

Greater Bangor Disability Asset Network

Our Mission:

To act as a catalyst to promote financial literacy for individuals with disabilities so they can achieve greater financial independence, security, and enjoy an enhanced quality of life through skillful asset -- building.

*Sponsored by
the Disability
Employment
Initiative. Funding
provided by
USDOL and the
Office of Disability
Employment Policy*

What's Happening In Our Network?

TimeBanking

The Disability Employment Initiative team hosted a workshop with TimeBanking Founder and President Dr. Edgar Cahn (from Washington DC) at the Tri-County CareerCenter in Bangor in cooperation with the National Disability Institute, also in Washington DC. More than 20 people from local organizations representing people with disabilities, women in transition, dislocated workers, veterans, residents of local housing authorities and independent living organizations participated in the workshop exploring options for creating a Time Bank in the greater Bangor community. The basic idea of a Time Bank (www.timebanks.org) is for individuals to come together in their communities and share their time and talents with each other in exchange for services they may need (a kind of social bartering) – increasing self-sufficiency and self-determination. Workshop participants were excited about the possibilities with time banking and a majority expressed a desire to take next steps. Planning is underway for a follow-up meeting. If you would like to be notified of this meeting please contact Jamie Robinson at Jrobinson@ndi-inc.org or Gwen LaPointe at glapointe@emdc.org. For more information about timebanking see <http://timebanks.org>

Some Thoughts on Transportation

Those of us who work in our community are well aware of the challenges faced by people who do not have adequate transportation, especially those who live in rural areas of our region. Having regular employment is dependent on having access to reliable, affordable transportation. For many people lack of transportation is the biggest barrier to finding and maintaining work. There are no simple answers to this problem and it affects many low income people, including people with disabilities. The asset network is joining with other agencies that are working to find a solution for this common barrier. This has led to an interest in the work being done by the TIGER 2 Planning Grant. (Transportation Investment Generating Economic Recovery <http://www.dot.gov/tiger/index.html>)

Eastern Maine Development Corporation, with funding from a Federal Transit Administration TIGER 2 planning grant, is exploring ways to increase transportation options for rural residents in Penobscot, Piscataquis, Hancock, and Waldo Counties seeking

access to the greater Bangor metropolitan area.

Our region has low population density and very limited fixed-route transit. There are paratransit options available to some groups of people for some types of trips, but many people currently have no transportation unless they have access to a car. Walking and biking opportunities are limited by the distances between homes and service centers, and by a climate that can be cold and harsh for long stretches of time.

The TIGER 2 project includes:

- an assessment of current transportation patterns, gaps, and barriers in four counties in Eastern Maine;
- a review of existing transportation options in our region and other locales similar to ours;
- a study of feasible solutions to the problems identified during the assessment phase; and
- a proposed pilot project that can be replicated in other rural areas.

Community members have been involved from the outset of this effort. The Advisory Group—which includes transportation planners, nonprofit leaders, representatives of the healthcare and social service sectors, economic and community development specialists, and transit providers—developed the problem statement and worked closely with University of Maine researchers in creating the preliminary needs assessment survey. They also have assisted in identifying outreach opportunities, which has allowed us to gather information from people who are directly affected by limited transportation options.

To illustrate the effects of transportation barriers on people in the region, Project Manager Dorathy Martel welcomes stories from individuals in the four counties (Penobscot, Piscataquis, Hancock, and Waldo) covered by the grant. She can be reached by email at dmartel@emdc.org, or by phone at 1-800-339-6389 or 207-942-6389.
timebanks.org

Eastern Maine CA\$H offers Free Tax Preparation & Financial Resource Referral

Tax preparation through Eastern Maine CA\$H Coalition is more than just free tax prep. It can also be an important asset building strategy for low to mid income families, including people with disabilities – a doorway to financial stability for Eastern Maine families and individuals.

With the holiday season quickly fading behind us, a group of organizations in Eastern Maine are putting the finishing touches on plans for another busy tax season. Each year these community partners and a cadre of well-trained volunteers roll out their annual tax preparation service which provides free, confidential, and expert tax preparation for mid- and low-income tax filers across the region. Eastern Maine CA\$H Coalition is a financial stability partnership coordinated by United Way of Eastern Maine whose mission is to provide access to free tax preparation, financial education, and asset development products leading to financial stability for Eastern Maine families and individuals.

From the first week of February through April 15th, free tax preparation services will be offered at a variety of sites and on different days and times and throughout the region (Penobscot, Piscataquis, Hancock, Waldo, and Washington Counties). The highlights of the tax season, though, are the free Tax Prep Super Saturday events held in Bangor, Ellsworth, and Machias, on February 4th. Tax filers who attend Super Saturday can have their taxes prepared, and in addition will have the opportunity to speak with specially trained Asset Coaches, who can inform them about ways to increase their financial stability and help them achieve their financial goals.

Why use CA\$H Coalition's free tax preparation services?

- Have your taxes filed for free
- Get your Earned Income Tax Credit of up to \$5751
- Have your taxes filed online and receive your refund through direct deposit for a quick return (usually within ten days)
- Avoid fees from Rapid Acceleration Loans
- Receive referrals to financial

resources that can help you reach your financial goals, pay off debt and save for the future

Through the tax preparation program, CA\$H Coalition provides a valuable service for mid- and low-income people in our community. The Greater Bangor Disability Asset Network work group is eager to encourage people with disabilities to take advantage of the tax prep services being offered. We are working with the CA\$H coalition to identify and remove barriers that may impact their ability to use these services. For example:

- Helping to assure that sites for tax prep and Super Tax Saturday are accessible to people with a variety of disabilities
- Providing training materials to include in the volunteer training program to assure that people with disabilities are served respectfully and effectively.
- Providing information on asset building resources that are designed for people with disabilities
- Providing talking points for CA\$H's marketing materials, targeting common myths that discourage people with disabilities from filing for tax credits

Work Incentive Workshops Coming Soon!

Find out about work incentives designed exclusively to help Social Security beneficiaries (SSI or SSDI), like you, get back to work! Meet your area Community Work Incentive Coordinator (CWIC), who will co-facilitate the session. To register for one of these workshops, or to learn more, contact Mike Johnson at 1-888-828-0568

The meetings will be held at Bangor Career Center 45 Oak Street Bangor from 1:00 to 2:30 pm on

- Tuesday March 27, 2012
- Tuesday June 12, 2012

Women, Work, and Community: Workshop Series Added

The Basics of Starting a Business, a three session workshop, will be offered on February 8, 15, 22, from 9:30 to 12:30 at the UMA-Bangor Campus. The class covers the basics of a business plan, marketing, cash planning and is suitable for those thinking about or in the early start-up phase of a new business. Pre-registration is required for all classes by calling 262-7843. There is no fee for the classes.

To register, contact Jane Searles, Regional Manager at 262-7843 or searles@maine.edu.

To see more new classes and online workshops, visit www.womenworkandcommunity.org

Free tax preparation sites throughout the tax season

*Sites throughout Penobscot,
Piscataquis, Hancock,
Washington, and Waldo counties*

Most sites open in the first week of
February and remain open until
April 15, 2012.

You may also find a list of locations
in Eastern Maine at
www.cashmaine.org.

Asset Network Workgroup Members

