

ABILITIES CHOICE

May 2007 - June 2007; Issue 24

DRAIL, 221 McHenry Ave., Modesto, CA 95354
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Support Groups

By Alexandra Queen

There is power in numbers! Harness the energy of multiple minds with either of DRAIL's peer groups.

Support Group

Held the first Thursday of the month from 3-5pm, the Support Group is a relaxed place to talk about whatever is on your mind. Discussions range from the emotional impact of your disability on the life of you and your family to what can be done about housing issues in Stanislaus County.

Goals Group

Have something you need to get done? Need to ask a question or get some help filling out a form? Come into our Goals Group to get a little help and give a little help. A service provider will be available to answer questions, find forms or make plans to help overcome roadblocks. Others who have gone through the process before can provide their input. Whether it's trying to find employment or dealing with a personal assistant problem, maybe your experiences can help someone else! Drop in the third Thursday of the month from 10am – 12 noon for a cup of coffee and a little boost toward achieving your goals!

Both groups are open to anyone with any kind of disability, whether it's something you were born with or something that's come up along the way.

Support Groups	1
Accessible Thermostats	1
Good Stuff at DRAIL	2
Free Fish Licenses	2
Introduction of New Staff	3
Mortgage Fraud	3
Stockton Down Payment Assist. Program	4
Home and Renters Rebates	4
What is Visitability	5
Office of Patient Advocate	5
Social Security Work Incentives	6
From the Front Desk	6
Advocate's Corner	7
Ability Island	7

Accessible Thermostats

By Kris Rowe

To expand Assistive Technology services, DRAIL is collaborating with the Modesto Irrigation District to assist anyone with a disability obtain accessible thermostats. Therefore, consumers have to be a customer of MID and live in Stanislaus County. Customers also have to meet income requirements for this program. If anyone is interested in finding out about this new pilot program, don't hesitate to call and speak to Kris. An intake will be scheduled for anyone interested in obtaining an accessible thermostat. During this meeting, an assessment will be done to best evaluate the needs of the person with a disability.

MS SELF-HELP GROUP – NEW TO THE MOTHER LODGE!

Sonora has been without an active self-help group for individuals and families affected by Multiple Sclerosis for some time. There is now a group that meets on the 4th Saturday of the month from 1:00-3:00 pm. For more information call Steve or Gloria at 209-532-5646.

Abilities Choice

Good Stuff at DRAIL

By Fred Dickinson

As a lot of you may know or even not know the “R” in DRAIL stands for resource, which has a huge emphasis on what we do at this agency. Knowing your community and what is available is a good tool when trying to meet your needs or solve a problem that is having a huge impact on your life. Having access to state and national resources also gives you leverage in meeting your needs. They’re a lot of sayings and quotes that exemplifies the importance of “**knowledge**”. Knowledge has been used as an anomaly to having an important weapon or tool to be used when achieving life goals or coming up against an opponent that reflects a system that can be hard to weave through or access. Having that “**tool**” is the leverage that we here at DRAIL hope to provide to the consumers and community as a whole so as to empower them through their Independent living process.

DRAIL staff average 500 calls a month in relation to resources that are pertinent to the consumer. Each staff spends time researching all types of information that can be given to the consumer at the time of request. If at the time of the request we don’t have an answer staff will take the time to research what is being sought and get back to that individual. From our endeavors over the years we have created a resource library that houses tons of materials, videos and articles. These resources are available to consumers, family and friends and the community at large.

We just got in two books that are very good reading. One is “Voices from the Edge” and the other is “Raymond’s Room”. Both of these books address human rights and our legislative process. We also have a great video called “Billy Broke his Head”. They are worth checking out. If you’re looking for a resource give us a call. We just might get you in the right direction.

2007 Free Fishing Licenses

By Barry Smith

Did you know that you maybe eligible for a **Five-Year Free Sport Fishing License** through the Department of Fish and Game if you meet these requirements: A) Any person, with central vision acuity of 20/200 or less in the better eye with the aid of the best possible correcting glasses, or central vision acuity better than 20/200 if the widest diameter of the remaining visual field is no greater than 20 degrees. Certification of blindness by an optometrist or an ophthalmologist is required. B) Any person who is a resident of the State and who is so severely physically disabled as to be permanently unable to move from place to place without the aid of a wheelchair, walker, forearm crutches or a comparable mobility-related device. Verification by a licensed physician or a copy of the previous year's free fishing license is required and C) any developmentally disabled person. A signature from your doctor or the director of a State regional center is required on the license. If you would like to obtain a **Five-Year Free Sport Fishing License** call (209) 948-7800. Good luck fishing

The rolling Stone does not gather any moss.

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Silence is golden!

By IGOR

## Introducing New Staff

By Kevin Delcamo

I am new to the Disability Resource Agency for Independent Living and was hired to do outreach under a contract that DRAIL has with the CA Office of the Patient Advocate. As I'm meeting many of you for the first time I want to share a little of what brought me here, explain why I pursued this job and why I'm happy to be working with you all.

As we all know, DRAIL aids people with disabilities to attain the tools they need to be self-sufficient through providing services and advocacy. One of DRAILS most important advocacy initiatives is the reduction or removal of barriers to accessing health care.

The Office of the Patient Advocate (OPA) is part of the Department of Managed Health Care, which was created in 2000 to license and regulate HMOs in California. The OPA provides assistance and promotes awareness of rights and responsibilities for HMO enrollees through the distribution of educational materials and group presentations.

My experience includes being a wheelchair user since a 1979 skiing accident and many years in corporate America as an HMO account team leader followed by work in the disability community with the California Foundation for Independent Living Centers in strategic planning and program management. This experience enabled me to meet, work and become impressed with the commitment and passion at

DRAIL. It also helps me bring credibility to my OPA presentations on how the OPA can assist business owners, healthcare professionals and disability community service providers like those at DRAIL to aid our consumers to attain or maintain their self-sufficiency.

## Mortgage Fraud

By Aspasia Christy

When you purchase a home, you enter into a long-term (20 to 30 year) financial obligation. The process consists of filling out and signing many documents. If you do not understand everything in the documents or part of the documents are left blank, do not sign the documents. Your signature means that everything in the documents is correct and you are agreeing to be legally bound by it. Also do not sign any blank documents. If you are unable to read the documents, then have an attorney or someone you trust go over them with you before you sign any documents.

If you signed documents to obtain an adjustable-rate mortgage and you believe that the mortgage company has misled you because you have ended up with interest rates, which have spiked so high that you can no longer afford to make the mortgage payments, then you can do the following:

1. Contact the Real Estate Fraud Division of your local District Attorney's office. (For Stanislaus County residents only, that number is 209-525-5550.)
2. Call your nearest HUD office or call the HUD hotline at 1-800-347-3735.
3. Check out the Fannie Mae "Home-stay" Program, which is offering options so lenders can help, sub-prime borrowers refinance out of high interest adjustable rate-mortgages or other difficult loans. You can learn more about this program by visiting the Fannie Mae web site at

## Abilities Choice

**Mortgage Fraud** from page 3

[www.fanniema.com](http://www.fanniema.com) or by calling the Fannie Mae Resource Center at 1-800-732-6643.

- To learn about your rights to report abuse from deceptive and fraudulent sales tactics for mortgage or home equity loans, call Stop Mortgage Fraud at 1-800-348-3931. Leave your name and address and they will mail an information packet to you.

## Stockton Down Payment Assist.

By Eilleen Preciado

The City of Stockton wants to help low-income families meet their housing ownership goals. The Down Payment assistance Program is designed to assist residents with purchasing a home. The program can be used for both down payments, closing costs, and certain repair expenses.

The funds are called a “gap” which means that the city is the last source of accessing funds to complete the purchase or financing option. There will be no monthly payments nor interest but the loan amount must be paid at the end of 30 years. Up to \$80,000 is available to assist with the down payment and \$5,000 may be used towards closing costs. If you reside in the home long enough up to \$5,000 of the closing cost may be forgiven.

How to qualify for the Down payment assistance loan you must have resided in Stockton for one year, meet the income requirements; the property must be your primary residence and located in city limits. You also must be a first time buyer, able to attend a homebuyer instruction class; you have to purchase two-year home warranty insurance.

Total amount will be due at the time of sale or change in ownership. 5% of the net proceeds are collected if the home is resold.

Additional Housing Programs are also available through the city of Stockton. Such as: Owner-Occupied Housing Repair Loan, Neighborhood Improvement Loan, Emergency Repair Program, and Rental Rehabilitation Loan. For details on the above Programs as well as Down payment assistance program contact the city of Stockton’s Housing Department at (209) 937-8539

## Home and Renters Rebates

By Kristy Gillen

It’s getting close to that time of year again for individuals to apply for their Homeowner or Renters Assistance tax credit. I find that many people don’t know that they are eligible for this tax credit because they are not required to file a state income tax return. Not filing for this credit could be costing you as much as \$472.60 for homeowners each year and \$347.50 for renters! You don’t have to file a tax return to qualify for this refund! Here’s how it works. You can file a claim if you were one of the following on December 31, 2006:

- 62 years of age or older;
- Blind; or
- Disabled; **and**

You meet all of the following requirements:

- You paid \$50 or more rent per month in 2006, **or** you owned and lived in your own home on December 31, 2006;
- Your total household income for 2006 was \*\$40,811 or less (\*this was figure for 2005- may be higher for 2006); **and**
- You are a United States citizen, a designated alien, or qualified alien when you file your claim.

*Home and Renters Rebates* from page 4

The filing period for Homeowner and Renter Assistance claims is July 1- October 16, 2007. You will be filing for income received in 2006. DRAIL will have these forms available in each of the offices when the Franchise Tax Board makes them available and can offer assistance in completing the claim if requested.

## What is Visitability?

By Jeff Vierra

Visitability is an affordable, sustainable and inclusive design approach for integrating basic accessibility features into all newly built homes and housing. These basic accessibility features enable people with disabilities to access the main level of single-family homes. Visitability is intended to benefit both residents and those who come to visit, who may have to confront accessibility issues. These basic accessibility features include:

- Zero step entrance to home
- Wide interior doors
- Wide, level routes through the main floor
- Reinforced bathroom walls
- Lowered switches and raised power outlets
- Levered door handles

The benefit of Visitability over total Universal Design is cost. In new construction, the average increase in cost to building a Visitable home is approximately \$150.00. Visitability is not seen as a replacement for Universal Design; it is seen as the first step in bringing Universal Design to the neighborhood level.

For more information go to <http://www.ap.buffalo.edu/idea/Visitability/>

## Office of Patient Advocate

By Kevin Delcamo

The Office of the Patient Advocate (OPA) is part of the Department of Managed Health Care, which was created to license and regulate HMOs in California. The OPA provides assistance and promotes awareness of rights and responsibilities of HMO enrollees through the distribution of educational materials and group presentations.

As many of you are aware, the OPA educational materials can be a great resource for our consumers in the management of their health care. The OPA published *California's HMO Guide* has contact numbers for MediCal and Medicare and explains how government sponsored health care delivery systems relate and work with Health Maintenance Organizations (HMO). The Guide and other materials available through the OPA also clearly outline the rights of HMO enrollees and offer helpful techniques to communicate with doctors and understand coverage. Likewise, *California's HMO Guide for Seniors* provides much of the same information and more including a glossary of many of the terms used in the ever evolving and very complicated world of HMO health care. The OPA also produces many different report card formatted comparisons of the quality of the health care that the CA HMO's are providing their members as well as other breakouts of the services they provide. All of these materials are available in accessible formats as well as Spanish and summaries in other languages.

**If you really want to do something, you'll find a way; if you don't, you'll find an excuse.**

**Office of Patient Advocate** from page 5

In addition, the Department of Managed Health Care operates the HMO HelpLine reachable at 1-888 HMO-2219 or 888-466-2219. The HelpLine can provide assistance in understanding and interpreting many of the choices or issues faced when consumers undergo a change in the way they receive their health care like changing jobs or changes in benefits. The HelpLine is also useful in appealing a decision made by an HMO that a consumer is not in agreement with.

The bottom-line is that OPA, its materials and services are great tools to aid DRAIL consumers to negotiate barriers in accessing health care, to attain self-sufficiency and to maintain independence.

## SS Work Incentive

By MaryAnne Parker

As a Community Work Incentive Coordinator I thought our DRAIL Consumers might be interested in learning more about the "Work Incentives" that SSA offers to disabled person receiving SSDI/SSI benefits and want to try to work. This article will explore one of many Work Incentives that are available through Social Security.

### Plan To Achieve Self-Support (PASS)

A Plan for Achieving Self Support PASS is a Supplemental Security Income (SSI) work incentive that allows a person with a disability to set aside income and/or resources for a specified period of time to achieve a work goal.

For example, a person may set aside income and/or resources for obtaining an education, job coaching or other support services, transportation, job-related items or equipment to start a business. Any person who receives SSI benefits or Social Security Disability Insurance (SSDI) and could qualify for SSI can have a PASS plan.

As you can see this work incentive may be very useful in assisting you the consumer reach your Employment Goal. For more information about this Work Incentive or obtaining a list of all of the SSA Work Incentives, contact either Ignacio Chavez, in our Modesto office or Mary Anne Parker, at our Stockton office. Either one will be glad talk to you and explore which SSA Work Incentives could work for you.

## From the Front Desk..

By IGOR

Spring has come again. This obvious observation is here largely to fill space while I try to get my banked out mind focused on something to say. Actually, quite a lot has gone on since the last report. To bad that I cannot think of what it was.

Ah! I do remember a great upheaval recently when most of the staff exchanged offices for various reasons, known and unknown. Luckily, I was not moved, as I am rather fond of my spot by the front door, as well as being root to it. This, and because no one else wants to sit close to the leak in the roof which, when raining, drips merrily on the desk. Personally, I don't mind it that much. One can always "clear the deck." Some folks may think me a bit eccentric because I sometimes have a collection of wastebaskets, old coffee pots, vases and urns adorning the tope of my desk.

*From the Front Desk* from page 6

“ECCENTRIC!” DO I HEAR CRIES FROM YOU READERS OF “NO! NO!?”?

Well, be that as it may, I was spared frenzied boxing of stuff, and later of trying to locate such things as vital documents, secret papers, invitations, Christmas cards one forgot to mail, etc, etc. Some things always get lost and land in the kitchen or in the bottom of discarded boxes.

Anyway, the major part of the move took place on the weekend and I had already escaped. I was recaptured, of course, on Monday morning, but THAT is another story!

## Advocate's Corner

By George Sharp

Hello to all in advocacy land. This is brief update on the hottest legislation in the state that affects persons with disabilities. AB 18: Signature Stamps has passed the Assembly and is now in the Senate. AB 374: California Compassionate Choices Act is in the Assembly waiting for a vote. AB 1113: 250% Working Disabled is in the Assembly waiting for a vote. SB 840: Healthcare is in the Senate waiting for a vote. Contact me for more information.

## Ability Island

Melanie thought she had a good night sleep or maybe it was that the fog was lifted. The sedative that Nurse Bambi gave her did not knock her out like it was supposed to but it relaxed her mind and body. She was able to put pictures and events together and find out what really happened that night.

“Hey Dewgan, You awake?” she asked

“Uhh, umm, ohhh, yeah!!! Do it again, Babe...ummm...” (and other inaudible sounds were coming out of him).

“DDDDEEEWWGGGAAANNN!” she yelled. Well, that worked he jumped out of bed, swatting at the curtain between them trying to pull it back while getting into his chair and to Melanie’s side. She could not help but laugh as he was making a spectacle of himself.

“HaHa”

“Melanie, you ok, what are you laughing at?” he inquired.

“Well, first I did not mean to startle you, but you were making some weird noises.” She glanced down and noticed, “Pink Panther, huh?” She could not help but start laughing harder as she finally realized that the boxers just did not make the man.

“Thanks, a lot. I thought you were in really deep trouble and you needed to be rescued. But I am glad you can get a good laugh just by looking at me,” he stated as his ego was depressed.

“Oh, I’m sorry. I do need you Dewgan.” Trying to deflate his poor hurt ego again. “I remember some things that happened the night of the crash and wanted to share them with you. I woke you to tell you that and then I heard the strange noises and thought you were having a nightmare,” she said sweetly with a look of innocence.

“Yeah, well next time give a guy a break, it was a good dream. Ok, so your sleep finally gave you some enlightenment, huh.”

## Abilities Choice

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Do you have a suggestion on how we can improve the Newsletter? Would you like to submit an article or an independent living success story? DRAIL would like to hear from you, write or email the editors at 221 McHenry Ave., Modesto CA 95354 or email [monique@drail.org](mailto:monique@drail.org). Please include your name and telephone number along with the article you wish to be in the next Abilities Choice.

