

Telework Program

**A Report
on the First
Two Years
of Program
Operations
of the
Telework
Program
FY 2004 -
FY 2005**

Increasing Employment Opportunities For People with Disabilities

Introduction

A federal-state endeavor to increase employment opportunities for individuals with disabilities has begun to be implemented in states across the nation. The Telework Program—an important component of the President's New Freedom Initiative for People with Disabilities—has provided federal grants to 20 states to establish Telework financial loan programs. The federal Telework grants have created state-based loan programs that aid individuals with disabilities in purchasing equipment that facilitates (1) home-based self-employment and (2) teleworking from home for an employer. By offering greater flexibility than traditional work settings, teleworking can enable a person with disabilities to more easily participate in the work force. For example, teleworking may help people with disabilities overcome barriers to employment including transportation problems, physical fatigue, and provision of personal assistance services. The Rehabilitation Services Administration, in the U.S. Department of Education, administers the Telework Program.

In fiscal year (FY) 2003, 20 states received a total of nearly \$19.8 million in awards from the Telework Program grant competition. One dollar for every nine dollars of federal money was contributed by states through state funding and private contributions. Combined federal and state loan funds totaled about \$21.9 million. States receiving Telework Program grants were Arizona, Delaware, Florida, Guam, Illinois, Iowa, Kansas, Maryland, Michigan, Minnesota, Missouri, Nebraska, New Mexico, New York, Oklahoma, South Carolina, Utah, Virginia, Washington and Wisconsin. States began operating their loan programs during FY 2004.

Telework Program in FYs 2004 and 2005

In FY 2004 (October 1, 2003 to September 30, 2005), states began to set up the required infrastructure to operate their loan programs. A total of 6 loans for telework equipment were made with an overall loan value of \$81,788 (see Table A). Illinois, Missouri and Virginia state Telework loan funds each provided one telework loan, with Oklahoma providing three telework loans to individuals with disabilities. In FY 2005 (October 1, 2004 to September 30, 2005), 28 loans were made in 10 states, with a value of \$267,747. Iowa, Kansas, Michigan, Missouri and New Mexico each had one Telework loan. Washington state had two loans in FY 2005, Virginia had four loans, and Nebraska had five loans. Florida and Illinois each had six loans.

Table A. Telework Loans FYs 2004 and 2005

State	FY 2004			FY 2005		
	Applications Received	Loans Made	Value of Loans	Applications Received	Loans Made	Value of Loans
Arizona	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
Florida	0	0	0	10	6	66,810
Guam	0	0	0	0	0	0
Illinois	3	1	40,106	10	6	109,171
Iowa	0	0	0	2	1	4,029
Kansas	3	0	0	3	1	12,750
Maryland	0	0	0	0	0	0
Michigan	0	0	0	6	1	800
Minnesota	5	0	0	5	0	0
Missouri	1	1	8,000	1	1	2,000
Nebraska	0	0	0	8	5	29,162
New Mexico	0	0	0	1	1	2,547
New York	0	0	0	0	0	0
Oklahoma	3	3	10,087	2	0	0
South Carolina	0	0	0	1	0	0
Utah	0	0	0	0	0	0
Virginia	1	1	23,595	4	4	36,204
Washington	3	0	0	6	2	4,274
Wisconsin	0	0	0	0	0	0
Totals	19	6	\$81,788	59	28	\$267,747

Sources: FYs 2004 and 2005 Annual Telework Program Data

Telework Program Partners

To operate a state Telework loan fund, state grantees were required to establish administrative and financial partners. Administrative partners were community-based organizations that involved individuals with disabilities in decision-making at all organizational levels. The community-based organizations (CBOs) were required to enter into a contract with lending institutions or state financing authorities that could facilitate the financial aspects of the loan program. Table B shows the entities that states partnered with in FY 2005, the second year of state Telework loan fund operations. The table indicates that most states had finalized partnerships with their CBOs and their lending institutions by the close of the fiscal year, which ended September 30, 2005. However, a few states were still in the process of finalizing their partnerships.

Table B. Telework Program Partners FY 2005

State	Partners
Arizona	State Agency: Northern Arizona University CBO: Arizona Community Foundation Lender: Arizona MultiBank
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, Vocational Rehabilitation Services CBO: Florida Alliance for Assistive Services and Technology (FAAST) Lenders: SunTrust Bank, AmSouth
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, Labette 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
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.
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
New Mexico	State Agency: New Mexico Division of Vocational Rehabilitation/Technology Assistance Program CBO: New Mexico Technology Loan Council Lender: First State Bank

Table B. Telework Program Partners FY 2005 (continued)

State	Partners
New York	State Agency: New York State Office of Advocate for Persons with Disabilities CBO: To be determined Lender: To be determined
Oklahoma	State Agency: Oklahoma ABLE Tech CBO: Oklahoma Assistive Technology Foundation Lender: BancFirst of Stillwater
South Carolina	State Agency: South Carolina Vocational Rehabilitation Department CBO: Foundation for Independence Through Employment 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
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 Fund
Wisconsin	State Agency: Wisconsin Department of Workforce Development CBO: IndependenceFirst Lender: Marshall and Ilsley Bank

Source: FY 2005 Annual Telework Program Data

Features of State Telework Loan Funds

Each state Telework loan fund was required to feature one or more types of loans. These included a low-interest loan fund; an interest rate buy-down program; a direct (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 met requirements of the Telework Program.

Direct Loans (Revolving Loans). For state Telework loan funds that offered direct or revolving loans to consumers, the programs acted as lenders and set their own rates and terms for the loans. This provided the Telework loan fund with more flexibility in determining who should receive loans and at what cost because the Telework loan fund was its own lender. Loan programs also assumed the risk of loan defaults. With direct loans, the money lent to consumers ultimately will come back to the state Telework loan funds and will finance additional direct loans.

Loan Guarantees. Most state Telework loan funds offered guaranteed loans to consumers through their lending institutions, typically banks and credit unions. With a guaranteed loan, the state Telework loan fund “guaranteed” that it would cover all, or part, of the loan should the borrower default on loan payments. State Telework loan funds set aside a portion of funds to cover loan defaults. By agreeing to cover all or part of a loan if it should default, the state Telework loan fund could enable a bank to provide financing to individuals that the bank might otherwise deem too risky. As shown in Table C, the amount of the guarantee varied from

state to state; loan guarantee amounts depended primarily on the degree of risk that the conventional lender was willing to assume. Some lenders required that the state Telework loan fund guarantee 100 percent of the loan amount and reserve a corresponding amount of cash, while a few lenders required a smaller guarantee (20 to 50 percent). A smaller guarantee amount allowed a state Telework loan fund to have more money available for loans.

Interest Rate and Principal Buy-Down Loans. States often “bought down” loans to make financing more affordable for borrowers. By buying down an interest rate on a loan from their lending partners, the state Telework loan fund covered a portion of the interest payments for a loan. In exchange, the lending institution agreed to make the loan at a lower rate to the individual who wanted to purchase telework equipment. With principal buy-down loans, a portion of the principal was bought down by the state Telework loan fund.

Non-Guaranteed Low Interest Loans. Some individuals with disabilities who apply to the state Telework loan funds for financing may have high enough incomes and credit scores to obtain loans directly from conventional lenders. In these cases, the state Telework loan funds could refer the individuals to their lending partners, which then could provide financing at or below the market rate for a typical consumer loan. A bank typically would agree to provide a lower loan rate in exchange for the state Telework loan fund depositing its money with the institution. No non-guaranteed low interest loans were provided during the first two years of operation of the Telework Program.

Table C provides information on the range of loan amounts available from states in the Telework Program in FY 2005. Minimum loans ranged from no specified minimum or a range of minimums between \$500 and \$1,500, and maximum loans ranged from \$5,000 to \$50,000, with some state Telework loan funds having no specified maximum loan amount. Interest rates available for the various loans varied from 0 percent to 10.75 percent or current market rates. The length of the loan terms available varied also with some programs providing loan repayment periods up to 10 or 20 years. Loan guarantee requirements differed widely by state, with individual financing institutions requiring state programs to set aside and reserve between 20 percent and 100 percent of the total amount loaned to borrowers.

Table C. Features of Telework Loan Programs FY 2005

State	Loan Program Type	Range of Loans	Interest Rates/Terms	% Guarantee Requirements
AZ	Loan Guarantee	\$500 - \$10,000	9% - 10.75%/ 1 to 2 years	100%
DE	Loan Guarantee, Interest Rate Buy-Down, Guaranteed/Interest Rate Buy-Down Loan, Non-Guaranteed Low Interest Loan	\$500 - \$30,000	3.5% - 5.5%/ up to 10 years	To Be Determined (TBD)
FL	Loan Guarantee, Non-Guaranteed Low Interest Loan	\$3,000- \$20,000	5.8% - 8.5%/ 5 to 6 years	50% - 100%
GU	Loan Guarantee	\$100 - \$5,000	6%/ 2 months - 5 years	75%
IL	Guaranteed/Interest Rate Buy-Down, Guaranteed/Principal Buy-Down	\$500 - \$40,000	0% - 3.5%/ up to 20 years	100%
IA	Direct Loan, Loan Guarantee, Interest Rate Buy-Down	\$500 - \$25,000	Prime plus 1%/ 1 - 5 years	Variable, up to 100%

Table C. Features of Telework Loan Programs FY 2005 (continued)

State	Loan Program Type	Range of Loans	Interest Rates/Terms	% Guarantee Requirements
KS	Loan Guarantee	\$500 - \$50,000	5% / 1/2 year to 10 years	100%
MD	Loan Guarantee, Non-Guaranteed Low Interest Loan, Interest Rate Buy-Down	\$500 - \$30,000	3%- Prime minus 1%/ 1 to 7 years, up to 20 yrs for home equity	50%
MI	Loan Guarantee, Interest Rate Buy-Down Loan	\$0 - \$20,000	3.5% - 5.25%/ 1 - 5 years	100%
MN	Guaranteed, Interest Rate Buy Down, Guaranteed/Interest Rate Buy-Down, Non-Guaranteed Low Interest Loan	\$1,000 - \$30,000	Prime - Prime plus 1%/ varies on type of loan	50%- 100%
MO	Direct Loan	\$500 - \$10,000	2% - 4%/ up to 5 years	n/a
NE	Guaranteed/Interest Rate Buy-Down	\$1,500 - \$50,000	2.75% - 4.5%/ 2 - 10 years	100%
NM	Guaranteed/ Interest Rate Buy-Down Loan	\$1,000 - \$30,000	Current market rates/ up to 5 years	Up to 100%
NY	Direct Loan	TBD	TBD	TBD
OK	Loan Guarantee, Interest Rate Buy-Down, Guaranteed/Interest Rate Buy-Down, Non-Guaranteed Low Interest Loan	No minimum - No maximum	5%/ 3 - 5 years	100%
SC	Loan Guarantee, Non-Guaranteed Low Interest Loan	No minimum - \$30,000	5.9% - 9.9%/ 1 to 6 years	25% - 100%
UT	Interest Rate Buy-Down, Non-Guaranteed Low Interest Loan	\$500 - \$7,000	0%/ 1 to 2 years	0%
VA	Direct Loan, Loan Guarantee, Interest Rate Buy-Down, Guaranteed/Interest Rate Buy-Down, Non-Guaranteed Low Interest Loan	No minimum- No maximum	3% - 5%/ 3 - 10 years	50%
WA	Direct Loan	\$250 - \$25,000	4.75% - 6.75% (Prime to Prime plus 2%)/ 1/2 to 5 years	n/a
WI	Loan Guarantee	\$1,000 - \$35,000	Prime plus 2%/ 1 to 10 years	20%

Source: FY 2005 Annual Telework Program Data

Loan Activity for FYs 2004 and 2005

During the operation of the Telework loan program in FYs 2004 and 2005, the majority of Telework loans were guaranteed loans, as shown in Table D. In FY 2004, four of the six loans (66 percent) were guaranteed loans, one was a direct loan, and one was an interest rate buy-down loan. In FY 2005, 17 of 28 loans (60.7 percent) were guaranteed loans, six were guaranteed/interest rate buy-down loans, and five were direct loans.

Table D. Number and Type of Loans FYs 2004 and 2005

Type of Loans	FY 2004		FY 2005	
	Number of Loans	Amount of Loans	Number of Loans	Amount of Loans
Direct	1	8,000	5	14,220
Guaranteed	4	50,193	17	221,818
Interest Rate Buy Down	1	23,595		
Guaranteed/Interest Rate Buy Down			6	31,709
Total	6	\$81,788	28	\$267,747

Sources: FYs 2004 and 2005 Annual Telework Program Data

Achievements and Challenges of State Telework Loan Funds

State Telework loan funds identified many strategies for advancing their programs, and noted the achievements and challenges encountered during their program operations in the past two years. Staff from the state Telework loan funds discussed these issues during a series of three focus groups conducted via teleconferences in February 2006. Program staff discussed the varied methods they were using to establish and build their Telework loan funds. The focus groups provided considerable insight into the progress and challenges in establishing and running state Telework loan funds.

For the three teleconferences, 25 staff members from 16 of the 20 state Telework loan funds participated in the discussions. RESNA Alternative Financing Technical Assistance Program conducted the teleconferences, with the University of Illinois at Chicago, a subcontractor with RESNA, guiding the focus group discussions. The following state Telework loan funds participated in the focus groups: Arizona, Delaware, Florida, Guam, Illinois, Iowa, Kansas, Maryland, Michigan, Missouri, Nebraska, New Mexico, New York, Oklahoma, Virginia and Washington.

Achievements

States detailed the achievements that have helped move forward their work to serve people with disabilities through Telework Program loans. States described networks and partnerships that they had developed, along with marketing efforts that primarily were aimed at agencies that work with individuals with disabilities.

Networks and Partnerships Developed. States reported that the infrastructures of partnerships were still being developed. State Telework loan funds were using a range of partnerships to get their programs up and running. Most state Telework loan funds were affiliated with state Alternative Financing Programs (AFPs) authorized under the Assistive Technology Act of 1998, as amended. These two programs coordinated their applications to enable consumers to use a one-stop system and easily work with other programs to develop options customized to individual requests and needs. For example, the consumer could be eligible for both AFP and Telework loans, or the Telework loan could be provided in conjunction with programs offered via a department of rehabilitation or other service agencies.

State Telework loan funds sought out partnerships with other agencies. One of the most common partnerships formed by Telework loan fund programs was with centers for independent living (CILs). CILs

consistently were viewed by state Telework loan funds as valuable collaborators that could inform individuals with disabilities about Telework opportunities and also could link to other disability related supports and services. One-stop centers and employment “navigators,” state departments of rehabilitation and vocational rehabilitation, as well as statewide AT Act programs, microenterprise associations and small business development agencies also were seen as valuable partners.

One state Telework loan fund, the Washington Assistive Technology Foundation (WATF), joined the Association for Enterprise Opportunity (AEO), a national association of microlenders, and became a founding partner of the Washington State Microenterprise Association (WSMA). By linking with these two groups, WATF staff said they could offer Telework loan applicants excellent resources for business training and business plan development. People with disabilities then could develop strong business plans for their home-based employment. Washington State’s Telework loan fund manager was elected the first president of the WSMA in September 2005.

State Telework loan funds also successfully collaborated with their state AgrAbility programs (for individuals with disabilities in agricultural occupations). AgrAbility programs helped coordinate the use of Telework loans to cover equipment whose cost exceeds that allowed by other funding sources.

Marketing of Telework Programs. In the first two years of running Telework loan funds, the state programs conducted widespread efforts to market their programs and to provide outreach. Most state loan funds provided in-service education and presentations on Telework loans to many groups. State telework loan funds also provided marketing through newsletters and list serve announcements. However, most state Telework loan funds found it difficult to market the program to individuals with disabilities who wanted to work from home, as many of these individuals have limited employment experiences and no experience in self-employment.

State program staff said they had many groups and agencies that they wanted to target for future marketing of their Telework loan programs. The loan funds were particularly interested in working with human resources specialists and organizations, American with Disabilities Act specialists at employers’ offices, small business administration networks, department of rehabilitation counselor networks, microenterprise associations, departments of labor (national and state) and Chambers of Commerce. The state Telework loan funds were looking for effective strategies to “get in the door” at these agencies. Many agencies had not been receptive to initial Telework loan program marketing efforts because the agencies had not yet developed a full understanding of the value of telework jobs to individuals with disabilities.

Challenges

State Telework loan funds consistently identified many challenges that were affecting their ability to have their loan programs aid more individuals with disabilities in achieving self-employment, or working for employers from home.

Difficulties with Definitions and Uses for Telework Loans. Central issues for most programs were difficulties in defining what criteria constituted a viable Telework loan, and in devising the definitions used to delineate a Telework business from a non-Telework business. Telework loan funds struggled with issues such as whether nonprofit businesses qualified, whether start-up costs including supplies could be included, and whether opportunities that did not involve home businesses or satellite teleworking would qualify. These issues made it more difficult for Telework loan funds to connect with consumers about jobs and determine whether work proposed for Telework loans qualified as “telework.”

Difficulties Identifying Potential Borrowers. State Telework loan funds were interested in identifying more prospective borrowers for Telework equipment. Many potential borrowers were already supplied with equipment to telework by their employers. Also some individuals were receiving equipment through service agencies, such as state vocational rehabilitation agencies.

Delays Due to Preparation of Business Plans. Although the majority of state Telework loan funds processed Telework loan applications quickly, typically within a month or less of submission, the most significant delays were attributed to the time-consuming work for individuals to write their self-employment business plans as part of their Telework loan requests. Issues with business plans included connecting with organizations and supports to write the plan, moving information back and forth between different sources (e.g., state Telework loan fund, department of rehabilitation) and addressing changes in status (e.g., illness or disability events, changes in financial status) during the long process.

Confusion with Placement Services. Another challenge for states was the confusion by consumers and businesses about the function of Telework loan funds. Consumers had the erroneous perception that Telework loan funds offered job placements. Private businesses, also not understanding the function of the Telework loan funds, believed they were broker services that could provide a source of employees with high level skill sets.

Lack of Training and Experience in Business. Another issue for state Telework loan funds was the lack of employment training or experience for some individuals who were considering telework. Telework was more successful for individuals who had been working, either through self-employment or for an employer, and who needed additional supports to sustain or adapt their current employment. State program staff said they had almost no options for referring consumers to job development or training programs, as few, if any of these programs, had telework as an employment option. Telework loan funds also found that many telework scams were being marketed. These purported job opportunities did not represent legitimate or viable job opportunities.

Need for Start-Up Funds. Telework loan fund staff were concerned that Telework loans were not addressing all the start-up needs of individuals with disabilities who were initiating efforts to develop their telework businesses. For consumers who were seeking self-employment, assistance often is needed beyond work equipment, such as initial business costs, supplies, capital equipment costs, licenses and subscription fees. Loans only for equipment often were not enough to start up and create a successful Telework business opportunity for many people. Several states described situations where consumers who applied for loans needed start-up resources that went above and beyond equipment. These most commonly included supplies, but also included typical initial business costs such as filing paperwork to start a non-profit or small business, dues for professional organizations and ongoing subscription costs.

Telework Successes

State Telework loan funds highlighted success stories from individuals who had received Telework loans. This section presents two of those success stories.

Minnesota Worker Advances Employment Through Heads-Up Computer Technology

The Assistive Technology Minnesota Telework Loan Fund helped find a successful solution for a Minnesota woman with post polio syndrome who was unable to continue using her computer for her home-based job after she experienced severe muscle weakness. “I just couldn’t continue to work,” said Pat S. “The time I could spend (at the computer) was getting shorter and shorter.”

Pat works as a “job developer” for people with disabilities. Pat uses the computer and Internet extensively in her part-time job to develop employment opportunities for individuals by matching their skills and interests with the needs of employers. She already had tried an unsuccessful switch to voice-activated computer software and was looking for a different solution when she contacted Assistive Technology Minnesota (ATMN). ATMN Telework staff suggested a thorough assessment from the Gillette Technology Center in Minneapolis to identify the best technology for Pat’s needs.

The Gillette assessment found that Pat easily could operate her computer through a special head pointing system. With this technology, a small camera mounted on the computer sensed the position of an infrared reflector that Pat wore on her head. This special equipment allowed Pat to move the computer cursor simply by moving her head, rather than using her hands and arms.

Pat applied for and quickly received a Telework loan through ATMN to purchase a laptop computer and the special sensor navigation input devices. She also bought a fax and a printer that are operable via the special sensor. Getting through the loan process was “stress free,” Pat said.

The technology has enabled Pat to continue working from home for her employer, which receives client referrals for job development from a vocational rehabilitation agency. Now Pat is thinking of expanding her work by taking on additional projects. “I feel free. The equipment allows me to work on the computer — I absolutely would not be working without it,” Pat said.

Nebraska Rancher Uses Loan to Maintain Self-Employment

A rancher in Nebraska has used the Nebraska Telework Loan Program to keep operating his ranch and hunting business, despite a mobility impairment from serious injuries that he sustained from a heavy equipment accident. Jim W. found that to increase his ability to move around his ranch and to continue to operate his pheasant hunting business, he needed a loan to purchase an all-terrain vehicle (ATV). Jim found out about the possibility of a Telework Loan from the Nebraska Easter Seals Program, which operates the Nebraska Telework Loan Program and also Nebraska’s AgrAbility Program which assists individuals, like Jim, who have disabilities and who are employed in agriculture.



Jim received a Telework Loan from the Nebraska Telework Loan Program.

On his small ranch, Jim uses the ATV for delivering feed to his cattle, putting up fencing, calving, and traveling back and forth to the hay field. He also uses it to run the horses and for yard work. For his outfitting business, Jim makes use of the ATV for several activities, including delivering clients to hunting areas. He employs the vehicle for the inspection of perimeter fences and for running errands for clients from the hunt sites. Due to his diminished ability to walk, Jim also said that he uses the ATV to spot game for his clients.

“The impact of this acquisition has had nothing but positive results for both our ranch and guiding business,” Jim said. “I am still able to enjoy my outdoor activities and I feel I am succeeding due to my ability to feel worthwhile in being active. A disability is a setback to a normal lifestyle, but if a person thinks it through he can come up with some pretty good solutions to problems that come along.”

Jim also said that he had a very good experience with the Nebraska Telework Loan Program when he was trying to obtain the ATV. “Everyone was quite helpful and pleasant to work with,” Jim said. “There was absolutely no difficulty in getting the loan due to the professionalism of the staff.”

List of State Telework Loan Funds

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

Arizona

Arizona Loans for Assistive Technology Program (AzLAT)
Northern Arizona University
Institute for Human Development
4105 North 20th Street, Suite 260
Phoenix, AZ 85016
Director: Jill Pleasant
PHONE: 602/728-9532
PHONE: 800/477-9921
TTY: 602/728-9536
FAX: 602/728-9535
EMAIL: jill.pleasant@nau.edu
WEBSITE: www.azlat.org

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
EMAIL: dati@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 Director: Kristina Torrance
PHONE: 850/487-3278, ext 107
TTY: 850/922-5951
FAX: 850/487-2805
EMAIL: faast@faast.org

Guam

Guam Loan Program
University of Guam, Center of Excellence in Developmental Disabilities, Education, Research and Service (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
EMAIL: 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
Project Director: Eric Guidish
PHONE: 800/852-5110
PHONE: 217/522-7985
TTY: 217/522-9966
FAX: 217/522-8067
EMAIL: eguidish@iltech.org

Iowa

Iowa Loan Program
Abilities Fund
410 North 18th Street
Centerville, IA 52544
Director: Patti Lind
PHONE: 641/856-2173
FAX: 641/856-3101
EMAIL: prlind@abilitiesfund.org
Iowa Able Foundation
Contact: Sarah Dixon
PHONE: 515/243-2000
EMAIL: sdixon@sppg.com

Kansas

Alternative Financing Program
Kansas Assistive Technology Cooperative
625 Merchant, Suite 210
Emporia, KS 66801
Executive Director: E. Basil Kessler
Telework Coordinator: Askia Adams
PHONE/TTY: 866/465-2826
PHONE/TTY: 620/341-9002
FAX: 620/342-6400
EMAIL: katcotw@SBCglobal.net
EMAIL: katcodir@sbcglobal.net

Maryland

Assistive Technology Guaranteed Loan Program
Maryland Technology Assistance Program
2301 Argonne Drive, Room T-17
Division Code 21740
Baltimore, MD 21218
Project Directors: Tony Rice
PHONE/TTY: 800/832-4827
PHONE/TTY: 410/554-9233
FAX: 410/554-9237
EMAIL: loans@mdtap.org
WEBSITE: www.mdtap.org

Michigan

Michigan Telework Loan Fund
c/o United Cerebral Palsy of Michigan
3401 E. Saginaw, Suite 216
Lansing, MI 48912
Loan Fund Manager: Leah March
PHONE: 517.203.1200
FAX: 517.203.1203
EMAIL: info@michiganloanfunds.org
WEBSITE: www.michiganloanfunds.org

Minnesota

ATMN Micro-Loan Program
Assistive Technology of Minnesota
1800 Pioneer Creek Center, Box 310
Maple Plain, MN 55359
Executive Director: Carol Fury
PHONE: 763/479-8239
FAX: 763/479-8243
EMAIL: cfury@atmn.org
WEBSITE: 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
FAX: 816/373-9314
EMAIL: mexline@swbell.net

Nebraska

Nebraska Loan Program
Easter Seals Nebraska
638 North 109th Plaza
Omaha, NE 68154
Loan Program Coordinator: Renee Fitzke
PHONE/TTY: 402/345-2200
EMAIL: rfitzke@ne.easterseals.com

New Mexico

New Mexico Teleworks Loan Program
New Mexico Technology Assistance Program
435 St. Michael's Drive, Building D
Santa Fe, NM 87505
Loan Program Coordinator: Connie DeHerrera
PHONE: 800/866-2253
PHONE: 505/954-8533
TTY: 800/659-4915
FAX: 505/954-8608
EMAIL: connie.deherrera@state.nm.us

List of State Telework Loan Funds (continued)

New York

New York Telework Loan Program
New York State Office of Advocate
for Persons with Disabilities
One Empire State Plaza, Suite 1001
Albany, NY 12223-1150
Project Manager: Dave DeMott
PHONE: 800/522-4369
PHONE: 518/474-2825
TTY: 518/473-4231
FAX: 518/472-6005
EMAIL: dave.demott@oapwd.org

Oklahoma

Oklahoma Alternative Financing Program
Oklahoma ABLE Tech
1514 West Hall of Fame
Stillwater, OK 74078-2026
Loan Program Coordinator: Milissa Gofourth
PHONE: 405/744-9864
TTY: 800/257-1705
FAX: 405/744-2487
EMAIL: gmiliss@okstate.edu

South Carolina

South Carolina Loan Program
Vocational Rehabilitation Department
1410 Boston Avenue
West Columbia, SC 29171
Project Coordinator: Denise Koon
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