Inclusive, Affordable, Accessible Housing Guide

Disclaimer: The content within this booklet is for informational purposes only. It is not intended to be a substitute for professional advice. Individuals are encouraged to discuss the information in this booklet with their housing providers.
North Dakota State Council on Developmental Disabilities (NDSCDD)

The Council advocates for policy changes that promote choice, independence, productivity and inclusion for all North Dakotans with developmental disabilities (DD). The Council supports and provides funding for projects and activities that maximize opportunities for consumers and families. NDSCDD serves in planning and advisory capacity to state policymakers and agencies relative to services for persons with DD.

NDSCDD Areas of Emphasis

• Assist and facilitate employment opportunities for persons with DD
• Facilitate community integration and inclusion of persons with DD
• Promote prevention of disabilities and work to minimize impact
• Empower persons with DD and their families to access needed services

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Definitions: 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 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” (modified or added) 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.

**Affordable:** Housing costs should consume no more than thirty percent of a household’s gross income, including utility costs. In some communities, availability of housing is scarce to nonexistent, leading to increased costs for housing in these areas. In many communities which support the energy industry, rents have increased significantly, causing low-income residents to be “priced out” of housing altogether. (Housing Facts, 2010)

**Inclusion:** Inclusion means to fully include people with disabilities, regardless of the type or severity of disability, in their communities so that they experience no physical or attitudinal barriers as they pursue their personal goals in education, housing, employment, and all other activities of daily living.

**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).

**Visitable:** Visitable 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. Access features essential to visitable homes are a zero-step entrance, accessible hallways, and bathrooms with doors wide enough for a wheelchair user to enter.
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 and comfortably and with minimum of 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.

Accessible Housing Laws and Guidelines

**Fair Housing Act Amendments (FHAA) of 1988 Housing Urban Development (HUD)**

In 1988, Congress expanded Title VIII of the Civil Rights Act of 1968 which prohibits housing discrimination on the basis of race, color, religion, sex, or national origin-to include these protections for individuals with disabilities.

The purposes of the FHAA 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. The third purpose (reasonable accommodation and modification) is essential in securing compliance with the first two purposes (nondiscrimination and choice.)
Fair Housing Act Accessibility Guidelines (FHAAG)
To address the how-to’s in making reasonable accommodations and modifications outlines in the FHAA, HUD published the FHAAG on March 6, 1991 and the law became effective for multifamily residences begun or occupied for the first time after March 13, 1991. 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).
2. Accessible public and common-use area.
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 will wheelchair maneuverability about the space.

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 have extensive access features for individuals with mobility difficulties. This is in addition to requirements under the Fair Housing Act.

Title II of the Americans with Disabilities Act (ADA)
This part of the ADA applies similar requirements as that of Section 504 to housing programs funded by state and local governments; public housing programs and their agencies, including PHAs; and 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 Housing Discrimination Act
The North Dakota Housing Discrimination Act authorizes the North Dakota Department of Labor to investigate complaints of housing discrimination. Persons may bring complaints to the North Dakota Department of Labor if they believe they have been discriminated against in housing because of their: race, national origin, sex, marital status, religion, disability, color, age, receipt of public assistance, or familial status.

North Dakota Human Rights Act
The North Dakota 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, sex, religion, age, national origin, marital status, public assistance or disability. 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, housing, or service. The North Dakota Department of Labor is responsible for enforcing the North Dakota Human Rights Act. Persons may bring complaints of discrimination to the North Dakota Department of Labor for investigation.

North Dakota Department of Labor-Human Rights Department
600 E. Boulevard Ave., Department 406
Bismarck, ND 58505-0340
Phone: 701-328-2660 or 1-800-582-8032
TTY/Relay ND: 1-800-366-6888 or 6889
Fax:701-328-2031
Email: humanrights@state.nd.us
www.nd.gov/labor/human-rights
Summary of Accessible Housing Laws
These 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.

U.S. Legislative Accessible Housing Successes

State Legislation Success
Small but significant legislative victories mandating access features in single-family homes have been made.

Following are examples of state legislation:

- Public Funded Housing
- All New Home
- Builder Incentive
- Cash Incentive
- Awareness Campaigns Certification Program
- Housing Incentive Fund
Financial Assistance for Housing

Public Housing Authorities (PHA)
Public Housing Authorities provide quality, affordable housing opportunities and promote maximum independence for our community’s lower income families, elderly, and persons with disabilities.

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

Public Housing
This program provides decent and safe rental housing for eligible low-income families, seniors, and/or persons with disabilities.

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

Housing Choice Voucher Program
This 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.

Supportive Services

Elderly and Persons with Disabilities Service Program
Assist 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.

• Case management plans and referral services
• Conduct educational forums about available community services 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 assist them in remaining in their home longer. In-home support providers can help with:

- Housekeeping
- Grocery shopping
- Personal needs
- Meal preparation
- Laundry
- Errands/shopping
- Other services needed

Family Self-Sufficient 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
- Savings and budgeting

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)
A program for public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient.
Public Housing Programs

**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 (PHA) may sell all, or a portion of, a public housing development to eligible residents or resident organizations, for purposes of home ownership, provided that a Homeownership Plan has been submitted by the PHA and has been approved by HUD.

- **HOPE VI:** The engine driving the revitalization of the Nation’s most distressed public housing developments by providing grants and unprecedented flexibility to address the housing and social service needs of their residents.

- **Moving to Work Demonstration:** Demonstration program that 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.

**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.
Rental Assistance Programs

**Moderate Rehabilitation Program***
Enables North Dakota households with very low income the ability to afford safe and decent housing through the use of rent subsidies. The program was repealed in 1991 and no new projects are authorized for development. Assistance is limited to properties previously rehabilitated pursuant to a housing assistance payments (HAP) contract between an owner and a PHA. *Criteria must be met to receive assistance.

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, people with disabilities, and low-income residents of multi-family housing complexes financed by RHP are able to afford rent payments. With the help of Rental Assistance Program, a qualified applicant pays no more than thirty percent 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 pay fees to purchase 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 a completed housing facility must be very low-to-moderate income households; or elderly, people with disabilities with income not in excess of 115% of the median income of the surrounding area.
**Rural Rental Housing Program (Section 515):**
Direct, competitive mortgage loans made to provide affordable multi-family rental housing for very low income to moderate income families; the elderly; and persons with disabilities. Primarily a direct mortgage program.

**USDA Rural Development Housing Programs State Office**
William L. Guy Federal Building, Rm 208
220 E. Rosser Ave.
PO Box 1737
Bismarck, ND 58502-1737
http://www.rurdev.usda.gov

**Rural Development Housing Programs**
Programs for individuals interested in buying or renovating a home.

- **Direct Loan Program (Section 502)**
  Individuals or families receive financial assistance directly 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)**
  Guarantee 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 homes affordable by enabling future homeowners to work on homes 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.
Homeownership Programs

North Dakota Housing Finance Agency (NDHFA)
1500 E. Capitol Ave. PO Box 1535
Bismarck, ND 58502-1535
www.ndhfa.org

NDHFA helps North Dakota residents achieve successful home ownership through homebuyer education, down payment and closing cost assistance, and home mortgage loans.

Home Mortgage Loans

- **FirstHome Program**: Home mortgage with below market interest rates available to low to moderate income home buyers.
- **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 home ownership incentive program targeted to new and returning residents to North Dakota 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 mortgage or purchasing of a home in any of North Dakota’s Targeted Areas.

Down Payment and Closing Cost Assistance

- **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. Home ownership 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**: 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 to achieve affordable home ownership and rehabilitates existing housing stock throughout the state.

• **HomeWork Program**: A down payment and closing cost assistance program provided to the employees of a participating employer in partnership with the NDHFA.

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

**Affordable Housing Programs**

Fargo Field Office – Department of Housing and Urban Development
657 2nd Ave. N (3rd Floor, Room 366)
Fargo, ND 58108-2483
701-239-5136

HUD provides three housing programs within the office of Community Planning and Development:

• **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 home ownership programs for low-income families. National and regional non-profit organizations or groups with experience in using volunteer labor to build housing may apply.

• **HOZ**: Allows communities to reclaim vacant and blighted properties, increase home ownership, and promote economic revitalization by creating entire neighborhoods of new, single-family homes.
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 elderly.

Property Tax Credit for Senior Citizens (Homestead Credit)
Available for persons 65 years of age or older on a limited income or homeowners with disabilities on a limited income. Requirements include:

• 65 years of age or older; permanently and totally disabled in the year for which the application is made.
• For a husband and wife who are living together, only one may apply for 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)
Homeowners who are permanently and totally disabled are eligible.

• 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 permanently and totally disabled person who utilizes a wheelchair is eligible for an exemption of up to $80,000 of the building value of their home for property tax. Any spouse who has not remarried 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 and Requirements
• Veteran must have honorable discharge or be retired from the armed forces.
• Must have service connected disability of 50% or greater.
• Exemption is available to the surviving spouse of the veteran who has not remarried.
• 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 a Veterans form DD214.

Paraplegic Veteran Exemption
Veterans who are a paraplegic 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.
• Exemption includes veterans who have been awarded specially adapted housing by the Veterans Administration.
• Exemption is available to the un-remarried surviving spouse.
• 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 the limits of this exemption 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**
- 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 that are exempt from property taxation and for which payment in lieu of property taxes is not made.

- 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 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**
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.

Examples of Assistive Technology:
- Wheelchairs
- Canes
- Walkers
- Hearing aids
- Reading machines
- Devices for grasping
- Computer software-based devices (screen readers, screen magnifiers, speech synthesizers, voice input software)

*List in non-inclusive*

**Home Modification**
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, and lowered countertops.
- **Minor modifications:** Installation of grab bars, widened doorways, better lighting, hand-held showers, and 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.
- Allow people to remain longer in their homes 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.
Financing Home Modifications

Programs Available
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 of 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 (WAP)
• Internal Revenue Service (IRS)
• Rural Housing Services (RHA) Grant/Loans

How to Get Home Modifications Done
A. Contact a local home modification program.
   • Programs can be located through the State Agency on Aging, State Housing Finance Agency, Department of Public Welfare, local Senior Center, or Independent Living Center.
   • Listing of home modification services nationwide can be found by visiting: www.homemods.org

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

C. 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.
Community Agencies

- North Dakota Association for the Disabled (NDAD)
- North Dakota Department of Human Services (DHS)-Disability Services
- North Dakota Interagency Program for Assistive Technology (IPAT)
- North Dakota Department of Insurance
- Easter Seals North Dakota
- North Dakota Center for Persons with Disabilities (NDCPD)
- Center for Independent Living
- Community Action of North Dakota
- Community Works of North Dakota
- USDA Rural Development

North Dakota Alternative Financial Loan Program (AFLP)

- **Who is eligible:** Any North Dakota 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 and $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:

NDAD: 1-800-532-6323 or [www.ndad.org](http://www.ndad.org)

IPAT: 1-800-265-4728 or [www.ndipat.org](http://www.ndipat.org)

Protection and Advocacy: 1-800-472-2670 or [www.ndpanda.org](http://www.ndpanda.org)
Assistive Technology Products

AbleData: Source for assistive technology information and products.

- **Architectural Elements**: Products that make the built environment more accessible. (Major categories: indoors, outdoors, vertical life, houses, specialities, lighting, signs)

- **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, 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, 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, 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, and locks.
Service Animals

According to the Fair Housing Act, a service animal (typically, a dog) is trained, placed, and certified to work with an individual with a disability. Most often you will find a service dog working alongside a wheelchair, or an individual using crutches, a cane, or prosthesis.

Tasks:

- Stabilization device
- Pulling a manual wheelchair
- Opening doors
- Picking up and delivering out-of-reach items
- Activating light switches
- Operating or activating electronic on/off switches
- Backpacking
- Other special skills related to an individual’s limited abilities

Categories of Service Animals (Dogs)

- **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 Dogs (Social Therapy Dogs and Personal Therapy Dogs)**: Social therapy dogs 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 dogs are assigned to work with one specific person, or in one household.

- **Seizure Response/Alert Dog**: 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.

- **Specialty Dog**: Does not fit into the above categories. A dog trained to work with more than one disability within a person (i.e. someone who is blind and hearing impaired). The dog may work for two individuals in one household whom may have the same or different disabilities.
The owner is responsible for the behavior of their service/assistive animal. Animals must obey applicable laws and be under the control of their handlers 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 mobility of the person with the disability.

**Fair Housing Act and Reasonable Accommodation Regarding Service Animals**

The Fair Housing Act of 1988, 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 emotional support 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, and meets the definition of a person with a disability, he or she is entitled to a reasonable accommodation that would allow an emotional support animal in the apartment.

**Landlords and Deposits**

According to the Housing Act, service animals that assist persons with disabilities are considered to be auxiliary aids and are exempt from the pet policy and from the refundable pet deposit. Examples include guide dogs for persons with vision impairments, hearing dogs for people with hearing impairments, and emotional assistance animals for persons with chronic mental illness. 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.

If you have further questions about service animals or other requirements of the ADA, you may call the U.S. Department of Justice’s toll-free ADA Information Line at 1-800-514-0301 (voice) or 1-800-514-0383 (TDD). [http://www.ada.gov/qasrvc.htm](http://www.ada.gov/qasrvc.htm)
Accessible Features

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 environments are designed to increase ease of use, safety, comfort, security, and independence.

General Features

Entrance
- Entrance that has no-step access
- Level entryway
- Thresholds level, beveled, or no more that 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
Bathroom
- Reinforced walls for installation of grab bars
- 5’ square clear area for maneuvering space
- Level-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.

Personal Emergency Response Systems (PERS)

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 medication
- 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 Alzheimer’s 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 Company
- Silent Alert Company
- Technos America Ltd.
- Tunstill

*List is non-inclusive

Emergency Evacuation Plans

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 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 and can opener
- Flashlight
- Battery powered radio
- First aid kit
- Prescription medicine
- Candles and matches
- Toilet articles
- Personal sanitation items
- Assistive equipment
- Duct tape and plastic sheeting (to seal doors and windows)
- Extra batteries
- Assistive animal supplies
Resources

Centers for Independent Living
Centers of Independent Living (CIL) are a resource for individuals with disabilities of any age who are interested in becoming more independent. CILs promote the philosophy of independent living, consumer-based services, and advocate for the dignity of choice and equality of persons with disabilities.

Independence, Inc.
300 3rd Ave. SW, Suite F
Minot, ND 58701
Voice/TTY: 701-839-4724
Toll Free: 1-800-377-5114
Email:
independencecil@independencecil.org
www.independencecil.org

Dakota Center for Independent Living
3111 East Broadway Avenue
Bismarck, ND 58501
Voice/TTY: 701-222-3636
Toll Free: 1-800-489-5013
www.dakotacil.org

Freedom Resource Center, Inc.
2701 9th Ave S, Suite H
Fargo, ND 58103
Voice/TTY: 701-478-0459
Toll Free: 1-800-450-0459
Email: freedom@freedomrc.org
www.freedomrc.org

Options Interstate Resource Center
318 3rd St NW
East Grand Forks, MN 56721
Voice/TTY: 218-773-6100
Toll Free: 1-800-726-3692
Email: options@myoptions.info

Concrete Change (Inclusive Design)
An international effort to make ALL homes visitable.
(Inclusive Home Design)
600 Dancing Fox Road
Decatur, GA 30032
Email: concretechange@mindspring.com
www.concretechange.org

Community Works North Dakota
200 1st Ave NW, Suite 100
Mandan, ND 58554
Phone: 701-667-7600
www.communityworksnd.org
Center for Inclusive Design and Environmental Access
University of Buffalo, School of Architecture and Planning
3435 Main St, 114 Diefendorf Hall
Buffalo, NY 14214-3087
Voice: 716-829-5902
Email: ap-idea@buffalo.edu
www.ap.buffalo.edu

Easter Seals Goodwill of North Dakota
211 Collins Ave.
PO Box 1206
Mandan, ND 58554
Voice/TTY: 701-663-6828
Toll Free: 1-800-247-0698

High Plains Fair Housing
PO Box 5222
Grand Forks, ND 58206
Phone: 701-203-1077
Toll Free: 1-866-380-2738
www.highplainsfhc.org

Fannie Mae
Community Business Center
400 E. Broadway Avenue, Ste. 412
Bismarck, ND 58501
Phone: 701-530-2565

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

Fannie Mae Participating Lenders in North Dakota:
Alerus Financial ...................................................... 701-795-3369
American Federal Bank .............................................. 701-461-5908
Bank Center First .................................................. 701-221-4743
Bank of North Dakota .............................................. 701-328-5759
Bremer Bank ................................................................. 651-552-2327
Cendant Mortgage Corporation ...................... 1-800-210-8456
Countrywide Home Loans, Inc. ......................... 1-800-577-3732
North Dakota Housing Finance Agency ............. 701-328-8080
State Bank of Fargo .................................................. 701-298-1541
St. Alexius Medical Center Credit Union .............. 701-530-7180
**North Dakota Human Rights Coalition**
The North Dakota Human Rights Coalition works to effect change so that all people in North Dakota enjoy full human rights.

PO Box 1961  
Fargo, ND 58107-1961  
Phone: 701-239-9323  
Fax: 701-478-4452  
Email: humanrights@ndhrc.org  
www.ndhrc.org

**Department of Housing and Urban Development (HUD)**
657 2nd Avenue N  
3rd Floor, Room 366  
PO Box 2483  
Fargo, ND 58108-2483  
Phone: 701-239-5136  
TTY: 701-239-5668  
Fax: 701-239-5249

**Denver Regional Office of FHEO**
1670 Broadway  
Denver, CO 80202-4801  
Phone: 303-672-5440  
TTY: 303-672-5248  
Toll free: 1-800-877-5022

**AbleData**
103 W. Broad St, Suite 400  
Falls Church, VA 22046  
Phone: 1-800-227-0216  
TTY: 703-992-8313  
www.abledata.com

**Regional ADA & IT Technical Assistance Center**
DBTAC (ADA Center)  
3630 Sinton Rd., Suite 103  
Colorado Springs, CO 80907  
Phone: 1-800-949-4232  
www.adainformation.org
**Legal Services of North Dakota**
Administrative Office  
418 E. Broadway #7  
PO Box 1893  
Bismarck, ND 58502-1893  
Phone: 701-222-2110  
[www.legalassist.org](http://www.legalassist.org)

**Protection & Advocacy Project**
The Protection & Advocacy Project (P&A) is an independent state agency established in 1977 to advance the human and legal rights of people with disabilities. P&A strives to create an inclusive society that values each individual. For more information please visit [www.ndpanda.org](http://www.ndpanda.org) or contact one of the offices below.

**Turtle Mountain (Belcourt)**  
916 Chief Little Shell St, #2  
Belcourt, ND 58316  
Phone: 701-477-5066

**Grand Forks**  
311 S. 4th St., Suite 112  
Grand Forks, ND 58201  
Phone: 701-795-3800

**Bismarck**  
400 E. Broadway, Suite 409  
Bismarck, ND 58501  
Phone: 701-328-2950

**Jamestown**  
2509 Circle Dr  
LRC Building, Room 418  
Jamestown, ND 58401  
Phone: 701-253-3295

**Devils Lake**  
1401 College Dr.  
Devils Lake, ND 58301  
Phone: 701-665-4426

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

**Dickinson**  
135 Sims, Suite 206  
Dickinson, ND 58301  
Phone: 701-227-7444

**Williston**  
309 Washington Ave #403  
Williston, ND 58802  
Phone: 701-774-4345
North Dakota Apartment Association
1811 E Thayer Ave
Bismarck, ND 58501
Phone: 1-800-990-6322
Email: info@ndaa.net
www.ndaa.net

North Dakota Landlord & Apartment Associations

Bismarck/Mandan Apartment Association
1025 N. 3rd St.
Bismarck, ND 58502
Phone: 701-255-7396
www.bismarckmandanapartments.com

Greater Red River Apartment Association
PO Box 11342
Fargo, ND  58103
Phone: 218-233-6245
www.fmapts.com

Greater Grand Forks Apartment Association
Phone: 701-221-2751

Magic City Apartment Association
Phone: 877-403-6222
North Dakota Community Action Association

Region I
Community Action Partnership
120 Washington Ave
Williston, ND 58801
Phone: 701-572-8191
www.willistoncap.org

Region II
Community Action Opportunities, Inc.
2020 8th Ave. SE
Minot, ND 58701
Phone: 701-839-7221
www.capminotregion.org

Region III
Dakota Prairie Community Action
223 4th St.
Devils Lake, ND 58301
Phone: 701-662-6500
www.dpcaa.org

Region IV
Red River Valley Community Action
1013 N. 5th St.
Grand Forks, ND 58203
Phone: 701-746-5431
www.rrvca.com

Region V
SE North Dakota Community Action Agency
3233 S. University Dr.
Fargo, ND 58108
Phone: 701-232-2452
www.sendcaa.org

Region VI
Community Action Program
1311 12th Ave NE
PO Box 507
Jamestown, ND 58402
Phone: 701-252-1821
www.cap6.com

Region VII
Community Action Program
2105 Lee Ave.
Bismarck, ND 58504
Phone: 701-258-2240
www.cap7.com

Region VIII
Community Action Partnership
202 E Villard
Dickinson, ND 58601
Phone: 701-227-0131
www.dickinsoncap.org
National Council on Disability (NCD)
1331 F Street NW, Suite 850
Washington, DC 20004
Phone: 202-272-2004
TTY: 202-272-2074
www.ncd.gov

North Dakota Association for the Disabled (NDAD)
The North Dakota Association for the Disabled (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.

Minot
1808 20th Ave SE
PO Box 1826
Minot, ND 58701
Phone: 701-838-8414
Email: minot@ndad.org

Bismarck
107 W. Main Ave., Suite 225
Bismarck, ND 58501
Phone: 701-258-7327
Email: bismarck@ndad.org

Grand Forks
2660 S Columbia Road
Grand Forks, ND 58201
Phone: 701-775-5577
Email: grandforks@ndad.org

Fargo
21 N University Dr
Fargo, ND 58102
Phone: 701-281-8215
Email: fargo@ndad.org

Williston
3114 1st Ave. W.
PO Box 1503
Williston, ND 58801
Phone: 701-774-0741
Email: williston@ndad.org
Money Follows the Person (MFP)
The MFP Housing staff helps elderly or persons with disabilities access decent, safe, affordable, and accessible housing. This program is for persons that are MFP qualified and wish to transition out of institutions or nursing facilities and back into the community in the least restrictive setting possible. The MFP Housing Program staff includes a State Housing Coordinator and four Consumer Housing Resource Specialists, located within each region of the state: Minot, Grand Forks, Fargo, and Bismarck.

The purpose of the program is to assist persons who are elderly and/or disabled in transitioning from nursing facilities or Intermediate Care Facilities (ICF) into their own homes or a more integrated setting within a community of their choice. The person must be in a facility for 90 days and on the last day in the facility they must be medicaid eligible. For more information, please contact the MFP staff toll free at 1-800-233-1737. The program also works with individuals at risk of entering a nursing facility or an ICF and wishing to remain living independently for as long as possible. For more information regarding this, please contact the Centers for Independent Living (see page 30 for contact information for your area.)

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 NDCPD serve the disability community by: providing interdisciplinary training to students who are seeking professions in the human service arenas; 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
500 University Ave W
Minot, ND 58707
Phone: 701-858-3580
Toll free: 1-800-233-1737
www.ndcpd.org
United States Department of Agriculture (USDA)

Rural Development

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 provide technical assistance to help communities undertake community empowerment programs.

Devils Lake
706 8th Ave SE, Suite 5
Devils Lake, ND 58301-2900
Phone: 1-800-688-2279 Ext. 4
TTY: 1-800-366-6889

Valley City
110 Winter Show Road SW, Suite 2
Valley City, ND 58072-3906
Phone: 1-800-688-2293 Ext. 4
TTY: 1-800-366-6889

Dickinson
2493 4th Ave. W., Room B
Dickinson, ND 58601-2623
Phone: 1-800-688-2251 Ext. 4
TTY: 1-800-366-6889

Rolla Outreach Office
1106 Main Ave. W., Suite 2
Rolla, ND 58367
Phone: 701-477-3167
TTY: 1-800-366-6889

Minot
1920 13th St SE
Minot, ND 58701-6059
Phone: 1-800-765-9476 Ext. 4
TTY: 1-800-366-6889

Bismarck
913 E Interstate Ave, Suite 3
Bismarck, ND 58503-0560
Phone: 1-800-688-2297 Ext. 4
TTY: 1-800-366-6889

Empowerment Zone
Griggs-Steele Empowerment Zone
602 Lincoln Avenue South
PO Box 335
Finley, ND 58230-0321
Phone: 701-524-2240

www.griggs-steeleez.org
Rural Economic Area Partnership for North Dakota

Southwest REAP Zone
Pulver Hall
Dickinson, ND 58601
www.ndalliancelink.com/SW_home.asp

Center of North America Coalition (CONAC) Zone
4215 Burdick Expressway E.
Minot, ND 58701
www.ndalliancelink.com/CONAC_home.asp

North Dakota Housing Finance Agency
2624 Vermont Avenue
PO Box 1535
Bismarck, ND 58502-1535
Phone: 1-800-292-8621
TTY: 1-800-366-6888
www.ndhfa.org

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. IPAT provides a number of services including:

- Information and Referral
- Training
- Assistive Technology Assessment
- Technical Assistance
- Dissemination of Resource Materials
- Operations of an Equipment Library

Fargo Office
3240 15th St South, Suite B
Fargo, ND 58104
Phone: 1-800-895-4728
www.ndipat.org

Bismarck Office
400 E. Broadway Ave., Suite 501
Bismarck, ND 58501
Phone: 1-800-895-4728
www.ndipat.org
Housing Discrimination Law

The North Dakota Housing Discrimination Act authorizes the North Dakota Department of Labor to investigate complaints of housing discrimination. Under the law, citizens may bring complaints of unlawful housing discrimination to the North Dakota Department of Labor for investigation.

Complaint Process

Complaints must be filed with the North Dakota Department of Labor within one year of the date of the alleged discrimination. 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.
- 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 can not 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 North Dakota 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 decides that no reasonable cause exists to believe that discrimination did occur, it shall promptly dismiss the complaint.

**U.S. Department of Justice**
**Civil Rights Division**
Housing & Civil Enforcement Section
– G St.
950 Pennsylvania Ave. NW
Washington, DC 20530
[www.justice.gov/crt](http://www.justice.gov/crt)

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 the Fair Housing Act 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 require a mediator, contact the US Department of Justice at the address listed above.
* A HUD or Department of Justice decision not to proceed with a Fair Housing Act matter does not foreclose private plaintiffs from pursuing a private lawsuit. HUD and the Department of Justice encourage parties to Fair Housing Act disputes to explore all reasonable alternatives to litigation, including alternative dispute resolution procedures, such as mediation. HUD attempts to conciliate all Fair Housing Act complaints. In addition, it is the Department of Justice’s policy to offer prospective defendants the opportunity to engage in pre-suit settlement negotiations, except in the most unusual circumstances.

**Joint Statement of the Department of Housing & Urban Development (HUD) and the Department of Justice**

**Reasonable Accommodations Under the Fair Housing Act:**

The Department of Justice (DOJ) and 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 allegations of housing providers being violation 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.

* To review this Statement in its entirety, please refer to the Housing and Civil Enforcement Section’s website at:
  http://www.usdoj.gov/crt/housing/final8_1.htm
## Housing Authorities

<table>
<thead>
<tr>
<th>Housing Authorities</th>
<th>Program Type</th>
</tr>
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<tbody>
<tr>
<td><strong>Barnes County</strong></td>
<td>Section 8 &amp; low rent program</td>
</tr>
<tr>
<td>120 12th Street NW</td>
<td></td>
</tr>
<tr>
<td>Valley City, ND 58072</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-845-2600</td>
<td></td>
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<tr>
<td><strong>Benson County</strong></td>
<td>Section 8 &amp; low rent program</td>
</tr>
<tr>
<td>201 Main Street W.</td>
<td></td>
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<tr>
<td>Minnewaukan, ND 58351</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-473-5671</td>
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<tr>
<td><strong>Burleigh County</strong></td>
<td>Section 8 &amp; low rent program</td>
</tr>
<tr>
<td>410 S 2nd Street</td>
<td></td>
</tr>
<tr>
<td>Bismarck, ND 58404</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-255-2540</td>
<td></td>
</tr>
<tr>
<td><strong>Cass/Richland Counties</strong></td>
<td>Section 8 &amp; low rent programs</td>
</tr>
<tr>
<td>230 8th Avenue W.</td>
<td></td>
</tr>
<tr>
<td>West Fargo, ND 58078</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-282-3443</td>
<td></td>
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<tr>
<td><strong>Cavalier County</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>901 3rd Street</td>
<td></td>
</tr>
<tr>
<td>Langdon, ND 58249</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-662-3099</td>
<td></td>
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<tr>
<td><strong>Cooperstown</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>807 Burrel Avenue NW</td>
<td></td>
</tr>
<tr>
<td>Cooperstown, ND 58425</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-797-2386</td>
<td></td>
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<tr>
<td><strong>Dickey/Sargent Counties</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>309 2nd Street N</td>
<td></td>
</tr>
<tr>
<td>Ellendale, ND 58436</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-349-3249</td>
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<tr>
<td>Housing Authorities</td>
<td>Program Type</td>
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<tr>
<td>--------------------------------------------</td>
<td>---------------------------------------------------</td>
</tr>
<tr>
<td><strong>Dunn/McKenzie/Stark Counties</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>1449 West Villard</td>
<td></td>
</tr>
<tr>
<td>Dickinson, ND 58602</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-282-3443</td>
<td></td>
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<tr>
<td><strong>Eddy County</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>524 Central Avenue</td>
<td></td>
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<tr>
<td>New Rockford, ND 58356</td>
<td></td>
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<tr>
<td>Phone: 701-947-2008</td>
<td></td>
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<tr>
<td><strong>Emmons County</strong></td>
<td>Section 8 &amp; low rent programs</td>
</tr>
<tr>
<td>813 NE 1st Street</td>
<td></td>
</tr>
<tr>
<td>Linton, ND 58552</td>
<td></td>
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<tr>
<td>Phone: 701-663-7494</td>
<td></td>
</tr>
<tr>
<td><strong>Fargo</strong></td>
<td>Section 8 &amp; low rent programs</td>
</tr>
<tr>
<td>325 Broadway</td>
<td></td>
</tr>
<tr>
<td>Fargo, ND 58102</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-293-6262</td>
<td></td>
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<tr>
<td><strong>Foster County</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>55 16th Avenue S</td>
<td></td>
</tr>
<tr>
<td>Carrington, ND 58421</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-652-3276</td>
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<tr>
<td><strong>Grand Forks</strong></td>
<td>Section 8 &amp; Housing Choice Voucher</td>
</tr>
<tr>
<td>1405 1st Avenue N</td>
<td></td>
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<tr>
<td>Grand Forks, ND 58203</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-746-2545</td>
<td></td>
</tr>
<tr>
<td><strong>LaMoure/McIntosh/ Ransom Counties</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>112 NE 1st Street. PO Box 5</td>
<td></td>
</tr>
<tr>
<td>Ashley, ND 58413</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-288-3645</td>
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<tr>
<td><strong>Mercer/Morton Counties</strong></td>
<td>Section 8 &amp; low rent programs</td>
</tr>
<tr>
<td>1500 3rd Avenue NW</td>
<td></td>
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<tr>
<td>Mandan, ND 58554</td>
<td></td>
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<tr>
<td>Phone: 701-663-7494</td>
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<tr>
<td>Housing Authorities</td>
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<tr>
<td><strong>Minot/McHenry/Pierce Counties</strong></td>
<td>Section 8 &amp; low rent programs</td>
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<tr>
<td>108 Burdick Expressway E. Minot, ND 58701</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-852-0485</td>
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<tr>
<td><strong>Mountrail County</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>205 Main St N Parshall, ND 58770</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-862-3343</td>
<td></td>
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<tr>
<td><strong>Nelson County</strong></td>
<td>Low rent programs</td>
</tr>
<tr>
<td>208 Main Street Lakota, ND 58344</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-247-2293</td>
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<tr>
<td><strong>Northwest Regional</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>109 4th Ave E Sherwood, ND 58782</td>
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</tr>
<tr>
<td>Phone: 701-459-2209</td>
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<tr>
<td><strong>Pembina County</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>100 Tornado Drive, Suite 2 Cavalier, ND 5</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-265-8147</td>
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<tr>
<td><strong>Ramsey County</strong></td>
<td>Section 8 &amp; low rent programs</td>
</tr>
<tr>
<td>605 3rd Street NE Devils Lake, ND 58301</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-662-3099</td>
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<tr>
<td><strong>Rolette County</strong></td>
<td>Section 8 &amp; low rent programs</td>
</tr>
<tr>
<td>509 5th Avenue Rolette, ND 58366</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-246-3421</td>
<td></td>
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<tr>
<td><strong>Stutsman County</strong></td>
<td>Section 8</td>
</tr>
<tr>
<td>300 2nd Ave NE, Suite 200 Jamestown, ND 5</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-252-1098</td>
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<td><strong>Towner County</strong></td>
<td>Section 8 &amp; low rent programs</td>
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<tr>
<td>808 6th Street</td>
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<tr>
<td>Cando, ND 58324</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-968-3922</td>
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<tr>
<td><strong>Traill County</strong></td>
<td>Section 8 &amp; low rent programs</td>
</tr>
<tr>
<td>16 W. Caledonia Avenue</td>
<td></td>
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<tr>
<td>Hillsboro, ND 58045</td>
<td></td>
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<tr>
<td>Phone: 701-436-5785</td>
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<tr>
<td><strong>Walsh County</strong></td>
<td>Section 8</td>
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<tr>
<td>600 E. 9th Street</td>
<td></td>
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<tr>
<td>Grafton, ND 58237</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-352-3260</td>
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<tr>
<td><strong>Wells County</strong></td>
<td>Section 8</td>
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<tr>
<td>3520 33rd Avenue NE</td>
<td></td>
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<tr>
<td>Harvey, ND 58341</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-324-5244</td>
<td></td>
</tr>
<tr>
<td><strong>Williston Housing Authority</strong></td>
<td>Section 8 &amp; low rent programs</td>
</tr>
<tr>
<td>1801 8th Avenue W., Apt. 50</td>
<td></td>
</tr>
<tr>
<td>Williston, ND 58801</td>
<td></td>
</tr>
<tr>
<td>Phone: 701-572-2006</td>
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</tbody>
</table>
Social Services Boards of North Dakota

Adams County
606 2nd Avenue N.
Hettinger, ND 58639
Phone: 701-567-2967

Barnes County
230 4th Street NW, Room 103
Valley City, ND 58072
Phone: 701-845-0186

Benson County
108 4th Street E.
Minnewaukan, ND 58351
Phone: 701-473-5302

Billings County
67 1st Street SE
Beach, ND 58621
Phone: 701-872-4121

Bottineau County
314 W. 5th Street, Suite 1
Bottineau, ND 58318
Phone: 701-28-3613

Bowman County
104 First St NW
Bowman, ND 58623
Phone: 701-523-3285

Burke County
103 Main Street SE
Bowbells, ND 58721
Phone: (701-377-2313

Burleigh County
415 E. Rosser Avenue, Suite 113
Bismarck, ND 58501
Phone: 701-222-6622

Cass County
1010 2nd Avenue S.
Fargo, ND 58108
Phone: 701-241-5761

Cavalier County
324 7th Ave
Langdon, ND 58249
Phone: 701-256-2175

Dickey County
205 15th Street N
Ellendale, ND 58436
Phone: 701-349-3271

Divide County
200 N Main St
Crosby, ND 58730
Phone: 701-965-6521

Dunn County
175 Central St
Killdeer, ND 58640
Phone: 701-764-5385

Eddy County
22 9th Street S.
New Rockford, ND 58356
Phone: 701-947-5314
Emmons County
100 NW 4th Street
Linton, ND 58552
Phone: 701-254-4502

Kidder County
120 E. Broadway
Steele, ND 58482
Phone: 701-475-2551

Foster County
1000 N. Central Avenue
Carrington, ND 58421
Phone: 701-652-2221

LaMoure County
202 4th Ave NE
LaMoure, ND 58458
Phone: 701-883-5301 Ext. 7

Golden Valley County
67 1st Street SE
Beach, ND 58621
Phone: 701-872-4121

Logan County
301 Broadway
Napoleon, ND 58561
Phone: 701-754-2283

Grand Forks County
151 S. 4th Street, Suite 200
Grand Forks, ND 58201
Phone: 701-787-8535

McHenry County
407 S. Main
Towner, ND 58788
Phone: 701-537-5944

Grant County
106 2nd Avenue NE
Carson, ND 58529
Phone: 701-622-3706

McIntosh County
112 NE 1st Street
Ashley, ND 58413
Phone: 701-288-3343

Griggs County
912 Burrel Ave SE
Cooperstown, ND 58425
Phone: 701-797-2127

McKenzie County
201 West 5th, Suite 790
Watford City, ND 58854
Phone: 701-444-3661

Hettinger County
309 Millionaire Avenue
Mott, ND 58646
Phone: 701-824-3276

McLean County
712 5th Avenue
Washburn, ND 58577
Phone: 701-462-3581
Mercer County
1030 Arthur Street
Stanton, ND 58571
Phone: 701-745-3384

Morton County
200 2nd Avenue NW
Mandan, ND 58554
Phone: 701-667-3395

Mountrail County
18 2nd Avenue W
Stanley, ND 58784
Phone: 701-628-2925

Nelson County
210 B. Avenue W, Suite 104
Lakota, ND 58344
Phone: 701-247-2945

Oliver County
115 Main St
Center, ND 58530
Phone: 701-794-3212

Pembina County
300 Boundary Road W. #3
Cavalier, ND 58220
Phone: 701-265-8441

Pierce County
126 South Main Avenue
Rugby, ND 58368
Phone: 701-776-5818

Ramsey County
524 4th Avenue, #19
Devils Lake, ND 58301
Phone: 701-662-7095

Ransom County
205 4th Avenue W.
Lisbon, ND 58054
Phone: 701-683-0628

Renville County
217 Main Street E.
Mohall, ND 58761
Phone: 701-756-6374

Richland County
413 3rd Avenue N.
Wahpeton, ND 58075
Phone: 701-642-7751

Rolette County
212 2nd Avenue NE
Rolla, ND 58367
Phone: 701-477-3141

Sargent County
355 Main Street
Forman, ND 58032
Phone: 701-724-6241 Ext. 7

Sheridan County
215 E. 2nd Street
McClusky, ND 58463
Phone: 701-363-2281


**Social Services Boards of North Dakota**

**Sioux County**
303 2nd Avenue  
Fort Yates, ND 58538  
Phone: 701-854-3821

**Slope County**
104 First St NW, Suite 8  
Bowman, ND 58623  
Phone: 701-523-3285

**Stark County**
664 12th Street W.  
Dickinson, ND 58601  
Phone: 701-456-7675

**Steele County**
600 S Washington  
Finley, ND 58230  
Phone: 701-524-2584

**Stutsman County**
116 1st Street E  
Jamestown, ND 58402  
Phone: 701-952-6868

**Towner County**
315 2nd Street  
Cando, ND 58324  
Phone: 701-968-4355 Ext. 8

**Traill County**
West Caledonia Ave  
Hillsboro, ND 58045  
Phone: 701-636-5220

**Walsh County**
Chase Building, 2nd Floor  
516 Cooper Avenue  
Grafton, ND 58237  
Phone: 701-352-5111

**Ward County**
400 22nd Avenue NW  
Minot, ND 58701  
Phone: 701-852-3552

**Wells County**
600 Railway St N, #266  
Fessenden, ND 58438  
Phone: 701-547-3694

**Williams County**
110 W. Broadway, Suite 202  
Williston, ND 58801  
Phone: 701-774-6300
**Contractors and Developers**

For a listing of North Dakota contractors and developers refer to:

**Building Trades Directory (BTD) Trade Unions & Subcontractors**

**North Dakota Association of Builders**
http://www.ndbuild.com; Go to ‘Consumer Information’

**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 Street NW
Washington, DC 20005
Phone: 1-800-368-5242
www.nahb.org