



## DEPARTMENT OF VETERANS AFFAIRS

### Loan Guaranty: Assistance to Eligible Individuals in Acquiring Specially Adapted Housing; Cost-of-Construction Index

**AGENCY:** Department of Veterans Affairs.

**ACTION:** Notice.

**SUMMARY:** The Department of Veterans Affairs announces that the aggregate amounts of assistance available under the Specially Adapted Housing (SAH) grant program have increased by 4.10 percent for fiscal year (FY) 2025.

**DATES:** The increases in the aggregate amounts outlined in this notice were effective as of October 1, 2024.

**FOR FURTHER INFORMATION CONTACT:** Jason Latona, Assistant Director for SAH/Native American Direct Loans, Loan Guaranty Service, Veterans Benefits Administration, Department of Veterans Affairs, 810 Vermont Avenue NW, Washington, DC 20420, 202-461-9201. (This is not a toll-free number.)

**SUPPLEMENTARY INFORMATION:** In accordance with 38 U.S.C. 2102(e), 38 U.S.C. 2102A(b)(2), 38 U.S.C. 2102B(b)(2), and 38 CFR 36.4411, the Secretary of Veterans Affairs announces for FY 2025 the aggregate amounts of assistance available to Veterans and Service members eligible for SAH program grants.

Section 2102(e)(2) authorizes the Secretary to increase the aggregate amounts of SAH assistance annually based on a residential home cost-of construction index. The Secretary uses the Turner Building Cost Index for this purpose (see 38 CFR 36.4411(a)). Such increase will be equal to the percentage by which the Turner Building Cost Index for the most recent calendar year (CY) exceeds that of the next preceding CY. If, however, the Turner Building Cost Index for the most recent full CY is equal to or

less than the next preceding CY, the percentage increase will be zero (see 38 CFR 36.4411(b)).

In the most recent quarter for which the Turner Building Cost Index is available, second quarter 2024, the index showed an increase of 4.10% over the index value listed for second quarter 2023. Turner Construction Company, <https://www.turnerconstruction.com/cost-index> (last visited August 1, 2024). Pursuant to 38 CFR 36.4411(a), therefore, the aggregate amounts of assistance for SAH grants made pursuant to 38 U.S.C. 2101(a) and 2101(b) have increased by 4.10% for FY 2025. This CY period, second quarter to second quarter, provides more up-to-date cost of construction information for a possible adjustment effective October 1 when compared to a January-through-December period, which would result in a 10-month delay in implementation.

Sections 2102A(b)(2) and 2102B(b)(2) require the Secretary to apply the same percentage calculated pursuant to section 2102(e) to grants authorized pursuant to sections 2102A and 2102B. As such, the maximum amount of assistance available under these grants has also increased by 4.10% for FY 2025.

The increases were effective as of October 1, 2024. 38 U.S.C. 2102(e), 38 U.S.C. 2102A(b)(2), and 38 U.S.C. 2102B(b)(2).

### **SAH: Aggregate Amounts of Assistance Available During FY 2025**

#### *Section 2101(a) Grants and Temporary Residence Adaptation (TRA) Grants*

Effective October 1, 2024, the aggregate amount of assistance available for SAH grants made pursuant to 38 U.S.C. 2101(a) is \$121,812 during FY 2025.

The maximum TRA grant made to an individual who satisfies the eligibility criteria under 38 U.S.C. 2101(a) and 2102A is \$49,062 during FY 2025.

#### *Section 2101(b) Grants and TRA Grants*

Effective as of October 1, 2024, the aggregate amount of assistance available for SAH grants made pursuant to 38 U.S.C. 2101(b) is \$24,405 during FY 2024.

The maximum TRA grant made to an individual who satisfies the eligibility criteria under 38 U.S.C. 2101(b) and 2102A is \$8,760 during FY 2025.

### *Section 2102B Grants*

Effective as of October 1, 2024, the amount of assistance available for grants made pursuant to 38 U.S.C. 2102B is \$111,759 during FY 2025, however the Secretary may waive this limitation for a Veteran if the Secretary determines a waiver is necessary for the rehabilitation program of the Veteran.

### *Signing Authority:*

Douglas A. Collins, Secretary of Veterans Affairs, approved and signed this document on May 16, 2025, and authorized the undersigned to sign and submit the document to the Office of the Federal Register for publication electronically as an official document of the Department of Veterans Affairs.

**Consuela Benjamin,**

*Regulations Development Coordinator,*

*Office of Regulation Policy & Management,*

*Office of General Counsel,*

*Department of Veterans Affairs.*

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