



## Washington Insider – Monthly Newsletter

*To build a better economic future for people with disabilities and their families*

*National Disability Institute (NDI) is a not-for-profit research and community development organization dedicated exclusively to promote work, saving, and asset building for persons with disabilities and their families nationwide. As the creator of the Real Economic Impact Tour, in collaboration with the IRS, the FDIC, US Departments of Labor, Education, Health and Human Services, and the Social Security Administration, over 20 national organizations, and support from Bank of America, AT&T, and Darden Restaurants Foundation, NDI and the Tour volunteers **have assisted over 151,750 taxpayers with disabilities in 60 cities nationwide gain refunds of over 136 million dollars.** With financial education programs, improved access to matched savings accounts and other asset development strategies, NDI is creating a roadmap to financial stability and independence for people with disabilities and their families. From Capitol Hill to state capitals, from urban centers to rural communities across the country, NDI invites you to join with us to promote an economic empowerment agenda, with a focus on policy change and public-private collaboration. Help advance solutions to the challenges of poverty adversely impacting the independence and quality of life for millions of individuals with disabilities regardless of age, gender or race.*

### **NDI Launches New Education & Advocacy Program to Engage Partners in Federal Policymaking Process**

Enduring poverty and chronic underemployment for persons with disabilities mandates new strategies for building economic empowerment options for 20 million families who have at least one member with a disability. According to the 2000 Census data, 20 percent of people between the ages of 5 and 64 have a disability. **Thirty-eight percent of working age adults with disabilities live in households with annual incomes of under \$15,000 and 30 percent do not have either checking or savings accounts.** The current complexities and misinformation surrounding taxation policy has led to between 1.3-1.5 million people with disabilities failing to file annual tax returns, resulting in these individuals missing the opportunity to collect over \$1 billion in tax credits.

As a service to its partners, the National Disability Institute is launching a series of educational programs in 2009 targeted at keeping stakeholders informed of relevant policy updates and political developments in the federal government affairs arena. **NDI's 2009 policy agenda includes the following objectives:**

- Reform asset limits to determine eligibility under SSI and Medicaid, as well as exclude as assets all

restricted savings vehicle such as IRAs, 401(k) and 529 plans

- Raise the Substantial Gainful Activity (SGA) level under SSDI as well as current asset limits under SSI by 100 percent

- Expand IRS community partnership development and volunteer tax preparation assistance programs to target low income taxpayers with disabilities to ensure their enhanced access and use of the Earned Income Tax Credit (EITC), financial education and low-cost affordable financial services and products

- Enact the Savings for Working Families Act to launch the availability of Individual Development Accounts (IDAs) to an estimated 900,000 low-income workers (according to the Corporation for Enterprise Development), many of whom possess one or more disabilities, over a seven-year period.

- Establish an Interagency Federal Task Force on Economic Empowerment for working age adults with disabilities to identify barriers and propose solutions to federal policies that create disincentives to work, saving and asset building

- Enact a tax-advantaged family savings program to encourage families with children with disabilities to set aside funds for future asset goals

- Encourage the expansion of Plans for Achieving Self-Support (PASS) and similar tools to foster focused asset development and financial planning among the 10 million+ recipients of SSI and SSDI in an effort to help design, customize and accomplish financial goals on an annual basis based upon individual needs and preferences

- Support the development of comprehensive asset development legislation focused on individuals with disabilities

The first component of NDI's educational series is the production of the *NDI Washington Insider*, a monthly newsletter highlighting key federal policy news related to key NDI priority areas. The *NDI Washington Insider* will track legislative and policy initiatives in the areas of taxation, asset building, and economic development that specifically impact people with disabilities and are gaining momentum in Washington.

As Congress considers a number of economic stimulus packages, NDI is organizing a series of educational activities focused on encouraging Congressional leaders to remember the importance of promoting policies that enhance the economic sufficiency among people with disabilities. For example, NDI is working with the Collaboration to Promote Self-Determination to sponsor an informational reception on Capitol Hill in late February highlighting the anticipated reintroduction of the Financial Savings Accounts for Individuals with Disabilities Act.

NDI will also be hosting quarterly teleconferences focusing on 1-2 specific policy issues and their impacts on people with disabilities as well as the local community programs who serve the disability population. Additionally, NDI will disseminate advocacy alerts related to upcoming legislative & policy actions, in an attempt to actively engage stakeholders throughout the country and coordinate an appropriate advocacy response from NDI and its partners when necessary. Alerts will be disseminated thru existing electronic communications processes and will also be posted on the NDI website at [www.ndi-inc.org](http://www.ndi-inc.org) as well as the Real Economic Impact Tour website at [www.reitour.org](http://www.reitour.org).

## ***Obama-Biden Transition Team Meets with Key Disability Organizations***

In addition to a committee of senior advisors, the Obama-Biden Transition Advisory Team has also developed a number of policy working groups, comprised of academicians and practitioners in both government and the private sector, who are collaborating in an effort to advise the new Administration on the coordination and implementation of top policy priorities.

During the campaign, the Obama-Biden team suggested four areas of policy focus with respect to disabilities: first, a significant increase in funding of the Individuals with Disabilities Education Act, with a specific interest in transition to work and higher education; second, ending discrimination and promoting equal opportunity by restoring the Americans with Disabilities Act; third, increasing the employment rate of workers with disabilities; and fourth, supporting independent, community-based living for Americans with disabilities by approving the Community Choice Act.

Among Obama's inner circle, three individuals were recruited early on to serve as key advisors to the Obama-Biden presidential election campaign on disability policy issues. These individuals are Kareem Dale, disability coordinator in the White House Public Liaison and Intergovernmental Affairs Department; Sharon Lewis, a former congressional staffer and agency review adviser for the U.S. Department of Education; and Henry Claypool, agency review adviser for the U.S. Department of Health and Human Services. Throughout the fall, these individuals have met with many national disability organizations in an attempt to hear various recommendations on health care reform, health promotion and postsecondary education for individuals with disabilities, as well as

recommendations related to early childhood education and employment of persons with disabilities.

Currently, leaders of various disability organizations are encouraged to provide feedback to the Obama Administration with respect to the prioritization of specific disability policy objectives. For more information on the Administration's disability policy agenda, periodic updates will be provided at <http://www.whitehouse.gov/agenda/disabilities>.

## ***U.S. House of Representatives Passes American Recovery & Reinvestment Act***

The House passed an \$819 billion economic stimulus package on 28 January 2009 by a vote of 244-188. The American Recovery and Reinvestment Act includes \$544 billion in spending and \$275 billion in tax relief. The Senate is working on a similar package, with the goal of getting a final bill to President Barack Obama in February.

Obama met with Republicans this week to encourage them to vote for the legislation. The president met with 13 corporate executives Wednesday morning to talk about the need to stimulate the economy.

The House stimulus package includes aid to states and localities to help them avoid cuts in Medicaid coverage and school funding. The bill would extend unemployment benefits and give unemployed workers subsidies for health care coverage. Most of the tax relief in the bill would go to individuals, including a \$500 refundable tax credit for low- and middle-income workers. Businesses would get \$20 billion in tax cuts under the legislation. The bill would extend provisions enacted for 2008 that allow businesses of all sizes to depreciate 50 percent of investments in new equipment immediately. It also would allow small businesses to expense \$250,000 of new capital expenditures instead of depreciating the cost over

time, an increase in the Section 179 limit that previously was enacted for 2008.

The legislation also would allow businesses to carry back net operating losses for five years, instead of the current limit of two years. This provision would generate cash through tax refunds for companies that now are losing money but previously were profitable.

The Senate is likely to unveil its version next week. That bill will be S.1. Both versions are being worked on in close cooperation with the incoming Obama Administration, and are expected to move quickly through the legislative process so that the final consolidated bill can be signed into law by President Obama in mid-February. There are many provisions in the bill to increase spending on disability programs. Many other funding increases to states and communities could also be utilized to provide numerous types of assistance to people with disabilities and the programs that support them.

### **Health**

- Medicaid: FMAP - \$87 billion - all states receive a 4.8% increase with higher rates for states with high unemployment rates
- Medicaid and Medicare regulations moratoria are extended until October, 2009

### **Education**

- Special Education: \$13 billion for the IDEA State Grant Program and \$600 million for the IDEA Part C Early Intervention Program

### **Employment**

- Vocational Rehabilitation: \$500 million through the VR State Grant for construction and rehabilitation of facilities that prepare persons with disabilities for gainful employment

### **Independent Living**

- Centers for Independent Living: \$200 million to

assist people with disabilities to live in their communities

### ***About the Editor: Serena Lowe joins NDI's Washington Team to Support Federal Affairs Program***

Serena Lowe recently began working with the National Disability Institute to help the organization expand its presence in the federal policy arena and also develop tools for actively engaging NDI's partners in the federal legislative and policymaking process. Lowe is the Founder & Principal of Aneres Strategies, a consulting enterprise specializing in government relations and commercial planning strategies.

For the past twelve years, Lowe has served as a consultant to over 35 national nonprofit and corporate entities in the areas of public policy, advocacy, coalition building, strategic planning, and organizational development. Serena has remained actively engaged in the disability policy community for the past twelve years, which is evidenced most recently by her leadership of the Collaboration to Promote Self-Determination (CPSD), which she co-founded in early 2007. The CPSD is a coalition of 13 national disability organizations committed to promoting high-impact public policy reform aimed at empowering adults living with significant disabilities by providing opportunities and eliminating barriers to achieving meaningful engagement in the areas of employment, economic self-sufficiency, education, social interaction, and community engagement.

Serena possesses keen expertise in the development and execution of dynamic public policy strategies targeted at driving greater access to quality health care and empowering individuals living with chronic, disabling conditions to lead productive

lives filled with opportunity and choice. She spent five years as vice president of B&D Consulting LLC, a government relations consulting firm in Washington D.C. She has worked closely with the leadership of the U.S. Department of Education, Health & Human Services, and Labor. Serena also spent three years on Capitol Hill, where she was responsible for working on public policy issues related to agriculture and rural development, housing, Medicaid/Medicare reform, public health, taxation, transportation, and welfare. Having served as the senior legislative assistant to U.S. Representative Ed Bryant and later as a legislative & appropriations advisor to U.S. Representative Jo Ann Emerson (MO), Serena has extensive appropriations & regulatory expertise related to an array of policy areas impacting the elderly, the uninsured, and people with disabilities.

Serena earned a B.A. in International Health & Public Affairs from Westminster College (Fulton, MO) in 1997; an M.P.H. in International Health Policy and M.A. in International Development from George Washington University (Washington DC) in 2002; and is currently pursuing a PhD in Political Science at American University's School of Public Affairs in Washington DC.

## WE WANT TO HEAR FROM YOU!!!

*NDI welcomes any comments or feedback that you may have on the information provided in this newsletter, as well as how we can improve communication with you and others. Please feel free to email your suggestions to Serena Lowe at [slowe@ndi-inc.org](mailto:slowe@ndi-inc.org).*

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### DISCLAIMER

*This monthly publication is intended primarily for the thousands of volunteers, community organizers, asset building coalition members, business and government leaders and individuals with disabilities and family members who join with the National Disability Institute (NDI) to promote and build a better economic future for youth and working age adults with disabilities nationwide. This publication will provide a general overview of the federal government process and key developments in the federal policy arena. The content is intended to provide factual information, and any interpretative statements are solely those of the editor.*