

— FWD ASSIST HQ —

FIELD GUIDE

Applying for Ancillary Benefits

Identify which ancillary benefits your disability supports and file the correct application for each.



J. Erickson

A FWD Assist HQ Field Guide

FIELD GUIDE

By J. Erickson | An FWD Assist HQ Field Guide | Publisher: FWD Assist HQ | First Edition, 2026

This guide is education, not representation. It explains how part of the VA system works so you can handle your own business with confidence. It is not legal or claims advice, and reading it does not create any representative relationship between you and the author. The author is not affiliated with the Department of Veterans Affairs, and nothing here is endorsed by the VA.

This guide prints no live VA dollar figures and no rating percentages on purpose, because they change. Before you make a decision based on any number, check the current figure at va.gov. No book can promise you a rating; the evidence in your file decides the result. Help from an accredited Veterans Service Officer is always free.

In crisis? Call the **Veterans Crisis Line**: dial **988**, then press **1**. You can also text **838255** or chat online at veteranscrisisline.net. It is free, confidential, and available 24/7.

Applying for Ancillary Benefits

Identify which ancillary benefits your disability supports and file the correct application for each.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you a benefit, an amount, or an outcome, and no one can. For help with your own situation, see a free accredited representative (see [the back of this guide](#)). Nothing here creates a representative relationship.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

THE BEST WAY TO USE THIS GUIDE

The strongest position is to be your own informed advocate and to work with a free accredited representative. An accredited Veterans Service Organization, such as the DAV, VFW, American Legion, or a county or state veterans office, helps at no charge. Accredited claims agents and attorneys can help too. They can't charge for work done before VA issues its initial decision on your claim, and after that they may charge a fee within the limits of 38 CFR 14.636. This guide is here so you understand your own situation and can work with them as a full partner instead of handing it over blind. If you'd rather handle this yourself, and you're comfortable doing that, the guide walks you through every step. Either way, you stay in control.

The Outcome and What You Need Before You Start

The outcome: By the end of this guide you'll have checked which of three ancillary benefits your service-connected disabilities may support (the clothing allowance, the automobile and adaptive-equipment allowance, and the adaptive-housing grants) and filed the VA application for each one that fits.

This guide prepares you for the task. It doesn't and can't promise you any benefit, amount, or approval. Your service-connected disabilities and the evidence in your file decide the result.

WHAT YOU NEED BEFORE YOU START

- ☐ Your VA rating decision letter or letters.
- ☐ A list of your service-connected conditions, and any loss or loss of use of a hand, foot, or leg, vision loss, severe burns, or ALS.
- ☐ Whether you use a prosthetic or orthopedic device (including a wheelchair), or a prescribed skin medication, for a service-connected condition.
- ☐ Your treating or prescribing provider's contact information.
- ☐ The location of your nearest VA medical center's prosthetic representative.

When to start: As soon as you have a qualifying service-connected disability. All three benefits need a service-connected disability first; if you haven't filed for disability compensation, do that first. The clothing allowance runs on a yearly August 1 date.

Start Here: The Basics

Ancillary benefits are extra benefits tied to certain service-connected disabilities, separate from your monthly compensation. This guide covers three. The clothing allowance is a yearly payment when a device or a skin medication for a service-connected condition damages your clothes. The automobile allowance helps you buy a vehicle once, and adaptive-equipment grants help fit it to your disability. The housing grants, Specially Adapted Housing (SAH) and Special Home Adaptation (SHA), help adapt a home. Each has its own form and its own rules, so this guide screens you for each one in turn. It prints no dollar figures, because the amounts change; check current figures at va.gov.

Where this is written down: 38 CFR § 3.810; 38 CFR § 3.808; 38 CFR § 3.809; 38 CFR § 3.809a; 38 U.S.C. § 2101.

The Steps

STEP 1

Pull your rating decision and list your qualifying conditions.

From your VA decision letter, list each service-connected condition. Note any rated loss or loss of use of a hand, foot, or leg, any vision loss in both eyes, any severe burns, ALS, and whether VA has rated a disability permanent and total. These findings drive which benefits fit.

Done when you have a written list of your service-connected conditions and these findings.

STEP 2

Screen for the clothing allowance.

You may qualify if a prosthetic or orthopedic device (including a wheelchair) you need for a service-connected condition wears or tears your clothes, or a prescribed medication for a service-connected skin condition causes damage to your outer clothing that can't be repaired. More than one device or medication, affecting different clothing, can mean more than one allowance.

If you use such a device or skin medication for a service-connected condition, **then** continue to Step 3. **If** not, **then** skip to Step 4.

Where this is written down: 38 CFR § 3.810(a).

Done when you know whether you have a qualifying device or skin medication.

STEP 3

File the clothing allowance application.

File online at va.gov/disability/eligibility/special-claims/clothing-allowance, or use VA Form 10-8678 (Application for Annual Clothing Allowance). You can mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444, fax it, or bring it to the prosthetic representative at your VA medical center. Each year's payment turns on whether you qualify on August 1. VA holds applications until that date and pays veterans who qualify between September 1 and October 31. To get the payment for a given August 1, file by July 31 of the next year. If VA service connects the qualifying condition after August 1, you have one year from VA's notice of that decision.

If you already get the allowance, **then** check va.gov before you reapply; VA says veterans who got a payment in 2022 or 2023 don't need to apply every year, but you do apply for any additional allowance.

Do not let it slide. File as soon as you qualify. If you miss the July 31 cutoff, you lose that year's payment, and the application counts only for the next August 1.

Where this is written down: 38 CFR § 3.810(b) and (c).

Done when your application is in and you have a confirmation.

STEP 4

Screen for the automobile allowance and adaptive equipment.

You may qualify if a service-connected disability includes loss or permanent loss of use of one or both feet or hands, permanent vision loss in both eyes at the level VA sets, a severe burn injury, or ALS. Each of these supports both the automobile allowance and adaptive equipment. Ankylosis (a fused or frozen joint) of one or both knees or hips supports adaptive equipment only.

If any of these applies, **then** continue to Step 5. **If not, then** skip to Step 6.

Where this is written down: 38 CFR § 3.808(b).

Done when you know whether one of these findings fits your ratings.

STEP 5

File for the automobile allowance and adaptive equipment before you buy.

For the automobile allowance, apply online at VA.gov or on VA Form 21-4502 (Application for Automobile or Other Conveyance and Adaptive Equipment). For an adaptive-equipment grant, take VA Form 10-1394 (Application for Adaptive Equipment, Motor Vehicle) to the prosthetic representative at your VA medical center. The automobile allowance is generally once in a lifetime; a second one is possible only in narrow cases, such as a vehicle bought with the allowance 30 or more years ago. Adaptive equipment can be approved more than once.

Do not buy the vehicle or the equipment first. VA has to approve your claim before you buy, and the seller has to agree to send VA the completed form and an itemized invoice.

Where this is written down: 38 CFR § 3.808(c); 38 U.S.C. § 3902, 3903(a); VA.gov, Automobile allowance and adaptive equipment.

Done when the forms that fit are filed and you have VA's approval before any purchase.

STEP 6

Screen for the adaptive-housing grants.

Both grants generally need a disability VA rates permanent and total. Blindness in both eyes needs only a permanent rating, and so does a post-9/11 loss or loss of use of one leg that keeps you from walking without braces, crutches, canes, or a wheelchair. That post-9/11 route has a yearly limit: VA can approve only 120 people a year under it. If the limit is reached, you may still get the grant in a later year. SAH covers the most severe cases, such as loss or loss of use of both legs, or of one leg with other problems that keep you from walking without braces, crutches, canes, or a wheelchair; loss of use of both arms at or above the elbow; blindness in both eyes; certain severe burns; and service-connected ALS rated at the total level. SHA covers loss or loss of use of both hands, certain burns, and residuals of an inhalation injury. A Temporary Residence Adaptation grant can help if you live for a time in a family member's home.

If your service-connected disability may fit either grant, **then** continue to Step 7. **If not, then** skip to Step 8.

Where this is written down: 38 CFR § 3.809(b); 38 CFR § 3.809a(c); 38 U.S.C. § 2101.

Done when you know whether an adaptive-housing grant may fit.

STEP 7

File the adaptive-housing application.

Apply online at VA.gov or on VA Form 26-4555 (Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant). VA decides which grant applies. Grant money can be used more than once over your lifetime, up to the current limit.

Do not start construction on the assumption you'll be approved. Wait for VA to confirm the grant and approve the plans.

Done when your application is filed.

STEP 8

Confirm each application and keep copies.

Save every confirmation, note each filing date, and keep copies of the forms and supporting letters in one folder.

Done when you have proof of filing for every benefit you applied for.

STEP 9

Get free accredited help for anything that branches.

An accredited VSO can check which of these benefits your ratings support and help put the applications together at no cost. Questions also go to VA at 1-800-827-1000.

Done when you've filed, or booked a free VSO appointment for, the benefits you're unsure about.

Recap Checklist

- ☐ Pulled my rating decision and listed qualifying conditions.
- ☐ Screened for the clothing allowance.
- ☐ Filed for the clothing allowance (online or VA Form 10-8678) within the filing window, if it fits.
- ☐ Screened for the automobile allowance and adaptive equipment.
- ☐ Filed VA Form 21-4502 or 10-1394 if they fit, and bought nothing before approval.
- ☐ Screened for the adaptive-housing grants.
- ☐ Filed for a housing grant (online or VA Form 26-4555) if one fits.
- ☐ Confirmed each application and kept copies.
- ☐ Got free accredited help for anything I was unsure about.

Reminder: rules and rates change. Check any current figure at va.gov. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. This guide prepared you for the task. The evidence in your file decides the result.

Get Free, Accredited Help

For anything about your own claim, talk to an accredited representative. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. Free help is available through Veterans Service Organizations such as the DAV, VFW, and American Legion, and through county and state veterans offices.

To find one near you, visit va.gov/get-help-from-accredited-representative. Representation begins only when you sign VA Form 21-22 (for a Veterans Service Organization) or 21-22a (for an individual agent or attorney). With one rare exception for a single unpaid case, only accredited people can represent you before the VA, and only an accredited agent or attorney can charge you a fee. Nothing in this guide creates that relationship.

A warning about claim sharks. Anyone who offers to file your initial claim for a fee, or who guarantees you a rating or a percentage, is selling something you shouldn't buy. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge only after VA issues its initial decision, within the limits of 38 CFR 14.636. Report predatory companies to the VA Office of Inspector General at 1-800-488-8244.

Keep Going: The Full Guide

This field guide is one of the short, do-this-now guides in the FWD Assist HQ line. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

About the Author

J. Erickson. Author, educator, former veteran service officer.

J. Erickson is a service-disabled Air Force veteran. He served as a military firefighter and as a veteran service officer, where he spent years walking veterans through the same claims process he writes about now. He holds an MBA and writes plain-language guides for veterans who want to understand the system without a translator.

He writes the For the Rest of Us series at fwdassisthq.com. This guide is published by FWD Assist HQ as a veteran education resource. It is not affiliated with or endorsed by the Department of Veterans Affairs.