

The Olmstead Commission's goal is to move North Dakota towards greater integration and inclusion for individuals with disabilities.

## OPPORTUNITIES FOR LEARNING

Advancing Family Caregiver Financial and Workplace Security

February 4<sup>th</sup> at 1pm

Meeting Disability Needs: Reasonable Accommodations Modifications

February 5<sup>th</sup> at 10:30am

Learn Your Rental Housing Rights

February 11<sup>th</sup> at 11am

Parent Perspectives of Inclusive Higher Education

February 18<sup>th</sup> at 1pm

Designing for Access: FHA Construction & Accessibility Standards

February 19<sup>th</sup> at 10:30am

### NEXT

#### OLMSTEAD MEETING:

Wednesday, February 4<sup>th</sup>  
1-3pm in the Fort Totten  
Room at the Capitol

Discussion Topics:  
Goal #7- Employment  
Goal #4- Housing



## Unlocking ABLE Accounts for More Individuals with Disabilities



Created in 2014, Achieving a Better Life Experience (ABLE) accounts allow individuals with disabilities to save up to \$100,000 without affecting eligibility for Supplemental Security Income (SSI), Medicaid, or other government benefits. Anyone can contribute to an ABLE account, including the account owner, friends, family, and employers, up to \$20,000 per year as of 2026. ABLE account funds can be used for qualified disability expenses such as education, housing, transportation, employment support, assistive technology, health care, and other services that support independence and quality of life.

**The big news is that, beginning in January, ABLE accounts became available to individuals whose disability began before age 46, expanding eligibility from the previous age-of-onset limit of 26.**

This will significantly expand the amount of people eligible for ABLE accounts, including individuals who became disabled later in life through injury or illness.

After the federal ABLE Act allowed individuals to open accounts in any state, the Bank of North Dakota determined that residents would benefit from lower fees and more investment options by using out-of-state plans. Thirty-nine states offer ABLE programs, many of which are open nationwide.

Source: [Disability Scoop](#)

### With an ABLE account, individuals with disabilities can unlock financial opportunities such as:

- The ability to save over a \$2,000 limit;
- The opportunity to accumulate wealth while protecting eligibility for government benefits;
- The ability to save for a down payment on your first home;
- The empowerment of changing your financial plan from monthly to yearly.
- The choice to work more for the chance to earn more income; and

Source: [ABLE Today](#).

### Interested in ABLE accounts? Check out these resources:

[P&A: ABLE Accounts Factsheet](#)

[Bank of ND: ABLE Plan Resources](#)

[ABLE Now](#)

[ABLE Now: ABLE to Work Act](#)

[ABLE Today](#)



## OPPORTUNITIES FOR ENGAGEMENT

Statewide Independent Living Council Meeting

February 5 & 6<sup>th</sup>

Brain Injury Advisory Council

February 19<sup>th</sup> at 12pm

State Council on Developmental Disabilities Meeting

February 12<sup>th</sup> at 10am

Cross Disability Advisory Council Meeting

February 19<sup>th</sup> at 1pm

Money Follows the Person External Stakeholders

February 18<sup>th</sup> at 1pm

Bismarck Legislative Working Group

February 21<sup>st</sup> at 10am

## LET'S STAY CONNECTED!

Sign up to receive Olmstead news and updates. Visit our website and social media for more information and resources.



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