state veterans affairs offices.
- **Your county veterans service office** — the layer that's invisible online and obvious on a phone call.
- **Your state housing finance agency** — e.g. North Carolina's Urgent Repair Program: emergency repairs and accessibility modifications for elderly or special-needs homeowners under 50% of area median income, as an interest-free deferred loan forgiven at \$5,000/year. Your state has something with a different name and a similar shape.

Free help — use it before you fill out anything

VA states that services from an **accredited Veterans Service Organization representative are always free** (accredited attorneys and claims agents may charge). Service officers file this paperwork daily: **DAV** dav.org · **American Legion** legion.org · **VFW** vfw.org · **Paralyzed Veterans of America** pva.org · **Military Order of the Purple Heart** purpleheart.org · **Vietnam Veterans of America** vva.org · **Wounded Warrior Project** woundedwarriorproject.org. Not a complete list — nearly every town has a post or chapter.

One protective note: the VA does not cold-call you about grant money, and no company can approve you for a VA benefit. Eligibility is determined by VA.

WINDOWS RESOURCE ·

windowsresource.net/windows/veterans-home-improvement-grants/

Sources: VA HISA (prosthetics.va.gov) · VA disability housing grants (va.gov) · DOE WAP (energy.gov) · NCHFA. Read August 2026.