

COMMUNICABILITY



A QUARTERLY NEWSLETTER FOR OUR DISABILITY COMMUNITY

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*"Let us not look back in anger
or forward in fear,
but around in awareness."*

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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.

If you do not have access to the Internet and cannot visit the websites listed in this newsletter, please contact New Horizons Un-Limited directly at (414) 299-0124 and we would be happy to mail you the information available online.

National Interest

Is homeownership a possibility for low-income people with disabilities?

As part of the American Recovery and Reinvestment Act of 2009, first-time homebuyers that purchase a home in 2009 can receive a tax credit of \$8000. This credit is fully refundable – even if you do not have taxable income!

If ever there were a time for low-income homebuyers, it's NOW! Home prices are continuing to fall and there are more affordable homes available than ever before.

So, what's an aspiring homebuyer to do?

Educate Yourself

There is much involved in purchasing a home. It is important to be prepared and understand the process from start to finish.

The US Department of Housing and Urban Development (HUD) has created a comprehensive online Home Buying resource which covers everything from figuring out how much you can afford to making an offer to home insurance.

Check out this resource by visiting HUD online at www.hud.gov/buying/index.cfm.

Check your Credit Score

Your credit score counts for a lot when it comes to being approved for a mortgage loan. While some exceptions apply, typically, if your credit score is lower than 620, a lender will not consider your application for a mortgage.

If your score is lower than 620, action can be taken to improve your score. To learn more, visit *myFico* online at www.myfico.com/CreditEducation.

If you have not established a traditional credit record some lenders may also accept non-traditional records. Such records must typically track payments for no less than 12-months and must be supplemented by at least three credit references from your landlord, utility company, cable company, home telephone provider, etc.

Identify Homebuyer Programs

Typically, homebuyers must pay 3% of the purchase price of the home up front. Most states offer a first-time homebuyer program through which they offer down payment assistance via no interest or low interest loans.

Such programs are typically offered via State Housing Finance Agencies. To find your local agency, visit the National Council of State Housing Agencies online at www.ncsha.org/section.cfm/4/39/187.

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Identify a Lender

Fannie Mae, via partnerships with various lenders, offers a variety of options for low-income home buyers, including reduced requirements for down payment and closing costs, flexible mortgage terms and payment options, and choices for borrowers with less-than-perfect credit or no traditional credit history.

They also offer a program specifically for individuals with disabilities called HomeChoice.

To learn more and to find a lender that works with Fannie Mae, call 1-800-732-6643.

Start Saving with an Individual Development Account (IDA)

Individual Development Accounts (or IDAs) are special matched savings accounts designed to help low-income individuals and families establish a pattern of regular savings and, ultimately, purchase a productive asset such as a home. IDAs are unique in that every dollar an individual deposits into an IDA is matched.

Special considerations must be taken for individuals receiving SSI or SSDI so it is important that you mention this when opening an IDA.

To learn more about IDAs, visit www.idanetwork.org or call CFED (Corporation for Enterprise Development) at (202) 408-9788.

Health reform and people with disabilities

As Health Reform discussions heat up, it has become apparent that the President's plan does not fully address the long-term care needs of people with disabilities.

With the 10th Anniversary of the Olmstead Decision; a decision that gave individuals with disabilities the right to choose the most inclusive long-term care setting; people with disabilities are still being forced into nursing homes due to a lack of funds for community-based care.

While the President's long-term reform plan may not fully address these needs, a newly announced initiative, "The Year of Community Living", will create new initiatives to address this critical civil rights issue.

More than \$10 million will be made available via Health and Human services to "make the right

services available in appropriate settings when the individual needs them."

Additionally, The U.S. Department of Housing and Urban Development (HUD) will make \$30 million in voucher assistance available to support approximately 4,000 Housing Choice Vouchers for non-elderly disabled families. HUD is making 1,000 of those vouchers available specifically for individuals transitioning out of nursing homes and other institutions. To learn more about these voucher opportunities, contact your local public housing authority (PHA). To find your local PHA visit www.hud.gov/offices/pih/pha/contacts.

While this initiative will address the issue of long-term care in the short-term it is important that this issue is included in the overall reform plan.

Now is the time to get involved. Align yourself with advocacy groups to ensure that your needs are expressed to your legislators. To learn more about health reform advocacy efforts, contact the American Association of People with Disabilities via phone at (800) 840-8844 or visit them online at www.aapd.com.

"Disability is not a 'brave struggle' or 'courage in the face of adversity'... disability is an art. It's an ingenious way to live."
- Neil Marcus



Museum of
disABILITY
History

A bit of history...

To fully understand where we are, we must first know and understand where we were. This is especially so for individuals with disabilities. There is a rich history of struggles and triumphs – it is through this history that we can find strength to push forward and create our own triumphs for the history books. To learn more about disability throughout the ages, visit:

Museum of Disability History
www.museumofdisability.org

This website provides a thorough and fascinating look into how individuals with disabilities were misunderstood and treated throughout history, while also painting a picture of how far we have come. This is a must visit website.

Wisconsin Interest

Free employment workshops

RiCH Vocational Services is hosting a series of free workshops designed to help individuals with disabilities successfully enter the workforce. Led by area experts, the monthly workshops feature presentations, handouts, group discussions, and a question and answer period.

Remaining workshops include:

Interviewing Skills

July 29, 2009, 2:30-3:30pm – Milwaukee Office

July 30, 2009, 2:30-3:30pm – Waukesha Office

Gain valuable interviewing experience by taking part in mock interviews with trained human resource staff. Learn new tips and techniques for tackling even the most difficult interview.

Healthy Living

August 26, 2009, 2:30-3:30pm – Milwaukee Office

August 27, 2009, 2:30-3:30pm – Waukesha Office

Explore common workplace-related health issues, including questions related to quitting smoking, workplace food and nutrition, and working within employer sick or personal day policies.

To register, call (888) 348-6182 ext. 10.

Computer grants create greater opportunity for individuals with disabilities

Since 2004 we here at New Horizons Un-Limited have been refurbishing computers for use by individuals with disabilities. Since our program launch, we have granted computers to more than 550 individuals.

While many of our computer recipients hope to pursue employment, some simply want to reconnect with the world through the use of the Internet and e-mail.

Our program is open to any individual with a permanent disability as well as to their live-in family members and caregivers. If you believe having access to a computer in your home can significantly improve your life, we encourage you to apply.

At this time priority will be given to: individuals whose physical disabilities significantly limit their mobility and/or ability to communicate; individuals that have a clear and concise plan on how they will use the computer to improve their lives; individuals that are currently engaged in career training; or individuals that are currently pursuing continuing education.

To learn more or to request an application packet, contact us at (414) 299-0124.

Wisconsin's State budget signed

On June 29, 2009 Governor Doyle signed Wisconsin's state budget. The budget has many items of interest to the disability community. More specifically, the budget:

- Maintains eligibility standards and benefits for Medicaid, BadgerCare Plus, and SeniorCare;
- Provides insurance coverage for children with autism;
- Restructures Southern Wisconsin Center and encourages 70 residents to voluntarily return to the community within two years;
- Provides funds to increase the number of long-term support waiver slots for children with disabilities by 1000 over four years;
- Increases funding for elderly and disabled transportation by \$1million;
- Continues to expand Family Care statewide, but over three years instead of two;
- Creates a Resource Center to treat female inmates with mental illness;
- Creates the WI Quality Home Care Authority for home care workers hired by consumers;
- Maintains funding to the Lifespan Respite Care Program;
- Creates property tax exemptions for low-income housing providers;
- Fails to increase the wages and benefits for direct care workers

For more information about the budget, visit the DAWN website at: www.dawninfo.org/advocacy/budget/09_11_budget_compare.cfm

Flower Bulb Fundraiser

New Horizons Un-Limited will once again be offering for sale a variety of high-quality VanBourgonien flower bulbs during our 7th Annual Flower Bulb Fundraiser.

Our satisfied "customers" come back year after year to order these magnificent bulbs, which include Tulips, Daffodils, Alliums, Lilies and more! Each package of bulbs costs just \$10, with 50% of each sale going to New Horizons Un-Limited.

Be sure to ask your family and friends to participate – they will not be disappointed in the beauty and quality of the beautiful spring blooms!

To request a fundraiser packet, please contact us at (414) 299-0124 or download the packet from our website at www.new-horizons.org/09bulb.pdf.

Another Golf Outing Success

Our 6th Annual Benefit Golf Outing on June 10th was another smashing success. More than 120 golfers soaked up the sun while hitting the "links" at Hawk's View Golf Club in Lake Geneva. The spirit and personality of our golfers never ceases to amaze us. We count ourselves lucky to welcome the outstanding group of fellas (and a few gals) to our outing each year! Thank you golfers for making our outing a success!

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