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ABSTRACT

This brochure provides basic information to handicapped persons (specifically those who are blind, deaf, or developmentally disabled), or to the parents or guardians of a handicapped child, on the principal federally funded government services for which they may be eligible. It provides advice on how to begin looking for services provided in a state or locality and where to write for additional help if a problem is encountered. Specific sections summarize program components and services for: (1) developmental disabilities; (2) vocational rehabilitation and independent living; (3) education (Head Start, schools for the blind and deaf, library services for special groups, and federal student financial aid); (4) employment (federal jobs, federal job information centers, state and local government jobs, the Job Training Partnership Program, and Small Business Administration programs); (5) financial assistance (social security disability insurance benefits and supplementary security income); (6) medical assistance (Medicare, Medicaid, Crippled Children's Services, and the Early Periodic Screening, Diagnosis and Treatment Program); (7) civil rights (Office of Civil Rights, Office of Federal Contract Compliance, and the Architectural and Transportation Barriers Compliance Board); (8) housing (loans and rent assistance); (9) tax benefits; and (10) transportation (air and rail). (VW)

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POCKET GUIDE
to
FEDERAL HELP
for Individuals
with Disabilities

Produced by the
Clearinghouse on the Handicapped
U.S. Department of Education
Washington, D.C. 20202
September 1987

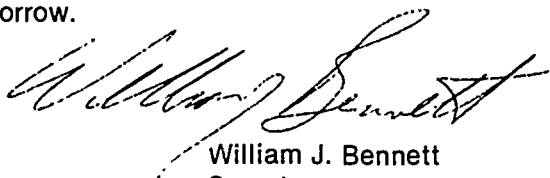
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FOREWORD

Every American shares a moral responsibility to maintain our time-honored national commitment to promote individual achievement for all. As part of that national commitment, the U.S. Department of Education is proud to present this new edition of the *Pocket Guide to Federal Help for Individuals with Disabilities*. The *Guide* contains important information on Federal assistance programs available to eligible persons with disabilities. It is one of many ways that the Federal Government helps disabled Americans reach their full potential as productive and contributing citizens.

No one should be denied the opportunity to reach his full potential! President Reagan and I share that view and the determination to serve the cause of excellence for all. It is our hope that this booklet will promote an understanding of the Federal programs assisting persons with disabilities, and thus help America meet the challenges of tomorrow.



William J. Bennett
Secretary
U.S. Department of
Education

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PREFACE

This brochure is meant to make you, a handicapped individual or parent/guardian of a handicapped child, aware of the principal government services for which you may be eligible. This revised edition describes benefits applicable specifically to blind, deaf, and developmentally disabled persons. These groups are also eligible for the general benefits as outlined in this brochure.

Because so much of the Federal contribution to services for the handicapped is made to states—and the states determine how to spend the money, within certain guidelines—it would be impossible to pinpoint exactly what you will find in your own state or locality. What we have tried to outline for you in this brochure is the general scope of Federal support for services to handicapped individuals. Included are the names and addresses of the various Federal agencies that can steer you to their state and/or local counterpart offices. You may also wish to contact us for a listing of key agencies in your state. These agencies should be your starting point for exploring the services available to you where you live. Write to the Federal Headquarters if you are unable to reach your state service agencies directly.

States and localities may provide services they finance out of their own resources. These are not discussed in this brochure. To find out about any of these special programs, contact an information and referral center if one operates near you; usually every large metropolitan area and some smaller ones operate these referral centers, to help put you in touch with the array of services for which you may qualify.

We hope this brochure will alert you to the variety of services which may be of benefit to you and that it will get you started on the road to contacting those that are pertinent to your needs. Every time you call a state or local agency, we advise that you ask for the names of other people or agencies that might also be helpful. You may accumulate a number of useful and helpful contacts in this way.

However, if you come up against some specific problem and don't know how to proceed, write to us with details and we will do our best to connect you with the service you need, if it is available. Write to:

Clearinghouse on the Handicapped
Department of Education
Room 3132 Switzer Building
Washington, D.C. 20202-2319

If you are a handicapped veteran and want to know about the many programs available to you, apply to your nearest Veterans Administration field office or write to:

Veterans Administration
Washington, D.C. 20420

Programs for Low Income, Indian, or Elderly Populations

If you are an American Indian, a person over 65, or a person with little or no income, you may qualify for additional programs based on factors other than your handicap. For leads on tracking these down, call your local welfare office (for the Food Stamp program, for instance), your local public housing authority, or your Indian tribal housing authority. If you are elderly, you may be eligible for special nutrition programs such as Meals on Wheels, or for other special services. The Federal Government provides funds

for area resource centers for the aging, usually listed in the Yellow Pages under "Aged" or "Elderly" or "Social Services."

A Word of Advice

Use this booklet to help your track down the appropriate agencies nearest you. Remember, not every service is available. Not every person can be helped 100%. But if you are patient, probing, and realistic, we trust you will unearth useful information and contacts to help you.

Keep in mind that every year new programs begin and some old ones dissolve, particularly at the state and local levels. Keep in touch with your contacts and stay as aware as you can, through reading and talking to knowledgeable people, of what is happening in the area of services to the handicapped. There are many excellent voluntary organizations, as well as state, local, and Federal offices that can help you. Numerous newsletters are produced by groups of and for handicapped individuals.

We hope you will take advantage of all these avenues and that your search for help will be a most fruitful one.

PROGRAMS FOR SPECIFIC DISABILITY GROUPS

Special programs and benefits for blind and deaf individuals are listed in the appropriate section (e.g., vocational rehabilitation or education). Since the Program for Developmental Disabilities encompasses medical assistance, job training, social and other services, and is administered by a special state agency, it is described in its entirety below.

Programs for Developmentally Disabled Individuals

The developmentally disabled program makes use of existing services in health, welfare, education, and rehabilitation to provide for the long-range needs of people with developmental disabilities. These disabilities are defined as severe, chronic disabilities attributable to mental or physical impairment, which are manifested before age 22, result in substantial functional limitations in several areas of life, and require services over an extended period.

Availability of services will vary in all communities, and services can include diagnosis, evaluation, and treatment of the handicapping condition, personal care, day care, and special living arrangements; training for jobs, education, and sheltered employment; recreation programs; social and legal services; information and referral to services; and transportation.

Under the law, disabled persons have a right to "appropriate treatment, services, and habilitation." A major component in the DD program is the basic state grant—a formula grant to states for planning, administration, and services. The goal of the program is to improve the quality of services through com-

prehensive planning, coordination of resources, and developing programs to fill gaps in services.

Each state has a designated agency to administer the developmental disabilities program. Also in each state is a protection and advocacy office where developmentally disabled people or their parents can turn if they do not find help in their communities. At the national level, the address is:

Administration on Developmental Disabilities
Department of Health and Human Services
Room 351D Humphrey Building
Washington, D.C. 20201

VOCATIONAL REHABILITATION

All states have coordinated programs of vocational rehabilitation and independent living to help individuals with disabilities become employable, independent, and integrated into the community by providing a wide range of services, financial assistance, and training.

Expenses borne by the program will vary widely from case to case and state to state. Individual cases are evaluated carefully. Each state's resources differ and are allocated according to guidelines of the state as well as recommendations of individual vocational rehabilitation counselors and administrators.

An individualized written plan for rehabilitation and independent living is worked out for every eligible handicapped individual, through meetings of that individual and the counselors, to determine the individual's potential skills, and other resources. During this process and throughout the rehabilitation, the program

may provide a variety of services, including the following:

- A medical examination, to determine the extent of disability, one's suitability for employment, and specific rehabilitation assistance needed.
- Counseling and guidance to determine the individual's rehabilitation, independent living, and employment potential, and the type(s) of employment and independent living setting most suitable for him/her.
- Medical help to reduce or remove disability and improve or restore job performance. This help includes medical, surgical, psychiatric, and hospital services; artificial limbs, braces, hearing devices, and eyeglasses needed on the job.
- Job training at trade schools, rehabilitation centers, or at home.
- Educational opportunities, including payment of college tuition and fees and other education expenses as necessary, if college is required for the individual to be able to earn a livelihood.
- Financial assistance during the rehabilitation period for room and board, transportation, and other necessary assistance.
- Referral and job placement.
- On the job help, if needed, including expenses related to getting to your job or keeping your job.

The Federal Government provides financial and leadership support to the states for vocational rehabilitation services. However, the services themselves are very individualized, and information useful to the individual must

be sought at the state and local rather than the Federal level.

For Blind Persons

In 28 states, a separate commission (and in all other states a special vocational rehabilitation unit) deals specifically with services to visually impaired persons. Staff of these units limit their caseloads to visually impaired clients or serve as consultants to regular vocational rehabilitation counselors. They are trained to assist these clients in learning skills of daily living, in mobility training, in filling out job application forms, and in other rehabilitation needs. These units also provide funding for reader services for visually impaired college students.

For Deaf Persons

Special emphasis on rehabilitation services to hearing impaired persons has its origin at the Federal level within the Rehabilitation Services Administration at:

Deafness and Communicative Disorders
Branch

Switzer Building, M/S 2312

Washington, D.C. 20202

(202) 732-1401 (Voice) or 732-1298 (TDD)

This office provides leadership and consultation to state agencies in developing rehabilitation programs and services for persons with from deafness and communicative disorders.

The Rehabilitation Services Administration maintains a liaison staff person in deafness rehabilitation in each of the ten RSA regional offices, and sponsors numerous rehabilitation counselors for special training in working with deaf clients. The agency also funds several projects around the country to assist

the underachieving deaf person whose maximum potential has not been reached.

For Deaf/Blind Persons

The Federal Government provides funds that help support the Helen Keller National Center for Deaf-Blind Youth and Adults. To explore your eligibility for the Center's rehabilitation programs, write:

Helen Keller National Center
111 Middle Neck Road
Sands Point, N.Y. 11050
(516) 944-8900 (voice or TTY)

EDUCATION

The Federal Government provides assistance at many levels to enable children, youth, and adults to receive education and training. Disabled persons share the same right to educational opportunities and services as everyone else.

Your Rights Under the Law

Under the provisions of the Education for All Handicapped Children Act (EHA) of 1975 (P.L. 94-142), your state and local school district must provide an appropriate elementary and secondary education for your disabled child from age 6 through 21. Presently, some states provide education and related services for preschool aged children, infants and toddlers. By 1990-91, states receiving funds under Section 619 of EHA must provide services to all 3 through 5 year olds, and states receiving funds under Part H of EHA must serve 0 through 2 year olds. Eligibility requirements for infants and toddlers and their families under the Part H program are determined by the states.

All parents have the right to participate in and approve the individual education plan developed for their child. When children are placed in private schools by **state or local education systems** in order to receive an appropriate education, this must be done at no cost to the parent. Additional services such as transportation and special aids must also be provided at public expense.

Final responsibility for implementing the Education for All Handicapped Children Act rests with the state education agency. For further information on special education programs in your state or locality, contact your state, county, or local education offices.

Additional information on relevant sources of assistance in your state, the rights of disabled children and their parents, appeal procedures, and general advocacy information in the education field is available from:

National Information Center for
Children and Youth with Handicaps
1555 Wilson Blvd., Suite 508
Rosslyn, VA 22209
(703) 522-3332

Head Start

Project Head Start was developed by state and local education systems with Federal assistance during the last decade. It is a child development program which provides comprehensive educational and social services, parent involvement and health services (including medical, dental, nutrition and mental health services) to preschool children, age 3 to 5, of low-income families.

The 1972 Amendments to the Economic Opportunity Act call for at least 10 percent of the nationwide enrollment in Head Start to

consist of children who are handicapped and require special services.

For more information about eligibility and available Head Start programs in your area, contact your local school board or look under "Project Head Start" in your telephone directory.

Schools for the Blind

There are approximately 55 special schools for blind children throughout the country which provide specific educational and training curricula for grade levels K through 12. Examples of courses include: Braille, skills of daily living, orientation and mobility, plus the full range of regular academic curricula offered in other schools. Many of these schools will also accept blind students with multiple handicaps. For further information on schools in your area, contact your local school district.

Library Services for Special Groups

The National Library Service for the Blind and Physically Handicapped has a network of cooperating regional libraries throughout the United States, Puerto Rico, and the Virgin Islands. Together they produce and distribute—on free loan—an extensive collection of books, magazines, bibliographies, directories, and reference circulars. These are made available in Braille and recorded form, along with the necessary playback equipment.

Eligible persons are U.S. citizens (here or abroad) who cannot hold, or who cannot read standard printed matter; these include the blind, some physically handicapped individuals, and those who are learning disabled. Certification by a competent authority (usually a physician) as to the nature of the

disability is all that is needed in order to apply for services. For further information on any of these services, or to locate the regional library in your area, write:

National Library Service for the Blind and
Physically Handicapped
Library of Congress
Washington, D.C. 20542

For Deaf Persons

The Department of Education office supports postsecondary education of deaf individuals through six major programs across the country and 23 single and multi-state projects serving deaf-blind children and youth. For information, write:

Office of Special Education Programs
U.S. Department of Education
Washington, D.C. 20202

Schools for the Deaf

There are more than 16,000 local public school districts which may serve hearing impaired and deaf students. Information on page 5 of this booklet under "Education" refers to local public education of students with hearing impairments as well as to persons with other disabilities. In addition, there are 62 public residential schools in the United States for deaf children. These schools accept children from infancy through 12th grade. The children receive educational training along with speech therapy, lip reading, use of hearing aids, and sign language. Contact your local or State Board of Education for the location of a school within your state.

Gallaudet University is funded by the Federal Government and was established to provide

a liberal higher education for deaf persons. In addition to its undergraduate program, Gallaudet operates graduate programs at the master's and doctoral levels and a program of research. On agreement with the U.S. Department of Education (ED), Gallaudet operates a model Secondary School for the Deaf for students from the District of Columbia, Maryland, Virginia, West Virginia, Pennsylvania, and Delaware. The College also operates the Kendall Elementary Demonstration School which experiments in techniques and materials and disseminates information to educational facilities for deaf children. For more information write:

Gallaudet University
800 Florida Ave. N.E.
Washington, D.C. 20002

The National Technical Institute for the Deaf (NTID) in Rochester, N.Y., was created by public law as a special technical college for deaf students from all states. Many receive financial assistance to study at NTID from their state vocational rehabilitation agencies. For more information, write to:

Office of Career Opportunities
National Technical Institute for the Deaf
One Lomb Memorial Drive
Rochester, N.Y. 14623

Federal Student Financial Aid

There is no specific Federal financial aid program to enable handicapped individuals to attend college except where the vocational rehabilitation agency has determined that the best preparation for a job for a particular individual is a college education. In these cases financial assistance may be provided. There are, however, five kinds of Federal financial aid programs available to all students in need:

- grants given on the basis of financial need. Money received does not have to be repaid;
- loans which must be repaid; (Perkins or guaranteed student loans);
- work-study programs in which students are given part-time jobs to help them through school;
- benefits, such as GI Bill, Social Security and Junior GI which do not have to be repaid.

To learn more about the various Federal student aid programs, see your high school guidance counselor or the financial aid officer at any college or vocational school, or write directly to:

Office of Student Financial Assistance
 P.O. Box 84
 Washington, D.C. 20044

EMPLOYMENT

There are currently more than 2,000 local Employment Service (ES) offices located throughout the U.S. More commonly referred to as State Employment Services or State Job Services, these public employment centers exist to help employers find workers, and workers to find jobs. Helping handicapped job seekers is a specific responsibility of the ES, and each office is mandated by law to employ a specialist trained to work with disabled people, or to refer you to other agencies to make sure that you get the help you need from all sources.

For more information or for help in finding a job, look in your telephone directory under "employment services" or under state government listings which should refer you to the state agency responsible for the ES program in your area.

Federal Jobs

All Federal jobs for regular appointment must be announced to the public and are filled on a competitive basis. There are a small number of special "A" appointment positions for handicapped individuals, however, which are not competitive under the following conditions:

- mentally retarded individuals referred by their vocational rehabilitation counselor;
- severely physically handicapped individuals referred through their vocational rehabilitation counselor or taking a 700 hour trial appointment.

Federal Job Information Centers

For more information about Federal employment possibilities, you should contact the nearest Federal Job Information Center. The Office of Personnel Management maintains many centers to provide Federal job information and to help you apply for Federal employment. Special arrangements are available for handicapped individuals. Federal Job Information Centers are listed under "U.S. Government" in metropolitan area phone directories. Federal employment information will also be posted in all State Job Service agencies.

Some of the tests used in screening Federal job applicants can be taken by a blind/visually impaired person in Braille, large type, or in recorded form. If the test is not available in any of these formats, the Job Information Center is required to provide reader assistance to insure that the same standards are used in screening all applicants.

In addition, all Federal agencies have selective placement coordinators who provide assistance to handicapped individuals.

State and Local Government Jobs

State, county, and local governments have their own civil service systems which can also be explored for possible job opportunities. In addition, most states have a Governor's Committee on Employment of the Handicapped which works with employers to open up job opportunities for handicapped individuals.

JTPA

The Job Training Partnership Program (JTPA) was created to prepare youth and unskilled adults for entry into the labor force and to afford job training to those economically disadvantaged individuals and other individuals facing serious barriers to employment, who are in special need of training to obtain productive employment. Many handicapped individuals will fit the eligibility criteria. Your local State Employment Security Service or Mayor's Office will be able to give you more information about JTPA programs in your area.

Small Business Administration

Handicapped persons interested in going into business for themselves may qualify for Federal assistance and low cost loans from the Small Business Administration (SBA). If there is no listing in your phone book for an SBA office in your area write to:

Small Business Administration
Director, Office of Business Loans
1441 L Street, N.W.
Washington, D.C. 20416

FINANCIAL ASSISTANCE

There are two basic Federal programs providing direct and continuing financial assistance to disabled persons:

Social Security Disability Insurance Benefits

Social Security disability insurance benefits may be paid to a disabled worker under 65 and his or her family when earnings are lost or reduced due to the worker's disability.

You may be considered "disabled" if you have a physical or mental impairment which (1) prevents you from working and (2) is expected to last for at least 12 months or to result in death. A person is considered "blind" with central visual acuity of 20/200 or less in the better eye with the use of corrective lenses or visual field reduction of 20 degrees or less.

Before a disabled worker and his or her family can get benefits, the worker must have credit for a certain amount of work under social security. The exact amount of work credit needed depends on the worker's age.

Monthly disability benefits can be paid to a disabled worker's:

(1) Unmarried children under 18 (or under 19 if full-time high school or elementary school students);

(2) Unmarried children 18 or older who were severely disabled before 22 and continue to be disabled;

(3) Wife or husband 62 or older;

(4) Wife under 62 if she's caring for the worker's child who is under 16 or disabled and getting a benefit based on the disabled worker's earnings.

NOTE: Children 18 or older who were disabled before 22 also can receive monthly benefits when either parent becomes entitled to retirement payments or dies after having worked long enough under social security. A

disabled widow or widower or disabled surviving divorced wife 50 or older may be eligible for monthly survivors payments when a worker dies.

The people in any social security office will be glad to answer any questions you may have. They also have a wide variety of publications. Single copies are free. Local social security offices are listed in the telephone directory under "Social Security Administration."

Supplementary Security Income

Supplementary security income (SSI) makes monthly payments to aged, disabled, and blind people who have limited income and resources (assets).

To receive SSI payments on the basis of disability or blindness, you must meet the social security definition of "disabled" or "blind" (see page 13). But, you do not need any social security work credits to get SSI payments. People may be eligible for SSI even if they have never worked. And, people who get SSI checks can get social security checks, too, if they are eligible for both.

Disabled and blind children, as well as adults, may qualify for SSI payments. It makes no difference how young a person is.

To be eligible for SSI, you must have limited income and resources, be a resident of the U.S. or Northern Mariana Islands, and be either a U.S. citizen or a lawfully admitted immigrant.

Not all of your income and resources are counted in determining if you are eligible for SSI. Generally, the first \$20 a month of unearned income and the first \$65 a month in earnings are not counted. Income above these levels usually reduces the amount of the basic SSI payment. A home and the land adjacent

to it are not counted. Personal effects or household goods, a car, and life insurance policies may not count, depending on their value. Burial funds and burial plots also may not count. The Federal Government does not put liens on recipients' homes.

States may add to the Federal SSI payments. The States also provide Medicaid, food stamps, and various social and rehabilitation services.

For more information about SSI, contact your local social security office.

MEDICAL ASSISTANCE

The primary sources of Federal medical assistance for disabled persons are Medicare and Medicaid; Crippled Children's Services; and the Early Periodic Screening, Diagnosis and Treatment Program.

Medicare

The health insurance program is designed to serve everyone over 65 years old of age and disabled persons under 65 years of age who:

(1) have been entitled to receive Social Security disability benefits for a total of 24 months; or

(2) who need dialysis treatments or kidney transplant because of permanent kidney failure.

The program is not based on income, but is available regardless of financial need.

The Medicare program has two parts:

Part A: Hospital insurance at no premium that helps pay for care while in the hospital and for related health care services after leaving the hospital. Certain deductibles and coinsurance amounts apply.

Part B: Voluntary medical insurance at a monthly premium that helps pay doctor bills and other approved medical services.

More information about Medicare is available from your local Social Security Office, or by writing to:

Health Care Financing Administration
Inquiries Staff
Rm. GF-3, East Lowrise Bldg.
Baltimore, MD 21207

Medicaid

Medicaid (Medical Assistance Program) is a joint Federal/state program to provide physical and related health care services to persons with low incomes. Disabled persons may be eligible for Medicaid on the basis of their income.

Because eligibility is determined by your state program of public assistance (welfare) on the basis of broad Federal guidelines, there are geographic differences between eligibility requirements and types of services covered. Generally, persons may be eligible for Medicaid if they are receiving welfare or other public assistance benefits or Supplemental Security Income or are blind or disabled. Medicaid services are available in all states.

Individuals with higher incomes may be eligible for Medicaid Supplemental Medical Care Assistance, or their children may be eligible if medical expenses exceed a given percentage of their annual income.

Each state establishes its own eligibility requirements for Medicaid.

Further information on Medicaid and assistance in applying is available from your

local or state welfare or public assistance office.

If you cannot get information locally, write to:

Health Care Financing Administration
Inquiries Staff
Rm. GF-3, East Lowrise Bldg.
Baltimore, MD 21207

Crippled Children's Services

Crippled Children's Services (CCS) is a joint Federal/state program to provide medical and related services to handicapped children from birth to age 21.

All states must provide medical diagnosis and evaluation free for all children. (No state residence period is required before such services are provided). The range and cost of additional treatment or hospital care services vary from state to state. All programs accept third party payments such as Medicaid, Blue Cross and Blue Shield and other medical insurance.

For further information on what is available to your handicapped child, contact your local, county or state health department.

Early Periodic Screening, Diagnosis and Treatment Program (EPSDT)

The EPSDT program screens children from poor families to identify whether health care or related services may be necessary, and provides preventive and remedial care.

Children receiving state Aid to Families with Dependent Children benefits, and children whose parents or guardians are receiving Medicaid, and/or local or state public assistance benefits are eligible for EPSDT.

EPSDT programs vary from state to state and are administered by either state public assistance (welfare) or health departments.

For more information on EPSDT contact your physician, local or state health department or public assistance office.

CIVIL RIGHTS

Office of Civil Rights

A disabled person has rights guaranteed by law to education, employment, health care, senior citizen activities, welfare, and any other public or private services in programs or activities that receive Federal assistance.

It is the responsibility of the Office for Civil Rights in the Department of Education and the Office for Civil Rights in the Department of Health and Human Services to enforce Federal laws prohibiting discrimination against persons on the basis of race, color, national origin, sex, age, or handicap in federally assisted programs or activities, and to investigate discrimination complaints brought by individuals under these statutes.

If you feel that your rights have been violated—because of your disability or your child's disability—by a hospital, school, or any other institution in any of their Federally assisted programs or activities, write, giving details, to the Office for Civil Rights of the Department of Education (ED) (about schools and postsecondary institutions), and of the Department of Health and Human Services (HHS) (about hospitals, social services) in your region.

Region I (Conn., Maine, Mass., N.H., R.I., VT.)
Office for Civil Rights, ED
McCormack P.O. & Courthouse, Rm.222
Boston, MA 02109
(617) 223-9662

Office for Civil Rights, HHS
John F. Kennedy Federal Bldg., Rm. 2403
Boston, MA 02203
(617) 565-1340

Region II (N.J., N.Y., Puerto Rico, Virgin
Islands)
26 Federal Plaza, 33rd Floor
New York, NY 10278
ED: (212) 264-4633
HHS: (212) 264-3313

Region III (Del., D.C., Md., Pa., Va., W. Va)
3535 Market St., Rm. 6300
Philadelphia, PA 19101
ED: (215) 596-6772
HHS: (215) 596-1262

Region IV (Ala., Fla., Ga., Ky., Miss., N.C.,
S.C., Tenn.)
101 Marietta Street, Atlanta, GA 30323
ED: (404) 331-2954—27th Floor
HHS: (404) 331-2779—15th Floor

Region V (Ill., Ind., Mich., Minn., Ohio,
Wis.)
300 South Wacker Drive
Chicago, IL 60606
ED: (312) 353-2520—8th Floor
HHS: (312) 886-2359—33rd Floor

Region VI (Ark., La., N.M., Okla., Texas)
1200 Main Tower Building,
Dallas, TX 75202
ED: (214) 767-3985—Suite 2200
HHS: (214) 767-4056—Suite 1360

Region VII (Iowa, Kan., Mo., Neb.)
Office for Civil Rights, ED
10220 N. Executive Hills Blvd.
Kansas City, MO 64153
(816) 374-2474—8th Floor

Office for Civil Rights, HHS
601 E. 12th Street, Rm. 248
Kansas City, MO 64106
(816) 374-6367

Region VIII (Colo., Mont., N.D., S.D., Utah,
Wyo.)
1961 Stout Street,
Denver, CO 80294
ED: (303) 844-5695—3rd Floor
HHS: (303) 844-2024—Suite 804

Region IX (Ariz., Calif., Hawaii, Nev., Guam
Trust Terr. Pac. Islands, Amer. Samoa)
Office for Civil Rights, ED
221 Main Street,
San Francisco, CA 94105
ED: (415) 227-8020—10th Floor

Office for Civil Rights, HHS
50 United Nations Plaza, Rm 322
San Francisco, CA 94103
(415) 536-8586

Region X (Alaska, Idaho, Ore., Wash.)
2901 Third Avenue
Seattle, WA 98121
ED: (206) 442-1636—M/S 106
HHS: (206) 442-0473—M/S 510

Office of Federal Contract Compliance

Every employer doing business with the Federal Government under contract for more than \$2,500 must take "affirmative action" to hire handicapped people. If you believe that you have been denied a job by such a contractor because of your disability, a complaint can be filed with the:

Office of Federal Contract Compliance
Department of Labor
Washington, D.C. 20210

Architectural and Transportation Barriers Compliance Board

The Architectural Barriers Act of 1968 (Public Law 90-480) decreed that all buildings constructed, leased, or altered with Federal funds since the passage of the Act must be accessible to handicapped individuals.

The Architectural and Transportation Barriers Compliance Board (A&TBCB) is the Federal agency created to enforce the standards. If you have a complaint about an inaccessible building or you would like to receive the A&TBCB's brochure, *Access America: The Architectural Barriers Act and You*, write:

Architectural and Transportation Barriers
Compliance Board
1111 18th Street., N.W.
Washington, D.C. 20202
(202) 245-1591

The Board offers technical assistance in a variety of areas including architectural and attitudinal barriers, housing, recreation and transportation. Write the Office of Technical Assistance at the above address or call (202) 472-2700 (voice or TDD).

HOUSING

Loans

If you have a disability and need to adapt your home to your needs, you may be eligible for a Title I Home Improvement Loan insured by the U.S. Department of Housing and Urban Development (HUD). The HUD-insured loan can be used to remove architectural barriers, hazards, or inconvenient features in the nome. Improvements can be handled on a do-it-yourself basis or through a contractor. The loans are applied for through banks or other lending institutions. HUD insures the

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lender against possible loss. For further information contact the nearest office of HUD.

Low income individuals may be eligible for loans from the Farmers Home Administration to purchase or repair a home which is on a farm or in a very rural area. For more information, write to:

Farmers Home Administration
Department of Agriculture
Washington, D.C. 20250

Rent Assistance

Low income families (including those with disabilities) may be eligible for housing assistance payments from HUD. Payments by HUD are made directly to the owners of rental units to make up the difference between the HUD-approved rental amount and the amount the tenant is required to pay. Tenants pay an average of 30% of their adjusted income (gross income less certain deductions and exceptions). Rental assistance payments under this arrangement are not considered additional income to the tenant who is also eligible for Supplemental Security Income payments from the Social Security Administration.

For further information on rent assistance or other housing programs benefiting disabled persons, write to:

Special Advisor on the Handicapped
U.S. Department of Housing & Urban
Development
Room 10184
Washington, D.C. 20410

TAX BENEFITS

In the computation of income tax, the Internal Revenue Service allows many medical

and dental expenses to be deducted from income, provided you itemize deductions on Schedule A. Also because of recent changes in tax laws, you may deduct only the amount of your total medical expenses that exceeds 7.5 percent of your adjusted gross income, (in this case, of the disabled individual or his/her parents). Deductible items include:

- Special equipment such as a motorized wheelchair, specially equipped automobile, and special telephone for the deaf.
- Special items, including artificial teeth, artificial limbs, eyeglasses, hearing aids and their component parts, crutches, and dogs for the blind or deaf.
- The cost and repair of special telephone equipment that enables a deaf person to communicate effectively over a regular telephone by means of converted teletype signals.
- Payments for the installation of special equipment in the home or for similar improvements made for medical purposes, such as ramps, or elevators for heart patients. (If these improvements increase the value of the property, expenses incurred will only be deducted to the extent that they exceed the increase in property value.) Also, capital expenditures that are incurred by a physically handicapped individual for the removal of structural barriers in his or her personal residence qualify as a medical expense deduction where the expenditure is necessary to accommodate the disability.
- Payments to a special school for a mentally or physically handicapped individual, if the principal reason for attendance is the institution's resources for alleviating the handicap.
- Under the new tax law, there will no longer be an additional personal exemption for the

blind. However, a blind individual will be entitled to a higher standard deduction amount in 1987 and later years.

In addition, the IRS allows tax credits for the cost of disabled dependent or disabled spouse care. Payment to relatives who provide this care can be included if the relative is not your dependent or your child under 19. IRS has the following free publications that give more information on deductions, credits and provisions of the new tax law:

Pub. 502: *Medical and Dental Expenses*

Pub. 503: *Child and Dependent Care Credit, and Employment Taxes for Household Employees*

Pub. 920: *Explanation of the Tax Reform Act of 1986 for Individuals*

To order copies, call the "Federal Tax Information and Forms" number listed under Internal Revenue Service in your telephone directory.

TRANSPORTATION

In recent years, the Federal Government has stepped up its efforts to make transportation systems more accessible to handicapped travelers. New regulations have been passed and better information is now available to assist handicapped individuals in planning trips and using public transportation systems.

Barriers still exist, however, and those with physical handicaps must plan and prepare trips much more carefully than the average traveler.

Air

The Federal Aviation Administration (FAA) now requires each U.S. airline to have a na-

tional company policy (approved by the FAA) on accessibility and individual services to handicapped individuals. These policies vary from airline to airline, so it is advisable to make your special needs as a handicapped person known at the time you make your reservations and to inquire whether the airline provides the service you need.

For more information, contact the individual airline directly. Also helpful is the publication, *Access Travel: A Guide to Accessibility of Airport Terminals*. Available from:

Consumer Information Center
Pueblo, CO 81009

Rail

Amtrak, the country's major passenger rail system, will become increasingly more accessible to handicapped individuals over the next few years. This Federally subsidized rail system has announced that it will add to its system only new cars fitted with special facilities for the handicapped.

Information on accessibility of trains and stations and assistance available to handicapped or elderly passengers may be obtained from an authorized travel agent or by calling Amtrak at 1-(800) USA-RAIL.

Deaf persons with access to a teletypewriter may receive information and make reservations for travel by calling (800) 523-6590 (except in Pennsylvania, call (800) 562-6960).

Handicapped travelers with a card or physician's letter showing disability are allowed a 25 percent discount on round trip travel by Amtrak with the exception of certain holidays. Dog guides for the blind or deaf are the only animals allowed on Amtrak.

Amtrak also has a brochure, *Access Amtrak*, for handicapped travelers. To request copies, write:

Amtrak Distribution Center
P.O. Box 7717
Itasca, IL 60143