



National Assistive Technology Technical Assistance Partnership

**Improving State Assistive Technology Programs
Considerations for Effective Implementation**

State Financing Activities

October 2006

Improving State Assistive Technology Programs

Considerations for Effective Implementation of State Financing Activities

The Assistive Technology Act requires that states support state financing activities either directly or in collaboration with other entities. Section 4(e)(2)(A) of the Assistive Technology Act as amended in 2004 states the following:

“(A) STATE FINANCING ACTIVITIES—The State shall support State financing activities to increase access to, and funding for, assistive technology devices and assistive technology services (which shall not include direct payment for such a device or service for an individual with a disability but may include support and administration of a program to provide such payment), including development of systems to provide and pay for such devices and services, for targeted individuals and entities described in section 3(16)(A), including—

(i) support for the development of systems for the purchase, lease, or other acquisition of, or payment for, assistive technology devices and assistive technology services; or

(ii) support for the development of State-financed or privately financed alternative financing systems of subsidies (which may include conducting an initial 1-year feasibility study of, improving, administering, operating, providing capital for, or collaborating with an entity with respect to, such a system) for the provision of assistive technology devices, such as—

- (I) a low-interest loan fund;
- (II) an interest buy-down program;
- (III) a revolving loan fund;
- (IV) a loan guarantee or insurance program;
- (V) a program providing for the purchase, lease, or other acquisition of assistive technology devices or assistive technology services; or
- (VI) another mechanism that is approved by the Secretary.”

Many states established Alternative Financing Programs that meet the requirement for state financing activities. In addition, states have explored other activities that could address the requirements of the act. This paper reports on

some of these activities as shared by states in a series to two conference calls hosted by the National Assistive Technology Technical Assistance Partnership (NATTAP) on April 14, 2005, and April 27, 2005.

Features of an Effective State Financing Activity

State financing activities directly assist individuals with the acquisition of assistive technology (AT) devices or services by reducing the cost of AT or developing alternative sources of funding for AT. Good state financing activities approach funding in a systematic manner and are activities that are sustained over time. State financing activities include the development of systems that do the following:

1. Provide for the purchase, lease, or other acquisition of, or payment for, AT devices and services using AT Act funds.
2. Support the development of state-financed or privately financed alternative financing systems.
3. Are statewide and serve individuals with disabilities of all ages.
4. Can be measured (data can be collected on users).
5. Do not include direct payment for devices and services with AT Act funds.
6. Include support and administration of a program that provides payment for, and acquisition of, AT.

Descriptions of Ideas for State Financing Activities

The National Assistive Technology Technical Assistance Partnership (NATTAP) conducted a series of conference calls with state AT Act programs to provide a forum for the exchange of ideas on activities that might be considered state financing activities. States shared their ideas and offered potential state financing activities other than the traditional alternative

financing program (AFP). Descriptions of some of those programs are included. The list is not inclusive of all activities being conducted in all the states. Other than AFPs, some of the activities highlighted by states included the following: Cooperative Buying Program (Maryland), Individual Development Accounts (Kansas), Partnerships for Coordination of Agency Services (Nebraska), and Last Resort Fund (Illinois and Virginia).

Other than AFPs, the inclusion of an activity on this list does not imply that the Rehabilitation Services Administration has approved of this activity as a state financing activity that meets the requirements of the AT Act.

Cooperative Buying Program (Maryland)

Background

The Maryland Assistive Technology Cooperative is a program of Assistive Technology: Loans, Acquisitions, Services, and Training, Inc. (AT:LAST, Inc.), that provides discounted purchasing and training opportunities to schools, agencies, organizations and families. With initial funding and support from the Maryland Technology Assistance Program (Governor's Office for Individuals with Disabilities), the Maryland State Department of Education Division of Special Education, and the Maryland Developmental Disabilities Council, the Cooperative uses the combined purchasing power of Maryland's schools to make AT more affordable.

AT:LAST, Inc., was formed as a 501(c)3 nonprofit organization in 1998 by the Maryland Technology Assistance Program (MDTAP) in response to several focus groups that sought to determine why students were not receiving the assistive technologies to which they were legally entitled under IDEA. The overwhelming focus group response was "the high cost." To tackle

that issue, MDTAP provided the seed money to establish a nonprofit organization that does not depend on funding from the Assistive Technology Act and is free to operate without typical governmental bureaucratic delays and issues.

By March 1999, AT:LAST had established the Maryland A.T. Cooperative buying service to combine the purchasing power of Maryland schools so it could reduce the high cost of AT. The rapid success of this service has led to AT:LAST, Inc., being identified as the “MD A.T. Co-op,” although it performs many additional services, including a comprehensive training program, short-term device loan program, student evaluations on a limited basis, and public awareness activities.

The goals of the program are the following:

1. To see more product, properly used, in the hands of individuals with disabilities.
2. To train parents and professionals shoulder-to-shoulder in the appropriate use and integration of products.
3. To make individuals and institutions aware of the continuum of assistive technologies that are available so that they can properly select technologies to best support individual needs.
4. To work closely with manufacturers to provide product development feedback and to be sufficiently knowledgeable to answer questions from consumers.
5. To support its members with accurate and up-to-date information about products, strategies, professional development opportunities, and human and AT resources.

Operations

All discounted orders go through the MD A.T. Co-op at rates published twice yearly. The Co-op serves as a “reseller” to offer the best pricing on certain product lines where margins are small. To bring discounted products to consumers, schools, and agencies, the Co-op keeps its over-

head low (paying minimal rent, advertising, etc.), and it gets permission from numerous manufacturers to hold “statewide” versions of “district” licenses, thus allowing small systems to benefit from the purchase levels of large systems.

The Co-op realizes savings for its members by conducting competitive bids, negotiating directly with manufacturers, and entering into a limited number of reseller agreements. The Co-op attaches a small percentage to the prices it obtains to sustain its operation. While the Co-op occasionally receives grants from governmental agencies, those grants are for the performance of particular, time-limited functions and are separate from the general operation of the purchasing Co-op.

The success of the cooperative buying function is the clear result of cooperative and collaborative relationships with both its members and the AT community—manufacturers, vendors, academics, consumers, and practitioners. It is also a reflection of the unique bidding process.

Unlike most governmental or educational entities that seek guaranteed pricing for a period of 3 to 5 years, the Co-op seeks pricing for a 6-month period. This timing protects the bidder from unpredictable manufacturer cost increases and recognizes factors that are unique to the technology market (i.e., short upgrade periods, declining costs, and rapid new-product introduction). Bids are sought on a range of quantities to accommodate both large and small members (typically, less than 5, between 5 and 24, and 25 and more). This strategy yields good pricing for members while it protects bidders from offering in anticipation of quantities that may or may not materialize.

A simple and transparent process (the bidder bids and returns only applicable sheets; there is no need to provide pictures and product descriptions, and there are no needless pages of “boilerplate”), the Co-op’s

method reduces paperwork and valuable time used for completing and returning bids. Processing is 98% completed the day after closing. Results are known by winners within a week. (It takes only one additional day to notify those without any winning bids.) Bids are advertised in a major local newspaper, by fax notification, and on the Web site. Bids are returned by fax, thereby saving time and registered mail expenses.

The easy process, quick notification, and policy of not holding a bidder to a price if the bidder can document a manufacturer's price increase is reason enough to do business with the Co-op. But the Co-op's position is that it needs to provide more to the participating vendors in return for the discounts they offer to its members. Therefore, the Co-op offers the following in return:

1. All orders are "pre-processed." Clarification is sought about platform, cable type, and so forth, before a Co-op purchase order leaves the office, thus saving manufacturers or vendors the time and inconvenience of providing additional required information.
2. Within 30 days of receipt of merchandise, 100% of invoices are paid. This practice helps the collaborating merchant avoid cash flow and collection issues because the Co-op waits for the more historically slow-paying school systems.
3. Product catalogs and demonstration disks are transported and distributed at all Co-op events. The Co-op does not "promote" any product over another; instead it seeks to make the public aware of the continuum of devices and software programs available.
4. Sample products are displayed at all Co-op events. Some of the samples have been purchased by the Co-op as sale or loan inventory. Many of the display items have been donated to the Co-op for the purpose of allowing the public to examine them more closely before purchase. Items are regularly made available by both large and small companies.

5. Laptop computers are available at Co-op events so participants can try software programs for themselves. Similarly, the majority of software programs have been donated by manufacturers or vendors.

6. The Co-op produces and distributes a copy of its "Discounted Price List" to every Maryland public school, to each member of the Maryland Association of Non-Public Special Education Facilities, and to many organizations and agencies.

7. The Co-op exhibits at several statewide conferences each year to make individuals and groups aware of the potential for assistive technologies and of its service for acquiring them.

8. The Co-op supports the use of the products with training sessions and comparative product expos.

What the Co-op Does for Its Customers

The Co-op provides several services to its customers:

1. The Co-op negotiates directly with and conducts semi-annual bids with more than 50 manufacturers and vendors of AT to get the best price.
2. The Co-op allows participants to put items from multiple manufacturers on a single purchase order for efficiency and economy.
3. Parents and individuals with disabilities can participate in cooperative purchasing of AT software or devices needed at home or in the community. The Co-op works closely with the Maryland AT Guaranteed Loan Fund so that individuals can get the lowest possible cost plus the lowest possible interest rate when financing the purchase of AT.
4. The Co-op displays and distributes manufacturer's catalogs, demonstration disks, and so forth, at training events open to the public.
5. The Co-op brings nationally renowned speakers to Maryland for quality professional development activities, many of which provide professional continuing education units,

from the Maryland State Department of Education and other organizations.

6. The Co-op assists local school systems in writing and implementing grants to improve the achievement of students with disabilities through the use of AT.

Types of AT Products Currently Available

The Co-op offers a variety of AT products, which include the following items:

- Education software
- Communication devices
- Adapted computer access
- Aids for daily living
- Visual supports software
- Sensory aids
- Therapeutic supplies
- Adapted recreation supplies
- Seating and positioning equipment
- Accessible information technology

Population Served

The Maryland Co-op serves a number of customers, including the following:

- 23 of Maryland's 24 public school systems
- 14 private schools
- Government agencies: County Health Departments, Developmental Disabilities Administration, Developmental Disabilities Council, MDTAP Guaranteed Loan Program, Maryland State Department of Education, U.S. Veterans Affairs Office for Western Maryland
- Colleges and Universities: Bowie State University, Frostburg State University, Johns Hopkins University, Loyola College in Maryland, Towson University
- Organizations: Abilities Network, Amerigroup Maryland, Inc., ARCs, Community Services for Autistic Adults and Children, Day Care Cen-

ters, Easter Seals, Head Start, Garrett Special Needs Children, Lion's Club, Maryland Disability in Higher Education Network members, Mikel Foundation, United Cerebral Palsy,

- Parent groups and individuals
- Teachers and therapists

Purchasing Procedures

Directions for purchasing are slightly different for parents than they are for agencies and school districts, which already have established relationships with the Co-op. Parents are directed to first work with their child's therapist or teacher to get guidance regarding the selection of appropriate AT. The Co-op does *not* provide recommendations regarding which AT should be purchased. Next, the parent completes a quote form. The Co-op searches for the best price and then informs the parent. The parent next submits payment to the Co-op by check or money order.

Considerations

Although the Maryland A.T. Co-op initially charged a membership fee to school districts, it no longer does, partly because the school districts were not used to paying a membership fee and did not want to pay one. Instead, the Co-op now attaches a small percentage to the prices it obtains so it sustains its operation. Consequently, schools, state agencies, and consumers can get good prices on AT without paying membership fees.

In addition to providing access to affordable AT, it is essential that training on the use of the AT be provided.

Establishing a cooperative buying program is time and labor intensive. It also requires a financial "slush fund" (approximately \$20,000 when the Co-op first began and now almost \$100,000) to cover the expenses of the AT

while the Co-op awaits payment from school districts and other customers.

AT:LAST, Inc., moved into public space in May 2005 to establish a demonstration/resource room and training center in order to support use of the products handled. It is highly recommended that such a facility be part of a cooperative purchasing plan.

Susan Garber, executive director of the Maryland A.T. Co-op, suggests that states consider partnering with an existing program, such as the Maryland A.T. Co-op, rather than having each state establish its own program.

Contacts and References

For more information, visit the Co-op's Web site at <http://www.matcoop.org> or contact:

Susan Garber, Executive Director, (410) 381-COOP, info@matcoop.org
Amanda Cheong, Purchasing Director, (410) 290-1327, purchasing@matcoop.org
Sarah Poundstone, Communications Coordinator, (410) 381-COOP, communications@matcoop.org

Individual Development Accounts (Kansas)

Background

Individual Development Accounts (IDAs) are dedicated matched-savings accounts that provide incentives for low-income individuals to build investment assets.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 allows states to create community-based IDA programs with Temporary Assistance for Needy Families (TANF) block grant funds. The 1998 Assets for Independence Act broadened the

eligibility of IDAs to include non-TANF recipients and provided federal funding to expand the availability of IDA programs.

IDAs are managed by community organizations, and accounts are held at local financial institutions. Contributions from low-income participants are matched using both private and public sources. Money set aside in IDAs is disregarded in determining individual assets. Money provided as a match by private sources can often be claimed as a tax credit. Employers who contribute to the IDA match may receive wage subsidies.

IDAs are used to help individuals save for education and job training, home ownership, and micro-enterprise. Individuals save a monthly amount that is matched 1:1 or 2:1 or more so that after a time, the amount available for education, home ownership, or starting a business is larger than the individual would have been able to save by himself or herself. For example, if an individual saves \$50 a month that is matched 2:1, at the end of a year, instead of saving \$600, the person will have accumulated \$1,800 in the account.

Operations

IDAs have been linked to the purchase of assistive technology. Kansas passed a law in 2001 (Senate Bill 332) that allowed for the creation of IDAs to purchase assistive technology. The individual or family must have an income of less than or equal to 300% of the federal poverty level. Individuals can contribute up to \$5,000 per year; the total in the account cannot exceed \$50,000. A match of 1:1 to 5:1 is allowed. Currently, Kansas is seeking matching funds for the program. No AT accounts have been started.

Considerations

More than 500 IDAs exist nationwide, with more than 10,000 people participating. Pro-

grams take time to start up. Additional time is needed to market the programs to individuals who might be interested in participating in them. The advantage of an IDA is that an individual can actually save and realize a tremendous increase in his or her investment—especially when the match ratio is high. The disadvantage of an IDA is that the individual must have the disposable income to allow him or her to save a set amount each month. If forced to choose between purchasing food for the month and paying into an IDA account, an individual might not contribute to his or her IDA account that month.

States may not need to have specific legislation that allows for the purchase of assistive technology with IDAs. If the IDA is for employment, the AT purchase could be seen as falling within job training. AT for education could fall under the education category, and home modifications could fall under the housing category.

Contacts and References

Flacke, T., Grossman, B., & Jennings, S. “Individual Development Account Program Design Handbook: A Step-by-Step Guide to Designing an IDA Program” (1999). Corporation for Enterprise Development, 777 North Capitol Street, NE, Suite 410, Washington, DC 20002, (202) 408-9788.

Sherraden, M., Page-Adams, D., & Johnson, L. “Downpayments on the American Dream Policy Demonstration: A National Demonstration of Individual Development Accounts, Start-up Evaluation Report” (1999). St. Louis, MO: Center for Social Development at Washington University.

See also <http://gwbweb.wustl.edu/csd/asset/idas.htm>.

Kansas Senate Bill 332, from the 2001 Session establishing individual development accounts for assistive technology available at <http://www.kslegislature.org/bills/2002/332.pdf>.

IDA Network—<http://www.idanetwork.org>. This Web site, sponsored by the Corporation for Economic Development, is a clearinghouse for IDA information. It has links to IDA conferences and training sessions, a directory of IDA programs, and an IDA toolkit. It also has links to the IDA technical assistance provider.

Washington University, St. Louis, MO—<http://gwbweb.wustl.edu/csd/asset/idas.htm>. The site provides a brief overview of what IDAs are and the prevalence of IDAs across the country, as well as summaries of research into IDA effectiveness.

Partnerships for Coordination of Agency Services (Nebraska)

Background

The Nebraska Assistive Technology Partnership (ATP) was formed in 1997, and today it includes nine state agencies (see Table 1 on page 9). The ATP administers some of the AT related services of the other eight state agencies. It works with clients of these state agencies and ensures that they receive the technology or home modifications that they need under the guidelines of the particular agency's programs. The ATP is able to leverage funds from many funding sources and provides a comprehensive approach to meet an individual's needs. Staff members identify appropriate services and then see that they are delivered in a timely manner. Consumers participate in the process of identifying their needs and solutions.

Operations

Partnership services include the following:

1. Home purchase and remodeling for accessibility
2. Identification of accessibility and affordable homes and rentals

3. Information on available funding sources, including eligibility guidelines and policies for various programs
4. On-site assessments for home modifications
5. On-site assessments for work-site modifications
6. Information on specialized or adapted vehicles and mobility devices
7. Information on technology solutions, costs, availability, and manufacturers
8. Provision of technology adaptations and repairs
9. Web site assessments for accessibility
10. Training for accessible Web site design
11. Recycle used equipment
12. Training on the use of assistive technology including demonstrations
13. Free, short-term loans of AT devices

Funding for the cost of home modifications, technology, or services needed by consumers who experience a disability are provided by numerous programs. The guidelines and eligibility requirements of programs vary widely and would be overlooked by those who are unfamiliar with how to access them. To maximize resources, the ATP worked with various agencies in Nebraska to develop a Service and Device Application Form. The information provided by consumers includes their technology and home modification requests and their financial status. That information is used to coordinate funding between 19 agencies and organizations. The application includes a release that allows the agencies to share the information.

Technology specialists average 120 assessments per year. A technology specialist conducts an on-site assessment, identifies solutions and a contractor to do the modifications, and monitors the project to make sure it is done correctly. Resources are maximized by identifying solutions that will meet the needs of the consumer and are cost-effective. For example, in situations in

which an elderly person is living in a rental property, the ATP will recommend an aluminum modular ramp rather than a wooden ramp. The modular ramps are more expensive initially, but they can be recycled by removing them and using them in another location.

Another advantage of the partnership is its ability to recycle equipment purchased by one system and to make it available to a consumer who is eligible for another system. The cost of assistive technology and home modifications for an individual can be recaptured in two months by preventing institutionalization.

Considerations

Advantages

1. The ATP is able to leverage funds from many funding sources.
2. The system provides a comprehensive approach to meet an individual's needs.
3. The process reduces costs because of the AT expertise available to ensure the appropriate services are needed and delivered.
4. Consumers participate in the process by identifying their needs and solutions.

Disadvantage

1. The need and demand for AT are greater than the dollars available to support the staff.

Contacts and References

For more information on the Partnership, call (402) 471-0734 or visit its Web site at www.nde.state.ne.us/ATP/.

Table 1. Agency Partnerships in Nebraska

AGENCY	AMOUNT	PURPOSE	DESCRIPTION
Nebraska Health and Human Services	\$540,000	In-home assessments for AT and home modifications	<p>This is a collaboration of a number of Health and Human Services programs including the Home and Community Based Waiver, Medically Handicapped Children’s Program, Disabled Children’s Program, Disabled Persons and Family Support Program, Economic Assistance, Subsidized Adoption, Child Protective Services, and Adult Protective Services. ATP provides assessments and authorizes work to be done as recommended. The program is focused on providing appropriate assistive technology and home modification solutions to help keep an individual with a disability in his or her home, living independently, thus avoiding institutionalization.</p> <p>ATP provides 800–1,000 assessments per year and authorizes just under \$2 million per year of Aged and Disabled Medicaid Waiver funds for the purchase of assistive technology and home modifications. The ATP contract is based on a fee of \$850 per assessment. ATP bills monthly, in advance, adjusting each billing to reflect the difference between that month’s actual expenditures and the previous advance. The contract amount is currently capped at \$540,220.</p>
Vocational Rehabilitation (VR)-Part B	\$200,000	Financial assistance to purchase AT and home modifications	Funds provide direct financial assistance for the purchase of assistive technology and home modifications for 80–100 persons each year to allow individuals to live more independently. The funds are primarily used as gap financing when no other resources are available. Authorized purchases are direct billed to VR. The entire amount of \$200,000 was used for direct purchases of AT and home modifications for consumers.
Vocational Rehabilitation	\$235,000	Work-site assessments for AT and modifications for employment	Vocational Rehabilitation Title I evaluations are funded through Solutions On Site for employment-related needs of Vocational Rehabilitation (VR) consumers with a disability. This funding can include work-site modifications, computer equipment, and software and hardware adaptations, as well as home modifications necessary to allow a person to get out of his or her home to get to work. Work-site assessments are provided for 125–160 persons each year. Actual expenses for the provision of services (including salaries, benefits, rents, operating costs, phone, etc.) are direct billed to VR. ATP provides the recommendations to VR staff members who then authorize the purchase of services and equipment. VR reports spending \$647,333 for rehabilitation technology services (purchases of equipment and services) in the last fiscal year.
Educational Service Unit #10	\$30,000	To provide for recycling of AT and computers through TechConnectors	ATP collaborates with Nebraska Educational Assistive Technology to operate the eastern Nebraska recycling site and to assist with the implementation of TechConnectors recycling or equipment loan on-line database. Funding provides for .5 full-time equivalency. The entire amount of funding is drawn down and available for use upon approval of the contract.

Housing Developers Association	\$12,750	To conduct home assessments for accessibility	Assessments are conducted in support of Making Homes Accessible (maximum of \$15,000 deferred loan for home modifications) and Homeownership Program (providing up to \$25,000 for down payment assistance, closing costs, rehab and accessibility modifications, and principal buy-down). In the current year, 16 MHA projects will be provided \$190,000 in financial assistance for home modifications, and 8 individuals will receive \$195,000 for homeownership assistance through those programs. Assessment and support are billed at the completion of the project at a fee for service rate of \$850 per project.
Nebraska Department of Education, Childfind	\$70,000	To operate a toll-free information hotline	ATP operates Nebraska Childfind, serving as a toll-free information resource and providing outreach to parents and families with children with disabilities. The contract includes funding for ATP's toll-free hotline. The toll-free number receives 7,200 calls per year. Expenses are direct billed to the Department of Education.
Nebraska Department of Education, Special Populations	\$25,000	To assist with marketing materials for persons with traumatic brain injury (TBI)	As a collaborating partner, ATP provides support in the design and creation of marketing materials for Nebraska's TBI grant. ATP also is responsible for development and support of a consumer network under the TBI grant. The consumer network has more than 200 individuals from across the state. The cost of support is direct billed to the Department of Education.
Nebraska Health and Human Services, Housing Opportunities for Persons with AIDS	\$52,000	To provide housing assistance through a Housing Resources Coordinator	Funding provides for a full-time Housing Resources Coordinator to provide Housing Quality Standards inspections for a tenant-based rental assistance program, tracking of affordable and accessible housing, and support for individuals with disabilities who are looking for housing assistance. Cost for this service is billed one month in advance to HHS (annual cost/12).
Veterans Affairs Vocational Rehabilitation (VAVR)	\$150,000 (projected)	Assessments for AT and modifications foremployment and independent living	ATP provides technical assistance and on-site assessments for veterans who are eligible under the VAVR program. The program is in its first year, and VAVR estimates that it will be referring around 100 individuals per year. ATP provides an assessment and recommendation to VAVR, which then approves the expenditure of VAVR funds. The funds are actually provided to ATP, which authorizes and pays for the equipment or services that are recommended. ATP monitors and inspects the projects. At completion, ATP follows up to ensure that the veteran is satisfied with the project. Initial assessment is billed at the time a recommendation is made at a flat rate of \$1,000 per case. An additional \$500 is charged after completion of the consumer satisfaction survey at the end of the project. Any additional training costs beyond the scope of the initial assessment are billed at an hourly rate. Funds for the payment of project costs are billed to VAVR after it approves the recommendations so that funds are on hand to pay for equipment or services upon their completion.

Last Resort Fund (Virginia and Illinois)

Background

Virginia. In 1992, the Virginia Disability Commission, a General Assembly–appointed bipartisan commission representing individuals with physical and sensory disabilities, made a recommendation to create a “last resort” fund of grants for persons with physical or sensory disabilities. The Consumer Service Fund (CSF), which receives an annual appropriation of approximately \$500,000 from the commonwealth, is administered by the Assistive Technology Loan Fund Authority (ATLFA). The CSF is used to help consumers achieve specific planned goals (obtain employment, live more independently at home, or eliminate a move to a nursing home). Examples include special equipment or supplies, assistive technology, short-term physical therapy and occupational therapy services, and home or vehicle modifications; however, the majority of the CSF funds is used for the purchase of AT.

Illinois. In 2002, Illinois’s TechConnect Low Interest Loan Program submitted a grant application to the Illinois Office of the Attorney General for monies to support a Fund of Last Resort for individuals with disabilities who need assistive technology. The State Office of the Attorney General had received funds from an antitrust settlement. Of those monies, the program was awarded \$470,000, which could be spent over a period of three years. The funds ran out on June 30, 2005. Additional funds were sought from other sources to continue the fund.

Operations

Virginia. Any individual with a physical or sensory disability can apply to the fund, and any state agency or disability organization in the Commonwealth can refer individuals with

physical or sensory disabilities to the program. Applicants must live in Virginia, must have a demonstrated physical or sensory disability, and must demonstrate that their disability-related needs cannot be met by other agencies. Applicants are also screened to ensure that all appropriate resources have been explored, including a guaranteed loan from the ATLFA, if feasible. Applicants must provide persuasive justification of their need by conveying the difference that this funding will make in all aspects of their lives. The ATLFA recommends that a human services advocate, case manager, counselor, or social worker assist the consumer with completing the application and submitting the request. If an applicant has been previously funded through the CSF, the waiting period is two years before he or she can reapply.

Applications are reviewed quarterly by a panel of consumers and interagency representatives. Applicants must demonstrate that all appropriate financial resources have been exhausted (Medicare, Medicaid, private insurance, vocational rehabilitation, or special education). Funding is based on demonstration of critical need, CSF priorities, and provision of supporting documentation. Unfortunately, many requests are not approved as the CSF receives many more requests for devices than it can purchase with its limited funds.

Because the amount appropriated by the Commonwealth has varied from year to year and because some years have been leaner than others, modifications have been made at times as to what can be funded by the Consumer Service Fund. Assistive technology devices and home modifications can generally be funded; however, resource limitations often prevent awards for consumers to obtain vehicles with modifications.

Illinois. The Fund of Last Resort is not advertised or marketed. Information about it does

not even appear on the TechConnect Web site. TechConnect staff members refer applicants who do not qualify for the low-interest loan program or the telework program to the Fund of Last Resort. Willie Gunther, the Illinois Assistive Technology Program's executive director, and her staff review each application and make the final decision as to whether an applicant should be funded by the Fund of Last Resort. The cap for each applicant is \$40,000. Applicants are required to demonstrate that they have exhausted all other funding options. Fund of Last Resort monies are distributed on a first-come, first-served basis.

The Application

Virginia. The application requires the following:

1. The applicant must supply documentation of a physical or sensory disability.
2. The request must be for a disability-specific service, device, or product and must include proof of disability from the applicant's physician.
3. The applicant must supply documentation demonstrating that all resources have been exhausted.
4. Consumers awarded funding are required to pay toward the cost of requested services on the basis of their ability to pay.
5. The request should be facilitated by a Human Services Advocate.
6. For vehicle requests (which cannot exceed \$15,000), the consumer must provide documentation regarding the need for the vehicle, documentation that the individual is legally permitted to drive (if he or she will be operating the vehicle), a copy of the Vocational Rehabilitation Transportation Assessment if applicable, a PT/OT assessment, and the specific details as to how the individual will pay for the daily upkeep and insurance on the vehicle.
7. For home modification requests (which cannot exceed \$20,000), funds can be used

only for accessibility modifications that are within the existing square footage of the dwelling. A conceptual plan or drawing and a corresponding bid must be submitted. ATLFA generally arranges for a rehabilitation engineering consult before making modifications.

8. For special equipment requests, an assessment by a physical or occupational therapist must be submitted along with physician reports or prescriptions or therapist recommendations.

Illinois. The Fund of Last Resort uses the same application that is used for the low-interest loan program.

Population Served

Virginia. People of any age who live in Virginia and who have a demonstrated physical or sensory disability are eligible for funding if their disability-related needs cannot be met by other agencies.

Illinois. The fund covers all disabilities and is statewide.

Considerations

In planning for a last resort fund, some considerations should be addressed:

1. When seeking funding, success stories of clients build support. In Virginia, the funds were established and received continued support from the state legislature resulting, in part, from the testimony of individuals who have benefited from the fund.
2. For states that wish to establish a "last resort fund" similar to the ones described, it is advised that a diverse group of public and private entities partner to demonstrate the need for such a fund, and present hard data that can be tracked once the fund is operational.

Contacts and References

Virginia. For more information on Virginia's program, including the application form, visit the following Web site: <http://www.atlfa.org/csf.htm>.

Illinois. For more information on Illinois's TechConnect Low Interest Loan Program, visit the following Web site: <http://www.techconnect.iltech.org/Home.aspx>.

Information from the two teleconferences held on April 14, 2005, and April 27, 2005, can be found on the NATTAP website located at <http://www.resna.org/taproject/activities/financing.html>.

The National Assistive Technology Technical Assistance Partnership is a project funded by the U.S. Department of Education, Rehabilitation Services Administration under the Assistive Technology Act of 1998, as amended. The project is operated by RESNA. The information contained herein does not necessarily reflect the position or policy of RSA/ED or RESNA and no official endorsement of the materials should be inferred.

RESNA is the grantee funded to provide technical assistance and training to those programs funded under the AT Act and to others.