

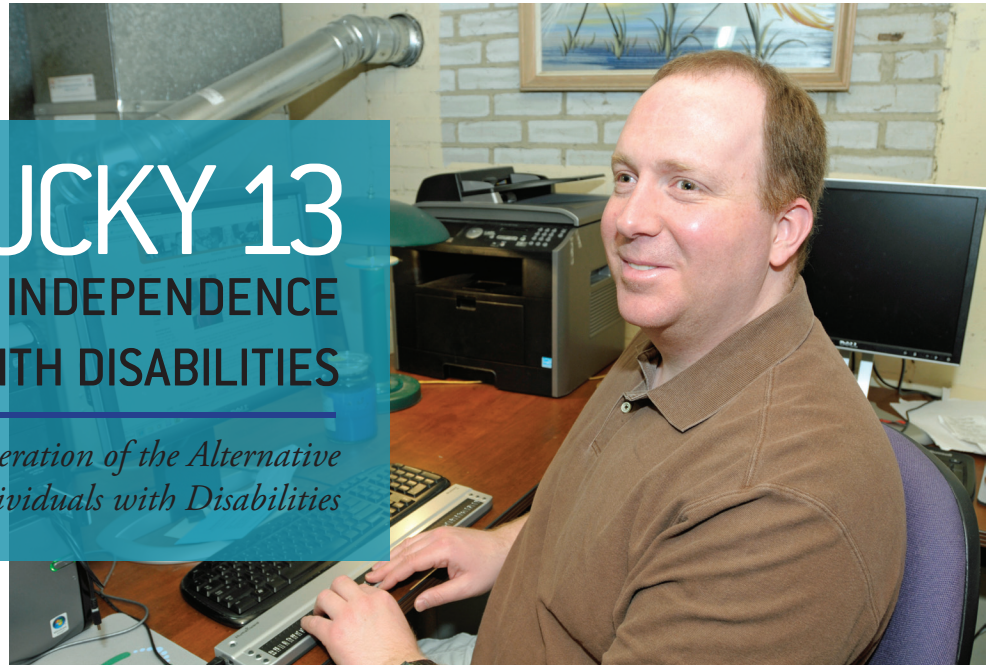
Maria Pineda, an employee at Guam's Naval Hospital, sits at her desk in front of her accessible workstation. See her story on page 9



# LUCKY 13

FINANCIAL INDEPENDENCE FOR PEOPLE WITH DISABILITIES

*Report on Thirteen Years of Operation of the Alternative Financing Programs for Individuals with Disabilities*



# LUCKY 13

## FINANCIAL INDEPENDENCE FOR PEOPLE WITH DISABILITIES

*Report on Thirteen Years of Operation of the Alternative  
Financing Programs for Individuals with Disabilities*

*Affording the assistive technology (AT) that can increase participation in home, work, school and community settings often proves difficult for individuals with disabilities and their families. The high price of AT, including power wheelchairs and other mobility devices, communication equipment, specialized computers, home accessibility modifications, and adapted cars and vans, frequently places these devices out of reach. Moreover, many other possible funding sources, such as health insurance and vocational rehabilitation programs, may not pay for many AT devices.*

To respond to the pressing need for AT funding options, Congress supported the establishment and operation of state-based Alternative Financing Programs (AFPs). During the past 13 years, AFPs have provided an essential financial service to people with disabilities by offering a variety of affordable AT loans.

AFPs were authorized under Title III of the Assistive Technology Act of 1998. From fiscal year (FY) 2000 to FY 2004, federal oversight of the AFP was provided by the National Institute on Disability and Rehabilitation Research in the Office of Special Education and Rehabilitative Services (OSERS), the U.S. Department of Education. In FY 2005, federal oversight was transferred to the Rehabilitation Services Administration, also located in OSERS.

### // HISTORY

The availability of AFP loans for people with disabilities has expanded access to AT. In FY 2001, 548 AFP loans worth \$6 million were provided for individuals with disabilities in states throughout the nation. This has expanded to 14,963 AFP loans worth over \$160 million through FY 2013.

Federal AFP grants to states began in FY 2000 with \$3.8 million in funding. States that received federal AFP grants in FY 2000 provided an additional \$3.8 million through state funds and private contributions. In FY 2001, federal AFP grants totaled \$14.2 million, with \$4.7 million provided by states. In FY 2002 no federal grants were awarded. The FY 2003 federal grants for AFPs totaled \$35.9 million. States contributed an additional \$11.4

million to AFPs in FY 2003. In FY 2004 no federal grants were made. In FY 2005, \$3.9 million in federal AFP money was awarded for state grants, with an additional \$1.3 million contributed by states. In FY 2006, \$2.6 million was provided in federal grants, with approximately \$870,000 provided in state matching funds. During both Fiscal Years 2012 and 2013, an additional \$2 million was competitively awarded each year to three programs. These years were unique from previous competitions in that there was no match requirement. In total, more than \$86 million—\$64.2 million in federal money and \$22 million in non-federal money—has funded AFPs for people with disabilities (see Table 1).

By FY 2012, 36 separate states and U.S. territories received federal funding to establish and operate AFPs for individuals with disabilities. These states/territories are: Alabama, Arizona, Arkansas, California, Delaware, Florida, Georgia, Guam, Idaho, Illinois, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Northern Mariana Islands, Oklahoma, Pennsylvania, South Carolina, U.S. Virgin Islands, Utah, Vermont, Virginia, Washington, Wisconsin and Wyoming.



//TABLE 1: Funding for AFPs FY 2000 to FY 2013

State	Fiscal Year	Federal Grant	State Match	Total Program
Alabama	FY 2005	\$1,500,000	\$500,000	\$2,000,000
Arizona	FY 2001	\$150,000	\$50,000	\$200,000
Arkansas	FY 2001	\$1,200,000	\$400,000	\$1,600,000
California	FY 2012	\$344,749	b	\$993,000
	FY 2013	\$648,251	b	
Delaware	FY 2013	\$905,756	\$301,918	\$1,207,674
Florida	FY 2001	\$630,000	\$210,000	\$2,534,641
	FY 2003	\$1,270,981	\$423,660	
Georgia	FY 2003	\$1,563,307	\$521,103	\$2,084,410
Idaho	FY 2012	\$649,671	b	\$649,671 <sup>c</sup>
Illinois	FY 2001	\$2,250,000	\$750,000	\$8,104,390
	FY 2003	\$3,228,292	\$1,076,098	
	FY 2005	\$191,940	\$63,980	
	FY 2006	\$408,060	\$136,020	
Iowa	FY 2003	\$482,973	\$160,991	\$643,964
Kansas	FY 2000	\$742,576	\$742,576	\$11,276,418
	FY 2003	\$7,343,450	\$2,447,816	
Kentucky	FY 2001	\$1,500,000	\$500,000	\$2,189,800
	FY 2003	\$142,350	\$47,450	
Louisiana	FY 2001	\$1,500,000	\$500,000	\$2,000,000
Maine	FY 2005	\$750,000	\$250,000	\$1,000,000
Maryland	FY 2000	\$500,000	\$500,000	\$4,167,940
	FY 2001	\$1,104,974	\$368,325	
	FY 2003	\$1,270,981	\$423,660	
Massachusetts	FY 2003	\$1,694,641	\$564,880	\$2,759,521
	FY 2005	\$375,000	\$125,000	
Michigan	FY 2001	\$431,700	\$143,900	\$2,022,921
	FY 2003	\$635,491	\$211,830	
	FY 2006	\$450,000	\$150,000	
Minnesota	FY 2003	\$1,270,981	\$423,660	\$1,694,641
Missouri	FY 2000	\$550,000	\$550,000	\$1,721,778
	FY 2013	\$621,778	b	
Montana	FY 2012	\$993,000	b	\$993,000 <sup>c</sup>
Nebraska	FY 2013	\$635,490	\$211,830	\$847,320
Nevada	FY 2001	\$902,612	\$393,317	\$1,295,929
New Mexico	FY 2003	\$1,270,981	\$423,660	\$1,859,249
	FY 2005	\$100,000	\$34,000	
North Dakota	FY 2003	\$1,293,937	\$431,312	\$3,058,583
	FY 2006	\$1,000,000	\$333,334	
Oklahoma	FY 2001	\$225,000	\$75,000	\$1,743,373
	FY 2003	\$597,361	\$199,120	
	FY 2005	\$485,169	\$161,723	

**//TABLE 1: Funding for AFPs FY 2000 to FY 2013**  
[CONTINUED]

State	Fiscal Year	Federal Grant	State Match	Total Program
Pennsylvania	FY 2000	\$500,000	\$500,000	\$3,894,641
	FY 2001	\$450,000	\$150,000	
	FY 2003	\$1,270,981	\$423,660	
	FY 2005	\$450,000	\$150,000	
South Carolina	FY 2003	\$406,714	\$135,571	\$542,285
Utah	FY 2000	\$500,000	\$500,000	\$2,158,928
	FY 2001	\$525,000	\$175,000	
	FY 2003	\$254,196	\$84,000	
	FY 2005	\$90,000	\$30,000	
Vermont	FY 2003	\$635,490	\$211,830	\$847,320
Virginia	FY 2000	\$1,000,000	\$1,000,000	\$11,874,101
	FY 2001	\$2,464,000	\$821,334	
	FY 2003	\$4,941,575	\$1,647,192	
Washington	FY 2003	\$635,491	\$211,830	\$1,469,098
	FY 2013	\$621,777	b	
Wisconsin	FY 2001	\$750,000	\$250,000	\$5,050,355
	FY 2003	\$2,287,766	\$750,000	
	FY 2006	\$762,589	\$250,000	
Guam <sup>a</sup>	FY 2003	\$508,392	\$0	\$508,392
Northern Mariana Islands <sup>a</sup>	FY 2003	\$508,392	\$0	\$508,392
U.S. Virgin Islands <sup>a</sup>	FY 2003	\$635,490	\$11,830	\$647,320
<b>TOTALS</b>		<b>\$64,177,075</b>	<b>\$22,165,065</b>	<b>\$86,372,748</b>

<sup>a</sup> The three AFP grantees from outlying areas—Guam, Northern Mariana Islands and U.S. Virgin Islands—used the match waiver afforded through the Omnibus Territorial Act (Pub. L. No. 96-597), which waived the first \$200,000 of match funds for grants to outlying areas.

<sup>b</sup> The federal competitions in 2012 & 2013 did not require a match for awards.

<sup>c</sup> States had previously-established loan programs funded under a separate award. This program total is lower than total program worth, but is reflective of AFP awarded totals.

Source: Table 15 in the U.S Department of Education, Office of Special Education and Rehabilitative Services, Rehabilitation Services Administration, Annual Report to Congress on the Assistive Technology Act of 1998, as Amended, for Fiscal Years 2007 and 2008, Washington, D.C., 2011 and RSA Management Information Systems.



## //RETURN ON FEDERAL INVESTMENT

A performance measure was established for the AFPs to evaluate nationwide program efficacy. The performance measure is a calculation of the number of dollars loaned for each federal dollar invested. It is calculated by dividing the cumulative dollars loaned by the total dollars of federal awards to date.

increased their performance. Dips in program performance are due to a new award of federal money to both new and established programs. AFPs have consistently surpassed the federal benchmarks established to measure program success, demonstrating that they are clearly exceeding expectations.

As shown in Figure 1, AFPs have steadily



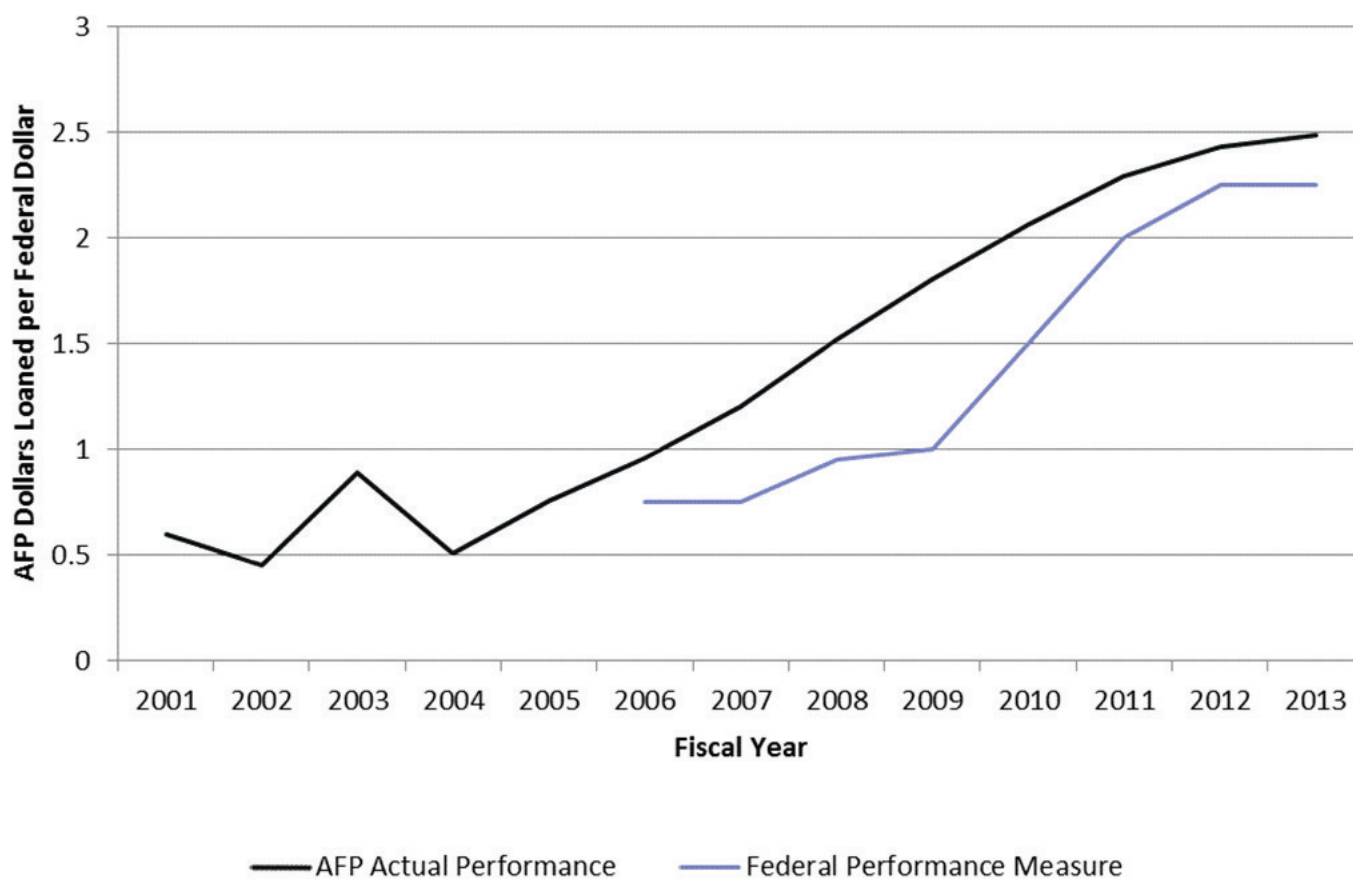
## SUCCESS IN WISCONSIN: HELPING JOHN STAY IN (AND OUTSIDE) HIS HOME

*John was injured in an accident in 2009 and uses a wheelchair for mobility outside of the home and a walking stick inside the home. The Medicaid Long Term Care Program provided some funding to make his bathroom fully accessible, but John needed additional money to complete the main bathroom, modify a second bathroom and replace flooring in the house so he could safely move throughout the house. WisLoan provided a loan so he could*

*complete the full project. Although the bathrooms are essential for his daily needs, the new flooring allowed him to access the lowest level of the home which leads to an outside area and his garden. The ability to easily access his garden allows him to participate in outdoor activities, something he was only able to do with difficulty since his accident. His success was made possible because of the collaboration between the AFP and the Long Term Care Program.*

### // FIGURE 1: Performance Measures and Loan Activity

SOURCE: RSA & DEPT OF EDUCATION MANAGEMENT INFORMATION SYSTEM, 2013





## //ALTERNATIVE FINANCING PROGRAM OPERATIONS IN FISCAL YEAR 2013

States that operate AFPs must establish in decision-making at all organizational administrative and financial partners to run the loan programs. Each state must enter into a contract to administer the AFP with a community-based organization (CBO) that involves individuals with disabilities in decision-making at all organizational levels. The community-based organization is required to enter into a contract with a lending institution or state financing agency. Table 2 shows current AFP partners for each state AFP.

//TABLE 2: Current AFP Program Partners

State	Partners
Alabama	State Agency: Alabama Department of Rehabilitation Services (ADRS) CBO: Southern Disability Foundation, Inc. Lender: Auburn Bank
Arizona	State Agency: Arizona Technology Access Program CBO: AzLAT Consortium & Arizona Community Foundation Lender: Arizona MultiBank CDFI
Arkansas	State Agency: Arkansas Rehabilitation Services CBO: Arkansas Technology Equipment Revolving Loan Fund Lender: Arkansas State Treasury
California	State Agency: California Foundation for Independent Living Centers CBO: California Foundation for Independent Living Centers Lender: California Foundation for Independent Living Centers and National Cooperative Bank
Delaware	State Agency: Delaware Department of Labor, Division of Vocational Rehabilitation CBO: Easter Seals Delaware and Maryland's Eastern Shore Lender: DEXSTA Federal Credit Union; Del-One Federal Credit Union
Florida	State Agency: Florida Department of Education, Division of Vocational Rehabilitation CBO: Florida Alliance for Assistive Services and Technology (FAAST) Lender: Regions Bank, FAAST
Georgia	State Agency: Georgia Department of Labor, Vocational Rehabilitation Program, Tools for Life CBO: Center for Financial Independence & Innovation Lenders: CFII & Participating GA Credit Unions
Guam	State Agency: Guam Center for Excellence in Developmental Disabilities Education Research & Service, University of Guam/CEDDERS CBO: Pacific Islands Micro Credit Institute Lender: Bank of Guam
Idaho	State Agency: Idaho Assistive Technology, Center on Disabilities and Human Development (UCEDD) CBO: Idaho Assistive Technology, Center on Disabilities and Human Development (UCEDD) Lender: KeyBank and Zion's
Illinois	State Agency: Illinois Department of Human Services, Division of Rehabilitation Services CBO: Illinois Assistive Technology Program (IATP) Lender: Illinois Assistive Technology Program



**//TABLE 2: Current AFP Program Partners**  
[CONTINUED]

State	Partners
Iowa	State Agency: Iowa Finance Authority CBO: Iowa Able Foundation Lenders: Iowa Able Foundation
Kansas	State Agency: University of Kansas CBO: Southeast Kansas Independent Living Center Lenders: Golden Plains Credit Union
Kentucky	State Agency: Kentucky Office of Vocational Rehabilitation CBO: Kentucky Assistive Technology Loan Corporation Lender: Fifth Third Bank
Louisiana	State Agency: Louisiana Department of Health and Hospitals CBO: Louisiana Assistive Technology Access Network Lender: Regions Bank
Maine	State Agency: Maine Department of Education CBO: Kim Wallace Adaptive Equipment Loan Program (mPower Loan Program) Lender: mPower Loan Board
Maryland	State Agency: Maryland Department of Disabilities CBO: Assistive Technology Loan Program Board of Directors Lenders: State Employees Credit Union, 1st Mariner Bank
Massachusetts	State Agency: Massachusetts Rehabilitation Commission CBO: Easter Seals Massachusetts Lender: Sovereign Bank
Michigan <sup>a</sup>	State Agency: Michigan Department of Labor and Economic Growth, CBO: United Cerebral Palsy of Michigan Lender: Option 1 Credit Union
Minnesota	State Agency: Minnesota Department of Administration, STAR Program CBO: Assistive Technology of Minnesota DBA EquipALife Lender: Bremer Banks, N.A., Klein Bank, NA, Midcountry Bank, NA
Missouri	State Agency: Missouri Assistive Technology Council CBO: Show Me Loans Loan Application Review Committee Lender: Missouri State Treasurer
Montana	State Agency: University of Montana CBO: Montana AT Program Rural Institute on Disabilities Lender: RDI Financial
Nebraska	State Agency: Nebraska Assistive Technology Partnership CBO: Easter Seals Nebraska Lender: First National Bank of Omaha
Nevada <sup>a</sup>	State Agency: Department of Health & Human Services – Aging and Disabilities Division CBO: CARE Chest of Sierra Nevada Lender: Nevada State Bank & First Independent Bank of Nevada
New Mexico	State Agency: New Mexico Governor's Commission on Disability CBO: San Juan Center for Independence Lender: Four Corners Community Bank
North Dakota	State Agency: IPAT CBO: IPAT Lender: Alerus Financial

// **TABLE 2: Current AFP Program Partners**  
(CONTINUED)

State	Partners
Northern Marianas	State Agency: CNMI Council on Developmental Disabilities CBO: Coalition for Anti-Stigma of Mental Illness in the CNMI (CAMI) Lender: Bank of Saipan
Oklahoma	State Agency: Oklahoma ABLE Tech CBO: Oklahoma Assistive Technology Foundation Lender: BancFirst of Stillwater
Pennsylvania	State Agency: Pennsylvania Department of Community and Economic Development CBO: Pennsylvania Assistive Technology Foundation (PATF) Lenders: Santander Bank, Bryn Mawr Trust Company, PATF
South Carolina	State Agency: South Carolina Vocational Rehabilitation CBO: Allied Opportunities, Inc. Lender: South Carolina State Credit Union
Utah	State Agency: Utah State University Center for Persons with Disabilities CBO: Utah Assistive Technology Foundation Lender: Zions Bank
Vermont	State Agency: Vermont Department of Aging and Independent Living/Vermont Assistive Technology Project CBO: Opportunities Ventures, Inc. Lender: Opportunities Credit Union
U.S. Virgin Islands	State Agency: University of Virgin Islands CBO: Virgin Islands Assistive Technology Foundation Lender: Banco Popular de Puerto Rico
Virginia	State Agency: Virginia Department of Rehabilitative Services CBO: Assistive Technology Loan Fund Authority Lender: Assistive Technology Loan Fund Authority
Washington	State Agency: Washington Department of Commerce CBO: Washington Access Fund Lender: Washington Access Fund
Wisconsin	State Agency: Wisconsin Department of Health Services CBO: IndependenceFirst Lender: BMO Harris Bank
Wyoming	State Agency: Wyoming Institute for Disabilities CBO: Wyoming Independent Living Rehabilitation, Inc. Lender: First Interstate Bank of Laramie

Source: Alternative Financing Programs 2014

<sup>a</sup> Based on 2011 information

## // FEATURES OF LOAN PROGRAMS

Each state AFP is required to establish one or a combination of different types of financial loans: guaranteed loans, interest rate buy-down loans, direct or revolving loans and non-guaranteed loans. Each state offers at least one, and up to five types of loans to loan recipients.

**Guaranteed loans** were offered by a majority of state

AFPs. A guaranteed loan helps individuals qualify for loans because they are backed by a promise, or guarantee, that even if the loan goes into default, the loan will be repaid to the lender by the AFP.

**Interest rate buy-down loans** made financing more affordable for borrowers by having the AFP use its funds to



“buy-down” the loan interest rate charged by the lending institution. For example, by buying down the interest rate by 3 percent on a typical \$12,400 loan that was paid back by the borrower over a 5-year-period, the AFP saved the borrower slightly more than \$200 a year on the loan.

With **direct or revolving loans**, the loan is provided by the AFP itself, instead of a lending institution, and gives the AFP more discretion to finance loans for small amounts. A direct loan allows an AFP to offer smaller loans, generally under \$3,000. These loans often are ones that the AFP’s lending partners did not want to process because of high administrative costs connected with small loans. Through direct loans, the money lent to loan recipients will be repaid directly to the AFP, allowing these funds to be used for more loans for other individuals with disabilities.

Several AFPs help obtain **non-guaranteed low interest loans** to assist people with disabilities who have sufficient incomes and high enough credit scores to possibly obtain affordable AT loans directly from a conventional lender. In general, the AFPs refer these loan applicants to their lending partners, which agree to provide financing at or below the market rate for standard consumer loans. A



bank typically agrees to offer the lower rate in exchange for the AFP depositing money with the institution.

AFPs varied widely in other types of loan features offered to consumers (see Table 3), and each program has the flexibility to decide which financial products are the most suited for its specific state and populations. As shown in Table 3, AFPs offer favorable, low interest rate loans. Additionally, repayment terms range from one year to up to twenty years, allowing an individual loan applicant more options for lowering monthly loan payments.

## MARIA PINEDA - THIS IS HER STORY

*For Maria Pineda, assistive technology is helping her maintain productivity and efficiency on the job. At the young age of 21, Maria Pineda was diagnosed with retinitis pigmentosa, a degenerative eye disease. In 1999, when employed by the Air Force, Maria’s vision worsened, and she was provided a CCTV, which uses a video camera to project a magnified image onto a TV screen. This was sufficient for Maria for a while until her vision took another dip. In 2003, working at the Naval Hospital, Maria needed magnification for her computer*

*screen. She continued to use the CCTV for printed materials and accessed the built-in magnifier on her computer’s operating system. Eventually this system could no longer provide Maria the support she needed. Maria obtained a screen reader/magnifier software program called Zoomtext and a 30 inch monitor. Maria has worked for the federal government now for 23 years. In her own words: “I thought I had to retire because of my low vision... Now with assistive technology, I am gaining back my confidence and efficiency. Thank you!”*



//TABLE 3: Current AFP Program Features

State	Loan Models	Range of Loan Amounts	Interest charged to Borrower	Repayment Terms	Loan Guarantee Requirements <sup>a</sup>
AL	Guaranteed Loan	Up to \$35,000	4% or 6%	Up to 10 years	100%
AZ	Guaranteed Interest rate buy-down Loan	\$500 - \$10,000	Varies based on prime rate	1-5 years	100%
AR	Revolving Loan	\$500 - \$50,000	3.75%	Up to 10 years	N/A
CA	Revolving Loan	\$500 - \$15,000	TBD	2-5 years	N/A
DE	Guaranteed Loan, Interest rate buy-down, Non-guaranteed low interest	\$500 - \$30,000	Equal to or lower than Prime	Variable	100%
FL	Guaranteed Loan, Non-guaranteed Low-interest Loan	\$3,000 - \$30,000	3.25% - 8.25%	2-6 years	50%
GA	Guaranteed Loan	\$250 - \$60,000	5% - 9%	1/2 - 8 years	40% unsecured 15% secured
Guam	Guaranteed Loan	\$100 - \$5,000 *larger amounts considered	2.13%	1-5 years *flexible terms considered	100%
ID	Low Interest Loan	\$500-\$10,000	3.25%	1-5 years	100%
IL	Revolving Loan	\$250-\$30,000	4%-6%	1-10 years	0%
IA	Revolving Loan Guaranteed Loan	\$500-\$10,000	7.75% secured 12.75% unsecured	6-60 Months	Variable - based on collateral
KS	Revolving Loan	\$100-\$75,000	5.50%	½ - 10 years	N/A
KY	Guaranteed Loan	\$500-\$25,000	Prime plus 1.25%	1-10 years	100%
LA	Guaranteed Loan, Low Interest Non-Guaranteed Loan	\$500-\$50,000	Prime plus 1%-2%	3-7 years	50%
ME	Revolving Loan	\$250-\$100,000	0%-2% below prime	1-20 years	N/A
MD	Guaranteed Loan, Interest rate buy-down Loan, Guaranteed interest rate buy-down loan, Preferred rate Non-guaranteed Loan	\$500-\$50,000	1.74% - 18.49%	1-20 years	0%
MA	Interest rate buy-down Loan, some guaranteed loans	\$500 - No Max	3.75%	2-10 years	100%
MI <sup>b</sup>	Guaranteed Loans	Up to \$30,000	4.75% - 9.75%	1-7 years	100%
MN	Revolving Loan, Guaranteed Loan	\$2,000 - No Max	3% - 4.25%	1-7 years	100%
MO	Revolving Loan	\$500 - \$50,000	2% - 4%	Up to 10 years	N/A
MT	Revolving Loan Low Interest Loan	\$500 - \$50,000	Varies	Varies	N/A
NE	Guaranteed/Interest Rate Buy-Down Loan	\$1,500-\$35,000	Prime - 5.5%	Variable	25% - 100%
NV <sup>b</sup>	Guaranteed Loan	up to \$20,000	Prime	Up to 7 years	50%

**//TABLE 3: Current AFP Program Features**  
(CONTINUED)

State	Loan Models	Range of Loan Amounts	Interest charged to Borrower	Repayment Terms	Loan Guarantee Requirements <sup>a</sup>
NM	Guaranteed Loan	up to \$20,000	CD rate plus 2%	½ - 15 years	100%
ND	Guaranteed/ Low Interest	\$500-\$50,000	2% above money market savings with a floor of 3%	Variable	100%
CNMI	Revolving Loan, Guaranteed Loan	\$500-\$20,000	8%	1-7 years	100%
OK	Guaranteed Loan, Interest Rate Buy-Down Loan, Guaranteed/ Interest Rate Buy-Down Loan, Non-guaranteed Low	No Min - No Max	5% - 6%	up to 5 years	100%
PA	Low Interest Loan, Interest Rate Buy-Down Loan, Guaranteed/ Interest Rate Buy-Down Loan, No-Interest Loan	\$100 - \$60,000	0% - 3.75%	Up to 10 years	50% - 100%
SC	Guaranteed Loan, Non-Guaranteed Low Interest Loan	\$500 - \$30,000	5% - 12%	½ - 7 years	33% - 100%
UT	Interest Rate Buy-Down Loan, Guaranteed/ Interest Rate Buy-Down Loan, Non-Guaranteed Low Interest Loan	\$500 - \$55,000	1.63%	2 - 5 years	0% - 100%
VT	Interest Rate Buy-Down	\$300 - \$50,000	2% - 8%	Up to 15 years	100%
VA	Revolving Loan, Low Interest Loan	No Min - No Max	Fixed, 5% Interest on new vehicles indexed quarterly based on LIBOR plus 3% with a ceiling of 5%	1 - 8 years	N/A
V.I.	Interest Rate Buy-Down Loan	\$300 - \$15,000	4%	1 - 5 years	100%
WA	Revolving Loan	Up to \$25,000	5%	Up to 5 years	N/A
WI	Guaranteed Loan	\$200 - \$50,000	6.50%	1 - 10 years	100%
WY	Guaranteed Loan, Interest Rate Buy-Down Loan	\$500 - \$25,000	Commercial rate minus 2%	Up to 6 years	100%

Source: Alternative Financing Programs 2014

<sup>a</sup> Loan guarantee requirements are the percentages of AT loan amounts that a specific lender requires the AFP to provide to cover possible loan defaults by consumers.

<sup>b</sup> Based on 2011 data



## //TYPES OF LOANS PROVIDED BY AFPS FYS 2011, 2012, & 2013

As shown in Table 4, guaranteed loans this year. For the next two years (2012 were the type of loan most commonly and 2013), however, revolving loans provided to people with disabilities in FY became the most common product 2011, and this has been the most popular in the last two reporting years, with loan product offered since the AFP loan guaranteed loans taking second place. The changing landscape of the economy, were the second most common type of and the evolutions of the loan programs loans provided to consumers during themselves, led to this change.

//TABLE 4: Types of Loans Provided by AFPs FYs 2011, 2012, and 2013

Type of Alternative Financing	FY 2011		FY 2012		FY 2013	
	Number of Loans	% of Total	Number of Loans	% of Total	Number of Loans	% of Total
Revolving Loans	370	28%	425	34%	478	41%
Partnership Loans	949	72%	827		677	
Guaranteed Only	404	31%	326	26%	231	20%
Buy down Only	284	22%	230	18%	199	17%
Guaranteed and buy down Loan	210	16%	245	20%	224	19%
No Guaranteed, no buy down	51	4%	26	2%	23	2%
<b>TOTAL</b>	<b>1319</b>		<b>1252</b>		<b>1155</b>	

Source: U.S. Department of Education, Management Information System, 2014 and Alternative Financing Programs, 2014.

## SUCCESS IN UTAH: NEW HOME, NEW OPPORTUNITIES

*Michelle found herself using a wheelchair after a horse riding accident, and she and her husband knew that many changes would have to be made to their home in order to stay there. While she was still in the hospital, her husband made a quick phone call to the bank that started the process for applying for a remodeling loan through the Utah Assistive Technology Foundation. Once the application was completed over the phone, and eligibility was confirmed, this couple only had to get to the bank and sign the papers. With the money they received through their loan, the couple was able to completely remodel their kitchen, lowering the counter tops and installing a stove top and sink that allowed a wheelchair to roll underneath. They widened all of the doorways, expanded walls, and built a ramp into the house. They built a master bedroom and bath downstairs that had a roll-in shower and sink, and expanded the laundry room so she could still use the washer and dryer. They also built an elevator shaft connecting to the second story. Thanks to the assistance of the UATF, this couple was able to move back into their newly remodeled and accessible house within five months of the accident. Michelle now has regained her independence and can keep on doing the things she loves to do for her family, like cooking the meals and keeping up the laundry.*

**//TABLE 5: Loan Activity for AFPs FY 2001 to FY 2013**

State	PREVIOUS YEARS		FY 2011		FY 2012		FY 2013		TOTAL PROGRAM	
	Loans	Value 2001-2010	Loans	Value of Loans	Loans	Value of Loans	Loans	Value of Loans	Loans	Value of Loans
AL	77	\$1,388,429	14	\$309,710	10	\$201,905	16	\$259,376	117	\$2,159,420
AR	50	\$132,350	13	\$184,559	37	\$226,893	39	\$330,480	139	\$874,282
AZ	76	\$634,227	12	\$28,296	10	\$22,101	16	\$61,561	114	\$746,185
DE	6	\$108,825	3	\$31,000	14	\$221,814	2	\$34,977	25	\$396,616
FL	185	\$2,153,251	6	\$129,301	3	\$30,000	5	\$60,077	199	\$2,372,629
GA	205	\$3,668,809	67	\$895,529	36	\$433,375	21	\$141,519	329	\$5,139,232
Guam	39	\$109,863	9	\$28,051	6	\$35,946	3	\$2,511	57	\$176,371
IL	500	\$8,543,811	7	\$58,063	13	\$108,437	15	\$84,348	535	\$8,843,822
IA	124	\$771,041	14	\$107,226	7	\$78,220	43	\$207,208	188	\$1,114,532
KA	1237	\$12,447,505	78	\$764,315	46	\$578,280	37	\$347,695	1398	\$14,137,795
KY	623	\$5,245,144	91	\$745,004	108	\$959,232	70	\$494,950	892	\$7,444,330
LA	170	\$3,181,011	16	\$378,603	9	\$285,820	9	\$265,798	204	\$4,111,232
ME	90	\$822,414	24	\$122,883	15	\$107,266	22	\$162,026	151	\$1,214,589
MA	399	\$7,145,196	67	\$1,226,252	78	\$1,357,290	76	\$1,255,601	620	\$10,984,339
MD	653	\$8,303,525	32	\$550,993	39	\$465,641	37	\$521,936	761	\$9,842,095
MI	316	\$2,065,834	37	\$313,140	37	\$378,012	29	\$257,166	419	\$3,014,152
MN	199	\$3,327,738	34	\$466,665	36	\$464,645	24	\$344,636	293	\$4,603,684
MO	252	\$918,928	31	\$140,980	39	\$281,294	43	\$326,552	365	\$1,667,754
CN MI	44	\$217,578	0	-	2	\$3,150	3	\$6,800	49	\$227,528
NE	139	\$2,388,342	17	\$227,629	12	\$157,725	13	\$171,787	181	\$2,945,483
NV	149	\$2,821,983	6	\$62,340	6	\$81,392	2	\$41,676	163	\$3,007,391
NM	43	\$662,958	9	\$124,679	6	\$72,253	6	\$70,580	64	\$930,470
ND	54	\$862,644	2	\$47,187	0	-	0	-	56	\$909,831
OK	621	\$3,530,913	79	\$455,146	49	\$265,103	66	\$383,137	815	\$4,634,299
PA	1523	\$22,141,924	236	\$3,590,330	226	\$2,691,057	202	\$2,204,549	2187	\$30,627,860
SC	84	\$985,459	8	\$159,853	13	\$282,086	8	\$104,135	113	\$1,531,533
UT	1216	\$6,411,374	122	\$962,985	140	\$1,015,196	114	\$604,268	1592	\$8,993,823
VT	121	\$917,489	32	\$301,595	23	\$154,309	29	\$142,032	205	\$1,515,425
VA	976	\$13,710,648	101	\$1,239,976	90	\$1,087,343	85	\$1,410,322	1252	\$17,448,289
V.I.	61	\$262,172	7	\$29,470	10	\$52,436	6	\$20,968	84	\$365,046
WA	178	\$657,453	37	\$106,688	56	\$190,650	58	\$151,816	329	\$1,106,607
WI	678	\$5,561,588	98	\$845,131	64	\$431,406	46	\$391,923	886	\$7,230,048
WY	102	\$1,204,866	10	\$173,345	12	\$101,143	10	\$156,137	134	\$1,635,491
<b>TOTAL</b>	<b>11190</b>	<b>\$123,305,292</b>	<b>1319</b>	<b>\$14,806,924</b>	<b>1252</b>	<b>\$12,821,420</b>	<b>1155</b>	<b>\$11,018,547</b>	<b>14916</b>	<b>\$161,952,183</b>

Sources: For FY 2001 - 2008 data: AFP Outcomes Database and Management System, downloaded December 17, 2008, and for Missouri the RESNA Annual Survey of AFPs, November, 2008. For FY 2009-2010 data: U.S. Department of Education, Alternative Financing Program Annual Progress Reports for FY 2009 and FY 2010. For FY2011-2013 data: U.S. Department of Education Management Information System, 2014 and Alternative Financing Programs, 2014. Data reflects the 33 programs reporting into the MIS662 for the indicated fiscal years.

In FY 2011, AFPs provided 1,319 loans with a total dollar amount of \$14.8 million for the purchase of AT by individuals with disabilities. In FY 2012, \$12.8 million was provided through 1,252 loans through AFPs. In Fiscal Year 2013, 1,155 loans were made totaling over \$11 million. Cumulatively, during

thirteen years of AFP operations, from October 1, 2000, to September 30, 2013, almost \$162 million was provided in loans to almost 15,000 borrowers with disabilities. Table 5 shows loan activity for the thirteen years of loan program operation.



**ANDREW THOMPSON, JR** was accidentally shot by a relative, leaving him paralyzed. Andrew is married with five children and plays on the Shepherd Stealers, a competitive basketball team for wheelchair users in Atlanta. His only income is his Social Security check. He worked with CFII to purchase a car to take his kids to and from school while his wife works, to get to doctor's appointments, and to make it to basketball practice and games.

State AFPs delivered good loan portfolio performances in FYs 2011-2013, as evidenced by the low number of loan defaults, which are defined as loans that are 120 days past due. The portfolio performance of all states in FY 2011 showed a total of 3,603 active loans worth \$27 million, with 135 loans totaling \$624,970 that went into default. The corresponding net loss rate for all AFP supported

loans for all states was 2.31 percent in FY 2011. Data from FY 2012 show similar information. The overall portfolio performance of all states in FY 2012 had 3,268 active loans worth \$25.5 million. From these active loans, 182 loans valued at \$813,939 went into default with a loss rate of 3.18 percent. And in FY 2013, there were 3,329 active loans valued at \$25.1 million. That

year had 170 loans go into default, with a net dollar loss of \$624,349. The corresponding net loss rate for all AFP supported loans for all states was 2.49 percent (see Table 6). This is especially impressive considering "reasonable and acceptable loss rates" for most commercial lending institutions is around 10 percent. Alternative Financing Programs continue to consistently exceed industry norms and expectations.

**//TABLE 6: Loan Portfolio Performance FYs 2011, 2012, and 2013 – All States**

	FY 2011	FY 2012	FY 2013
Number of Loans in Default	135	182	170
Number of Active Loans	3,603	3,268	3,329
Default Rate	3.75%	5.57%	5.11%
Net Dollar Loss on Loans	\$624,970	\$813,939	\$624,349
Total Dollar Value of Active Loans	\$27,106,722	\$25,562,697	\$25,087,671
Net Loss Rate	2.31%	3.18%	2.49%

Source: U.S. Department of Education, Management Information System, 2014 and Alternative Financing Programs, 2014.

Data reflects the 33 programs reporting into the MIS662 for the indicated fiscal years.

Definitions:

- Number of Loans in Default is the total number of loans defaulted (120 days past due) as of September 30 of the fiscal year.
- Number of Active Loans is the total amount of active loans not yet closed as of September 30 of the Fiscal Year.
- Default Rate is the number of defaulted Loans divided by the total number of active and in default loans and expressed as a percentage.
- Net Dollar Loss on Loans is the total dollars of the loans defaulted (120 days past due), as of September 30 of the fiscal year.
- Total Dollar Value of Active Loans is the total amount of loans active (principal not paid in full), as of September 30 of the fiscal year. This total includes loans that were provided or supported by the AFP (direct and guaranteed) but does not include interest rate buy-down loans and non-guaranteed loans provided solely by the lending institutions.
- Net Loss Rate is the dollar amount of net losses divided by the total dollar amount of active and in default loans, expressed as a percentage.

## //DEMOGRAPHIC CHARACTERISTICS OF LOAN RECIPIENTS

Table 7 shows the age ranges of loan recipients (collected through voluntary borrower self-reports). In FYs 2011-2013, the largest percentages of loans each year were received by males. In FY 2011, most loans were approved for applicants between 50 and 59 years of age (n=263, 20 percent), followed by applicants aged 60-69 years (n=251, 19 percent). In FY 2012 these two

categories reversed, with the 60-69 year old demographic taking over the top spot (n=281, 22 percent), followed very closely by applicants aged 50-59 (n=259, 20 percent). In FY 2013 these two age categories were again the most represented, with each having the same number of loans made (n=273, 20 percent).

**//TABLE 7: Demographic Characteristics of Borrowers FYs 2011, 2012, & 2013**

Age of AT User	FY 2011		FY 2012		FY 2013	
	Number of Loans	% of Total	Number of Loans	% of Total	Number of Loans	% of Total
0-9 years	53	4%	44	3%	58	4%
10-17 years	98	7%	71	6%	88	7%
18-29 years	130	10%	107	8%	116	9%
30-39 years	95	7%	102	8%	97	7%
40-49 years	175	13%	158	12%	149	11%
50-59 years	263	20%	259	20%	273	20%
60-69 years	251	19%	281	22%	273	20%
70-79 years	168	13%	163	13%	191	14%
80+ years	91	7%	95	7%	104	8%
<b>TOTAL</b>	<b>1324</b>		<b>1280</b>		<b>1349</b>	

Source: U.S. Department of Education, Management Information System 2014 and Alternative Financing Programs, 2014.

Data reflects the 33 programs reporting into the MIS662 for the indicated fiscal years.

Note: More than one person could be identified as a user of the purchased device, and therefore the count column exceeds number of total loans granted for each Fiscal Year.

## //TYPES OF AT PURCHASED

AF loan recipients purchased many different types of AT to meet their specific needs, as shown in Table 8. In all three fiscal years 2011 - 2013, the two most frequently purchased types of AT were vehicle modifications followed by hearing

assistance devices. These were followed each year by Environmental Controls (n=101; 89; 104) and them Mobility Aids (n=68; 87; 78). The full break down of types of AT purchased is shown in Table 8.

**//TABLE 8: Types of AT Purchased by Borrowers FYs 2011, 2012, and 2013**

Type of Device	FY 2011			FY 2012			FY 2013		
	Number of Devices	% of Total	Dollar Value of Loans	Number of Devices	% of Total	Dollar Value of Loans	Number of Devices	% of Total	Dollar Value of Loans
Vehicle Modifications	656	48%	\$12,091,868	527	41%	\$10,051,661	452	38%	\$8,307,772
Hearing	376	27%	\$1,349,965	416	32%	\$1,445,549	384	32%	\$1,341,509
Environment	101	7%	\$713,146	89	7%	\$641,864	104	9%	\$785,615
Mobility	68	5%	\$249,403	87	7%	\$354,173	78	7%	\$288,359
Computer	53	4%	\$62,819	61	5%	\$82,327	55	5%	\$52,645
Vision	34	2%	\$104,452	36	3%	\$51,034	36	3%	\$40,449
Daily Living	61	4%	\$155,161	43	3%	\$111,691	29	2%	\$105,480
Recreation	8	1%	\$50,290	22	2%	\$71,640	17	1%	\$68,369
Speech	5	0%	\$6,618	7	1%	\$8,008	23	2%	\$16,694
Learning	7	1%	\$23,202	4	0%	\$3,473	10	1%	\$11,656
Other	0	0%	0	0	0%	-	0	0%	-
<b>TOTAL</b>	<b>1369</b>		<b>\$14,806,924</b>	<b>1292</b>		<b>\$12,821,420</b>	<b>1188</b>		<b>\$11,018,547</b>

Source: U.S. Department of Education, Management Information System and Alternative Financing Programs, 2014.

Data reflects the 33 programs reporting into the MIS662 for the indicated fiscal years.

Note: Borrowers could purchase more than one piece of AT with a single loan, and therefore the count column exceeds number of total loans granted for each Fiscal Year.

## SUCCESS IN FLORIDA: PROVIDING AFFORDABLE FINANCING FOR HEARING AIDS

*Tom and Mary, parents of a 13 year old, came to the Florida Alternative Financing program looking for help. Their child has Cerebral Palsy, and with his now being a teenager, at teenager size, they were having difficulty with transportation. He was continuing to grow, and as such his wheelchair was recently upgraded to a larger size. That was proving difficult to lift into*

*their van, and space was becoming an issue. Tom and Mary weren't sure what they needed, but were able to figure out, with the assistance of program staff, that updated modifications to their current vehicle that would best suit their needs. After being approved for a low interest loan to pay for the modifications, they are again able to travel safely, and as an entire family.*

### //TYPES OF DISABILITIES THE AT IS EXPECTED TO ASSIST

Loan recipients self-identified the type(s) of disability for which they were seeking a loan or assistive devices or services. The data show that mobility issues and impairments in getting around accounted for the greatest number of loans granted, with that area constituting 46 percent, 45 percent, and 46 percent in fiscal years 2011, 2012 and 2013,

respectively. Loans for devices to address hearing impairments were second each year, with 21 percent, 23 percent, and 24 percent respectively. Assistance in socializing and addressing impairments in interacting with others rounded out the top 3 each year, showing 14 percent in fiscal year 2011, 15 percent in fiscal year 2012, and 16 percent and 2013 (see Table 9).

//TABLE 9: Type of Disability Addressed by AT Purchased by Borrowers FYs 2011, 2012 & 2013

	FY 2011		FY 2012		FY 2013	
	Number of Loans	% of Total	Number of Loans	% of Total	Number of Loans	% of Total
Getting around/Mobility	841	46%	881	45%	804	46%
Hearing	389	21%	462	23%	418	24%
Interacting with Others, Socializing	249	14%	302	15%	276	16%
Learning New Information	89	5%	97	5%	57	3%
Seeing	49	3%	48	2%	52	3%
Talking/Communicating	91	5%	95	5%	68	4%
Handling Objects / Reaching	78	4%	70	4%	73	4%
Remembering	27	1%	22	1%	12	1%
<b>TOTAL</b>	<b>1813</b>		<b>1977</b>		<b>1760</b>	

Source: U.S. Department of Education, Management Information System 2014 and Alternative Financing Programs, 2014.

Data reflects the 33 programs reporting into the MIS662 for the indicated fiscal years.

Note: The AT purchased by the borrowers may have multiple functional impacts on the AT user, and therefore the count column exceeds total loans granted for each Fiscal Year. Therefore, the percentages reported were calculated as follows: count of types of functional impact expected divided by total approved loans for that year.

## //RANGE OF LOAN AMOUNTS

In addition to the offerings mentioned above, another positive aspect of most AFPs is the ability to provide “micro-loans” to potential recipients. These are relatively small dollar amounts to help a person with a disability afford a still-expensive piece of technology. In both FY 2011 and FY 2012, loans under \$1000 made up 11 percent of total national

program activity, and in FY 2013 this percentage was 13 percent. The largest percentage of loan value ranges in each of these years was the \$1,001 - \$5,000 range. While the actual loan floors and ceilings vary from program to program (as discussed above), Table 10 shows a breakdown of dollar ranges for approved loans.

//TABLE 10: Dollar Amount of Approved Loans FYs 2011, 2012, & 2013

Range of Loans	FY 2011		FY 2012		FY 2013	
	Number of Loans	% of Total	Number of Loans	% of Total	Number of Loans	% of Total
\$1,000 or less	140	11%	137	11%	148	13%
\$1,001 to \$5,000	373	28%	529	42%	489	42%
\$5,001 to \$10,000	196	15%	181	14%	159	14%
\$10,001 to \$15,000	128	10%	86	7%	71	6%
\$15,001 to \$20,000	104	8%	78	6%	86	7%
\$20,001 to \$25,000	111	8%	114	9%	89	8%
\$25,001 to \$50,000	204	15%	117	9%	102	9%
\$50,001 or more	63	5%	10	1%	11	1%
<b>TOTAL</b>	<b>1319</b>		<b>1252</b>		<b>1155</b>	

Source: U.S. Department of Education, Management Information System 2014 and Alternative Financing Programs, 2014. Data reflects the 33 programs reporting into the MIS662 for the indicated fiscal years.

## //SUMMARY

AFP loans have provided a combined federal-state response to the nationwide need for AT funding. In FY 2000 Congress authorized the first federal AFP funds, which created six state AFPs that began offering low cost AT loans to individuals with disabilities. By FY 2012, federal and state/private contributions funding for AFPs had expanded the number of state loan programs to 36, and that number of programs continues to FY 2013. Similarly, the number of people served by the AFPs has increased from 548 individuals who received \$6 million in loans in FY 2001 to a cumulative 14,916 individuals who received almost \$162

million in loans by the end of FY 2013. This is all based on a total federal investment of approximately \$64 million.

AFP loans have provided an essential resource for people with disabilities who need assistance in financing assistive technology. Survey data collected from state AFP loan recipients since FY 2001 show that the overwhelming majority of respondents reported that the AT improved their quality of life, and that the AFP loans allowed them to purchase AT that they were not able to obtain through other sources. Moreover, the majority of those surveyed report that the AT improved

or maintained their abilities in several key areas of their lives. These include increased participation at home and in the community, increased ability to work or to seek work, increased ability to manage health and personal safety, and increased ability to control or manage the amount of physical assistance or attendant care used during the day. From the information about AFP operations presented within, it is clear that moving forward, increasing numbers of people with disabilities will continue to find greater independence and freedom through the work of these innovative, creative, and essential programs.

# //ALTERNATIVE FINANCING PROGRAMS

## **ALABAMA ABILITY LOANS PROGRAM**

602 S. Lawrence Street  
Montgomery, AL 36104  
AFP Coordinator: Kate Wallace  
Phone: 334/293-7008  
TTY: 334/613-3519  
E-mail: Kate.wallace@rehab.alabama.gov

## **ARIZONA LOANS FOR ASSISTIVE TECHNOLOGY PROGRAM (AZLAT)**

Northern Arizona University  
Institute for Human Development  
2400 North Central Avenue, Suite 300  
Phoenix, AZ 85004  
Director: Jill Pleasant  
Phone: 602/728-9532 / 800/477-9921  
TTY: 602/728-9536 / Fax: 602/728-9535  
E-mail: Jill.Pleasant@nau.edu  
Web: www.aztap.org

## **ARKANSAS ALTERNATIVE TECHNOLOGY REVOLVING LOAN FUND**

525 W. Capitol Ave.  
Little Rock, AR 72201  
Loan Program Director: Devin Bryant  
Phone: 501/296-1663  
Fax: 501/296-1655  
E-mail: Devin.Bryant@arkansas.gov

## **CALIFORNIA FOUNDATION FOR INDEPENDENT LIVING CENTERS**

1234 H Street, First Floor  
Sacramento, CA 95814  
Director: Teresa Favuzzi  
Phone: 916/325-1690 x 313  
Fax: 916/325-1699  
E-mail: Teresa@cfilc.org  
Web: www.cfilc.org

## **DELAWARE ASSISTIVE TECHNOLOGY LOAN PROGRAM**

Easter Seals Delaware & Maryland's Eastern Shore  
61 Corporate Circle  
New Castle, DE 19720  
Case Manager: Joyce Medkeff  
Phone: 302/221-2076 / 800/677-3800  
Fax: 302/324-4441  
E-mail: jmedkeff@esdel.org  
Web: www.de.easterseals.com

## **FLORIDA NEW HORIZON LOAN PROGRAM**

3333 West Pensacola St  
Bldg 100 Suite 140  
Tallahassee, FL 32304  
Director: Melanie Quinton  
Phone: 850/487-3278 x107  
Fax: 850/575-4216  
E-mail: mquinton@faast.org

## **GEORGIA CENTER FOR FINANCIAL INDEPENDENCE AND INNOVATION**

315 W Ponce de Leon Ave  
Suite 600  
Decatur, GA 30030  
Program Director: Sherry Siclair  
Phone: 404-541-9005 ext 202  
E-mail: Sherry@thecfii.org

## **GUAM OPTIONS FOR ALTERNATIVE LOANS – ASSISTIVE TECHNOLOGY (GOAL-AT)**

University of Guam CEDDERS  
UOG Station  
House #19 Dean Circle  
Mangilao, Guam 96923  
Project Coordinator: Carla Torres  
Phone: 671/735-2490  
TTY: 671/735-2491  
Fax: 671/734-8378  
E-mail: Carla.torres@guamcedders.org

## **ILOAN PROGRAM**

Illinois Assistive Technology Project  
1 West Old State Capitol Plaza, Suite 100  
Springfield, IL 62701-1200  
Program Coordinator: Wanda Parbs  
Phone: 800/852-5110  
Phone: 217/522-7985  
TTY: 217/522-9966  
Fax: 217/522-8067  
E-mail: wparbs@iltech.org

## **IDAHO**

Idaho Assistive Technology Project  
121 W. Sweet Ave  
Moscow, ID 83843  
Program Director: Julie Magelky  
Phone: 208/885-6102  
E-mail: jmagelky@uidaho.edu  
Web: www.idahoat.org

## **IOWA ABLE FOUNDATION**

130 S. Sheldon Ave., Suite 305  
Ames, IA 50014  
Director: Rebecca Schrader  
Phone: 888/222-8943  
Phone: 515/292-2972  
Fax: 515/598-7813  
E-mail: Rebecca@iowaable.org  
Web: www.iowaable.org

## **KANSAS ASSISTIVE TECHNOLOGY LOAN PROGRAM**

### **ALTERNATIVE FINANCE PROGRAM & TELEWORK K-LOAN**

1714 Main St., PO Box D  
Parsons, KS 67357  
Phone: (866) 465-2826  
Fax: 620-423-3505  
Contact: Jeanette Graue  
E-mail: jeanetteg@skilonline.com  
WEBSITE: www.k-loan.net  
Executive Director: Sara Sack  
E-mail: ssack@ku.edu

## **KENTUCKY ASSISTIVE TECHNOLOGY LOAN CORPORATION**

275 E Main Street  
Mail Stop 2-EK  
Frankfort KY 40621  
Program Director: Sarah Richardson  
Phone: 877/675-0195  
Phone: 502/782-3423  
Fax: 502/564-6745  
E-mail: Sarahf.Richardson@ky.gov  
Web: www.katl.c.ky.gov

## **LOUISIANA ASSISTIVE TECHNOLOGY LOAN PROGRAM**

Louisiana Assistive Technology Access Network (LATAN)  
3042 Old Forge Road, Suite D  
Baton Rouge, LA 70808  
Program Director: Julie Nesbit  
Phone/TTY: 225/925-9500  
800/270-6185  
Fax: 225/925-9560  
E-mail: jnesbit@latan.org  
Web: www.latan.org

### MAINE ALTERNATIVE FINANCING PROGRAM

The mPower Loan Program  
Maine CITE Coordinating Center  
46 University Drive  
Augusta, ME 04330  
Project Contact: Kathy Adams  
Phone: 207/621-3195  
TTY: 207/621-3482  
E-mail: kadamsot@maine.rr.com

### MARYLAND ASSISTIVE TECHNOLOGY LOAN PROGRAM

Maryland Technology Assistance Program  
2301 Argonne Drive, Room T-17  
Baltimore, MD 21218  
Loan Program Ass't Director: Tanya Goodman  
Phone: 800/832-4827  
TTY: 866/881-7488  
Fax: 410/554-9237  
E-mail: tgoodman@mdtap.org  
Web: www.mdtap.org

### MASSACHUSETTS ASSISTIVE TECHNOLOGY LOAN PROGRAM

Easter Seals Massachusetts  
484 Main Street #600  
Worcester, MA 01608  
AFP Director: Leo Tonevski  
Phone: 508/751-6431  
E-mail: LTonevski@eastersealsma.org  
Web: www.massatloan.org

### MICHIGAN ASSISTIVE TECHNOLOGY LOAN FUND

United Cerebral Palsy of Michigan  
3498 E Lake Lansing Rd #170  
East Lansing, MI 48823  
Loan Fund Mgr: Michele Seybert  
Phone: 517/203-1200  
Fax: 517/203-1203  
E-mail: mseybert@ucpmichigan.org  
Web: www.ucpmichigan.org

### MINNESOTA – EQUIPALIFE (DBA)

Assistive Technology of Minnesota, ATMn\*  
5563 Pioneer Creek Center, Suite A  
Maple Plain, MN 55359-0310  
Project Director: Carol Fury  
Phone: 763/479-8239  
TTY: 800/627-3529  
Fax: 763/479-8243  
E-mail: info@equipalife.org  
Web: http://www.equipalife.org/

### SHOW ME LOANS

Missouri Assistive Technology Council  
1501 NW Jefferson St  
Blue Springs, MO 64015  
Loan Program Coordinator: Eileen Belton  
Phone: 816/655-6700  
TTY: 816/655-6711  
E-mail: eileen.belton@att.net

### MONTANA

Montana AT Program  
Rural Institute on Disabilities  
University of Montana  
700 SW Higgins Ave #250  
Missoula, MT 59803  
Director: Kathy Laurin  
Phone: 406/243-5769  
Tollfree Phone: 877/243-5511  
E-mail: kathy.laurin@mso.umt.edu  
Web: www.montech.ruralinstitute.umt.edu

### NEBRASKA ALTERNATIVE FINANCING LOAN PROGRAM

Easter Seals Nebraska  
12565 West Center Road, #100  
Omaha, NE 68154  
AFP Director: Angela Howell  
Program Contact: Holly Windorski  
Phone: 402-930-4106  
1-800-650-9880  
E-mail: hwindorski@ne.easterseals.com

### NEVADA CARE LOAN FUND

Care Chest  
7910 N. Virginia Street  
Reno, NV 89506  
Contact: Bill Kelderman  
Phone: 775/829-2273  
E-mail: loans@carechest.com

### ACCESS LOAN NEW MEXICO

San Juan Center for Independence  
1204 San Juan Blvd.  
Farmington, NM 87401  
Contact: Larry McCabe  
Phone: 505/566-5827  
Fax: 505/566-5842  
E-mail: lmccabe@sjci.org

### NORTH DAKOTA AT LOAN PROGRAM

IPAT  
3240 15th St S, Suite B  
Fargo, ND 58104  
701.365.4728  
800.895.4728  
Loan Coordinator: Nikki Johnson  
njohnson@ndipat.org

### TRANKILU LOAN PROGRAM

Commonwealth of the Northern Marianas  
Council on Developmental Disabilities  
P.O. Box 502565  
Saipan, MP 96950-2565  
Loan Program Coordinator: Ellena Sutton  
Phone: 670/670-664-7005  
TTY: 670/664-7000  
Fax: 670/664-7030  
E-mail: eas8065@yahoo.com

### OKLAHOMA ALTERNATIVE FINANCING PROGRAM

Oklahoma ABLE Tech  
1514 West Hall of Fame  
Stillwater, OK 74078-2026  
Loan Program Coordinator: Shelley Gladden  
Phone: 405/744-4254  
TTY: 800/257-1705  
Fax: 405/744-2487  
E-mail: Shelley.Gladden@okstate.edu

### PENNSYLVANIA ASSISTIVE TECHNOLOGY FOUNDATION

1004 West Ninth Avenue, First Floor  
King of Prussia, PA 19406  
Executive Director: Susan Tachau  
Phone: 888/744-1938  
484/674-0506  
Fax: 484/674-0510  
E-mail: stachau@patf.us  
Web: www.patf.us

### SOUTH CAROLINA ASSISTIVE TECHNOLOGY LOAN PROGRAM

Vocational Rehabilitation Department  
1410 Boston Avenue  
P.O. Box 280243  
West Columbia, SC 29171  
Project Coordinator: Clayton Knight  
Phone: 803/896-4553  
Fax: 803/896-6937  
E-mail: cknight@scvrd.state.sc.us

### U.S. VIRGIN ISLANDS LOAN PROGRAM

University of the Virgin Islands  
RR 1, Box 10,000 Kingshill  
St. Croix, US Virgin Islands Project  
Coordinator: Sharon Williams  
Phone: 340/692-1919  
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#### VERMONT INDEPENDENCE FUND: LOANS FOR ASSISTIVE TECHNOLOGY

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#### WYOMING TECHNOLOGY ACCESS PROGRAM (WYTAP)

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