

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
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Welcome to the October issue of *The Connector*, a monthly publication of the Greater Bangor Disability Asset Network. You are encouraged to share and distribute this newsletter. You can find the pdf version for printing at Eastern Maine Development Corporation's website www.emdc.org in the Disability Employment Initiative page under the "Workforce" tab as well as on the Maine Career Center's website: www.mainecareercenter.com under "Disability Resources".

If you have announcements about community activities or program changes that specifically relate to asset building for people with disabilities we hope that you'll submit them for publication. Please send all information to Gwen LaPointe, glapointe@emdc.org, by the 25th of each month for publication the first week of the following month. Inclusion is at the discretion of the newsletter editor.

Thank you to Eastern Maine Development Corporation for their assistance in producing this newsletter. Please share it generously and invite others to subscribe.

Asset Network Notes

October is National Disability Employment Awareness Month (NDEAM). In a newsletter on Asset Development for people with disabilities, it makes perfect sense to talk about employment as a cornerstone for asset building strategies. We recognize that employment is critically important for citizens to accomplish their life goals, pay their bills and secure their future. The US Dept of Labor declared the first week of October National Disability Employment Awareness Week back in 1945 and by 1988 the proclamation was changed to include the whole month of October. Here in the Greater Bangor area we have celebrated NDEAM for the past four years with Disability Mentoring Day -- bringing job seekers and employers together for a day of workshops and discussion.

Disability Mentoring Day

October 19th Bangor Community Center
61 Davis Road, Bangor

For job seekers with disabilities; Pre-registration required, space is limited. Contact Andrea at andrea.treadwell@maine.gov or 941-3105

Workshops from Women Work & Community

Basics of Business

10/13 to 10/27 3 sessions
9:00am to 12:00pm
Ellsworth
Register: Marty Duncan at 667-1834

Credit Yourself: Your Way to Financial Fitness

11/3 to 11/10 Thursday 2 Sessions
9:00am to 12:00pm
Ellsworth
Register: Marty Duncan at 667-1834

Financing your Future: Make the Most of Your Money

11/9 to 12/14 Wednesdays 5 sessions
9:30 am to 12:30 pm
Bangor
Register: 262-7840

For further information please visit:
www.womenworkandcommunity.org

For Your Information...

Each regular issue of "The Connector" highlights an asset building strategy or program that can be accessed by people with disabilities. This issue's topic is: energy assistance programs.

By: Joe Locke

Housing Counselor, MaineHousing

If you or someone you know cannot afford home energy bills, needs an emergency fuel delivery, or would benefit from home energy improvements – help may be available through **MaineHousing's Low Income Home Energy Assistance Program (LIHEAP)**. LIHEAP provides money to help low income homeowners and renters pay for heating costs. The amount that you are eligible for depends on a variety of factors including energy costs, income, and family size.

Customers select the fuel company from a list of participating suppliers. If your heat is included in your rent, you may still apply for LIHEAP.

If you are eligible for LIHEAP and your home is in good structural condition, you may be eligible for MaineHousing's Weatherization program. The Weatherization program provides grants to low-income households to reduce energy costs by improving home energy efficiency. Improvements may include insulation, weather-stripping, caulking, and some safety measure repairs.

MaineHousing's Central Heating Improvement Program (CHIP)

provides grants to repair or replace central heating systems that serve low-income households. CHIP funds may be used only to repair or replace dangerous, malfunctioning or inoperable heating systems that pose a threat to health and safety.

The Low Income Assistance Plan (LIAP) helps low-income homeowners and renters pay for electricity costs by providing a credit on their electric bills. You may be eligible for your electric utility's LIAP if the household takes residential electric service on a continuing year round basis and meets the following two eligibility criteria: 1) you or a member of your household is eligible for LIHEAP and 2) you do not receive a housing subsidy that limits your total

housing costs (including utilities) to a fixed percentage of your household income.

The Appliance Replacement Program helps low-income people to reduce their energy costs by replacing older refrigerators, freezers, and light bulbs that are inefficient and expensive to operate. This program will help you review your household energy expenses and show you how to save money by making your home more energy efficient. You must have applied for LIHEAP and are receiving or have received weatherization services from MaineHousing's Weatherization Program to take part in this program.

For More Information on these energy assistance programs visit:

www.mainehousing.org

Eligibility requirements and a list of administering agencies are also available on the site.

Asset Network Workgroup Update

The Asset Network Workgroup is in the process of designing fact sheets to be used by consumers and service providers alike, giving them quick access to information about the various community resources that encourage asset building.

The Workgroup is also exploring the idea of developing workshops for consumers and direct support professionals.

Watch for more information on these activities in future issues of *The Connector*.

Featured resources in upcoming issues of *The Connector*:

November:

Resources for Financing your Education

December:

Tax Preparation Assistance

January:

Predatory Lending

February:

Maximizing Tax Refunds

Asset Network Workgroup Members



Powering Independent Living