

# IAEM Bulletin

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**IAEM-USA Council Membership Drive: June 1-Aug. 31, 2017**  
 See page 3 article by Lanita Lloyd on benefits of IAEM membership, and [learn more online](#).

**Call for Articles: Special Focus Issue on "Lessons Learned"**  
 Deadline extended to: July 24, 2017  
[Details on Page 14](#)

## Registration Now Open for the IAEM 2017 Annual Conference & EMEX

Register today to save money with the early bird rates for the IAEM 65th Annual Conference & EMEX in Long Beach, California, Nov. 10-15, 2017. Visit our conference website to [register](#) and see a complete listing of the fee schedule.

### Dynamic Program

The Conference Committee has been busy planning a dynamic program for you. The conference will offer:

- More than 75 breakout and spotlight sessions.
- Pre/post-conference training from FEMA's Emergency Management Institute (EMI), Naval Post Graduate School Center for Homeland Defense and Security (CHDS), National Disaster

Preparedness Training Center (NDPTC), Emergency Management Accreditation Program (EMAP), and more.

- AEM®/CEM® program offerings.
- Regional/caucus/committee meetings, allowing members to conduct business face-to-face.

### ■ Plenary sessions from:

- ◆ Lori Peek, Director of the Natural Hazards Center and Professor in the Department of Sociology at the University of Colorado-Boulder.
- ◆ Dan Thurmon, author and renowned speaker.
- ◆ A Silicon Valley Collaboration of speakers, to include Kellie Bentz, Airbnb; Graeme Burrows, Facebook; Amber Elias, Uber; Bryan Breckenridge, Box.org; Erika Murdock Balbuena, Twillio.org; and Tom Tarantino, Twitter.

■ **Keynotes** from Leslie Chapman-Henderson, President and CEO of Federal Alliance for Safe Homes (FLASH); Brock Long, Administrator of the Federal Emergency Management Agency (invited) and Robert Salesses, Deputy Assistant Secretary of Defense for Homeland Defense Integration and DSCA.

### Interactive Online Program

The conference program is now available [online](#). View the complete details on the sessions offered, speakers and room location in the convention center. The program is never out-dated. As soon a program change is known, the online program is updated immediately.

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# ABLE Accounts as an Emergency Financial Vehicle for Individuals with Disabilities

By Peter Tassoni, CEM, Disability Work Group, U.S. Department of Commerce

The federal legislation known as Achieving a Better Life Experience (ABLE) was enacted in 2014. In 2016, states started launching their programs. In 2017 and 2018, most of the states will have launched their programs. Individuals with disabilities who have ABLE accounts may be able to bounce back from disasters faster than their peers because of the financial resources available to them through their ABLE accounts.

Most federal and state means-tested public benefit programs (SSI, SNAP, Medicaid) prevent individuals from accumulating more than \$2,000 in cash savings, retirement funds, and other items of significant value. Adults with disabilities are twice as likely to live in poverty than those without a disability. These individuals are typically dependent on family, friends, and care providers to support them in their daily activities.

Evacuation and reunification planning are paramount to getting these vulnerable people out of harm's way. Secondarily, having a financial emergency fund assists in faster recoveries for those effected by disasters, both individually and systematically. It can be as little as having a few hundred dollars available for an emergency.

Disaster assistance grants from FEMA's Individual Assistance (IA) program will not affect eligibility for Social Security, Medicaid, medical waiver programs, welfare assistance, Temporary Assistance for Needy Families, food stamps, Supplemental Security Income, or Social Security Disability Insurance. However, it typically does not arrive

fast enough to help folks needing daily personal care, assisted technology replacement, and prescriptions filled. Research shows getting people, with or without disabilities, back into their normal routines quickly – school, work, housing – minimizes anxiety, trauma, and continuing disruption in their already fragile lives.

## Bridge for Recovery

The ABLE program is the bridge for recovery. These are IRS 529 savings accounts similar to college savings plans. Investment earnings grow tax-deferred, and many states give state income credits for contributions. Put five dollars a month into an ABLE account, and pretty soon an individual will have a viable emergency cash reserve.

The national Stephen Beck Jr., Achieving a Better Life Experience Act (ABLE Act) of 2014, provides a new financial vehicle for folks with disabilities to save for future disability-related expenses without the assets counting against their federal and state benefit's asset limits. These funds could bridge short-term needs post disaster before FEMA disaster grants kick in. Frequently, individuals with disabilities are not able to navigate complex bureaucratic processes to access needed assistance. They rely on their trusted agents to do this for them. If an individual had an ABLE account, they might be able to skip the FEMA IA process.

An ABLE account keeps the individual with the disability in control of their assets and not dependent on a government entity. There are eligibility requirements to

satisfy before opening an ABLE account, but those are generally easier to document than SSA Medicaid or FEMA IA paperwork.

The ABLE Act limits only one ABLE account per eligible individual. However, an individual is not obligated to open their account within the state where they reside. Individuals can choose any state's program within the nation and make withdrawals almost anywhere. As of March 2017, there are 18 states providing ABLE programs.

Alternately, individuals with disabilities and their families or friends could establish a Special Needs Trust (SNT) or Pooled Income Trust through an attorney. The beneficiary's designated payee and the trust manager could assist the beneficiary with their disaster recovery needs and short-term emergency expenditures. Special Needs Trusts are more complicated financial vehicles than the ABLE accounts. Yet each protects an individual's assets while preserving their eligibility for federal and state benefit programs. They complement each other and could be used in tandem.

## What Do Emergency Managers Need to Know?

■ Most ABLE programs run through a web portal and function similar to online banking or online investing. Beneficiaries use prepaid and debit cards or use electronic funds transfers and bill pay to pay for their purchases. So restoring power, internet service, and communications will be important to ABLE account beneficiaries.

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## ABLE Accounts Help Individuals with Disabilities

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■ Emergency managers should be prepared to help these individuals file their paperwork at the recovery offices for IA. ABLE is a new program and has not been tested in enough disasters for all the complications to be worked out within FEMA's and state's application, reporting, and payment systems.

■ Further, emergency managers could preemptively help individuals within their communities to enroll in an ABLE program. You could provide teasers in your disaster preparedness presentations, and connect your community members to the ABLE National Resource Center online for more information. Many of the same local human service agencies used in disaster sheltering and recovery activities assist vulnerable individuals in their daily activities in normal periods. Get them educated and advocating to their clients.

■ If you have dedicated web page or planning documents, add a hyperlink to [ABLE NRC](#), since they

provide a clearinghouse of information nationwide and do not favor one state's program over another's. The more folks prepared for a disaster in your community, the better. The more folks who are self-sufficient and safe for those first 72 hours of an event, even better. The first responder response that does need to happen is the best.

### Conclusion

ABLE assets can be used for "qualified disability expense" and may include education, housing, transportation, employment training and support, assistive technology, personal support services, health care expenses, financial management and administrative services, and other expenses that help improve health, independence, and/or quality of life. This reads like a punch list for short-term and long-term recovery activities. Many of these purchases can be enjoyed before, during and after a disaster. They can fundamentally provide for greater reassurance in times of crisis, while providing a better quality of life during the quiet periods.

Individuals with disabilities, their families, and their friends should complete an evacuation and reunification plan. They should prepare go kits and shelter in place kits to prepare for disasters. Then they should create an emergency financial plan. Although financial planning is perhaps more difficult than evacuation planning, it is necessary for immediate security and return to normalcy after a disaster. The ABLE programs available today have simple online applications. For as little as a \$5-\$25 contribution per month, an individual with a disability will be in a better state of preparedness when the next disaster strikes.

■ Explore ABLE accounts at the [ABLE National Resource Center](#).

■ Explore financial planning at [FEMA](#). ▲

The author has a young son with a developmental disability and has opened ABLE and Special Needs Trust accounts to provide additional security and resources in the event of disaster.

## Call for Articles

### Article Submissions Are Requested by **Sept, 10, 2017** on Last 2017 Special Focus Issue Topic:

### "Navigating a Journey with the Whole Community"

**O**ur last 2017 special focus issue will be based on the theme of the IAEM 2017 Annual Conference & EMEX, "Navigating a Journey with the Whole Community."

Your article should be related in some way to the overall conference theme. You could pick one of the following four conference focus areas – or you may have another

idea about how to address the general theme.

■ The EM Journey: What have you learned, and where do you want to go next?

■ Sweeping the Depths for Treasure and Scanning the Horizon: The cutting edge of research and practice.

■ All Hands on Deck: Collaborative practices.

■ Uncharted Waters: How do we steer through the unknown, the new normal?

Article length is 750 to 1,500 words, and articles must be submitted via email to Editor Karen Thompson, [Thompson@iaem.com](mailto:Thompson@iaem.com) by **Sept. 10, 2017**. Please read the [author guidelines](#) prior to writing your article. ▲