



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, 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, Wal-Mart Foundation, Acorda Therapeutics 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 capitols, 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 Participates in White House Briefing on Disability Policy Issues

Senior officials from the Obama Administration hosted a meeting on April 15th to brief senior executives of the disability policy community. The following individuals spoke at the briefing:

- Valerie Jarrett, Senior Advisor to the President
- Trooper Sanders, Deputy Policy Director, Office of the First Lady

- Don Gips, Assistant to the President, White House Office of Personnel
- Jeff Crowley, National AIDS Director and Senior Advisor on Disability Policy
- Beth Noveck
- Robert Gordon, Office of Management & Budget, Associate Director for Education, Income Maintenance & Labor
- Jason Furman, Deputy Director of the National Economic Council
- Tina Tchen, Director of Public Liaison

Topics covered ranged from key policy priorities in Year One of the Obama Administration, the President's economic recovery plan and the recently-passed American Recovery & Reinvestment Act of 2009, the President's FY2010 proposed budget, the role of the Office of the Public Liaison and other key areas. A few key highlights of the briefing included:

- First Lady's Focus on Veterans and Military Families: Deputy Policy Director Trooper Jackson noted that supporting families of war veterans and military personnel was one of First Lady Michelle Obama's top three policy priorities. Jackson responded to several questions and solicited advice from the audience on how to tackle the growing, complex challenges facing families of individuals wounded while serving in the military. Stakeholders

emphasized the amount of time family members expend caring for veterans with disabilities, and also encouraged Jackson to look into the accelerating costs associated with the provision of long-term supports for wounded veterans.

- Don Gips of the Office of Personnel Management (OPM) stated that the Administration was responsible for vetting through 540 Senate-confirmed positions and over 2500 career- and non-career service appointments over the next 18-24 months. Gips cited the following appointments made thus far that were of specific interest to the disability policy community:
 - Seth Harris, Deputy Secretary of the U.S. Department of Labor
 - Kathy Martinez, Nominee for Assistant Secretary for the Office of Disability Employment Policy at the U.S. Department of Labor
 - Ray Jefferson, Assistant Secretary for Veterans Employment & Training, U.S. Department of Veteran Affairs
 - Tammy Duckworth, Assistant Secretary of Public and Intergovernmental Affairs for the Department of Veterans Affairs
 - Christine Griffin, Deputy Director the Office of Personnel Management
 - Mark Perriello, Director of Priority Placement, Presidential Personnel, OPM
 - Henry Claypool, Director of the Office on Disability at the U.S. Department of Health & Human Services
- Gips also emphasized that senior technology advisors who had specific expertise in accessibility

issues were currently being recruited at both the Federal Communications Commission (FCC) as well as the National Telecommunications & Information Administration (NTIC) within the U.S. Department of Commerce.

Several individuals provided feedback to Gips, which included a number of focused recommendations on how to recruit strong individuals from the disability community to work in the new Obama Administration. Three key suggestions in particular were raised: (1) Renew & Implement Executive Order 13173, which initiated an effort to hire 100,000 people with disabilities into the federal government; (2) Establish a commission to look at transition of youth with disabilities into the employment arena; and (3) Create a special unit focused full-time on the recruitment of employees with disabilities.

- The major emphasis among the Administration officials was the inclusion of long-term care proposals in the comprehensive health care reform discussions currently at the epicenter of both Capitol Hill and the White House. Advocates made it clear that they were collaborating with the elderly community to see that some long-term care proposals were included in the larger health care reform legislative package, and encouraged Administration officials to come out expressing support for both the Community Choice Act (CCA) and the CLASS Act.
- Robert Gordon of the OMB, who has primary jurisdiction over education, labor, and income maintenance programs, spent his time discussing specific provisions included in the American Recovery

& Reinvestment Act of 2009 (ARRA) that directly impact individuals with disabilities. He affirmed that one-time relief payments of \$250 made to beneficiaries of SSI and disability benefits under SSA were expected to be distributed by May. He also emphasized the significant funding increases allotted to states for further realization of IDEA, RSA and Independent Living programs. Lastly, Gordon mentioned the \$1 billion allocated to SSA to address benefit distribution backlog.

Michael Morris, Executive Director of the National Disability Institute (NDI), attended the briefing on behalf of NDI and the Real-Economic Impact Tour. Morris asked several questions to gauge the appetite of the new Obama Administration to support the simplification of the U.S. tax code, and emphasized the tremendous opportunities to improve upon workforce incentives that are not currently working. The Real Economic Impact Tour was also mentioned by another audience participant as an exemplary model for the Administration to look at in how to effectively assist individuals with disabilities with the tax process.

Employment Policy Update:

New Report on Employment by National Council on Disability during Quarterly Meeting

The National Council on Disability recently held its quarterly meeting in Washington DC on March 30-April 1, 2009, with over 70 people in attendance. Speakers addressing NCD included: Stephanie Ortoleva, Foreign Affairs Officer, Bureau of Democracy, Human Rights and Labor, U.S. Department of State; Robert

Horvath, U.S. Agency for International Development, Displaced Children and Orphans Fund/Leahy War Victims Fund; Eric Rosenthal, Board Member, United States International Council on Disabilities and Founder and Executive Director, Mental Disability Rights International; Susan Daniels, President, Daniels and Associates; and William A. Yasnoff, M.D., Ph.D., Managing Partner, NHII Advisors.

Additionally, NCD heard from several distinguished speakers and released two very important reports. The speakers included: Kareem Dale, Special Assistant to the President for Disability Policy; Connie Garner, Democratic Policy Director, Disability and Special Needs Populations, U.S. Senate Committee on Health, Education, Labor and Pensions; Sharon Lewis, Senior Disability Policy Advisor, U.S. House Committee on Education and Labor, representing the Committee Chairman George Miller; and Janet Smith, Co-Director, Nathalie P. Voorhees Center, Associate Professor, Urban Planning and Policy Program, University of Illinois at Chicago.

During the quarterly meeting, NCD also released an important policy paper, *Federal Employment of People with Disabilities* http://www.ncd.gov/newsroom/publications/2009/pdf/Federal_Employment_of_People_with_Disabilities.pdf **Among other findings, the paper concludes that current efforts to employ people with disabilities in the Federal Government have not worked well, and makes recommendations for reversing this trend.** As part of the employment paper release, Susan Parker, Director of Policy Development, Office of Disability Employment Policy, U.S. Department of Labor discussed her reaction to the paper.

Summaries of the panel discussions will be posted at:

<http://www.ncd.gov/newsroom/quarterly/quarterly.htm>

Harkin Expresses Strong Desire for Major Reform of Current Employment Regulations impacting People with Significant Disabilities

On the heels of a March Congressional hearing of the Senate Special Committee on Aging probing the actions of a turkey manufacturing plant who housed and employed individuals with significant disabilities in squalor conditions under existing federal programs, Senator Harkin is now developing employment legislation that would revisit current regulations that allow employment providers to pay subminimal wages to individuals with significant intellectual and developmental disabilities. Staff from Senator Harkin's office are currently meeting with a number of key stakeholders to receive feedback on possible reforms to existing policies, as well as the creation of new policies to incentivize employers to recruit, hire and develop employees with developmental and intellectual disabilities.

Interest from several Congressional Caucuses focused on individuals with significant disabilities have expressed similar interest in introducing legislation in the 111th Congress. NDI is working closely with the Collaboration to Promote Self-Determination (an informal network of over 17 national policy organizations focused on high-impact, innovative policy reform to promote employment, asset development and long-term supports for individuals with developmental and intellectual disabilities) and other policy stakeholder groups to ensure that current barriers that

disincentivize individuals with significant disabilities from obtaining employment be addressed in any legislation that is introduced.

ABLE Act Update

During the month of April, advocates of the Achieving a Better Life Experience Act (ABLE Act) of 2009 continued to push for additional cosponsors of the bill in both chambers (H.R. 1205/S. 493). As reported in previous editions of the *Washington Insider*, the ABLE Act would amend the Internal Revenue Code of 1986 to provide for the establishment of tax deferred accounts for the future care of family members with disabilities.

The ABLE Act would give individuals with disabilities and their families access to savings accounts that would allow individual choice and control while protecting eligibility for Medicaid, SSI, and other important federal benefits for people with disabilities. Individuals could create a disability savings account that would accrue interest tax-free. Withdrawals would not be taxed as long as they are used to pay for qualified expenses. The account could fund a variety of essential expenses for the person with a disability, including educational expenses; medical and dental care; health, prevention, and wellness expenditures; employment training and support; assistive technology; personal supports services; transportation; housing; and other expenses for life necessities.

Only six weeks after its introduction in the House of Representatives, H.R. 1205 now possesses over 83 cosponsors. Additionally, the Senate version (S. 493) now has nine cosponsors. NDI is partnering with other external organizations to sponsor an educational briefing for

Congressional staff on Tuesday, June 2nd from 12:00-1:30 p.m. in HC-6 of the U.S. Capitol. NDI is also taking the lead in drafting additional educational materials to provide more specific details to both policy makers and stakeholders in the field on various components of the legislation. These materials will be available by late May and posted onto NDI's website at www.ndi-inc.org.

NDI submits recommendations on research topics related to asset development and employment to ICDR for 2009-2010 Research Agenda

This year for the first time, the federally mandated Interagency Committee on Disability Research (ICDR) utilized an innovative Web-based approach to collect online disability research comments to assist in developing a federal disability and rehabilitation research agenda for 2010. This technology-driven approach provided key stakeholders the opportunity to submit recommendations during a three-week timeframe from March 27th through April 17th. Additionally, registered participants were then invited to review all comments submitted and vote on their top 10 concerns in each topic area during a one-week period from April 22nd through April 29th. Public comments from stakeholders are the focal point of the disability research recommendations in the ICDR Annual Report to the President and Congress.

The ICDR is authorized by the Rehabilitation Act of 1973 (as amended) to promote overarching coordination and cooperation among federal departments and agencies conducting rehabilitation research programs and activities. Major roles of the ICDR are to identify research duplication and gaps, secure public input and compile data to inform future research,

promote communication and coordination, and facilitate interagency collaboration. The ICDR facilitates the exchange of information on disability and rehabilitation research programs, activities and collaborative projects among ICDR member agencies and federal partners.

In response to the ICDR's solicitation for comments on relevant federal disability topics for inclusion in its 2010 Research Agenda, NDI provided the following recommendations to ensure a comprehensive, robust, and forward-thinking research portfolio:

- **Collaboration and Coordination among Federal Agencies**

In follow up to initial research conducted by the General Accounting Office in 2008, additional research related to the identification of targeted outcomes, common performance indicators, and mandated systems of interagency coordination among all key federal agencies involved in the transition of youth with disabilities into adulthood is warranted. Key federal agencies of interest include but are not limited to the following: U.S. Departments of Education (OSEP, OSER, OPSE), Department of Labor (ETA, ODEP), HHS (CMS, ACF & SAMSA), SSA, Agriculture, Housing & Urban Development, and Transportation. Additionally, further research is needed to provide more specific recommendations on the type of systemic federal infrastructure required to promote economic independence and empowerment for individuals with disabilities, including the potential establishment of an Interagency Federal Task Force on Economic Empowerment and Disability to identify barriers and propose solutions to federal policies that create

disincentives to work, savings and asset building.

- **Employment and Health**

There exists numerous research endeavors as of yet unexplored in the realm of employment and disability. Specifically, NDI would encourage ICDR to focus its research on three key areas related to employment and people with disabilities:

1. The introduction of alternative business models to assist providers of employment services to transition prior methods (including sheltered workshops and day rehabilitation programs) into meaningful, effective and customized employment initiatives for people with disabilities. This includes the funding of research and demonstration projects to test different methods of assisting community rehabilitation providers to transition away from the use of subminimum wage in sheltered employment to better pay and the intensive individualized support needed to effectuate integrated employment. While research and demonstration programs alone will not change the service delivery system, it may provide an incentive for some providers to phase out use of the subminimum wage. Demonstration models could test what types of incentives, wage subsidies, flexible funding, or others would work best to improve wages for individuals and expand other employment options. Research and demonstrations to compare

- subminimum wage floor levels and other economic studies should be part of this endeavor.
 2. Evaluate the impact of various incentives private-sector employers in the recruitment, training and sustainability of employment opportunities for individuals with disabilities, including conducting qualitative research focused on feedback from employers directly about what types of circumstances and incentives they need to successfully hire and retain people with disabilities in the work place.
 3. Conduct a nationwide assessment of various transition models at the state level to identify best practices in the promotion of self-determination, including the blending of public supports and resources focused on securing meaningful, customized employment for individuals with disabilities.
- **Other Critical Research:** Asset development and economic empowerment is virtually an untapped area of federal research that deserves significant investment in the future given the key linkages among employment, savings, and financial security. Research identifying the best vehicles for educating people with disabilities in the areas of financial literacy, resource management, savings and asset development is critical to promoting economic independence and financial security in the future. Additionally, research looking at the current barriers people with disabilities face in accessing

information about tax preparation, publicly-funded benefits and supports, and financial savings vehicles would be significant to furthering our understanding and awareness of the impact that complex nature of financial and taxation systems have on people with disabilities. Finally, federal research evaluating federally-funded employment initiatives that repeal asset limits/income disregard used to determine eligibility under SSI and Medicaid and/or raise the substantial gainful activity (SGA) level allowed under SSI and Social Security Disability Programs in an effort to encourage individuals with disabilities to seek and expand their employment opportunities is another area of key importance. Specific research topics that touch upon these three key areas are outlined in further detail below.

1. Reformation of asset limits/income disregard used to determine eligibility under SSI and Medicaid, as well as exclude as assets all restricted savings vehicles such as IRAs, 401(k) and 529 plans, including the introduction of pilot projects that eliminate asset limits/income disregard (e.g. “financial incentives” study).

2. Raising the Substantial Gainful Activity (SGA) level under SSI and Social Security Disability Programs to ensure that all people with disabilities are at the same SGA level and that this level is significantly increased to meet inflation.

3. Analysis of the federally-funded IRS community partnership development and volunteer tax preparation assistance programs

(VITA) 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.

4. Predicting the specific impact of enacting the Savings for Working Families Act on people with disabilities, which includes the expansion of the number of Individual Development Accounts (IDAs) to be available for 1.2 million low-income workers with and without disabilities over a seven-year period.

5. Estimating the usage rates of a tax-advantaged family savings program for individuals with disabilities assuming passage of the “Achieving a Better Life Experience” Act (ABLE Act) of 2009.

6. The impact of the development of individual Plans for Achieving Self-Support (PASS) on beneficiaries of SSI and Social Security Disability Programs in terms of financial savings and planning, and the infrastructure required to successfully administer such a program.

7. The identification of barriers and proposed solutions to federal policies that create disincentives to work, savings and asset building.

8. Evaluation of the provision of grant assistance by the U.S. Department of Agriculture to expand and enhance employment opportunities for individuals with disabilities in rural areas, a program that was authorized under Section 6023 of the Food, Conservation, and Energy Act of 2008 (P.L. 110-246).

Next Steps

While on-line voting was expected to last only through the week of April 22-27th, due to technical difficulties, the on-line voting process was temporarily suspended. Thus, stakeholders will still have an opportunity to vote on their topics of preference sometime during the month of May. For more information or to register as an on-line voter, please refer to the ICDR's website at www.icdr.us.

SPECIAL IN-FOCUS:

Ten Tax Proposals to Benefit Individuals with Disabilities

By Steven Mendelsohn

Steve Mendelsohn is currently the Co-Principal Investigator on the Asset Accumulation and Economic Self-Sufficiency Project with the Burton Blatt Institute (BBI) at Syracuse University, and a researcher on BBI's project with the Rehabilitation Research and Training Center (RRTC) on Personal Attendant Services (PAS). He is an attorney and policy advocate who has been working for over 25 years to advance full societal participation and economic self-sufficiency for Americans with disabilities. Through research, advocacy and public education in presentations, testimony, papers and books, he has worked in areas spanning information technology access to tax law to asset development.

Mr. Mendelsohn, a lifelong New Yorker who has recently moved to California, is the author of several books including "Tax Options and Strategies for People with Disabilities." Since 2001, he has been the principle consultant to the National Council on Disability (NCD) annual progress report to the President and Congress. He is currently working with the National

Disability Institute (NDI) and the Real Economic Impact Tour (REI Tour) in the effort to forge asset policies for the 21st century. He formerly was a researcher with the Law, Health Policy & Disability Center (LHPDC) at the University of Iowa for the Asset Accumulation and Tax Policy Project.

For the May issue of the Washington Insider, NDI asked Steve to provide recommendations on ten specific tax policy reforms that, if enacted, would greatly improve the economic vitality of Americans living with disabilities.

As tax reforms are being debated by a new Administration, please consider the following top ten proposals that are a mixture of substantive and procedural, systemic and specific suggestions, but presented in order of potential impact.

(1) Redefine the medical expense deduction, or create a new deduction that clearly reflects and highlights the medical nature and functional health-related justification for key disability-related expenses including assistive technology (AT), personal assistance service (PAS) and rehabilitation or other specialized training that is not primarily medical in purpose but that is necessitated by disability. These functional health-related expenses will need to be clearly defined, both to overcome the fear of abuse and because of the IRS's unfamiliarity with them.

(2) Recharacterize these expenditures, whether incurred for personal, educational, work-related or other purposes, so as to make them available to taxpayers who do not itemize. Numerous mechanisms exist to do this, most notably above-the-line deductions or credits (refundable or nonrefundable as the case may be).

(3) Expand and rationalize the Disabled Access Credit so that it applies to accommodations for employees of all businesses, not just businesses with 15 or more employees that are subject to Title I of the ADA; so that it is available for the entire cost of accommodations; so that the size of businesses qualifying for the credit is substantially increased; and so that the intent to reasonably accommodate employees, customers or patrons and the capacity of the modification in question to do so is the test of credit applicability.

(4) Require with respect to the entire range of private activity bonds whose interest can be tax exempt that, in addition to the three existing tests that must be met for the interest to qualify for exemption, recipients of bond financing must also demonstrate their commitment to nondiscriminatory and inclusive practices, the nature of which will be determined based on the nature of the bond. For instance, in the case of bonds issued to finance sports stadiums, accessibility in the design of the stadium and inclusiveness in the hiring of workers for the project and for the stadium operation and management would be required. For an industrial park, equal opportunity hiring and inclusion of businesses dedicated to developing products of particular value to people with disabilities would be appropriate. The IRS has been called upon to write more complex rules before, albeit on things about which they have more expertise. A highly articulated process for writing regulations, one that includes people with disabilities, will be required. Other disadvantaged groups, women and minorities should also be included.

(5) Where people with disabilities incur tax-favored expenses in a given year that exceed their income and hence cannot be absorbed, allow either refundability or carry-over to prior and future years. This

occurs frequently, as when people incur AT expenses upon entering into employment, and pay for that technology out of savings. If we want to incentivize savings and promote self-reliance, it is bad enough that we tax savings. How much worse is it that some expenditure would be tax-favored if an individual had current income but not if paid for out of savings.

(6) Revise and update the Architectural and Transportation Barrier deduction so as to merge it into the Disabled Access Credit.

(7) Institute a revised investment tax credit that insures the availability of the credit for accessibility-related research. Currently, there are no standards or definitions that would allow this to be done, but again, guidelines and standards could readily be developed. The requirements of law for Sec. 508 and 255, albeit that they are honored in the breach, nevertheless represent a good model from a procedural and documentation standpoint for such an effort.

(8) Expand the charitable contribution provisions of IRC Sec. 170 to include contributions as matching funds to certified IDA programs, and allow tax deductibility for contributions to existing special needs trusts and pooled trusts, or to forthcoming disability savings accounts (DSA) under the ABLE Act, for or on from low income taxpayers, defined as those with AGI's below the median.

(9) Require all states to refrain from the taxation of asset-accumulation and savings vehicles such as IDA's DSA's, but compensate states for the revenue losses attributable to such forbearance.

(10) Modify the IRC Sec. 529 and 530 accounts to make clear that funds can be accrued, withdrawn and used tax-free for any self-sufficiency purpose by persons with disabilities, and to ensure that in educational settings all add-on costs arising from the disability or from the

measures taken to cope with it or neutralize its impact upon educational outcomes are entitled to the benefits of these provisions.

AROUND TOWN: KEY POLICY EVENTS ON ASSET DEVELOPMENT IN THE BELTWAY

The Aspen Institute Hosts “From Wall Street to Main Street: The Challenge of Building Financial Security in the Obama Era”

The Obama Administration has signaled it will be a champion for Main Street in the wake of the current financial crisis. Fulfilling that promise means building more financial security for all Americans while rebuilding confidence in savings and investing. Today’s savings system consists of a confusing patchwork of plans, most of them income-based programs that rely on tax subsidies to generate retirement savings. Unfortunately, those plans are not currently available to many Americans, and they are far too complex for easy, universal use. The average American needs a way to manage long-term savings.

On April 1, Walter Isaacson, President and CEO of the Aspen Institute (AI), and distinguished panelists began a dialogue to explore what can and should be done to increase financial security for every American at every stage of life. Panelists spoke on a number of topics coinciding with the work of the Aspen Institute’s Initiative on Financial Security. AI’s Initiative on Financial Security has developed a package of four complementary savings vehicles that AI believes would significantly improve the savings options for all Americans:

- **Child Accounts:** to build savings from the beginning of life. All children born in the U.S. would receive a beginning endowment provided by the government to open an investment account. Based on the United Kingdom’s Child Trust Fund, this market-based, retail-sold account product would give every child a financial jump start and help build financial literacy.
- **Home Accounts:** to be used for a down payment on a home. These FDIC-insured accounts would allow more low- and moderate-income families to become homebuyers by providing a government match on their savings.
- **America’s IRA:** standardized, simple Individual Retirement Accounts with a government match for low- and moderate-income Americans who do not have access to retirement plans where they work. America’s IRA would use existing IRA products and distribution channels and would feature a one-time incentive for opening the account.
- **Security “Plus” Annuities:** basic life annuities to provide an additional layer of lifetime, guarantees income as a complement to Social Security. It would partner the familiar and universal Social Security program with the private market, and would provide many of the 80 million soon-to- retire baby boomers with a simple, low-cost annuity product that protects them from outliving their savings or losing them in a market down-turn.

NDI will continue to work with the Aspen Institute to ensure that the unique needs of individuals with disabilities be

included into the development of these savings vehicles as they evolve in the policy arena.

New America Foundation hosts Congressional Briefing entitled “Creating a Save and Invest Economy at Tax Time” on April 21st

On the heels of President Obama’s call for a new era in the American economy, an era where Americans save and invest rather than borrow and spend, the New America Foundation recently sponsored a Congressional briefing to stimulate a more targeted discussion around barriers to saving and asset development among low-income populations. With over three-quarters of Americans receiving federal refunds averaging more than \$2,700 in the 2008 tax return process, the event looked at both short-term and longer term strategies for how families can best save and invest these types of windfalls.

To help more low- and middle-income Americans save, the Obama Administration proposes expanding the Earned-Income Tax Credit (EITC), improving the Saver’s Credit, creating “Automatic IRAs,” and reforming asset limits in public assistance programs. Thus, many of the panelists focused their comments on recommendations for refining and advancing these proposals, as well as promoted other new and promising ideas to consider encouraging even more savings and investment.

Keynote Speaker Jason Furman, Deputy Director, White House National Economic Council, described the Administration’s plan to help taxpayers save and invest at this critical time. Key Congressional leaders Earl Pomeroy (D-ND) and Earl Blumenauer (D-OR), both

Members of the U.S. House Committee on Ways and Means, which has key jurisdiction over tax policy in the House of Representatives, offered their ideas as well. Other panelists presented current data from ongoing policy research focused on savings and investment included: David Marzahl, Executive Director of the Center for Economic Progress; Cathie Mahon, Executive Director of the City of New York’s Office of Financial Empowerment; and Tim Flacke, Executive Director of the Doorways to Dreams Fund (D2D Fund). Ray Boshara, Vice President for Domestic Policy Programs and Director within New America Foundation’s Asset Building Program, moderated the discussion.

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.

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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.