

Addressing the Assistive Technology Needs of Individuals with Disabilities Through Financial Loans

Introduction

Affording the assistive technology 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 assistive technology (AT) frequently may place these devices out of reach for many who have disabilities. The necessary technology may include costly equipment such as power wheelchairs and other mobility devices, communication equipment, specialized computers, home accessibility modifications, and adapted cars and vans. Moreover, many other possible funding sources, such as health insurance and vocational rehabilitation programs, currently may not pay for most AT devices.

To respond to the pressing need for AT funding options, Congress has supported the establishment and operation of state-based Alternative Financing Programs (AFPs). AFPs have provided an essential financial service to people with disabilities by offering a variety of affordable AT loans during the past five years. In addition to federal funding, states that operate AFPs pay a portion of the program costs through state funds or private contributions.

AFPs have been authorized under Title III of the Technology-Related Assistance for Individuals with Disabilities Act of 1988, as amended; Title III of the Assistive Technology Act of 1998; and through a special rule in the Assistive Technology Act of 1998, as amended. From 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 of the AFP was transferred to the Rehabilitation Services Administration, also located in OSERS.



Photo by Dennis Vandal.

The Massachusetts Assistive Technology Loan Program helped Terresita obtain a laptop computer for her college studies.

For details see page 3.

History

A lack of AT funding sources has presented a continuing concern for individuals with disabilities who may require expensive AT devices and equipment to function effectively in their daily activities. Individuals with disabilities and their families spoke publicly about this need at hearings on AT that were held around the country by the federal government and disability-related organizations in 1998. Individuals at the hearings spoke about the increasingly high costs for purchasing AT, which prevented many adults and children from obtaining the AT that they needed.

Since the program's inception, \$38.9 million in AT loans has been provided to 3,801 adults and children with disabilities.

Participants said that gaining better access to AT was essential to enhance or maintain their ability to function in all aspects of their lives. Participants asked for new financing methods to help in the purchase of AT devices and equipment.

The availability of AFP loans for people with disabilities has provided a shared federal-state response to expanding access to assistive technology. In FY 2001, 548 AFP loans worth \$6 million were provided for individuals with disabilities in states throughout the nation. In FY 2005, 1,116 AFP loans worth \$12.04 million were provided to people with disabilities. Since the program's inception, \$38.9 million in AT loans has been provided to 3,801 adults and children with disabilities.

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 \$13.6 million, with \$4.6 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, which ran from October 1, 2003, to September 30, 2004, no federal grants were made. In FY 2005 (from October 1, 2004, to September 30, 2005), \$3.9 million in federal AFP money was awarded for state grants, with an additional \$1.3 million contributed by states. In the past five years, a total of more than \$78 million—\$57.2 million in federal money and \$21.1 million in non-federal money—has funded AFPs for people with disabilities (see Table 1).

By FY 2005, 33 states had received federal funding to establish and operate AFPs for individuals with disabilities. These states are: Alabama, Arizona, Arkansas, Delaware, Florida, Georgia, Guam, Illinois, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, 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 from FY 2000 to FY 2005

Fiscal Year	Number of Grants	Federal Funds	Non-federal Match	Total Program
2000	6	\$3,792,576	\$3,792,576	\$7,585,152
2001	14	13,633,286	4,636,876	18,270,162
2002	0	0	0	0
2003	26	35,859,229	11,428,487	47,287,716
2004	0	0	0	0
2005	8	3,942,109	1,314,703	5,256,812
Totals	54	\$57,227,200	\$21,172,642	\$78,399,842

Source: Annual Program Data and Rehabilitation Services Administration.

Note: The total number of grants does not equal 54 AFPs because some states received multiple AFP grants.

Moving Beyond Disability:

Personal Success Stories on Increasing Participation Through Assistive Technology

Massachusetts Assistive Technology Loan Program –

Helping a College Student Realize her Educational Goals

After severe injuries received in a car accident left college student Terresita with major learning and memory difficulties, her rehabilitation caseworker recommended that she use a computer to help retain information and organize her thoughts and activities. A lack of a credit history prevented her from receiving a traditional bank loan to purchase the computer. Fortunately, her caseworker recommended that she apply for an AFP loan through the Massachusetts Assistive Technology Loan Program (MATLP). The loan helped Terresita purchase a laptop computer that would meet her needs. MATLP is managed by Easter Seals in partnership with Sovereign Bank and the Massachusetts Rehabilitation Commission.

Before purchasing the computer, this bright and friendly 22-year-old had relied on other people to take notes for her in classes and to create to-do lists. Now Terresita has used her laptop to do all that and more – she has worked on course assignments and has accessed the Internet for research and to send e-mails to her friends.

Terresita said that her new computer was helpful in the courses she took at home this summer. She has used the computer to research other courses that she may want to take. Terresita said she was thankful that the MATLP was there when she needed it. “This is the best program,” she said. “It has helped me go to school. It’s opened up a whole other world for me.”



Michigan Assistive Technology Loan Fund –

Striving for Improved Access to Employment and Community Participation

Ruth, a Michigan woman with disabilities, was worried that she would lose her job in the catalog department of a local clothing store because she could no longer drive a car. But she did some research and found that she could drive an adapted van that could transport her wheelchair. Ruth applied to the Michigan Assistive Technology Loan Fund in November 2004 and received a loan of \$8,100 for the used van, which was modified with a wheelchair lift through a grant from Michigan Rehabilitation Services.

The van has provided a reliable means for Ruth to get to work both safely and easily, and she no longer worries that she will lose her job. Ruth also enjoys her renewed ability to volunteer with senior citizens. Ruth said that her experiences with the Michigan AFP were “very positive” and that she recently began increasing her monthly payments to pay off her loan a little sooner. Her dream of driving to northern Michigan to see the Mackinac Bridge, the longest suspension bridge in the Americas, now can be a reality with her adapted van.

Wisconsin WisLoan Program –

Assisting Individuals in Gaining Greater Autonomy

A specially adapted vehicle purchased through assistance from Wisconsin’s AFP helped an elderly couple move from isolation to increased community interaction. Sophia, who is the caregiver for her 70-year-old husband with disabilities, received a \$16,600 AFP loan to buy an adapted van. The loan funds paid for the van, and the needed van modifications were paid by their county community options program through its Medicaid waiver program that provides funding for items that help an individual remain in the

community. “We’re both thrilled we got this van,” Sophia said. “We use it all the time.” The couple researched the best van for their needs and worked with staff from the state AFP, WisLoan, to get the van they wanted. The van has enabled them to more easily travel to the husband’s medical appointments and to visit friends whenever they want. The couple said they received tremendous assistance in gathering information on the best way to finance the van from Wisconsin’s statewide AT Act Program, which helped them apply for the loan from WisLoan.

Iowa Able Foundation – Helping a Young Girl Get in the Therapeutic Swim

A family in Iowa found themselves financially strapped with medical bills, but in dire need of funds to purchase assistive technology to help their young daughter. Four-year-old Delaney had been born prematurely at 27 weeks with a type of cerebral palsy known as spastic quadriplegia. Delaney’s physician advised the family to provide daily exercises through an aquatic physical therapy program. The family knew that having a home therapy pool would be the best way to keep their daughter loosened up, in less physical pain and, hopefully, out of a wheelchair. The family found a used \$10,000 specialized therapy pool from a company that would place the pool at their home. “Organizations were willing to give money for equipment to react to our needs, but we couldn’t find anyone willing to be proactive with Dalaney, and possibly keep her from needing a wheelchair,” said the father. The family’s medical insurance carrier had denied their request to help purchase the pool, so the young family of five began to explore other ways to get the pool their youngest child needed.

The family decided to give the company \$500 down on the pool and the dealer agreed to hold it for nearly six months while they looked for financing. First, they were able to get a partial loan with a co-signer from a traditional lending source. But they still did not have enough funding. Fortunately, the family heard about AFP loans from the Iowa Able Foundation. They applied for an Iowa Able loan and received it, which provided the remaining funding they needed to purchase the therapy pool.

Now, their young daughter works out in the pool three times a week with her physical therapist, and twice a week with her mother. “It’s been tremendous what this pool has done for her,” said

her mother. “She stays looser longer with the stretching, can move more freely for much longer periods, and she experiences less pain on a daily basis. We’re so glad we did this.”

The parents said they are thankful for the Iowa Able program. “I’m not sure what we would have done if Iowa Able wasn’t available,” the father said. Today, their daughter is a bright, talkative youngster who laughs often and looks for mischief and continues to use the therapy pool that her parents worked so hard to obtain.

Kentucky Assistive Technology Loan Corporation – Raising Hope for a Better Life

For years, Julia, a Kentucky grandmother with disabilities, waited for hours until her family returned from work and school activities to help her stand or transfer from a regular chair to her wheelchair. Through an AFP loan from the Kentucky Assistive Technology Loan Corporation, this homebound senior has become more independent in her daily life. Through a \$1,200 AFP loan, Julia purchased a lift chair, which provides independent transfer from the chair to her wheelchair. “It’s embarrassing at 60 years of age to ask your granddaughter to help you stand so that you can transfer back into your wheelchair,” said Julia. Julia added that before she purchased the lift chair she had resigned herself to sitting only in her wheelchair when she was home alone because she could not move from the more comfortable furniture to her wheelchair without assistance. “Now, my daughter, whom I live with, can stop off after work without feeling guilty that Mom is home alone and stuck in her wheelchair,” Julia said.

Julia said that she appreciated the AFP staff for being very respectful and compassionate during the loan process. She said it was great working with people who seemed to “get it” and did not make her feel as though she had to plead for assistance, as other programs had in the past. “I have been to other places where they build your hopes but it turns out to be a huge letdown,” Julia said. She also stated that the low interest rate and flexible payment plan meant that “I had a chance for something that would make my life better.” The AFP features that she liked best were the open communication with the AFP staff and the way in which they tailored the repayment plan to meet her individual situation.

Alternative Financing Program Operations in 2004 and 2005

States that operate Alternative Financing Programs must establish 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 AFP partners for each state AFP in FYs 2004 and 2005.

Each state AFP is required to establish one or a combination of different types of AT loans. These can include a low interest loan fund; an interest rate buy-down program; a revolving loan fund; a loan guarantee or insurance program; a program operated by a partnership among private entities for the purchase, lease or other acquisition of AT devices or AT services; or another type of loan that meets program requirements.

Features of Loan Programs

As shown in Table 3, state AFPs offered several types of loans to consumers with disabilities. These were: guaranteed loans, interest rate buy-down loans, principal buy-down loans, direct or revolving loans and non-guaranteed loans. Each state offered 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 helped individuals qualify for loans because they were backed by a promise, or guarantee, that even if the loan went into default, the loan would be repaid to the financial institution 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.

Principal buy-down loans also made financing more affordable for borrowers through the AFP “buying down” the principal on an AT loan to allow the borrower to more easily qualify for the lower loan amount.

With *direct or revolving loans*, an AFP had the most flexibility in determining who should receive loans and at what cost because the AFP was its own lender. A revolving or direct loan is one that is provided by the AFP itself, instead of the lending institution, and gives the AFP more discretion to finance loans for small amounts. A direct loan allowed an AFP to offer smaller loans, generally under \$3,000. These loans often were 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 helped obtain *non-guaranteed low interest loans* to assist people with disabilities who had sufficient incomes and high enough credit scores to possibly obtain affordable AT loans directly from a conventional lender. In general, the AFPs referred these loan applicants to their lending partners, which agreed to provide financing at or below the market rate for standard consumer loans. A bank typically agreed to offer the lower rate in exchange for the AFP depositing money with the institution.

As illustrated in Table 3, the state AFPs varied widely in other types of loan features offered to consumers. The table provides information on loan features including the minimum and maximum loan amounts available, the range of interest rates charged borrowers, the repayment terms for loans, and the loan guarantee requirements of lending institutions. Loan guarantee requirements are the percentages (such as 50 percent) of AT loans amounts that a specific lender requires the AFP to provide to cover possible loan defaults by consumers.

Table 2.
AFP Program Partners in 2004 and 2005

State	Partners
Arizona	State Agency: Institute for Human Development, Northern Arizona University CBO: Arizona Community Foundation Lender: Arizona MultiBank
Arkansas	State Agency: Arkansas Rehabilitation Services CBO: Technology Equipment Revolving Loan Fund Committee Lender: Arkansas Development Finance Authority
Delaware	State Agency: Delaware Department of Labor, Division of Vocational Rehabilitation CBO: University of Delaware, Delaware Assistive Technology Initiative Lender: Pending
Florida	State Agency: Florida Department of Education, Division of Vocational Rehabilitation CBO: Florida Alliance for Assistive Services and Technology (FAAST) Lenders: AmSouth; SunTrust Bank
Georgia	State Agency: Georgia Department of Labor, Vocational Rehabilitation Program, Tools for Life CBO: Tech-Able, Inc.; Getting Ahead Association Lenders: MACO Educators Federal Credit Union; Gwinnett Federal Credit Union
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
Illinois	State Agency: Illinois Department of Human Services, Division of Rehabilitation Services CBO: Illinois Assistive Technology Program Lender: Security Bank
Iowa	State Agency: Iowa Finance Authority CBO: IowaAble Foundation, State Public Policy Group; Abilities Fund Lenders: Bankers Trust; John Deere Community Credit Union
Kansas	State Agency: University of Kansas CBO: Kansas Assistive Technology Cooperative Lenders: Alliance Bank of Topeka; Labette Bank; MidAmerica Credit Union
Kentucky	State Agency: Kentucky Office of Vocational Rehabilitation CBO: Kentucky Assistive Technology Loan Corporation Lender: Fifth Third Bank of Kentucky
Louisiana	State Agency: Louisiana Department of Health and Hospitals CBO: Louisiana Assistive Technology Access Network Lender: Regions Bank
Maryland	State Agency: Maryland Department of Disability Services CBO: AT Guaranteed Loan Program Board Lenders: SunTrust Bank; State Employees Credit Union of Maryland; 1st Mariner Bank
Massachusetts	State Agency: Massachusetts Rehabilitation Commission CBO: Easter Seals Massachusetts Lender: Sovereign Bank
Michigan	State Agency: Michigan Department of Labor and Economic Growth, Rehabilitation Services CBO: Michigan Disability Rights Coalition Lender: Financial Health Credit Union
Minnesota	State Agency: Minnesota Department of Administration, STAR Program CBO: Assistive Technology of Minnesota Lender: Bremer Banks, N.A.

Table 2. (continued)
AFP Program Partners in 2004 and 2005

State	Partners
Missouri	State Agency: Missouri Assistive Technology Council CBO: Loan Application Review Committee Lender: Missouri State Treasurer
Nebraska	State Agency: Nebraska Assistive Technology Partnership CBO: Easter Seals Nebraska Lender: First National Bank of Omaha
Nevada	State Agency: Nevada Office of Community Based Services CBO: CARE Chest of Sierra Nevada Lender: Nevada State Bank
New Mexico	State Agency: New Mexico Division of Vocational Rehabilitation CBO: San Juan Center for Independence Lender: Four Corners Community Bank
North Dakota	State Agency: North Dakota Protection and Advocacy CBO: North Dakota Association for the Disabled Lender: Alerus Financial Institution
Northern Marianas	State Agency: CNMI Council on Developmental Disabilities CBO: CNMI Association of Families with Disabilities 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 Lender: Sovereign Bank
South Carolina	State Agency: South Carolina Vocational Rehabilitation CBO: Foundation for Independence Through Empowerment Lender: South Carolina State Credit Union
Vermont	State Agency: Vermont Department of Aging and Independent Living CBO: Opportunities Ventures 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
Utah	State Agency: Utah State University Center for Persons with Disabilities CBO: Utah Assistive Technology Foundation Lender: Zions Bank
Virginia	State Agency: Virginia Department of Rehabilitative Services CBO: Assistive Technology Loan Fund Authority Lender: SunTrust Bank
Washington	State Agency: Washington Department of Community Trade & Economic Development CBO: Washington Assistive Technology Foundation Lender: Cascadia Revolving Loan Fund
Wisconsin	State Agency: Wisconsin Department of Health and Family Services CBO: IndependenceFirst Lender: Marshall and Ilsley Bank
Wyoming	State Agency: Wyoming Institute for Disabilities, University of Wyoming CBO: Wyoming Independent Living Rehabilitation, Inc. Lender: First Interstate Bank of Laramie

Source: FYs 2004 and 2005 Annual Program Data.

Table 3.
AFP Program Features in 2004 and 2005

State	Loan Models	Range of Loan Amounts	Interest Charged to Borrower	Repayment Terms	Loan Guarantee Requirements
Ariz.	Guaranteed Loan	\$500 - \$10,000	9% - 10.75%	Up to 3 years	100%
Ark.	Revolving Loan	\$500 - \$50,000	Prime	Up to 20 years	n/a
Del.	Guaranteed Loan, Interest Rate Buy-Down Loan, Non Guaranteed Low Interest Loan	\$500 - \$30,000	3.5% - 5.5%	Up to 10 years	TBD (To Be Determined)
Fla.	Guaranteed Loan	\$500 - \$20,000	5.75% - 12.75%	2 - 6 years	100%
Ga.	Guaranteed Loan	Case by case	Depends on lender	1/2 - 10 years	15% secured, 40% unsecured
Guam	Guaranteed Loan	\$100 - \$5,000	Prevailing bank reference rate up to 10%	1 - 5 years	75%
Ill.	Guaranteed Loan, Interest Rate Buy-Down Loan, Principal Buy-Down Loan	\$500 - \$40,000	Up to 3.5%	Up to 20 years	100%
Iowa	Revolving Loan, Guaranteed Loan, Interest Rate Buy Down Loan	\$500-\$25,000	Prime plus 1%	1 - 5 years	Variable - up to 100%
Kan.	Guaranteed Loan	\$500-\$50,000	5%	1/2 year to 10 years	100%
Ky.	Guaranteed Loan, Interest Rate Buy-Down Loan	\$500 - \$25,000	4.5% -6%	2 - 8 years	50% - 100%
La.	Guaranteed Loan, Low Interest Non Guaranteed Loan	\$500 - \$50,000	Prime plus 1% - Prime plus 2%	2 - 7 years	50%
Md.	Guaranteed/Interest Rate Buy-Down Loan, Preferred Rate Non Guaranteed Loan	\$500 - \$30,000	3% - 1% under Prime	1 - 7 years, Up to 20 years for home equity loan	50%
Mass.	Guaranteed Loan, Interest Rate Buy Down Loan	\$500- No maximum	4%	Up to 10 years	100%
Mich.	Guaranteed Loan, Interest Rate Buy-Down	Up to \$30,000	3.5% - 6.75%	1 - 7 years	100%
Minn.	Guaranteed Loan, Interest Rate Buy Down, Guaranteed/Interest Rate Buy Down, Low Interest Non Guaranteed Loan	\$1,000 - \$50,000	Prime - Prime plus 1%	Varies - based on amount of loan	50% - 100%

Table 3. (continued)
AFP Program Features in 2004 and 2005

State	Loan Models	Range of Loan Amounts	Interest Charged to Borrower	Repayment Terms	Loan Guarantee Requirements
Mo.	Revolving Loan	\$500 - \$10,000	2% - 4%	Up to 5 years	n/a
Neb.	Guaranteed/Interest Rate Buy-Down Loan	\$1,500 - \$50,000	2.75% - 4.5%	2 - 10 years	100%
Nev.	Guaranteed Loan	\$700 - \$34,000	4.25% - 6.25%	2 - 10 years	200%
N.M.	Guaranteed Loan, Interest Rate Buy-Down Loan, Non Guaranteed Low Interest Loan	Up to \$20,000	Up to Prime plus 2%	1/2 - 15 years	100%
N.D.	Guaranteed/Interest Rate Buy Down Loan	\$500 - \$50,000	2% under Prime - Prime	1-7 years	100%
C.N.M.I.	Revolving Loan, Guaranteed Loan	\$500 - \$20,000	4% - 8%	1 - 5 years	100%
Okla.	Guaranteed Loan, Interest Rate Buy-Down Loan, Guaranteed/Interest Rate Buy-Down Loan, Non Guaranteed Low Interest Loan	No minimum - No maximum	5% - Prime plus 3%	3 - 5 years	100%
Pa.	Guaranteed Loan, Interest Rate Buy-Down Loan, Guaranteed/Interest Rate Buy-Down Loan	\$100 - \$25,000	0% - 4%	Up to 10 years	50%
S.C.	Guaranteed Loan, Non-Guaranteed Low Interest Loan	No minimum - \$30,000	5.9% - 9.9%	1 - 6 years	25% - 100%
V.I.	Interest Rate Buy-Down Loan, Guaranteed/Interest Rate Buy-Down Loan	\$300 - \$15,000	4%	1 - 5 years	100%
Utah	Interest Rate Buy-Down Loan, Guaranteed/Interest Rate Buy Down Loan, Non Guaranteed Low Interest Loan	\$750 - \$50,000	2.75% - 4.35%	2 - 5 years	100% for hearing aids; 0% other AT
Vt.	Revolving Loan	\$500 - No maximum	3% - 8%	1 - 10 years	n/a
Va.	Revolving Loan, Guaranteed Loan, Interest Rate Buy-Down Loan, Guaranteed/Interest Rate Buy Down, Non Guaranteed Low Interest Loan	No minimum - No maximum	3% - 5%	3 - 10 years	50%
Wash.	Revolving Loan	\$250 - \$10,000	Prime - Prime plus 2%	1/2 - 5 years	n/a
Wis.	Guaranteed Loan	\$1,000 - \$50,000	5.5% - 8.75%	1 - 10 years	20%
Wyo.	Interest Rate Buy-Down Loan	\$500 - \$5,000	0%	Up to 5 years	n/a

Source: FYs 2004 and 2005 Annual Program Data.

Table 4.
Loan Activity for AFPs in 2004 and 2005

State	FY 2004			FY 2005		
	Applications Processed (count)	Loans Made (count)	Amount of Loans Made (\$)	Applications Processed (count)	Loans Made (count)	Amount of Loans Made (\$)
Arkansas	4	4	\$40,378	8	5	\$26,379
Arizona	23	10	21,159	19	5	10,629
Florida	80	59	649,262	104	40	460,400
Georgia	a	a	a	9	3	35,843
Guam	a	a	a	1	1	1,444
Illinois	107	87	1,674,821	112	71	1,016,040
Iowa	19	8	66,679	35	9	44,732
Kansas	152	104	1,106,526	183	129	1,064,473
Kentucky	106	57	365,253	103	56	429,583
Louisiana	35	25	427,796	50	19	451,655
Maryland	170	95	1,416,247	172	86	1,034,449
Massachusetts	a	a	a	51	35	418,540
Michigan	96	39	248,896	164	64	421,970
Minnesota	1	1	7,500	6	4	49,785
Missouri	b	b	b	b	b	b
Nebraska	a	a	a	56	27	510,723
Nevada	20	15	413,467	12	8	188,619
North Dakota	a	a	a	b	b	b
Oklahoma	69	61	277,331	74	67	403,084
Pennsylvania	184	124	2,044,692	135	105	1,913,417
South Carolina	1	1	19,128	33	22	194,503
U.S. Virgin Islands	a	a	a	b	b	b
Utah	466	366	1,570,425	220	131	734,409
Virginia	42	28	444,705	188	136	2,008,451
Washington	7	5	23,950	27	20	59,393
Wisconsin	146	79	636,489	121	64	530,689
Wyoming	7	3	14,600	12	9	36,177
Totals	1,735	1,171	\$11,469,304	1,895	1,116	\$12,045,387

Source: AFP Outcomes Database and Management System, downloaded October 2, 2005.

Note: Applications processed are those applications for which a decision is made in that particular fiscal year. Delaware, New Mexico, Northern Marianas and Vermont were in the process of establishing their loan programs and had not begun to accept applications by September 30, 2005. Alabama and Maine, both FY 2005 grant recipients, will not begin to operate their AFPs until FY 2006.

a Georgia, Guam, Massachusetts, Nebraska, North Dakota and U.S. Virgin Islands were in the process of establishing their loan programs and did not accept applications in FY 2004.

b Data were not submitted to the Web-based system.

Analysis of Loan Activity in Fiscal Years 2004 and 2005

In FY 2004, AFPs in 21 states provided 1,171 loans with a total dollar amount of \$11.47 million for the purchase of AT by individuals with disabilities (see Table 4). In FY 2005, \$12.04 million was provided for 1,116 loans through AFPs in 27 states. FY 2004 ran from October 1, 2004, to September 30, 2005, and FY 2005 ran from October 1, 2005, to September 30, 2006. Cumulatively, during five years of AFP operations, from October 1, 2000, to September 30, 2005, \$38.9 million has been provided in AT loans to 3,801 borrowers with disabilities.

As shown in Table 5, guaranteed loans accounted for about 50 percent of all AT loans financed through AFPs in all states in FYs 2004 and 2005. Interest rate buy-down loans were the second most common type of alternative financing from state AFPs in FYs 2004 and 2005. Interestingly, the type of loan whose numbers increased the most dramatically during the past two years was the revolving or direct loan. The number of revolving loans more than tripled from 18 revolving loans in FY 2004 to 64 loans in FY 2005.

Guaranteed loans have been the type of loan most commonly provided to some 50 percent or

more of consumers each year since the state AFP loan programs began in FY 2001. Interest rate buy-down loans have continued to be the second most common type of loans provided to consumers during the past five years.

State AFPs continued to deliver good loan portfolio performances (see Table 6) in FY 2004 and FY 2005, as evidenced by the low number of loan defaults, which are defined as loans that are 90 days past due. The portfolio performance of all states in FY 2004 showed a total of 1,919 outstanding loans worth \$16.23 million in FY 2004, with 80 loans that went into default, with a value of \$229,754. The corresponding net loss rate for all AFP supported loans for all states was a low 1.22 percent in FY 2004 (see Table 6).

Looking at data from FY 2005, state AFPs had a low number of loan defaults. The overall portfolio performance of all states in FY 2005 showed a total of 1,764 outstanding loans worth \$13.42 million in FY 2005, with 51 loans that went into default, with a value of \$249,595. The corresponding net loss rate for all AFP supported loans for all states was a low 1.89 percent in FY 2005 (see Table 6).

Table 5.
Types of Loans Provided for AFPs in 2004 and 2005

Type of Alternative Financing	FY 2004		FY 2005	
	#	\$	#	\$
Loan guarantee	583	\$6,679,481.75	637	\$6,601,539.58
Interest rate buy-down	375	\$1,827,827.07	258	\$2,751,492.89
Non-guaranteed low interest loan	147	\$2,075,675.26	130	\$2,101,959.96
Revolving loan program	18	\$81,520.98	64	\$201,328.68
Other loans	45	\$784,659.15	24	\$383,565.89
No response	3	\$20,140.00	3	\$5,500.00
Totals	1171	\$11,469,304.21	1116	\$12,045,387.00

Source: AFP Outcomes Database and Management System, downloaded October 2, 2005.

Note: This table reflects approved loans only.

Table 6.
Loan Portfolio Performance for 2004 and 2005 — All States

	FY 2004	FY 2005
Number of Outstanding Loans	1919	1764
Total Dollar Amount of Outstanding Loans	\$16,232,616	\$13,422,952
Number of Defaulted Loans	80	51
Dollar Amount of Defaulted Loans	\$229,754	\$249,595
Default Rate	1.42%	1.86%
Dollar Amount of Net Losses	\$197,481	\$254,279
Net Loss Rate	1.22%	1.89%

Source: FYs 2004 and 2005 Annual Program Data.

Total Dollar Amount Of Outstanding Loans is the total amount of loans still outstanding (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.

Number of Defaulted Loans is the total number of loans defaulted (90 days past due) as of September 30 of the fiscal year.

Dollar Amount of Defaulted Loans is the total dollar amount of the loans defaulted (90 days past due), as of September 30 of the fiscal year.

Default Rate is the Dollar Amount of Defaulted Loans divided by the Total Dollar Amount of Outstanding Loans and expressed as a percentage.

Dollar Amount of Net Losses is equal to the total dollar amount lost on direct loans and guaranteed loan payouts minus recoveries from collateral as of September 30 of the fiscal year.

Net Loss Rate is the dollar amount of net losses divided by the total dollar amount of outstanding loans, expressed as a percentage.

Demographic Characteristics of Loan Recipients

The demographic characteristics of loan recipients were collected through voluntary surveys completed by borrowers. Demographic information collected for loan recipients is shown in Table 7. In FYs 2004 and 2005, the largest percentages of loans each year were received by males. Regarding ages of loan recipients in FYs 2004 and 2005, the majority of loan recipients were between 40 and 79 years of age. Specifically, in FY 2004, 61.8 percent of loan recipients were 40 to 79 years of age, with 50.5 percent of loan recipients in this age range in FY 2005.

The demographic data on race showed that 73.3 percent of loan recipients in FY 2004 were white; 8.7 percent were African American; 1.7 percent were Hispanic; 0.9 percent were American Indian, Alaskan Native or Pacific Islander; 0.3 percent were Asian; and 15.0 percent of loan recipients did not respond to the question. In FY 2005, data showed that 58.5 percent of loan recipients were white; 7.0 percent were African American; 2.1 percent were Hispanic; 1.2 percent were American Indian, Alaskan Native or Pacific Islander; 0.1 percent were Asian; and 30.6 percent of loan recipients did not respond to the question.

Examining the communities where loan recipients resided in FY 2004, 24.3 percent lived in urban areas, 26.5 percent lived in rural areas, and 33.1 percent lived in suburban areas. In FY 2005, 26.3 percent of loan recipients lived in urban areas, 24.6 percent lived in rural areas and 24 percent lived in suburban areas.

Types of AT Purchased

AFP loan recipients purchased many different types of assistive technology to meet their specific needs, as shown in Table 8. In FY 2004, the four most frequently purchased types of AT were hearing aids (41.1 percent), adapted transportation (37.3 percent), mobility equipment (9.3 percent) and building modifications (6.8 percent). In FY 2005, the four most frequently purchased types of AT were adapted transportation (46.6 percent), hearing aids (24.2 percent), mobility equipment (9.9 percent) and building modifications (9.2 percent). Other types of AT purchased by AFP loan recipients in 2004 and 2005 included equipment for daily living; computer equipment and computer access; seating and positioning AT; visual aids; communication devices; and medical equipment.

Table 7.
Demographic Characteristics of Borrowers in 2004 and 2005

	FY 2004		FY 2005	
	Count	Percentage of 1,171 Approved Loans	Count	Percentage of 1,116 Approved Loans
Sex of AT User				
Male	638	54.5	519	46.5
Female	482	41.2	451	40.4
No response	51	4.4	146	13.1
Total	1,171	100.1	1,116	100.0
Age of AT User				
0–9 years	68	5.8	43	3.9
10–19 years	52	4.4	66	5.9
20–29 years	73	6.2	85	7.6
30–39 years	91	7.8	94	8.4
40–49 years	175	14.9	140	12.5
50–59 years	185	15.8	183	16.4
60–69 years	189	16.1	128	11.5
70–79 years	176	15.0	113	10.1
80–89 years	99	8.5	63	5.6
90–100 years	5	0.4	7	0.6
No response	58	5.0	194	17.4
Total	1,171	99.9	1,116	99.9
Race of AT User				
White	858	73.3	653	58.5
Black or African American	102	8.7	78	7.0
Hispanic or Latino	20	1.7	23	2.1
American Indian, Alaskan Native	10	0.9	12	1.1
Pacific Islander	0	0.0	1	0.1
Asian	3	0.3	1	0.1
Other	2	0.2	7	0.6
No Response	176	15.0	341	30.6
Total	1,171	100.1	1,116	100.1
Community of User				
Primarily urban	284	24.3	294	26.3
Primarily rural	310	26.5	275	24.6
Primarily suburban	388	33.1	268	24.0
Other	114	9.7	244	21.9
No Response	75	6.4	35	3.1
Total	1,171	100.0	1,116	99.9

Source: AFP Outcomes Database and Management System, downloaded October 2, 2005.

Note: Columns may not sum to exactly 100% due to rounding.

Table 8.
Types of AT Purchased by Borrowers in 2004 and 2005

Assistive Technology	FY 2004		FY 2005	
	Count	Percentage of 1,171 Approved Loans	Count	Percentage of 1,116 Approved Loans
Adapted transportation	437	37.3	520	46.6
Hearing aids	481	41.1	270	24.2
Mobility equipment	109	9.3	111	9.9
Building modifications	80	6.8	103	9.2
Daily living equipment	42	3.6	58	5.2
Computer equipment	42	3.6	66	5.9
Seating and positioning	27	2.3	17	1.5
Visual aids	26	2.2	14	1.3
Computer access	18	1.5	33	3.0
Medical equipment	14	1.2	20	1.8
Social and recreational	7	0.6	9	0.8
Communication	5	0.4	2	0.2
Environmental control	5	0.4	2	0.2
Work or school modifications	5	0.4	5	0.4
Farm equipment modifications	2	0.2	1	0.1
Other needs	7	0.6	27	2.4

Source: AFP Outcomes Database and Management System, downloaded October 2, 2005.

Note: Borrowers could purchase more than one piece of AT with a single loan, and therefore the count column exceeds 1,171 (FY 2004) and 1,116 (FY 2005) if summed. Therefore, the percentages reported were calculated as follows: count of loans for type of technology divided by total approved loans for that year.

Types of Disabilities the AT is Expected to Affect

Loan recipients provided information on the functions that the AT would affect. The data (see Table 9) showed that 54.6 percent of the AT purchased by AFP loan recipients in FY 2004 would affect social interactions, 50.5 percent of the AT would affect mobility, 43.0 percent would affect hearing and 41.4 percent would affect talking and communication. Data from FY 2005 showed that 64.1 percent of the loans would affect mobility, 34.6 would affect social interactions, 25.1 percent would affect hearing and 18.8 percent would affect talking and communication. Also in FYs 2002 and 2003, mobility, followed by social interactions, hearing, and talking and communication were the four functions most often cited by AT loan recipients.

Table 10 provides detailed information on approved loans for FYs 2004 and 2005. For AFP loans in both fiscal years, the median amounts for approved

loans were of similar values: \$5,000 in FY 2004 and \$5,128 in FY 2005. The average loan amount was \$9,811 in FY 2004 and \$10,871 in FY 2005. Historically, the median approved loan amounts were \$5,000 in FY 2003 and \$4,769 in FY 2002. The average loan amounts were \$10,277 in FY 2003 and \$10,425 in FY 2002.

In general, AFPs offered favorable, low interest rate loans to borrowers in FYs 2004 and 2005, as shown in Table 11. The overwhelming majority of loans in both fiscal years (89.1 percent in FY 2004 and 88.6 percent in FY 2005) had interest rates between 0 percent and 6 percent.

Repayment terms for most AFP loans ranged from less than 3 years to 6 to 10 years in FYs 2004 and 2005 (see Table 11). For both years, about 1 percent of all loans had a repayment period of more than 10 years. Loans with longer repayment periods had lower monthly loan payments, which often made the loans more affordable for borrowers.

Table 9.
Functions Affected by AT Purchased by Borrowers in 2004 and 2005

Assistive Technology	FY 2004		FY 2005	
	Count	Percentage of 1,171 Approved Loans	Count	Percentage of 1,116 Approved Loans
AT will affect mobility	591	50.5	715	64.1
AT will affect social interactions	639	54.6	386	34.6
AT will affect hearing	504	43.0	280	25.1
AT will affect talking and communication	485	41.4	210	18.8
AT will affect learning	110	9.4	110	9.9
AT will affect memory	70	6.0	30	2.7
AT will affect handling skills (dexterity)	36	3.1	37	3.3
AT will affect seeing	36	3.1	26	2.3
AT will affect other things	111	9.5	73	6.5

Source: AFP Outcomes Database and Management System, downloaded October 2, 2005..

Note: The AT purchased by the borrowers may have multiple functional impacts on the AT user, and therefore the count column exceeds 1,171 (in FY 2004) and 1,116 (in FY 2005) if summed. Therefore, the percentages reported were calculated as follows: count of types of functional impact expected divided by total approved loans for that year.

Table 10.
Dollar Amount of Approved Loans in 2004 and 2005

	FY 2004 (N=1,171)	FY 2005 (N=1,116)
Median	\$5,000.00	\$5,128.00
Mean	\$9,811.21	\$10,871.29
Minimum	\$204.00	\$148.82
Maximum	\$74,925.00	\$81,000.00
Standard Deviation	\$10,782.60	\$11,329.19

Source: AFP Outcomes Database and Management System, downloaded October 2, 2005

Table 11.
Types of AT Purchased by Borrowers in 2004 and 2005

Interest Rate	FY 2004		FY 2005	
	Count	Percentage of 1,171	Count	Percentage of 1,116
0% to 2.0%	374	31.9	105	9.4
2.1% to 4.0%	335	28.6	459	41.1
4.1% to 6.0%	335	28.6	425	38.1
6.1% to 8.0%	114	9.7	102	9.1
8.1% or greater	10	0.9	21	1.9
Not reported	3	0.3	4	0.4
Totals	1171	100.0	1116	100.0
Loan Repayment Terms				
Less than 3 years	224	19.1	180	16.1
3 to 5 years	673	57.5	623	55.8
6 to 10 years	258	22.0	290	26.0
11 years or more	8	0.7	12	1.1
Repayment not recorded	8	0.7	11	1.0
Totals	1171	100.0	1116	100.0

Source: AFP Outcomes Database and Management System, downloaded October 2, 2005.

Table 12.
Borrowers' Perceptions of the Impact of Approved Loans and Associated AT Acquisitions in 2004 and 2005

	Got Better		Stayed Same		Got Worse		Total Responses	
	Count	%	Count	%	Count	%	Count	%
Fund the AT I wanted or needed	163	91.6	15	8.4	0	0.0	178	100.0
Quality of life	162	93.6	9	5.2	2	1.2	173	100.0
Fund the AT that I would not have been able to obtain through other sources	161	90.4	17	9.6	0	0.0	178	100.0
Participate in recreation, leisure or community, social or spiritual activities	158	91.3	13	7.5	2	1.2	173	100.0
Do home/community living management activities (e.g., shopping, cooking, laundry, cleaning)	139	80.3	33	19.1	1	0.6	173	100.0
Participate in important life roles (e.g., parent, friend, advocate)	137	79.2	36	20.8	0	0.0	173	100.0
Manage health or personal safety	129	75.4	41	24.0	1	0.6	171	100.0
Move around in the community	114	65.5	58	33.3	2	1.1	174	100.0
Participate in learning and educational activities	102	59.6	69	40.4	0	0.0	171	100.0
Control life & life decisions	95	55.2	77	44.8	0	0.0	172	100.0
Control or manage the amount of physical assistance or attendant care used during the day	93	54.7	75	44.1	2	1.2	170	100.0
Work or seek work, or participate in vocational or productive activities	88	51.5	83	48.5	0	0.0	171	100.0
Establish credit history	67	37.9	110	62.1	0	0.0	177	100.0
Understand personal finances, credit and financial planning	65	36.7	112	63.3	0	0.0	177	100.0
Manage individual finances—more control and power over finances	62	35.2	113	64.2	1	0.6	176	100.0
Stay in the home or current living situation, or to have a choice in living situation changes	61	36.1	108	63.9	0	0.0	169	100.0

Source: AFP Outcomes Database and Management System, downloaded October 2, 2005.

Note: Years 4 and 5 are combined.

Note: Totals vary because not all outcomes are relevant for all types of equipment.

Survey of Borrowers' Perceptions of Impact of AT Acquisitions and AFP Services

The AT purchased through AFP loans can be essential to individuals with disabilities as it helps maintain or improve their functioning in important areas of life. To assess the affect of the acquisition of AT through AFP loans, the AFPs asked borrowers to complete surveys on the AT they purchased and on the AFP loan process. About 18 percent of loan recipients completed the surveys. The overwhelming majority of loan recipients (93.6 percent) who completed AFP surveys in FYs 2004 and 2005 reported that their acquisition of AT through AFP loans had improved their quality of life. In addition, the majority of survey respondents (between 51.5 percent and 91.6 percent of respondents) reported that the impact of the loans resulted in their "getting better" in regard to another 11 of 16 important areas of life activities (see Table 12). Besides quality of life, a majority of recipients reported "getting better" in areas that included funding the AT that was wanted or needed; funding of AT that they could not obtain through other sources; participation in recreation, community, social or spiritual activities; ability to do home and community activities such as shopping and cooking; participation in important life roles such as parent, friend and advocate; management of health or personal safety; ability to move around in the community;

participation in learning and educational activities; control of life and life decisions; control or management of the amount of daily physical assistance or attendant care; and the ability to work, or seek work, or participate in vocational or productive activities.

Smaller percentages of AFP loan respondents (that ranged between 5.2 and 48.5 percent) said their lives "stayed the same" in the 12 areas listed above, after the purchase of AT compared with those who said their lives "got better." Very few to no respondents reported that their lives "got worse" in these areas (see Table 12).

Some AFP loan recipients in FYs 2004 and 2005 also provided more information on satisfaction with the loan program through responses to additional survey questions (see Table 13). A majority of these respondents (84.7 percent in FY 2004 and 94.0 percent in FY 2005) said they would use the program again to purchase AT, and 88.3 percent of respondents in FY 2004 and 94.0 percent of respondents in FY 2005 said they would recommend the AFP to other individuals with disabilities. In FY 2004, 82.0 percent of respondents said they were very or somewhat satisfied with services and 92.8 percent gave this response in FY 2005. In FY 2004, 6.3 percent said they were somewhat or very dissatisfied with services and 11.7 percent gave no response to the question. In FY 2005, 1.2 percent said they were very dissatisfied with AFP loan services, and 6.0 percent gave no response.

Table 13.
Satisfaction Outcomes of Borrowers Completing Follow-up Surveys

	FY 2004		FY 2005	
	Count	Percentage of 111 Borrowers	Count	Percentage of 84 Borrowers
Use this program again?				
Yes	94	84.7	79	94.0
No	1	0.9	0	0.0
No response	16	14.4	5	6.0
Total	111	100.0	84	100.0
Recommend program?				
Yes	98	88.3	79	94.0
No	0	0.0	0	0.0
No response	13	11.7	5	6.0
Total	111	100.0	84	100.0
Satisfied with service?				
Very satisfied	87	78.4	72	85.7
Somewhat satisfied	4	3.6	6	7.1
Somewhat dissatisfied	1	0.9	0	0.0
Very dissatisfied	6	5.4	1	1.2
No response	13	11.7	5	6.0
Total	111	100.0	84	100.0

Source: AFP Outcomes Database and Management System, downloaded October 2, 2005.

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 2005, federal and state/private contributions funding for AFPs had expanded the number of state loan programs to 33. Similarly, the number of people served by the AFPs has increased from 548 individuals who received \$6 million in loans in FY 2001 to 1,116 individuals who received \$12.04 million in loans in FY 2005.

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, and, most recently, in FYs 2004 and 2005, showed 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 reported that the AT improved or maintained their abilities in several key areas of their lives. These included 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. In the future, more individuals with disabilities will be assisted by these loan programs as AFPs are expanded to serve increasing numbers of people with disabilities who need to purchase and use AT.

Alternative Financing Programs for FYs 2004 and 2005

Administered by the Rehabilitation Services Administration (RSA), U.S. Department of Education

Alabama

Alabama Loan Program
Alabama Department of
Rehabilitation Services
2125 East South Boulevard
P.O. Box 20752
Montgomery, AL 36120-0752
Project Contact: Joe Helm
Phone: 334/613-2217
TTY: 334/613-3519
E-mail: jhelm@rehab.state.ai.us

Arizona

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
Phone: 800/477-9921
TTY: 602/728-9536
Fax: 602/728-9535
E-mail: jill.pleasant@nau.edu
Web: <http://www.azlat.org>

Arkansas

Arkansas Technology Alternative
Financing Project
Arkansas Rehabilitation Services
4601 West Markham
Little Rock, AR 72205
Project Director: Jim Moreland
Phone: 501/683-3008
Fax: 501/666-5319
E-mail: jdmoreland@ars.state.ar.us

Delaware

Delaware Loan Program
Delaware Assistive Technology
Initiative
University of Delaware
1600 Rockland Road
P.O. Box 269
Wilmington, DE 19899-0269
Director: Beth Mineo-Mollica
Phone: 302/651-6790
TTY: 302/651-6794
Fax: 302/651-6793
E-mail: mineo@asel.udel.edu

Florida

Florida Alternative Financing
Program
Florida Alliance for Assistive
Services and Technology
(FAAST, Inc.)
325 John Knox Road, Bldg 400,
Suite 402
Tallahassee, FL 32303
Loan program Manager:
Kristina Torrance
Phone: 850/487-3278
Fax: 850/487-2805
E-mail: faast@faast.org

Georgia

Georgia Credit – Able
Tech-Able Inc
1114 Brett Drive, Suite 100
Conyers, GA 30094
Program Coordinator: Jackie
Wilks-Weathers
Phone: 404/638-0385
E-mail: jackie@credit-able.org

Guam

Guam Options for Alternative
Loans – Assistive Technology
(GOAL-AT)
University of Guam CEDDERS
UOG Station
303 University Drive, House #19
Dean Circle
Mangilao, Guam 96923
Project Coordinator: Michael
Terlaje
Phone: 671/735-2490
TTY: 671/735-2491
Fax: 671/734-8378
E-mail: mterlaje@ite.net

Illinois

TechConnect Low Interest Loan
Program
Illinois Assistive Technology
Project
1 West Old State Capitol Plaza,
Suite 100
Springfield, IL 62701-1200
TechConnect Program
Coordinator: Sue Castles
Phone: 800/852-5110
Phone: 217/522-7985
TTY: 217/522-9966
Fax: 217/522-8067
E-mail: scastles@iltech.org

Iowa

Iowa Able Loan Program
Abilities Fund
410 North 18th Street
Centerville, IA 52544
Director: Patti Lind

Phone: 888/222-8943
Phone: 641/856-2173
Fax: 641/856-3101
E-mail: prlind@abilitiesfund.org
Web: <http://www.abilitiesfund.org>
Iowa Able Foundation
Contact: Sarah Dixon
Phone: 515/243-2000
E-mail: sdixon@sppg.com

Kansas

Alternative Financing Program
Kansas Assistive Technology
Cooperative
625 Merchant, Suite 205
Emporia, KS 66801
Executive Director: Basil Kessler
E-mail: katcodir@SBCglobal.net
AFP Coordinator: Charles Linville
E-mail: katcoafp@SBCglobal.net
Phone/TTY: 866/465-2826
Phone/TTY: 620/341-9002
Fax: 620/342-6400

Kentucky

Loan Initiative Networking
Kentuckians for Assistive
Technology (LINK AT)
Kentucky Assistive Technology
Loan Corporation
209 St Clair Street
Frankfort, KY 40601
Program Director: Dave Matheis
Phone: 877/675-0195
Phone: 502/564-4444 ext. 279
Fax: 502/564-1268
E-mail: DaveS.Matheis@ky.gov
Web: <http://www.katcl.ky.gov>

Louisiana

Louisiana Assistive Technology Loan Program
Louisiana Assistive Technology Access Network (LATAN)
3042 Old Forge Road, Suite D
Baton Rouge, LA 70808
Loan Program Director:
Kurt Hellmann
Phone/TTY: 225/925-9500
Phone/TTY: 800/270-6185 (National)
Fax: 225/925-9560
E-mail: khellmann@latan.org
Web: <http://www.latan.org>

Maine

Maine Loan Program
Maine Consumer Information and Technology Training Exchange (CITE)
Maine CITE Coordinating Center
46 University Drive
Augusta, ME 043330
Project Contact: Kathy Adams
Phone: 207/621-3195
TTY: 207/621-3482
E-mail: kadamsot@maine.rr.com

Maryland

Assistive Technology Guaranteed Loan Program
Maryland Technology Assistance Program
2301 Argonne Drive, Room T-17
Baltimore, MD 21218
Loan Program Director: Tony Rice
Phone/TTY: 800/832-4827
Fax: 410/554-9237
E-mail: loans@mdtap.org
Web: <http://www.mdtap.org>

Massachusetts

Massachusetts AT Loan Program
Easter Seals Massachusetts
484 Main Street
Worcester, MA 01608
AFP Director: Jason Luciano
Phone: 508/751-6431
E-mail: jluciano@eastersealsma.org

Michigan

Michigan Assistive Technology Loan Fund
C/O U.C.P. Michigan
3401 E. Saginaw, Suite 216
Lansing, MI 48912
Loan Fund Manager: Leah March
Phone: 517/203-1200 ext. 19
Fax: 517/203-1203
E-mail: march@ucpmichigan.org
Web: <http://www.mi-atlf.org>

Minnesota

ATMN Micro – Loan Program
Assistive Technology of Minnesota
1800 Pioneer Creek Center,
Box 310
Maple Plain, MN 55359-0310
Project Director: Carol Fury
Phone: 763/479-8239

TTY: 800/627-3529
Fax: 763/479-8243
E-mail: info@atmn.org
Web: <http://www.atmn.org>

Missouri

Show Me Loans
Missouri Assistive Technology Council
4731 South Cochise #114
Independence, MO 64055-6975
Loan Program Coordinator:
Marty Exline
Phone: 816/350-5281
TTY: 816/373-9315
E-mail: mexline@swbell.net

Nebraska

Nebraska Alternative Financing Loan Program
Easter Seals Nebraska
638 North 109th Plaza
Omaha, NE 68154
AFP Director: Renee Fitzke
Phone: 402/345-2200 X1116
E-mail: rfitzke@ne.easterseals.com

Nevada

Nevada Assistive Technology Loan Fund
CareChest
7910 N. Virginia Street
Reno, NV 89506
Loan Program Coordinator:
Randi Decasa
Phone: 775/829-2273
Fax: 775/829-8745
E-mail: loans@carechest.com

New Mexico

New Mexico Loan Program
San Juan Center for Independence
3535 E. 30th, Suite 101
Farmington, NM 87402
Program Manager: Larry McCabe
Phone: 505/566-5827
Fax: 505/566-5842
E-mail: lmccabe@sjci.org

North Dakota

North Dakota AT Loan Program
North Dakota Association for the Disabled
2660 South Columbia Road
Grand Forks, ND 58201
Loan Coordinator: Traci Ladouceur
Phone 701/795-6609
TTY: 800/265-4728
Fax: 701/239-7229
E-mail: tladouceur@ndad.org

Northern Marianas

Trankilu Loan Program
Commonwealth of the Northern Marianas
Council on Developmental Disabilities
P.O. Box 502565
Saipan, MP 96950-2565
Loan Program Coordinator:
Tony Chong

Phone: 670/664-7000
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Oklahoma

Oklahoma Alternative Financing Program
Oklahoma ABLE Tech
1514 West Hall of Fame
Stillwater, OK 74078-2026
Loan Program Coordinator:
Milissa Gofourth
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Pennsylvania

Pennsylvania Assistive Technology Foundation
1004 West Ninth Avenue, First Floor
King of Prussia, PA 19406
Executive Director: Susan Tachau
Phone: 888/744-1938 (National)
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South Carolina

South Carolina Assistive Technology Loan Program (SC AT)
Vocational Rehabilitation Department
1410 Boston Avenue
West Columbia, SC 29171
Project Coordinator: Denise Koon
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U.S. Virgin Islands

U.S. Virgin Islands Loan Program
University of the Virgin Islands
#2 John Brewer's Bay
St. Thomas, U.S.VI 00802
Project Coordinator: Shirley White
Phone: 340/776-9200 ext. 2333
Fax: 340/693-1325
E-mail: swhite@uvi.edu

Utah

Alternative Financing Program
Utah Assistive Technology Foundation (UATF)
Center for Persons with Disabilities
6835 Old Main Hill
Logan, UT 84322
Director: Marilyn Hammond
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Phone: 435/797-2025
TTY: 435/797-7089
Fax: 435/797-2355
E-mail: uatf@cpd2.usu.edu
Web: <http://www.uatf.org>

Vermont

Vermont Assistive Technology Fund
Opportunities Ventures
18 Pearl Street
Burlington, VT 05401
Outreach Manager: Leandre Waldo-Johnson
Phone: 802/865-2003 Ext. 140
Fax: 802/860-6123
E-mail: lwaldojohnson@oppsvt.org

Virginia

Assistive Technology Loan Fund Authority (ATLFA)
1602 Rolling Hills Drive,
Suite 107
Richmond, VA 23229
Director: Joey Wallace
Phone: 866/835-5976 (Toll Free)
Phone: 804/662-9000
Fax: 804/662-9533
E-mail: joey.wallace@atfva.org
Web: <http://www.atfva.org>

Washington

Washington Loan Program
Washington Assistive Technology Foundation
1823 East Madison, Suite 1000
Seattle, WA 98122
Program Director: Andrea Dimond
Phone: 206/328-5116
TTY: 800/214-8731
Fax: 206/328-5126
E-mail: andrea@watf.org

Wisconsin

WisLoan
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