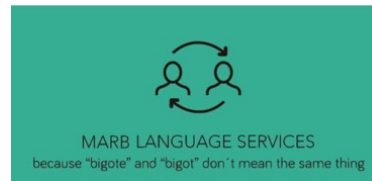


Disability and Housing & ABLE Accounts

April 15, 2021

WELCOME

ASL and language interpreters.



Quick Tips on How to Ensure Effective & Inclusive Communication

- Verify that your microphone is **muted** when others are speaking during the meeting.
- Always speak slowly and clearly.
- Utilize the “raise hand” or chat feature for your questions and comments.
- Always take turns when speaking.

Schedule

March 18, 2021 – Disability and Abuse Part II

April 15, 2021 – Disability and Housing and ABLE Accounts

May 13, 2021 – The Technology Gap



The Enable Project



This training is brought to you by the Enable Project, a coalition that brings together non-profit and social justice organizations and their staff to create channels for integration of people with disabilities within their organizations and movements.

This training is designed to guide organizations on how to integrate and include people with disabilities in ongoing civic engagement. Doing so can empower people with disabilities to take advantage of their rights and participate in social justice and political movements.

As a society, we all benefit when everyone is able to participate and contribute.



Speakers

Deborah Dietz, DIG

John Finch, ABLE United Director

Rob Collins, Esq. HOPE, Inc., Education & Outreach Coordinator

MUJER



new
COVID-19
Hotline
(786)829-0099



Learning to cope starts with a call.



Aprender a afrontar la situación comienza con una llamada.

ABLE UNITED

Website: <https://www.ableunited.com/>

Speaker: John Finch



ABLE United 101

Florida's Qualified ABLE Program

Welcome



John Finch

Director of ABLE United

What is ABLE?

What is ABLE?

Achieving a Better Life Experience



What Does an Account Do?

Save for qualified disability expenses while maintaining eligibility for public benefits.

With an ABLE United account, an individual has the opportunity to save up to \$15,000 a year without impacting public benefits or eligibility for future benefits.





Qualified Disability Expenses



Weekly Groceries



Housing



Doctor's Appointments



Assistive Technology



Education



Transportation

How Does an ABLE Account Work with Public Benefits?

Specifics on Medicaid



- Medicaid is a federal and state program that helps with medical costs for some people with limited income and resources.
- There is also Medicaid iBudget Waiver, which provides home and community-based supports and services to eligible persons with developmental disabilities living at home or in a home-like setting, utilize an individual budgeting approach, and provide enhanced opportunities for self-determination.
- When it comes to ABLE accounts, funds in (or withdrawn from) an account are disregarded when determining eligibility for Medicaid.

Specifics on Supplemental Security Income (SSI)



- Supplemental Security Income (SSI) is a Federal supplement program that provides cash to meet basic needs for food, clothing, and shelter.
- Like Medicaid, SSI has a resource limit of \$2,000 and generally, funds in (or withdrawn from) an ABLE account are disregarded when determining eligibility.
- When it comes to ABLE accounts, individuals receiving SSI are able to save a total of \$100,000 before it counts as a resource.
- Funds withdrawn and retained for housing may count as a resource in subsequent months.

Who Qualifies for an Account?

Eligibility

Eligible individuals are allowed one ABLE account nationwide and must also:

- **Be a Florida resident**
- **Have a disability with onset prior to age 26**
- **Have a disability that is “severe”**

Eligibility

- A qualifying disability includes individuals with a diagnosis such as Down syndrome, autism, cerebral palsy, cognitive, developmental or mental health disorders
- An individual receiving Supplemental Security Income or Social Security Disability Insurance automatically meet this requirement
- If you're unsure if your disability qualifies, we recommend utilizing our online eligibility wizard

How Do You Enroll?



Enrollment Process

- 1 The date of birth, address and Social Security Number for the individuals on the account
- 2 Documentation of Power of Attorney or Legal Guardianship for an adult beneficiary (if applicable)
- 3 Banking information
- 4 Minimum \$25 contribution to the account
- 5 Investment selections

Investment Selections

Predesigned Portfolio Options

- Conservative
- Moderate
- Growth

Investment Selections

Fund Options

- **Money Market Fund**

Florida Prime

- **U.S. Stock Fund**

Vanguard

- **U.S. Bond Fund**

Vanguard

- **International Stock Fund**

Black Rock

- **FDIC Insured Savings Fund**

BNY Mellon

Enroll with Help

Another person can help in opening and/or maintaining the account, such as:

- **Parent**
- **Legal Guardian**
- **Power of Attorney**

How Do You Contribute to an Account?

Contribute



Yourself



Family



Friends



Organization



Also, if you're working and not currently saving for retirement through your employer, you may also be able to save above the annual contribution limit and take advantage of the Saver's Credit.

How Can You Access Funds in Your Account?

Withdraw

- **Checking and Savings**

Transfer to personal checking or savings account

- **Check Request**

Check can go to beneficiary, administrator or a third-party

- **ABLE Prepaid Card**

Transfer funds onto your ABLE Card

How Much Does it Cost?

Costs Associated

It's free to open an ABLE United account.

There is no:

- Application fee
- Account maintenance fee

All you have to do is to put in a minimum contribution of \$25 to get started and let your money make money for you.

The Rainy Day Campaign

With ABLE Accounts often referred to as rainy day funds, we're encouraging the disability community to start saving with our Rainy Day Campaign.

Now until June 30, when an individual completes enrollment online and contributes a minimum of \$25, they will receive **\$50** on us.

**To date, thousands of Floridians
have chosen ABLE United as a
smarter, safer way to save for
today, tomorrow and the future.**



Contact Us



ableunited.com



info@ableunited.com



1-888-524-ABLE (2253)



[@ABLEUnited](https://www.facebook.com/ABLEUnited)

Therapeutic
Exercises

Hope, Inc.

Website: <https://hopefhc.com/>

Speaker: Rob Collins, Esq.



Video #1 (after slide 10)



<https://www.youtube.com/watch?v=e68CoE70Mk8>

Video #2 (after slide 27)



<https://www.youtube.com/watch?v=wFk2G9Q7aiU>

Call HOPE, Inc.

If you suspect discrimination in housing.

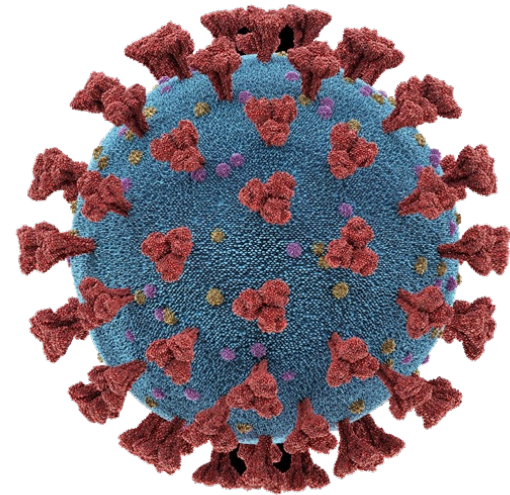
Miami-Dade: (305) 651-4673 Broward: (954) 567-0545

There are laws against discrimination in the rental or sale of housing on the

basis of:

- Age
- HIV Status
- Sexual Orientation
- Gender Identity
- Gender Expression
- Political Affiliation
- Source of Income
- Ancestry
- Being a victim of domestic violence or human trafficking
- Race or Color
- National Origin
- Religion
- Marital Status
- Pregnancy
- Familial Status (as in whether you have children)

COVID-19 Update



Questions



Catalyst Miami

www.catalystmiami.org

(786) 527-2575

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camilom@catalystmiami.org



Center for Independent Living of South Florida (CILSF)

www.cilsf.org

(305) 751-8025

(786) 347-7318 videophone



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The Advocacy Network on Disabilities (AND)

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info@advocacynetwork.org



The Advocacy
Network on
Disabilities

Disability Independence Group, Inc. (DIG)

www.justdigit.org

(305) 669-2822



Debbie Dietz, Debbie@justdigit.org

Sharon Langer, Sharon@justdigit.org

Links to presentation materials (1)

Link to DIG resource page.

<https://www.justdigit.org/resources-2/>

Enable Project 2020 Resources

Enable Project 2021 Resources

Links to presentation materials (2)

The Enable Project Series:

#CafeConvo - Innovation is for Everyone, but is it Accessible?

10.08.20 <https://youtu.be/a3Hb2NthQJk>

Engaging New Audiences - Intro to Accessible Events + Marketing

11.05.20: <https://youtu.be/nAzA6JDpiLM>

Links to presentation materials (3)

The Enable Project Series:

Building Accessible Websites for All | ADA Site Compliance

12.03.20 <https://youtu.be/DFOv2iLXSCE>

Confronting Tech Accessibility | Lazarillo

01.14.21: <https://youtu.be/6stHzuVMDyY>

Links to presentation materials (4)

The Enable Project Series:

Corporates as Change Agents for Accessibility

02.11.21 <https://youtu.be/e9-hsc8G mw>

Next Training

The Technology Gap

May 13, 2021



Connect With Us

Follow our page ["The Enable Project"](#)

Skills and Endorsements



Enable Project Event

Website:

<https://www.10daysofconnection.org/>



Thank You



Survey

