

# COMMUNICABILITY



A QUARTERLY NEWSLETTER FOR OUR DISABILITY COMMUNITY

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"We are made to persist.

That is how we find out who we are."

Tobias Wolff,  
'In Pharaoh's Army'

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**New Horizons Un-Limited Inc. (NHU)** is a non-profit organization based in Milwaukee with a mission to make information and life experiences more accessible to people with lifelong disabilities, their families and caregivers. To learn more about our mission and activities, please visit the NHU website at [www.new-horizons.org](http://www.new-horizons.org).

## National News

### **IRS offers free Income Tax Preparation Assistance**

Not sure which credits and deductions to take on your tax return this year? You may wish to seek out the assistance of a trained volunteer from the IRS Volunteer Income Tax Assistance (VITA) Program. This program will help you identify special credits for which you may qualify, such as Earned Income Tax Credit (EITC), Child Tax Credit, and Credit for the Elderly.

This service is offered free of charge to eligible low-moderate income individuals. Most locations also offer free electronic filing. To locate the nearest VITA site, call (800) 829-1040.

## It's Worth a Listen

### **NPR commentary: Valuing Life, Whether Disabled or Not**

On the Thursday, December 7, 2005 Morning Edition of NPR (National Public Radio), Commentator Ben Mattlin, a quadriplegic since birth, reflected on a memorial service for a disabled friend who passed away. He offers a wonderful and thoughtful reflection on what it means to live a successful life, disability or not. Mr. Mattlin's commentary can be heard at the NPR website. To listen, visit [www.npr.org](http://www.npr.org) and search for Valuing Life, Whether Disabled or Not.

## Disability Work Incentives: New Solutions for Old Problems

In recent years the Social Security Administration has developed a number of programs aimed at assisting people with disabilities to enter or return to the workforce. Unfortunately however, such efforts have done little in decreasing unemployment rates. Either beneficiaries are unaware of these incentives or do not understand how they may affect their benefits and access to health care. In an effort to increase access to these programs, the National Council on Disability (NCD) released their report, *The Social Security Administration's Efforts to Promote Employment for People with Disabilities: New Solutions for Old Problems*.

In addition to offering policy recommendations, the report also offers an excellent overview of the programs/incentives available (as shown below) and how they currently assist beneficiaries.

1. Ticket to Work and Self-Sufficiency Program
2. Expanded availability of health care services
3. Expedited reinstatement of benefits
4. Postponement of continuing disability reviews
5. Benefits Planning, Assistance, and Outreach Program

This report, while geared towards improving the Work Incentives Program, is a great source of information for service providers and consumers alike. To read the report, visit the NCD website at: [www.ncd.gov/newsroom/publications/2005/ssa-promoteemployment.htm](http://www.ncd.gov/newsroom/publications/2005/ssa-promoteemployment.htm).

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## Focus on Homeownership: A New Year – A New Home

The New Year is upon us. It is a time for resolutions—a time to start anew. Why not let this be the year when your dream of homeownership is realized. Will your dream be realized overnight – certainly not. There is much to consider when pursuing homeownership. But, with dedication, and a little bit of patience, you **can** become a homeowner.

Following are a few thoughts to get you started:

### 1. Weigh the pros and cons of homeownership versus another type of living arrangement.

There are many advantages of owning your own home, including stability of monthly housing costs, tax benefits and investment potential. There are also a number of potential downfalls, however. For example, do you know how your benefits would be impacted? Have you thought about the cost of maintaining your own home?

### 2. Make sure your credit is in order.

While there are flexible mortgage programs available to homebuyers with disabilities, your credit score can still “make or break” your shot at homeownership.

One issue that may arise is that you have not established a traditional credit record through the payment of credit cards or loans. If this is the case, you can work on building a non-traditional credit record by documenting your monthly payments to your landlord, and your phone and utility providers.

If you have had past, serious credit problems you must take steps to repair your credit score before applying for a mortgage. While increasing your credit score will take time and require an ongoing effort from you, you can see quick improvement by paying down your past debt and by successfully disputing negative information on your credit report.

### 3. Determine what it will take for you to purchase a home.

You must carefully assess your income in relation to the ongoing expense of homeownership. Don't forget to factor in property taxes and energy expenses. Consider potential fluctuations in your income and expenses. You should also identify any upfront costs associated with purchasing the home. For example, how much of a down payment is required, how much are closing costs?

Will you need to make any immediate repairs or accessibility modifications to the home?

### 4. Identify potential community resources.

There are a number of programs and information resources available to homebuyers with disabilities.

Your best bet is to first identify an organization that can assist you with the entire home buying process. One excellent resource is your local Center for Independent Living (CIL). CILs often offer homebuyer education counseling, money management training, and benefits counseling. Some may even offer downpayment and closing cost assistance. To locate the CIL in your area, look in your local phone book under social services: disability. Lists of centers are also available online: [www.virtualcil.net/cils/](http://www.virtualcil.net/cils/).

Another great resource is your local housing counseling agency. To locate an agency in your area, call (800) 569-4287.

### 5. Identify other potential sources of assistance.

There are many different programs available to first-time homebuyers offering everything from down payment and closing cost assistance to monthly vouchers towards the payment of your mortgage.

Your local Housing Finance Agency (HFA) offers a range of programs designed to assist low-moderate-income people attain a home of their own. In addition to offering assistance to obtain your home, many agencies also offer home modification assistance. To locate your state agency, visit [www.ncsha.org/](http://www.ncsha.org/).

Another option is the Section 8 Homeownership Voucher Program. If you currently use a Section 8 voucher to pay for rent, you may be able to use this same voucher to help pay for your mortgage. To learn if your state offers this program, contact your local Public Housing Authority.

### 6. Identify a lending program.

There are many different lending options available to first-time homebuyers. There is one program in particular, however, that has been designed especially for homebuyers with disabilities – Fannie Mae HomeChoice.

HomeChoice is a mortgage program available to low- and moderate-income people who have disabilities or who have family members with disabilities living with them. HomeChoice mortgages offer flexibility in down payments, qualifying debt-to-income ratios, and credit history. To learn more about this program, call (800) 732-6643.

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## Wisconsin Homeownership Resources

**EBTIDE** offers a Homebuyer Grant Program for Homebuyers with disabilities or for those who have a disabled family member. Up to \$7,500 may be available to qualified homebuyers for down payment, closing costs, and accessibility modification assistance. For more information, call (888) 838-9021.

**Wisconsin Housing and Economic Development Authority (WHEDA)** offers home buying assistance to low-income residents of Wisconsin who are also first-time homebuyers. They not only offer flexible home mortgages but also offer loans for closing costs. For more information, call (800) 334-6873 (Voice) or (800) 943-9430 (TTY).

**Wisconsin Partnership for Housing Development** offers a number of programs for first-time homebuyers. Among them is Downpayment Plus, a home purchase assistance program, through which income-qualified home buyers can receive grants of up to \$5,000 toward a down payment, closing costs, reserves, home ownership counseling or other expenses related to the home purchase.

**Wisconsin Centers for Independent Living** offer a range of services that can help you realize your dream of homeownership. To locate the center that serves your area, contact the Independent Living Council of Wisconsin at (866) 656-4010 (Voice) or (866) 656-4011 (TTY).

## Wisconsin News

### ***State Park System now accepting applications for accessible cabins***

How would you like to enjoy the great outdoors in the comfort of a fully accessible cabin in the state parks of Wisconsin? The Wisconsin State Park System, via the Wisconsin Department of Natural Resources is now accepting applications for the 2006 camping season for the five fully accessible cabins and the two wheelchair accessible "rustic" cabins. The fully accessible cabins feature an accessible bathroom, complete with roll-in shower, as well as an accessible kitchen, bedroom and living room. The two "rustic" cabins are one-room 13' x 13' units and can accommodate up to four. ***Cabins fill up quickly, so get your applications in as soon as possible!*** Applications can be received by calling the State Park you wish to visit.

The five fully accessible cabins are located in the following state parks:

Buckhorn State Park in Necedah - (608) 565-2789  
High Cliff State Park in Sherwood - (920) 989-1106  
Kettle Moraine State Forest in Eagle - (262) 594-6200  
Mirror Lake State Park near Baraboo - (608) 254-2333  
Potawatomi State Park in Sturgeon Bay - (920) 746-2890

The two "rustic" cabins are located in the following state parks:

Blue Mound State Park in Blue Mounds - (608) 427-5711  
Copper Falls State Park in Ashland - (715) 274-5123

## *2006 Fundraising Events*

### **Raffle and Silent Auction, March 22<sup>nd</sup> & 23<sup>rd</sup>**

We will be holding our 4<sup>th</sup> Annual Raffle for Opportunity and Silent Auction on Wednesday and Thursday, March 22-23, 2006 in the US Bank Center Galleria in downtown Milwaukee. The raffle features a number of great prizes including theatre and dinner certificates, hotel stays, spa certificates, and much more. Raffle tickets are now being sold for \$1 each, 6 for \$5, or 13 for \$10. You need not be present to win. The silent auction features a number of elegant gift baskets.

Donations are still being sought for our raffle and gift baskets. If you wish to donate an item, or if you know someone who may, please contact us. To request a complete list of prizes or to purchase tickets, please give us a call at (414) 299-0124.

### **Benefit Golf Outing, June 7<sup>th</sup>**

We will be holding our 3<sup>rd</sup> Annual Benefit Golf Outing at Hawk's View Golf Club in Lake Geneva, Wisconsin on Wednesday, June 7, 2006. A variety of corporate sponsorships are available. Golf costs \$150 per person, \$600 per foursome. An early bird discount is available.

We are also in need of volunteers to assist with the coordination of the event. If you are interested in volunteering, or if you would like to participate in our outing as a golfer or sponsor, please give us a call at (414) 299-0124.



## Winter / Spring Computer Classes

Come and learn all there is to do with a computer!

New Horizons Un-Limited is now offering regularly scheduled computer classes at our downtown office located at, 811 E. Wisconsin Avenue. Classes are designed to give an introductory overview of the most commonly used functions of the computer. We will offer everything from mouse and keyboard exercises to basic e-mail and word processing instruction. These classes are perfect for those just getting started on a computer.

Classes will take place on Tuesday and Thursday mornings and early afternoons. As outlined on the schedule to the right, each day features four 1¼-hour cumulative sessions. Students may choose to attend all 4 sessions in one day or spread the sessions over several weeks. Each day costs just \$5 for as many sessions as you wish to attend.

The lab features several adaptive devices, including a Big Keys Keyboard, a Trackball, and a Head mouse. You will also have an opportunity to explore the built in accessibility features of Microsoft Windows 2000, including the narrator, magnifier, and on-screen keyboard.

Sign up early, as class size is limited. Individual, advanced instruction is also available by appointment. For more information or to request a registration form, please call (414) 299-0124.

### Weekly Tuesday Schedule

- Session 1: Just the Basics (Self-paced) 9:00 a.m.**
- Students will work at their own pace while completing a variety of typing exercises.
  - Students will learn the basics of the mouse and how to interact with the computer using the mouse.
- Session 2: Hardware and Software 10:30 a.m.**
- Students will learn how to “hook up” a computer.
  - Students will come to understand each peripheral and its function, including the PC and all of its disk drives.
  - Students will come to understand the importance of system and applications software.
  - Students will learn how to install/download software.
- Session 3: Navigating the Computer 12:00 p.m.**
- Students will be introduced to the Desktop and Start Menu
  - Students will be introduced to My Computer and learn more about accessing the PC's storage drives.
  - Students will learn how to maintain their computers.
- Session 4: Creating / Opening Documents and Folders 1:30 p.m.**
- Students will create and save a text document using Open Office
  - Students will create personal folders on a floppy disk.
  - Students will learn how to access previously saved documents.

### Weekly Thursday Schedule

- Session 1: An Introduction to Word Processing 9:00 a.m.**
- Students will learn how to create and format a letter.
  - Students will learn how to edit a document.
  - Students will learn how to save and print a text document.
- Session 2: More on Word Processing 10:30 a.m.**
- Students will learn how to change the format of the page
  - Students will learn how to format the text
- Session 3: Introduction to the Internet 12:00 p.m.**
- Students will learn how to connect their computer to the Internet.
  - Students will be introduced to the web browser Internet Explorer.
  - Students will learn how to search the web.
  - Students will learn how to protect their computer from viruses.
- Session 4: Introduction to E-mail 1:30 p.m.**
- Students will create a new Yahoo e-mail account.
  - Students will learn how to access and send e-mail.
  - Students will learn how to protect their computer from viruses.