



HARBOR HAPPENINGS

A PUBLICATION OF HARBOR REGIONAL CENTER

SPRING 2017

THE ABLE ACT AND CALABLE: Providing People with Disabilities Greater Financial Security

California Achieving a Better Life

Experience (CalABLE) is a new program that will allow people with disabilities to establish a tax-advantaged **ABLE account** that allows them to save up to \$100,000 without losing public benefits such as SSI, SSDI and Medi-Cal. Earnings in these accounts are not subject to federal income tax or California state income tax, as long as earnings are spent on Qualified Disability Expenses. Prior to the federal **ABLE Act**, an individual receiving benefits from a public program was not able to save more than \$2,000 without their benefits being suspended.

Background

- In 2014, President Obama signed the Stephen Beck, Jr. **Achieving a Better Life Experience Act** (IRC Section 529A).
- In 2015, the California State Legislature created the **California Achieving a Better Life Experience Board (CalABLE)** to implement the ABLE program in California.

Eligibility Requirements

To be eligible to establish an **ABLE or CalABLE** account, an individual must be diagnosed with a disability prior to age 26. In addition, the individual must meet at least one of the following criteria:

- Be entitled to Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) because of their disability; or
- Be able to provide “self-certification” of their disability and diagnosis. This means the individual has a written, signed diagnosis from a licensed physician which is available upon request.

Account Contributions

Contributions to an ABLE account are currently limited to \$14,000 per year, and can be made by family, friends, or the beneficiary themselves. The account’s earnings are allowed to accumulate tax-free, and the withdrawals, provided they are applied to qualifying disability expenses, are also tax-free.

Qualified Disability Expenses

An expense is considered “qualified” when it relates to the person’s disability and helps them maintain or improve their health, independence, or quality of life. Qualified Disability Expenses are not restricted to medical expenses. They may include basic living expenditures such as expenses for education, housing, transportation, employment support, health, prevention and wellness, assistive technology, financial services, home improvement and funeral services.

CalABLE Account Features & Timeline

The CalABLE Board is working to determine California account features and benefits, such as:

- Ability to contribute automatically through routine deductions from a bank account;
- Ability to invite friends and family to contribute directly to your account;
- Deposit online or by check; and
- Diverse investment options.

CalABLE accounts are expected to be available in summer 2017.

For more information, see the CalABLE web site at: www.treasurer.ca.gov/able

(continued on page 2)

The ABLE Act and CalABLE (cont. from pg. 1)

ABLE Accounts Available Now

A few states are already operational (including Alaska, Florida, Illinois, Iowa, Kansas, Kentucky, Michigan, Minnesota, Nebraska, Nevada, North Carolina, Ohio, Oregon, Tennessee and Virginia) and out-of-state residents may open

an ABLE account in certain states. Online enrollment is free in some states, however each program has different fees and costs associated with it. **California residents** should shop each state's program to determine which best fits their needs; a tool comparing programs can be found at this web site: www.theablealliance.org/compare-page. ■

THE ADOPT-A-HOME PROJECT

Private instruction has helped our clients take better care of their oral hygiene.

*Marcey Brabender, RDH, MA
Dental Consultant
Harbor Regional Center*

- Improve clients' oral health practices.
- Improve clients' oral hygiene and promote good health practices.
- Enhance the enthusiasm of clients in their participation in their own health.

This project originated at the University of the Pacific, Arthur A. Dugoni School of Dentistry. Dr. Paul Glassman and Christine Miller wrote a grant to address oral health for people with developmental disabilities who were moving out of state developmental centers and integrating into the community. As a result, the Adopt-A-Home project has been a successful effort for the past 15 years.

Here in the Harbor Regional Center area, Cerritos College dental hygiene students, in partnership with HRC, go into licensed homes to deliver oral hygiene instruction to our clients and caregivers. During their visits they teach tooth brushing, plaque control, flossing, diet and nutrition. In the last two years, the Adopt-A-Home project has been expanded to include some Harbor Regional Center Adult Day Programs as well.

This effort serves to provide a win-win opportunity for the dental hygiene students and for our clients. Based upon the comments made by student participants, we look forward to seeing this program continue for a long time. ■



The Adopt-A-Home Project, a community-based program for improving oral health for people with developmental disabilities, is a collaborative effort of Cerritos College dental hygiene students and Harbor Regional Center. This project addresses

a major public health problem, dental disease. The project educates HRC clients and direct care professionals to promote better oral health for our clients. The caregivers are taught to coach our clients to be as independent as possible.



Residents at Sylvanwood Home proudly show off their Certificates of Completion.

The goals of this project are to:

- Improve the caregivers' knowledge of oral health.
- Improve caregivers' participation.
- Enhance the enthusiasm of caregivers to address oral health for people with developmental disabilities.

"Because of my experience with Adopt-A-Home, I feel that I can be even more compassionate and understanding when I encounter a patient with special needs. Unlike something I've read over and over in a textbook for an exam, I will never forget this experience."

— Emmeline Lui, Dental Hygiene Student



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HARBOR REGIONAL CENTER DAY



VS.



Presented by  HERBALIFE.

APRIL 23RD | 1:00 PM | [STUBHUB!CENTER](#)

JOIN THE LA GALAXY FOR HARBOR REGIONAL CENTER DAY WHEN THE 5-TIME MLS CHAMPIONS TAKE ON THE DEFENDING MLS CUP CHAMPIONS, THE SEATTLE SOUNDERS!

ADDITIONALLY, \$5 FROM EVERY TICKET IN THIS GROUP WILL GO BACK TO HRC'S HARBOR HELP FUND!



TICKETS ARE \$25

WWW.LAGALAXY.COM/TICKETS/HRC

FOR MORE INFORMATION, CONTACT BRETT SCHREIBER AT
310.630.2220 OR BSCHREIBER@LAGALAXY.COM

HOLIDAYS ARE FOR SHARING!

By Kerry Ryerson, Public Information Specialist

Thank you to all of Harbor Regional Center's fantastic community supporters! With your generosity, over 200 of HRC's neediest families were able to enjoy the benefits of your kindness throughout the holiday season. Some of the support families received included Thanksgiving or Christmas meals, toys, warm blankets, gift cards and various other items. There are too many individuals and groups to mention so here are just a few of the highlights from our 2016 holiday season:



Santa, Michelle and staff from 24Hr HomeCare hosted a toy drive and giveaway for our lucky clients!

- The South Bay Sunrise Rotary club awarded HRC with \$1,000 and adopted four families.
- Boeing Employees Community Fund provided HRC with \$5,000.
- The Del Harbor Foundation donated \$5,000 this Holiday season.
- \$35,000 in gift cards were purchased with donations from the Harbor Help Fund and distributed to our neediest clients and their families.
- We received just over \$15,800 from our direct mail campaign.
- 46 families enjoyed hearty Thanksgiving meals due to support from Manhattan Beach Montessori Preschool, the Carson Gardena Dominguez Rotary Club, Western Psychological Services and other friends of HRC.
- 24Hr HomeCare hosted a toy drive and a toy giveaway! These toys were distributed to over 200 of HRC's clients.
- The Gardena Elks Club hosted a fun Merry Beary Christmas Party for 90 of our early childhood clients and their families.
- Nadel International donated 2,000 blankets to help keep our clients warm.
- Southern California Ballet Theatre donated 50 tickets to The Nutcracker.
- The YMCA of Greater Long Beach donated tickets to the Mozart and the Forte Piano concert.
- 21 needy HRC families were adopted due to the efforts of Matthew Warden, President of the Apollo Athena Club at South Torrance High School.
- The Sandpipers Philanthropic Organization adopted five families.
- The Wilmington Valero Refinery adopted 12 families.
- Armando Gutierrez (Owner and Head Coach of Fitness and Fun Body Transformation) adopted seven families along with support from his clients.
- One of our Early Childhood families hosted a Christmas Party for nine families that they adopted! They also hosted a Back Pack and school supplies giveaway for nine families earlier in the year. Many thanks to Scott Gutentag for his time and professional photography of the party.
- A total of 169 very appreciative families were adopted for the holiday season thanks to many community sponsors, service providers, clients' families and HRC staff.
- Additional and substantial gift cards were provided by the Veronica Legacy Foundation and the Pellerito family.
- Over 40 additional families received toys, clothing, gift cards and miscellaneous household items that had been donated from several individuals and from the Children's Wish Foundation.

Thank you to everyone that helped to make the 2016 Holiday Season a very comforting and special time for our HRC families. We sincerely appreciate your support and kindness! ■



(left) Those are some adorable faces, and some fantastic gifts!

(below) Look at those smiles! Mom loved her much-needed new shoes!

He opened lots of presents, ate tasty food from the Habit truck and is one happy youngster!



Our client beamed with pride while holding an armful of presents and blankets for his children and family.



This couple shopped for their young son and family from the toy giveaway and the presents were wrapped by 24Hr HomeCare staff. They received some warm blankets from Nadel International as well.

FAMILY *matters*

SOCIAL/RECREATION/FITNESS OPPORTUNITIES A Presentation for Harbor Regional Center Clients and Care Providers

Are you a Harbor Regional Center client between the ages of 5-80?

Do you want to find a fun social or recreation program, learn a new sport or go to a dance? Come to this presentation and you will learn about a variety of programs that offer something for everyone! Find out about all types of sports opportunities, day and week away camps, and a variety of social programs for all ages. You will even hear about a new dating app that was created for people with developmental disabilities. After all of the brief presentations you will have an opportunity to speak with the presenters and take information home.

Please come to our event on Saturday, March 18th from 9:00 – 11:00 am at Harbor Regional Center in Torrance, Conference Room A1&2.

If you have any questions or would like to register for this event, please email or call Kerry Ryerson at: Kerry.Ryerson@harborrc.org or 310-543-0686. ■

HIGH SCHOOL TO ADULthood TRANSITION FAIR

Harbor Regional Center, in partnership with local school districts and service providers, will host a transition fair for clients and their families. The focus will be around preparing for transition from High School to Adulthood. Information and resources will be available on Post-Secondary Education opportunities, Employment/Vocational support, Day Program Activities, Supported Living Services, Independent Living Services, SSI benefits, strengthen circles of support, and much more.

Please join us on Saturday, April 8th, 2017 from 10:00 am until 2:00 pm at Harbor Regional Center in Torrance.

Please RSVP by contacting Carol Bloch at: 310-792-4710 or carol.bloch@harborrc.org ■



The team gathers on top of the sand berm for a group photo.

*By Kerry Ryerson,
Public Information Specialist*

Fifteen years ago three moms banded together and created a Snowshoeing Team with our young teenaged sons who all have Down syndrome. Our team is still going strong with athletes that have Down syndrome, autism and other disabilities. We encourage new athletes of all ages and abilities and new friends to join us for one or more practices or the entire season! Just let us know you're coming so we will have extra pairs of snowshoes that you can borrow because if you can walk, you can snowshoe!

Come join us on the sand for a fun and unique experience! You'll have a blast with our team!!!

Check us out and Like us on Facebook at:
Sand Blasters Snowshoeing Team

For additional information please contact
Kerry Ryerson at: Kerry.Ryerson@harborrc.org ■



*Katrina
takes a
break
between
races.*



*Robin
and Frank
blew the
competition
away in the
100 meter
race!*

Client focus

HOW I OVERCAME AUTISM

*Michael Rice
HRC Client*

Attorney Michael D. Waks is proud to announce that Michael Rice is the winner of this year's Michael D. Waks Essay Contest for Students living with a disability. High school seniors and undergraduates attending a two or four -year California accredited university or college, were invited to participate in the contest. Read the winning essay:

Hello! My name is Michael Rice and I was diagnosed with Autism when I was 10 years old. Although, I am high-functioning in the spectrum, I have faced and overcome every challenge that came my way. Dealing with a disability may be hard at times, but with the support of my family and doctors, I have received every resource needed to move forward and live my life as a regular person.

When I was in the third grade I struggled tremendously in school and was eventually held back. Math and English were the two subjects I struggled with the most, from the crazy formulas, equations and my inability to write a decent essay. I was a very slow learner and couldn't grasp or understand the value of the lessons my teachers taught. Furthermore, I would yell out during class and disrupt the many others trying to learn which affected me socially as well.

All of my life I have learned different methods to face challenges in school and with my disability; such as being involved in the Special Education department. All throughout grade school I was afraid the

students would find out and judge me, but I coped with it and I started getting A's and B's in my classes from all the great resources the department offered. Also, I was eligible for an IEP which allowed me to get more time on tests and homework which satisfied my needs. When I was younger I was accepted into a great organization called Harbor Regional Center. The organization helped me overcome many challenges when I was younger and will continue in the future.

Now that I just started college Harbor Regional Center is promoting a program that I was accepted into called College to Career which helps people with disabilities live independently and go to college at Long Beach City College. They offer me a place to live in my own apartment, life coaching, daily counseling for school and when I graduate with my degree the people in the program will help me with job placement.

My disability has influenced my choice of study and career from being helped my whole life and overcoming challenges that made me become a better person and student in school makes me want to help others. I thought about getting into the health industry becoming a physical fitness trainer and help others who are not physically fit get into shape. My Autism has affected me as a person completely and knowing others' health and physical fitness level does the same. Helping others as a career is something I would love to do because the enjoyment I get out of it is so surreal.

Having a disability has helped me open my perspective and become a

better person. I also remind myself that I am so lucky to be able to have so many opportunities and obtain the education I need that most people dream of. Dealing with many ups and downs and overcoming all my challenges has groomed me to become independent and live in the real world. I have learned to accept myself and my disability to better myself and move forward to become successful. I'm different but proud and happy with who I am.

Michael plans on getting an Associate degree in Kinesiology, the study of movement while exercising, from Long Beach City College, with a certificate in physical fitness training. He then plans to transfer to California State University Long Beach to further his Kinesiology study and obtain a Bachelor's degree. He hopes to have a career as a biomedical engineer. ■

CATHY SUPPORTS THE HARBOR HELP FUND, HOW ABOUT YOU?

Cathy McConville is the Facilities Manager for Harbor Regional Center. Cathy is one of many HRC employees who make regular contributions for the support of HRC clients.

Cathy was raised by her family to be charitable whenever possible. So when she came to HRC, it was second nature to get involved in programs like Adopt-A-Family along with her siblings. "As much as this support touches the lives of our clients," Cathy admits, "it truly touches the hearts of the McConville family because we had a brother who had a developmental disability." She sees her contributions as a way to honor this person and to this day she continues to be a strong proponent of hiring qualified employees from the developmentally disabled community.



Join Cathy in supporting the Harbor Help Fund, Adopt-A-Family, or HOPE Mission Makers programs. Any amount will help, and will be worth much more to you and the recipient, when given from the heart!

Donors to the Harbor Help Fund assist in purchasing goods and services for HRC clients and their families when needs cannot be met through the State's Purchase of Service Funds. The Holiday Giving Program for HRC clients in need during the holidays, is a program of the Harbor Help Fund. Donations may be made at www.harborrc.org/get-involved/support.

Contributors to Mission Makers assist HOPE in creating stable, affordable homes in safe and convenient neighborhoods throughout the Harbor Regional Center service area. Donations may be made at www.hope-homes.org/mission-makers. ■

FROM FOSTER CARE TO HOPE, BRANDON CONTINUES TO FOLLOW HIS PLAN FOR SUCCESS

By Ian Nevarez

I'm still in touch with my foster family," says Brandon Osborn. "I was actually just on the phone with one of my sisters. I try and keep in touch with my mother from day to day."



Brandon unpacking his belongings at his new HOPE home in Long Beach.

"Everybody says, the world is a mean place, and it will knock you down, and it will keep you there if you let it. But I'm headstrong, I know what I want. I see where I'm going, and I have what it takes to make ends meet.

I'm going to strive for what I want and just make everything happen."

— Brandon

Brandon is an outgoing 27-year-old. This afternoon he stands tall and flashes a smile as he looks around his new apartment in East Long Beach. Six days ago he moved out on his own for the first time. He was able to financially accomplish this rite of passage due to the affordability of his new HOPE home.

It is difficult in today's housing climate for low-income Californians like Brandon to find stable, affordable housing. As of September 2016, the median price for a one-bedroom apartment in Long Beach was \$2,155. At \$10.50 minimum

wage a renter would be required to work 154 hours a week to afford this rent and pay no more than 30% of their income on housing. Where a person can find

affordable housing it is often not in a "healthy neighborhood," defined as a safe community with adequate health promoting resources like parks, bike paths, healthy food retailers, recreation centers and activities.

The task of finding a home can be even more discouraging for people with developmental disabilities who face more daily challenges than their peers without disabilities. According to research, they are at a higher risk for a variety of medical conditions that can limit their ability to accomplish acts of daily living. They are more likely to be abused. They report having fewer people in their lives who offer emotional support. They have more difficulty accessing transportation. And finally, most are underemployed, despite their ability, desire, and willingness to work.

But Brandon is not the discouraging type.

He has worked hard over the years to get to where he is today, yet he knows he's had plenty of help along the way. Brandon grew up in the foster care system. He'll admit that he is one of the lucky ones. "I had the privilege to not be bounced around from foster home to foster home as a child," he says, "I lived with the same family that took me in from three months old to 16."

This doesn't mean it was always easy for him. For a period during his childhood he began displaying negative and aggressive behavior toward other children. It almost forced him to be removed from the home where he had lived the entirety of his life.

He gives credit to his long-time foster mother and father who worked with the system and fought to keep him in the family. In the end they were successful, which meant so much to Brandon to be able to remain with the foster siblings he grew up with. "I owe my family a lot of gratitude. I am very humbled."

As an adult now, he thinks back on his childhood growing up in the City of Carson. Besides the joy of hanging out in the park or playing basketball in front of his house, he remembers the challenges of school, doing homework, and reading. Brandon recalls how he had not always applied himself academically, and at times that got him into trouble – although he says that slowly changed. “I learned at a certain point that there was more to life than being a class clown.”

If school was a challenge, his adoptive family seemed to be his solace. “There is no reason to put the whole foster label on them. If you’re with a family from being a baby, to a teenager, to an adult – that’s considered your family,” he says.

His father had a particularly strong influence on his life, and Brandon’s success at maintaining gainful employment during his adulthood can be directly tied to this strong bond. Currently Brandon is a custodian at the Harbor Regional Center. He has held this job for the last seven years. Brandon remembers the moment when he was 17 and his dad finally told him it was time to get a job. “He’s like: I’m going to throw you out there, but I know you can do it.”

His dad always made sure to give him guidance prior to asking Brandon to take on new challenges. “He told me step by step, song by song, what to do in life. My dad is no longer with us because he’s deceased, but he would want me to now achieve my greatness, catch it, go after it.”

Brandon is eternally positive. It’s contagious to be around. He wears a big smile on his face every time you see him. “Living on my own now, I’m excited about conquering the world. Everybody says, the world is a mean place, and it will knock you down, and it will keep you there if you let it. But I’m headstrong, I know what I want. I see where I’m going, and I have what it takes to make ends meet. I’m going to strive for what I want and just make everything happen. I follow a simple rule, ‘Plan your work, work your plan.’ That’s what I’m going to continue to do.”

He knows that living on his own comes with a lot of new responsibilities. “You have to be an adult first,” he says. “You have to put off buying a brand new pair of expensive Jordans [shoes]. Me, I opt for the cheaper Converse Chucks. Sometimes you just need to wait till your next paycheck to buy things you want, because bills have to come first.”

For now he is enjoying settling into his new home. All of his belongings have finally been moved in, and he is in the process of ordering a dresser and a bed frame. He proudly shows off his TV that was just set up in his bedroom. His clothes are hung neatly in the closet.

For Brandon, his life plan is coming together. He enjoys hanging out with friends and relatives. He is working full time and is now living on his own. He even glows with excitement when he talks about the future and starting to get more involved with his passion of wrestling.

It has been a long road for Brandon, but he is confident he’s on the right path. “For the people that have been there for me along the way, I just have to say thank you.”

This is a story of HOPE. We strive to empower our residents to achieve independence and follow their dreams. In Brandon we see the realization of that mission.

If you would like to sponsor an item for Brandon or other HOPE residents that will help to turn their houses into homes, please consider making a contribution through our HOPE HELPS Gift Catalog. ■



Brandon is a familiar face around the offices where he works.

“Plan your work, work your plan. That’s what I’m going to continue to do.”
– Brandon

resource center

HRC FAMILY SUPPORT PROGRAM IS GROWING

NEW: Cambodian Family Support Group

A support group for Cambodian families that will be conducted in both Khmer and English. This is a chance for individuals and families to come together with those in their community who are a part of the regional center service system. This unique support opportunity in the Long Beach area now meets on the 3rd Tuesday of every month from 6-8 pm. For more information, contact (310) 792-4718.

NEW: Korean Family Support Groups

A NEW support group for Korean families is now being added! This group is located in the Cerritos area and meets on the second Wednesday of every month from 10:30 am-12 pm. Currently, most group members are parents of school-age children but parents with children of all

ages are welcome. Members will meet with other families and exchange ideas and information. For more information contact Jamie Lee at (310) 792-4742.

Of course our other support group for Korean families has met for many years and is still going strong. This group currently meets on the 4th Thursday of the month in Long Beach, 6:30-8:30 pm, and includes families of HRC clients of all ages. For more information contact Taejong Min at (310) 792-4542.

Japanese Parent Support Group

This group for Japanese families of HRC clients has been meeting periodically. Please contact the facilitator to confirm meeting time. Contact Masa Ajifu (310) 543-0143.

For information on other HRC support groups, please contact the HRC Resource and Assistive Technology Center at (310) 543-0691. ■



Service coordinator Masahiro Ajifu (left) and parent leader Yoko Isozaki (right) plan the next support group session.

INTERN SPOTLIGHT: GABRIELA PERAZA

*By Maria Elena Walsh, Assistant Manager,
HRC Resource and Assistive Technology Center*

Gabriela “Gaby” Peraza started interning at the HRC Resource and Assistive Technology Center in September of 2016. She is currently a senior at Cal State Dominguez Hills and she is majoring in Human Services with a focus on Mental Health & Recovery. Her plan is to finish up her senior year and continue her education by gaining her master’s degree in Social Work. Gaby had a need for an intern placement due to her school programing. Beyond this, Gaby also had an interest in broadening her horizons by gaining more insight into services for individuals with Developmental Disabilities.

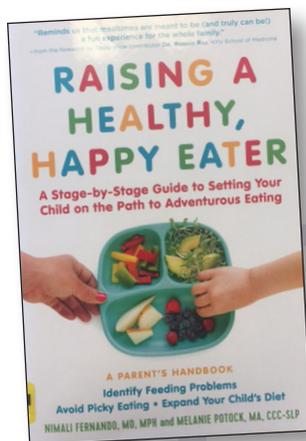


At school, Gaby is a part of the Human Services Club. Through this organization she is able to serve the community by organizing toy drives and food drives for families in need. Gaby is interested in trying to start her career in social work once she is done with her schooling. She is especially interested in working with undocumented individuals and families, and has a long-term goal of opening up her own agency to provide these services. She currently works at PF Chang’s when she is not in school or interning. Outside of school and work Gaby is a talented Salsa dancer and loves to read, with her favorite authors being J.K. Rowling and Nicholas Sparks.

Gaby has helped the Resource and Assistive Technology Center by writing Toy Dialogues and creating a presentation board regarding Early Childhood Services, both in Spanish. Gaby has also attended numerous HRC trainings and has visited day programs and therapy centers to gain a multi-faceted view of HRC clients and the services we offer. Gaby has been a huge help and energetic presence in the Resource and Assistive Technology Center, and we will miss her when she finishes her internship with us! ■

WHAT'S NEW AT THE RESOURCE CENTER?

Often, when parents first come into the Resource Center they are full of questions regarding information they have just been given about their child. We do our best to direct families to the information that is both informative and easy to understand. One of the most consistent questions we get from these families is "What can I do for...?" The question may focus on a multitude of different subjects, some of which include facilitating speech, how to work with a child with an ASD diagnosis or how to increase the amount and variety of items their child is eating. All of these things can seem like a mystery for parents when they are reaching out for answers and they do not have experience to fall back on. Fortunately, we have some new selections in the Resource Center that we can offer to parents and families to help assist and educate them on how best to work with their children during their day-to-day life.

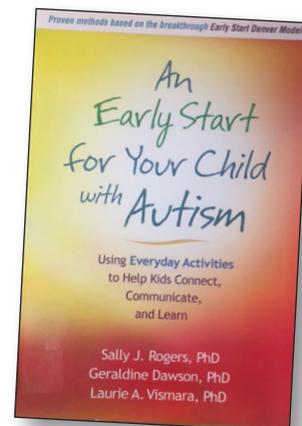


Raising a Healthy, Happy Eater – Pediatrician Nimali Fernando and feeding therapist Melanie Potock (aka Dr. Yum and Coach Mel) know the importance of giving your child the right start on his or her food journey – for good health, motor skills, and even cognitive and emotional development. In *Raising a Healthy, Happy Eater* they explain how to expand your family's food horizons, avoid the picky eater trap, identify special feeding needs, and put joy back into mealtimes. *Raising a Healthy,*

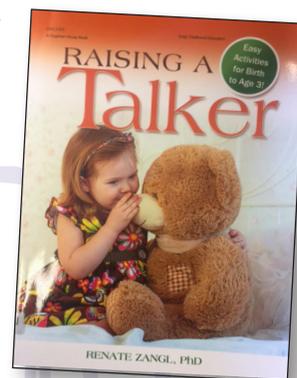
Happy Eater shows the way to lead your baby, toddler, or young child on the path to adventurous eating. Grab your passport and go!

An Early Start for Your Child with Autism – Cutting-edge research reveals that parents can play a huge role in helping toddlers and preschoolers with autism spectrum disorder (ASD) connect with others and live up to their potential. This encouraging guide from the

developers of a groundbreaking early intervention program provides doable, practical strategies you can use every day. Nearly all young kids – including those with ASD – have an amazing capacity to learn. Drs. Sally Rogers, Geraldine Dawson, and Laurie Vismara make it surprisingly simple to turn daily routines like breakfast or bath time into fun and rewarding learning experiences that target crucial developmental skills. Vivid examples illustrate proven techniques for promoting play, language, and engagement. Get an early start – and give your child the tools to explore and enjoy the world.



Raising a Talker – Winner of the 2015 Mom's Choice Gold Award, the 2015 National Parenting Publications Gold Award, and the 2014 National Parenting Center's Seal of Approval! Combining fun, easy-to-do activities with research-based tips and developmental overviews, *Raising a Talker* naturally transforms play sessions into meaningful language-learning experiences. Little tweaks and easy changes in the everyday play create memorable learning experiences where communication and discovery can flourish. ■



LA LEY ABLE Y CALABLE: Mayor seguridad económica para personas con discapacidades

California Achieving a Better Life Experience ('Lograr una mejor experiencia de vida en California', o CalABLE) es un nuevo programa que permitirá que personas con discapacidades establezcan una **cuenta ABLE** con ventajas impositivas en la que podrán ahorrar hasta \$100,000 sin perder beneficios públicos, tales como SSI, SSDI y Medi-Cal. Las ganancias obtenidas en estas cuentas no están sujetas a impuestos sobre la renta federales ni a impuestos sobre la renta estatales de California, siempre que las ganancias se utilicen para Gastos de Discapacidad Calificados. Antes de la **Ley ABLE** federal, una persona que recibía beneficios de un programa público no podía ahorrar más de \$2,000 sin que se suspendieran sus beneficios.

Antecedentes

- En 2014 el presidente Obama promulgó la Ley **'Lograr una mejor experiencia de vida'** de Stephen Beck, Jr. (Artículo 529A del Código del Servicio de Impuestos).
- En 2015 la Legislatura del Estado de California creó el **Consejo 'Lograr una mejor experiencia de vida en California' (CalABLE)** para personas con discapacidades con el fin de implementar el programa ABLE en California.

Requisitos para calificar

Para poder establecer una cuenta **ABLE** o **CalABLE**, una persona tiene que recibir un diagnóstico de discapacidad antes de los 26 años de edad. Asimismo, la persona debe satisfacer al menos uno de los siguientes criterios:

- Tener derecho a recibir Ingresos de Seguridad Suplementarios (SSI) o Seguro de Discapacidad del Seguro Social (SSDI) debido a su discapacidad; o
- Poder proporcionar una "auto-certificación" de su discapacidad y diagnóstico. Esto significa que la persona tiene un diagnóstico por escrito firmado por un médico autorizado, y este documento está disponible en caso de solicitarse.

Contribuciones a la cuenta

Las contribuciones a una cuenta ABLE están actualmente limitadas a \$14,000 por año, y las pueden efectuar familiares, amigos o los propios beneficiarios. Se permite que las ganancias de la cuenta se acumulen libres de impuestos y

los retiros, siempre que se apliquen a gastos de discapacidad calificados, también están libres de impuestos.

Gastos de discapacidad calificados

Se considera que un gasto es "calificado" cuando hace referencia a la discapacidad de la persona y le ayuda a mantener o mejorar su salud, independencia o calidad de vida. Los gastos de discapacidad calificados no están restringidos a gastos médicos. Pueden incluir gastos básicos de vida, tales como . gastos de educación, vivienda, transporte, apoyo de empleo, salud, prevención y bienestar, tecnología de asistencia, servicios financieros, mejora de viviendas y servicios fúnebres.

La Ley ABLE y CalABLE: Mayor seguridad económica para personas con discapacidades

Características y marco temporal de las cuentas CalABLE

El Consejo CalABLE está trabajando para determinar las características y beneficios de las cuentas de California, tal como:

- Capacidad de contribuir automáticamente a través de deducciones rutinarias de una cuenta bancaria;
- Capacidad de que amigos y familiares puedan contribuir directamente a la cuenta;
- Depósitos en línea o mediante cheque; y
- Diversas opciones de inversión.

Está previsto que las cuentas CalABLE estén disponibles en el verano de 2017.

Si desea más información, visite el sitio web de CalABLE en: www.treasurer.ca.gov/able

Cuentas ABLE disponibles ahora

Algunos estados ya tienen cuentas en operación (incluidos Alaska, Florida, Illinois, Iowa, Kansas, Kentucky, Michigan, Minnesota, Nebraska, Nevada, Carolina del Norte, Ohio, Oregón, Tennessee y Virginia) y residentes de otros estados pueden abrir una cuenta ABLE en ciertos estados. La inscripción en línea es gratuita en algunos estados; sin embargo, cada uno de los programas tiene distintas cuotas y costos relacionados con ella. **Los residentes** de California deben consultar los programas de cada estado para determinar cuál se ajusta mejor a sus necesidades; encontrará una herramienta con la que comparar programas en este sitio web www.theablealliance.org/compare-page. ■



HARBOR DEVELOPMENTAL DISABILITIES FOUNDATION, INC.

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BOARD MEETINGS

- March 21, 2017 – 6:30 p.m.
- May 16, 2017 – 6:30 p.m.
- July 18, 2017 – 6:30 p.m.

All regularly-scheduled business meetings of the Board are open to the public and visitors are welcome. The meetings are held in Conference Room A4 at Harbor Regional Center.

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