

VA Housing Assistance Programs

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The U.S. Department of Veterans Affairs (VA) offers several **housing assistance programs** to help veterans and their families secure affordable housing, avoid homelessness, and access homeownership. Here are the key VA housing assistance programs and their websites:

[VA Home Loan Program](#) helps eligible veterans, service members, and surviving spouses buy, build, or refinance a home. VA loans offer competitive rates, and often no down payment is required.

[Specially Adapted Housing \(SAH\) or Special Home Adaptation \(SHA\) grants](#) provides grants to Veterans and service members with certain service-connected disabilities so they can purchase or modify a home to meet their needs and live more independently.

Note: Only 120 Veterans and service members each fiscal year (FY) can qualify for a grant based on the loss of one extremity after September 11, 2001, as set by Congress. A fiscal year runs from October 1 through September 30. If you qualify for a grant in the current fiscal year but you can't receive it because of the 120-grant limit, you may be able to receive this benefit in future years. [Learn how to apply for an adapted housing grant.](#)

Go to these videos to learn more about the SAH and SHA grant program:

- [Eligibility requirements for VA's adaptive housing grant program \(YouTube\)](#)
- [Specially adapted housing program for disabled Veterans \(YouTube\)](#)
- [VA's adaptive housing grants for disabled Veterans \(YouTube\)](#)

[Temporary Residence Adaptation \(TRA\) Grant](#) assists veterans who temporarily reside in a family member's home by providing a grant to adapt the residence to accommodate the veteran's service-connected disabilities.

[Home Improvement and Structural Alteration \(HISA\)](#) is the only grant that does not require a service-related disability to be eligible.

[VA Native American Direct Loan](#) (NADL) provides direct loans to eligible Native American veterans to purchase, construct, or improve a home on federal trust land.

[VA Homeless Programs](#) provides a variety of services to homeless veterans, including transitional housing, health care, and support to help them regain independence.

[Housing Assistance for Homeless Veterans \(HUD-VASH\)](#) Is a joint program between HUD and VA that helps homeless veterans secure permanent housing with support services like mental health care, substance abuse treatment, and employment counseling.