

Get Out There and Flex Your Financial Muscles

Presenters:

Margaret Weisser, Manager of Client Services, MSAA

Elizabeth Jennings, Program Associate, National Disability
Institute

Linda Jackson, Senior Tax Analyst, IRS – SPEC

November 17, 2011 7pm – 9pm EST

Today's Agenda

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- Welcome
 - ▣ Elizabeth Jennings, NDI and Margaret Weisser, MSAA
- Overview of Financial Wellness Survey Results and Importance of Economic Empowerment
 - ▣ Elizabeth Jennings, NDI
- Favorable Tax Provisions
 - ▣ Linda Jackson, IRS - SPEC
- Individual Development Accounts
 - ▣ Elizabeth Jennings, NDI
- Peer Perspective
 - ▣ Elizabeth Jennings, NDI and Special Guest

Welcome

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- Housekeeping – How to ask questions

- Thank you
 - ▣ Sponsor - Acorda Therapeutics
 - ▣ Partner – MSAA

Contact MSAA



- If you have questions or would like to become a registered member with MSAA please:
 - ▣ Visit our comprehensive website for the latest news and updates: www.msassociation.org
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Providing Information . . .

- Toll-free bilingual Helpline (800) 532-7667
- Online response forum MSquestions@msassociation.org
- New mobile phone application *MY MS Manager*[™]

Finding Answers . . .

- Website: www.msassociation.org
- Publications, videos, webcasts
- S.E.A.R.C.H.[™] initiative
- MRI Diagnostic and MRI Institute



Programs and Services

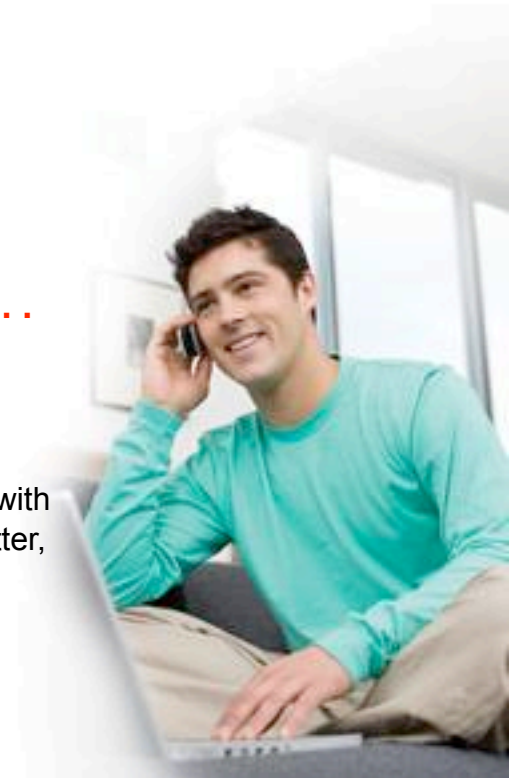


Easing Daily Life . . .

- Equipment distribution
- Cooling program
- Barrier-free housing

Staying Connected . . .

- Public education & awareness events
- Social media presence with sites on Facebook, Twitter, YouTube
- Networking Program



Working Towards Financial Wellness

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We will discuss:

- Overview of Financial Wellness and relative strategies
- Favorable Tax Provisions
- Individual Development Accounts
- Peer Perspective
- Suggested Next Steps
- Q&A

What is Financial Wellness?

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- We define financial wellness as the state of a person's finances with the intent of working towards financial behaviors that limit stress and the impact of stress on one's daily life.

Financial Wellness

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National Poverty Estimates

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Individuals ages 18-64

- For individuals without disabilities, 12.8% had income below the poverty level over the past 12 months
- For individuals with disabilities, more than 2x that rate - **27.3%** had income below the poverty level.

Source: U.S. Census Bureau, 2010 American Community Survey

- No group in America is more in need and more deserving of economic recovery

- For millions of working age adults with disabilities a dependence on public benefits for income, health care, food, and housing becomes a trap that requires limiting income to remain eligible.

Why is Financial Wellness Important?

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- Impacts mental and physical health.
- Impact positively self-concept.
- Changes status with other community stakeholders.
- Directly impacts quality of life.

Financial Wellness and MS

- A recent survey conducted by MSAA and NDI involving individuals with MS indicated:
 - 55.1% of households earn less than \$35k annually, 16.4% earn less than \$50k but more than \$35k annually.
 - When asked about the ability to pay all of their bills in a typical month, 32% have a “very difficult” time paying their bills in a typical month, 46.9% reported a “somewhat difficult time”.
 - 43% of respondents reported that their financial status has affected their ability to access medical care at some point.

Financial Wellness and MS

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- A recent survey conducted by MSAA and NDI involving individuals with MS indicated:
 - 71.7% of respondents do not have enough savings to cover 3 months expenses.
 - 67.1% of respondents reported that their finances were worse since their MS diagnosis.
 - 73.7% of Respondents reported that they were not aware of/have not used financial stability programs (EITC, IDA, FSS, PASS – you will learn about these in subsequent webinars)

Financial Wellness Strategies Exist

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Financial Literacy

Budgeting

Credit Repair

Getting Banked

Use of work incentives

Use of tax incentives

Volunteer Income Tax Assistance

Earned Income Tax Credit

State Medicaid

Buy-In

Programs

Family Self-Sufficiency Programs

Individual Development Accounts

Assistive Technology Loan Funds

Student Loans

Retirement Accounts

Post-secondary Education

Employment

Self-employment

Micro-Enterprise

Home Ownership

Protection and Advocacy, Taxpayer Advocates, Credit Counseling

Volunteer Income Tax Assistance, Work Incentive Planning & Assistance

Favorable Tax Provisions

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Guest Speaker: Linda Jackson
Senior Tax Analyst, IRS – SPEC

Maximizing Tax Benefits and Credits for Persons With Disabilities

Tax Benefits and Credits

- The US Tax Code Provides Numerous Tax Benefits And Tax Credits Created For and/or That Contain Special Provisions For Persons With Disabilities. These Benefits And Credits Are Available To:
 - Qualifying Taxpayers With Disabilities
 - Parents Of A Child (Or Children) With A Disability (Or Disabilities)
 - Employers Who Hire Employees With Disabilities
 - Businesses Or Other Entities Wishing To Accommodate People With Disabilities

Tax Benefits and Credits

▣ Tax Benefit

- Also Referred To As Expenses, Deductions And Exemptions. These Amounts Generally (Excluding Itemized Deductions) Are Used To Reduce A Taxpayer' s Taxable Income On A Dollar-for-dollar Basis. Once A Final Taxable Income Amount Is Determined, The Taxpayer' s Tax Liability (Before Consideration Of Payments And Tax Credits) Is Determined Based On The Taxable Income Amount.

Tax Benefits and Credits

▣ Tax Credit

- Tax Credits Are Used To Reduce A Taxpayer's Tax Liability On A Dollar-by-dollar Basis. Generally, Tax Credits Can Be Used To The Extent Of An Existing Tax Liability (I.E. Reducing Tax Liability To Zero). In Special Situations, Including The Earned Income Tax Credit (Fully) And The Child Tax Credit (Partially) The Remaining Tax Credits Available After Taxable Liability Is Brought To Zero Can Be Refunded Directly To The Taxpayer.

Tax Definition

For Tax Purposes, An Individual Is Permanently And Totally Disabled If He (She) Is Unable To Engage In Any Substantial Gainful Activity By Reason Of Any Medically Determinable Physical Or Mental Impairment Which Can Be Expected To Result In Death Or Which Has Lasted Or Can Be Expected To Last For A Continuous Period Of Not Less Than 12 Months.

■ Internal Revenue Code Section 22(e)(3)

Tax Benefits and Credits

- ▣ For Taxpayers With Disabilities
 - Earned Income Tax Credit
 - Medical Expenses
 - Impairment-related Work Expenses
 - Credit For The Elderly Or Disabled
- ▣ For Parents Of A Child With A Disability
 - Medical Expenses
 - Child and Dependent Care Credit
 - Earned Income Tax Credit

Tax Benefits and Credits

- ▣ For Employers And Businesses
 - Disabled Access Credit
 - Architectural/Transportation Tax Deduction
 - Work Opportunity Credit

Earned Income Tax Credit

- The Earned Income Tax Credit (Or EITC) Is A Tax Credit Available To Individuals Who Work And Have Income Less Than \$43,998 In 2011 (\$49,078 For Taxpayers Married Filing Jointly)
- The Earned Income Tax Credit Is A Refundable Tax Credit! That Means If The Amount Of EITC An Individual Is Entitled To Is Greater Than Their Tax Liability, That Individual Would Receive A Refund From The IRS For The EITC In Excess Of Their Tax Liability
 - Example – If A Taxpayer Is Entitled To An EITC Of \$1,700 & Has A Tax Liability Of \$500, That Taxpayer Would Receive A Refund In The Amount Of \$1,200

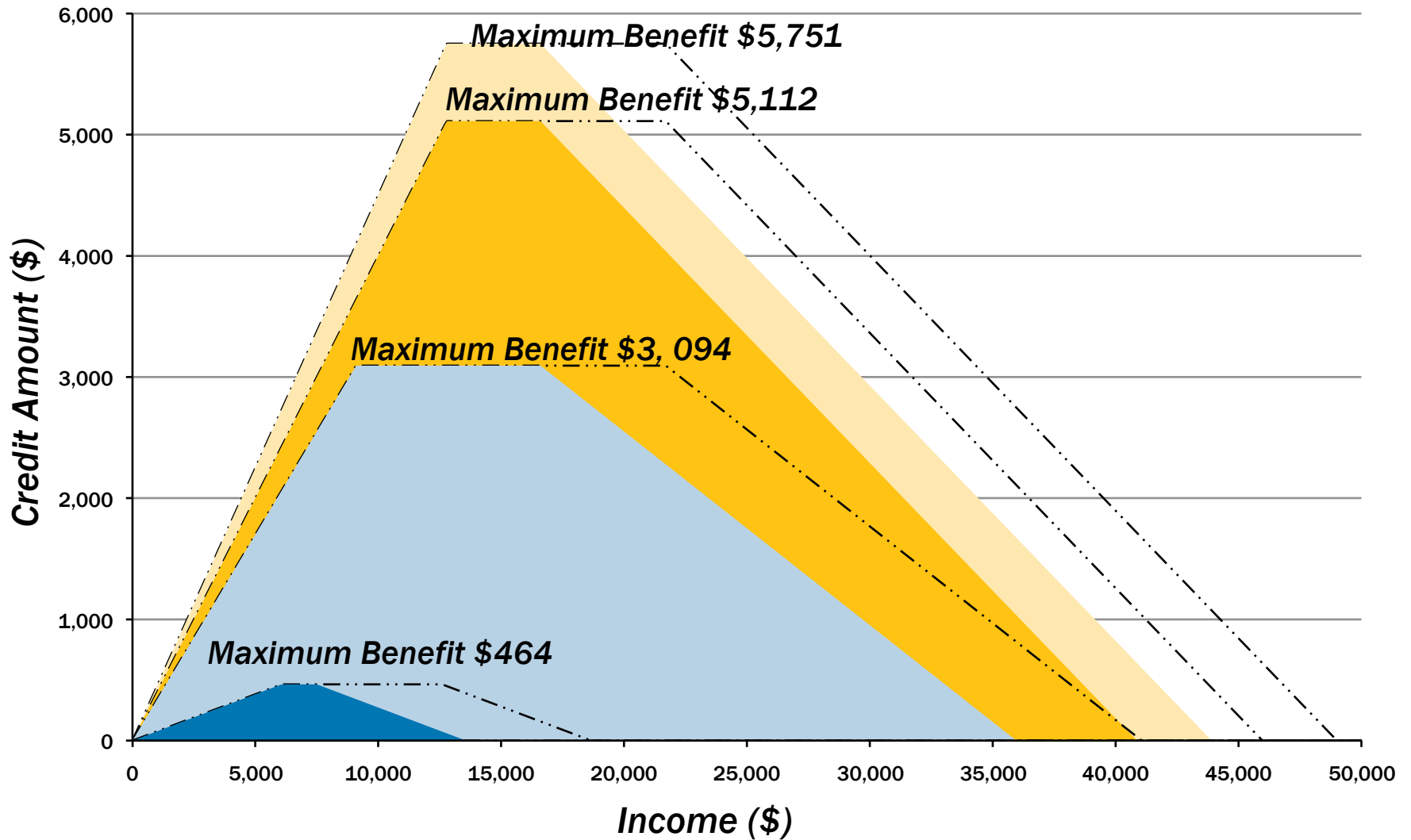
Earned Income Tax Credit

- The Amount Of Earned Income Tax Credit Available Is Dependent Upon The Amount Of Earned Income And Whether Or Not The Individual Has A Qualifying Child:
 - For An Individual (Or Couple) With Three Or More Qualifying Children, The Maximum Adjusted Gross Income Allowed Is \$43,352 (\$48,362 If Married Filing Jointly) And The Maximum Allowable Credit Is \$5,666
 - For An Individual (Or Couple) With Two Or More Qualifying Children, The Maximum Adjusted Gross Income Allowed Is \$40,363 (\$45,373 If Married Filing Jointly) And The Maximum Allowable Credit Is \$5,036

Earned Income Tax Credit

- The Amount Of Earned Income Tax Credit Available Is Dependent Upon The Amount Of Earned Income And Whether Or Not The Individual Has A Qualifying Child:
 - For An Individual (Or Couple) With One Qualifying Child, The Maximum Adjusted Gross Income Allowed Is \$36,052 (\$41,132 If Married Filing Jointly) And The Maximum Allowable Credit Is \$3,094
 - For An Individual (Or Couple) With No Qualifying Child Who Is Between The Ages Of 25 And 64, The Maximum Adjusted Gross Income Allowed Is \$13,660 (\$18,740 If Married Filing Jointly) And The Maximum Allowable Credit Is \$464

Maximum EITC in Tax Year 2011



No Children



1 Child



2 Children



3 or More Children



Married Filing Jointly

Earned Income Tax Credit

▣ Definition of Earned Income

- Most Disability Related Benefits (Including Social Security Disability Insurance, SSI, Military Disability Pensions And Payments From Individually Purchased Disability Insurance Policies) Are Not Counted As Earned Income For Purposes Of The EITC.
- Long-term, Employer-paid Disability Benefits Paid To An Individual Under The Minimum Retirement Age Qualifies As Earned Income For EITC Purposes, Even If The Individual Did Not Work During The Tax Year
- Earned Income Can Be Earned By Only One Spouse To Qualify For The EITC and Can Be Generated By Part-time Or Full-time Employment

Earned Income Tax Credit

▣ Qualifying Child

■ A Child Is A Qualifying Child For EITC Purposes If They Meet The Following Three Tests

■ Relationship

■ Age – At The End Of 2011, The Child Was Either:

- Under The Age Of 19,

- Under The Age Of 24 And Full-time Student

- Permanently And Totally Disabled At Any Time During 2011, Regardless Of Age

■ Residency

Earned Income Tax Credit

- ▣ Impact Of Earned Income Tax Credit On Eligibility For Other Benefits
 - For Resource Testing, New Law Now States That Any Federal Tax Refund (Including the EITC) If Saved Are Not Counted Toward Dollar Limits On Resources For 12 Months After The Refund Is Received.

Earned Income Tax Credit

- ▣ Impact Of Earned Income Tax Credit On Eligibility For Other Benefits
 - Federal Law Now Excludes Counting EITC and Any Federal Tax Refund As Income In Determining Eligibility Or The Amount of Benefit For Any Federally Funded Public Benefit Program (Includes Those Programs Partially Funded By Federal Dollars), Including SSI, Medicaid, Veteran's Benefits, Head Start, Etc.
 - EITC Refunds Are Not Considered Employment Income And Have No Impact On Substantial Gain Activity (SGA) Levels

Earned Income Tax Credit

- ▣ Calculating The Available Earned Income Tax Credit By Utilizing The EITC Worksheet For Form 1040, 1040A, Or 1040EZ
- ▣ If There Is A Qualifying Child, Must Complete Schedule EIC And Attach The Form To The Tax Return
- ▣ Locate Free Tax Preparation Services In Your Community Through IRS Programs VITA (Volunteer Income Tax Assistance) or TCE (Tax Counseling for the Elderly)

Other Benefits and Credits

- Medical Expenses
 - ▣ Costs of diagnosis, cure, treatment or prevention of disease; includes artificial limbs, contact lenses/glasses, hearing aids; cost & repair of special telephone equipment; cost and care of guide dog; home modifications
- Impairment Related Work Expenses
 - ▣ Expenses that are necessary to be able to work; for goods/services primarily used for work

Other Benefits and Credits

- Child and Dependent Care Credit
 - ▣ When an individual pays someone to care for either a dependent or a spouse who is not able to care for themselves while they work or look for work - can claim 35% of those expense
- Credit for the Elderly and Disabled
 - ▣ You can claim this credit if you are 65 or older or if you are under 65 and retired on permanent and total disability

Other Benefits and Credits

- Business Tax Incentives
 - ▣ Deduction for costs of removing barriers to the disabled and the elderly
 - ▣ Disabled Access Credit – nonrefundable tax credit for small businesses that pays or incurs expenses to provide access to persons with disabilities ;
 - ▣ Work Opportunity Credit – this credit provides businesses with an incentive to hire individuals with disabilities

Tax Preparation Services

- Volunteer Income Tax Assistance/Tax Counseling for the Elderly (VITA/TCE) sites offer free tax return preparation to individuals with low to moderate income. Taxpayers can receive assistance from IRS Certified VITA/TCE volunteer preparers at more than 12,000 tax preparation sites in communities across the nation. VITA/TCE sites will electronically file tax returns free of charge.
- In 2010, VITA/TCE volunteers prepared over 3 million tax returns returning over \$3 billion in tax refunds to the underserved.
- In addition, SPEC oversees the VITA/TCE Grant Program which awards over \$13 million in funding to organizations servicing our same client base.

VITA/TCE Results for 2011 Filing Season

- More than 3.1 million free federal tax returns filed
- Over 2 million state returns were filed
- Achieved a 94.2% electronic filing rate for these returns
- More than 12,000 free sites available
- 88,000+ volunteers working together to help their communities
- Over 3.7 billion in tax refunds at the federal level alone

Financial Education & Asset Building

- Direct Deposit - is the fastest, safest way to receive a tax refund. An e-filed tax return means a fast refund. Taxpayers who combine e-file and Direct Deposit can get their refunds in as few as 10 days.
- Split Refunds – deposit your refund into 3 separate accounts at any financial institution.
- Savings Bonds – taxpayers may purchase U.S. Series I Savings Bond for themselves and up to two other individuals. The remainder of the refund may be direct deposited or issued in a paper check.
- Prepaid Debit Cards – taxpayers with or without bank accounts may load their refunds on a stored value card. Most of these cards have no or very low transaction fees compared to check cashing establishments.

Additional Resources

- ▣ Internal Revenue Service website – <http://www.irs.gov/>
- ▣ Individual Income Tax Information – IRS Publication 17 – <http://www.irs.gov/pub/irs-pdf/p17.pdf>
- ▣ Tax Highlights for Persons with Disabilities – Publication 907 – <http://www.irs.gov/pub/irs-pdf/p907.pdf>
- ▣ Medical and Dental Expenses – Publication 502 – <http://www.irs.gov/pub/irs-pdf/p502.pdf>

Real Economic Impact Tour



PURPOSE

- Build disability inclusive free tax assistance through trusted networks

OUTCOMES

- Growing awareness that disability is a key component of diversity
- Improving access to beneficial tax provisions and starting on a path to a better economic future

ACTIVITIES

Create disability workgroups within free tax coalitions

Design free tax services and products that are accessible across the disability continuum

100 Cities in 50 States: Real Economic Impact Tour



Real Economic Impact Tour Outcomes

Year	Cities	Local Partners	Returns Prepared	Refunds Received	Tax Prep \$ Saved
2005	11		7,600	\$6.8m	\$1.5m
2006	30	200	17,223	\$15.3m	\$3.4m
2007	54	355	36,275	\$32.6m	\$7.2m
2008	62	555	90,653	\$81.0m	\$18.1m
2009	84	634	181,152	\$176.6m	\$36.2m
2010	100	710	360,499	\$351.5m	\$72m
2011	100	>800	397,090	\$387.1m	\$87.4m
Totals			1,090,402	\$1.05b	\$225.8m

EITC and Public Benefits

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SSI - Income

- 'Exclude from income any EITC payments received either as an advance or as a refund'

SSI - Resources

- Any unspent Federal tax refund or payment made by an employer related to an EITC is excluded from resources for the 12 calendar months following the month the refund or payment is received.

SSI Income - <https://secure.ssa.gov/poms.nsf/lnx/0500820570>

SSI Resource - <https://secure.ssa.gov/poms.nsf/lnx/0501130675>

EITC and Public Benefits

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Other Public Benefits - Income / Resource Exclusion

- 'Tax refunds will not be counted as income or resources (against any program financed with Federal funds) for 12 months following the month of receipt until 12-31-12.'

The Bill that provided this provision was the "Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010" and is available at <http://www.govtrack.us/congress/billtext.xpd?bill=h111-4853>.



Individual Development Accounts

Individual Development Accounts

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- Individual Development Accounts or IDAs are matched savings accounts designed to help lower income workers plan for and reach specific asset building goals.
- Nationwide, there are over 30,000 individuals who are saving money each month as part of an IDA with over 1,000 IDA providers.

Individual Development Accounts



- Individual Development Accounts began to receive federal funding in the late 1990's as an asset building strategy for low income, low wealth families.
- Funding for the accounts are provided by a number of public and private sources. Our focus today is on IDAs funded by two Federal sources, Temporary Aid to Needy Families (TANF) and the Assets for Independence Act (AFIA).

Individual Development Accounts

- Individual Development Accounts (IDAs) are **matched savings accounts** that allow individuals with limited income and limited wealth to save money and to build assets.
- The IDA Provider partners with Financial institutions, foundations, churches, private donors, and state and local governments to fund the matches to the personal savings of IDA holders (usually at a rate ranging **from \$1 to \$8 for each dollar saved**).

For example, an IDA program with a 2:1 match would provide \$2 for every \$1 dollar saved in the IDA, \$1000 saved in the IDA would receive a \$2000 match.

Individual Development Accounts



- An IDA can be used to purchase
 1. a home
 2. higher education and training
 3. business capital

IDA Program Eligibility

You must have earned income and meet the program's income guidelines.

For AFI IDAs, the individual must:

- be eligible for Temporary Assistance for Needy Families, or receive TANF, at the time of application,
OR
- have an adjusted gross household income equal to or less than 200 percent of the Federal poverty level and have a household net worth less than \$10,000 (excluding the value of a primary dwelling unit and one motor vehicle),
OR
- be eligible for the federal Earned Income Tax Credit.

IDA Program Components



- Savings Agreement
 - ▣ An eligible individual signs a savings agreement with an IDA provider to establish a specified asset goal and how much income will be put in a special savings account for a specific purpose.

Savings Agreement

- The Savings Agreement:
 - ▣ Identifies the Asset Objective
 - ▣ Sets a goal of the total amount to be saved and matched
 - ▣ Sets a savings/investment schedule of the specific amount to be deposited at regular intervals
 - ▣ Agreement reached with the Program Manager on a match rate
 - ▣ Typically, savings plans must be accomplished within five years.

Financial Education



- Financial Education
 - ▣ In IDA programs, there are federal requirements that participants enroll in financial education classes.
 - ▣ Most projects require at least 12.5 hours of training before a proposed asset can be purchased.

Connections



- The IDA provider may also provide connections to credit counseling, VITA services, EITC and public benefit enrollment.
 - ▣ These services provide an individual the opportunity to increase their ability to earn, budget and save towards their goal.

Program Variations

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- Programs can vary in several ways....
 - Target population
 - Program requirements
 - Minimum investment
 - Minimum/maximum amount saved each month
 - Length of required savings
 - Savings goal (may be more limited or broader)

- **It's important to know up front the program rules and whether or not the program is TANF or AFI funded.**

IDA and Public Benefits

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- Assets accrued in an IDA established using TANF or AFIA money **can not**, under Federal regulations, negatively impact an individual's eligibility for federal programs. The individual's contributions, matching contributions, and interest **can not** be considered as an asset when determining eligibility or benefit levels for federal benefit programs like Social Security, Medicaid and Food Stamps.

Assets for Independence Act, Section 415, codified at 42 U.S.C. 604 note and Social Security Act, Section 404(h)(4), codified at 42 U.S.C. 604(h)

SSI and *qualified* IDAs

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- SSI does not count the individual's contributions, matching contributions, and interest as a resource.
- SSI also excludes the individuals contribution from their countable earned income.

<http://www.ssa.gov/ssi/spotlights/spot-individual-development.htm>

Non-TANF/AFI IDA and Public Benefits

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- Generally, only assets accrued in an IDA established using TANF or AFIA money can not, under Federal regulations, negatively impact an individual's eligibility for federal programs.
- States decide for themselves how non-TANF and non-AFI IDAs will impact state Medicaid, Temporary Assistance and Food Stamps.

Assets for Independence Act, Section 415, codified at 42 U.S.C. 604 note and Social Security Act, Section 404(h)(4), codified at 42 U.S.C. 604(h)

IDA Success Story

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Jay

Goal: Home Ownership

- ❑ Self-employed Artist
- ❑ Some Public Benefits
- ❑ Used VITA
- ❑ Claimed EITC
- ❑ Participated in Financial Literacy course
- ❑ Using an IDA
- ❑ Has a disability

IDA Resources



- To learn more about AFI IDAs and locate an IDA Provider in your state please visit the Assets for Independence IDA Online Directory, <http://idaresources.org/afigrantees>
- cfed (Corporation for Enterprise Development) provides a directory of IDA Providers (which may or may not receive TANF or AFI funding), http://cfed.org/programs/idas/directory_search/

www.idaresources.org

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AFI Assets for Independence Resource Center **IDAresources.org**

AFI Resource Center Home | Calendar of Events | AFI e-Newsletter | Grantee Gateway | AFI² System Login | Contact Us | Search OK

- About AFI Resource Center
- About AFI
- Success Stories
- Locate a Project Near You**
- Apply for an AFI Grant
- e-Newsletter

Locate a Project Near You

Find the IDA project near you and get details on what's provided. Learn how other organizations just like yours are providing IDAs and other asset building services for families. Are you interested in administering an AFI project? Use this map to locate grantees with similar goals to yours and reach out for their input on and advice.

> Announcements

AFI Awards Over 8 Million October 2011 Grant Announcement ▶

The Office of Community Services (OCS) recently awarded 34 Assets for Independence (AF) grants totaling more than \$8 million to community-based organizations and government agencies. [Read more...](#)

A Message to Assets for Independence Grantees ▶

We're interested in learning more about your experiences in managing an IDA program. In particular, we'd like to hear about your "wish lists" for supports that would help your IDA program build capacity and improve outcomes. [Read more...](#)

Upcoming AFI Grant Application Webinars ▶

> Topics & Tools

General Information

- Managing Your AFI Grant**
Guidance and forms for grantees
- ASSET Initiative**
A Partnership to Encourage Asset Development
- Financial Education**
Deliver effective financial training

Populations

- Domestic Violence Survivors**
Helping Domestic Violence Survivors Build Assets
- The AFI² System**
Learn to use the Web-based IDA project management tool
- Building Assets for Fathers and Families**

www.idaresources.org/disability

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Assets for Independence Resource Center

IDAresources.org

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Serving People With Disabilities

Increase Access to IDAs for People With Disabilities

AFI grantees and their partner organizations report that some people with disabilities are having trouble accessing and using IDAs. Because they are disproportionately low-income, people with disabilities account for a large share of the AFI target population, but they are underrepresented among IDA participants.

Lack of information about IDAs, misconceptions about how they affect means-tested benefits, and challenges that AFI grantees face in identifying and serving people with disabilities contribute to low participation rates. This section includes information on increasing IDA use by people with disabilities.



Resource Categories

[Expand All]

Serving People With Disabilities

- ▶ [What Grantees Need to Know About Disability](#)
- ▶ [How IDAs Affect Disability Benefits](#)
- ▶ [Resources for Navigating Disability Services](#)
- ▶ [Serving IDA Participants With Disabilities](#)
- ▶ [Self-Employment for People With Disabilities](#)
- ▶ [Information for People With Disabilities and Disability Service Providers](#)
- ▶ [Additional Resources](#)

www.cfed.org/programs/idas/directory_search

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The screenshot shows the CFED website's "Individual Development Accounts" directory search page. At the top left is the CFED logo with the tagline "expanding economic opportunity". To the right is a "STAY INFORMED!" section with input fields for "Email Address" and "Zip Code", and a "GO" button. Below this is a navigation menu with links for HOME, ABOUT, PROGRAMS, POLICY, KNOWLEDGE CENTER, NEWSROOM, CONTACT, BLOG, and DONATE. The main header features the text "Individual Development Accounts" over a background image of a woman and a child. A breadcrumb trail reads "You are here: Home / Programs / Individual Development Accounts". Below the breadcrumb are social sharing options: "Send This", "Print This", and "Share" with Facebook and Twitter icons. The main heading is "Find an IDA Program Near You". The introductory text says: "Thank you for visiting the Individual Development Accounts (IDA) Directory! The IDA Directory allows you to search for IDA programs in your area. Use the search criteria below to locate programs by organizational name or state." Below this is a note for IDA practitioners: "If your IDA program is not listed or if you would like to update your contact information, please send an e-mail with the updated information to idaassist@cfed.org." The search form includes: "Organization Name" (text input), "State" (dropdown menu with "Choose..." selected), "Proximity" (text input) "Within" (text input) "miles of" (text input) "(ZIP code)." (text input), and a "Search" button. On the right side, there is a "Search this site" box with a "GO" button, a "FOLLOW CFED ONLINE" section with icons for RSS, Facebook, Twitter, YouTube, and LinkedIn, and a list of "Latest Blog Posts" with dates and titles: "Nov 14, 2011 Webinar Recap: Bringing It All Home", "Nov 10, 2011 Recap: Big Ideas for Job Creation", "Nov 8, 2011 Taking a Look at the New Poverty Data", and "Nov 7, 2011 CEF Savings Program Provides".

Home Modifications

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- Home modification/Universal Design Resources
- Funding for home modifications

MSAA

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- Equipment Distribution

<http://www.msassociation.org/programs/equipment/>

- Multiple Sclerosis Information (Msi) - On-Demand Videos, Webinars and Webcasts

<http://www.msassociation.org/programs/videos/>

“Making Your Home Work For You - Increasing Home Safety and Independence”

Home Modifications/Universal Design

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- National Resource Center on Supportive Housing and Home Modification (NRCSHHM)

<http://www.usc.edu/dept/gero/nrcshhm/index.htm>

- Center for Inclusive Design and Environmental Access

<http://www.udeworld.com/dissemination/publications.html>

- National Association of Home Builders

http://www.nahb.org/reference_list.aspx?sectionID=717


<http://www.usc.edu/dept/gero/nrcshhm/index.htm>

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/nrcshhm* @ University of Southern California's Ethel Percy Andrus Gerontology Center [Home](#) [Contact Us](#) [Search](#)

***National Resource Center on Supportive Housing and Home Modification**

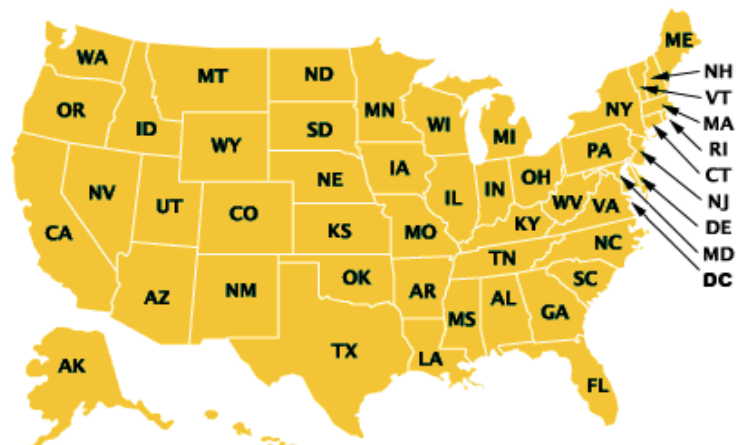
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By State, Please provide information or comments on home modification activity in your area (or lack thereof!).

If you know of a home modification service that should be included in the Directory, e-mail us [here](#) . If you are a home modification service provider, please fill out our [program survey](#) to be included in the Directory. Non-profit service providers are added at no charge; for-profit home modification service providers will be invoiced a \$100 annual fee for a complete listing.

CLICK on the map or select from the pulldown menu below to find information on the state of your choice.



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Funding for Home Modifications

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- ❑ National Resource Center on Supportive Housing and Home Modification (NRCSHHM)
<http://www.usc.edu/dept/gero/nrcshhm/index.htm>
- ❑ National Rehabilitation Information Center
<http://www.naric.com/public/>
- ❑ National Association of Home Builders
<http://www.nahb.org/generic.aspx?genericContentID=89799>

<http://www.naric.com/public/>



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[For Prospective Grantees](#)



Need help?
Try **AskMe! live**
available 8:30-5:30 EST,
Monday to Friday.
[Chat en español](#)

Ask Me!

NARIC's information specialists are available to assist you in finding the resources you need. You may:

Call our toll-free information line at 800/346-2742 to speak with an Information Specialist. Local and international callers may call 301/459-5900. TTY users may call 301/459-5984. Information Specialists are available Monday to Friday, 8:30am to 5:30pm Eastern time. **NARIC is closed during Federal holidays.**

Ofrecemos servicios en español. Llame al 800/346-2742 y oprime uno para hablar con un especialista de información. [Chat con una especialista de información.](#)

Use our [information request form](#) to send your request directly to an Information Specialist. You may also use this form to order documents in our collection.



[Chat with an Information Specialist!](#)

Ask Me! Chat live with an information specialist. Connect instantly to receive the resources you need to live and work independently. Click the Live Support icon (or "Chat with an Information Specialist" for text browsers) on any page to begin a session. This service is available during business hours only. Off-hours you may leave a message and an information specialist will reply within one business day.

You may also send or fax your request. See our [contact page](#) for further information.



Peer Perspective

Suggested Next Steps

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1. Connect with your Local VITA site to learn more, have your taxes done or volunteer.
 - VITA locations –
 - <http://www.irs.gov/individuals/article/0,,id=107626,00.html>
 - To locate the nearest VITA site, call 1-800-906-9887

2. Meet with and join your local IDA program.
 - Assets for Independence - www.idaresources.org
 - cfed - www.cfed.org/programs/idas/directory_search

Suggested Next Steps

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3. Consider ways you can ensure your home will allow you to meet future needs.
4. Set a goal to complete items 1, 2 or 3 over the next three months.
5. Share with us your experience.
 - We will send out emails over the next few months to offer you a chance to share your experience.

Resources

- Internal Revenue Service website - <http://www.irs.gov/>
- Tax Highlights for Persons with Disabilities – Publication 907
<http://www.irs.gov/pub/irs-pdf/p907.pdf>
- Medical and Dental Expenses – Publication 502
<http://www.irs.gov/pub/irs-pdf/p502.pdf>
- Taxpayer Advocates – www.irs.gov/advocate (information)
www.irs.gov/advocate/article/0,,id=97402,00.html (locations)

Resources

- ❑ Assets for Independence - www.idaresources.org
- ❑ cfed - www.cfed.org/programs/idas/directory_search
- ❑ SSI Spotlight on IDAs <http://www.ssa.gov/ssi/spotlights/spot-individual-development.htm>
- ❑ National Resource Center on Supportive Housing and Home Modification (NRCSHHM) - www.usc.edu/dept/gero/nrcshhm/index.htm
- ❑ National Rehabilitation Information Center – www.naric.com/public
- ❑ National Association of Home Builders – www.nahb.org/generic.aspx?genericContentID=89799

Contact Information

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