

Benefits for Service-Disabled Veterans

Updated November 26, 2025

Congressional Research Service

<https://crsreports.congress.gov>

R44837



Benefits for Service-Disabled Veterans

The Department of Veterans Affairs (VA) administers programs and provides benefits to qualified former U.S. servicemembers with service-connected disabilities (i.e., service-disabled veterans). These benefits can compensate a veteran for an injury or provide assistance to enable a veteran to have a higher quality of life.

To qualify for benefits discussed in this report, a veteran must have a physical or mental condition that was “incurred or aggravated” in the line of military duty that resulted in a disability. Service-connected disabilities are rated on a scale from 0% to 100%, in 10% increments, using the VA Schedule for Rating Disabilities (VASRD). Disability ratings are used to determine eligibility for various types of benefits and the amount of disability compensation benefits a veteran can receive. This report describes the following major VA benefit programs that are limited to veterans with service-connected disabilities.

- **Disability Compensation** is a monthly, tax-free, cash payment to a veteran with a service-connected disability. Veterans with higher disability ratings or their dependents (under certain conditions) are entitled to higher monthly benefit payments.
- **Veteran Readiness and Employment** supports job training, education, and other services to service-disabled veterans to assist them in obtaining and retaining suitable employment.
- Housing Grants and Benefits:
 - **Specially Adapted Housing Grants** support the construction or acquisition of a new home or the remodeling of an existing home to help the veteran live independently in a barrier-free environment.
 - **Special Housing Adaptation Grants** support modifications to a veteran’s home to accommodate a disability but support less-intensive modifications than Specially Adapted Housing Grants.
 - **Home Improvements and Structural Alterations Grants** can be used to improve a veteran’s access to his or her home or to facilitate continuation of treatment for the veteran’s disability.
- Other Grants and Benefits:
 - **Automobile and Special Adaptive Equipment Grants** can be used to purchase an automobile or to purchase adaptive equipment for an existing automobile to make it safe or legal for the veteran to use that vehicle.
 - **Clothing Allowance Grants** can be used to purchase new clothes for veterans who utilize medical devices or medications that are likely to damage their clothing.
 - **Life Insurance** includes the current and previously offered life insurance programs for service-disabled veterans.

This report does not discuss health care services provided by the Veterans Health Administration (VHA) and other benefits that are available to veterans who may or may not have service-connected disabilities.

R44837

November 26, 2025

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Introduction

The federal government, through the Department of Veterans Affairs (VA), supports a number of benefits for qualified former members of the Armed Forces. Some of these benefits are targeted to veterans who, in the course of their service, incurred or aggravated an injury or contracted a disease, qualifying them as service-disabled veterans.

This report discusses major benefits that are available to service-disabled veterans through the Veterans Benefit Administration (VBA). In some cases, the report may omit smaller VA programs.¹ This report divides benefits into four categories:

1. **Disability Compensation**, a monthly payment for veterans who have been determined to have a service-connected disability.
2. **Veteran Readiness and Employment benefits**, which typically support service-disabled veterans in obtaining and maintaining suitable employment.
3. **Housing grants and benefits**, which can assist veterans in modifying their homes to accommodate a service-connected disability.
4. **Other grants and benefits**, which are available to qualified subsets of service-disabled veterans, including grants for automobiles, or clothing.

Table 1 summarizes the aforementioned programs, except for housing grants and benefits. **Table 2** summarizes the housing grants and benefits programs.

Programs Not Included in This Report

In addition to the programs described in this report, service-disabled veterans also are typically eligible for programs that are available to the broader veteran population, including health care. This report does not discuss benefits that are available through the Veterans Health Administration (VHA) to both service-disabled and nonservice disabled veterans.²

Definition of a Service-Disabled Veteran

To be considered a veteran with a service-connected disability, a former member of the Armed Forces must first meet the statutory definition of *veteran*. As provided in statute, a veteran is “a person who served in the active military, naval, air, or space service, and who was discharged or released therefrom under conditions other than dishonorable.”³ In general, to be considered a veteran for the purposes of most federal benefits, an individual must have served a minimum period of active duty, other than active duty for training; served the full period for which the person was called to active duty; or incurred a service-connected disability while on active duty or active duty for training.

A *service-connected* disability is a physical or mental injury or condition that was “incurred or aggravated” in the line of military duty and that results in a disability.⁴ A service-connected

¹ It also omits certain programs administered by other agencies, such as the Department of Labor’s Disabled Veterans Outreach Program, and more general policies, such as preference for disabled veterans in hiring for federal employment.

² For additional information on veterans health benefits, see CRS Report R42747, *Health Care for Veterans: Answers to Frequently Asked Questions*.

³ 38 U.S.C. §101(2). For additional information on the definition of a veteran, see CRS Report R42324, *Who Is a “Veteran”?—Basic Eligibility for Veterans’ Benefits*.

⁴ 38 U.S.C. §101(16).

disability need not be connected to combat or service during a period of war. In addition, a disability incurred or aggravated while receiving VA-sponsored medical treatment or vocational rehabilitation is considered service-connected.

A *disability* is based on the inability of “the body as a whole, or of the psyche, or of a system or organ of the body to function under the ordinary conditions of daily life including employment.”⁵

Table 1. Selected Department of Veterans Affairs’ Benefits for Service-Disabled Veterans

Program	FY2025 Funding (\$ in Millions)	FY2025 Participants (Estimated)
Disability Compensation^a	\$181,236	6,151,003
Veterans Readiness and Employment (VR&E)	\$2,753 ^b	209,341 ^c
Other Grants and Benefits		
Automobile Grants ^d	\$68	2,818
Adaptive Equipment Grants ^d	\$121	3,714
Clothing Allowance Grants ^e	\$188	183,852
Service-Disabled Veterans Insurance (S-DVI) ^f	\$2,693	255,737
VA Life Insurance (VALife) ^f	\$1,454	45,700

Source: Congressional Research Service (CRS) compilation of data from Department of Veterans Affairs (VA) FY2026 Budget Justification Volume III, <https://department.va.gov/administrations-and-offices/management/budget/>, and the Veterans Benefits Administration (VBA) FY2024 Annual Benefits Report (ABR), <https://www.benefits.va.gov/REPORTS/abr/>.

Notes:

- a. VA FY2026 Budget Justification Volume III, pp. VBA-147 and 148.
- b. VA FY2026 Budget Justification Volume III, p. 170. Funding reflects obligations related to benefits (e.g., subsistence allowance, tuition, books, work-study). Funding does not include administrative costs.
- c. VA FY2026 Budget Justification Volume III, p. 129. Participant count reflects estimate of actual participants in FY2025 per the cited source.
- d. VA FY2026 Budget Justification Volume III, pp. VBA-170 and 171.
- e. VA FY2026 Budget Justification Volume III, pp. VBA-147 and 148.
- f. VBA FY2024 ABR, p. 177. Note that S-DVI stopped accepting new applications on December 31, 2022, and VALife began accepting applications on January 1, 2023. See “VA Life Insurance” for more information.

Table 2. Department of Veterans Affairs Housing Grants and Benefits for Service-Disabled Veterans

Program	FY2024 Grants Funded (\$ in Millions)	FY2024 Grants Made
Specially Adapted Housing (SAH)	\$146	2,265
Special Housing Adaptation (SHA)	\$2	87
Home Improvements and Structural Alterations (HISA)	n/a ^a	n/a ^a

⁵ 38 C.F.R. §4.10.

Source: CRS compilation of data from U.S. Department of Veterans Affairs, *Veterans Benefits Administration Annual Benefits Report Fiscal Year 2024*, April 2025, p. 206, <https://www.benefits.va.gov/REPORTS/abr/docs/2024-abr.pdf> (hereinafter *FY2024 Annual Benefits Report*).

Notes: Because the FY2026 VA Budget Justification Volume III does not separately break out FY2025 estimates for the SAH and SHA programs, CRS used data from the *FY2024 Annual Benefits Report* for grants funded and grants made.

- a. VA does not produce a publicly available breakout of the amount of funding and number of recipients for HISA grants.

Disability Rating

The VBA determines a disability rating (from 0% to 100%, in 10% increments) for a veteran's disability using the Veterans Affairs Schedule for Rating Disabilities (VASRD). The VASRD is a guide for evaluating injuries and diseases veterans incurred during military service; it is divided by the various systems in the human body and included in the *Code of Federal Regulations*.⁶

For example, for an eye-related disability,

- Title 38, Sections 4.75-4.79, of the *Code of Federal Regulations* provides information on how to evaluate various ailments or injuries that affect the function of the eye(s).
- Title 38, Section 4.79, of the *Code of Federal Regulations* provides the specific schedule that assigns a disability rating (0%-100%) for each specific condition and set of symptoms and other factors.

To continue the eye example, if a veteran has a detached retina, this condition could be rated from 10% to 60% based on the schedule. For example,

- “With documented incapacitating episodes requiring at least 1 but less than 3 treatment visits for an eye condition during the past 12 months,” then the rating would be 10%; or
- “With documented incapacitating episodes requiring 7 or more treatment visits for an eye condition during the past 12 months,” then the rating would be 60%.

If a veteran has more than one rated disability, then the ratings are not added together but rather combined using the formula provided in regulation.⁷ If a veteran believes his or her disability has worsened, he or she may ask for a reexamination to increase the rating.⁸ VA has the authority to reexamine veterans who receive disability benefits at any time when VA determines there may be a need to verify the continued existence or current severity of the disability. However, if VA determines that the veteran's disability has improved, it can reduce the veteran's disability rating unless the veteran has a protected rating that cannot be reduced.⁹

⁶ 38 C.F.R. §§4.1-4.150. See the authorizing statute at 38 U.S.C. §1155.

⁷ 38 C.F.R. §4.25.

⁸ A discussion of Compensation and Pension Exams is outside the scope of this report. For more information, see CRS Report R47163, *Department of Veterans Affairs: Claims Process and Compensation and Pension Exams by Contracted Physicians*.

⁹ 38 C.F.R. §3.327(a).

Disability Compensation¹⁰

Disability Compensation (DC) is a monthly, tax-free,¹¹ cash payment to a veteran with a service-connected disability. The payment amount is determined by the veteran's disability rating, and if the veteran has a combined 30% or higher disability, the veteran's benefit is adjusted for the number of dependents (if any) a veteran has, including a spouse.¹²

Eligibility

A veteran is eligible for DC if the veteran has a service-connected disability rated as at least 10% disabling. A veteran's disability rating may be elevated to 100% if the veteran is unable to work at a "substantially gainful occupation" due to service-connected disabilities and

- has a rating of at least 60% for one disability or
- has two or more disabilities with one disability rated at least 40% and a combined rating of at least 70%.¹³

If the veteran meets the above criteria, he or she will be granted "total disability based on Individual Unemployability" (sometimes referred to as TDIU)¹⁴ and will receive disability compensation at the 100% disability level.¹⁵

Benefits

As disability ratings increase, compensation rates increase (in a non-linear fashion). For example, in 2025, a single veteran with no spouse or dependents is eligible for a monthly DC benefit of \$175.51 for a 10% rating; \$1,102.04 for a 50% rating; and \$3,831.30 for a 100% rating.¹⁶ For those veterans with a 30% or above disability rating and a spouse or other dependents, the veterans' benefits will be increased based on the number of dependents they have.¹⁷ Veterans whose disability rating is less than 30% are not eligible for an increase in their monthly benefit for a spouse or dependents.

¹⁰ This section was prepared by Madeline E. Moreno, Analyst in Veterans Policy.

¹¹ In general, benefit payments made to, or on account of, a beneficiary under any law administered by VA are exempt from federal taxation. Furthermore, benefits are exempt, in most cases, from "attachment, levy, or seizure by or under any legal or equitable process whatever, either before or after receipt by the beneficiary." See 38 U.S.C. §5301(a)(1).

¹² A complete table of benefit rates is available at U.S. Department of Veterans Affairs (VA) website, at https://www.benefits.va.gov/COMPENSATION/resources_comp01.asp.

¹³ 38 C.F.R. §4.16.

¹⁴ VA, "Individual Unemployability if you can't work," <https://www.va.gov/disability/eligibility/special-claims/unemployability/>.

¹⁵ In the rare instance that a veteran does not meet the percentage requirements but is unable to work because of service-connected disability, the veteran's case is submitted to VA's Director of Compensation Service for a decision as directed by 38 C.F.R. §4.16(b).

¹⁶ The updated benefit rates were effective December 1, 2019, to be paid in the first benefit check of 2020. For a complete table of benefit rates, see https://www.benefits.va.gov/COMPENSATION/resources_comp01.asp.

¹⁷ 38 U.S.C. §1115.

DC benefits are not automatically adjusted for annual cost-of-living increases. However, Congress has generally passed legislation annually to increase DC benefits using the Social Security cost-of-living adjustment (COLA).¹⁸

A DC beneficiary may also receive additional Special Monthly Compensation (SMC) if the disability results in a loss or loss of use of an extremity or organ or if it renders the beneficiary housebound or in need of daily aid and attendance by another person. Various types of disabilities qualify for SMC,¹⁹ including but not limited to “the anatomical loss or loss of use of one or more creative organs, or one foot, or one hand, or both buttocks, or blindness of one eye.”²⁰ The severity of the disability or combination of disabilities determines the compensation.²¹

Veteran Readiness and Employment²²

The Veteran Readiness and Employment (VR&E) program provides employment-related services to veterans with a service-connected disability and an *employment handicap*.²³ The VR&E program can support comprehensive services to enable qualified veterans to prepare for, find, and maintain suitable employment. The program also provides independent living services for qualified veterans who may not be able to seek employment.

Eligibility

To be entitled to VR&E benefits, a veteran must have both

- a qualified disability rating²⁴ and
- a qualifying employment handicap determined by a VA vocational rehabilitation counselor (VRC).

In general, a qualified veteran is eligible to complete a VR&E program within 12 years of separation from the military or within 12 years of the date the VA notifies the veteran that he or she has a compensable service-connected disability.

¹⁸ The Veterans’ Compensation Cost-of-Living Adjustment Act of 2024 (P.L. 118-130) increased the benefits to be paid in 2025 using the Social Security cost-of-living adjustment (COLA). For more information on the Social Security COLA, see CRS Report 94-803, *Social Security: Cost-of-Living Adjustments*.

¹⁹ 38 U.S.C. §1114.

²⁰ 38 U.S.C. §1114(k).

²¹ For further explanation of this benefit and the variables used to determine compensation, see <https://va.gov/disability/compensation-rates/special-monthly-compensation-rates/#l-o-details>.

²² This section was prepared by Benjamin Collins, Specialist in Labor Policy. For more information on the Veteran Readiness and Employment program, see CRS Report RL34627, *Veterans’ Benefits: The Veteran Readiness and Employment Program*, and the V&RE section of the Veterans Benefits Administration Annual Report at <https://www.benefits.va.gov/REPORTS/abr/>.

²³ Statute defines *employment handicap* as “an impairment, resulting in substantial part from a disability ... of a veteran’s ability to prepare for, obtain, or retain employment consistent with such veteran’s abilities, aptitudes, and interests.” See 38 U.S.C. §3101(2).

²⁴ Generally, a veteran with a 20% disability rating and employment handicap may qualify for VR&E benefits, though there are certain circumstances in which a veteran with a 10% disability rating may qualify. See the aforementioned RL34627 for more details.

Benefits

A veteran entitled to VR&E works with a VRC to develop a plan for attaining suitable employment and the services necessary to fulfill that plan. The VR&E program supports a wide range of costs associated with completing an employment plan, including tuition, fees, books, supplies, and supportive services. If the veteran requires training or education to become employable, the veteran receives a subsistence allowance while enrolled in training. In cases where employment is not possible, the VR&E program may provide independent living services or supplies or equipment related to independent living.

VR&E benefits are generally limited to 48 months, although the benefit period can be extended in certain circumstances.

Housing Grants and Benefits²⁵

Several VA grants are available to assist veterans who have service-connected disabilities with their housing-related needs. VBA operates the Specially Adapted Housing Program, consisting of two subgrants. The program provides grants to veterans and servicemembers with certain service-connected disabilities to assist them in constructing, purchasing, or remodeling homes to fit their needs. VHA administers the Home Improvements and Structural Alterations grant to assist veterans in making their homes accessible.

Specially Adapted Housing

Within the Specially Adapted Housing Program are two similarly named grant programs for veterans: (1) the Specially Adapted Housing grant (SAH, or Section 2101(a) grant, after the section of Title 38 of the *U.S. Code*) was designed to assist veterans with mobility impairments and also serves veterans who are blind and have service-connected amyotrophic lateral sclerosis (ALS), commonly called Lou Gehrig's disease; and (2) the Special Housing Adaptation grant (SHA, or Section 2101(b) grant), which assists veterans who have lost the use of both hands.²⁶ Both of these adapted housing programs are also available to veterans with severe burn injuries. SAH and SHA can both be used to make changes to the home of a family member with whom a veteran is residing temporarily (known as the Temporary Residence Adaptation [TRA] grant).²⁷ Members of the Armed Forces serving on active duty are also eligible for the SAH and SHA programs.²⁸ A veteran may use the SAH and SHA grants up to six times within the benefit guidelines discussed in the following subsections.²⁹

²⁵ This section was prepared by Libby Perl, Specialist in Housing Policy.

²⁶ 38 U.S.C. §2101.

²⁷ 38 U.S.C. §2102A.

²⁸ 38 U.S.C. §2101A (this section of the report uses the term veteran to refer to both eligible veterans and servicemembers).

²⁹ The Ryan Kules and Paul Benne Specially Adaptive Housing Improvement Act of 2019 (P.L. 116-154) amended the law to increase the total number of times a veteran can use the grants from three to six. 38 U.S.C. §2101(d)(3).

Specially Adapted Housing (SAH) Grants

Eligibility

SAH grants are available to veterans with permanent and total service-connected disabilities, with the exception of blindness, which requires permanent but not total disability, who satisfy the statutory disability criteria of having³⁰

- lost (or lost the use of) both lower extremities and require the aid of braces, crutches, canes, or a wheelchair for locomotion;
- lost (or lost the use of) one lower extremity together with either (1) residuals of an organic disease or injury or (2) the loss or loss of use of one upper extremity, resulting in the required use of a cane, crutches, braces, or wheelchair for locomotion;
- lost (or lost the use of) both upper extremities such that they cannot use their arms at or above the elbows;
- blindness in both eyes with 20/200 visual acuity or less in the better eye with use of corrective lenses;³¹ or
- severe burn injuries.³²

SAH grants are also available to veterans with a permanent service-connected disability who have lost (or lost the use of) one or more lower extremities in which the veteran's balance and movement is so affected they require braces, crutches, canes, or a wheelchair for ambulating.³³ This disability must have occurred on or after September 11, 2001, and the VA Secretary may not approve more than 120 applications in this category per year.³⁴

In addition, by regulation, the disability requirement for SAH grants is satisfied for veterans with service-connected ALS, commonly called Lou Gehrig's disease.³⁵

Benefits

The benefit levels for SAH grants are established in statute.³⁶ The statute also provides that the VA Secretary is to increase benefit levels each year based on a residential home cost-of-construction index.³⁷ Beginning October 1, 2030, veterans may apply for additional SAH grants beyond the statutory benefit level as adjusted by VA. Maximum additional SAH grants may not

³⁰ 38 U.S.C. §2101(a). The concepts of permanent and total disability are in regulation at 38 C.F.R. §3.340.

³¹ Prior to enactment of P.L. 116-154, SAH eligibility required blindness in both eyes, with only light perception, together with the loss (or loss of use) of one lower extremity. P.L. 116-154 replaced the SAH standard for blindness with the criteria previously used for eligibility for the SHA grant and removed the requirement that a veteran have lost (or lost use of) one lower extremity.

³² 38 C.F.R. §3.809. This regulation defines severe burn injuries as "full thickness or subdermal burns" reducing mobility in two or more extremities or at least one extremity and the trunk of the body.

³³ 38 U.S.C. §2101(a)(2)(C).

³⁴ 38 U.S.C. §2101(a)(4).

³⁵ 38 C.F.R. §3.809(d).

³⁶ The statutory maximum for SAH grants is at 38 U.S.C. §2102(d) and for TRA grants is at 38 U.S.C. §2102A(b). The statutory maximum for SAH grants is \$98,492, and the statutory maximum for TRA grants is \$28,000.

³⁷ 38 U.S.C. §2102(e).

exceed half of the adjusted statutory benefit level and the application must be made at least 10 years after a previous SAH grant.³⁸

For FY2026, VA has set the maximum SAH benefit, adjusted for costs of construction, at \$126,526; the maximum benefit level for a veteran temporarily residing in a family member's home (TRA grant) is \$50,961.³⁹ Subsequent TRA grants in excess of the adjusted statutory benefit level are not available.

The statute further provides that the SAH grant not exceed a total percentage of the project cost, generally 50% of the cost to acquire, construct, or remodel housing.⁴⁰

Special Housing Adaptation (SHA) Grants

SHA grants are available to veterans who may need to modify their homes, but perhaps not to the degree required for veterans eligible for SAH grants. The SHA grant can be used for a veteran's own home or for a veteran's family member's home if the veteran is living there temporarily or indefinitely. This differs from the SAH grant, which is not available for a veteran living with a family member indefinitely.

Eligibility

SHA grants are available to veterans with the following service-connected disabilities:⁴¹

- a permanent and total disability that
 - includes the loss or loss of use of both hands; or
 - is due to a severe burn injury.⁴²

Benefits

Similar to SAH grants, SHA benefit levels are established in statute and updated by VA each year based on a residential home cost-of-construction index.⁴³ For FY2026, VA has set the maximum SHA benefit for a veteran's own home or a family member's home in which the veteran is indefinitely residing at \$25,350.⁴⁴ The SHA grant also allows for multiple uses in the same way as the SAH grant. Beginning October 1, 2030, a veteran may apply for a subsequent grant in excess of the adjusted statutory benefit level. Veterans are eligible to apply at least 10 years after a previous grant, and the grant may be up to half the amount of the adjusted statutory benefit level.

³⁸ 38 U.S.C. §2102(f). See also VA, "Assistance to Eligible Individuals in Acquiring Specially Adapted Housing," 86 *Federal Register* 56214, October 8, 2021. P.L. 116-154 allowed veterans to qualify for additional grant amounts. Prior to the law's enactment, statutory benefit levels were a lifetime limit on both SAH and SHA grants.

³⁹ See VA, "Disability Housing Grants for Veterans," <https://www.va.gov/housing-assistance/disability-housing-grants/> (September 2, 2025).

⁴⁰ 38 U.S.C. §2102(a).

⁴¹ 38 U.S.C. §2101(b).

⁴² VA regulations at 38 C.F.R. §3.809a define *severe burn injuries* to mean "deep partial thickness burns" reducing mobility in two or more extremities or at least one extremity and the trunk of the body, "full thickness or subdermal burns" resulting in limitation in motion of one or more extremities or the trunk of the body, or "residuals of an inhalation injury."

⁴³ The statutory maximum for SHA grants is at 38 U.S.C. §2102(d) and for TRA grants is at 38 U.S.C. §2102A(b). The statutory maximum for SHA grants is \$19,733, and the statutory maximum for TRA grants is \$5,000.

⁴⁴ VA, "Disability Housing Grants for Veterans."

The FY2026 maximum benefit for a veteran temporarily residing in a family member's home (TRA grant) is \$9,100. Subsequent TRA grants in excess of the adjusted statutory benefit level are not available.

Home Improvements and Structural Alterations (HISA) Grants

Home Improvements and Structural Alterations (HISA) grants are part of the home health services provided to veterans with both service- and nonservice-connected disabilities. Funds can be provided for home improvements and alterations necessary for the “continuation of treatment for the veteran’s disability” (i.e., for home health treatment) or for access to the home itself or essential lavatory and sanitary facilities (i.e., bathrooms, kitchens, and laundry facilities).⁴⁵ Funds can be used for more than one alteration, up to the cap described in the “Benefits” section. A VA physician must prescribe and explain the need for any structural improvement or alteration.⁴⁶ A veteran who has received an SAH or SHA grant may also receive a HISA grant.⁴⁷

Eligibility

The HISA grant is available to veterans who qualify to receive VA medical services pursuant to Title 39, Section 1710(a), of the *U.S. Code*.⁴⁸ The amount of benefits available is greater for veterans with a service-connected disability that is rated at least 50% disabling.⁴⁹

Benefits

For veterans with a service-connected disability, the statutory maximum lifetime benefit is \$6,800.⁵⁰ Unlike the SAH and SHA grants, the HISA cap is not adjusted based on costs of construction.

Other Grants and Benefits⁵¹

Automobile and Special Adaptive Equipment Grants

Veterans with certain service-connected disabilities are eligible for one-time grants toward the purchase of an automobile or for financial assistance to purchase adaptive equipment for an existing automobile to make it safe or legal for the veteran’s use.⁵²

⁴⁵ 38 U.S.C. §1717(a)(2). Regulations are at 38 C.F.R. §§17.3100 et seq.

⁴⁶ 38 C.F.R. §17.3120.

⁴⁷ See U.S. Department of Veterans Affairs, *VHA Directive 1173.14(1), Home Improvements and Structural Alterations (HISA) Program*, p. 1, updated June 24, 2024, https://www.va.gov/vhapublications/ViewPublication.asp?pub_ID=5739.

⁴⁸ 38 U.S.C. §1717(a). For more information, see CRS In Focus IF10555, *Introduction to Veterans Health Care*.

⁴⁹ 38 C.F.R. §17.3105(b).

⁵⁰ 38 U.S.C. §1717(a). 38 C.F.R. §17.3105(b). For those veterans with a nonservice-connected disability, the maximum benefit is \$2,000.

⁵¹ This section was prepared by Madeline E. Moreno, Analyst in Veterans Policy.

⁵² 38 U.S.C. §§3902-3903; 38 C.F.R. §§3.808 and 17.155-17.158. These benefits are also available to current servicemembers who otherwise meet the service-connected disability requirements.

Eligibility

To be eligible for the automobile grant, a veteran must have one of the following service-connected conditions:

- loss or permanent loss of use of one or both feet;
- loss or permanent loss or use of one or both hands;
- permanent impairment of vision in both eyes;⁵³
- severe burns; or
- ALS.

To be eligible for adaptive equipment, a veteran must have one of the service-connected conditions listed above or ankylosis (i.e., immobility of the joint) of one or more of the knees or hips.

Benefits

Previously, a veteran was eligible for a single automobile grant in his or her lifetime. The Veterans Auto and Education Improvement Act of 2022 (P.L. 117-333) amended Title 38 of the *U.S. Code*, Section 3901(2), to allow a veteran who received an automobile grant 30 years ago or more to be eligible for another automobile grant. Starting January 3, 2033, VA may provide a veteran with an additional automobile grant every 10 years. The current maximum grant is adjusted annually on October 1 based on changes in the Consumer Price Index for all Urban Consumers (CPI-U). Effective October 1, 2025, the maximum rate is \$27,074.99.⁵⁴ Payment is made to the seller of the automobile.

A veteran may be eligible for adaptive equipment for up to two automobiles during a four-year period. Payments for adaptive equipment may be made to either the seller or the veteran up to maximum amounts set periodically by VHA.

Clothing Allowance Grant

Eligibility

A veteran with a service-connected disability is eligible for an annual clothing allowance if, because of the disability, he or she

- wears or uses a prosthetic or orthopedic appliance, including a wheelchair, which VA determines is likely to damage the veteran's clothing; or
- uses a prescription skin medication that VA determines causes irreparable damage to the veteran's outer garments.⁵⁵

⁵³ The automobile may be purchased by another person for the purpose of providing transportation to a veteran who is unable to drive.

⁵⁴ VA, *Current special benefit allowances rates*, <https://www.va.gov/disability/compensation-rates/special-benefit-allowance-rates/>.

⁵⁵ 38 U.S.C. §1162.

Benefits

A veteran is eligible for one annual clothing allowance if he or she uses one type of device or medication. A veteran may be eligible for more than one annual clothing allowance if he or she uses multiple devices or medications and multiple outergarments are subject to damage, or one type of outergarment is subject to an increased rate of damage due to the use of multiple devices or medications.

Effective December 1, 2024, the annual clothing allowance is \$1,024.50.⁵⁶ This benefit is payable on August 1, 2025. The clothing allowance is not automatically adjusted for annual increases in the cost-of-living. Historically, the same legislation enacted to increase disability compensation rates has usually included an increase to the clothing allowance using the Social Security COLA.⁵⁷

VA Life Insurance

The no-longer-offered Service-Disabled Veterans Life Insurance (S-DVI) program provides life insurance to certain eligible veterans who have service-connected disability ratings (0%-100%) from VA but are otherwise in good health.⁵⁸ Section 2004 of the Johnny Isakson and David P. Roe Veterans Health Care and Benefits Improvement Act of 2020 (P.L. 116-315) created Veterans Affairs Life Insurance (VALife) to replace S-DVI.

Veterans who are under 80 years old and have VA disability ratings of 0%-100% are eligible to apply for VALife and do not have to apply within a specific time limit. Full VALife coverage starts two years after a veteran applies, and the veteran must pay premiums during that time. This waiting period replaced the need for medical underwriting. The maximum amount of coverage is \$40,000, but coverage is available in lower amounts, in increments of \$10,000. Premium rates for VALife are fixed based upon the amount of coverage a veteran selects and the veteran's age at the time of enrollment. VA lists the premium rates on its website.⁵⁹

VA stopped accepting new applications for S-DVI on December 31, 2022, but veterans who were enrolled in S-DVI prior to that date can either choose to remain in the S-DVI program, or apply for VALife. If a veteran applies for VALife prior to December 31, 2025, he or she can retain S-DVI during the initial two-year enrollment period for VALife.⁶⁰ If a veteran applies for VALife on or after January 1, 2026, he or she would only retain S-DVI until his or her VALife application is approved.⁶¹ Veterans who retained coverage through S-DVI are not eligible to apply for supplemental insurance, and basic coverage remains at \$10,000. The only way a veteran can receive the higher basic coverage amount (\$40,000) is to apply for VALife.

⁵⁶ VA, *Current special benefit allowances rates*, <https://www.va.gov/disability/compensation-rates/special-benefit-allowance-rates/>.

⁵⁷ For more information on the Social Security COLA, see CRS Report 94-803, *Social Security: Cost-of-Living Adjustments*.

⁵⁸ 38 U.S.C. §§1922-1922A; 38 C.F.R. §§8.0-8.33.

⁵⁹ VA, *Veterans Affairs Life Insurance (VALife)*, <https://www.va.gov/life-insurance/options-eligibility/valife/>.

⁶⁰ VA, *Veterans Affairs Life Insurance: Important Milestones*, https://www.benefits.va.gov/INSURANCE/docs/Important_VALife_Milestones.pdf.

⁶¹ VA, *Veterans Affairs Life Insurance (VALife)*, <https://www.va.gov/life-insurance/options-eligibility/valife/>.

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Acknowledgments

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