

FACES OF HOME

Accommodation Means Freedom

'Freedom' is the word Dorothy Alemadi, a 69 year old Fargo woman, used without hesitation when asked to describe what a simple accessibility accommodation meant to her.

More than 30 years on her feet resulted in an abnormal bone growth that forced the former healthcare professional into retirement. Two failed attempts to fuse her ankle left Alemadi unable to go up and down steps or drive.

An increase in healthcare costs and the loss of her job had a domino effect on Alemadi's finances. It reduced what she was able to save for retirement, and because she wasn't old enough to qualify for Social Security or Medicare, Alemadi's only source of income for two years was disability insurance.

"It really made me focus on having a tighter budget. Sometimes I have to not do things or think about if I really need to buy something to make sure I stay on budget," said Alemadi.

While she is fortunate to have family, friends and neighbors that are always willing to give her a ride, the inability to get to her basement laundry room so frustrated Alemadi that she considered selling the house that had



Now that Dorothy Alemadi (right) is able to take care of her own laundry again, the time she spends with her daughter, Shireen, is more focused on visiting and less on housework.

been her home since 1978. A move that likely would have required her to rent, and that would have resulted in greater monthly living expenses.

The majority of individuals with physical disabilities live in a home that does not meet basic accessibility standards according to a U.S. Department of Housing and Urban Development report. And, as we age, the chance of having mobility issues increases.

One in six people ages 65 to 75 is physically disabled. After age 75, the number rises to one in three.

Faced with mobility issues, many households find themselves making difficult choices – move, make do or, if your home will accommodate a

change and you can afford it, modify.

For six years, Alemadi's children split the laundry duty. However after a lifetime caring for others it was hard for her to sit back. "Both Sarbast and Shireen work fulltime," Alemadi said about her son and daughter.

Alemadi was fortunate to learn about North Dakota Housing Finance Agency's (NDHFA) Rehab Accessibility Program (RAP) from the North Dakota Association for the Disabled and used the grant dollars to regain some independence by turning part of an unused main floor bedroom into a laundry room.

RAP helps households with physical disabilities afford accessibility improvements. The most common



A Rehab Accessibility Program grant helped Dorothy Alemadi add a stackable washer and dryer to a main floor bedroom, allowing her to do her own laundry rather than relying on her son and daughter.

one-third of North Dakota households are currently considered to be extremely or very low income.

While RAP's eligibility threshold allows households to be qualified at up to 80 percent of Area Median Income, that's about \$44,000 for an individual living in Cass County, the majority of the households served by the program earn much less. In 2017, the typical applicant was an elderly two-person household with an

annual income of \$26,000.

"Allowing our seniors to age-in-place doesn't just reduce their living expenses, it lessens the burden on their families and on our communities and state," said Kline.

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renovations are the installation of low-threshold showers and the widening of doorways to accommodate wheelchairs.

"The Rehab Accessibility Program was a Godsend," said Alemadi. "It has allowed me to stay in my home."

Through NDHFA's program, income-qualified renters and homeowners can receive a maximum of \$4,000 to make an accessibility accommodation. They must provide a minimum of 25 percent match toward the total project costs. Often referrals are made by or a household match is leveraged through another grant or loan program.

"In North Dakota, the need to accommodate households with physical disabilities that want to stay in their home will increase dramatically in the coming years," said

NDHFA Executive Director Jolene Kline in reference to a Statewide Housing Needs Assessment conducted by North Dakota State University that projects the number of state residents age 65 and older will grow by more than 50 percent by 2029. The same study indicated that approximately

Rehab Accessibility Program

North Dakota Housing Finance Agency's Rehab Accessibility Program (RAP) grant dollars can be used to make accessibility improvements to property occupied by lower-income state residents with physical disabilities. Examples of qualifying improvements include ramps, door levers, walk-in/roll-in showers, grab bars and widening doorways.

Eligibility is limited to households with incomes not exceeding 80 percent of HUD county median income adjusted for family size.

The improvements can be made to either rental property or single-family homes, however grants are limited to one per rental property or single-family home in a fiscal year.

The maximum grant is \$4,000. Matching funds of at least 25 percent of the total project costs are required.

Reimbursement of the cost of any work completed prior to the application approval is not an eligible use of grant funds.

For more information about the program, hfainfo@nd.gov or (800) 292-8621.