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Financial/Public Assistance for Housing

Public Housing Authorities (PHA)
Public Housing Authorities provide quality, affordable housing opportunities that promote maximum independence for a community’s lower income families, elderly and persons with disabilities. Contact Information for Public Housing Authorities is in the Resources Section.

Who is eligible: Low-income individuals/families, seniors and/or persons with disabilities are eligible to apply for Family Housing and/or Section 8 Rental Assistance.

PHA Programs
Public Housing: Provides decent and safe rental housing for eligible low-income families, seniors, and/or persons with disabilities.

Family Housing: Provides housing assistance to low-income individuals, families, seniors and/or persons with disabilities to afford decent, safe, and sanitary housing. Duplex and single family units are located throughout the community.

Housing Choice Voucher Program: Provides housing assistance for low-income individuals, families, seniors and/or persons with disabilities to afford decent, safe, and sanitary housing in the private market.

NDMIG Housing Task Force Membership Agencies
AARP
ARC of Bismarck
City of Fargo-Planning Department
Community Action
Community Works
Dakota Center for Independent Living
Fair Housing of the Dakotas
Fannie Mae
Freedom Center for Independent Living
Independence Center for Independent Living
Minot Housing Authority
North Central Human Service
(NCHS) Serious Mental Illness (SMI)
ND Association for the Blind
ND Association for the Disabled
ND Center for Persons with Disabilities
ND Department of Commerce-Division of Community Services
ND Disabilities Advocacy Consortium (NDDAC)
ND Human Rights Coalition
Options Center for Independent Living
ND Protection and Advocacy Project
The Village Family Service
The Civil Rights Division of the Justice Department brings lawsuits in federal courts across the country to end discriminatory practices and to seek monetary and other relief for individuals whose rights under civil rights laws have been violated. The Civil Rights Division initiates lawsuits when it has reason to believe that a person or entity is involved in a “pattern or practice” of discrimination or when there has been a denial of rights to a group of persons that raises an issue of general public importance. The Division also participates as amicus curiae in federal court cases that raise important legal questions involving the application and/or interpretation of the Act. To alert the Justice Department to matters involving a pattern or practice of discrimination, matters involving the denial of rights to groups of persons, or lawsuits raising issues that may be appropriate for amicus participation, contact the US Department of Justice at the address listed above. A HUD or Department of Justice decision not to proceed with a civil rights matter does not foreclose private plaintiffs from pursuing a private lawsuit.

PHA Supportive Services

Disabled and Elderly Service Program: Assists individuals who reside in public housing facilities to continue to live independently by providing them with avenues to obtain the services they need to enhance their quality of life. They provide:

- Case management plans & referral services
- Conduct educational forums about available community service agencies
- Provide point of access to services available, application procedures, and client rights
- Organize instruction in health care, job-hunting, and “life skills”
- Empower residents to be self-sufficient

Senior Supportive Services: Provides personal assistance for senior residents to remain in their home longer. In-home support providers can help with:

- Housekeeping
- Grocery Shopping
- Personal Needs
- Meal Preparation
- Laundry
- Errands/Shopping
- Other Services as needed

Family Self-Sufficiency Program: Provides families receiving housing assistance an opportunity to achieve long-term economic independence and self-sufficiency by assisting the participant in the following areas:

- Education
- Training
- Setting Goals
- Saving
Entrepreneurship Training Program: Provides training to the general public twice a year and it includes:
- Business Plan Training
- Marketing
- Advertising
- Networking

Resident Opportunities and Self Sufficiency (ROSS): Provides public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient.

Funding Programs for (PHA)

Capital Fund: Provides funds to housing authorities to modernize public housing.
- Demolition/Disposition: Created in an effort to help eliminate old, run down public housing
- Homeownership: A Public Housing Authority may sell all, or a portion of a public housing development to eligible residents or resident organizations, for purposes of homeownership, provided that a Homeownership Plan has been submitted by the PHA and has been approved by HUD
- HOPE VI: Provides grants and unprecedented flexibility to address the housing and social service needs of their residents in the Nation’s most distressed public housing developments.
- Moving to Work Demonstration (MTW): Allows housing authorities to design and test ways to give incentives to families to become economically self-sufficient, achieve programmatic efficiencies, reduce costs, and increase housing choice.

US Department of Housing and Urban Development (HUD)

Fargo Field Office:
657 2nd Ave. N
3rd Floor, Room 366
PO Box 2483
Fargo, ND 58108-2483
Voice: 701-239-5136
TTY: 701-239-5668
FAX: 701-239-5249
Website: www.hud.gov

Denver Regional Office of Fair Housing & Equal Opportunity
US Department of Housing & Urban Development
1670 Broadway
Denver, CO 80202-4801
Voice: 303-672-5437
TTY: 303-672-5248
Toll-Free: 1-800-877-7353
FAX: 303-672-5026
Local Offices:

**Bismarck**
1511 E. Interstate Ave.
Bismarck, ND 58503-0560
Voice: 701-250-4367 Ext. 4
Toll-Free: 1-800-688-2297 Ext. 4
TTY: 1-800-366-6889

**Park River**
417 Park St. W., Suite 3
Park River, ND 58270
Voice: 701-284-7118 Ext. 4
Toll-Free: 1-800-688-2307 Ext. 4
TTY: 1-800-366-6889

**Williston**
1106 2nd St. W.
Williston, ND 58801-5804
Voice: 701-572-4597 Ext. 4
Toll-Free: 1-800-688-2308 Ext. 4
TTY: 1-800-366-6889

**Empowerment Zone:**
Griggs-Steele Empowerment Zone
PO Box 335
Finley, ND 58230-0321

**Rural Economic Area Partnership (REAP) Zone:**
Southwest REAP Zone
Pulver Hall
Dickinson, ND 58601

**Center of North America Coalition (CONAC) Zone**
4215 Burdick Expressway E.
Minot, ND 58701

**Operating Fund:** Provides operating subsidies to housing authorities to assist in funding the operating and maintenance expenses of their own dwellings, in accordance with Section 9 of the U.S. Housing Act of 1937, as amended. The subsidies are required to help maintain services and provide minimum operating reserves.

**Rental Housing Integrity Improvement Program (RHIIP):** Develops and implements plans which address HUD’s high risk rental housing subsidy programs.

**ROSS and Neighborhood Networks (NN):** Links services to public housing residents by providing grants for supportive services, resident empowerment activities and activities to assist residents in becoming economically self-sufficient.

**Other Rental Assistance Programs**

**Moderate Rehabilitation Program:** Enables ND households with very low income the ability to afford safe and decent housing through the use of rent subsidies. Criteria must be met to receive rental assistance which is available to qualified people who agree to live in specified housing located in:

- Bismarck/Mandan
- Devils Lake
- Fargo
- Grand Forks
- Hettinger
- Jamestown
- Minot
- Valley City
- Wahpeton
USDA Rural Development Housing Programs

Multi-Family Housing–Rental Assistance Program (Section 521): Provides a number of finance options to developers of low-income community housing. Assistance to individual residents of multi-family dwellings comes primarily in the form of rental assistance. Rent subsidies under the Rental Assistance Program ensure that elderly, disabled, and low-income residents of multi-family housing complexes financed by RHP are able to afford rent payments. With the help of the Rental Assistance Program, a qualified applicant pays no more than 30% of his or her income for housing.

Farm Labor Housing (Section 514 loan program): The only nationwide program designed to provide housing for farm laborers. Loan funds may be used to buy, build, improve, or repair housing for farm laborers, including persons whose income is earned in aquaculture and those engaged in on-farm processing. Funds can be used to purchase a site or a leasehold interest in a site; to construct housing, day care facilities, or community rooms; to pay fees for durable household furnishings; and to pay construction loan interest.

Rural Rental Housing Guaranteed Loan Program (Section 538): Intended to fund construction, acquisition, or rehabilitation of rural multi-family housing for low-income occupants. Residents of completed housing facilities must be very low to moderate income households; or elderly, or disabled persons with income not in excess of 115% of the median income of the surrounding area.

USDA Area Offices:

Devils Lake
503 Highway 2 W., Suite 5
Devils Lake, ND 58301-2900
Voice: 701-662-8634 Ext. 4
Toll-Free: 1-800-688-2279 Ext. 4
TTY: 1-800-366-6889

Dickinson
2493 4th Ave. W, Room B
Dickinson, ND 58601-2623
Voice: 701-225-9168 Ext. 4
Toll-Free: 1-800-688-2251 Ext. 4
TTY: 1-800-366-6889

Minot
1920 13th St. SE
Minot, ND 58701-6059
Voice: 701-852-1754 Ext. 4
Toll-Free 1-800-765-9476 Ext. 4
TTY: 1-800-366-6889

Valley City
575 10th St. SW, #4
Valley City, ND 58072-3906
Voice: 701-845-5150 Ext. 4
Toll-Free: 1-800-688-2293 Ext. 4
TTY: 1-800-366-6889

Rolla Outreach Office
1106 Main Ave. W, Suite 2
RR1 Box 85C
Rolla, ND 58367
Voice: 701-477-3167
TTY: 1-800-366-6889
Rural Development is committed to helping improve the economy and quality of life in all rural America. Financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. USDA promotes lending pools. USDA offers technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services and provide technical assistance to help communities undertake community empowerment programs.

State Office:
- Clare A. Carlson, State Director
- Donald Warren, Housing Program Director
  (Programs administered: Single Family Housing, Multi-Family Housing, Community Facility Programs)
  William L. Guy Federal Building, Room 208
  220 E. Rosser Ave.
  Bismarck, ND 58502-1737
  Voice: 701-530-2037/TTY: 701-530-2113
  Toll-Free: 1-800-582-7584/FAX: 701-530-2111
  E-Mail: Don.Warren@ND.USDA.Gov
  Website: www.rurdev.usda.gov

Rural Rental Housing Program (Section 515): Direct, competitive mortgage loans made to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. Primarily a direct mortgage program.

Homeownership Programs

North Dakota Housing Finance Agency (NDHFA) Home Mortgage Programs
NDHFA helps North Dakotans achieve successful homeownership through homebuyer education, down payment and closing cost assistance, and home mortgage loans. Contact Information for the ND Housing Finance Agency is in the Resources Section.

NDHFA Home Mortgage Loans
- **FirstHome Program**: A home mortgage with below market interest rates available to low– to moderate-income homebuyers.
- **HomeKey Program**: Offers very low-income borrowers an interest rate reduction on standard FirstHome loans.
- **HomeAccess Program**: Provides low-interest mortgage loans to individuals with disabilities and their families.
- **North Dakota Roots**: A pilot homeownership incentive program targeted to new and returning North Dakotans employed by primary sector businesses.
- **Rural Real Estate Mortgage Program**: NDHFA serves as a secondary market for Rural
Housing Service residential real estate mortgages.

- **Targeted Area Loan Program**: Available on first-come, first-served basis to any mortgagor purchasing a home in any of North Dakota’s targeted areas.

**Down Payment and Closing Cost Assistance**

The programs below are available to assist individuals with disabilities with down payment and closing costs for homeownership:

- **Start Program**: Provides low to moderate income homebuyers with assistance for down payment, closing costs and prepaids.

- **Down Payment and Closing Cost Assistance Program**: Designed to assist low-income borrowers with down payment and closing cost requirements.

- **Second Mortgage Programs**: Non-NDHFA second mortgage program. Homeownership assistance programs that can be used in conjunction with NDHFA loans.

- **North Dakota Roots**: Incentive program targeted to new and returning North Dakotans.

- **Community Partners Program**: Helps local communities deal with affordability issues, and encourage the development of single-family housing.

- **Habitat for Humanity Loan Purchase Program**: The NDHFA assists local Habitat affiliates by purchasing home mortgage loans in turn freeing up funds for future construction projects.

- **Homeownership Acquisition and Rehabilitation Program (HARP)**: Assists low-income households achieve affordable homeownership and rehabilitates existing housing stock throughout the state.

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**Stark County Social Services Board**
664 12th St. W
Dickinson, ND 58601
701-456-7675

**Steele County Social Services Board**
Washington Ave.
Finley, ND 58230
701-524-2584

**Stutsman County Social Services Board**
116 1st St. E
Jamestown, ND 58402
701-252-7172

**Towner County Social Services Board**
315 2nd St
Cando, ND 58324
701-968-4355 Ext. 8

**Traill County Social Services Board**
West Caledonia Ave
Hillsboro, ND 58045
701-636-5220

**Walsh County Social Services Board**
Chase Building, 2nd Floor
516 Cooper Ave.
Grafton, ND 58237
701-352-5111

**Ward County Social Services Board**
400 22nd Ave NW
Minot, ND 58702
701-852-3552
• **HomeWork Program:** A down payment and closing cost assistance program provided to the employees of a participating employer in partnership with the NDHFA.

**USDA Rural Development Housing Programs**
The USDA Rural Development Housing Programs might be of interest to individuals buying or renovating a home. *Contact Information for the USDA is in the Resources Section.* USDA Programs:

- **Direct Loan Program (Section 502):** Individuals or families receive direct financial assistance from the Rural Housing Programs in the form of a home loan at an affordable interest rate. Most loans are to families with incomes below 80% of the median income level in the communities where they live. Direct loans may be made for the purchase of an existing home or for new home construction.

- **Loan Guarantee Program (Section 502):** Guarantees loans made by private sector lenders. The individual works with the private lender and makes his or her payments to that lender. An individual or family may borrow up to 100% of the appraised value of the home, which eliminates the need for a down payment.

- **Mutual Self-Help Housing Program (Section 523):** Makes home affordable by providing future homeowners the opportunity to work on the home themselves. With this investment in the home, each homeowner pays less for his or her home. Each qualified applicant is required to complete 65% of the work to build his or her own home.

- **Home Repair Loan and Grant Program (Section 504):** For very low income families who own homes in need of repair or renovation. Provides funds to make a home accessible to someone with disabilities. Homeowners 62 years and older are
eligible for home improvement grants. Other low-income families and individuals receive loans at a 1% interest rate directly from RHP.

U.S. Department of Housing and Urban Development (HUD) Affordable Housing Programs

HUD provides three housing programs within the office of Community Planning and Development to organizations and communities in providing affordable housing: Contact Information for HUD is in the Resources Section.

- **HOME Program**: Helps expand the supply of decent, affordable housing for low and very low-income families by providing grants to States and local governments called participating jurisdictions or “PJs”. PJs use their HOME grants to fund housing programs which meet local needs and priorities. PJs may use HOME funds to help renters, new homebuyers or existing homeowners.

- **SHOP**: Provides funds for non-profit organizations to purchase home sites and develop or improve the infrastructure needed to set the stage for sweat equity and volunteer-based homeownership programs for low-income families. Sweat equity is the opportunity for a future homeowner to work on the home themselves. National and regional non-profit organizations or consortia who have experience in using volunteer labor to build housing may apply.

- **HOZ**: Allows communities to reclaim vacant and run-down properties, increase homeownership, and promote economic revitalization by creating entire neighborhoods of new, single-family homes.

**Mountrail County Social Services Board**  
18 2nd Ave. W  
Stanley, ND 58784  
701-628-2925

**Nelson County Social Services Board**  
210 B. Ave. W  
Lakota, ND 58344  
701-247-2945

**Oliver County Social Services Board**  
PO Box 145  
Center, ND 58530  
701-794-3212

**Pembina County Social Services Board**  
300 Boundary Rd W #3  
Cavalier, ND 58220  
701-265-8441

**Pierce County Social Services Board**  
820 S. Main Ave  
Rugby, ND 58368  
701-776-5818

**Ramsey County Social Services Board**  
524 4th Ave., #19  
Devils Lake, ND 58301  
701-662-7095

**Ransom County Social Services Board**  
205 4th Ave. W  
Lisbon, ND 58054  
701-683-5661
Property Tax Exemptions

North Dakota Assessing Division Exemptions
The Assessing Division processes applications for partial or discretionary exemptions for certain properties. Listed below are exemptions and credits for people with disabilities and/or the elderly. For additional information, contact the County Auditor or the North Dakota Treasurer offices.

Property Tax Credit for Senior Citizens (Homestead Credit)

Who is eligible: Available for persons 65 years of age or older or homeowners with disabilities on a limited income.

Requirements:
- 65 years of age or older; with a permanent and total disability in the year for which the application is made.
- For a husband and wife who are living together, only one may apply for the credit.
- You must reside on and have an interest in the property for which the credit is claimed.
- Total income from all sources may not be more than $14,000 after deducting medical expenses.
- Assets may not exceed $50,000, including the value of any assets gifted or otherwise divested within the last three years, excluding the first $80,000 value of your homestead.
Property Tax Credit for Disabled Persons (Homestead Credit)

Who is eligible: Homeowners who have permanent and total disabilities.

Requirements:
- Proof of total disability must be established with a certificate from a licensed physician approved by the city governing body where you reside.
- There is no age requirement for the person with disabilities credit.
- You must reside on and have an interest in the property for which the credit is claimed.
- Your total income from all sources may not be more than $14,000 after deducting medical expenses.
- Your assets may not exceed $50,000, including the value of assets gifted or otherwise divested within the last three years, excluding the first $80,000 value of your homestead.

Wheelchair Exemption: Any person with a permanent or total disability who is permanently confined to use of a wheelchair is eligible for an exemption of up to $80,000 of the building value of their home for property tax. Any un-remarried spouse will continue to receive this exemption if the applicant is deceased. Proof of disability must be established with a certificate from a licensed physician approved by the city governing body where you reside.

Disabled Veteran Exemption

Requirements:
- Veteran must have honorable discharge or be retired from the armed forces.
- Must have service connected disability of 50% or greater.

Golden Valley County Social Services Board
67 1st St. SE
Beach, ND 58621
701-872-4121

Grand Forks County Social Services Board
151 S. 4th St., Suite 200
Grand Forks, ND 58201
701-787-8535

Grant County Social Services Board
106 2nd Ave., NE
Carson, ND 58529
701-622-3706

Griggs County Social Services Board
808 Rollin Ave. SW
Cooperstown, ND 58425
701-797-2127

Hettinger County Social Services Board
309 Millionaire Ave.
Mott, ND 58646
701-824-3276

Kidder County Social Services Board
120 E. Broadway
Steele, ND 58482
701-475-2551

LaMoure County Social Services Board
202 4th Ave. NE
LaMoure, ND 58458
701-883-5301, ext 7
**Exemption is available to the un-married surviving spouse of the veteran.**

**Combined income of veteran and spouse may not exceed the maximum amount specified for receiving homestead credit ($14,000).**

**The prior year's income is considered for the current year's application.**

**Maximum benefit may not exceed $3,600 taxable value, because a homestead is limited to $80,000 market value.**

**Veteran must file with the county auditor a certificate from the United States Veterans Administration indicating the amount of the disability along with Veterans form DD214.**

**Paraplegic Veteran Exemption:** Paraplegic disabled veterans are eligible for an exemption of up to $80,000 of the building value of their home for property tax. Any un-remarried spouse will continue to receive this exemption if the applicant is deceased.

**Requirements:**
- Exemption includes veterans who have been awarded specially adapted housing by the Veterans Administration.
- Exemption is available to the un-remarried surviving spouse of the veteran.
- Maximum benefits may not exceed $3,600 taxable value, because a homestead is limited to $80,000 market value.
- Income is not considered in determining eligibility for exemption.
- Paraplegic disability does not have to be service connected.
- Proof of total disability must be established with a certificate from a licensed physician approved by the city governing body where you reside.
**Blind Exemption:** Residential homes owned and occupied by an individual who is blind shall be exempt up to $111,100 of the building value. Homes that are owned by a spouse of a blind person shall also be exempt within limit as long as the blind person resides in the home. A totally blind person is defined as one who has visual acuity of not more than 20/200 in the better eye with correction, or whose vision is limited in field so that the widest diameter subtends an angle no greater than twenty degrees. Proof of disability must be verified by a licensed physician approved by the city governing body where you reside. This exemption extends to the entire residential building as long as there are no more than two apartments or rental units leased in the building.

**Homestead Credit for Senior Citizens or Disabled Persons**

**Renter Requirements:**
- Must be 65 years of age or older; permanently and totally disabled in the year for which the refund is claimed.
- For a husband and wife who are living together, only one may apply for the refund. Only the spouse applying for the refund need be 65 years of age or older.
- Renters must meet the same income requirements as homeowners. There is no asset limitation for renters.
- No refund may be made to a person who pays rent or fees for any living quarters, including nursing homes, that are exempt from property taxation and for which payment in lieu of property taxes is not made.

**Benson County Social Services Board**
108 4th St. E
Minnewaukan, ND 58351
701-473-5302

**Billings County Social Services Board**
67 1st St. SE
Beach, ND 58621
701-872-4121

**Bottineau County Social Services Board**
314 W. 5th St., Suite 1
Bottineau, ND 58318
701-228-3613

**Bowman County Social Services Board**
104 W. 1st
Bowman, ND 58623
701-523-3285

**Burke County Social Services Board**
103 Main St. SE
Bowbells, ND 58721
701-377-2313

**Burleigh County Social Services Board**
415 E. Rosser Ave., Suite 113
Bismarck, ND 58501
701-222-6622

**Cass County Social Services Board**
1010 2nd Ave. S
Fargo, ND 58108
701-241-5761
• Heat, water, lights, telephone or furniture costs may not be considered as part of your rent costs. If your landlord pays for these items, you must deduct the cost of these items from your rent when you apply for a refund.
• If you pay for your utilities and furniture yourself, you may not add the costs of these items to your rent when you apply for the refund.
• In order for you to receive a refund as part of the rent you pay, your annual rent payments must use up a certain percentage of your income.
• A refund may not exceed $240.
Assistive Technology and Home Modifications

Assistive Technology

Definition: Any item, piece of equipment, or product system, whether acquired commercially or off the shelf, modified, or customized, that is used to increase, maintain, or improve functional capabilities of individuals with disabilities.

Assistive Technology Examples (list is non-inclusive):
- Wheelchairs
- Canes
- Walkers
- Hearing Aides
- Reading Machines
- Devices for Grasping
- Computer Software-Based Devices including:
  - Screen Readers
  - Screen Magnifiers
  - Speech Synthesizers
  - Voice Input Software

Assistive Technology Products

ABLEDATA: Source for assistive technology information and products:
- Architectural Elements—Products that make the built environment more accessible. Major Categories include: indoors, outdoors, vertical lift, houses, specialties, lighting, and signs

Minot/McHenry/Pierce Counties Both/Sect 8
108 Burdick Expy E.
Minot, ND 58701
Voice: 701-852-0485
FAX: 701-852-3043

Edy County Sect 8
524 Central Ave
New Rockford, ND 58356
Voice: 701-947-2008
FAX: 701-947-2279

Mountrail County Sect 8
PO Box 38
Parshall, ND 58770
Voice: 701-862-3343
FAX: 701-862-3409

Rolette County Both
509 5th Ave
Rolette, ND 58366
Voice: 701-246-3421
FAX: 701-246-3754

Northwest Regional Sect 8
PO Box 66
Sherwood, ND 58782
Voice: 701-459-2209
FAX: 701-459-2209

Barnes County Both
120 12th St. NW
Valley City, ND 58072
Voice: 701-845-2600
FAX: 701-845-8753
- **Blind and Low Vision**—Computers, educational aids, health care, information storage, kitchen aids, labeling, magnification, office equipment, orientation and mobility, reading, recreation, sensors, telephones, time, tools, travel, typing, and writing (Braille)

- **Communication**—Products to help people with disabilities related to speech, writing, and other methods of communication

- **Computers**—Products to allow people with disabilities to use desktop and laptop computers and other kinds of information technology. Software, hardware, and computer accessories

- **Controls**—Products that provide the ability to start, stop, or adjust electric or electronic devices. Environmental controls, and control switches

- **Deaf and Hard of Hearing**—Amplification, driving, hearing aids, recreational electronics, signal switches, speech training, telephones, and time

- **Home Management**—Products that assist in cooking, cleaning, and other household activities as well as adapted furniture and appliances.

- **Personal Care**—Products to aid in activities of daily living.

- **Safety and Security**—Products to protect health and home. Alarm and security systems, electric cords, lights, locks

*Contact Information is in the Resources Section.*

### Home Modification

**Definition:** Refers to adaptations to the home environment to increase ease of use, safety, comfort, security, and independence.

**Examples of Home Modifications:**

**Major Modifications**
- Installation of a ramp
- Roll-in Showers
- Lowered Countertops

**Minor Modifications**
- Installation of Grab Bars
- Widened Doorways
- Better Lighting
- Hand-held Showers
- Lever Door Handles

**Why Home Modifications are Important**
- Can make the home easier, safer, and more comfortable to use for all family members and visitors, regardless of ability or age.
- Facilitates caregiving
- Allows people to remain in their homes longer without having to pay for costly services and delay moving into a facility.
- Can be instrumental in helping older and younger persons with disabilities successfully age in place.

---

**Dickey/Sargent Counties**
309 2nd St. N
Ellendale, ND 58436
Voice: 701-349-3249
FAX: 701-349-4639

**Fargo**
325 Broadway
Fargo, ND 58102
Voice: 701-293-6262
FAX: 701-293-6269

**Walsh County**
600 E. 9th St.
Grafton, ND 58237
Voice: 701-352-3260

**Grand Forks**
1405 1st Ave. N
Grand Forks, ND 58201
Voice: 701-746-2545
FAX: 701-746-2548

**Wells County**
3520 33rd Ave. NE
Harvey, ND 58341
Voice: 701-324-5244

**Traill County**
16 W. Caledonia Ave
Hillsboro, ND 58045
Voice: 701-436-5785
FAX: 701-436-5785
Financing Home Modifications

Most home modifications are paid out-of-pocket. Following is a listing of programs that make loans or provide services free of charge (or at reduced rates) for eligible individuals:

- Area Agency on Aging (Commission on Aging)
- Banks and Lenders
- Department of Housing and Community Development
- Federal Housing Administration (FHA)
- Health Insurance
- Home Energy Assistance Program ( HEAP )/Low Income Home Energy Assistance Program ( LIHEAP )/Weatherization Assistance Program ( WAP )
- Internal Revenue Service ( IRS )
- Rural Housing Services ( RHA ) Grants/Loans

Community Agencies

There are also several community agencies who may have funds or programs to assist with home modifications ( contact information is in the Resources Section ):

- Center for Independent Living ( CIL )
- Community Action of ND
- Community Works of ND
- Easter Seals ND
- ND Association for the Disabled ( NDAD )
- ND Center for Persons with Disabilities ( NDCPD )
- ND Department of Human Services ( DHS )-Disability Services
- ND Department of Insurance
How to Get Home Modifications Done
If you need help with the completion of home modifications, here are some ideas:

- **Contact a local home modification program:**
  Programs can be located through the State Agency on Aging, State Housing Finance Agency or Housing and Community Development Agency, Department of Public Welfare, local Senior Center, or an Independent Living Center. Listing of home modification services nationwide can be found by visiting: [www.homemods.org](http://www.homemods.org)

- **Do it yourself, or have an experienced friend or relative help.**

- **Hire a contractor, handyworker, or remodeler:**
  - Get recommendations from others who have had similar projects completed.
  - Hire a licensed and bonded professional to verify a contractor’s license, contact the state contractors licensing agency in your local telephone directory.
  - Ask for a written agreement, with only a small down payment. Make final payment only after the project is completed.
  - Check with the local Better Business Bureau regarding the professional’s reliability and performance record.

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**Jamestown**
311 1st Ave. S.
Jamestown, ND 58401
Voice: 701-253-3245

**Minot**
900 N. Broadway, Suite 210
Minot, ND 58703
Voice: 701-857-7686

**Williston**
512 4th Ave E, Room 220
Williston, ND 58802
Voice: 701-774-4345

**Public Housing Authorities**

*PHAs with an asterisk sign (*) following their program type currently operate a Housing Choice Voucher Homeownership Program. Type indicates the type of program administered by a PHA. “Both” represents administration of both Section 8 and Low-Rent programs.*

| Type | Sect 8
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<tbody>
<tr>
<td><strong>Ransom/LaMoore McIntosh Counties</strong></td>
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<tr>
<td>112 NE 1st St., PO Box 5</td>
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<tr>
<td>Ashley, ND 58413</td>
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<tr>
<td>Voice: 701-288-3645</td>
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<td>FAX: 701-288-3645</td>
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| Type | Both
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<tr>
<td><strong>Burleigh County</strong></td>
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<tr>
<td>410 S 2nd St</td>
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<tr>
<td>Bismarck, ND 58504</td>
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<tr>
<td>Voice: 701-255-2540</td>
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<tr>
<td>FAX: 701-255-3459</td>
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</table>
North Dakota Alternative Financial Loan Program (AFLP)

Who is eligible? Any ND resident with a disability who needs assistive technology (AT). Family members may apply on behalf of children or other family members with disabilities, as long as the device or service is for use of the person with the disability. He or she must demonstrate the ability to repay a loan and that the loan will be used to purchase AT devices and/or services.

What is Assistive Technology Services? AT Services are those services that help with the selection, acquisition or use of an AT device. Services include: evaluating needs of a person with a disability; training to use a device; maintaining and repairing a device (excluding vehicle maintenance); designing and building a device; providing technical assistance for family members, personal care attendants, or employers.

How much can I borrow? You may request loans between $500 & $50,000. Your ability to repay the amount requested will affect the approval of your loan.

What is the interest rate on these loans? The rate changes from time to time, and is approximately 1% under prime.

For more information, contact: The ND Association for the Disabled (NDAD), IPAT, and/or ND Protection & Advocacy. Contact Information is in the Resources Section.
Housing, Human Rights and Accessibility Laws

The following housing laws may overlap in their coverage with some types of housing covered by only one of the laws, while some housing may be subject to two or more of them. For example, Section 504 will not cover housing created by a town using its own tax money, but the FHA and the ADA will apply. Housing that is provided by the state but receives some kind of federal financial assistance will be subject to all three laws. Drop-in centers for mental health consumers and shelters for people who are homeless or victims of abuse are also covered by the ADA and/or the FHA. The law that applies depends on the funding sources and how the entities operate. All complaints regarding discrimination may be filed with the Department of Labor or the Department of Justice or in court.

Section 504 of the Rehabilitation Act of 1973

Section 504 requires recipients of federal funds to make their programs and activities accessible to individuals with disabilities, including housing programs. This law applies only to landlords that receive federal funds, including public housing authorities (PHAs) and federally subsidized housing development landlords. Section 504 also requires that for new construction at least 5 percent of units must have extensive access features for individuals with mobility difficulties and an additional 2 percent must be accessible to persons with hearing or visual impairments. This is in addition to any requirements under the Fair Housing Act.

ND Disabilities Advocacy Consortium (NDDAC)
Independent group of ND organizations who are interested in advocating for public policy that will benefit North Dakotans with disabilities and their families.
400 E. Broadway Avenue, Suite 402
Bismarck, ND 58501
Voice: 701-223-0347
Toll-Free: 1-877-766-6709
FAX: 701-328-3934
Email: jimmoench@nddac.org
Website: www.nddac.org

ND Housing Finance Agency
1500 E. Capitol Ave.
PO Box 1535
Bismarck, ND 58502-1535
Phone: 701-328-8080
Toll-Free: 1-800-292-8621
TTY: 1-800-366-6888
FAX: 701-328-8090
Website: www.ndhfa.org

ND Human Rights Coalition
The ND Human Rights Coalition works to effect change so that all people in ND enjoy full human rights.
PO Box 1961
Fargo, ND 58107-1961
Voice: 701-239-9323
FAX: 701-478-4452
E-Mail: humanrights@ndhrc.org
Website: www.ndhrc.org
• Region VI
Community Action Program
1311 12th Ave. NE
PO Box 507
Jamestown, ND 58402
Voice: 701-252-1821
Toll-Free: 1-800-726-8179
FAX: 701-252-7108

• Region VII
Community Action Program
2105 Lee Ave.
Bismarck, ND 58504
Voice: 701-258-2240
Toll-Free: 1-800-223-0364
FAX: 701-258-2245

• Region VIII
Community Action Partnership
202 E. Villard
Dickinson, ND 58601
Voice: 701-227-0131
Toll-Free: 1-800-359-2243
FAX: 701-227-4750

ND Department of Labor–Human Rights Division
*The ND Housing Discrimination Act and ND Human Rights Act authorize the ND Department of Labor to investigate complaints of discrimination.*
600 E. Boulevard Ave., Dept. 406
Bismarck, ND 58505-0340
Voice: 701-328-2660/Toll-Free: 1-800-582-8032
TTY (Relay ND): 1-800-366-6888 or –6889
FAX: 701-328-2031
E-Mail: humanrights@state.nd.us
Website: www.nd.gov/labor/services/human-rights

Title II of the Americans with Disabilities Act
This part of the ADA applies similar requirements as that of Section 504 to housing programs funded by state and local governments and state-funded and local-government funded public housing programs and their agencies, including PHAs. It also covers private, affordable housing developments receiving state funding, such as housing developments financed by a State Housing Agency.

The Olmstead Decision
On June 22, 1999, the Supreme Court held in its landmark Olmstead Decision that Title II of the Americans with Disabilities Act (ADA) requires states, whenever possible, to place qualified individuals with mental disabilities in community settings rather than in institutions. The Supreme Court called on the states to develop "comprehensive, effectively working plans" to provide services to individuals with disabilities in the most integrated settings possible.

North Dakota Human Rights Act
The ND Human Rights Act prohibits discrimination in employment, public accommodations, public services, and credit transactions or lending. Discrimination means treating a person differently than another because of a particular characteristic such as race, color, national origin, gender, religion, disability, familial status, age (40 and over) or status with respect to marriage or public assistance. In the case of disability, discrimination also means refusing to make an accommodation or modification to allow the person with a disability equal access to the employment, public accommodation or service. The ND Department of Labor is responsible for enforcing the ND Human Rights Act. Persons may bring complaints of discrimination to the ND Department of Labor for investigation. You do not need an attorney to file a
complaint with the ND Department of Labor. Complaints regarding employment must be filed with the ND Department of Labor within 300 days from the date of the alleged discriminatory action. Complaints involving business or governmental services must be filed with the ND Department of Labor or in court within 180 days of the alleged discriminatory action. Contact Information for the North Dakota Department of Labor is in the Resources Section.

North Dakota Housing Discrimination Act and Fair Housing Laws

North Dakota Housing Discrimination Act: The ND Housing Discrimination Act authorizes the ND Department of Labor to investigate complaints of housing discrimination. Persons may bring complaints to the ND Department of Labor if they believe they have been discriminated against in the rental, sale or financing of housing because of their race, color, national origin, gender, religion, disability, familial status, age (40 and over) or status with respect to marriage or public assistance. You do not need an attorney to file a complaint with the ND Department of Labor. Complaints must be filed with the ND Department of Labor within one year from the date of the alleged discriminatory action or filed in court within two years of the alleged discriminatory action.

NDDOL Complaint Process: To file a complaint, a person must complete a “Housing Discrimination Intake Questionnaire.” The department utilizes the information provided in the questionnaire to determine if the complaint meets jurisdictional and standing requirements for filing under the law. If it does, the department:

- Will file a formal complaint within one year of the alleged discriminatory housing practice.

- **Region II**
  Community Action Opportunities, Inc.
  2020 8th Ave. SE
  Minot, ND 58701
  Voice: 701-839-7221
  Toll-Free: 1-800-726-8645
  FAX: 701-839-1747

- **Region III**
  Dakota Prairie Community Action
  223 4th St.
  Devils Lake, ND 58301
  Voice: 701-662-6500
  Toll-Free: 1-800-321-5943
  FAX: 701-662-6511

- **Region IV**
  Red River Valley Community Action
  1013 N. 5th St
  Grand Forks, ND 58203
  Voice: 701-746-5431
  Toll-Free: 1-800-450-1823
  FAX: 701-746-0406

- **Region V**
  SE ND Community Action Agency
  3233 S. University Dr
  Fargo, ND 58108
  Voice: 701-232-2452
  Toll-Free: 1-800-726-7960
  FAX: 701-298-3115
• NDAD
  3114 1st Ave. W.
  PO Box 1503
  Williston, ND 58801
  Voice: 701-774-0741
  Toll-Free: 1-877-777-6323
  E-Mail: Williston@ndad.org

North Dakota Center for Persons with Disabilities (NDCPD)

NDCPD is a University Center of Excellence on Developmental Disabilities, Education, Research and Services. It is part of a network of similar programs at universities throughout the United States. University Centers of Excellence such as the NDCPD serve the disability community by: providing interdisciplinary training to students who are seeking professions in the human service arena; providing inservice training for professionals and others serving people with disabilities and their families; disseminating information about effective best practices regarding services for people with disabilities; providing technical assistance to agencies and programs serving the disabilities community.

Minot State University Campus-Memorial Building
500 University Ave. W.
Minot, ND 58701
Voice: 701-858-3580
Toll-Free/TTY: 1-800-233-1737
FAX: 701-858-3483

North Dakota Community Action Association
• Region I
  Community Action Partnership
  120 Washing Ave.
  Williston, ND 58801
  Voice: 701-572-8191
  FAX: 701-572-8192

• Will send a notice to both parties describing the rights, responsibilities, and procedural obligations of each.
• May authorize a claim for temporary or preliminary relief and the Attorney General shall file the claim.
• Will complete an investigation within one hundred days of the filing of the complaint unless impracticable.
• Will attempt to conciliate a settlement between the parties.
• Will prepare a written investigative report.

If a settlement cannot be reached between the parties and it is determined that there is reasonable cause to believe that discrimination did occur, the department will issue a “charge” consisting of a statement of the facts on which the department finds such cause. If a charge is issued, the department shall hold an administrative hearing unless either party elects for a judicial determination within twenty days. If such an election is made, the Attorney General shall file a claim seeking relief for the benefit of the aggrieved person in district court. The Attorney General represents the ND Department of Labor, but the aggrieved person may intervene in the action and may be represented by private counsel. Relief, including actual damages, reasonable attorney’s fees, court costs, other injunctive or equitable relief, and civil penalties may be assessed in either an administrative or civil proceeding. If the department believes that no reasonable cause exists to believe that discrimination did occur, it shall promptly dismiss the complaint. Contact Information for the ND Department of Labor is in the Resources Section.
Fair Housing Act Amendments (FHAA) of 1988 (HUD): In 1988, Congress expanded Title VIII of the Civil Rights Act of 1968 that prohibited housing discrimination on the basis of race, color, religion, sex, or national origin to include these protections for families with children and individuals with disabilities. The purposes of the FHAA as related to individuals with disabilities are: (1) to end segregation of the housing available to individuals with disabilities, (2) to give these individuals a right to choose where they wish to live, and (3) to require reasonable accommodation or modification to their needs in securing and enjoying appropriate housing and to ensure accessibility in new construction of multi-family dwellings. The third purpose is essential in securing compliance with the first two purposes—nondiscrimination and choice. For more information on Fair Housing or housing discrimination, contact the ND Department of Labor or the Fair Housing of the Dakotas. Contact information is in the Resources Section.

Fair Housing Act Accessibility Guidelines (FHAAG)
To address the how-to of accessibility as outlined in the FHAA of 1988, HUD published final guidance (known as FHAAG) on March 6, 1991. These new design/construction requirements became effective for multi-family dwellings begun or occupied for the first time after March 13, 1991. Property not in compliance is in violation of the FHAA. HUD’s Fair Housing Offices will answer questions about the guidelines at their Office of Program Compliance.

Seven Requirements of the FHAAG:
1. A building entrance wide enough for a wheelchair accessed via a route without steps (unless prohibited by terrain).

North Dakota Communication For the Deaf
PO Box 66
Fargo ND 58102
Phone: 218-291-1120

North Dakota Association for the Disabled (NDAD)
NDAD is a nonprofit, charitable organization founded by concerned citizens for the purpose of assisting people with mental and physical disabilities in the state of North Dakota, many of whom are not eligible for services from other agencies.

- **NDAD**
  107 W. Main Ave., Suite 225
  Bismarck, ND 58501
  Voice: 701-258-7327
  Toll-Free: 1-888-578-6323
  E-Mail: bismarck@ndad.org

- **NDAD**
  2660 S. Columbia Rd.
  Grand Forks, ND 58201
  Voice: 701-775-5577
  Toll-Free: 1-800-532-6323
  E-Mail: grandforks@ndad.org

- **NDAD**
  1808 20th Ave. SE, PO Box 1826
  Minot, ND 58701
  Voice/TTY: 701-838-8414
  Toll-Free: 1-888-999-6323
  E-Mail: minot@ndad.org

- **NDAD**
  1150 Prairie Pkwy., Suite 104
  West Fargo, ND 58078
  Voice: 701-281-8215
  Toll-Free: 1-888-363-6323
  E-Mail: fargo@ndad.org
North Dakota Apartment Association
PO Box 2025
Fargo, ND 58107
218-233-6245 or Toll-Free: 1-800-990-6322
E-Mail: toni@ndaa.net
Website: www.ndaa.net

Regional Offices:
• Bismarck/Mandan Apartment Association
  701-255-7396 or www.bisman-apt.com
• Fargo-Moorhead Apartment Association
  218-233-6245
• Greater Grand Forks Apartment Association
  701–775-4231 or www.grandforksapartments.com
• Souris Valley Apartment Association-Minot
  701-852-9743

North Dakota Association for the Blind (NDAB)
Strives to enhance the way of life for those who are visually impaired, to improve their opportunities for employment, and to create public awareness about persons with sight loss.
   NDAB
c/o Renae Huseby
4224 Walnut Street
Grand Forks, ND 58201
E-mail: klarson@dia.net
Website: www.ndab.org

North Dakota Association for the Deaf
Julius Sayler, President
1115 11th Ave N
Fargo ND  58102
E-mail: dsknut4@dul.midco.net

2. Accessible public and common-use areas.
3. Accessible route into and through all dwelling units.
4. Accessible switches and controls.
5. Reinforcement of bathroom walls for installation of grab bars.
6. Doors wide enough for passage by an individual in a wheelchair.
7. Kitchens and bathrooms with wheelchair maneuverability about the space.

For more information on accessible features, see the Accessible Features Section.

Reasonable Accommodations & Modifications: Fair Housing Laws require providers to make reasonable accommodations in their rules, policies, practices or services to give a person with a disability an equal opportunity to use and enjoy a dwelling unit or common space. Accommodations are “reasonable” when they are practical and feasible. To deny an accommodation, a provider must show that it causes an undue burden or is unreasonable. (Under Section 504, government housing must allow reasonable accommodations.) Reasonable modifications are for physical changes to a unit which is necessary to accommodate a disability. In private housing, a housing provider may require that the tenant pay for the cost of the modifications and request that funds be set aside to restore the unit to its original condition before the modifications, except for reasonable wear & tear. It is the responsibility of the tenant to make any requests, not the provider’s to assume what is needed. The housing provider must also approve all accommodations/modifications before they are made. Sample forms for requesting reasonable accommodations/modifications are also available from the Fair Housing of the Dakotas.
Examples of Reasonable Accommodations or Modifications:
- Widening doorways
- Allowing Service Animals
- Providing large print or brailled numbers on the front door or other common areas
- Allowing the installation of grab bars
- Providing a visual alarm system on smoke detectors
- Allowing a Personal Care Attendant (PCA) to live with a tenant
- Providing a rent reminder when rent is due
- Moving a tenant to the ground floor for easier mobility
- Providing or allowing a person from the community to educate other tenants about a disease of a tenant

Joint Statement on Reasonable Accommodations by the US Department of Housing & Urban Development and the US Department of Justice:
The US Department of Justice (DOJ) and the US Department of Housing & Urban Development (HUD) are jointly responsible for enforcing the federal Fair Housing Act, which prohibits discrimination in housing on the basis of race, color, religion, sex, national origin, familial status, and disability. One type of disability discrimination prohibited by the Act is the refusal to make reasonable accommodations in rules, policies, practices, or services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use or enjoy a dwelling. HUD and DOJ frequently respond to complaints alleging that housing providers have violated the Act by refusing reasonable accommodations to persons with disabilities. This Statement provides technical assistance regarding the rights and obligations of persons with disabilities and housing providers under the Act relating to reasonable accommodations.

Legal Services of North Dakota
Provide free legal services to low income individuals and families.

Administrative Office
PO Box 1893
Bismarck, ND 58502-1893
Voice: 701-222-2110 or Toll-Free: 1-800-634-5263
Website: www.legalassist.org

Mental Health Association in North Dakota
Mission is to improve the range, quantity and quality of care and treatment for persons with mental illnesses, to promote mental health for all persons, to remove the stigma associated with mental illnesses, and contribute to research into the prevention, treatment and cure of mental illnesses.

National Council on Disability (NCD)
Independent federal agency which makes recommendations to federal government to enhance the lives of individuals with disabilities and their families.

1331 F St., NW, Suite 850
Washington, DC 20004
Voice: 202-272-2004
TTY: 202-272-2074
FAX: 202-272-2022
E-Mail: ncd@ncd.gov
Website: www.ncd.gov
Interagency Program for Assistive Technology (IPAT)

- **IPAT is an organization dedicated to addressing the need for, and barriers to assistive technology for individuals with disabilities in North Dakota.** Judie Lee, Program Director
  3509 Interstate Blvd.
  Fargo, ND 58103
  Voice: 701-365-4729
  FAX: 701-365-6242
  Voice/TTY: 1-800-265-IPAT (4728)
  Email: jlee@polarcomm.com

- **Lisa Johnson, Coordinator**
  3509 Interstate Blvd.
  Fargo, ND 58103
  Voice: 701-365-4731
  FAX: 701-365-6242
  Voice/TTY: 1-800-265-IPAT (4728)
  Email: lcjohnson@integra.net

- **Jeannie Krull, Coordinator**
  3509 Interstate Blvd.
  Fargo, ND 58103
  Voice: 701-365-4730
  FAX: 701-365-6242
  Voice/TTY: 1-800-265-IPAT (4728)
  E-Mail: jmkrull@integra.net

- **Peggy Shireley, Assistive Technology Coordinator**
  107 West Main, Suite 225
  Bismarck, ND 58501
  Voice: 701-355-4615
  FAX: 701-258-7474
  Toll-Free/TTY: 1-800-265-IPAT (4728)
  Email: peggy.ipat@midconetwork.com

Contact the Fair Housing of the Dakotas for a copy or visit their web site.

**Service Animals:** A Service Animal is trained to work with an individual with a disability to assist them in coping and dealing with their disability. A Service Animal can be for either a physical or mental disability or both. They may be professionally or individually trained and sometimes also called assistive, therapeutic or companion animals. Service Animals are not pets. If an individual meets the definition of a disability and needs an animal for their disability, it is a Service Animal. If the person is not disabled or does not need the animal for their disability, then it is a pet. Some Service Animals may be allowed in areas of public accommodations while others may be restricted. Service Animals must be allowed in rental housing even if the building is a “no pets” building. Be sure to alert the owner or landlord of your rental housing of your need of a service animal before bringing the animal to the housing. See below for more information on requesting a reasonable accommodation for a service animal in rental housing.

**Fair Housing & Reasonable Accommodations Regarding Service Animals:** The Fair Housing Act of 1988, ND Housing Discrimination Act, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act protect the right of people with disabilities to keep Service Animals, even when a landlord’s policy prohibits pets. **Service Animals are not pets.** Typically, the tenant must present a letter or prescription from an appropriate professional, such as a therapist or physician who is knowledgeable about their disability. It should indicate that the person meets the definition of disability and needs a reasonable accommodation for a Service Animal as a result of their disability. Federal law does
not require the tenant to provide proof of training or certification of the animal. Requirements to be classified as a Service Animal under Federal regulations are that the animal be (1) individually trained, and (2) work for the benefit of an individual with a disability.

**Landlords, Pet Deposits and Rules:** Service Animals that assist persons with disabilities are considered to be auxiliary aids and are exempt from pet deposit requirements. Owners of Service Animals can be charged for any damage done by Service Animals which is above reasonable wear and tear provided that damages are charged of all tenants. The owner is also responsible for the behavior of their Service Animal. Service Animals must be under the control of their handlers and obey applicable laws at all times. Their behavior should be neither disruptive nor destructive. These animals are typically highly trained and work in partnership to increase the independence, safety and/or mobility of the person with the disability.

**Types of Service Animals:**
- **Assistive Animal:** Typically are dogs. Are trained, placed and certified to work with an individual with a mobility impairment. Most often you will find a Service Dog working along side a person using a wheelchair, crutches, a cane, or prosthesis. They perform the following tasks:
  - Stabilization Device
  - Pulling a manual wheelchair
  - Picking up and delivering out-of-reach items
  - Opening doors
  - Operating or activating electronic on/off switches

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**Fannie Mae: Community Business Center**

*Provide financial products and services for low-, moderate-, and middle-income families to buy homes.*

**State Office:**
Fannie Mae
400 E. Broadway Ave., Suite 412
Bismarck, ND 58501
Phone: 701-530-2565

**Midwestern Regional Office:**
Fannie Mae
One S. Wacker Dr., Suite 1300
Chicago, IL 60606-4667
Phone: 312-368-6200

**Fannie Mae Participating Lenders in North Dakota Community Lending**
- Alerus Financial/701-795-3369
- American Federal Bank/701-461-5908
- Bank Center First/701-221-4743
- Bank of ND/701-328-5759 or 1-800-472-2166 Ext. 85759
- Bremer Bank/651-552-2327
- Cendant Mortgage Corporation/1-800-210-8456
- Countrywide Home Loans, Inc./1-800-577-3732
- ND Housing Finance Agency/701-328-8080
- State Bank of Fargo/701-298-1541
- St. Alexius Medical Center Credit Union
  701-530-7180
Contractors & Developers
For a listing of North Dakota contractors and developers refer to:

Building Trades Directory (BTD) Trade Unions & Subcontractors
http://www.buildingtradesdir.com/guilds/northdakota/index.html or the North Dakota Association of Builders at: http://www.ndbuild.com Go to ‘Consumer Information’

Easter Seals Goodwill of ND, Inc.
Gordon Hauge, Chief Executive Officer
211 Collins Ave.
PO Box 1206
Mandan, ND 58554
Voice/TTY: 701-663-6828
Toll-Free: 1-800-247-0698
E-Mail: ghauge@esgwnd.org

Fair Housing of the Dakotas
The Fair Housing of the Dakotas serves North & South Dakota and works to eliminate housing discrimination and to ensure equal housing opportunities for all.

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<thead>
<tr>
<th>Address</th>
<th>Phone</th>
<th>Toll-Free</th>
<th>FAX</th>
<th>ND Relay</th>
<th>SD Relay</th>
<th>ND TDD</th>
<th>SD TDD</th>
<th>E-Mail</th>
<th>Website</th>
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<tbody>
<tr>
<td>533 Airport Road, Suite C</td>
<td>701-221-2530</td>
<td>1-888-265-0907</td>
<td>701-221-9597</td>
<td>1-800-366-6889 (Voice)</td>
<td>1-800-642-6410</td>
<td>1-800-927-9275</td>
<td>1-866-273-3323</td>
<td><a href="mailto:ndfhc2@btinet.net">ndfhc2@btinet.net</a></td>
<td><a href="http://www.ndfhc.org">www.ndfhc.org</a></td>
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- Activating light switches
- Backpacking
- Other special skills related to an individual’s limited abilities
- **Hearing Dog:** These working dogs are taught appropriate responses to everyday sounds and noises. The Hearing Dog is often taught in Sign Language as well as verbal communication.
- **Therapeutic Companion Animal:** May fall into two Groups: Social Therapy & Personal Therapy:
  - **Social Therapy Animals** most often work with a number of individuals and must be skilled in obedience and social interaction, and be incredibly tolerant and very well adjusted.
  - **Personal Therapy Animals** are assigned to work with one specific person, or in one household.

- **Seizure Response/Alert Dogs:** Trained, placed, and certified to work with an individual who has Epilepsy or another type of seizure condition. The main function is to react to a seizure event early in its onset, so that the human counterpart may have warning of an impending seizure event.
- **Sig Dog:** Trained to assist persons with autism.
- **Specialty Animals:** Do not fit into the above categories. An animal trained to work with a person with more than one disability (i.e. someone who is blind and hearing impaired). The animal may work for two individuals in one household who may have the same or different disabilities.

**North Dakota Landlord/Tenant Law**
ND Century Code 47-16 is the state law regarding most landlord/tenant rental housing situations. For more information on landlord and tenant’s rights, you may
want to review the “Landlord and Tenant Rights in ND” booklet published by the ND Apartment Association which contains information on repairs, deposits, leases, evictions, reasonable entry and Small Claims Court. Copies may also be obtained from the Fair Housing of the Dakotas. Contact information is in the Resources Section.

**Accessible Housing Terms**

**Accessible:** Accessible design generally refers to houses or other dwellings that meet specific requirements for accessibility. These regulations, guidelines, and laws dictate standard dimensions and features such as door widths, clear space for wheelchair mobility, countertop heights for sinks and kitchens, audible and visual signals, grab bars, switch and outlet height, and more.

**Adaptable:** Adaptable design allows some features of a building or dwelling to be changed or modified to address the needs of an individual with a disability or a person encountering mobility limitations as he/she ages. Essential design elements such as wider doorways and halls and barrier-free entrances are included as integral features, while provisions are made for features to be “adapted” as needed. To meet the definition of “adaptable,” the change must be able to be made quickly without the use of skilled labor and without changing the inherent structure of the materials.

**Universal Design (UD):** “The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.” (Center for Universal Design, North Carolina State University).

**Certified Aging-In-Place Specialist (CAPS)**
The Certified Aging-In-Place Specialist (CAPS) designation program teaches the technical, business management, and customer service skills essential to competing in the fastest growing segment of the residential remodeling industry: home modifications for the aging-in-place. For more information, contact:

**National Association of Home Builders (NAHB)**
1201 15th St. NW
Washington, DC 20005
Toll-Free: 1-800-368-5242
Voice: 202-266-8200 x0
FAX: 202-266-8400
Website: www.nahb.org

**Community Works North Dakota**
Nonprofit organization with the mission of providing affordable housing and development opportunities to revitalize communities and improve the standard of living and quality of life for North Dakotans.
Sherri Arenz, Housing Program Director
400 E. Broadway Ave., Suite 418
Bismarck, ND 58501
Phone: 701-255-4591
FAX: 701-255-7228
E-Mail: sarenz@communityworksnd.org
Website: www.communityworksnd.org

**Concrete Change**
An international effort to make ALL homes visitable.
(Inclusive Home Design)
600 Dancing Fox Road
Decatur, GA 30032 USA
E-Mail: concretechange@mindspring.com
Website: www.concretechange.org
Seven Principles of Universal Design:
1. **Equitable Use:** Useful and marketable to people with diverse abilities.
2. **Flexibility in Use:** Accommodates a wide range of individual preferences and abilities.
3. **Simple and Intuitive Use:** Easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.
4. **Perceptible Information:** Communicates necessary information to the user, regardless of ambient conditions or the user's sensory abilities.
5. **Tolerance for Error:** Minimizes hazards and the adverse consequences of accidental or unintended actions.
6. **Low Physical Effort:** Can be used efficiently, comfortably, and with minimum fatigue.
7. **Size and Space for Approach and Use:** Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility.

**Visitable or Visitability**
Visitable or visitability refers to homes that are not only accessible to guests with disabilities visiting the homes of nondisabled hosts, but to the future needs of the nondisabled residents as well. Features essential to visitable homes are a zero-step entrance, accessible hallways, and bathrooms with doors wide enough for a wheelchair user to enter. Small but significant legislative victories mandating access features in single-family homes have been made nation-wide. Contact an Independent Living Center for more information on state and federal efforts (see Resources Section).
Accessible Features
Accessible features make a home usable to all who live there or who come to visit, no matter what their age or abilities are. Products and the living environment are designed to increase ease of use, safety, comfort, security, and independence.

General Features
Entrance:
- One no-step entrance
- Level entryway
- Thresholds level, beveled, or no more than 1/2" height
- Clear, unobstructed opening 32" to 36" in width

Main Level:
- Wide doorways–32" to 36"
- Lever-style door handles
- Wide hallways–42" to 60"
- Low-pile carpeting with thin padding
- Lower electrical controls and thermostat–48” above floor
- Raised outlets–15” above floor
- Window sills 30” above floor and windows which open easily
- Visual and audio alarms–fire/carbon monoxide

Kitchen:
- Front control operated range, dishwasher
- Lowered wall oven
- Side-by-side, frost-free, dispenser type refrigerator
- Lower counter tops
- Pull-out shelves with out-swing doors
- Non-slip flooring
- Single-lever controls on faucet
- Roll-under sink
- Fire extinguisher

Community Resources Section

ABLEDATA
ABLEDATA provides objective information about assistive technology products and rehabilitation equipment available.
8630 Fenton St., Suite 930
Silver Spring, MD 20910
Voice: 1-800-227-0216
TTY: (301) 608-8912
FAX: (301) 608-8958
E-Mail: abledata@orcmacro.com
Website: www.abledata.com

Center for Inclusive Design & Environmental Access
378 Hayes Hall, School of Architecture & Planning
3435 Main St.
University of Buffalo
Buffalo, NY 14214-3087
Voice: 716-829-3485 Ext. 329
TTY: 716-829-3758
FAX: 716-829-3861
E-Mail: idea@ap.buffalo.edu
Website: www.ap.buffalo.edu

Centers for Independent Living
Centers of Independent Living are a resource for individuals with disabilities of any age who are interested in becoming more independent. Independent Living Centers promote the philosophy of independent living, consumer-based services, and advocate for the dignity of choice and equality of persons with disabilities.
physical tasks which may be needed
- Must communicate clearly
- Able to guide person to safety

Supplies:
- Prepare supplies for at least three days
- Fresh water
- Non-perishable food/can opener
- Flashlight
- Battery-powered radio
- First Aid Kit
- Prescription medicine
- Candles/Matches
- Toilet articles
- Personal sanitation items
- Assistive equipment
- Duct tape and plastic sheeting (to seal doors/windows)
- Extra batteries
- Assistive/Service Animal supplies

Bathroom:
- Reinforced walls for installation of grab bars
- 5’ square clear area for maneuvering space
- Lever-style faucet controls
- Hand-held or adjustable shower head
- Lowered or tilted mirror
- Roll-under vanity top
- Toilet seat 17” to 19” above floor or wall mounted
- Chair-height racks, shelves, and cabinets
- Non-slip flooring

Bedroom:
- Open floor plan
- Built-in cabinets with 6” baseboard recess
- Direct access to an accessible bathroom
- Sliding or bi-folding closet doors
- Adjustable shelves and hanging rods
- Shallow shelves–18” deep
- Reinforced ceiling for installation of lifting devices

Laundry:
- Located on main floor
- Front-loading washer/dryer with front or side controls
- Table or counter near machines at height 28” to 30”

Stairs:
- Sturdy handrails on both sides
- Light switches at top and bottom of stairway
- Rounded nosings (edges) with sloping risers
- Step height–6” to 7”
- Step depth–10”

Emergency Alerts
Personal Emergency Response Systems (PERS) are designed to link the individual in need with a monitoring station to alert them of a problem or emergency in the home. These devices may be worn either as a bracelet
or necklace, with a push button activator connected to a monitoring station. The monitoring station will then contact emergency services (Fire, Police, Ambulance), family members, or care providers to receive the help needed. It is suggested you visit with your primary care giver about the process of receiving such service. You may also need to visit with your local utility company.

**Voice Monitoring:**
- Developed for emergencies
- Worn as bracelet or necklace; or box attached to telephone with speaker system
- Push button activation
- May be wireless
- Two-way voice communication
- No interference with normal telephone functioning

**Medication Management:**
- Provides reminders about when to take medicine
- May organize and dispense medication at appropriate time
- May display a reminder and beep to notify individual to take medication
- May be dispensed with voice-activated message
- May be a regular or video-telephone call reminder

**Activities of Daily Living:**
- Provides monitoring of individual’s functioning in their home
- No cameras are installed; privacy protected
- Family members and care providers receive information
- Information conveyed by: telephone calls; emails; secure website

**Wandering from Home:**
- Designed for individuals with Alzheimers Disease and dementia related disorders
- Monitoring device worn on wrist
- Alerts are provided visually, audibly, or pager
- Customize range of monitoring

**Manufacturers of PERS***:
- AlertUSA Medical Alarms
- Family First Med Alarms
- AliMed
- Safety Central
- Lifeline Systems
- Alert Sentry
- Ameriphone
- Clofield Ltd.
- Design Computer Systems
- Hitec
- Safe Guard Marketing Co.
- Silent Alert Co.
- Technos America Ltd.
- Tunstall

*List non-inclusive

**Emergency Evacuation Plans**
In the event of an emergency medical situation, fire, intruder, or natural disaster, every home should have an emergency evacuation plan. Advance preparation provides people with understanding of what to do and steps to take ahead of time to prepare for an emergency. Emergency plans should include how to communicate with families, care providers, and emergency services as well as an emergency evacuation area.

**Emergency Support Network:**
- Lifelines in an emergency
- Includes: people in the same physical area; family; care providers; friends; neighbors
- Members must be strong enough to provide