

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

Goal #7– Employment  
Goal #4– Housing



## Unlocking ABLÉ 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