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U.S. DEPARTMENT OF EDUCATION

ANNUAL REPORT TO CONGRESS

ON THE

ASSISTIVE TECHNOLOGY ACT

OF 1998, AS AMENDED,

FOR FISCAL YEARS

2007 AND 2008

**ANNUAL REPORT TO CONGRESS ON THE
ASSISTIVE TECHNOLOGY ACT OF 1998, AS AMENDED,
FOR FISCAL YEARS 2007 AND 2008**

U.S. DEPARTMENT OF EDUCATION
OFFICE OF SPECIAL EDUCATION AND REHABILITATIVE SERVICES
REHABILITATION SERVICES ADMINISTRATION

2011

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ABBREVIATIONS

ABLE	Assistive Bank of Loan-able Equipment	ATI	Access Technologies, Inc.
ADRS	Alabama Department of Rehabilitation Services	ATinNH	Assistive Technology in New Hampshire
AEA	Area Education Agency	ATK	Assistive Technology for Kansans
AFP	Alternative Financing Program	ATLA	Assistive Technology of Alaska
AFTAP	Alternative Financing Technical Assistance Project	ATLFA	Assistive Technology Loan Fund Authority
ARS	Arkansas Rehabilitation Services	ATMn*	Assistive Technology of Minnesota
ASATS	American Samoa Assistive Technology Service Project	AT Ohio	Assistive Technology of Ohio
ASB	American Savings Bank	ATP	Colorado Assistive Technology Partners
AT	Assistive Technology	ATP	Nebraska Assistive Technology Partnership
ATAC	Assistive Technology Advocacy Center	ATPDC	Assistive Technology Program for the District of Columbia
ATAP	Association of Assistive Technology Act Programs	ATRC	Assistive Technology Resource Centers
ATAP	Assistive Technology Access Partnership	ATTAIN	Assistive Technology Through Action in Indiana
ATDT	AT Development Team	ATX	AT Xchange
ATEL	Assistive Technology Equipment Loan	AzLAT	Arizona Loans for Assistive Technology
ATELP	Assistive Technology Equipment Lending Program	AzLAT-T	Arizona Loans for AT-Telework
ATEX	Arizona Assistive Technology Equipment Exchange	AzTAP	Arizona Technology Access Program
ATEX	Assistive Technology Exchange List	BHSSC	Black Hills Special Services Cooperative
ATEx	AT Exchange Program	BOLD	Borrow-to-Own Low-vision Devices
ATF	Access to Telework Fund	CATS	California Assistive Technology Systems Program
AT/IL	Assistive Technology for Independent Living	CBO	Community-Based Organization

CCP	Coconut Connection Program	DRS	Division of Rehabilitation Services
CDD	Center for Disabilities and Development	DRS	Department of Rehabilitative Services
CEDDERS	Center for Excellence in Developmental Disabilities Education, Research and Service (Guam)	DTELP	Delaware Telework Equipment Loan Program
CIL	Center for Independent Living	DVR	Division of Vocational Rehabilitation
CITE	Consumer Information and Technology Training Exchange (Maine)	ED	U.S. Department of Education
CNMI	Commonwealth of the Northern Mariana Islands	EDGAR	Education Department General Administrative Regulations
CREATE	Citizens Reutilizing Assistive Technology Equipment	ELL	Equipment Loan Library
CRS	Children's Rehabilitation Service	ERC	Equipment Restoration Center
CRRP	Computer Recycle and Redistribution Program	ETC	Equipment Technology Consortium
CTALF	Connecticut Tech Act Loan Fund	FAAST	Florida Alliance for Assistive Services and Technology
DATI	Delaware Assistive Technology Initiative	FY	Fiscal Year
DATLP	Delaware Assistive Technology Loan Program	FY 2007	October 1, 2006, to September 30, 2007
DC-ATFLP	District of Columbia AT Financial Loan Program	FY 2008	October 1, 2007, to September 30, 2008
DCCIL	District of Columbia Center for Independent Living	GDOL	Georgia Department of Labor
DHH	Department of Health and Hospitals	GGT	Get Guam Teleworking
DHS	Department of Human Services	GOAL-AT	Guam Options for Alternative Loans-Assistive Technology
DLEG	Department of Labor & Economic Growth	GSAT	Guam System for Assistive Technology
DOR	Department of Rehabilitation	HAT	Hawaii Assistive Technology (HAT) Loan Program
DORS	Division of Rehabilitation Services	IFSP	Individualized Family Service Plan
DRL	Disability Resource Library	IATP	Idaho Assistive Technology Project
		IATP	Illinois Assistive Technology Program
		ICAN	Increasing Capabilities Access Network

IDEA	<i>Individuals with Disabilities Education Improvement Act of 2004</i>	NCATP	North Carolina Assistive Technology Program
IEP	Individualized Education Program	NCF	National Cristina Foundation
IHD	Institute for Human Development	NDAD	North Dakota Association for the Disabled
ILH	Independent Living for the Handicapped	NEAT	New England Assistive Technology
IPAT	Iowa Program for Assistive Technology	NIDRR	National Institute on Disability and Rehabilitation Research
IPAT	North Dakota Interagency Program for Assistive Technology	NISAT	National Information System for Assistive Technology
IT	Information Technology	NMTAP	New Mexico Technology Assistance Program
KATCO	Kansas Assistive Technology Cooperative	OASIS	Older Alabamians Systems of Information and Services
KATLC	Kentucky Assistive Technology Loan Corporation	OkAT	Oklahoma Assistive Technology Foundation
KATS	Kentucky Assistive Technology Service	OMB	Office of Management and Budget
KEE	Kansas Equipment Exchange	ORS	Office of Rehabilitation Services
LATAN	Louisiana Assistive Technology Access Network	OSERS	Office of Special Education and Rehabilitative Services
LGP	Loan Guarantee Program	PAAT	Protection and Advocacy for Assistive Technology
MassMATCH	Maximizing Assistive Technology in Consumer's Hands	PIAT	Pennsylvania's Initiative on Assistive Technology
MATP	Montana Assistive Technology Program	PLUK	Parents Let's Unite for Kids
MDRC	Michigan Disability Rights Coalition	PRATP	Puerto Rico Assistive Technology Program
MD TAP	Maryland Technology Assistance Program	PSA	Public Service Announcement
MoAT	Missouri Assistive Technology	REEP	Recycled and Exchanged Equipment Partnership
NATC	Nevada AT Collaborative	REM	Refurbished Equipment Marketplace
NATTAP	National Assistive Technology Technical Assistance Partnership	RESNA	Rehabilitation Engineering and Assistive Technology Society of North America
NAU	Northern Arizona University		

RSA	Rehabilitation Services Administration	UEM	Used Equipment Marketplace
SCATP	South Carolina Assistive Technology Program	UERS	Used Equipment Referral Service
SCVRD	South Carolina Vocational Rehabilitation Department	UIC	University of Illinois at Chicago
SPD	Seniors and People with Disabilities	UCHSC	University of Colorado Health Science Center
STAR	Alabama Statewide Technology Access and Response	VATP	Vermont Assistive Technology Program
STAR	Minnesota System of Technology to Achieve Results (STAR) Program	VATS	Virginia Assistive Technology System
Project START	Success Through Assistive Rehabilitation Technology	VITRAID	Virgin Islands Technology Related Assistance for Individuals with Disabilities
STRAID	Systems of Technology-Related Assistance for Individuals with Disabilities	VR	Vocational Rehabilitation
SVRI	Stout Vocational Rehabilitation Institute	VT-OCU	Vermont Opportunities Credit Union
TA	Technical Assistance	WATAP	Washington Assistive Technology Act Program
TAP	Telecommunications Access Program	WATF	Washington Assistive Technology Foundation
TTAP	Tennessee Technology Access Program	WATI	Wisconsin Assistive Technology Institute
TTAP	Texas Technology Access Program	WATR	Wyoming Assistive Technology Resources
TDDP	Telecommunications Device Distribution Program	WIND	Wyoming Institute for Disabilities
TFL	Tools For Life	WRP	Wheelchair Recycling Program
TRAID	Technology Related Assistance for Individuals with Disabilities	WVATS	West Virginia Assistive Technology System
UATF	Utah Assistive Technology Foundation		
UATP	Utah Assistive Technology Program		
UCP	United Cerebral Palsy		

INTRODUCTION

The *Assistive Technology Act of 1998*, as amended by Public Law 108-364 (*AT Act of 1998*, as amended; *AT Act*; *Act*) requires that the secretary of education submit to Congress a report on the activities funded under that Act. Specifically, the secretary of education is required to annually provide to Congress: 1) a compilation and summary of the information provided by the states¹ in annual progress reports to the Department and 2) a summary of the state applications and an analysis of the progress of the states in meeting the measurable goals established in state applications under Sec. 4(d)(3) of the *AT Act of 1998*, as amended.

This document satisfies this requirement for FY 2007 and FY 2008. Following an overview of the legislation that preceded the *AT Act of 1998*, as amended, and description of the amendments made by P. L. 108-364, this report is organized as follows:

- Part I** Reports on the FY 2008 performance of state grants for assistive technology programs as authorized under Sec. 4 of the *AT Act of 1998*, as amended.
- Part II** Describes the FY 2007 and FY 2008 performance of alternative financing programs funded under Title III of the *Assistive Technology Act of 1998* as in effect prior to the amendments of 2004 (*AT Act of 1998*).
- Appendix A** Includes a table describing the activities conducted under the state grants for AT program during FY 2008.
- Appendix B** Includes a description of the activities each state planned to carry out over the three-year period from FY 2009 through FY 2011, as of May 2010.
- Appendix C** Includes a description of the Title III alternative financing programs, as of May 2010.
- Appendix D** Lists the state grants for AT programs (referred to as statewide AT programs).
- Appendix E** Lists the alternative financing programs funded under Title III of the *AT Act of 1998*

¹ For purposes of this report, the term *states* includes, in addition to each of the 50 states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, as amended, Sec. 3(14).

OVERVIEW OF THE ASSISTIVE TECHNOLOGY ACT

THE HISTORY OF THE ASSISTIVE TECHNOLOGY ACT

In 1988, Congress passed the *Technology-Related Assistance for Individuals with Disabilities Act* (P.L. 100-407) (*Tech Act*) to assist states with identifying and responding to the assistive technology (AT) needs of individuals with disabilities. Grants awarded under the *Tech Act* were used by states to create systemic change that improved the availability of assistive technology devices and services. States were provided with flexibility in the design of their programs, and this flexibility continued when the *Tech Act* was reauthorized in 1994 (P.L. 103-218).

The *Tech Act* was reauthorized again in 1998 as the *Assistive Technology Act of 1998* (P.L. 105-394) (*AT Act of 1998*). The *AT Act of 1998* required states to conduct capacity-building activities that increased the availability of funding for, access to and provision of AT devices and services and allowed states to conduct other discretionary activities as well. Title III of the *AT Act of 1998* authorized the Alternative Financing Program (AFP) to help individuals with disabilities and their families fund the purchase of AT devices or services. More information about Title III of the *AT Act of 1998* is found on pages 8–10 and in Part II of this document.

The *AT Act of 1998* was amended in 2004 by P. L. 108-364 (*AT Act of 1998, as amended*). The amendments significantly changed the preceding legislation. Rather than focusing the efforts of states on systems-change activities, the *AT Act of 1998, as amended*, requires states to conduct activities that assist individuals with disabilities and others to access and acquire AT. As mandated by the 2004 amendments, the U.S. Department of Education, Rehabilitation Services Administration (RSA), assumed responsibility for administering programs under the Act as of December 2004. Previously, the Department's National Institute on Disability and Rehabilitation Research (NIDRR) administered the Act.

THE ASSISTIVE TECHNOLOGY ACT OF 1998, AS AMENDED

Sec. 4 of the *AT Act of 1998*, as amended, authorizes the state grants for AT program,² which is a formula grant program. Any funds appropriated above the FY 2004 level, which constitutes the base year amount, are allocated according to a formula that provides a portion of the funds equally to all states and a portion of funds based on the population of a state. With these grant funds, states develop and maintain statewide AT programs that conduct “state-level” activities and “state leadership” activities.

STATE-LEVEL ACTIVITIES

These include:

A. State financing activities, including:

- Systems for the purchase, lease or other acquisition of or payment for AT devices and services (though states may not directly pay for AT devices and services for individuals with disabilities); or
- Alternative financing systems,³ such as low-interest loan funds, interest buy-down programs, revolving loan funds, loan guarantees or insurance programs or other mechanisms for the provision of AT devices (or a state may conduct an initial one-year feasibility study for implementing an alternative financing system);

B. Device reutilization programs that support the exchange, repair, recycling or other reutilization of AT devices;

C. Device loan programs that provide short-term loans of AT so that individuals can try out devices or fill a temporary need for a device; and

² The state grants for AT program supports state efforts to improve the provision of assistive technology (AT) to individuals with disabilities of all ages through comprehensive, statewide programs that are consumer responsive. The state grants for AT program makes AT devices and services more available and accessible to individuals with disabilities and their families. The program provides one grant to each of the states, the District of Columbia, Puerto Rico and the outlying areas.

³ While they possess some similarities, “alternative financing systems” as included under state financing activities need not be the same as AFPs formerly funded under Title III of the *AT Act of 1998*, which contains many specific statutory requirements. See pages 8–10 and Part II of this document for information about Title III of the *AT Act of 1998*.

- D. Device demonstration programs in which personnel familiar with AT demonstrate a variety of AT devices and services and provide information about AT vendors, providers and repair services.

STATE LEADERSHIP ACTIVITIES

These activities include:

- A. Training and technical assistance, which includes developing and disseminating training materials, conducting training, and providing technical assistance to enhance the AT knowledge, skills and competencies of appropriate individuals;⁴
- B. Public awareness activities designed to provide information on the availability, benefits, appropriateness and costs of AT devices and services, including a statewide information and referral system; and
- C. Coordination and collaboration of activities among public and private entities responsible for policies, procedures or funding for the provision of AT devices and services.

Sec. 4(e)(1)(B) of the Act allows states not to fund a state-level activity if that activity is supported comparably with nonfederal funds. Sec. 4(e)(6) of the Act provides states with the “flexibility” to carry out only two or three of the state-level activities. States that carry out all four state-level activities may use up to 40 percent of their federal funds for state leadership activities. States that carry out two or three of the state-level activities may use up to 30 percent of their funds for state leadership activities.

State grants for AT are provided to a public “lead agency,” though the lead agency can appoint an “implementing entity” to administer the statewide AT program on its behalf. Each state must establish an advisory council to provide consumer-responsive, consumer-driven advice on the planning, implementation and evaluation of activities carried out by the statewide AT program. The council must include consumers who use AT or their families (who must constitute a majority), along with representatives of state agencies, including (at a minimum) the state

⁴ States are required to spend 5 percent of their state leadership funds specifically to provide training and technical assistance to assist students with disabilities who receive transition services and adults who are maintaining or transitioning to community living.

education agency, state vocational rehabilitation (VR) agency, state agency for the blind (if separate from the state VR agency), a center for independent living and the state Workforce Investment Board.

The *AT Act of 1998*, as amended, requires that states submit an application to receive a grant. RSA required this application to be in the form of a three-year state plan for assistive technology covering the period Oct. 1, 2005, to Sept. 30, 2008. During this three-year period, the states are required to submit amendments and updates. The full requirements for state plans for AT are available at <http://www.ed.gov/programs/atsg/applicant.html>, and the state plans for AT for every state are available at <http://www.ed.gov/programs/atsg/performance.html>.

State plans for AT are used to:

- Determine a state's eligibility for the grant by ensuring the state is meeting the requirements of the *AT Act of 1998*, as amended, and the requirements of the *Education Department General Administrative Regulations (EDGAR)*;
- Establish a baseline for data collection efforts and performance measurement systems;
- Provide information for an annual report to Congress;
- Establish a baseline for the monitoring system to determine a state's ongoing compliance with the requirements of the *AT Act of 1998*, as amended, and progress toward the state's goals; and
- Inform technical assistance efforts and guide state implementation of programs.

State plans for AT describe how each state implements a statewide AT program that is comprehensive, meaning equally available to all individuals with disabilities residing in the state, regardless of the nature of their disability, age, income level, location of residence in the state, or the type of AT device or service required. Specific requirements of the state plan for AT includes a description of the:

- Entities responsible for implementing the statewide AT program;
- State's advisory council;
- Activities to be conducted;

- State-level activities the state has elected not to conduct;
- Measurable goals to be achieved by the statewide AT program's activities;
- Involvement of public and private entities in the statewide AT program;
- Support for the statewide AT program provided by the state; and
- Proposed allocation and utilization of grant funds.

Sec. 5 of the *AT Act of 1998*, as amended, authorizes grants for Protection and Advocacy for Assistive Technology (PAAT) program. PAAT grantees are separate from other grantees under the *AT Act of 1998*, as amended. Data on PAAT activities are provided in a different report to Congress.

Sec. 6 of the *AT Act of 1998*, as amended, authorizes "national activities" to improve the administration of the act. These activities include training and technical assistance, data collection and reporting, and a national public Internet site on AT as described below:

- The National Assistive Technology Technical Assistance Partnership (NATTAP) supports the 56 statewide AT programs, the 57 protection and advocacy for AT programs, and the 33 alternative financing programs funded under the *AT Act of 1998* and *AT Act of 1998*, as amended. The goal of this national-level program is to improve the effectiveness of the three entities as they work to get AT into the hands of individuals who need it. NATTAP also serves other entities nationwide that are not funded under the Act. NATTAP is conducted by the Rehabilitation Engineering and Assistive Technology Society of North America (RESNA).
- The National Information System for Assistive Technology (NISAT) received a grant in FY 2006 to develop a Web-based data collection and reporting tool to be used by states and outlying areas to report data on their activities under both the state grants for AT program under Sec. 4 of the *AT Act of 1998*, as amended, and Title III of the *AT Act of 1998*. NISAT also provides training, technical assistance and support to states to improve their data collection. NISAT is conducted by the Association of Assistive Technology Act Programs (ATAP).

- The National Assistive Technology Public Internet Site is intended to increase the availability of and ease of access to information about AT and disability services and resources. The site provides 24-hour access to AT information for those with Internet connectivity and a toll-free telephone number for those without it. The website serves all people but focuses particularly on people with disabilities, their families, service providers, educators and employers. The National Public Internet Site on Assistive Technology is hosted by the Georgia Institute of Technology.

TITLE III OF THE *AT ACT OF 1998*

Title III of the *AT Act of 1998* authorized the Alternative Financing Program (AFP) to help individuals with disabilities and their families fund the purchase of AT devices or services. Congress first authorized grants for AFPs in 1994 under Title III of the *Technology-Related Assistance for Individuals with Disabilities Act of 1988*, as amended (P.L. No. 103-218), and continued authorization when that act became the *AT Act of 1998*. This grant program was eliminated when the *AT Act of 1998* was amended by P.L. 108-364 October 25, 2004, with the exception of a special rule that allowed grants in FY 2005 only. However, Congress also appropriated funds under this special rule in FY 2006.

Title III grants paid the federal share of establishing, expanding or maintaining state-level AFPs, which feature alternative financing mechanisms, such as low-interest loan funds, interest rate buy-down programs, revolving loan funds, loan guarantees or other mechanisms for the purchase or lease of AT. For descriptions of each of these mechanisms, and how they assist individuals with disabilities and their families to purchase AT, see table 1.

Unlike the state grants for the AT program, grants were not awarded to every state under Title III. Grants were awarded through a selection process after states submitted applications containing assurances related to the operation of their AFPs, including assurances related to consumer choice and control. Under Title III states must establish policies and procedures to ensure: (a) the timely processing of requests for assistance and (b) access to assistance regardless of the type of disability, income, location of residence in the state or type of AT needed by the consumer.

TABLE 1. TYPES OF ALTERNATIVE FINANCING MECHANISMS FOR THE PURCHASE OR LEASE OF ASSISTIVE TECHNOLOGY DEVICES AND SERVICES

Mechanism	Description
Revolving loan program	With a revolving loan (often called a direct loan) program, the alternative financing program (AFP) itself lends money directly to the borrower. The AFP determines the interest it will charge on the loan. The loan payments made by loan recipients are paid back to the AFP and are then available to fund new loans for individuals with disabilities.
Loan guarantee program	With a loan guarantee program, the AFP does not make a loan directly to the recipient but rather guarantees a portion of the loan made by a third-party lender, such as a conventional bank. By agreeing to cover all or part of a loan if the loan recipient should default, an AFP enables a bank to provide financing to individuals that the bank might otherwise deem too risky to receive a conventional loan.
Interest rate buy-down program	Through interest rate buy-down loans, an AFP uses its funds to reduce the interest rate on a lending institution's loan. For example, a loan that originally had an interest rate of 7 percent might be bought down by the AFP to 4 percent. This makes the loan more affordable because the borrower does not have to pay as much interest.
Nonguaranteed low-interest loan program	Some people who seek AT financing may qualify for nonguaranteed low-interest loans. For those individuals who have high enough incomes and credit scores to obtain loans directly from a conventional lender, the nonguaranteed low-interest loans may be appropriate. For the most part, the AFPs refer those individuals to their lending partners, who provide financing at a preferred or reduced rate negotiated between the bank and the AFP. The AFP does not use its funds for these loans.
Principal buy-down loan program	A principal buy-down loan is a partnership loan in which AFP funds are used to buy down the principal of a loan. The AFP uses funds to reduce the principal of the loan that lending institutions offer to consumers for loans to purchase AT. The AFP pays the lending institution for a portion of the principal on the loan, resulting in lower payments for the consumer over the term of the loan.
Preferred interest loan program	A preferred interest loan is a loan offered at an interest rate that is lower than the consumer would normally pay, but not as low as the prime rate.*
Low interest loan program	A low interest loan is a loan at interest rates that are at or below the prime rate.*

* *Prime rate* is the average majority prime rate charged by banks on short-term loans to business, quoted on an investment basis. The Federal Reserve defines a bank prime loan as follows: "Rate posted by a majority of top 25 (by assets in domestic offices) insured U.S.-chartered commercial banks. Prime is one of several base rates used by banks to price short-term business loans." To determine whether a loan was made above, at or below prime rate, check the U.S. prime rate at the following website for the date on which the loan was closed:
<http://www.federalreserve.gov/releases/h15/update>.

Source: *Expanding the Reach of People with Disabilities*. March 2005. National Assistive Technology Technical Assistance Partnership (NATTAP), Rehabilitation Engineering and Assistive Technology Society of North American (RESNA). Last accessed Dec. 11, 2008, from <http://www.resnaprojects.org/AFTAP/loan/RESNA.html>.

States that operate AFPs must enter into a contract with a community-based organization (CBO) to administer the program. This CBO must have individuals with disabilities involved in decision making at all organizational levels. In turn, the CBO must contract with a lending institution to facilitate administration of the program.

Title III also provided for a grant for technical assistance to existing and future AFPs. As with the technical assistance to the state grants for AT program, technical assistance to the AFPs to establish and maintain their loan programs was provided by RESNA from 2000 to the present.

Though the grants were for one year, states and their partners were required to use their federal and state funds in a manner that supported the permanent operation of their AFPs. Because these programs are to operate on a permanent basis, the reporting requirements also continue. Part II presents data from AFPs for FY 2007 and FY 2008.

PART I

**SECTION 4 OF THE *ASSISTIVE TECHNOLOGY ACT OF*
1998, AS AMENDED: THE STATE GRANT FOR
ASSISTIVE TECHNOLOGY PROGRAM**

DATA COLLECTION

The *AT Act of 1998*, as amended, includes specific data collection requirements for state-level and state leadership activities, state improvement outcomes, leveraged funding, performance measure outcomes and consumer satisfaction. During FY 2006, RSA worked with grantees and the public to develop a data collection instrument that states could use to meet their annual reporting obligation under Sec. 4(f) of the Act. This instrument was approved by the Office of Management and Budget (OMB) at the end of FY 2006 and became effective as of January 2007. Therefore, RSA collected incomplete data for FY 2007. Using their FY 2007 partial year data, states set targets for the submission of the entire first year of data for FY 2008. This report will provide an overview of the FY 2008 annual progress report for Sec. 4 activities.

FY 2007 AND FY 2008 FUNDING

As shown in table 2, the state grants for AT program received a decrease in funding of \$437,763 from FY 2007 to FY 2008. With a total appropriation of \$24,620,237, the average grant award was \$463,851⁵ in FY 2008. The highest award to a state was \$958,270, and the lowest award to a state was \$343,327.

TABLE 2. TOTAL APPROPRIATIONS FOR THE STATE GRANTS FOR ASSISTIVE TECHNOLOGY PROGRAM: FY 2007 AND FY 2008

FY 2007	FY 2008
\$25,058,000	\$24,620,237

Based on the average grant award, a state using a minimum of 60 percent of its funds for state-level activities would have spent \$278,311 on those activities, leaving \$185,540 for state leadership activities (totals have been rounded). States are required to spend 5 percent of their state leadership funds specifically to provide training and technical assistance to assist students with disabilities who receive transition services and adults who are maintaining or transitioning to community living. Of the \$185,540, 5 percent or \$9,277 would have been used for training and technical assistance related to transition.

⁵ This average does not include American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands because doing so skews the average. That is, each of these outlying areas received the amount specified in the Act, \$125,000.

In addition to mandated allocations for state level, state leadership and transition activities, the *AT Act of 1998*, as amended, also prohibits states from using grant dollars for direct payment for an assistive technology device or service for an individual with a disability (Sec. 4(e)(5)). As part of State Financing Activities, states can use grant dollars to administer programs that provide and pay for assistive technology devices and services (Sec. 4(e)(2)(A)).

IMPLEMENTATION OF THE STATE GRANTS FOR AT PROGRAM FOR FULL REPORTING YEAR FY 2008

FY 2005 marked the first year of implementation of the *AT Act of 1998*, as amended. That year was a transition from the discretionary state grants for AT program authorized under Title I of the *Assistive Technology Act of 1998* to the formula grant program authorized under Sec. 4 of the revised *AT Act*. For more information about implementation during FY 2005, see the *Annual Report to Congress on the Assistive Technology Act of 1998 for Fiscal Years 2004 and 2005* at <http://www.ed.gov/about/reports/annual/rsa/atsg/2004/at-act-report-04-05.pdf>.

The activities conducted during FY 2005 primarily involved assisting states to create their state plans for AT to guide implementation of the four state-level and three state leadership activities beginning in FY 2006. States prepared and submitted their state plans and began implementing the state-level and state leadership activities in FY 2006. These state plans were effective for FY 2006 through FY 2008 and can be found at <http://www.ed.gov/programs/atsg/state-plans/2006>.

STATE-LEVEL ACTIVITIES

OVERVIEW

The majority of states and outlying areas (39) conducted all four state-level activities during FY 2008. States are not required to fund a state-level activity if that activity is supported comparably with nonfederal funds, and states have the flexibility to conduct only two or three of the four state-level activities. The state-level activity for which states most frequently claimed comparability or flexibility was state financing. Fifteen states and outlying areas did not use funds to support state financing activities; two states did not use funds to support device loan programs, and one state did not use funds to support device demonstrations. All states used funding to support reutilization activities.

Table 3 shows the state-level activities conducted by each state or outlying area in FY 2008.

TABLE 3. STATE-LEVEL ACTIVITIES CONDUCTED USING STATE GRANTS FOR AT PROGRAM FUNDS: REPORTED DATA FOR FY 2008				
State	State Financing Activities	Device Reutilization Activities	Device Loan Activities	Device Demonstration Activities
Alabama	x	x	x	x
Alaska	c	x	x	x
Arizona	x	x	x	x
Arkansas	c	x	x	x
California	x	x	x	f
Colorado	x	x	x	x
Connecticut	x	x	x	x
Delaware	x	x	x	x
Florida	x	x	x	x
Georgia	x	x	x	x
Hawaii	x	x	x	x
Idaho	x	x	x	x
Illinois	x	x	x	x
Indiana	x	x	x	x
Iowa	x	x	x	x
Kansas	x	x	x	x
Kentucky	x	x	x	x
Louisiana	x	x	x	x
Maine	x	x	x	x
Maryland	x	x	x	x
Massachusetts	x	x	x	x
Michigan	x	x	f	x
Minnesota	c	x	x	x
Mississippi	f	x	x	x
Missouri	x	x	x	x
Montana	x	x	x	x
Nebraska	x	x	x	x
Nevada	x	x	x	x
New Hampshire	c	x	x	x
New Jersey	c	x	x	x
New Mexico	x	x	x	x
New York	x	x	x	x
North Carolina	f	x	x	x
North Dakota	x	x	x	x
Ohio	x	x	x	x

TABLE 3. STATE-LEVEL ACTIVITIES CONDUCTED USING STATE GRANTS FOR AT PROGRAM FUNDS: REPORTED DATA FOR FY 2008 (CONT'D.)

State	State Financing Activities	Device Reutilization Activities	Device Loan Activities	Device Demonstration Activities
Oklahoma	x	x	x	x
Oregon	x	x	x	x
Pennsylvania	x	x	x	x
Rhode Island	x	x	x	x
South Carolina	c	x	x	x
South Dakota	x	x	x	x
Tennessee	f	x	x	x
Texas	f	x	x	x
Utah	x	x	x	x
Vermont	x	x	x	x
Virginia	f	x	x	x
Washington	x	x	x	x
West Virginia	f	x	x	x
Wisconsin	c	x	x	x
Wyoming	c	x	x	x
District of Columbia	x	x	x	x
Puerto Rico	x	x	x	x
American Samoa	f	x	f	x
Guam	x	x	x	x
Northern Mariana Islands	x	x	x	x
U.S. Virgin Islands	x	x	x	x

Note: For purposes of this report, the term *states* includes, in addition to each of the 50 states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, as amended, Sec. 3(14).

See pages 4–5 for descriptions of the state-level activities.

x = activity conducted and reported on during FY 2008

c = claiming comparability. Sec. 4(e)(1)(B) of the *AT Act of 1998*, as amended, allows states not to fund a state-level activity if that activity is supported comparably with nonfederal funds.

f = claiming flexibility. Sec. 4(e)(6) of the *AT Act of 1998*, as amended, provides states with the “flexibility” to carry out only two or three of the state-level activities.

Source: U.S. Department of Education, Rehabilitation Services Administration (RSA), Management Information System (MIS) State Grant for AT Program annual progress report data for FY 2008. Last accessed August 2009.

STATE FINANCING

State financing activities assist individuals with disabilities to attain funding for AT devices and services. As noted previously, funds authorized under the *AT Act of 1998*, as amended, cannot be used to directly pay for AT devices or services. Statewide AT programs have taken many approaches to state financing, including:

- Financial loan programs—A financial loan program may make loans directly (revolving loans) or may make loans using dollars from another source, usually a financial institution, so that individuals with disabilities and their families can purchase AT.
- Cooperative buying programs—Through cooperative buying programs, states can purchase AT in bulk at a discount from AT suppliers and then pass the savings on to consumers.
- Financing for home modifications programs—States use grant funds to administer a program that provides home modifications, including the addition of wheelchair ramps.
- Last resort fund programs—States use grant funds to administer programs that provide AT or funds to purchase AT for consumers when other options have been exhausted. The money for the last resort fund itself comes from sources other than the *AT Act of 1998*, as amended.
- Telecommunications distribution programs—Many states have programs in place to provide telecommunications equipment to individuals with disabilities. States purchase the equipment with non-*AT Act* funds, but the program is administered by the statewide AT program.
- Telework fund programs—Like alternative financing, telework funds provide loans that allow individuals with disabilities to purchase computers or other equipment (including adaptive equipment) for use in teleworking. Only telework loans provided for the purchase of AT are counted as state financing.

In FY 2008 the predominant state financing activity available to consumers was a financial loan program. Thirty-four of the 56 states and outlying areas used grant funds to support a financial loan program. In addition, 18 states provided nonfinancial loan activities (11 of those also provided a financial loan program) that resulted in the acquisition of AT or allowed a consumer to obtain AT at a reduced cost. These other activities included, but were not limited to,

cooperative buying programs, lease or rental programs, last resort fund programs and telecommunications equipment distribution programs.

Eight states did not use funds to support state financing activities because a comparable program already existed, while an additional seven states exercised flexibility under Sec. 4(e)(6).

Therefore, 49 states or outlying areas conducted some form of state financing activity available for the acquisition of AT devices and services, and 41 of those activities were supported with Sec. 4 *AT Act* funds.

Sec. 4(f) of the *AT Act of 1998*, as amended, requires states to report to RSA the following information about their state financing activities:

- A. The type of state financing activity used by the state (see pages 19–20);
- B. The amount and type of assistance given to consumers of the state financing activities (who shall be classified by type of assistive technology device or assistive technology service financed through the state financing activities and geographic distribution within the state), including:
 - The number of applications for assistance received;
 - The number of applications approved and rejected;
 - The default rate for the financing activities;
 - The range and average interest rate for the financing activities;
 - The range and average income of approved applicants for the financing activities; and
 - The types and dollar amounts of assistive technology financed.

Table 4 summarizes the state financing activities conducted in FY 2008 as reported in the annual state progress reports.

TABLE 4. FINANCING ACTIVITIES CONDUCTED BY STATES USING STATE GRANTS FOR AT PROGRAM FUNDS: REPORTED DATA FOR FY 2008

States Using Grant Funds to Support Financial Loan Programs for the Purchase or Lease of AT		States Using Grant Funds to Support Programs for the Purchase or Lease of Equipment to Telework	
Alabama	Massachusetts	Arizona	
Arizona	Michigan	Delaware	
California	Missouri	Florida	
Connecticut	Montana	Illinois	
Delaware	Nevada	Iowa	
Florida	New Mexico	Kansas	
Georgia	New York	Maryland	
Hawaii	North Dakota	Missouri	
Idaho	Ohio	New Mexico	
Illinois	Oklahoma	Oklahoma	
Indiana	Pennsylvania	Utah	
Iowa	Utah	Washington	
Kansas	Washington	Guam	
Kentucky	District of Columbia		
Louisiana	Guam		
Maine	Northern Marianas		
Maryland	Virgin Islands		
States Not Using Grant Funds Because Comparable State Financing Exists		States Exercising Flexibility to Not Use Grant Funds for State Financing	
Alaska	New Jersey	American Samoa	Texas
Arkansas	South Carolina	Mississippi	Virginia
Minnesota	Wisconsin	North Carolina	West Virginia
New Hampshire	Wyoming	Tennessee	

TABLE 4. FINANCING ACTIVITIES CONDUCTED BY STATES USING STATE GRANTS FOR AT PROGRAM FUNDS: REPORTED DATA FOR FY 2008 (CONT'D.)

Other Activities Funded by States	
*Colorado:	Individual financing consultation to acquisition
Delaware:	Borrow-to-Own Low-vision Devices program
Kansas:	Funding eligibility review
Maine:	Cooperative buying
Maryland:	Cooperative buying
Missouri:	Last resort funding; School reimbursement program
Montana:	Last resort funding
*Nebraska:	Financing for home modifications
Nevada:	Telecommunications distribution program; Last resort funding
New Mexico:	Last resort funding
Oklahoma:	Fire safety equipment program; Last resort funding
*Oregon:	Cooperative buying; Layaway program
Pennsylvania:	Telecommunications distribution
*Rhode Island:	Telecommunications distribution
*South Dakota:	Lease for vision equipment
*Vermont:	Funding Eligibility Review for children with autism
Washington:	Lease for Vision Equipment; Individual funding consultation to acquisition
*Puerto Rico:	Low-cost device design and development

* States in which these are the only state financing activities reported in the annual progress report. All others also report a financial loan program as a state financing activity.

Note: For purposes of this report, the term *states* includes, in addition to each of the several states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, as amended, Sec. 3(14).

Source: State Grant for AT Program annual progress report data for FY 2008. Last accessed August 2009. State plans for AT submitted to RSA in August 2005. Last accessed August 2009 from <http://www.ed.gov/programs/atgs/state-plans/2006>.

According to FY 2008 State Grant for AT Annual Progress Reports for state financing activities:

- A. 1,574 financial loan applications were received and processed by financial loan programs. From those applications, 950 loans were made totaling \$9,821,379. An additional 93 loan applications were approved but not made because the consumer declined the offer. The remaining 531 applicants were denied loans. This is a 66 percent approval rate.
- B. 754 of the loans (79 percent) were issued by a lender, such as a bank, in partnership with an entity supported by the statewide AT program. These loans provided \$8,996,994 to consumers.

- 433 (57 percent) of the loans provided by banks or other lenders were guaranteed only, 143 (19 percent) had only an interest rate buy-down, 148 (20 percent) were both guaranteed and had an interest rate buy-down, and 30 (4 percent) had neither a guarantee nor an interest rate buy-down.
- C. 196 of the loans provided (21 percent) were direct loans from revolving loan funds operated by an entity supported by the statewide AT program. These direct loans provided \$824,385 to consumers.
- D. The financial loans were used primarily to purchase vehicles or access to vehicles (79 percent of the dollars loaned) and hearing equipment, such as hearing aids (10 percent of the dollars loaned).
- E. Of the 950 loans provided, 56 percent of the applicants lived in metro areas while 44 percent of the applicants lived in nonmetro areas.
- F. Of the 531 loans requests that were denied, 54 percent of the applicants were from metro areas and 46 percent were from nonmetro areas.
- G. The average income of consumers nationally who received loans was \$39,183, while the state averages for income of loan recipients ranged from \$2,281 to \$53,862. The lowest individual consumer income reported by any of the states was \$769 and the highest was \$351,499.
- H. 41 percent of all loans made were to applicants with incomes of \$35,001 or greater, 32 percent were made to applicants with incomes between \$15,001 and \$35,000, and 27 percent were made to applicants with incomes of \$15,000 or less.
- I. Interest rates of loans made ranged from 0 percent to 11.49 percent with a national average of 4.99 percent. The majority of loans made (63 percent) had an interest rate of 4.1 percent to 6 percent.
- J. 183 loans (7.26 percent) went into default out of 2,339 active loans in FY 2008. The net dollar loss on those loans was \$1,119,454, which is 4.7 percent of the total dollar value of \$22,704,147 in active loans.

K. 2,876 consumers were served by other state financing activities, such as those described on pages 19–20. Of these consumers, 73 percent lived in metro areas, while 27 percent lived in non-metro areas.

L. For other state financing programs that provided direct acquisition of AT:

2,551 devices were provided with a total value of \$2,468,273. The two most frequently provided types of AT were hearing technologies (49 percent) and environmental adaptations (18 percent). However, environmental adaptations were the most costly to provide, making up 45 percent of the \$2,468,273 in value.

M. For other state financing programs that allowed consumers to obtain AT at a reduced cost:

- 4,847 devices were acquired worth \$1,212,076. Consumers saved \$305,265 on these devices with 63 percent of this amount saved on vision technology as the AT area that realized the majority of savings.
- The two most frequently provided types of AT were speech communication systems (35 percent) and learning, cognition and developmental technologies (31 percent). However, the greatest cost savings was realized on vision technology, which represented 63 percent of the cost savings achieved.

N. 75 percent of consumers involved in state financing activities reported themselves as “highly satisfied,” while 24 percent were “satisfied,” 1 percent were “satisfied somewhat” and less than 1 percent were “not at all satisfied.” The response rate was 68 percent of all recipients of state financing activities.

The assistance provided by state financing activities made a difference in the lives of consumers, as exemplified in various programs as listed below

Financial Loan Program: In the state of Washington, a mother with several children was diagnosed with multiple sclerosis in 1997. Self-care and mobility around the home became impossible, and in 2003 the family decided to move her into a care facility. As her children grew into teenagers, it became increasingly difficult for her to watch her children grow up unsupervised. Deciding that she was needed at home, the consumer and her family applied for a financial loan to make the home wheelchair accessible. Combining the loan with other resources, they added a ramp, a roll-in shower and hardwood floors, which made it easier for

the wheelchair to roll on. They also purchased an air mattress that would reduce the risk of bed sores. The consumer returned home in April 2007 and is able to safely care for herself and navigate around her home.

In Hawaii, an individual had a below-the-knee amputation with no prosthesis to use. Through the Hawaii financial loan program, this individual has been able obtain a prosthetic leg with all the necessary associated fitting services. The individual is now able to move and walk again and there has been a significant increase in quality of life.

Last Resort Funding Activity: In Missouri, a high school student with a visual impairment borrowed a variety of equipment from the State Grant for AT Program's short-term equipment loan program. A combination of screen magnification software, text-to-speech software and a handheld electronic magnifier was determined to be the AT she needed for academic success. The district was provided with funding for the equipment from the AT reimbursement program, which is a last resort fund that sets aside state discretionary *Individuals with Disabilities Education Act*, or *IDEA*, funds to reimburse school districts for high-cost assistive technology items. The student and school reported the assistive technology was extremely helpful, especially in communication arts and mathematics classes as teachers no longer had to modify assignments, and the student was able to use the same instructional materials as her nondisabled classmates. The student will be attending a nearby college next year and will be able to use the same assistive technology in the postsecondary setting.

Long-term Lease Program: In South Dakota, a woman in her 50s with macular degeneration was having trouble with print access. She obtained an electronic enlarging device through the South Dakota state AT program long-term lease program. Using the device, she is able to continue employment and regular contact with family and friends important for her daily living.

Telecommunications Access Program: In Rhode Island, an elderly woman requested an adaptive telephone due to her hearing loss. A home visit revealed that she had rheumatoid arthritis, which significantly hindered the use of her hands, in addition to the hearing loss. The telecommunications access program administered by Rhode Island's AT program provided her an adaptive speakerphone that she is able to operate independently. This technology has enabled her to live independently and safely within her own home.

Other State Financing Activity: In Delaware, a young man who is blind and has cystic fibrosis came into the AT demonstration center to learn more about a number of talking devices for his daily use and discuss potential funding sources. Among other things, he had been unable to take his own temperature without waking his wife during the middle of the night. He was able to acquire a talking clinical thermometer and a talking atomic clock through Delaware's AT state financing program, Borrow to Own Low-vision Devices. He is no longer dependent on his wife to be there in order to check his temperature or for him to know the time.

DEVICE REUTILIZATION

AT reutilization involves transferring a used device from someone who no longer needs it to someone who does. There are two general categories of device reutilization: device exchange and device reassignment (which sometimes includes refurbishment and repair).

For device exchange, devices are listed in a "want-ad"-type posting either on the Internet or in print, and consumers can contact and arrange to obtain the device (either by purchasing it or obtaining it for free) from the current owner. Exchange programs do not involve warehousing inventory and do not include repair, sanitization or refurbishment of used devices. In some cases the statewide AT program acts as an intermediary during the exchange; in other cases the statewide AT program is not involved in the transaction.

For device reassignment, devices are accepted (usually by donation) into an inventory, are repaired, sanitized and refurbished as needed, and then offered for sale, loan, rental or giveaway to consumers as recycled products. Some states reassign only computers rather than all types of AT. Open-ended device loans, in which the device borrower can keep the device for as long as it is needed rather than for a specified period of time, are also a form of device reassignment.

Using state grants for AT funds, all 56 states and outlying areas supported at least one device reutilization program in FY 2008. Forty-three states and outlying areas reported device exchange data and 47 reported device reassignment data. Of those reporting reassignment data 40 reported data where ownership transfers to the consumer and 28 reported open-ended loan data where ownership remains with the program. Tables 5 and 6 summarize the reutilization and acquisition activities conducted in the states and outlying areas, respectively.

TABLE 5. DEVICE REUTILIZATION ACTIVITIES CONDUCTED BY STATES USING STATE GRANTS FOR AT PROGRAM FUNDS: REPORTED DATA FOR FY 2008

States Using State Grants for AT Program Funds to Support AT Reassignment (Ownership Transfer and Open-ended Loans)		
Alaska*	Kentucky*	Oregon
Alabama	Louisiana*	Pennsylvania*
American Samoa*	Maryland*	Puerto Rico*
Arkansas*	Mississippi	Rhode Island*
Colorado*	Missouri	South Carolina
Connecticut*	Montana*	South Dakota*
District of Columbia	Nebraska*	Tennessee
Florida	Nevada*	Texas*
Georgia*	New Hampshire	Utah
Guam*	New Jersey	Virginia
Hawaii*	New Mexico*	Virgin Islands*
Idaho*	New York*	Washington
Illinois*	North Carolina*	Wisconsin
Indiana*	Northern Marianas*	West Virginia*
Iowa	Ohio	Wyoming
Kansas	Oklahoma	
States Using State Grants for AT Program Funds to Support AT Exchange		
Alaska	Louisiana	North Carolina
Arizona	Maine	North Dakota
Arkansas	Maryland	Northern Marianas
California	Massachusetts	Ohio
Colorado	Michigan	Oklahoma
Connecticut	Minnesota	Oregon
Delaware	Mississippi	Pennsylvania
Florida	Missouri	Puerto Rico
Georgia	Montana	Rhode Island
Hawaii	Nebraska	South Carolina
Idaho	Nevada	South Dakota
Illinois	New Hampshire	Vermont
Iowa	New Jersey	Virginia
Kansas	New York	West Virginia
Kentucky		

Note: For purposes of this report, the term *states* includes, in addition to each of the 50 states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, as amended, Sec. 3(14).

* States that reported at least some device reassignments as open-ended loans, in which the borrower can keep the device for as long as needed.

Source: State Grant for AT Program annual progress report data for FY 2008. Last accessed August 2009.

Sec. 4(f) of the *AT Act of 1998*, as amended, requires states to report to RSA the following information about their device reutilization activities:

- A. The number, type, estimated value and scope of assistive technology devices exchanged, repaired, recycled or reutilized; and
- B. An analysis of the individuals with disabilities that benefited from the device reutilization program.

According to FY 2008 State Grant for AT Program annual progress reports for device reutilization activities:

- A. 24,805 people received reutilized devices, with 81 percent obtaining reassigned devices with ownership transferring to them and 14 percent obtaining such devices on an open-ended loan basis. The remaining 5 percent obtained reutilized devices via exchange programs.
- B. 31,609 devices were reutilized, with 77 percent reassigned transferring ownership, 19 percent placed on open-ended loan and 4 percent exchanged.
 - 1,312 devices were exchanged. The majority of exchanges were made for mobility, positioning and seating (36 percent) and daily living equipment (21 percent).
 - 23,738 devices were reassigned with ownership transferring to the recipient. The majority of devices reassigned were mobility, positioning and seating (60 percent), daily living (22 percent), and computers and related computer access equipment (11 percent).
 - 6,019 devices were loaned on a long-term basis. The majority of devices on long-term loan were mobility, positioning and seating (61 percent).
- C. Reutilization saved consumers \$17,333,283 with 67 percent of those savings realized through reassignment with ownership transfer, 19 percent realized through device exchange, and 14 percent realized through open-ended device loans.⁶
 - \$3,365,398 was saved through device exchange. The majority of savings was realized for vehicle modifications (48 percent) and for mobility, positioning and seating (36 percent).

⁶ Cost savings is estimated by subtracting how much the reutilized device cost the consumer from the cost of the device if it was purchased new.

- \$11,553,160 was saved through reassignment with ownership transferring to the recipient. The majority of savings was realized for mobility, positioning and seating (71 percent), computers and related computer access equipment (13 percent) and daily living (11 percent).
- \$2,414,725 was saved through open-ended loan type reassignment. The majority of savings was realized for mobility, positioning and seating (54 percent), environmental adaptations (14 percent) and vision technology (11 percent).

D. Consumer satisfaction for all reutilization activities was reported as “highly satisfied” by 80 percent of those recipients responding; “satisfied” by 19 percent; “satisfied somewhat,” and “not at all satisfied” by less than 1 percent each. (The response rate was 80 percent of all recipients of reutilization activities.)

The assistance provided by device reutilization activities made a difference in the lives of consumers, as exemplified in the various programs to follow.

- *Exchange Program:* In Alaska, an older consumer with amyotrophic lateral sclerosis (ALS, or Lou Gehrig’s disease) did not have enough money to purchase a new communication device for herself. She was losing her ability to communicate and could only speak at a whisper. It was difficult for others to hear and/or understand her. Her speech pathologist was concerned about the time it would take to get a communication device through Medicare. The speech pathologist went to the Alaska online exchange program, Trading Post, and saw that a speech-generating device appropriate for the consumer was available for sale. The consumer contacted the device owner and purchased the device. It was mailed to the consumer within a few days; she was thrilled and immediately started using it to communicate with her husband and family.
- In Massachusetts, a woman with a physical disability from a vehicular accident had been using a scooter as her primary means of mobility around her neighborhood, and it broke down. As she is a person of low income, she had not been able to have the broken scooter repaired or replaced. She reported feeling isolated and indicated she was unable to live as independently as she did before. She contacted the Massachusetts exchange program, which located a donated scooter and arranged transportation to pick up the scooter. Both the individual who donated the scooter and the new owner wrote to the exchange program staff

to thank them for their help in arranging the match. Both were grateful the scooter could be passed on to someone who could use it.

- *Reassignment:* In Virginia, a man living with osteogenesis imperfecta arrived at one of the regional Virginia reuse programs being pushed in a baby stroller. He exited independently in a power wheelchair. The Virginia AT device reuse program had been keeping this very small power wheelchair for two-plus years, optimistic that someday a perfect fit would occur, and the day finally arrived. Use of the power wheelchair gives this young man freedom, mobility and independence. This power wheelchair will also save his father from having to carry his son into the woods or to the pond to participate in their favorite hobbies: fishing and hunting. The young man would have been unable to afford the equipment without the reassignment program.

In South Carolina, a woman in her 50s with a physical disability does tax and bookkeeping work from home relying on an old computer. The computer is a necessity for her to be gainfully employed, and when it became inoperable she could not afford a replacement. Through the State Grant for AT Program, she was able to obtain a recycled laptop computer, allowing her to continue her employment.

- *Open-ended Loan:* In North Carolina, staff of the State Grant for AT Program assisted a speech therapist with a mild hearing loss who was in need of amplification in order to do her job. After trying out a portable assistive listening system, she borrowed the device for four months while going through the process to find funding to purchase her own device. She relied heavily on the open-ended loan in order to do her job effectively.

In Texas, a recent veteran from the Iraq War, who was in his 20s, retired from military service and obtained civilian employment. While on the job for less than 30 days, he was involved in a serious car accident. His insurance was not in effect, and the Department of Veterans Affairs would not cover him since it was not service-connected. He needed an electric hospital bed, wheelchair, walker, crutches and bedside commode. His father heard about and contacted the Texas reuse program, which was able to deliver all the equipment to his home and set it up for him.

TABLE 6. SUMMARY OF STATE-LEVEL ACQUISITION ACTIVITY: NUMBER OF DEVICES ACQUIRED, INDIVIDUALS SERVED AND VALUE OF DEVICES OR SAVINGS TO RECIPIENTS OF DEVICES ACQUIRED, FY 2008 DATA

Type of Activity	Number of Device Recipients		Number of Devices Acquired		Value of Devices or Savings to Recipient
	Count	Percent	Count	Percent	Count
Financial Loan Programs	950	3%	982	3%	\$9,821,379 loan amount
Other State Financing Programs That Provide AT	1,883	7%	2,551	6%	\$2,468,273 value of AT provided
Other State Financing Programs That Reduce the Cost of AT	993	3%	4,847	12%	\$305,265 savings to AT recipients
Exchange Programs	1,180	4%	1,312	3%	\$3,365,398 savings to AT recipients
Recycling, Repair, and Reassignment Programs	20,050	70%	23,570	60%	\$11,553,160 savings to AT recipients
Open-ended Loan Programs	3,605	13%	6017	15%	\$2,414,725 savings to AT recipients
TOTAL	28,631	100%	39,449	100%	\$29,928,200 value of devices and savings to recipients

Source: U.S. Department of Education, Rehabilitation Services Administration, State Grant for AT Program annual progress report data for FY 2008.

DEVICE LOANS

A device loan program allows consumers and professionals to borrow AT devices for use at home, school, work, and in the community. Loans are short-term. Although the length varies by individual program policy, the average based on FY 2008 data was 42 calendar days. The purpose of a device loan may be to assist in decision making; to fill a gap while the consumer is waiting for device repair or funding; to provide an accommodation on a short-term basis; to provide self-education by a consumer or professional; and to provide training.

All but two states reported device loan data in FY 2008; the remaining two grantees, Michigan and American Samoa, exercised flexibility under Sec. 4(e)(6). As described in this section of the *AT Act*, a state may carry out any two or more of the required state-level activities, meaning a state can choose not to conduct up to two activities. While states vary in how they implement device

loan programs, a majority operate a loan program from one location in the state. Usually, they have an inventory of devices available one location for loan and ship those devices to consumers. Twenty-five grantees provide device loans from a central location, 16 from regional sites and 16 from a combination of central and regional sites. Four states identified distinct device loan programs with different operational locations resulting in their inclusion in two of the lists in table 7 on device loan activities conducted or planned by states using state grant for AT program funds.

TABLE 7. DEVICE LOAN ACTIVITIES CONDUCTED OR PLANNED BY STATES USING STATE GRANTS FOR AT PROGRAM FUNDS, BY LOCATION: FY 2008 DATA AND STATE PLANS FOR AT			
States Using State Grants for AT Program Funds to Support Device Loans From a Central Location		States Using State Grants for AT Program Funds to Support Device Loans From Regional Sites	
Arkansas	North Dakota	Alabama	Nevada
Alaska	Oregon	California	New York
Colorado	Puerto Rico	Delaware	North Carolina
Connecticut	Rhode Island	Idaho	Oklahoma
Illinois	South Carolina	Kentucky	South Dakota
Iowa	Texas	Louisiana	Tennessee
Kentucky	Vermont	Massachusetts	Virginia
Maine	Washington	Minnesota	Wisconsin
Missouri	Wyoming		
Montana	District of Columbia		
New Hampshire	Guam		
New Jersey	Northern Mariana Is.		
New Mexico			
States Using State Grants for AT Program Funds To Support Device Loans Through a Combination of a Central Location and Regional Sites			
Arizona	Maine	Vermont	
Florida	Maryland	U.S. Virgin Islands	
Georgia	Mississippi	Virginia	
Hawaii	Nebraska	West Virginia	
Indiana	Ohio		
Kansas	Pennsylvania		

Note: For purposes of this report, the term *states* includes, in addition to each of the 50 states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, as amended, Sec. 3(14).

Kentucky, Maine, Vermont and Virginia reported distinct loan programs with different locations and are listed in multiple categories.

Source: U.S. Department of Education, Rehabilitation Services Administration, State Grant for AT Annual Progress Report data for FY 2008.

Sec. 4(f) of the *AT Act of 1998*, as amended, requires states to report to RSA the following information about their device loans:

- A. Number, type and length of time of loans of assistive technology devices provided; and
- B. An analysis of the individuals with disabilities who benefited from the device loan program.

According to FY 2008 State Grant for AT Annual Progress Reports for device loan activities:

- A. 38,411 device loans were provided with 57 percent used to assist in decision making regarding device options, 33 percent used for a short-term accommodation, 4 percent used as a loaner during repair or while waiting for funding, and the remaining 6 percent were used for other purposes, such as for training or professional development activities.
- B. Of the 38,411 device loans, 48 percent of the borrowers were individuals with disabilities, 20 percent were to representatives of education, 13 percent were family members and 12 percent were representatives of health, allied health and rehabilitation.
- C. Nationally, the average loan length of time according to policies and procedures was 42 calendar days. Almost all programs (52 of 54) reported loan periods of 90 days or less.
- D. The majority of devices loaned were learning, cognition and developmental devices (22 percent), speech communication systems (20 percent), and computers and related (13 percent).
- E. All states with device loan programs reported having learning, cognition and developmental devices, and computers and related AT in their loan inventory. Over 90 percent reported having hearing, vision, and speech communication systems in their loan inventory and over 80 percent reported having mobility, positioning and seating, recreation and leisure, environmental adaptations, and daily living devices in their loan inventory.
- F. Consumer satisfaction for device loan activities was reported as “highly satisfied” by 64 percent of those borrowers responding; “satisfied” by 32 percent; “satisfied somewhat” by 3 percent; and “not at all satisfied” by less than 1 percent. (The response rate was 66 percent of all borrowers.)

The assistance provided by device loan activities made a difference in the lives of consumers, as exemplified in the categories as listed below.

- *Decision Making:* In Alabama, a third-grader in special education was struggling with writing. On average, it would take him 15 minutes to write one simple sentence that was barely legible, and he was dictating all his work to a teacher in order to complete assignments. The student borrowed four different portable word processors and was able to try each device for two weeks at a time. Based on the trials, it was determined that one of the devices provided a dramatic improvement in writing skills. The device was purchased by the school and the student's writing rate has almost tripled, and he is able to express and edit the content of his writing now.
- *Short-term Accommodation:* In New York, a day program for people with disabilities borrowed adaptive fishing equipment for a day event. The outing proved so popular and successful that they requested to keep the equipment for a month. The participants of the program were so impressed with their abilities while using the adaptive equipment that they started a fishing club and purchased equipment of their own. The club grew into the only New York state chapter of Fishing Has No Boundaries, and they now promote fishing opportunities and activities for people with disabilities throughout the state.
- *Provide Access During Repair:* In Indiana, a woman who is blind and is a proficient Braille user relies on her Braille note-taking device to remain gainfully employed. When her note taker was in need of repair, she was able to borrow a Braille note-taking device from the Indiana device loan program. This allowed her to continue working with very minimal interruption.
- *Provide Access While Waiting for Funding:* In the Northern Mariana Islands, a bone conduction hearing aid device loan was provided to an individual with a hearing impairment. The AT device loan provided communication access while Medicaid processed the recipient's documentation for his hearing aid order. This access enabled the individual to carry out his daily community living activities while waiting for his own device to be funded.

DEVICE DEMONSTRATION

The purpose of a device demonstration is to enable an individual to make an informed choice about an AT device. Device demonstrations compare the features and benefits of a particular AT device or category of devices for an individual or small group of individuals. Whenever possible, the participant should be shown a variety of devices. Guided experience with the devices is provided to the participants with the assistance of someone who has technical expertise with the devices. This expert may be in the same location as the participant or may assist the participant through an Internet or distance-learning mechanism that provides real-time, effective communication to deliver the necessary device exploration. Along with providing demonstrations, grantees are required to provide to individuals comprehensive information about state and local assistive technology vendors, providers and repair services.

Device demonstrations should not be confused with training activities at which devices are demonstrated. Training activities are instructional events designed to increase knowledge, skills and competencies, generally for larger audiences. They also should not be confused with public awareness activities at which devices are demonstrated. The key difference is that device demonstrations are intended to enable an individual to make an informed choice rather than merely making him or her aware of a variety of AT.

As shown in table 8, 55 of 56 grantees provided device demonstration programs in FY 2008. The remaining grantee, California, did not provide demonstrations because it claimed flexibility under Sec. 4(e)(6). As described in this section of the *AT Act*, a state may carry out any two or more of the required state-level activities, meaning a state can choose not to conduct up to two activities. Device demonstrations can be provided in many ways, and some states and outlying areas provided demonstrations via more than one method. A little over one-third of states and outlying areas (36.5 percent) provided device demonstrations through a combination of a central location and regional sites, and the same number (36.5 percent) utilized a central location exclusively. Twenty-seven percent provided demonstrations from a single location.

Sec. 4(f) of the *AT Act of 1998*, as amended, requires states to report to RSA the following information about their device demonstrations:

A. Number and type of device demonstrations and referrals provided; and

B. Analysis of individuals with disabilities who benefited from the demonstrations and referrals.

TABLE 8. STATES SUPPORTING DEVICE DEMONSTRATION ACTIVITIES CONDUCTED OR PLANNED USING STATE GRANT FOR AT PROGRAM FUNDS, BY LOCATION: FY 2008 DATA AND STATE PLANS FOR ASSISTIVE TECHNOLOGY			
States Supporting Demonstrations at a Combination of Central Location and Regional Sites			
Arizona	Kansas	Missouri	Virgin Islands
Colorado	Louisiana	Nebraska	Virginia
Connecticut	Maine	North Dakota	Washington
Florida	Maryland	Ohio	West Virginia
Georgia	Michigan	Utah	Wyoming
Indiana	Mississippi	Vermont	
States Supporting Demonstrations at One Central Location		States Supporting Demonstrations at Regional Sites	
Alaska	Montana	Alabama	New York
American Samoa	New Hampshire	Alaska	North Carolina
Arkansas	New Jersey	Delaware	Oklahoma
Connecticut	New Mexico	Idaho	South Carolina
District of Columbia	Northern Mariana Is.	Kentucky	Tennessee
Guam	Oregon	Massachusetts	Texas
Hawaii	Pennsylvania	Minnesota	Virginia
Illinois	Puerto Rico	Missouri	Wisconsin
Iowa	Rhode Island	Nevada	
Kentucky	South Carolina		
Maine	Vermont		
Minnesota			

Note: For purposes of this report, the term *states* includes, in addition to each of the 50 states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, as amended, Sec. 3(14).

Alaska, Connecticut, Kentucky, Maine, Minnesota, Missouri, Vermont and Virginia reported distinct demonstration programs with different locations and listed in multiple categories.

Source: U.S Department of Education, Rehabilitation Services Administration, State Grant for AT Program annual progress report data for FY 2008state plans for assistive technology for FY 2009– FY 2011. Last accessed October 2009.

According to FY 2008 State Grant for AT Program annual progress reports for device demonstration activities:

- A. 31,947 device demonstrations were provided with 40,371 participants in those demonstration events.
- B. The types of devices demonstrated were fairly evenly distributed across a number of assistive technology types with 20 percent hearing; 14 percent computers and related; 13 percent speech communication; 12 percent vision; 12 percent learning, cognition and developmental; 11 percent daily living; and 10 percent mobility, seating and positioning.

- C. The majority of individuals participating in demonstrations were individuals with disabilities (46 percent), their family members and authorized representatives (21 percent) and representatives from the field of education (14 percent).
- D. 16,252 referrals were made as a result of device demonstrations with the majority of referrals made to assistive technology vendors (43 percent). Another 25 percent of referrals were made to a funding source, and 21 percent were made to a service provider.
- E. Consumer satisfaction for device demonstration activities was reported as “highly satisfied” by 70 percent of those participants responding; “satisfied” by 25 percent; “satisfied somewhat” by 3 percent; and “not at all satisfied” by 2 percent (The response rate was 61 percent of all participants in device demonstrations.)

The assistance provided by device demonstration activities made a difference in the lives of consumers. For example:

- In Illinois, a man in his 50s, who experienced sudden and total hearing loss, was referred to the State Grant for AT Program from his audiologist. He was a business owner and was looking for a device that would enable him to communicate effectively with his employees. After looking at several devices in the demonstration center, it was determined that a portable text-to-text wireless communication device, might accommodate his needs. One was available through the device loan program, so he was able to borrow it on the same day as the demonstration. After using the device at his office, he discovered that the device eliminated the use of paper conversations and allowed him to communicate to his staff with great clarity. It worked so well, in fact, that he purchased the device and received it within the loan period.
- In North Dakota, a woman came to the demonstration center to look at devices that would remind her son to take his medication in an effort to foster his independence. Several devices were demonstrated, compared and contrasted for her by the staff. After weighing the options of the various devices demonstrated, the woman decided a pill-reminder device with an alarm system would work best for her son. She opted to rent the device from the device loan program and then decided to purchase the device. After the success found with use of the medication dispenser, the family is now looking at furthering their son’s independence through the use of assistive technology devices in other daily activities.

- In Nebraska, a high school student had struggled for many years with homework because of his learning disability and difficulty with writing. His parents contacted the demonstration program and requested device ideas that might help him in the classroom and at home. Dragon Naturally Speaking was demonstrated to the consumer and family and the student was able to use the software successfully. The result was so good that the family decided to purchase the software for their son. The consumer is now completing homework assignments with much less anxiety and frustration than before.
- In Oregon, a 30-year-old woman with cerebral palsy and mild developmental delays was making frequent errors when inputting data at her job. Voice recognition software was demonstrated, and she was able to test the effectiveness of the program within her company's applications. Once she learned some basic commands, she found the software enabled her to input data with far fewer errors. Her vocational counselor purchased the software and reported that with voice recognition she is able to complete more of her job duties at work and is more efficient.
- In Montana, a woman in her 80s with macular degeneration came to the demonstration center to explore visual aids for reading. During the demonstration she explored multiple visual aid options and after comparing the features of numerous portable video magnifiers she selected one to borrow for short-term trial. During the trial period she discovered the device met her needs and decided to purchase it. The State Grant for AT Program provided her with information on how to contact the regional manufacturer vendor, and her granddaughter has since reported that she was thrilled to find a device that met her needs.

TABLE 9. TYPES AND PERCENTAGES OF AT DEVICES ACQUIRED AND ACCESSED THROUGH STATE PROGRAMS, BY STATE FINANCING, REUSE, DEVICE LOAN OR DEVICE DEMONSTRATION: FY 2008

Type of Assistive Technology	State Financing— 8,380 devices acquired			Reuse— 30,899 devices acquired			Device Loan— 47,419 devices loaned	Device Demonstration— 31,947 device demonstrations
	Financial Loan N=982	Other Provision N=2551	Other Savings N=4847	Exchange N=1312	Reassignment N=23,738	Open ended Loan N=6019		
Vision Devices	4%	6%	5%	6%	1%	4%	6%	12%
Hearing Devices	30%	49%	—	2%	—	5%	4%	20%
Speech Communication Devices	1%	3%	35%	6%	1%	4%	21%	13%
Learning, Cognition and Developmental Devices	—	3%	31%	2%	2%	7%	22%	12%
Mobility, Seating and Positioning Devices	5%	5%	4%	36%	60%	61%	8%	10%
Daily Living Devices	2%	6%	4%	21%	22%	5%	9%	11%
Environmental Adaptations	7%	18%	3%	7%	1%	6%	7%	4%
Vehicle Modifications and Transportation Devices	45%	2%	—	9%	—	—	—	1%
Computers and Related Devices	5%	4%	13%	7%	11%	3%	13%	14%
Recreation, Sports and Leisure Devices	1%	3%	3%	2%	2%	1%	8%	2%
Other	—	—	—	—	—	3%	2%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%

Source: U.S Department of Education, Rehabilitation Services Administration, State Grant for AT Program annual progress report data for FY 2008.

STATE-LEVEL ACTIVITIES AND MEASURABLE GOALS

The *AT Act of 1998*, as amended, requires that states set measurable goals for addressing the AT needs of individuals with disabilities in the state in the areas of education, employment, telecommunications and information technology, and community living. In order to receive a grant, states must describe their goals, provide a time line for meeting the goals and indicate how the state will quantifiably measure the goals to determine whether they have been achieved.

Working with stakeholders, including representatives of statewide AT programs, AFPs, vocational rehabilitation, education, community living and information technology, RSA decided that the measurable goals established for the program should focus on access to and acquisition of AT, which is consistent with the findings and purposes of the *AT Act of 1998*, as amended. It also is consistent with the four state-level activities (state financing, device reutilization, device demonstration and device loan) that improve access and acquisition to AT. Specifically, device demonstration programs and device loan programs improve access to AT, while state financing and device reutilization improve acquisition of AT.

RSA determined that all states need to use, at a minimum, a set of the same measurable goals in order to provide a meaningful picture of the program's success in meeting the AT needs of individuals with disabilities.⁷ Use of common goals provides RSA with a national picture of program performance and permits comparisons of performance among states. Therefore, all states are required to set one goal for improving access to AT; one goal for improving acquisition of AT for individuals with disabilities for use in the domains of education, employment and community living;⁸ and one goal to improve access to AT in the domain of information technology and telecommunications. The result is seven measurable goals—four “access goals” and three “acquisition goals”—as described below. All states were required to include these seven measures in their state plans.

⁷ States may adopt additional goals if they so desire.

⁸ A state must set a goal in each of the domains of education, employment and community living.

A. Goals for Improving Access to AT

Device demonstrations and device loans improve access to AT because they provide individuals with information and experiences that enable them to make informed decisions about AT.

Therefore, an appropriate goal is that targeted individuals and entities make a decision about an AT device or service based on the information they receive from a device demonstration or device loan program. A way to measure improvement in access to AT, then, is through an increase in the percentage of appropriate individuals and entities who accessed device demonstration programs or device loan programs and made a decision about an AT device or service as a result of the assistance they received. States established baselines for the access performance measures during FY 2007. Data were collected in the FY 2008 State Grant for AT Annual Progress Report on current year performance and compared to the performance of short-term goals. Progress related to annual goals will be used as benchmarks of progress toward the long-term goals.

The access goals are as follows:

1. An increase in the percentage of appropriate targeted individuals and entities who accessed device demonstration programs or device loan programs and made a decision about an AT device or service *for educational purposes* as a result of the assistance they received. In FY 2008, 84 percent of states met or exceeded their target percentage of individuals and entities who accessed assistive technology device demonstrations and/or device loan programs and made a decision about the assistive technology device or services for educational purposes as a result of the assistance they received from their state's assistive technology program.
2. An increase in the percentage of appropriate targeted individuals and entities who accessed device demonstration programs or device loan programs and made a decision about an AT device or service *for employment purposes* as a result of the assistance they received. In FY 2008, 80 percent of states met or exceeded their target percentage of individuals and entities who accessed assistive technology device demonstrations and/or device loan programs and a made decision about the assistive technology device or services for employment purposes as a result of the assistance they received from their state's assistive technology program.

3. An increase in the percentage of appropriate targeted individuals and entities who accessed device demonstration programs or device loan programs and made a decision about an AT device or service *for community living* as a result of the assistance they received. In FY 2008, 86 percent of states met or exceeded their target percentage of individuals and entities who accessed assistive technology device demonstrations and/or device loan programs and made a decision about the assistive technology device or services for community living purposes as a result of the assistance they received from their state's assistive technology program.
4. An increase in the percentage of appropriate targeted individuals and entities who accessed device demonstration programs or device loan programs and made a decision about an AT device or service *that meets an information technology and telecommunications need* as a result of the assistance they received. In FY 2008, 70 percent of states met or exceeded their target percentage of individuals and entities who accessed assistive technology device demonstrations and/or device loan programs and made a decision about the assistive technology device or services for information technology/telecommunications purposes as a result of the assistance they received from their state's assistive technology program.

B. Goals for Improving Acquisition of AT⁹

State financing systems and device reutilization programs are most likely to improve acquisition because they reduce cost barriers that prevent individuals from obtaining AT. As a result, individuals and entities obtain AT devices or services from state financing systems or device reutilization programs despite the otherwise prohibitive cost of such devices or services. A way to measure improvement in acquisition of AT, then, is through an increase in the percentage of appropriate targeted individuals and entities who obtained devices or services from state financing activities or reutilization programs who otherwise would not have obtained the AT. States established baselines for the acquisition performance measures during FY 2007. Data were collected in the FY 2008 State Grant for AT Program annual progress reports on current year performance and compared to the

⁹ States are not required to set goals related to acquiring AT that meets an information technology or telecommunications need, which are required for improving access to AT. This is because once an individual acquires AT that improves access to information technology or telecommunications, the AT is actually used for employment, education or community living purposes. Thus, unlike the prior section for improving access to AT, which has four categories of goals, this section only has three.

performance of short-term goals. Progress related to annual goals will be used as benchmarks of progress toward the long-term goals.

The acquisition goals are as follows:

1. An increase in the percentage of appropriate targeted individuals and entities who obtained devices or services from state financing activities or reutilization programs *for educational purposes* who otherwise would not have obtained the AT device or service. In FY 2008, 68 percent of states met or exceeded their target percentage of individuals and entities who obtained assistive technology devices or services for educational purposes through state financing activities or device reutilization programs who otherwise would not have obtained the device or service.
2. An increase in the percentage of appropriate targeted individuals and entities who obtained devices or services from state financing activities or reutilization programs *for employment purposes* who otherwise would not have obtained the AT device or service. In FY 2008, 66 percent of states met or exceeded their target percentage of individuals and entities who obtained assistive technology devices or services for employment purposes through state financing activities or device reutilization programs who would not have obtained the device or service.
3. An increase in the percentage of appropriate targeted individuals and entities who obtained devices or services from state financing activities or reutilization programs *for community living purposes* who otherwise would not have obtained the AT device or service. In FY 2008, 89 percent of states met or exceeded their target percentage of individuals and entities who obtained assistive technology devices or services for community living purposes through state financing activities or device reutilization programs who otherwise would not have obtained the device or service.

STATE LEADERSHIP ACTIVITIES

Unlike state-level activities, the *AT Act of 1998*, as amended, requires all grantees to conduct all of the state leadership activities. During FY 2008, all grantees engaged in training and technical assistance, public awareness (including information and referral) and coordination and collaboration.

TRAINING

Training activities are instructional events, usually planned in advance for a specific purpose or audience, that are designed to increase participants' knowledge, skills and competencies regarding AT. Such events can be delivered to large or small groups, in-person or via telecommunications or other distance education mechanisms. Examples of training include classes, workshops and presentations that have a goal of increasing skills, knowledge and competency, as opposed to training intended only to increase general awareness of AT. Training activities have more depth and breadth than public awareness activities and are focused on skill building and competency development. In some cases, training may be a component of technical assistance but is not considered technical assistance as a stand-alone activity.

Sec. 4(f) of the *AT Act of 1998*, as amended, requires states to report to RSA the following information about their training activities:

- A. Number and general characteristics of individuals who participated in training;
- B. Topics of training; and
- C. To the extent practicable, the geographic distribution of individuals who participated in the training.

According to FY 2008 State Grant for AT Program annual progress reports for training activities:

- A. 62,344 individuals participated in training activities.
 - 42,499 (68 percent) of the participants came from metro areas.
 - 14,115 (23 percent) of the participants came from nonmetro rural areas.
 - 5,730 (9 percent) of the participants did not classify themselves as either metro or nonmetro.

- B. 46 percent of trainings increased knowledge and skills related to specific AT devices and services. A combination of topics, such as assistive technology products and services along with funding and policy information, made up 23 percent of the training provided. Transition-focused training was 13 percent of all training provided and singularly focused assistive technology funding and policy focused training made up 11 percent of the total.
- C. Many of participants in training events were representatives of the education field (33 percent). Individuals with disabilities made up 22 percent of the training participants, 12 percent were representatives of the community living field, and 11 percent were representatives of the health, allied health and rehabilitation field. Examples of training provided in FY 2008 include the following:
- In West Virginia, the state AT program was asked to create and implement assistive technology training for the 14 rape and domestic violence information centers and the central office. This training, *Assistive Technology: Serving the Aging and Disability Populations*, included disability etiquette, communication techniques and assistive technology awareness provided to each center to integrate use of assistive technology devices and services into West Virginia domestic violence shelters. State AT program staff conducted the trainings for 300 rape and domestic violence counselors, office workers and shelter specialists.
 - In Pennsylvania, a request was received from a judge to conduct training for court staff and judges of the Philadelphia Family Court system, addressing assistive technology accommodations for people with hearing loss. Eleven people, including six judges, participated in the training conducted by the state AT program. Outcomes of the training included: (1) instruction provided to court staff on how to use some of the equipment that was already available in the courtroom but no one knew how to use; (2) information provided to one of the judges who was then going to purchase a personal assistive listening device for a colleague; and (3) the requesting judge, a member of a statewide committee planning a new courthouse, advocated with the state for including (hard-wired) assistive listening systems as part of the new courthouse construction.
 - In Connecticut, the statewide AT program conducted training for 14 new vocational rehabilitation counselors as part of the new counselor training series to ensure the counselors

understood the necessity of considering assistive technology in helping their consumers obtain and maintain employment. The training was held at the New England Assistive Technology (NEAT) Resource and Education Center and participants received a tour of the demonstration center, the equipment recycling center, the lending library and the lab.

- In Louisiana, training was provided to the One-Stop Career Center in New Orleans for the purposes of providing the centers and case managers with the tools and devices necessary for individuals looking for assistance with employment opportunities to have more success. The state AT program demonstrated an array of devices that the program deemed to be appropriate and conducted training. Following the device demonstration and training, the state AT program staff assisted the case managers in compiling a list of appropriate devices for their employment centers and is now involved in assisting other Career Solution Centers throughout the state by providing technical assistance at all levels.

TECHNICAL ASSISTANCE

While training is designed to impart knowledge, skills and competencies, technical assistance (TA) involves extensive consultation with state or local agencies or other entities (rather than individuals) and generally involves problem solving to achieve a mutually agreed upon goal. TA may involve multiple contacts and interactions over an extended period of time. TA may be provided in person, by electronic media, such as telephone, video or e-mail, or by other means. The following are areas in which technical assistance may be provided: needs assessment; program planning or development; curriculum or materials development; administrative or management consultation; program evaluation and site reviews of external organizations; and policy development.

Sec. 4(f) of the *AT Act of 1998*, as amended, requires states to include in reports to RSA the frequency and nature of technical assistance provided.

According to FY 2008 State Grant for AT Annual Progress Reports for technical assistance activities:

- A. 55 of 56 states and outlying areas reported at least one technical assistance initiative.
- B. The person hours devoted to technical assistance initiatives reported ranged from one to 800, with an average of 57 person hours per initiative reported.

- C. The technical assistance initiatives reported were most frequently provided in the product and service areas of specific AT device assistance, AT service delivery options and AT purchasing using cost-effective options.
- D. The technical assistance initiatives reported were most frequently provided in the policy areas of the *Americans with Disabilities Act*, and Section 504 of the *Rehabilitation Act*, and the *Individuals with Disabilities Education Act*, as reauthorized in 2004.

Examples of technical assistance provided in FY 2008 include:

- In Arizona, the State Grant for AT Program provided technical assistance to Phoenix Sky Harbor Airport on the evaluation, testing and installation of induction looping systems to be integrated with the public address system to provide passenger service information at all three terminals of the airport. After a series of meetings with airport architects and engineers, the airport determined that induction looping was appropriate technology and plans to provide the system as terminals are renovated. As a consequence of the looping efforts with the airport, the City of Phoenix has indicated that it plans to have looping technology installed on the light rail cars that will travel between terminals and off-site parking.
- In the District of Columbia, the State Grant for AT Program provided technical assistance to University Legal Services (ULS) to assess the accessibility of 105 of the District's 142 voting precincts for the 2008 primary presidential election. The goal of the monitoring was to determine the structural and operational accessibility of the precincts. The state AT program staff specially assisted the poll workers on the use of the touch screen voting equipment. ULS issued a report to the staff of the Board of Elections and Ethics as well as its Board of Commissioners and the public that discusses each precinct surveyed where problems arose relating to accessibility, such as structural barriers, dysfunctional touch screen voting equipment, no signage or improper signage, and poll workers' lack of the knowledge of the *Help America Vote Act of 2002 (HAVA)* requirements.
- In Florida, the state AT program created and distributed a comprehensive, easy-to-search *General Housing Resources and Self-Help Guide* that provides comprehensive resource and self-help information for family members, caregivers, guardians, advocates and representatives, and other individuals with disabilities. The guide is located online and along with a regularly updated

affordable and accessible housing-search Web page, which allows individuals with disabilities and their families to search for affordable and accessible housing in their area and to also access additional housing facts. A monthly *Housing Facts* newsletter is also distributed statewide to educate and update on current affordable and accessible housing policies, programs, community services and legislation that affect Floridians with disabilities.

- In Tennessee, state AT program staff provided guidance to the state Medicaid agency and their provider network on the implementation of their augmentative communication device delivery methods. Many enrollees were reporting challenges with providers substituting recommended devices with devices available only from their suppliers resulting in enrollees obtaining less or ineffective communication. State AT program staff provided state Medicaid agency officials and provider management with specific information and device demonstrations and emphasized that while on the surface a substitution may seem reasonable, it often, in fact, was not appropriate. As a result of this technical assistance, the providers no longer make arbitrary device substitutions and many of the pending appeals were quickly resolved.
- In Vermont, the state AT program provided technical assistance to the office of the chief information officer in setting criteria for a request for a proposal for accessible Web and audio conferencing services for all Vermont state agencies. State AT program staff also participated in the review and selection process to help ensure the product procured was accessible. This is the first time that accessibility has been a requirement in procuring this contract resulting in accessible conferencing services for 6,000 state employees.
- In Utah, the state AT program provided technical assistance to the University of Utah's Department of Pediatrics and the Utah Department of Health to expand the assistive technology information available on their website, <http://www.medhomeportal.org>. Working with a small team of physicians and pediatric health-care providers, staff helped design the information framework and recruited several authors to develop information for the page. While specific "page-hit" data are not available, information on users does indicate that the website is used often and users are satisfied.

TRANSITION TRAINING AND TECHNICAL ASSISTANCE

States are required to provide training and technical assistance specifically related to transition. The *Assistive Technology Act of 1998*, as amended, does not require separate reporting of data related to these activities, but data are reported within the training and technical assistance sections of the annual progress report.

According to annual progress report data for FY 2008:

- A. 44 states reported 7,905 participants in training that focused on education transition and AT (such as school to work or postsecondary education; or *IDEA*, Part C (birth through 2 years of age) to Part B (age 3 through 21) transition) or community transition (such as institution to community).
- B. 28 states reported technical assistance initiatives focused on community transition, and 30 states reported technical assistance initiatives focused on education transition.

Examples of transition training and transition-related technical assistance provided in FY 2008 include:

- In Idaho, the Tools for Life: Secondary Transition and Technology Fair is a collaborative effort of the Idaho Interagency Council on Secondary Transition, of which the state AT program is the lead conference organizing agency. Tools for Life was held on March 3–4, 2008, and focused on the transition from high school to higher education, employment and community life, and the AT and related services needed for those transitions.
- In Kentucky, training was provided through the state AT program for area primary-service coordinators with the state's early intervention program (*IDEA*, Part C; known in Kentucky as First Steps). The purpose of the training was to provide information about how to acquire assistive technology services, equipment rental and equipment purchases through the Part C system. In addition, the training focused on how to document and implement transition of use of assistive technology equipment from Part C early intervention to Part B pre-school settings.
- In Michigan, state AT program staff conducted training on low-cost assistive technology that could help people transition out of nursing homes and live successfully in the community. This

included AT for use for bathing, grooming, cooking, recreation activities, mobility in the house and community, and home accessibility. A total of 240 people, including Medicaid waiver and benefits specialists, single-point-of-entry staff, and staff from community mental health agencies and employment-related agencies, were trained in 13 sessions. Audience members reported the training to be extremely useful and attendees reported they will use the information to help make recommendations about AT for promoting independence, preventing hospitalization and institutionalization, and supporting transition to community living.

- In Kansas, the state AT program developed the AT and transition manual that was posted to the program's website and a national website (<http://www.ataporg.org>) to increase its availability to audiences across Kansas and other interested parties. Staff used the manual and resource activities to assist high school transition counselors, educators, vocational rehabilitation counselors, parents and students with integrating AT into transition planning. The statewide assistive technology program relied on collaboration with regional transition councils to share this information across the state.
- In Puerto Rico, the state AT program provided technical assistance to the Department of Health's, Mental Retardation Program, for the development of an assistive technology resource center. Staff assisted in the selection and purchase of appropriate AT devices, creation of evaluation protocols and development of procedures and provided personnel training to the center's staff. The center now serves adults who have severe mental retardation to help them transition into the community and functions as an AT model program to the eight Department of Health's abilities development centers throughout the island.

PUBLIC AWARENESS

Public awareness activities are designed to reach large numbers of people; these activities include public service announcements, radio talk shows and news reports, newspaper stories and columns, newsletters, brochures, and public forums. Actual numbers of information recipients for these types of public awareness activities are often difficult to know for certain and estimates must be reported. The *AT Act of 1998*, as amended, includes information and referral activities under public awareness. Information and assistance activities are those in which the grantee responds to requests for information or puts individuals in contact with other agencies,

organizations or companies that either can provide them with needed information on or intensive assistance with AT products, devices, services, funding sources or other related disability topics. This information may be provided in person, over the telephone, via e-mail or by other means.

Sec. 4(f) of the *AT Act of 1998*, as amended, requires states to report to RSA the number of individuals assisted by means of public awareness activities and the statewide information and referral system.

According to FY 2008 State Grant for AT Program annual progress reports for public awareness activities:

- A. Some 252,647 individuals were recipients of information and assistance (I&A) activities provided by the 56 grantees.
- B. Well over half of those receiving assistance were individuals with disabilities (37 percent) and their family members (20 percent). Representatives of various fields also utilized I & A services, with representatives of education at 11 percent, representatives of community living at 10 percent, representatives of health, allied health and rehabilitation at 9 percent, and representatives of employment at 8 percent.
- C. The topic for the majority of I&A support was assistive technology devices and services (61 percent). I&A related to assistive technology funding and policy issues was 15 percent of the total, and the remaining 24 percent was for related disability topics.
- D. Some 26,777,500 individuals were reached through a variety of public awareness activities.
 - The majority of these individuals (65 percent) were reached through a public service announcement, such as a radio or television ad, in which the number of individuals reached was by necessity estimated.
 - Another 4,590,242 individuals (17 percent) were estimated as reached through Internet information, such as the State Grant AT Program website along with 319,017 (1 percent) through list serves, resulting in 18 percent reached via the Internet and e-mail.
 - Some 2,587,861 individuals (10 percent) were reached with print materials and another 715,249 (3 percent) with print newsletters, for a total of 13 percent reached through more traditional print means.

- In addition, 325,974 individuals (1 percent) were reached through presentations at expositions, conferences and other live events.

Because interaction with consumers during information and referral and public awareness activities is generally short, specific examples of these activities is not collected in the annual progress report.

PARTICIPANT SUMMARY DATA

For state-level and state leadership activities in which recipient data was reported, table 10 provides an overview of the type of participants by activity. For device loan, device demonstration, and information and assistance, individuals with disabilities make up the largest recipient and participant group. For training, the largest participant group is representatives of education and the next largest group is individuals with disabilities. Family members, guardians and authorized representatives are the second largest group for device demonstrations and information and assistance, while education is second largest for device loan.

TABLE 10. NUMBER AND PERCENTAGE OF DEVICE LOAN BORROWERS, PARTICIPANTS IN DEVICE DEMONSTRATIONS, TRAINING PARTICIPANTS AND RECIPIENTS OF INFORMATION AND ASSISTANCE, BY TYPE OF DEVICE: FY2008								
Type of Individual or Entity	Device Loan Borrowers		Device Demonstration Participants		Training Participants		Information & Assistance Recipients	
	<i>Count</i>	<i>Percent</i>	<i>Count</i>	<i>Percent</i>	<i>Count</i>	<i>Percent</i>	<i>Count</i>	<i>Percent</i>
Individuals with Disabilities	18,404	48%	18,647	46%	20,791	22%	92,224	37%
Family Members, Guardians, & Authorized Representatives	5,151	13%	8,415	21%	13,682	7%	49,346	20%
Representatives of Education	7,625	20%	5,620	14%	7,272	33%	26,999	11%
Representatives of Employment	962	3%	1,153	3%	6,763	6%	20,215	8%
Representatives of Health, Allied Health, and Rehabilitation	4,784	12%	3,389	8%	4,459	11%	22,090	9%
Representatives of Community Living	795	2%	1,911	5%	3,431	12%	24,516	10%
Representatives of Technology	361	1%	570	1%	2,493	4%	7,891	3%

TABLE 10. NUMBER AND PERCENTAGE OF DEVICE LOAN BORROWERS, PARTICIPANTS IN DEVICE DEMONSTRATIONS, TRAINING PARTICIPANTS AND RECIPIENTS OF INFORMATION AND ASSISTANCE, BY TYPE OF DEVICE: FY2008 (CONT'D)

Type of Individual or Entity	Device Loan Borrowers		Device Demonstration Participants		Training Participants		Information & Assistance Recipients	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Others	329	1%	666	2%	1,323	2%	9,366	4%
Unable to Categorize	NA	NA	NA	NA	2,130	3%	NA	NA
TOTAL	38,411	100%	40,371	100%	62,344	100%	252,647	100%

Source: U.S Department of Education, State Grant for AT Program annual progress report data for FY 2008.

COORDINATION AND COLLABORATION

Grantees also coordinate activities among public and private entities that are responsible for policies, procedures or funding for the provision of AT devices and services to improve access to AT for individuals with disabilities of all ages in the state. States are required to describe their most significant coordination and collaboration as related to one state-level activity and to describe one state leadership activity. Examples of coordination and collaboration for FY 2008 include:

- In Arkansas, the state AT program accepted a student intern from Arkansas Tech University. The collaborative agreement provided for a student to do a paid internship at Increasing Capabilities Access Network (ICAN) for several weeks in the summer. The student was provided in-depth training in disability and assistive technology issues and had practical experience in the day-to-day activities performed by state AT program staff. This experience laid the groundwork for the state AT program to collaborate with the University of Central Arkansas the next year to provide this experience for select pre-service occupational therapy students.
- In California, the state AT program along with the Alliance for Technology Access and AT Network is helping coordinate the development of a strategic marketing and media plan to individuals with disabilities. The Latino assistive technology initiative represents one- and three-year assistive technology strategic plans to provide more comprehensive and meaningful outreach and support to Hispanic and Latino communities throughout California.

- In Georgia, the state AT program collaborated with Tech-Able, High School/High Tech and the Georgia Department of Labor to refurbish laptops for high school seniors and distributed over 80 refurbished laptops this reporting period. The state AT program is also collaborating with Georgia Perimeter College and Tech-Able to develop a program to get laptops to incoming freshmen with disabilities who do not have access to a computer at home.
- In Guam, through the Consortium for Instructional Materials Accessibility Project (CIMAP), the state AT program worked with six Pacific entities (a total of nine different school systems) to provide their students with educational materials in accessible formats in a timely manner. As a result of receiving 20 different devices and software programs through open-ended loans and training, these school systems now have the resources to comply with *IDEA* requirements.
- In Iowa, the state AT program and its subcontractor Iowa COMPASS worked with the aging and general 2-1-1 information and referral services to reduce duplication of AT-related information services. The State Grant AT Program/Iowa COMPASS maintains the only AT database, and all related calls are transferred from the other information services. The partnership is also working on funding issues for a comprehensive, coordinated information and referral services under the state's single point of entry plan.
- In Maine, through a memorandum of agreement with the Maine Administrators of Services for Children with Disabilities and the Association of Computer Technology Educators of Maine, the state AT program worked to expand the Buying Consortium for Maine School Administrative Units (SAU) to include AT and specialized software. This centralized buying program offers bulk purchasing for public schools to buy AT at discount prices. Thirty-two SAUs used the buying consortium this year to purchase AT.
- In Wyoming, state AT program staff and state-level education department administrators continue to develop the infrastructure, provision of services, policies and procedures of the Wyoming Clearinghouse for Accessible Materials. Coordination and collaboration were successful; the clearinghouse is well-established and is now a model program that supports the development of other rural state programs.

In addition, Sec. 4(f) requires states to report the outcomes of any state improvement initiatives, including a description of any written policies, practices and procedures that the state has developed and implemented regarding access to, provision of and funding for AT devices and

services. Since these improvement initiatives are typically related to coordination and collaboration activities and technical assistance provided, the results are reported here.

According to FY 2008 State Grant for AT Annual Progress Reports for coordination and collaboration activities:

A. 39 of the 56 grantees reported at least one state improvement outcome. Of those reported, the majority were state legislative or policy improvements.

B. Examples of state improvement outcomes reported in FY 2008 include the following:

In Maryland, the state AT program coordinated drafting of guidelines necessary for implementation of Senate Bill 268 passed by the 2007 Maryland General Assembly. This legislation creates a system for distribution of accessible textbooks to college students in the state of Maryland. The state AT program coordinated a committee made up of higher education officials, publishers and consumers and helped resolve divergent viewpoints to allow for adoption of final regulatory guidance consistent with the legislation to which all parties view as deliverable.

In Oklahoma, the state AT program provided leadership in creating and adopting workforce center access standards through collaboration with the Oklahoma Department of Rehabilitation Services and the Oklahoma Employment Security Commission. The purpose of the standards is to create fully accessible workforce centers focused on programmatic accessibility addressing assistive technology, information technology and communication access, as well as architectural access. The State AT Program will train Workforce Center staff and other stakeholders on the standards and how assistive technology can provide full access to all of the services of the centers.

In Wisconsin, the state AT program provided technical assistance and collaborated with the Sound Beginnings' program and the Wisconsin Educational Services Program for the Deaf and Hard of Hearing to form WISHES (Wisconsin Infant and Children's Statewide Hearing Aid Exchange Service). This new program will provide free loaner hearing aids for six months to infants who are identified through the Sound Beginning's screening of newborns. The policies and procedures for operating this program were developed based on participation of audiologists around the state, and contracts were set up with hearing aid manufacturers.

ADDITIONAL AND LEVERAGED FUNDING

Sec. 4(f) requires states to report the following information about leveraged funding or other contributed resources from and with public and private entities to carry out the grant: the source of the leveraged funding or other contributed resources, the number of individuals serviced with the contributed resources and other outcomes accomplished.

According to FY 2008 State Grant for AT Program annual progress reports for additional and leveraged funding activities:

- A. A total of \$16,108,194 was leveraged by state AT programs to support *AT Act* activities.
- The leveraged funding was used primarily to support state-level activities, specifically state financing activities (34 percent), device loan (18 percent), device demonstration (12 percent), and reutilization (11 percent).
 - State leadership activities were funded with leveraged dollars at a lesser level with training at 11 percent, public awareness and information and assistance at 7 percent, and technical assistance at 6 percent.
 - The majority of all leveraged funding (58 percent) was provided through contracts or other agreements with state agencies or other public entities. In addition another 22 percent was direct appropriation of state general revenue dollars to the state AT program. The remainder was federal funding (14 percent) that the state AT program received directly from a federal agency, and 6 percent was private funding.
- B. 35 states reported leveraged funding totaling \$10,241,870 that was used to support numeric or narrative data included in state-level or state leadership activity sections.
- Of this amount, 24 percent was used to support device loan activities, 21 percent state financing activities, 16 percent reutilization activities, 11 percent training, 11 percent public awareness and information and assistance, 9 percent device demonstration and 8 percent technical assistance.
 - Of this amount, 49 percent was funding from state or other public agencies, 34 percent was from state general funds or appropriations directly to the state AT program, 11 percent was from federal grants, and 6 percent was private funding.

- Of these 35 grantees, three reported over \$1 million in leveraged funding, nine reported \$300,000 to \$1 million, 10 reported \$100,000 to \$300,000, and 13 reported less than \$100,000.

C. 17 states reported leveraged funding totaling \$5,866,324 that was used to support *AT Act* activity data and/or outcomes that were not included in state-level or state leadership activity sections.

- Of this amount the majority (58 percent) was used to support state financing activities. Lesser amounts were used to support device demonstration activities (15 percent), training (12 percent), device loan activities (7 percent), technical assistance (4 percent), and reutilization activities (3 percent).
- Of this amount, 73 percent was funding from state or other public agencies, 20 percent was from federal grants, and 7 percent was private funding.
- Of these 17 grantees, two reported over \$1 million in leveraged funding, five reported \$300,000 to \$1 million, four reported \$100,000 to \$300,000, and 11 reported less than \$100,000.

Table 11 provides a summary of the leveraged funding reported for FY 2008 by type of *AT Act* authorized activities supported, and table 12 provides a summary of the types of dollars leveraged.

TABLE 11. SUMMARY OF TYPES OF AT ACT ACTIVITIES SUPPORTED WITH LEVERAGED FUNDING: FY2008

Activity Supported	Data Included in Annual Progress Report		Data Not Included in Annual Progress Report		Total Leveraged Funding	
	Dollars	Percent	Dollars	Percent	Dollars	Percent
State Financing	\$2,152,490	21%	\$3,374,962	58%	\$5,527,452	34%
Reutilization	\$1,638,821	16%	\$204,901	3%	\$1,843,722	11%
Device Loan	\$2,489,357	24%	\$425,000	7%	\$2,914,357	18%
Device Demonstration	\$973,163	10%	\$898,102	15%	\$1,871,265	12%
Training	\$1,086,252	11%	\$711,516	12%	\$1,797,768	11%
Technical Assistance	\$789,332	8%	\$247,106	4%	\$1,036,438	6%
Public Awareness, Information & Assistance	\$1,112,455	11%	\$4,737	1%	\$1,117,192	7%
Total	\$10,241,870	100%	\$5,866,324	100%	\$16,108,194	100%

Source: U.S Department of Education, State Grant for AT Annual Progress Report data for FY 2008.

TABLE 12. SUMMARY OF TYPES OF DOLLARS LEVERAGED TO SUPPORT AT ACT ACTIVITIES: FY2008

Dollar Type	Data Included in Annual Progress Report		Data Not Included in Annual Progress Report		Total Leveraged Funding	
	Dollars	Percent	Dollars	Percent	Dollars	Percent
Federal	\$1,121,094	11%	\$1,159,938	20%	\$2,281,032	14%
Public/State Agency	\$5,041,560	49%	\$4,276,418	73%	\$9,317,978	58%
State Appropriations	\$3,517,490	34%	0	0%	\$3,517,490	22%
Private	\$561,726	5%	\$429,968	7%	\$991,694	6%
Total	\$10,241,870	100%	\$5,866,324	100%	\$16,108,194	100%

Source: U.S Department of Education, State Grant for AT Annual Progress Report data for FY 2008.

CONCLUSION

The 2004 amendments made by P.L. 105-395 to the *AT Act of 1998*, as amended, were significant, and FY 2008 was the first year that complete data were collected in accordance with the provisions of Sec. 4(f). Since FY 2007 data were for a partial year, no attempt has been made to compare data between the two years. When FY 2009 data become available, it will be possible to begin comparing data across fiscal years, starting with FYs 08–09, to paint a robust picture of the services and beneficiaries of the *AT Act of 1998*, as amended.

In FY 2008, statewide AT programs used *AT Act* funding to conduct a variety of state-level activities designed to support acquisition of and access to AT devices and services. To support the acquisition of AT, 73 percent of statewide AT programs conducted one or more types of state financing activity, and 100 percent conducted one or more types of device reutilization activity. To improve access to AT, 96 percent provided short-term device loans, and 98 percent provided device demonstrations.

The type of assistive technology acquired or accessed through statewide AT program activities varied significantly with each activity and provides a picture of the degree to which the different activities are suited to improving the access to or acquisition of particular AT devices and services. For example, in the case of reutilization activities 60 percent or more of the devices recycled, refurbished or repaired or provided on open-ended loan relate to mobility, seating and positioning. In the case of state financing activities, the majority of financial loans (75 percent) are made for vehicle modifications and transportation devices or for hearing devices (including hearing aids).

The picture is somewhat different for device-access activities. Virtually all types of AT devices were obtained as a result of device-access activities. While short-term device loan activities typically involved speech communication and learning devices, as well as cognition and developmental devices, most types of AT are well-suited to short-term device loan or device demonstration except for vehicle modifications and transportation devices.

For those activities in which recipient or participant type is reported (short-term device loan, device demonstration, training, and information and assistance), individuals with disabilities were the

largest recipient group except for training activities. Family members, guardians and authorized representatives combined with individuals with disabilities, represent a majority of recipients or participants (57 percent or more) for all activities except training. Representatives of education are the largest participant group reported for training and are the second largest group for device loans. Table 10 provides a summary of the recipient and participant data across activities.

A total of 422,404 recipients or participants acquired or accessed AT or received training or information and assistance from statewide AT programs in FY 2008. In addition an estimated 26 million individuals were reached through public awareness activities. The FY 2008 data reported by states indicate that AT device value or savings for recipients totaled almost \$30 million and federal funds provided under the *AT Act of 1998*, as amended, were used to leverage an additional \$10 million to support AT activities.

PART II

TITLE III OF THE

ASSISTIVE TECHNOLOGY ACT OF 1998:

ALTERNATIVE FINANCING PROGRAMS (AFPs)

DATA COLLECTION AND LIMITATIONS

Title III of the *AT Act of 1998* (as opposed to the *AT Act of 1998*, as amended) requires the secretary of education to report to Congress on the progress of the Alternative Financing Program (AFP). The legislative reporting requirements of Title III are shown in table 13 below.

TABLE 13. TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998: REPORTING REQUIREMENTS FOR THE ALTERNATIVE FINANCING PROGRAMS
Number of grant applications received and approved, and the amount of each grant awarded.
Ratio of funds provided by each state for the Alternative Financing Program to funds provided by the federal government for the program.
Type of alternative financing mechanisms used by each state and the community-based organization with which each state entered into a contract under the program.
Amount of assistance given to consumers through the program (who shall be classified by age, type of disability, type of assistive technology device or assistive technology service financed through the program, geographic distribution within the state, gender and whether the consumers are part of an underrepresented population or rural population).

Source: *Assistive Technology Act of 1998*, Title III.

In FY 2007 and FY 2008, AFPs collected and reported data about the loans they provided directly or supported through lending institutions. Two types of data were reported by AFPs:

- A. The first type is *program data* that provide summary information about state programs, including program partners, program features and the performance of the loans that they supported or provided.
- B. The second type of data is *individual applicant data*, which are data on individuals seeking loans to purchase AT. (A random identification code is generated for each applicant's data to protect the individual's privacy.) These data include:
 - Data collected during initial surveys of applicants for loans, including applicant demographics and assistive technology request information; and
 - Data collected from follow-up surveys with applicants, including outcomes.

Program data are submitted annually by all grantees to the National Assistive Technology Technical Assistance Partnership (NATTAP), which is operated by the Rehabilitation Engineering and Assistive Technology Society of North America (RESNA). Individual applicant data are submitted to a Web-based reporting system operated and maintained through the

University of Illinois at Chicago (UIC), Department of Occupational Therapy, under a subcontract with RESNA.

Tables for this report were created using the Web-based outcomes reporting system at UIC and the annual program data survey. Sources for the data are noted on each data table.

The FY 2007 and 2008 data are complete because at the time of publication states had full information from their lenders concerning their outstanding loans, defaults and net losses. However, some data are missing from individual applicant records. Applicants always have the right to refuse to answer survey questions, and some programs do not ask all questions because of their particular structure and application process.

Additionally, variations in the processes used across the states for collecting information affect the reliability of the data. These variations are a function of program structure, human resources availability and relationships with banks or other financial institutions. Some states collect data at the time of application while others collect it later and, therefore, may be more subject to recall bias.

TOTAL PROGRAM FUNDING

Total federal funding of the AFP from FY 2000 to FY 2008 was \$59.8 million. Funding provided by nonfederal match (states provide the nonfederal share of the cost of the AFP in cash, from state, local or private sources) during the same period totaled \$22 million, for a combined total of \$81.9 million invested in the loan programs (see table 14).

TABLE 14. NUMBER OF GRANTS AND AMOUNT OF FUNDING FOR ALTERNATIVE FINANCING PROGRAMS UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998: FY 2000 TO FY 2006

Fiscal Year	Number of Grants	Federal Funds	Nonfederal Match	Total Program Funds
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	\$11,414,145	\$47,273,374
2004	0	\$0	\$0	\$0
2005	8	\$3,942,109	\$1,314,703	\$5,256,812
2006	3	\$2,608,060	\$869,354	\$3,477,414
Total*	57	\$59,835,260	\$22,027,654	\$81,862,914

* The total number of grants does not equal the total number of AFPs because some states received multiple AFP grants.

Note: *Nonfederal match* is the share that states provide of the cost of the AFP in cash, from state, local or private sources.

Source: U.S. Department of Education, Rehabilitation Services Administration, Grant Administration Payment System (GAPS) for FYs 2000–08.

Federal funding of AFPs was started with \$3.8 million awarded in FY 2000 to six states: Kansas, Maryland, Missouri, Pennsylvania, Utah and Virginia. These states matched the federal amount with an additional \$3.8 million in nonfederal funds. The six states began to implement their AFP grants in FY 2001.

In FY 2001, the match requirement was changed from one state dollar for every federal dollar to one state dollar for every three federal dollars. This change will continue for all subsequent years of funding.

In FY 2001, \$13.6 million in federal funds was awarded, with an additional \$4.6 million contributed by states in matching funds. Fourteen states received FY 2001 AFP grants. Of these states, 10 started AFPs for the first time and four states used the FY 2001 grants to expand their existing loan programs. States receiving new AFP grants in FY 2001 were Arizona, Arkansas, Florida, Illinois, Kentucky, Louisiana, Michigan, Nevada, Oklahoma and Wisconsin. States receiving an additional AFP grant in FY 2001 were Maryland, Pennsylvania, Utah and Virginia. No funds to support additional AFP grants were awarded in FY 2002.

While no funds for Title III were appropriated in FY 2002, a total of \$35.8 million in federal funds was awarded to states and outlying areas in FY 2003. Twenty-six states submitted applications for FY 2003 and all received AFP grants, contributing \$11.4 million in state matching funds.

Eleven states that received FY 2003 grants had received AFP grants in prior years and used the new funds to expand their existing AFPs. These were Florida, Illinois, Kansas, Kentucky, Maryland, Michigan, Oklahoma, Pennsylvania, Utah, Virginia and Wisconsin. The remaining 15 states and outlying areas that received FY 2003 grants established AFPs for the first time. These states and outlying areas were Delaware, Georgia, Iowa, Massachusetts, Minnesota, Nebraska, New Mexico, North Dakota, South Carolina, Vermont, Washington, Wyoming, the Commonwealth of the Northern Mariana Islands, Guam and the Virgin Islands. These states and outlying areas began to implement their grants in FY 2004. No funds to support additional AFP grants were awarded in FY 2004.

In FY 2005, \$3.9 million was awarded for AFP grants under Sec. 4(d) Special Rule for Fiscal Year 2005 in the *Assistive Technology Act of 1998*, as amended, and the states matched the FY 2005 federal awards with \$1.3 million. Priority for the grants was given to states that did not have existing AFPs. Priority also was given to states that had received less than \$1 million in federal funds for the operation of an AFP and to states that applied with a commitment of match in hand. Eleven states submitted applications for these grants and eight states received awards. Two of the eight states, Alabama and Maine, started AFPs for the first time. The six remaining states had received AFP grants in prior years and used the new grant funds to expand existing programs. The states were Illinois, Massachusetts, New Mexico, Oklahoma, Pennsylvania and Utah. Illinois received only a partial grant, however, because funds were not sufficient to meet its full request. States that received FY 2005 grants began to implement those grants during FY 2006.

In FY 2006, RSA awarded grants to the three applicants that qualified for AFP grants in FY 2005 but did not receive them. These states were Michigan, North Dakota and Wisconsin. In addition, the state of Illinois, which received only partial AFP funding in FY 2005, was awarded the remainder of its funding request in FY 2006. A total of \$2.6 million in federal AFP funds was awarded to these four states in FY 2006, with states contributing \$869,354 for a combined total of \$3.4 million. No additional funds were appropriated in FY 2007 or FY 2008 because the program was no longer authorized under the *Assistive Technology Act of 1998*, as amended.

Table 15 provides a full list of the states with Title III AFPs and the amount of state and federal funds provided in FYs 2000, 2001, 2003, 2005 and 2006.

TABLE 15. FEDERAL AND STATE-MATCHED FUNDING FOR ALTERNATIVE FINANCING PROGRAMS UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998 : SELECTED YEARS, FY 2000 TO FY 2006				
State	Fiscal Year	Federal Grant	State Match^a	Total Program
Alabama	FY 2005	\$1,500,000	\$500,000	\$2,000,000
Arizona	FY 2001	\$150,000	\$50,000	\$200,000
Arkansas	FY 2001	\$1,200,000	\$400,000	\$1,600,000
Delaware	FY 2003	\$905,756	\$301,918	\$1,207,674
Florida	FY 2001	\$630,000	\$210,000	\$2,534,641
	FY 2003	\$1,270,981	\$423,660	
Georgia	FY 2003	\$1,563,307	\$521,103	\$2,084,410
Illinois	FY 2001	\$2,250,000	\$750,000	\$8,104,390
	FY 2003	\$3,228,292	\$1,076,098	
	FY 2005	\$191,940	\$63,980	
	FY 2006	\$408,060	\$136,020	
Iowa	FY 2003	\$482,973	\$160,991	\$643,964
Kansas	FY 2000	\$742,576	\$742,576	\$11,276,418
	FY 2003	\$7,343,450	\$2,447,816	
Kentucky	FY 2001	\$1,500,000	\$500,000	\$1,589,800
	FY 2003	\$142,350	\$47,450	
Louisiana	FY 2001	\$1,500,000	\$500,000	\$2,000,000
Maine	FY 2005	\$750,000	\$250,000	\$1,000,000
Maryland	FY 2000	\$500,000	\$500,000	\$4,167,940
	FY 2001	\$1,104,974	\$368,325	
	FY 2003	\$1,270,981	\$423,660	
Massachusetts	FY 2003	\$1,694,641	\$564,880	\$2,759,521
	FY 2005	\$375,000	\$125,000	
Michigan	FY 2001	\$431,700	\$143,900	\$2,022,921
	FY 2003	\$635,491	\$211,830	
	FY 2006	\$450,000	\$150,000	
Minnesota	FY 2003	\$1,270,981	\$423,660	\$1,694,641
Missouri	FY 2000	\$550,000	\$550,000	\$1,100,000
Nebraska	FY 2003	\$635,490	\$211,830	\$847,320
Nevada	FY 2001	\$902,612	\$393,317	\$1,295,929
New Mexico	FY 2003	\$1,270,981	\$423,660	\$1,828,641
	FY 2005	\$100,000	\$34,000	
North Dakota	FY 2003	\$1,293,937	\$431,312	\$3,058,583
	FY 2006	\$1,000,000	\$333,334	

TABLE 15. FEDERAL AND STATE-MATCHED FUNDING FOR ALTERNATIVE FINANCING PROGRAMS UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998 : SELECTED YEARS, FY 2000 TO FY 2006 (CONT'D)

State	Fiscal Year	Federal Grant	State Match ^a	Total Program
Oklahoma	FY 2001	\$225,000	\$75,000	\$1,743,373
	FY 2003	\$597,361	\$199,120	
	FY 2005	\$485,169	\$161,723	
Pennsylvania	FY 2000	\$500,000	\$500,000	\$3,894,641
	FY 2001	\$450,000	\$150,000	
	FY 2003	\$1,270,981	\$423,660	
	FY 2005	\$450,000	\$150,000	
South Carolina	FY 2003	\$406,714	\$135,571	\$542,285
Utah	FY 2000	\$500,000	\$500,000	\$2,158,928
	FY 2001	\$525,000	\$175,000	
	FY 2003	\$254,196	\$84,732	
	FY 2005	\$90,000	\$30,000	
Vermont	FY 2003	\$635,490	\$211,830	\$847,320
Virginia	FY 2000	\$1,000,000	\$1,000,000	\$11,874,101
	FY 2001	\$2,464,000	\$821,334	
	FY 2003	\$4,941,575	\$1,647,192	
Washington	FY 2003	\$635,491	\$211,830	\$847,321
Wisconsin	FY 2001	\$750,000	\$250,000	\$5,050,355
	FY 2003	\$2,287,766	\$762,589	
	FY 2006	\$750,000	\$250,000	
Wyoming	FY 2003	\$167,770	\$55,923	\$223,693
Guam ^b	FY 2003	\$508,392	\$0	\$508,392
Northern Mariana Islands ^b	FY 2003	\$508,392	\$0	\$508,392
U.S. Virgin Islands ^b	FY 2003	\$635,490	\$11,830	\$647,320
FY 2000–06 Total		\$59,835,260	\$22,027,654	\$81,862,914

^a State AFP grantees provided a nonfederal share not less than 25 percent of the cost of the AFP grant award in cash from state, local or private sources. The grantee identified: 1) the amount of federal funds the state requested; 2) the amount of cash the state provided as a match; and 3) the source of the cash as required in Sec. 303(b)(1) of the *AT Act of 1998*. The nonfederal state match was not less than 50 percent for those programs that received AFP grant awards during the first round of funding in FY 2000.

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

Note: For purposes of this report, the term *states* includes, in addition to each of the 50 states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, Sec. 3(13).

Only certain years are listed for states because not all states submitted applications or received grant awards for each round of federal funding.

Source: U.S. Department of Education, covering awards for FY 2000-08, Rehabilitation Services Administration, Grant Administration Payment System (GAPS) for FYs 2000–06.

FY 2007 AND FY 2008 ALTERNATIVE FINANCING PROGRAM DATA

PROGRAM FEATURES

As shown in table 15 above, AFPs in FY 2007 and FY 2008 offered one or more alternative financing mechanisms for consumers, including loan guarantees, revolving loans, interest rate buy-downs, low interest loans and one equipment leasing program. The range of loan amounts available through AFPs was typically \$500 to \$50,000, with a few programs having no specified minimum or maximum loan amount. The range of interest rates charged to borrowers in each state varied considerably, from a low of 0% to a high of 13%, with many programs offering interest rates below prime. In FY 2008, 87 percent of approved loans had an interest rate of 6% or less. Repayment terms for loans varied by state, with many states offering a repayment period between five and 10 years. Loan guarantee requirements also varied widely by state. Lending institutions in about one-half of the states required AFPs to set aside 100 percent of the total amount loaned to cover possible loan defaults by consumers, while in the remaining states the amount required to be set aside was between 25 and 75 percent. See table 16 for a summary of AFP features.

State	Loan Models	Range of Loan Amounts	Interest Charged to Borrower	Repayment Terms	Loan Guarantee Requirements
Alabama	Guaranteed loan	Up to \$35,000	6%	Up to 10 years	100%
Arizona	Guaranteed interest rate buy-down loan	\$500–\$10,000	4%–10.25%	1–4 years	100%
Arkansas	Revolving loan	\$500–\$50,000	5%	Up to 20 years	n/a
Delaware	Guaranteed loan, interest rate buy-down loan, guaranteed interest rate buy-down loan	\$500–\$30,000	4%–13.74%	2–15 years	100%
Florida	Guaranteed loan, non-guaranteed low-interest loan	\$3,00–\$30,000	5.25%–8.25%	2–6 years	50%–100%
Georgia	Guaranteed loan	\$300–\$60,000	5%–6.90%	1–8 years	15% secured, 40% unsecured

Table 16. Alternative Financing Program Selected Features Under Title III of the Assistive Technology Act of 1998, by State: FY 2007 and FY 2008 (CONT'D)

State	Loan Models	Range of Loan Amounts	Interest Charged to Borrower	Repayment Terms	Loan Guarantee Requirements
Illinois	Guaranteed loan, principal buy-down loan	\$500–\$40,000	5.50%	1–15 years	66%
Iowa	Revolving loan, guaranteed loan	\$500–\$10,000	2%	No minimum & no maximum	Variable – based on collateral
Kansas	Revolving loan, guaranteed loan	\$500–\$50,000	4%–8%	½–10 years	100%
Kentucky	Guaranteed loan	\$500–\$25,000	4.50%–5.50%	1–9 years	100%
Louisiana	Guaranteed loan, non-guaranteed low-interest loan	\$500–\$50,000	Prime plus 1%–prime plus 2%	3–7 years	35%
Maine	Revolving loan	\$250–\$100,000	0%–2% below prime	1–20 years	n/a
Maryland	Guaranteed loan, interest rate buy-down loan, guaranteed interest rate buy-down loan, preferred rate non-guaranteed loan	\$500–\$50,000	4%–11.49%	1–7 years, up to 10 years for home equity loan	33%
Massachusetts	Interest rate buy-down loan, guaranteed interest rate buy-down loan	\$500–No maximum	4.50%–6%	2–10 years	100%
Michigan	Guaranteed loan, interest rate buy-down loan	Up to \$30,000	4.75%–9.75%	1–7 years	100%
Minnesota	Revolving loan, guaranteed loan	\$2,000–No Maximum	2%–4.75%	1–6 years	100%
Missouri	Revolving loan	\$500–\$10,000	2%–4%	No minimum–5 years	n/a
Nebraska	Guaranteed interest rate buy-down loan	\$1,500–\$50,000	2.75%–6.25%	2–10 years	25%–100%
Nevada	Guaranteed loan	Up to \$20,000	Prime–8.67%	Up to 7 years	50%
New Mexico	Guaranteed loan	\$500–\$20,000	CD rate plus 2%	½–15 years	100%

Table 16. Alternative Financing Program Selected Features Under Title III of the Assistive Technology Act of 1998, by State: FY 2007 and FY 2008 (CONT'D)

State	Loan Models	Range of Loan Amounts	Interest Charged to Borrower	Repayment Terms	Loan Guarantee Requirements
North Dakota	Guaranteed loan	\$500–\$50,000	1% under prime–prime	1–7 years	100%
Oklahoma	Guaranteed interest rate buy-down loan, non-guaranteed low interest loan	No minimum–No maximum	5%	Up to 5 years	100%
Pennsylvania	Revolving loan, interest rate buy-down loan, guaranteed interest rate buy-down loan	\$100–\$60,000	0%–4%	Up to 10 years	100%
South Carolina	Guaranteed loan, non-guaranteed low-interest loan	\$500–\$30,000	5%–12%	½–7 years	33%–100%
Utah	Guaranteed loan, interest rate buy-down loan, guaranteed interest rate buy-down loan, non-guaranteed low-interest loan	\$500–\$55,000	2.50%–5.71%	2–5 years	0%–100%
Vermont	Interest rate buy-down loan	\$300–\$50,000	3%–8%	Up to 15 years	100%
Virginia	Revolving loan, guaranteed loan, interest rate buy-down loan, guaranteed interest rate buy-down loan, non-guaranteed low-interest loan	No minimum–\$50,000	1.25% below bank lowest rate–5%	1–8 years	30%
Washington	Revolving loan, Equipment leasing program *	\$250–\$10,000	4.75%–6.75%	No minimum–5 years	n/a
Wisconsin	Guaranteed loan	\$1,000–\$50,000	6.50%	1–10 years	0%

Table 16. Alternative Financing Program Selected Features Under Title III of the Assistive Technology Act of 1998, by State: FY 2007 and FY 2008 (CONT'D)

State	Loan Models	Range of Loan Amounts	Interest Charged to Borrower	Repayment Terms	Loan Guarantee Requirements
Wyoming	Guaranteed loan, interest rate buy-down loan	\$500–\$5,000	½ of prime	Up to 6 years	n/a
Guam	Guaranteed loan	\$100–\$3,000	2.25%	1–5 years	100%
Northern Mariana Is.	Guaranteed loan	\$200–\$20,000	8%	1–7 years	100%
U.S. Virgin Islands	Interest rate buy-down loan	\$300–\$15,000	4%	1–5 years	100%

* Washington's equipment leasing program is a fee-for-service program that enables people to rent a closed-caption television for an extended period of time.

Note: For purposes of this report, the term *states* includes, in addition to each of the 50 states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, Sec. 3(13).

See table 1 for detailed descriptions of types of loan models.

n/a means not applicable.

Loan guarantee requirement is the guarantee percentage required by the lender to guarantee a loan. For example, if a loan guarantee requirement states that \$0.50 must be repaid for every \$1.00 approved in guaranteed loans by the lender, then the loan guarantee requirement is 50 percent. If \$1.00 must be reserved for every \$1.00 approved in loans by the lender, the loan guarantee requirement is 100 percent.

Source: Rehabilitation Engineering and Assistive Technology Society of North America (RESNA). Annual survey of the National Assistive Technology Technical Assistance Partnership (NATTAP), November 2008.

PROGRAM PARTNERS

An AFP is administered by a community-based organization (CBO) that involves individuals with disabilities in decision making at all organizational levels. The CBO partners with a lending institution or state financing authority to provide loans. Information provided in table 17 identifies the entities that formed partnerships with states in FY 2007 and FY 2008.

TABLE 17. ALTERNATIVE FINANCING PROGRAM PARTNERS UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998, BY STATE: FY 2007 AND FY 2008

State	Partners
Alabama	Agency: Alabama Department of Rehabilitation Services CBO: Southern Disability Foundation Lender: Regions Bank
Arizona	Agency: Institute for Human Development, Northern Arizona University CBO: Arizona Community Foundation and AzLAT Consortium Lender: Arizona MultiBank
Arkansas	Agency: Arkansas Rehabilitation Services CBO: Technology Equipment Revolving Loan Fund Committee Lender: Arkansas Development Finance Authority
Delaware	Agency: Delaware Department of Labor, Division of Vocational Rehabilitation CBO: University of Delaware, Delaware Assistive Technology Initiative Lenders: DEXSTA Federal Credit Union Wilmington Trust, Wilmington Savings Fund Society
Florida	Agency: Florida Department of Education, Division of Vocational Rehabilitation CBO: Florida Alliance for Assistive Services and Technology (FAAST) Lenders: Regions Bank, SunTrust Bank
Georgia	Agency: Georgia Department of Labor, Vocational Rehabilitation Program, Tools for Life CBO: Center for Financial Independence and Innovation Lenders: Credit Union of Georgia, Georgia's Own Credit Union, Coco-Cola Credit Union, Gwinnett Federal Credit Union
Illinois	Agency: Illinois Department of Human Services, Division of Rehabilitation Services CBO: Illinois Assistive Technology Program Lender: Security Bank
Iowa	Agency: Iowa Finance Authority CBO: Iowa Able Foundation Lenders: Bankers Trust, Veridian Credit Union
Kansas	Agency: University of Kansas CBO: Kansas Assistive Technology Cooperative Lenders: Alliance Bank of Topeka, Golden Plains Credit Union, Labette Bank
Kentucky	Agency: Kentucky Office of Vocational Rehabilitation CBO: Kentucky Assistive Technology Loan Corporation Lender: Fifth Third Bank of Kentucky
Louisiana	Agency: Louisiana Department of Health and Hospitals CBO: Louisiana Assistive Technology Access Network Lender: Regions Bank

TABLE 17. ALTERNATIVE FINANCING PROGRAM PARTNERS UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998, BY STATE: FY 2007 AND FY 2008 (CONT'D)

State	Partners
Maine	Agency: Maine Department of Education, Maine CITE CBO: mPower Loan Board Lender: mPower Loan Fund
Maryland	Agency: Maryland Department of Disability Services, Maryland Assistive Technology Program CBO: AT Loan Program Board Lenders: State Employees Credit Union of Maryland, 1st Mariner Bank
Massachusetts	Agency: Massachusetts Rehabilitation Commission CBO: Easter Seals Massachusetts Lender: Sovereign Bank
Michigan	Agency: Michigan Department of Labor and Economic Growth, Rehabilitation Services CBO: United Cerebral Palsy of Michigan Lender: Option 1 Credit Union
Minnesota	Agency: Minnesota Department of Administration, STAR Program CBO: Assistive Technology of Minnesota Lenders: Bremer Bank
Missouri	Agency: Missouri Assistive Technology Council CBO: Loan Application Review Committee Lender: Missouri State Treasurer
Nebraska	Agency: Nebraska Assistive Technology Partnership CBO: Easter Seals Nebraska Lender: First National Bank of Omaha
Nevada	Agency: Nevada Office of Community Based Services CBO: CARE Chest of Sierra Nevada Lender: Nevada State Bank
New Mexico	Agency: New Mexico Division of Vocational Rehabilitation CBO: San Juan Center for Independence Lender: Four Corners Community Bank
North Dakota	Agency: North Dakota Protection and Advocacy CBO: North Dakota Association for the Disabled Lender: Alerus Financial Institution
Oklahoma	Agency: Oklahoma ABLE Tech CBO: Oklahoma Assistive Technology Foundation Lender: BancFirst of Stillwater
Pennsylvania	Agency: Pennsylvania Department of Community and Economic Development CBO: Pennsylvania Assistive Technology Foundation Lender: Sovereign Bank

TABLE 17. ALTERNATIVE FINANCING PROGRAM PARTNERS UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998, BY STATE: FY 2007 AND FY 2008 (CONT'D)

State	Partners
South Carolina	Agency: South Carolina Vocational Rehabilitation Department CBO: Foundation for Independence Through Empowerment Lender: South Carolina State Credit Union
Utah	Agency: Center for Persons with Disabilities, Utah State University CBO: Utah Assistive Technology Foundation Lender: Zions First National Bank
Vermont	Agency: Vermont Department of Aging and Independent Living CBO: Opportunities Ventures Lender: Opportunities Credit Union
Virginia	Agency: Virginia Department of Rehabilitative Services CBO: Assistive Technology Loan Fund Authority Lender: SunTrust Bank
Washington	Agency: Washington Department of Community, Trade and Economic Development CBO: Washington Assistive Technology Foundation Lender: Cascadia Revolving Loan Fund
Wisconsin	Agency: Wisconsin Department of Health and Family Services CBO: IndependenceFirst Lender: Marshall and Ilsley Bank
Wyoming	Agency: Wyoming Institute for Disabilities, University of Wyoming CBO: Wyoming Independent Living Rehabilitation, Inc. Lender: First Interstate Bank of Laramie
Guam	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
Northern Mariana Islands	State Agency: CNMI Council on Developmental Disabilities CBO: CNMI Association of Families with Disabilities Lender: Bank of Saipan—Susupe
U.S. Virgin Islands	Agency: University of Virgin Islands, Center for Excellence in Developmental Disabilities CBO: Virgin Islands Assistive Technology Foundation Lender: Banco Popular, Inc.

Note: For purposes of this report, the term *states* includes, in addition to each of the 50 states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, Sec. 3(13).

CBO—Community-based organization.

Source: Rehabilitation Engineering and Assistive Technology Society of North America (RESNA). Annual survey of the National Assistive Technology Technical Assistance Partnership (NATTAP), November 2008.

LOAN ACTIVITY

In FY 2007, which ran from Oct. 1, 2006, to Sept. 30, 2007, 32 AFPs were operating and providing loans. Data from these AFPs show that they received 2,235 applications and provided 1,373 loans for a total amount of \$17,899,536. In FY 2008, 32 AFPs also operated and provided loans. During that year, the programs received 2,291 applications and provided 1,351 loans for a total amount of \$15,538,484. Nationally, about 60 percent of the applications were approved both years.

Table 18 shows the loan activity by state grantees for FY 2007 and FY 2008.

TABLE 18. ALTERNATIVE FINANCING PROGRAM LOAN ACTIVITY UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998: FY 2007 AND FY 2008						
State	FY 2007			FY 2008		
	Applications Processed (count)	Loans Made (count)	Amount of Loans Made (\$)	Applications Processed (count)	Loans Made (count)	Amount of Loans Made (\$)
Alabama	10	3	57,825	42	24	\$432,960
Arizona	6	2	4,138	12	7	24,481
Arkansas	17	10	85,816	15	5	79,528
Delaware	1	1	2,900	1	1	2,800
Florida	25	6	75,700	33	7	78,097
Georgia	104	58	1,374,608	75	30	491,457
Illinois	106	79	1,496,071	67	41	829,287
Iowa	53	18	102,662	108	36	216,860
Kansas	255	167	1,647,340	275	144	1,898,664
Kentucky	126	67	621,129	118	70	704,745
Louisiana	24	20	365,849	13	9	130,755
Maine	3	3	40,500	24	22	230,413
Maryland	65	32	357,180	69	44	682,772
Massachusetts	121	86	1,632,294	98	68	1,020,966
Michigan	138	34	300,811	117	19	71,970
Minnesota	66	43	661,190	69	47	1,007,585
Missouri	a	a	a	a	a	a
Nebraska	54	17	423,717	38	23	409,782
Nevada^b	0	0	0	12	0	0

TABLE 18. ALTERNATIVE FINANCING PROGRAM LOAN ACTIVITY UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998: FY 2007 AND FY 2008 (CONT'D)

State	FY 2007			FY 2008		
	Applications Processed (count)	Loans Made (count)	Amount of Loans Made (\$)	Applications Processed (count)	Loans Made (count)	Amount of Loans Made (\$)
New Mexico	22	8	140,141	23	7	112,792
North Dakota	12	10	162,176	9	6	75,108
Oklahoma	102	90	472,881	93	81	411,447
Pennsylvania	295	244	4,395,551	334	264	3,037,963
South Carolina	27	18	266,250	27	14	149,400
Utah	93	66	514,222	103	73	562,281
Vermont	31	13	93,661	37	37	236,826
Virginia	208	105	1,461,729	240	126	1,706,283
Washington	46	31	121,554	48	39	143,993
Wisconsin	146	90	751,098	133	70	539,470
Wyoming	14	11	68,842	19	14	185,275
Guam	12	9	14,350	17	10	17,887
Northern Mariana Islands	34	18	119,837	14	7	28,266
U.S. Virgin Islands	19	14	67,514	8	6	18,371
Totals	2,235	1,373	\$17,899,536	2,291	1,351	\$15,538,484

^a Data were not submitted to the University of Illinois at Chicago (UIC) Web-based reporting system.

^b Nevada was restructuring its program in FY 2007 and FY 2008 and did not process loans.

Note: For purposes of this report, the term *states* includes, in addition to each of the 50 states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, Sec. 3(13).

“Applications processed” are those applications for which a decision is made in that particular fiscal year.

Source: Rehabilitation Engineering and Assistive Technology Society of North America (RESNA), UIC Web-based reporting system under contract with the Alternative Financing Technical Assistance Program (AFTAP).

Although FY 2007 and FY 2008 program data was submitted by all AFPs to the Alternative Financing Technical Assistance Project at RESNA, only the individual applicant data submitted to the Web-based reporting system maintained by the University of Illinois at Chicago (UIC) are reflected in the tables of this report. Table 18 shows the loan activity of the one state AFP grantee for

FY 2007 and FY 2008 that did not submit individual applicant loan data into the UIC Web-based reporting system. Therefore, the data in table 19 stand alone and are not included in the other tables created using the Web-based outcomes reporting system at UIC and the annual program data survey.

TABLE 19. ALTERNATIVE FINANCING PROGRAM LOAN ACTIVITY UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998 NOT REPORTED IN THE UNIVERSITY OF ILLINOIS AT CHICAGO (UIC) WEB-BASED REPORTING SYSTEM: FY 2007 AND FY 2008

State	Applications Processed (count)	Loans Made (count)	Dollar Amount of Loans Made (\$)
Missouri, FY 2007	46	31	\$122,253
Missouri, FY 2008	42	26	\$84,010

Source: Rehabilitation Engineering and Assistive Technology Society of North America (RESNA). Annual survey of the National Assistive Technology Technical Assistance Partnership (NATTAP), November 2008.

AVERAGE DOLLAR AMOUNT OF LOANS

As table 20 indicates, in FY 2007, the median loan was \$7,000, and the average amount for a loan was \$13,037. In FY 2008, the median loan provided to individuals with disabilities was \$5,670. The average amount for a loan in FY 2008 was \$11,519. (The median loan is the loan amount for which one-half of the approved loan amounts are above and one-half are below).

TABLE 20. AMOUNT OF APPROVED ALTERNATIVE FINANCING PROGRAM LOANS UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998 BY MEASURE OF APPROVED LOAN ACCOUNTS: FY 2007 AND FY 2008

Measure of Approved Loan Accounts	FY 2007 (N = 1,373)	FY 2008 (N = 1,351)
Median	\$7,000	\$5,670
Average	\$13,037	\$11,519
Minimum	\$90	\$100
Maximum	\$65,000	\$73,284

Source: Rehabilitation Engineering and Assistive Technology Society of North America (RESNA), UIC Web-based reporting system under contract with the Alternative Financing Technical Assistance Program (AFTAP).

DEFAULT RATES AND NET LOSS RATES

The total dollar amount of outstanding loans (loans for which the principal was not yet repaid in full) as of Sept. 30, 2007, was \$26,044,939 from a total 2,915 loans. This total includes loans that

were provided by AFPs, such as direct and guaranteed loans (see page 9) for description of these types of loans), but does not include interest rate buy-down loans or nonguaranteed loans provided solely by lending institutions. Overall, 164 loans were in default for FY 2007, with a total dollar amount of \$859,877. The FY 2007 AFP national default rate was 3.30 percent. The default rate for loan programs is calculated by dividing the total dollar amount-of defaulted loans by the total dollar amount of outstanding loans.

As of Sept. 30, 2007, the amount of net losses—the dollar amount of defaulted loans minus the funds collected from collateral—was \$779,842, and the net loss rate for all AFP supported loans for FY 2007 was 2.99 percent. The net loss rate for loan programs is calculated by dividing the dollar amount of net losses by the outstanding loan amounts.

The total dollar amount of outstanding loans as of Sept. 30, 2008, was \$25,271,941 from a total 2,861 loans. Overall, 174 loans were in default for FY 2008, with a total dollar amount of \$1,175,182. The FY 2008 AFP national default rate was 4.65 percent.

As of Sept. 30, 2008, the amount of net losses was \$839,797, and the net loss rate for all AFP supported loans for FY 2008 was 3.32 percent.

CHARACTERISTICS OF BORROWERS

Demographic information, such as age, sex and race, reported by borrowers for FY 2007 and FY 2008 is shown in table 21. FY 2007 data showed that more males than females were borrowers and that the largest percentage of borrowers was between 50 and 59 years of age. Most borrowers indicated that they were white. Looking at the communities where borrowers resided in FY 2007 (suburban, rural and urban areas), a slightly higher percentage of borrowers resided in urban areas. FY 2008 data showed that the number of female borrowers were greater than males. The location of the borrowers was more balanced among suburban, urban and rural areas than in FY 2007.

TYPES OF AT PURCHASED

Borrowers purchased many different types of assistive technology, as shown in table 22. In FY 2007 and FY 2008, the most frequently purchased types of AT were adapted transportation, hearing aids and mobility equipment, followed by building modifications, computer equipment and daily living equipment.

FUNCTIONAL AREAS THAT AT IS EXPECTED TO AFFECT

Additionally, Table 23 provides information from FY 2007 and FY 2008 loan recipients about the functional areas that the purchased AT is expected to affect. These areas were primarily mobility, social interactions, and hearing followed by talking and communication, learning, and other methods of communication. Among the less utilized functional areas, seeing increased slightly from FY 2007 to FY 2008, whereas dexterity handling skills and memory declined during this period.

TABLE 21. SELECTED DEMOGRAPHIC CHARACTERISTICS OF ALTERNATIVE FINANCING PROGRAM BORROWERS UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998, BY NUMBER AND PERCENTAGE: FY 2007 AND FY 2008

Demographic Characteristic	FY 2007		FY 2008	
	Number	Percentage of 1,373 Approved Loans	Number	Percentage of 1,351 Approved Loans
Sex of AT User				
Male	724	52.73%	648	47.96%
Female	640	46.61%	692	51.22%
No response	9	0.66%	11	0.81%
TOTAL	1,373	100.0%	1,351	100.0%

TABLE 21. SELECTED DEMOGRAPHIC CHARACTERISTICS OF ALTERNATIVE FINANCING PROGRAM BORROWERS UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998, BY NUMBER AND PERCENTAGE: FY 2007 AND FY 2008 (CONT'D)

Demographic Characteristic	FY 2007		FY 2008	
	Number	Percentage of 1,373 Approved Loans	Number	Percentage of 1,351 Approved Loans
Age of AT User				
0–9 years	64	4.66%	57	4.22%
10–19 years	86	6.26%	72	5.33%
20–29 years	124	9.03	92	6.81%
30–39 years	136	9.91%	139	10.29%
40–49 years	214	15.59%	227	16.80%
50–59 years	289	21.05%	277	20.50%
60–69 years	205	14.93%	216	15.99%
70–79 years	126	9.18%	139	10.29%
80–89 years	60	4.37%	79	5.85%
90–100 years	10	0.73%	8	0.59%
No response	59	4.30%	45	3.33%
TOTAL	1,373	100.0%	1,351	100.0%
Race of AT User				
White	810	58.99%	828	61.29%
Black or African-American	76	5.54%	146	10.81%
Hispanic or Latino	32	2.33%	16	1.18%
American Indian, Alaskan Native	15	1.09%	10	0.74%
Asian Indian, Asian	10	0.73%	9	0.66%
Other	6	0.44%	8	0.59%
No response	409	29.79%	317	23.46%
TOTAL	1,373	100.0%	1,351	100.0%

TABLE 21. SELECTED DEMOGRAPHIC CHARACTERISTICS OF ALTERNATIVE FINANCING PROGRAM BORROWERS UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998, BY NUMBER AND PERCENTAGE: FY 2007 AND FY 2008 (CONT'D)

Demographic Characteristic	FY 2007		FY 2008	
	Number	Percentage of 1,373 Approved Loans	Number	Percentage of 1,351 Approved Loans
AT User's Community				
Primarily suburban	428	31.17%	433	32.05%
Primarily urban	491	35.76%	423	31.31%
Primarily rural	392	28.55%	438	32.42%
Other	4	0.29%	3	0.22%
No response	58	4.22%	54	4.00%
TOTAL	1,373	100.0%	1,351	100.0%

Source: Rehabilitation Engineering and Assistive Technology Society of North America (RESNA), UIC Web-based reporting system under contract with the Alternative Financing Technical Assistance Program (AFTAP).

TABLE 22. NUMBER AND PERCENTAGE OF APPROVED LOANS, BY TYPE OF AT UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998: FY 2007 AND FY 2008

Type of Assistive Technology	FY 2007		FY 2008	
	Count	Percentage of 1,373 Approved Loans	Count	Percentage of 1,351 Approved Loans
Adapted transportation	629	45.81%	550	40.71%
Hearing aids	296	21.56%	358	26.50%
Mobility equipment	218	15.88%	213	15.77%
Building modifications	106	7.72%	78	5.77%
Computer equipment	71	5.17%	70	5.18%
Seating and positioning	31	2.26%	38	2.81%
Daily living equipment	37	2.69%	33	2.44%
Computer access	27	1.97%	25	1.85%
Visual aids	23	1.68%	24	1.78%
Medical equipment	10	0.73%	10	0.74%
Social and recreational	5	0.36%	7	0.52%
Communication	7	0.51%	7	0.52%
Environmental control	11	0.80%	6	0.44%
Work or school modifications	6	0.44%	3	0.22%
Farm equipment modifications	1	0.07%	2	0.15%
Other needs	32	2.33%	38	2.81%

Note: Borrowers could purchase more than one piece of AT with a single loan, and, therefore, the count column exceeds 1,373 (FY 2007) and 1,351 (FY 2008) if summed. Therefore, the percentages reported were calculated as: count of loans for type of technology divided by total approved loans for that year.

Environmental control: Environmental and structural adaptations to the built environment that remove or reduce barriers and promote access to and within the built home, employment and community facilities for individuals with disabilities. Environmental adaptations usually involve building construction, engineering, and architecture, but also include environmental controls and switches that can control a large portion of or an entire living environment.

Source: UIC Web-based reporting system under contract with the Alternative Financing Technical Assistance Program (AFTAP), Rehabilitation Engineering and Assistive Technology Society of North America (RESNA).

TABLE 23. NUMBER AND PERCENTAGE OF APPROVED LOANS FOR AT PURCHASED BY AFP BY FUNCTIONAL AREA UNDER TITLE III OF THE ASSISTIVE TECHNOLOGY ACT OF 1998: FY 2007 AND FY 2008

Functional Area	FY 2007		FY 2008	
	Count	Percentage of 1,373 Approved Loans	Count	Percentage of 1,351 Approved Loans
Mobility	910	66.28%	807	59.73%
Social interactions	387	28.19%	316	23.39%
Hearing	305	22.21%	363	26.87%
Talking and communication	161	11.73%	132	9.77%
Learning	115	8.38%	89	6.59%
Seeing	37	2.69%	34	2.52%
Memory	25	1.82%	12	0.89%
Handling skills (dexterity)	21	1.53%	24	1.78%
Other areas	67	4.88%	56	4.15%

Note: The AT purchased by the borrowers may have multiple functional impacts on the AT user, and, therefore, the count column exceeds 1,373 (in FY 2007) and 1,351 (in FY 2008) if summed. Therefore, the percentages reported were calculated as: count of types of functional impact expected divided by total approved loans for that year.

Source: Rehabilitation Engineering and Assistive Technology Society of North America (RESNA), UIC Web-based reporting system under contract with the Alternative Financing Technical Assistance Program (AFTAP).

SUCCESSFUL OUTCOMES FOR AT LOAN RECIPIENTS: CASE STUDIES

AFPs have provided loans to help people with disabilities access all types of assistive technology, including mobility and communication devices, hearing aids and adapted transportation. The success stories presented in this section, collected from anecdotes submitted in the annual progress report, show how AFPs have provided individuals with disabilities with an essential lending resource for the purchase of AT that has aided their participation at work, school, home and in community settings.

**ARIZONA LOAN\$ FOR ASSISTIVE TECHNOLOGY—
PROVIDING PATHWAYS TO INDEPENDENCE**

After recovering from an accident that caused him to lose his sight, a young man came to Arizona Loan\$ for Assistive Technology (AzLAT) for a low-cost loan to purchase a Pulse Data BrailleNote BT-32. This electronic device was necessary for him to attend a 10-month educational program to learn Braille and to take vocational training classes at an out-of-state school for the blind. He found out about AzLAT through his vocational rehabilitation (VR) counselor.

After his initial loan application was denied because of credit history, AzLAT staff worked with VR and the Social Security Administration (SSA) to develop a SSA Work Incentive PASS Plan (Plan to Achieve Self-Sufficiency) for him. The PASS Plan allowed the young man to receive an increased Social Security Insurance (SSI) allowance for several months to pay for the AT loan while continuing to receive monthly Social Security Disability Insurance (SSDI) benefits. He repaid the \$6,840 AT loan, with an 8% interest rate, in 15 months. His on-time loan payments helped rebuild his creditworthiness.

AzLAT is administered by the Arizona Technology Access Program (AzTAP) through the Institute for Human Development at Northern Arizona University. AzLAT offers affordable loans at below market interest rates to consumers with disabilities in Arizona. AzLAT services—if needed by a consumer—include assistance with AT device selection, identification of other potential funding sources for AT acquisition and intervention options to avoid consumer default on AT loans.

**ILLINOIS TECHCONNECT LOW INTEREST LOAN PROGRAM—
OFFERING SOLUTIONS FOR CONSUMERS WITH DISABILITIES**

A woman in her 40s with psoriatic arthritis and multiple sclerosis, needed to make her home more accessible when her ability to walk began to decline. She found out about the TechConnect Low Interest Loan Program of the Illinois Assistive Technology Program (IATP) through another state agency and discovered that she could afford a low-cost loan to make the renovations necessary to stay in her home.

“I didn’t know what I was going to do,” the woman said. “I needed modifications to my home to make it accessible for me. I had fallen down my basement steps several times, and I just couldn’t risk that again. I will be in a wheelchair soon, and my bathroom is too small for that. The doorway is narrow, and there’s no room to turn a wheelchair. I couldn’t afford to buy a new house with accessible features and, anyway, I love this house and didn’t want to leave. I grew up in this neighborhood and I really wanted to stay here.”

A \$21,724 loan for 10 years, at 5.5% interest, helped to modify her home through affordable payments. An addition, with a bedroom, bathroom and laundry facilities, was added to the back of the house. This allowed all major living facilities to be on one level with extra-wide doorways, smooth floors and additional space for maneuvering a wheelchair. The bathroom included an accessible shower stall with a built-in seat. “If the Illinois Assistive Technology Project hadn’t helped me, I wouldn’t have been able to do this.”

The TechConnect Low Interest Loan Program offered through IATP provides affordable AT loans to people with disabilities throughout the state of Illinois. TechConnect has been able to reach consumers in rural and urban counties, particularly through its work with the Centers for Independent Living, which are located throughout the state.

MICHIGAN ASSISTIVE TECHNOLOGY LOAN FUND—MEETING FAMILIES' NEEDS

Communicating with teachers and classmates has become much easier for a high school student in Michigan, since he began using a sleek, handheld speech device—the Palmtop 3 by DynaVox. His family purchased the Palm 3 with the assistance of a low-cost loan from the Michigan Assistive Technology Loan Fund (MATLF). The student’s parents found MATLF through a recommendation from his speech-language pathologist.

After the family bought the Palm, the speech pathologist programmed it to “speak” common phrases that the teen can use at school and when going out with his family to events and venues, such as baseball games and restaurants. The portable augmentative and alternative communication (AAC) device was programmed for voice, speed and volume. The student, who has apraxia and mild cerebral palsy, uses the touch screen to locate picture symbols for words, phrases and sentences that he wants to convey. The Palm 3 then speaks these words or sentences.

The device helps him communicate in a way that everyone can easily understand, his mother said. “This device has really helped him at school,” she remarked. “The teacher gets it out every morning and begins by asking, ‘How are you feeling?’ and ‘What’s the date and weather?’ It helps him participate with the group.”

The staff at MATLF was very helpful in filling out the required paperwork and in navigating the loan process, his mother said. “Everything went smoothly, it was really quick.” To help pay for the device, the student’s parents received a \$2,095 loan at 5% interest for 24 months. The device should take him into adulthood, his mother said.

The Michigan loan program provides low-cost loans for Michigan residents who want to purchase assistive technology, but need an affordable financing program. MATLF is a program administered by United Cerebral Palsy of Michigan with Option 1 Credit Union in Lansing.

NORTH DAKOTA ALTERNATIVE FINANCIAL LOAN PROGRAM— HELPING FAMILIES MOVE AHEAD

The mother of a 14-year-old child with cerebral palsy could no longer easily transfer her daughter from her wheelchair into their car. Each time the mother helped her daughter into the car for a doctor’s appointment or to attend school, she hoped that neither one would be injured. Looking for a solution to her problem, the mother attended the Assistive Technology Expo in Fargo, N.D, sponsored by the North Dakota Interagency Program for Assistive Technology (IPAT). The mother not only found information about an accessible van, but she discovered the North Dakota Alternative Financial Loan Program. Laura successfully worked with the AFP to obtain a loan for a used van with a wheelchair lift. She received a \$30,000 loan for the modified vehicle. The interest rate on the loan was 5.7% for five years.

“The Alternative Loan Program made a huge difference,” said the mother. “We would not have been able to get the van without it. My daughter absolutely loves being in the van because it is so easy for us to get her in and out, and she is comfortable. Now that we have a van, it is easier for us to be on the go, and there’s just no stopping us!”

Several organizations work together to make the North Dakota AFP successful in offering affordable loans to state residents with disabilities. North Dakota Protection and Advocacy is the

lead state agency for the AFP. IPAT coordinates and monitors the activities of all AFP partners and assures integration of program components. The North Dakota Association for the Disabled (NDAD) is the community-based organization that manages AFP activities. Alerus Financial is responsible for processing loans and for monitoring procedures.

OKLAHOMA ALTERNATIVE FINANCING PROGRAM—TAILORING AT LOAN SERVICES TO MEET CLIENT NEEDS

An all-terrain wheelchair helped an Oklahoma man paralyzed in a work accident to return to his previous active involvement in community and daily activities. The man, in his 50s, worked as a lineman for an electrical company when he was electrocuted at a worksite and became partially paralyzed. In 2007, five years after the accident, he began searching for AT that would provide better access to activities than his manual wheelchair.

The man contacted the Oklahoma Assistive Technology Foundation (OkAT) and made an application for a low-interest loan to purchase a power wheelchair. Oklahoma ABLE Tech staff worked with him to find an appropriate high-tech wheelchair rugged enough to use on a farm. ABLE Tech staff recommended an on-site evaluation by an occupational therapist from Oklahoma's AgrAbility Project in order to determine which power wheelchair would best meet his needs. Arrangements were made for a vendor to bring a Frontier X5 wheelchair to a farm owned by a relative. After the therapist's evaluation showed the X5 could work, he applied for and received a three-year loan for \$10,000 loan with a 5 % interest rate.

"I would not be where I am today if it wasn't for OkAT," the man said. "This wheelchair has lifted my spirits tremendously." Five months later, in October 2007, he came back to OkAT for a loan to help purchase a used F150 pickup truck that was modified with a wheelchair lift and hand controls. He received a \$7,500 loan over five years at a 5% interest rate and said the truck has given him more freedom in his life. He added that he could not thank the ABLE Tech staff and OkAT enough for all they have done for him. "You guys are a true blessing," he said.

Oklahoma ABLE Tech in partnership with the Oklahoma Assistive Technology Foundation (OkAT) and BancFirst of Stillwater offers a statewide Alternative Financing Program (AFP) for

Oklahomans with disabilities. The Oklahoma AFP offers extensive outreach services to inform consumers with disabilities about the availability of the loan fund for AT needs.

VERMONT INDEPENDENCE FUND—SUPPORTING CLIENTS' GOALS

An iBOT 4000 chair purchased through a loan from Vermont's AFP has helped a Burlington resident in his 30s become more involved in community, educational and vocational activities. The Burlington resident, who has cerebral palsy, purchased a high-tech wheelchair, developed by Segway inventor Dean Kamen, through an AT loan. Getting around town now has become an adventure instead of an ordeal because the iBOT easily traverses stairs, curbs and uneven terrain, and raises the user to eye-level height. The iBOT has four-wheel drive and remains balanced through the use of three computers and six gyroscopes.

The iBOT 4000 was purchased with a low-cost loan from the Independence Fund, which is administered by Opportunities Ventures in Burlington. The Independence Fund project manager worked with the borrower and the AFP advisory board to help facilitate the loan process, which resulted in a \$23,900 loan at a 6% interest rate for five years.

Vermont's Independence Fund provides many services to Vermont residents with disabilities who want to purchase AT. The Independence Fund assists consumers by offering individualized credit-counseling services that help more consumers successfully apply for AT loans.

CONCLUSION

In their eight years of operation, AFPs have served individuals with disabilities throughout the nation by providing increased access to assistive technology through affordable loans. The foundational investment of \$59.8 million in federal AFP funding since FY 2000, with a state contribution of \$22 million, thus far has yielded \$92.1 million in assistive technology loans to 8,130 individuals with disabilities and their families. Due to such past success as outlined above it is anticipated that in the future, the Alternative Financing Program will be further developed and effectively utilized to meet the varied needs of more individuals with disabilities and their families.

PART III

APPENDIXES

APPENDIX A

**STATE-LEVEL ACTIVITIES
CONDUCTED IN FY 2008
UNDER THE STATE GRANT
FOR AT PROGRAM**

TABLE A. SELECTED STATE-LEVEL ACTIVITIES CONDUCTED UNDER THE STATE GRANT FOR AT PROGRAM, BY STATE: FY 2008

State	How state financing was supported with grant funds	How device reutilization was supported with grant funds	How device loans were supported with grant funds	How device demonstrations were supported with grant funds
Alabama	▸ Financial loan program	▸ Reassignment of donated devices	▸ Subcontracts with community-based organizations	▸ Subcontracts with community-based organizations
Alaska	▸ None: Claiming comparability due to existing financial loan program	▸ Online exchange	▸ Memorandums of understanding with community-based organizations	▸ Mobile demonstrations ▸ Videoconference ▸ Regional demonstration sites
Arizona	▸ Financial loan program ▸ Telework loan program	▸ Online exchange	▸ Network of resource centers	▸ Network of regional resource centers
Arkansas	▸ None: Claiming comparability due to existing financial loan program	▸ Online exchange ▸ Reassignment of donated devices	▸ A centralized program operated by the state	▸ A centralized program operated by the state
California	▸ None: Claiming comparability due to existing financial loan program	▸ Online exchange ▸ Reassignment of donated devices ▸ Computer reassignment	▸ Subcontracts with universities and community-based organizations	▸ None: Claiming flexibility
Colorado	▸ Feasibility study for financial loan program ▸ Online financing resource	▸ Online exchange	▸ A centralized program operated by the state	▸ Mobile demonstrations ▸ Videoconference ▸ Regional demonstration sites
Connecticut	▸ Financial loan program	▸ Reassignment of donated devices ▸ Online exchange	▸ A centralized program operated by a subcontractor	▸ A centralized program operated by a subcontractor
Delaware	▸ Financial loan program ▸ Telework loan program ▸ Borrow-to-Own Low-vision Devices Program	▸ Online exchange	▸ Network of resource centers	▸ Network of resource centers
Florida	▸ Financial loan program ▸ Telework loan program	▸ Computer reassignment ▸ Online exchange ▸ Reassignment of donated devices	▸ A centralized program operated by the state ▸ Network of resource centers	▸ Regional demonstration sites

TABLE A. SELECTED STATE-LEVEL ACTIVITIES CONDUCTED UNDER THE STATE GRANT FOR AT PROGRAM, BY STATE: FY 2008 (CONT'D)

State	How state financing was supported with grant funds	How device reutilization was supported with grant funds	How device loans were supported with grant funds	How device demonstrations were supported with grant funds
Georgia	<ul style="list-style-type: none"> ▸ Financial loan program ▸ Cooperative buying 	<ul style="list-style-type: none"> ▸ Computer reassignment ▸ Online exchange ▸ Durable medical equipment reassignment 	<ul style="list-style-type: none"> ▸ Network of resource centers 	<ul style="list-style-type: none"> ▸ Regional centers
Hawaii	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Reassignment of donated devices ▸ Computer reassignment 	<ul style="list-style-type: none"> ▸ Network of resource centers 	<ul style="list-style-type: none"> ▸ Network of community-based organizations
Idaho	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Durable medical equipment reassignment 	<ul style="list-style-type: none"> ▸ Combination of community-based organizations and state-operated regional center 	<ul style="list-style-type: none"> ▸ Combination of community-based organizations and state-operated regional center
Illinois	<ul style="list-style-type: none"> ▸ Financial loan program ▸ Telework loan program ▸ Last resort funding* 	<ul style="list-style-type: none"> ▸ Online exchange 	<ul style="list-style-type: none"> ▸ A centralized program operated by the implementing entity 	<ul style="list-style-type: none"> ▸ A centralized program operated by the implementing entity
Indiana	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Computer reassignment 	<ul style="list-style-type: none"> ▸ A centralized program operated by the implementing entity 	<ul style="list-style-type: none"> ▸ Regional centers
Iowa	<ul style="list-style-type: none"> ▸ Financial loan program ▸ Telework loan program 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Reassignment of donated devices 	<ul style="list-style-type: none"> ▸ Centralized augmentative communication device and software loan program 	<ul style="list-style-type: none"> ▸ Demonstration center in the state's largest metro area
Kansas	<ul style="list-style-type: none"> ▸ Financial loan program ▸ Telework loan program ▸ Telecommunications Access Program ▸ Case management system 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Reassignment of donated devices 	<ul style="list-style-type: none"> ▸ A centralized program operated through subcontract with a community-based organization 	<ul style="list-style-type: none"> ▸ Network of AT access sites

TABLE A. SELECTED STATE-LEVEL ACTIVITIES CONDUCTED UNDER THE STATE GRANT FOR AT PROGRAM, BY STATE: FY 2008 (CONT'D)

State	How state financing was supported with grant funds	How device reutilization was supported with grant funds	How device loans were supported with grant funds	How device demonstrations were supported with grant funds
Kentucky	<ul style="list-style-type: none"> ▸ Affiliation with financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Reassignment of donated devices ▸ Affiliation with computer reassignment program 	<ul style="list-style-type: none"> ▸ Network of regional AT resource centers 	<ul style="list-style-type: none"> ▸ Network of regional AT resource centers
Louisiana	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Reassignment of donated devices ▸ Computer reassignment ▸ Online exchange 	<ul style="list-style-type: none"> ▸ Still in planning 	<ul style="list-style-type: none"> ▸ Still in planning
Maine	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange 	<ul style="list-style-type: none"> ▸ Consortium of partners 	<ul style="list-style-type: none"> ▸ A centralized program operated by a subcontractor ▸ Videoconferences
Maryland	<ul style="list-style-type: none"> ▸ Financial loan program ▸ Telework loan program ▸ Cooperative buying ▸ Devices for nursing home residents ▸ Wheelchair ramp construction ▸ Emergency notification systems 	<ul style="list-style-type: none"> ▸ Durable medical equipment reassignment ▸ Two online exchanges 	<ul style="list-style-type: none"> ▸ Network of community-based organizations 	<ul style="list-style-type: none"> ▸ Network of community-based organizations
Massachusetts	<ul style="list-style-type: none"> ▸ Financial loan program ▸ Home modification loan program 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Reassignment of donated devices 	<ul style="list-style-type: none"> ▸ Network of community-based organizations 	<ul style="list-style-type: none"> ▸ Network of community-based organizations
Michigan	<ul style="list-style-type: none"> ▸ None: Claiming comparability due to existing financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange 	<ul style="list-style-type: none"> ▸ None: Claiming flexibility 	<ul style="list-style-type: none"> ▸ Subcontracts with community-based organizations
Minnesota	<ul style="list-style-type: none"> ▸ None: Claiming comparability due to existing financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange 	<ul style="list-style-type: none"> ▸ Network of regional programs 	<ul style="list-style-type: none"> ▸ Network of regional programs
Mississippi	<ul style="list-style-type: none"> ▸ None: Claiming flexibility 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Reassignment of donated devices ▸ Computer reassignment 	<ul style="list-style-type: none"> ▸ Regional centers 	<ul style="list-style-type: none"> ▸ Regional centers

TABLE A. SELECTED STATE-LEVEL ACTIVITIES CONDUCTED UNDER THE STATE GRANT FOR AT PROGRAM, BY STATE: FY 2008 (CONT'D)

State	How state financing was supported with grant funds	How device reutilization was supported with grant funds	How device loans were supported with grant funds	How device demonstrations were supported with grant funds
Missouri	<ul style="list-style-type: none"> ▸ Financial loan program ▸ Telework loan program ▸ Last resort funding ▸ Public school reimbursement program 	<ul style="list-style-type: none"> ▸ Computer reassignment ▸ Durable medical equipment reassignment ▸ Other electronic equipment reassignment ▸ Online exchange 	<ul style="list-style-type: none"> ▸ A centralized program operated by the state 	<ul style="list-style-type: none"> ▸ Regional centers
Montana	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Reassignment of donated devices 	<ul style="list-style-type: none"> ▸ A centralized program operated by the implementing entity 	<ul style="list-style-type: none"> ▸ A centralized program operated by the implementing entity
Nebraska	<ul style="list-style-type: none"> ▸ Administration of funding services 	<ul style="list-style-type: none"> ▸ Online exchange 	<ul style="list-style-type: none"> ▸ A centralized program operated by the state 	<ul style="list-style-type: none"> ▸ Regional centers ▸ Mobile demonstrations
Nevada	<ul style="list-style-type: none"> ▸ Financial loan program ▸ AT for independent living program ▸ Telecommunications equipment program 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Reassignment of donated devices 	<ul style="list-style-type: none"> ▸ Facilitate device loans between AT companies and consumers 	<ul style="list-style-type: none"> ▸ Center in state's largest city
New Hampshire	<ul style="list-style-type: none"> ▸ None: Claiming comparability due to existing financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Reassignment of donated devices 	<ul style="list-style-type: none"> ▸ Programs operated by two community-based organizations 	<ul style="list-style-type: none"> ▸ Programs operated by two community-based organizations
New Jersey	<ul style="list-style-type: none"> ▸ None: Claiming comparability due to existing financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange 	<ul style="list-style-type: none"> ▸ Plans for network of community-based organizations 	<ul style="list-style-type: none"> ▸ Plans for network of community-based organizations
New Mexico	<ul style="list-style-type: none"> ▸ Financial loan program ▸ Telework loan program ▸ Leveraged funding program 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Reassignment of donated devices 	<ul style="list-style-type: none"> ▸ A centralized program operated by the state 	<ul style="list-style-type: none"> ▸ Mobile demonstrations ▸ Two demonstration centers operated by the state
New York	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange ▸ Reassignment of donated devices 	<ul style="list-style-type: none"> ▸ Regional centers 	<ul style="list-style-type: none"> ▸ Regional centers
North Carolina	<ul style="list-style-type: none"> ▸ None: Claiming flexibility 	<ul style="list-style-type: none"> ▸ Online exchange 	<ul style="list-style-type: none"> ▸ Regional centers 	<ul style="list-style-type: none"> ▸ Regional centers

TABLE A. SELECTED STATE-LEVEL ACTIVITIES CONDUCTED UNDER THE STATE GRANT FOR AT PROGRAM, BY STATE: FY 2008 (CONT'D)

State	How state financing was supported with grant funds	How device reutilization was supported with grant funds	How device loans were supported with grant funds	How device demonstrations were supported with grant funds
North Dakota	▸ Financial loan program	▸ Online exchange	▸ A centralized program operated by the implementing entity	▸ Regional centers
Ohio	▸ Financial loan program	▸ Computer reassignment ▸ Online exchange	▸ Partnerships with public libraries	▸ Mobile demonstrations
Oklahoma	▸ Financial loan program ▸ Telework loan program ▸ Fire safety equipment program	▸ Online exchange ▸ Computer reassignment	▸ Memorandums of agreement with partner organizations and one site operated by the state	▸ Memorandums of agreement with partner organizations and one site operated by the state
Oregon	▸ Cooperative buying program	▸ Online exchange ▸ Reassignment of donated devices	▸ A centralized program operated by the implementing entity	▸ Mobile demonstrations ▸ Two demonstration centers
Pennsylvania	▸ Telecommunications distribution program ▸ Individual funding consultation	▸ Online exchange ▸ Reassignment of donated devices	▸ Centralized inventory processed through regional centers	▸ Regional resource centers
Rhode Island	▸ Feasibility study	▸ Reassignment of donated devices	▸ Subcontracts with community-based organizations	▸ Subcontracts with community-based organizations
South Carolina	▸ None: Claiming comparability due to existing financial loan program	▸ Online exchange ▸ Reassignment of donated devices	▸ A centralized program operated by the state	▸ Mobile demonstrations ▸ A centralized demonstration center
South Dakota	▸ Feasibility study	▸ Neuromuscular Equipment Reassignment Program ▸ Online exchange ▸ Closed-circuit TV program ▸ Reassignment of donated devices	▸ Collaborative partnerships with community-based organizations	▸ Regional centers
Tennessee	▸ None: Claiming flexibility	▸ Reassignment of donated devices	▸ Regional centers	▸ Regional centers

TABLE A. SELECTED STATE-LEVEL ACTIVITIES CONDUCTED UNDER THE STATE GRANT FOR AT PROGRAM, BY STATE: FY 2008 (CONT'D)

State	How state financing was supported with grant funds	How device reutilization was supported with grant funds	How device loans were supported with grant funds	How device demonstrations were supported with grant funds
Texas	▸ Feasibility study	▸ Online exchange ▸ Reassignment of donated devices	▸ Centralized program operated by the state	▸ Regional computer access centers
Utah	▸ Financial loan program ▸ Telework loan program	▸ Computer reassignment ▸ Reassignment of donated devices	▸ Virtual network of organizations throughout state	▸ Primary demonstration center operated by state ▸ Regional centers operated by other organizations
Vermont	▸ Financial loan program ▸ Funding for children with autism	▸ Online exchange	▸ Centralized program operated by the state	▸ Regional sites operated by state and subcontracted community-based organization ▸ Mobile demonstrations
Virginia	▸ None: Claiming flexibility due to existing financial loan program	▸ Reassignment of donated devices	▸ Regional centers	▸ Regional centers
Washington	▸ Financial loan program ▸ Telework loan program ▸ Individual funding consultation	▸ Online exchange ▸ Computer reassignment ▸ Closed-circuit TV long-term rental	▸ Centralized program operated by the state	▸ Mobile demonstrations ▸ Centralized program operated by the state
West Virginia	▸ Feasibility study	▸ Online exchange ▸ Reassignment of donated devices	▸ Virtual network	▸ Primary demonstration center operated by state ▸ Subcontracts with nonprofits
Wisconsin	▸ None: Claiming comparability due to existing financial loan program	▸ Reassignment of donated devices	▸ Subcontracts to centers for independent living	▸ Subcontracts with public and private organizations
Wyoming	▸ None: Claiming comparability due to existing financial loan program	▸ Online exchange	▸ Centralized program operated by the state	▸ Primary demonstration center operated by state ▸ Mobile demonstrations

TABLE A. SELECTED STATE-LEVEL ACTIVITIES CONDUCTED UNDER THE STATE GRANT FOR AT PROGRAM, BY STATE: FY 2008 (CONT'D)

State	How state financing was supported with grant funds	How device reutilization was supported with grant funds	How device loans were supported with grant funds	How device demonstrations were supported with grant funds
District of Columbia	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Computer reassignment ▸ Reassignment of donated devices 	<ul style="list-style-type: none"> ▸ Centralized program operated by implementing entity 	<ul style="list-style-type: none"> ▸ Centralized program operated by implementing entity
Puerto Rico	<ul style="list-style-type: none"> ▸ Feasibility study ▸ Low-cost device design and development 	<ul style="list-style-type: none"> ▸ Online exchange 	<ul style="list-style-type: none"> ▸ Primary site operated by state ▸ Regional centers operated by other organizations ▸ Facilitate device loans between AT companies and consumers 	<ul style="list-style-type: none"> ▸ Primary site operated by state ▸ Regional centers operated by other organizations ▸ Mobile demonstrations
American Samoa	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Print exchange 	<ul style="list-style-type: none"> ▸ Centralized program operated by subcontractor 	<ul style="list-style-type: none"> ▸ Centralized program operated by subcontractor
Guam	<ul style="list-style-type: none"> ▸ Financial loan program ▸ Telework loan program 	<ul style="list-style-type: none"> ▸ Reassignment of donated devices 	<ul style="list-style-type: none"> ▸ Centralized program operated by the territory 	<ul style="list-style-type: none"> ▸ Centralized program operated by the territory ▸ Mobile demonstrations
Northern Mariana Islands	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange 	<ul style="list-style-type: none"> ▸ Collaborative partnerships with existing organizations 	<ul style="list-style-type: none"> ▸ Collaborative partnerships with existing organizations
U.S. Virgin Islands	<ul style="list-style-type: none"> ▸ Financial loan program 	<ul style="list-style-type: none"> ▸ Online exchange 	<ul style="list-style-type: none"> ▸ Memorandums of understanding with community-based organizations 	<ul style="list-style-type: none"> ▸ Memorandums of understanding with community-based organizations

* When no other resources, public or private, will pay for the assistive technology device or service, an individual with a disability may qualify for a program of last resort.

Note: For purposes of this report, the term *states* includes, in addition to each of the 50 states of the United States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Commonwealth of the Northern Mariana Islands, according to the *Assistive Technology Act of 1998*, as amended, Sec. 3(14).

Centralized Program Operated by the State means a program operated directly by the lead agency from a single location.

Centralized Program Operated by the Implementing Entity means a program operated directly by the implementing entity from a single location.

Source: U.S. Department of Education, Rehabilitation Services Administration. State plans for assistive technology submitted in RSA's Management Information System (MIS). Last accessed October 2009.

APPENDIX B

STATEWIDE ASSISTIVE TECHNOLOGY PROGRAM PROFILES

Note: To enhance the information this report contains, this appendix is included to convey a more up-to-date depiction of state AT-related activities. The information contained in the statewide AT program profiles in this appendix reflects activities the states planned for and either conducted or intend to conduct during the three-year period covered by their state plan for assistive technology for FY 2009 through FY 2011. The information in the profiles was submitted by states in June 2010 and reflects the states' activities as of that month as pertains to their intended and executed plans for FY 2009 through FY 2011. Therefore, the information contained in the state profiles may differ from the FY 2008 information reported in Part I of this document, which was based on state plans submitted for the period FY 2006 through FY 2008.

STATEWIDE AT PROGRAM PROFILE: ALABAMA

Lead Agency: Alabama Department of Rehabilitation Services (ADRS)

Program Title: STAR: Alabama's Assistive Technology Resource

State Financing Activities

STAR supports an alternative financing program. The loan program is operated by the Southern Disability Foundation, Inc., a nonprofit organization, which provides a variety of low-interest and extended-term loans for the purchase of assistive technology devices and services. The Southern Disability Foundation partners with the Auburn Bank to provide guaranteed loans.

Device Reutilization

STAR, in partnership with Goodwill Easter Seals, United Cerebral Palsy, the Opportunity Center-Easter Seals, Easter Seals Central Alabama and the Birmingham Baptist Association, administers community-based equipment reutilization programs that increase options for individuals with disabilities to acquire medical equipment and other AT free of charge. Each reuse center receives donations of used devices and other assistive technology that is, in turn, refurbished, sanitized and loaned to individuals who have no other means of obtaining the needed equipment. The individuals can keep the equipment for as long as needed.

Device Loan

STAR claims flexibility for this activity. Other programs are providing services in this area throughout the state.

Device Demonstration

STAR claims flexibility for this activity. Other programs are providing services in this area throughout the state.

State Leadership Activities

STAR, in collaboration with T.A.S.C. (Technology Assistance for Special Consumers), conducts both online and face-to-face training activities. Most training activities are conducted at the central site, however, as the need arises; training takes place on location, at conferences and online via live Web-based distance learning. The training activities are free, interactive and can be conducted at anytime.

STAR provides direct and coordinated technical assistance to individuals, groups, agencies and organizations upon request. STAR's technical assistance activities focus on specific problem-solving to ensure the appropriate access to and acquisition of AT; the appropriate use and application of assistive technology devices, assistive technology services; and AT-specific training to meet the particular needs of individuals with disabilities.

STATEWIDE AT PROGRAM PROFILE: ALASKA

Lead Agency:	Alaska Department of Labor & Workforce Development, Division of Vocational Rehabilitation (DVR)
Implementing Entity:	Assistive Technology of Alaska (ATLA)
Program Title:	Alaska Statewide AT Program

State Financing Activities

Alaska has a state alternative financing loan guarantee program that provides loans to individuals with disabilities and their families for the purchase of AT. The Statewide AT Program administers this guarantee loan fund with the assistance of Northrim Bank.

Device Reutilization

Assistive Technology of Alaska (ATLA), a nonprofit organization, maintains the AKTradingPost, a Web-based equipment exchange and reuse program. Items are available for sale, giveaway, loan and demonstration. Any Alaskan can post an ad, and a buyer can purchase used assistive technology at a negotiated price. Reutilization of durable medical equipment (DME) is done through the Independent Living Centers and small loan closets around the state.

Device Loan

ATLA maintains an online database of assistive technology devices and equipment that are available for short-term loan. Seven agencies across the state have listed items that are available. School districts currently maintain their own list of devices available for loan. Consumers are able to request loans from the website or go directly to the organization housing the items.

Device Demonstration

Alaska's statewide AT program established a network of device demonstration programs in conjunction with the device loan programs described above, and works with Independent Living Centers that provide device demonstrations. Demonstrations are also provided in locations around the state where demonstration centers are not available. In addition to the demonstration centers, 17 One-Stop Career Centers around the state have "demonstration" computer centers set up for consumers to come in, look for a job and try out some of the available devices.

State Leadership Activities

Through ATLA, Alaska's statewide AT program provides training and technical assistance about AT around the state. ATLA offers AT trainings via presentations, webinars, conferences and seminars to those working in the areas of employment, human services, health services, education, IT and telecommunications, government and the private sector. ATLA coordinates the three-day Biennial Midnight Sun Assistive Technology Conference.

Alaska's Statewide AT Program has a leadership role in the newly developed Assistive Technology Consortium, a group of key policy decision makers in the state who are working together to leverage and coordinate resources, build assistive technology capacity and create systems, policy change and increase the awareness of assistive technology.

STATEWIDE AT PROGRAM PROFILE: AMERICAN SAMOA

Lead Agency:	American Samoa Government, Office of the Governor
Implementing Entity:	American Samoa Office of Vocational Rehabilitation
Program Title:	American Samoa Assistive Technology Training Services

State Financing Activities

American Samoa claims flexibility for this activity. As described in Section 4(e)(6) of the *AT Act*, a state may carry out any two or more of the required state-level activities, meaning a state can choose not to conduct up to two activities.

Device Reutilization

The AT program provides open-ended loans for devices for consumers who need devices while waiting for repairs on their own devices. Since some devices need to be sent away for repairs, the length of waiting for the repairs to be completed may be quite lengthy. The program also provides open-ended loans for computer devices for students who need these devices during the school semester.

Device Loan

American Samoa claims flexibility for this activity.

Device Demonstration

The AT program operates a device demonstration program by partnering with several entities including the American Samoa Community College, Department of Commerce and the Department of Human Resources, Workforce Investment Act (WIA) Division. Consumers come to the center and are able to try out devices to determine which devices work best for them.

State Leadership Activities

American Samoa's AT program uses a multifaceted approach (mailings, Internet, exhibits, presentations and trainings) to increase awareness about the benefits, types and funding of AT devices and services. The AT program sponsors an annual conference, provides an information and referral service, distributes a newsletter, develops a website, and disseminates training materials and publications on AT for a variety of audiences.

STATEWIDE AT PROGRAM PROFILE: ARIZONA

Lead Agency: Northern Arizona University (NAU), Institute for Human Development (IHD)

Program Title: Arizona Technology Access Program (AzTAP)

State Financing Activities

AzTAP directly operates two state financing activities: Arizona Loans for Assistive Technology (AzLAT) for the purchase of assistive technology and the Arizona S.E.E.D loan program for the purchase of business equipment for telework. The AzLAT Consortium administers the program. Arizona MultiBank Community Development Corporation services the loans and AzLAT, through its Donor Advised Funds at the Arizona Community Foundation, provides the loan guarantee to MultiBank in case of borrower default.

Device Reutilization

AzTAP has initiated an online equipment exchange program called the Arizona Assistive Technology Equipment Exchange (ATEX). The program allows individuals or organizations to buy, sell, trade or donate used AT through a Web-based “want ads” format.

Device Loan

AzTAP operates short-term equipment loan programs directly and through its network of AT regional resource centers. AzTAP has expanded its equipment lending programs, including management of the device loan library for the Arizona Department of Education.

Device Demonstration

AzTAP currently supports device demonstration programs through its network of five AT regional resource centers: the AzTAP central office in Phoenix, the AT resource center on the campus of Northern Arizona University in Flagstaff and three subcontracted AT Resource Centers located in Phoenix, Tucson, and the Navajo Reservation in Tuba City. AzTAP also works with the Arizona Commission for the Deaf and Hard of Hearing to provide a network of demonstration sites for the Telecommunications Equipment Distribution Program so that persons who are deaf, hard of hearing, deaf-blind or speech impaired can have access to free adapted telephone-related equipment.

State Leadership Activities

AzTAP customizes training and technical assistance for individuals and organizations that request training on specific topics or technical assistance to improve organization capacity related to assistive technology. AzTAP continues to sponsor a collaborative, statewide AT conference each year. AzTAP disseminates free training materials and publications, provides a toll-free information and assistance service, offers updated in-depth resources on its website and publishes a newsletter.

STATEWIDE AT PROGRAM PROFILE: ARKANSAS

Lead Agency: Arkansas Department of Career Education, Division of Arkansas
Rehabilitation Services (ARS)

Program Title: Increasing Capabilities Access Network (ICAN)

State Financing Activities

An Alternative Financing Program (AFP) and telecommunications access program (TAP) has been accomplished through comparable nonfederal resources rather than through *AT Act* funding. Both activities are statewide, comprehensive programs administered by ARS.

Device Reutilization

ICAN operates two device reutilization programs. The Device Recycling Program refurbishes a wide range of AT devices for donation to individuals with disabilities and agencies. Equipment that is ready for distribution is listed on ICAN's website and shared with individuals and agencies. Equipment Exchange is a classified ad listing of used equipment available for sale, trade or donation by consumers throughout the state. ICAN implemented a statewide campaign to expand the awareness and benefits of AT reutilization as well as the many resources available through the state AT program.

Device Loan

ICAN's AT4All Loan program accepts requests for equipment loans from persons with disabilities, family members, advocates or service providers. Borrowers are expected to make arrangements for pick up and drop off of the device whenever possible. Most device loans are for a period of six weeks with the potential for extension.

Device Demonstration

ICAN coordinates with agencies located throughout Arkansas to provide AT device demonstrations to consumers, families, students, professionals and interested others upon request and at conferences, workshops and other presentation opportunities.

State Leadership Activities

ICAN collaborates with the state Department of Education to cosponsor training to increase the knowledge, skills and competency of educators, therapists and others in the public school system. ICAN responds to requests for technical assistance and provides a toll-free information and referral service on AT for people of all ages with all disabilities.

STATEWIDE AT PROGRAM PROFILE: CALIFORNIA

Lead Agency: California Division of Rehabilitation

Program Title: California Assistive Technology Systems (CATS)

State Financing Activities

California's Alternative Financing Program (AFP) uses comparable nonfederal resources rather than *AT Act* funding. The state of California offers low-interest, guaranteed loans to finance AT or modified transportation through the Assistive Technology and Modified Transportation Loan Guarantee Program (LGP). LGP is implemented in collaboration with one or more lenders.

Device Reutilization

CATS operates an AT Exchange website where people can post AT items for sale or donation.

Device Loan

CATS currently supports 13 AT device loan sites throughout the state.

Device Demonstration

California does not use *AT Act* funds to support demonstration centers. CATS have identified existing demonstration programs throughout California.

State Leadership Activities

Training

CATS conducts Web-based training throughout the year on AT topics for AT Network members and other interested parties. The training announcements are posted on the AT Network website. CATS facilitates in-person trainings around the state focusing on identified underserved populations.

Information and Assistance and Public Awareness

CATS will continue to provide a toll-free information and referral service and enhance AT awareness by participating in outreach events throughout the state, disseminating public service announcements, using social media as a strategy, and working in collaboration with other nonprofits and referral agencies. CATS materials also will be disseminated throughout the state to increase AT awareness.

STATEWIDE AT PROGRAM PROFILE: COLORADO

Lead Agency:	University of Colorado Denver
Implementing Entity:	Assistive Technology Partners
Program Title:	Assistive Technology Program of Colorado

State Financing Activities

Assistive Technology Program of Colorado claims flexibility for this activity. As described in Sec. 4(e)(6) of the *AT Act*, a state may carry out any two or more of the required state-level activities, meaning a state can choose not to conduct up to two activities.

Device Reutilization

The Assistive Technology Partners of Colorado has developed the AT Finder, an online tool to search for assistive technology in Colorado. The AT Finder simultaneously searches eBay, Craigslist and other online classified ads to locate available items.

Device Loan

Assistive Technology Partners operates the StateWide Assistive Technology Augmentative and Alternative Communication Loan Bank (SWAAAC), a statewide loan bank of assistive technology that is available to all school districts and to participating early intervention service providers. Devices can be borrowed by schools and providers for their students.

Device Demonstration

Learning labs are available monthly for consumers, family members, service providers and the general public to demonstrate assistive technology and allow participants to explore use of devices. Additionally, an individual can call Assistive Technology Partners to schedule a time to see assistive technology that might meet their specific needs. Device demonstrations can be provided in the Denver center or at one of the regional sites in Grand Junction or Colorado Springs. The AT Network also provides demonstrations of technology for Independent Living through various participants in regions throughout Colorado.

AT Partners developed AT Funding Sources, which is an online tool to find funding for assistive technology and to locate long-term loans of assistive technology.

State Leadership Activities

The Colorado Assistive Technology Coalition meets six times a year to discuss issues specific to assistive technology. Members represent state agencies and organizations that serve people with disabilities or older people and consumers who benefit from the use of technology. The Coalition also serves as the Advisory Council for the Assistive Technology Program of Colorado.

STATEWIDE AT PROGRAM PROFILE: CONNECTICUT

Lead Agency: Connecticut Bureau of Rehabilitation Services

Program Title: Connecticut Tech Act Project

State Financing Activities

The Connecticut Assistive Technology Loan Program offers low-interest loans for individuals with disabilities and their family members to purchase assistive technology devices and services. For more information about the AT Loan Program, visit <http://www.CTtechact.com/loan>.

Device Reutilization

The Connecticut program partners with the New England Assistive Technology Center (NEAT), which offers an Equipment Recycling Center where people can find used and refurbished durable medical equipment at a discounted price. The Connecticut Tech Act Project also offers online classifieds for assistive technology at <http://www.getATstuff.org>, where new and used assistive technology items are posted online for sale or for free.

Device Loan

The Connecticut Tech Act Project offers several device loan programs, including a lending library to educators and other professionals, a computer loan program to college students and high schools throughout Connecticut, and other device loan programs. For more information on the type of devices that are available for loan and eligibility criteria, contact the program at 860-424-4881.

Device Demonstration

The Connecticut Tech Act Project has Device Demonstration Centers located throughout the state where one can go to view a variety of AT devices, learn about the various features and make an informed decision about the assistive technology device.

State Leadership Activities

The Connecticut Tech Act Project offers training and technical assistance, information, and referrals and other activities to increase awareness of assistive technology, increase access and help individuals with disabilities obtain assistive technology devices and services.

STATEWIDE AT PROGRAM PROFILE: DELAWARE

Lead Agency: University of Delaware

Program Title: Delaware Assistive Technology Initiative (DATI)

State Financing Activities

DATI conducts three state financing activities. The Delaware Assistive Technology Loan Program (DATLP) and the Delaware Telework Equipment Loan Program (DTELP) make financial loans available to qualified individuals for the purchase of AT, home modifications and vehicle modifications. The program features a customized approach to lending, including the availability of guarantees and interest subsidies when necessary. The Borrow-to-Own Low-vision Devices (BOLD) Program is a new financing activity that makes AT available at no cost to qualifying individuals with vision loss.

Device Reutilization

DATI administers an AT Exchange Program (ATEX) that enables individuals to buy, sell or give away used AT through Web-based "want ads." The AT Exchange features a feedback capability that allows program staff to follow up with users of the system. DATI is also working in collaboration with over 20 state agencies and organizations to explore the viability of a program that would reclaim and repurpose equipment no longer needed by the original recipients.

Device Loan

DATI operates a device loan program through its network of three AT Resource Centers (ATRCs). The statewide inventory includes over 1,400 augmentative communication devices, aids for daily living sensory aids, etc. Persons with disabilities and service providers who want to learn how to use the AT or wish to try it out can go online and select devices organized into 20 categories with the option of contacting the nearest ATRC loan closet to discuss arrangements for borrowing a device.

Device Demonstration

DATI's demonstration program operates in conjunction with its existing three ATRC loan programs. All equipment in the inventory is available for demonstration, and resident AT specialists are skilled at assisting consumers, family members and those affiliated with disability-related organizations to become more informed as to the devices that might work for them.

State Leadership Activities

DATI develops and implements numerous training modules ranging from two-hour sessions to training series spanning several days for specific audiences and on specific AT topics. DATI increases awareness of AT through a quarterly newsletter, the *AT Messenger*, a toll-free information and referral service, website, community events, statewide conferences, and training materials and publications on AT that are also available in Spanish.

STATEWIDE AT PROGRAM PROFILE: DISTRICT OF COLUMBIA

Lead Agency:	District of Columbia Department on Disability Services Rehabilitation Services Administration
Implementing Entity:	University Legal Services
Program Title:	Assistive Technology Program for the District of Columbia (ATPDC)

State Financing Activities

ATPDC claims flexibility for state financing activities.

Device Reutilization

ATPDC manages the District of Columbia Disability Equipment Recycling Program (DC Shares). DC Shares recycles new and used assistive technology devices and durable medical equipment (DME), such as wheelchairs, walkers and bathroom equipment, and other similar devices to District of Columbia residents who are in need. The equipment is available at no cost, for District of Columbia residents with disabilities or those who have a dependent with a disability, regardless of their type of disability or age.

Device Loan

ATPDC operates an AT device loan program, which assists individuals with disabilities and professionals in decision making before the purchase of the equipment, accommodates interim needs for device repair or funding and other purposes, such as self-evaluation and training by clinicians to use a device to assess clients. The AT device loan program allows the end user to make informed choices to purchase the appropriate assistive technology devices to live independently.

Device Demonstration

ATPDC operates the District of Columbia Assistive Technology Resource Center (DCATRC). The DCATRC is an AT demonstration center where individuals with disabilities and service providers may explore, experience and compare the usefulness of various types of AT equipment, learn about possible product vendors and other related services, and discuss their applications for devices or services.

State Leadership Activities

ATPDC increases knowledge about the availability, benefits, the appropriateness and cost of assistive technology devices and services through community outreach through such events as employment and education fairs and exhibits. ATPDC also conducts customized training for schools, employers, local government and community-based organizations in the District of Columbia to help them make effective use of assistive technology devices and services.

STATEWIDE AT PROGRAM PROFILE: FLORIDA

Lead Agency:	Florida Department of Education, Division of Vocational Rehabilitation
Implementing Entity:	Florida Alliance for Assistive Services and Technology, Inc. (FAAST)
Program Title:	Assistive Technology Services

State Financing Activities

FAAST administers two loan guarantee programs: an Alternative Financing Program for the purchase of AT and an Access to Telework Loan Program for the purchase of equipment needed to set up a small business or to work from home for an employer.

Device Reutilization

FAAST administers multiple reutilization and refurbishing programs through subcontractors statewide. FAAST also hosts a Web-based device exchange program through “AT Bay” where individuals can buy, sell or trade assistive technology.

Device Loan

FAAST administers a statewide Web-based assistive technology device loan program that enables individuals to review a large inventory of assistive technology and make a request to borrow assistive technology. Assistive technology device loans are shipped to and from at no cost to the borrower. The six FAAST Regional Demonstration Centers (RDC) have regional device loan programs as well.

Device Demonstration

FAAST maintains six Regional Demonstration Centers in Tallahassee, Pensacola, Jacksonville, Orlando, Tampa and Miami where assistive technology device demonstrations are conducted on a daily basis for individuals with disabilities and others who visit the RDCs.

State Leadership Activities

FAAST’s public policy initiatives that promote access to and acquisition of assistive services and technology focus on serving on state councils and boards, working with state agency officials, and producing public policy issue briefs to educate the three branches of state government on legislative and public policy matters affecting the acquisition of assistive technology for individuals with disabilities and their families. FAAST public awareness activities include the research, development and distribution of self-help up-to-date resource guides, public service announcements, a quarterly *FAAST Access Magazine* and a myriad of other brochures and publications, resource information and a user-friendly website, as well as exhibits and public forums statewide.

STATEWIDE AT PROGRAM PROFILE: GEORGIA

Lead Agency: Georgia Department of Labor (GDOL)

Program Title: Tools For Life (TFL)

State Financing Activities

Tools for Life supports Credit-Able, Georgia's Alternative Financing Program (AFP), providing guaranteed loans to individuals with disabilities and their families for the purchase of AT devices and services. TFL works with organizations, such as the Center for Financial Independence & Innovation's Credit-Able Program, the Getting Ahead Association and the Assistive Technology Resource Centers (ATRCs) to expand CreditAble. TFL supports the administration of a small last resort fund and is actively exploring the possibility of developing an AT co-op.

Device Reutilization

TFL supports several device reuse activities including: ReBoot—a computer reutilization program; Friends of Disabled Adults and Children, Too—a durable medical equipment (DME) reuse program; and G-Trade—an online AT equipment exchange program. Every region of Georgia is served by TFL reuse efforts. TFL also created the Southeastern Technology Access & Reuse (STAR) Network with many community partners throughout the southern states to increase capacity and serve more individuals through AT reuse.

Device Loan

The TFL Network has an extensive AT Device Loan Library and contracts with Disability Connections, Tech-Able, Touch the Future and Walton Options, organizations that handle the day-to-day operations of this service. The equipment in the AT Device Loan Library program is shipped to any location in Georgia. The length of a device loan is two to four weeks with the possibility of extension.

Device Demonstration

TFL conducts device demonstrations and contracts with a network of ATRCs to conduct device demonstrations across the state. Each center is stocked with a core set of innovative AT solutions for demonstration. TFL ensures the needs of individuals are met by annually evaluating the comprehensiveness of the AT device demonstration programs with regard to type of equipment and audiences reached.

State Leadership Activities

Training has been and continues to be developed to include information about AT solutions, AT resources, AT funding strategies and TFL programs. TFL has increased awareness about the benefits of AT through bimonthly webinars, biannual statewide conferences, a toll-free information and assistance service, an in-depth website featuring a funding guide, quarterly newsletters, training materials and publications provided free of charge.

STATEWIDE AT PROGRAM PROFILE: GUAM

Lead Agency: University of Guam Center for Excellence in Developmental Disabilities Education, Research, and Service Program

Program Title: Guam System for Assistive Technology (GSAT)

State Financing Activities

GSAT operates two financial loan programs: the Guam Options for Alternative Loans-Assistive Technology (GOAL-AT), which offers low-interest loans for the purchase of assistive technology and the Get Guam Teleworking Loan Program (GGT), which offers low-interest loans to help individuals with disabilities with self-employment.

Device Reutilization

GSAT administers a reutilization program, which includes recycling, refurbishment, repairing, device reassignment and device exchange that increases options for acquiring AT by individuals with disabilities.

Device Loan

GSAT's device loan program offers access to all AT equipment available at the Center for a free, one-month trial use. The program assists consumers to make an informed choice by providing the opportunity to try and practice a device in an appropriate setting.

Device Demonstration

GSAT conducts monthly demonstrations focusing on specific AT devices at the Demonstration and Recycling Center. Additionally, GSAT works collaboratively with disability and health-related agencies to enhance participation in conferences, employer job fairs, and other AT activities.

State Leadership Activities

GSAT conducts regular training and technical assistance on the selection, use and acquisition of AT devices and services. The program plans activities, such as establishing contracts to provide training to vocational rehabilitation counselors and staff at One-Stop Career Centers. GSAT offers free information and referral services, disseminates training materials and publications that cover AT.

STATEWIDE AT PROGRAM PROFILE: HAWAII

Lead Agency:	Hawaii Department of Human Services, Vocational Rehabilitation and Services for the Blind Division
Implementing Entity:	Assistive Technology Resource Centers of Hawaii (ATRC)
Program Title:	Assistive Technology Resource Centers of Hawaii (ATRC)

State Financing Activities

ATRC, working with American Savings Bank (ASB) of Hawaii, supports the Hawaii Assistive Technology (HAT) Loan Program to offer Hawaii residents low-interest loans, at affordable terms, to acquire AT devices and services that enhance independence in the home, workplace and community. HAT Loan Program funds are used to guarantee the money borrowed through ASB.

Device Reutilization

ATRC has created a Computer Redistribution Program and an AT Equipment Relocation Program to carry out device reutilization activities. The computer systems redistribution is stocked by donated computers from Hawaii businesses and other sources and made ready for free distribution to persons with disabilities. The Equipment Relocation Program brings together buyers and sellers of AT in Hawaii and is administered at both the physical location of ATRC offices and through an online portal designed to provide statewide accessibility.

Device Loan

ATRC has developed an "AT Depot" device loan program that provides a short-term loan of AT devices and educational materials, such as AT videos and publications. These short-term loans allow for the use of a trial device for assessment and evaluation and a temporary device for use while a primary device is repaired or maintained. The AT Depot is administered through four physical locations at the ATRC office and at partner agency locations on the islands of Maui, Kauai and Hawaii.

Device Demonstration

ATRC provides device demonstration centers throughout the state, at the main ATRC office and on the neighbor islands of Maui, Kauai and Hawaii. The primary goal of the demonstration centers is to provide an opportunity for consumers to learn about AT devices and try them out.

State Leadership Activities

ATRC provides training activities through conferences, such as the Tools for Life Hawaii Expo, scheduled workshops and open training sessions. Technical assistance continues to be provided in coordination with the Pacific ADA and IT Center. ATRC provides a toll-free information and referral service; the *Reacher*, a monthly newsletter; the *Kupuna Guide-AT* daily living geared for the kupuna or senior populations in Hawaii; and a website, including a one-stop database of links to resources.

STATEWIDE AT PROGRAM PROFILE: IDAHO

Lead Agency: University of Idaho, Center on Disabilities and Human Development

Program Title: Idaho Assistive Technology Project (IATP)

State Financing Activities

IATP operates the Idaho Assistive Technology Loan Fund, which offers loan guarantees and interest subsidies to provide financial loans for the purchase of AT. IATP administers the fund while sharing responsibilities with three other entities: Zions First National Bank, Key Bank of Idaho and Idaho Community Foundation.

Device Reutilization

IATP has a fully accessible Web-based equipment exchange program to increase the availability of used AT devices for persons with disabilities. An individual no longer in need of an AT device who wants to sell or give the device away can contact IATP through the website or existing toll-free telephone line and request to post an advertisement.

Device Loan

Through partnerships and its own regional AT centers, IATP supports a number of AT device loan programs. It supports seven hearing assistance centers operated by the Idaho Council for the Deaf and Hard of Hearing that loan hearing assistance equipment. It also supports the Equipment Lending Library at the Idaho Center for Assistive Technology (ICAT), the only statewide, short-term AT and developmental toy loan program in the state of Idaho, which ships items statewide at no cost.

Device Demonstration

IATP operates an AT demonstration program by assisting and supporting three regional AT centers, seven hearing assistance centers, and a network of Assistive Technology Professionals (ATPs) who lend their expertise and guide individuals through a comparison of devices.

State Leadership Activities

IATP maintains a full-time information and assistance specialist and project director, and half-time loan program and training coordinator, all of whom collaborate with three regional centers and a network of ATPs to conduct training and technical assistance on AT-related topics. IATP provides AT-related information and assistance to people of all ages and disabilities and its website, training materials, publications, and quarterly newsletter, *Spud Tech Notes*, offer information on the benefits of AT. IATP sponsors the annual Tools for Life conference held in collaboration with the Idaho Department of Education and the secondary transition task force.

STATEWIDE AT PROGRAM PROFILE: ILLINOIS

Lead Agency:	Illinois Department of Human Service (DHS), Division of Rehabilitation Services (DRS)
Implementing Entity:	Illinois Assistive Technology Program (IATP)
Program Title:	Illinois Assistive Technology Program (IATP)

State Financing Activities

IATP implements a statewide Alternative Financing Program (AFP) and Access to Telework Loan Program. Both program components offer a preferred interest rate, extended repayment plans, and/or relaxed credit standards.

Device Reutilization

IATP's reutilization program, AT Classifieds, is designed as an accessible online AT exchange that assists consumers of AT to buy, sell or donate pieces of used AT equipment.

Device Loan

There are currently about 1,000 devices in IATP's inventory available for loan up to five weeks. The devices are assembled and shipped out to the borrower anywhere in the state. The expense to ship AT to a borrower is covered by the program. Return shipping expenses are the responsibility of the borrower.

Device Demonstration

IATP operates an AT Device Demonstration Center in Springfield, Ill., which contains an accessible kitchen, bathroom and other "rooms" featuring workplace technologies, sensory aids, adapted toys and switches, aids for daily living, and augmentative communication devices. IATP transports AT devices to another location if a consumer cannot get to Springfield.

State Leadership Activities

IATP conducts AT training statewide and works with agencies to customize workshops to meet AT needs in such areas as older adults, early intervention, education, employment, and activities of daily living. IATP uses a multifaceted approach (mailings, Internet, exhibits, presentations, and trainings) to increase awareness about assistive technology devices and services. IATP provides information and assistance statewide through its toll-free numbers and produces a quarterly newsletter, *TechTalk*, which has a distribution of over 8,200 individuals. IATP continues to coordinate and collaborate on activities with public and private agencies with which it already works, as well as to begin to foster relationships with other organizations and agencies on activities that improve access to and funding for assistive technology devices and services.

STATEWIDE AT PROGRAM PROFILE: INDIANA

Lead Agency:	Indiana Division of Disability, Aging, and Rehabilitative Services
Implementing Entity:	Easter Seals Crossroads
Program Title:	Indiana Assistive Technology Act (INDATA) Project

State Financing Activities

The INDATA Project operates a financial loan program, which offers loan guarantees to provide loans for the purchase of assistive technology. The loan program is in its infancy and many activities, such as ongoing sources of support, have yet to be determined. An advisory council specific to the loan program has been established and provides guidance as this program is developed. This advisory council reports back to the INDATA statewide AT advisory council and the Easter Seals Crossroads board of directors.

Device Reutilization

The INDATA Project provides a computer reutilization program and assistive technology reutilization program throughout the state of Indiana. This program, known as the INDATA Depot, operates via a warehouse as well as an online database. Users of this system list ads in the form of “buy, sell, or trade” transactions. Potential users then respond to those ads and work with the current owner to coordinate the sale or exchange of items.

Device Loan

The INDATA Project owns and utilizes a collection of over 1,500 assistive technology items for 30-day loans to assist clients in making informed decisions about the kinds of assistive technology ultimately used at home, school or on the job.

Device Demonstration

The INDATA Project provides in-home and on-demand device demonstrations. INDATA also hosts demo days on a weekly basis on a particular disability or type of AT. During demo day, individuals are scheduled in half-hour increments to visit one of its regional sites to receive one or more equipment demonstrations. This has proven to bring people to the program and regional sites who might have otherwise been unaware of the INDATA Project and AT in general.

State Leadership Activities

The INDATA Project provides a diverse offering of education and outreach as well as collaboration and coordination services. Highlights include quarterly assistive technology training activities that are broadcast throughout the state via webcasting, an annual conference with over 500 attendees, and a social networking outreach campaign that includes weekly YouTube videos, blogging, Facebook and Twitter outreach. Additionally, the project has taken a leadership role with a number of university-based AT programs and AT entrepreneurship activities.

STATEWIDE AT PROGRAM PROFILE: IOWA

Lead Agency: University of Iowa, Center for Disabilities and Development (CDD)

Program Title: Iowa Program for Assistive Technology (IPAT)

State Financing Activities

IPAT contracts with the Iowa Abilities Fund to manage Iowa's alternative financing program (AFP), the Iowa Able Foundation. It provides loans to people with disabilities and their families for the purchase of AT devices and services. In addition to the guarantee, the Iowa Able Foundation offers other flexible options, such as a reduced interest rate and longer loan terms with smaller payments. Abilities Fund also operates the Telework grant that issues loans to persons with disabilities to purchase computers and other equipment needed to work from home.

Device Reutilization

IPAT contracts with Iowa COMPASS, Iowa's disability information and referral service, to manage the Used Equipment Referral Service (UERS), which is a free service that operates like a newspaper "want ad" and lists used devices for sale by consumers and AT vendors. IPAT is also the primary financial supporter for Easter Seals Iowa equipment service, a device recycling program that accepts donated used devices from across the state, cleans and refurbishes the AT, and provides the devices to individuals who would not otherwise be able to acquire the needed device. In addition, IPAT continues to maintain a comprehensive listing of all the device reutilization and recycling programs in Iowa and neighboring states and make this information available through Iowa COMPASS.

Device Loan

IPAT supports the Disability Resource Library (DRL) at the Center for Disabilities and Development to administer a short-term device loan program to allow consumers to trial use devices or software before purchase decision making. This is a limited program primarily for augmentative communication devices and educational software.

Device Demonstration

IPAT contracts with Easter Seals Iowa to operate a statewide device demonstration center located in Des Moines. The center focuses on devices for community living and activities of daily living.

State Leadership Activities

IPAT engages in a number of activities to improve access to AT devices and services. Technical assistance and training is provided to agencies and organizations relating to education, employment, community living and emergency preparedness.

STATEWIDE AT PROGRAM PROFILE: KANSAS

Lead Agency: Kansas University Center of Developmental Disabilities

Program Title: Assistive Technology for Kansans (ATK)

State Financing Activities

ATK conducts four state financing activities. It works with the Kansas Assistive Technology Cooperative (KATCO) to operate an alternative financing program to assist persons in acquiring AT and to operate the Kansas Telework Loan Program to support persons working from remote locations. KATCO works with Kansas financial institutions to offer a reduced interest, extended payback period, financial loan program. ATK provides case management by AT funding specialists to assist consumers in acquiring AT, and it determines eligibility and equipment justification services for its Telecommunications Access Program (TAP).

Device Reutilization

ATK offers two reutilization activities. One activity is the Kansas Equipment Exchange (KEE) Program, which operates in conjunction with Kansas Health Care Policy (Medicaid) and Kansas University to track equipment purchases, affix an electronic tracking code on new equipment and maintain a real-time database of KEE inventory. Equipment no longer needed by the Medicaid beneficiaries is returned to the program so that it can be refurbished and reused by a new consumer. A second activity is the ATK equipment reutilization program for expensive technology that does not meet the definition of durable medical equipment (DME) required by the KEE Program. This small reutilization program for expensive equipment, therefore, focuses on devices that are not medical in nature and, therefore, would not be purchased or tracked by Medicaid.

Device Loan

ATK operates a short-term AT equipment loan program known as the Statewide Interagency Equipment Loan System. The length of the device loan is four weeks; a rental fee and shipping costs are assessed for each item based on a sliding scale.

Device Demonstration

ATK staff provides demonstrations to individuals and small groups at regional AT Access Sites and at off-site locations, such as schools, homes and work sites. ATK plans to expand the demonstration equipment inventory at the regional AT Access Sites and at the Statewide Interagency Equipment Loan System.

State Leadership Activities

The toll-free KAN DO-IT line offers a free information and referral service on AT. The website provides resources and an opportunity to directly contact ATK programs. Training materials and publications on a broad array of AT related issues are available free of charge in any requested alternative format.

STATEWIDE AT PROGRAM PROFILE: KENTUCKY

Lead Agency: Kentucky Office for the Blind

Program Title: Kentucky Assistive Technology Service (KATS) Network

State Financing Activities

The KY Title III Alternative Financing Program (AFP) and the Telecommunications Access Program (TAP) are operated with other comparable non-*AT Act* funding, under the Office of Vocational Rehabilitation and the Commission on the Deaf and Hard of Hearing, respectively. Their URLs are: <http://www.katlc.ky.gov> and <http://www.kcdhh.ky.gov/oea/tddprog.html>, respectively.

Device Reutilization

The Assistive Technology Exchange List (ATEX) is a Web-based "classified" listing of AT devices offered for sale or donated by and for consumers. It also contains a list of AT that consumers need. It is maintained online at <http://www.katsnet.org/services/reutilization/atex>. Additionally, the four Regional AT Resource Centers (ATRCs) of KATS operate AT reassignment programs for consumers. The amount of equipment available at one time is limited by donations and storage space. Most equipment is reassigned on an as-is basis.

Device Loan

Device Loans of AT are provided through the regional ATRCs and through a Transition AT Demo/Loan lab at KATS. The ATRCs each conduct device loan programs enabling consumers to borrow AT devices for 30-day trial periods. Extended loans may be provided depending on the availability of equipment. The focus of the KATS Transition AT Demo/Loan Lab is to provide specialized demo and device loan activities for transition from secondary to postsecondary education or work, transition from institutional care to community-based care, and/or including deaf/blind.

Device Demonstration

KATS delivers device demonstration programs primarily through the regional ATRCs, along with the KATS Transition AT Demo/Loan Lab. Each ATRC has an array of AT devices for demonstration, including individual and group activities designed to explore a range of available AT devices, individual consultations to support appropriate device selection, and individual or group training to support appropriate usage of devices. The focus of the KATS Transition AT Demo Lab is the same as for the KATS Transition AT Loan Lab described above under Device Loans.

State Leadership Activities

KATS provides training and technical assistance to individual consumers, professionals, groups and organizations. Activities include collaboration with other organizations. KATS continues to provide publications on AT, an in-depth website, e-mail lists and listserv distributions, and a toll-free information and referral service.

STATEWIDE AT PROGRAM PROFILE: LOUISIANA

Lead Agency:	Louisiana Department of Health and Hospitals (DHH)
Implementing Entity:	Louisiana Assistive Technology Access Network (LATAN)
Program Title:	Louisiana Assistive Technology Access Network (LATAN)

State Financing Activities

LATAN operates a reduced-interest, fixed-rate, extended term alternative financing program. Loan applications are available online, by a statewide toll-free number, in LATAN's office, at all Regions Bank offices, and at various agencies across the state of Louisiana.

Device Reutilization

LATAN operates two reutilization programs. One is a low-cost computer ReUse program, which delivers rebuilt computers to the doors of Louisiana consumers with disabilities. A second is a database of devices, the AT Marketplace: Louisiana's Assistive Technology Classifieds, which makes available used devices for low or no cost.

Device Loan

LATAN's device loan program is available throughout the state through its three offices and via shipping. In addition, LATAN provides information about other loan closets in the state. Device loans are typically made for communication, computer access, software and vision devices.

Device Demonstration

LATAN has two device demonstration centers—one in the south central area of the state and one in the northwest area of the state. In addition, LATAN provides "traveling demonstrations" to rural and remote areas of the state. Over 700 devices are available for demonstrations.

State Leadership Activities

Training is provided to AT users on specific devices and to increase the skill level of AT providers, and to those working with the aging population. Technical assistance includes assisting with the development of AT services in waiver programs for long-term supports and services, in developing emergency preparedness and response policies and procedures, in transitioning from one setting to another, and in affordable and accessible housing policy. LATAN offers public awareness presentations, exhibits, the media, brochures and other printed material. Consumers can benefit from LATAN's toll-free information and assistance service; *G.R.E.A.T. Possibilities*, a quarterly print newsletter; a monthly e-newsletter as well as other publications about AT; and a website. LATAN collaborates with other entities to increase access to assistive technology.

STATEWIDE AT PROGRAM PROFILE: MAINE

Lead Agency: Maine Department of Education

Program Title: Maine Consumer Information and Technology Training Exchange
(Maine CITE Program)

State Financing Activities

Two programs currently operate. Maine's AFP combined Title III funds with state funds to enable more people to qualify for low-interest loans to purchase the AT. In addition, bulk purchasing for AT is now available to all local school systems in the state through the expansion of the statewide Buying Consortium operated by the Association of Computer Technology Educators of Maine (ACTEM).

Device Reutilization

A Web-based AT device exchange is operated in collaboration with the five other New England states. The website <http://www.getatstuff.com> is based at the Maine CITE Coordinating Center. In addition, Maine helps to support an AT reassignment program, "TEC-Assist," located at the Technical Exploration Center (TEC) at Husson University that makes used, refurbished AT available at discount prices. Maine also has an informal network of device exchange programs that offer AT devices for sale or at no cost.

Device Loan

The state supports several entities offering device loan programs: the Technical Exploration Center (TEC) at Husson University, University of Maine at Farmington, ALLTech, Pine Tree Society and C.A.R.E.S., Inc. These device loan programs enable individuals with disabilities and seniors to borrow AT for up to two weeks, with potential renewals.

Device Demonstration

Maine supports the Technical Exploration Center, ALLTech, the University of Maine at Farmington and Pine Tree Society to offer AT device demonstrations. The Maine CITE Coordinating Center's website serves as a central point of information about those AT services.

State Leadership Activities

The Maine CITE Coordinating Center coordinates training and public awareness events with more than 15 organizations that comprise Maine's AT Consortia. Technical assistance related to accessible instructional materials, accessible information technology and transition also is provided. The AT Act Program hosts a website and collaborates with the state's Center for Independent Living, Alpha One, to provide information and awareness services.

STATEWIDE AT PROGRAM PROFILE: MARYLAND

Lead Agency: Maryland Department of Disabilities

Program Title: Maryland Technology Assistance Program (MD TAP)

State Financing Activities

Maryland operates four projects that help people with disabilities obtain AT. It provides low-interest loans through its AT Loan Program and WorkABILITY Loan Program. It supports an Assistive Technology Cooperative Buying program that provides discounts on AT products for individuals, families and education entities. It also provides communication evaluations and devices to nursing home residents moving into the community.

Device Reutilization

Maryland recycles durable medical equipment and provides it to Medicaid recipients and other individuals with disabilities who have low incomes and are uninsured or underinsured. Maryland has launched an equipment exchange program to provide online classified ads for those who want to buy, sell, donate, borrow or acquire AT.

Device Loan

MD TAP runs an Equipment Demonstration & Loaner Library, lending equipment to schools and individuals across the state. Items for loan include augmentative communication devices, blindness and low-vision products, computer access devices, electronic note takers, adapted telephones and telecommunications devices for the deaf, assistive listening, alerting systems, aids for daily living and much more.

Device Demonstration

Six AT demonstration sites are located throughout the state to allow for individuals with disabilities to receive information and try out a variety of AT. Additional demonstrations are provided off-site when individuals are unable to travel to a demonstration center and for group presentations.

State Leadership Activities

MD TAP provides workshops on a variety of topics relevant to AT and implements a multi-faceted public awareness approach. It provides technical assistance for implementation of the state's information technology non-visual access policy, evaluates state agency websites for accessibility and negotiates agreements between DORS and local school systems to provide seamless access to AT devices and services to students throughout the transition from high school to work.

STATEWIDE AT PROGRAM PROFILE: MASSACHUSETTS

Lead Agency:	Massachusetts Rehabilitation Commission, Community Living Division
Program Title:	MassMATCH (Maximizing Assistive Technology in Consumer's Hands)

State Financing Activities

Massachusetts supports an Alternative Financing Program that provides lower interest loans and loan guarantees for people purchasing assistive technology. Massachusetts partners with Easter Seals of Massachusetts and Sovereign Bank to provide these loans.

Device Reutilization

Together with the other New England states, Massachusetts maintains the AT Exchange in New England, which provides an online catalog of used AT for sale or donation. AT that is needed can also be posted. The AT Exchange opened in January 2007 and can be accessed by going to <http://www.getATstuff.org>. Massachusetts has also developed a long-term device loan program, operated by the AFP partner, Easter Seals of Massachusetts, allowing individuals to borrow AT devices valued under \$500 for as long as the devices are needed.

Device Loan

Massachusetts operates a device loan program. Through an online inventory on the MassMATCH website, consumers can view available devices and request device loans from either of the two AT regional centers. One of the regional centers is operated by Easter Seals of Massachusetts in Eastern Massachusetts; the other regional center is operated by UCP of Berkshire County in the west.

Device Demonstration

Device demonstrations are conducted at either of the two AT regional centers. One of the regional centers is operated by Easter Seals of Massachusetts in eastern Massachusetts; the other regional center is operated by UCP of Berkshire County in the west.

State Leadership Activities

Each year MassMATCH hosts regional AT Expositions to increase public awareness. The program operates a listserv for sending out timely information on AT-related topics as well as a quarterly newsletter. The website also has an "Ask an Expert" function, which serves as a "virtual" community for AT consumers, providers, advocates, educators and others in which they can share information, ask questions, provide comments or engage in discussions related to AT.

STATEWIDE AT PROGRAM PROFILE: MICHIGAN

Lead Agency: Department of Labor, Energy and Economic Growth—Michigan
Rehabilitation Services

Program Title: Michigan Assistive Technology Project

State Financing Activities

Michigan's AT Loan Fund provides low-interest loans to people with disabilities so they can purchase AT. This program is administered by UCP Michigan and supported by the AT Program. The Michigan Employment Loan Fund is also operated by UCP Michigan, which provides loans for the purchase of equipment for people with disabilities to work at home or operate home businesses:
<http://www.michiganloanfunds.org>.

Device Reutilization

The Michigan AT Program provided the AT Xchange (ATX) for individuals with an AT device wishing to either sell or give it away. The ATX is a website ad service that connects buyers and sellers of devices, and is located at: <http://www.atxchange.org>.

Device Loan

The Michigan AT Program exercises state flexibility for this activity.

Device Demonstration

Michigan has one demonstration site in Michigan's Upper Peninsula at the Superior Alliance for Independent Living (SAIL) and several demonstration projects in different areas. The program subcontracts with the Hearing Loss Association of Michigan to provide demonstrations of Hearing Assistive Technology throughout the state. There are several kits of AT devices for community living called "small changes, Big Differences," which is currently located at the Disability Networks of Southwest Michigan and Oakland/Macomb, SAIL, and the Michigan Disability Rights Coalition (MDRC). The program has three sites in Oakland, Macomb and Wayne Counties with devices for Assistive Technology and Communication in Emergencies.

State Leadership Activities

Michigan's program maintains a website and provides *AT Connections*, an e-mail-based newsletter published 10 times a year on Michigan AT activities, coordination and collaboration on statewide issues, and also provides a website. In partnership with local groups, Michigan also provides a toll-free information and referral service, information through presentations at conferences, and collaboration on publications and training materials about AT.

STATEWIDE AT PROGRAM PROFILE: MINNESOTA

Lead Agency: Minnesota Department of Administration

Program Title: Minnesota STAR Program

State Financing Activities

Through the Department of Administration, the Minnesota STAR Program is the lead agency for alternative financing and telework financial loan programs operated by the community-based organization EquipAlife. Services are comprehensive and statewide. EquipAlife provides low-interest loans to individuals with disabilities who do not have the money to pay for the assistive technology devices and services they need.

Device Reutilization

STAR maintains a Web-based equipment exchange to assist those who want to buy and sell used AT devices. STAR contracts with established agencies and organizations to refurbish AT for long-term loans to individuals.

Device Loan

STAR formed a device loan collaborative with five established device loan programs throughout the state that provide an array of services enabling persons with disabilities access to appropriate assistive technology.

Device Demonstration

STAR has a number of devices that it demonstrates at conferences, public information fairs, workshops, public libraries, senior centers and other locations in communities throughout the state. STAR maintains a device demonstration lab that includes alternative computer access technology. A collaboration with five established device demonstration programs throughout the state provide demonstrations of AT based on the needs and requests of individuals with disabilities.

State Leadership Activities

STAR provides information and referral to professionals and consumers. STAR publishes a newsletter three times a year, hosts a website and maintains a listserv to share AT information. Biannually STAR publishes its *Directory of Funding and Assistive Technology Resources in Minnesota*. STAR is a member of the Minnesota Department of Education's Statewide Assistive Technology Leadership Team that plans statewide AT-related professional development activities. STAR provides AT training and technical assistance for state employees, AT professionals, employers and consumers. STAR cosponsors and collaborates transition events for both students and adults.

STATEWIDE AT PROGRAM PROFILE: MISSISSIPPI

Lead Agency: Mississippi Department of Rehabilitation Services

Program Title: Project START (Success Through Assistive
Rehabilitation Technology)

State Financing Activities

Mississippi is a state with one of the highest rates of poverty, a rate that increased in 2000–04 from 18.2 percent to 21.6 percent. Given the high poverty rate and the devastation brought on by Hurricane Katrina, Project START amended its AT State Plan to invoke flexibility for this activity and, therefore, is not providing state financing activities at this time. Options for state financing activities continue to be explored.

Device Reutilization

Mississippi's Project START program offers three access activities for assistive technology: (1) The Mississippi Equipment Connection Program is an online recycling database that helps Mississippians with disabilities and older people with functional limitations find affordable assistive technology devices and equipment. (2) The Computer Refurbishment Program is an in-home placement of refurbished computers for people with disabilities. The goal is to support educational and vocational development, as well as enhance personal independence for people with disabilities through the use of computers. (3) Mississippi Re-Tech Project focuses on underserved populations in Mississippi.

Device Loan

The Project START Technology Library is a lending library of assistive technology devices and equipment. “Try AT Before You Buy AT” focuses on making sure individuals make the right decision regarding assistive technology before purchasing. Training and demonstrations are required before loaning of some devices.

Device Demonstration

Demonstration partnerships provide an environment for individuals to become educated and familiar with the latest technology. Demonstration Center staff provides support through proper instruction on using the devices, which ensures the individuals are comfortable and confident with the assistive technology. Project START staff demonstrates devices on a daily basis.

State Leadership Activities

Project START coordinates and collaborates with various disability organizations, universities, the state department of education and community colleges to provide training, technical assistance and public awareness in enhancing a more comprehensive statewide assistive technology program. Customized training is available to organizations upon request.

STATEWIDE AT PROGRAM PROFILE: MISSOURI

Lead Agency: Missouri Assistive Technology Council

Program Title: Missouri Assistive Technology (MoAT)

State Financing Activities

MoAT implements three state financing activities. The Show-Me Loans program provides low-interest loans for vehicle access modifications, home access improvements, mobility equipment, sensory aids and other AT. Another program, Show-Me Loans for Telework, provides low-interest loans for Missourians with disabilities for equipment needed to telework. MoAT also implements the Kids Assistive Technology (KAT) program, which is a last resort funding option for families of children under age 21.

Device Reutilization

MoAT supports a network of device recycling programs at six independent living centers throughout the state to provide recycled durable medical equipment, aids for daily living and other equipment. In addition, MoAT provides an online statewide equipment exchange program, Swap 'N Shop. The program allows prospective buyers to search listings of available equipment for sale throughout the state as well as in neighboring states.

Device Loan

MoAT operates the Equipment Technology Consortium (ETC), which is a statewide short-term assistive technology equipment loan program that allows individuals with disabilities to try out the equipment before purchasing decisions are made, for use during the time equipment is in repair or for other short-term needs. Devices are shipped throughout the state at no cost to the recipients. An online catalogue is on the MoAT website showing a photo and basic information about available devices.

Device Demonstration

MoAT supports eight regional sites throughout the state to provide assistive technology demonstration programs. The programs provide individuals with disabilities, family members, professionals and others the opportunity to have guided demonstrations of a wide array of devices.

State Leadership Activities

MoAT provides customized training on accessible instructional materials, employment, education, learning disabilities, transition, aging and many more topics.

STATEWIDE AT PROGRAM PROFILE: MONTANA

Lead Agency:	Department of Public Health and Human Services, Disability Services Division
Implementing Entity:	University of Montana Rural Institute, MonTECH
Program Title:	Montana Assistive Technology Program (MATP)

State Financing Activities

MATP offers a statewide low-interest financial loan program to help secure loans made by Community Bank-Missoula, Inc. to people with disabilities for the purchase of assistive technology.

Device Reutilization

MATP offers a Web-based equipment exchange program to connect buyers and sellers of used AT. MATP also offers in-kind support to the Montana Adaptive Equipment Program, which refurbishes and recycles equipment for permanent placement and provides long-term equipment loans for eligible clients served by the Montana Developmental Disabilities Division.

Device Loan

MATP operates a short-term equipment loan program, which includes approximately a thousand AT devices and computer hardware or software products available for a 30-day loan. MATP has developed a Web-based system that allows people to browse the inventory, create and manage loan accounts, and make electronic requests to borrow items online. Consumers can also borrow equipment by contacting the program via telephone using the local or toll-free number, by e-mail, or by visiting the facility. This system also provides an infrastructure that can be used by other Montana programs that wish to operate an equipment loan program.

Device Demonstration

MATP uses the established MonTECH demonstration site at the University of Montana Rural Institute in Missoula. The center includes a number of display areas organized around specific applications. MATP utilizes distance technologies to provide device demonstrations in the underserved locations of the state. MATP also has placed demonstration equipment with the Parents Let's Unite for Kids (PLUK) center in Southeast Montana as well as Blind and Low Vision Services (BLVS) statewide. MATP contracts when necessary with other professionals to provide remote demonstration services in order to extend its device demonstration capabilities.

State Leadership Activities

MATP operates an information and referral network serving all Montanans, distributes materials about AT to key stakeholder groups, and participates in local and statewide events to promote awareness and increase knowledge. MATP collaborates with agencies and service providers, including tribal organizations, to provide needed AT training in the areas of education, employment, community living and information technology.

STATEWIDE AT PROGRAM PROFILE: NEBRASKA

Lead Agency: Nebraska Department of Education

Program Title: Nebraska Assistive Technology Partnership (ATP)

State Financing Activities

Nebraska's ATP provides technical assistance in support of the Making Homes Accessible (MHA) Program. The MHA Program is a statewide program that provides interest-free deferred loans for persons with disabilities and the family they live with to make their home accessible for independent living. ATP also coordinates with numerous private and public funding sources to identify other available funding for projects to combine limited resources.

Nebraska's ATP annually seeks funding from a private foundation through the Enrichment Foundation Grant Program. The Enrichment Program provides funding for assistive technology and environmental modifications for individuals with disabilities residing in Douglas and Sarpy counties.

Device Reutilization

ATP operates AT4ALL, a Web-based listing of used AT equipment for sale or free. AT4ALL creates a marketplace for equipment that is often free or low cost and provides an opportunity for people with disabilities to find more affordable equipment.

Device Loan

ATP operates a device loan program. The trial use of equipment provides valuable experience and information for individuals as they make choices about what best meet their needs. In some situations, equipment loans have bridged the gap between the immediate need for assistive technology and the time it takes to acquire the device through public or private financing systems. A Web-based tracking system, AT4ALL, is used to track devices loaned.

Device Demonstration

Device demonstrations occur at ATP offices or via mobile demonstrations at individual worksites, schools and homes. Technology specialists, experienced in operation of the devices, are available to assist individuals trying out the equipment.

State Leadership Activities

ATP and partners continue efforts to promote the free online housing listing and location service at <http://www.housing.ne.gov> to benefit individuals with disabilities seeking to transition to the community. The provision of financial support for the continued operation and further development of <http://www.housing.ne.gov> is being sought. Technical assistance is provided to local school facilities to determine recommended work to comply with building access under the American with Disabilities Act Accessibility Guidelines.

STATEWIDE AT PROGRAM PROFILE: NEVADA

Lead Agency: Nevada Aging and Disability Services Division

Program Title: Nevada Assistive Technology Collaborative

State Financing Activities

Nevada offers a statewide financial loan program, the CARE Loan Fund Program, to help people with disabilities purchase AT devices. The loan program is a partnership between NATC, CARE Chest and Nevada State Bank. The loans are offered at lower interest rates and often for more years than a typical bank loan, thus making the loans more affordable. A statewide AT purchasing program for independent living, the Assistive Technology for Independent Living program (AT/IL) provides AT to assist a person to live more independently. AT/IL provides devices not offered through other funding sources, i.e., Medicaid, insurance, VR or education.

Device Reutilization

NATC operates an extensive equipment-recycling program in the northern part of the state through CARE Chest. Donated equipment is tested, repaired and sanitized before being offered for use. In addition, NATC has started the Nevada Assistive Technology Exchange (NATE) to offer a resource to list AT statewide including devices for reutilization.

Device Loan

NATC community partners Easter Seals of Southern Nevada in Las Vegas and University of Nevada-Reno's NCED AT Resource Center in Reno offer short-term device loans. Devices are limited to the items on hand; however, the list of devices continues to expand. Devices loans are typically two weeks in duration.

Device Demonstration

NATC community partners Easter Seals of Southern Nevada in Las Vegas and University of Nevada-Reno's NCED AT Resource Center in Reno offer device demonstration. Through community partners NATC provides an opportunity for individuals to compare the features and benefits of a particular AT device or devices, hands-on, with knowledgeable AT specialists. Individuals with disabilities, family members and service providers can visit the sites, or make arrangements for off-site demonstrations.

State Leadership Activities

NATC community partners with the University of Nevada-Reno's NCED AT Resource Center and Easter Seals Southern Nevada (ESSN) to provide workshops and presentations to increase individual awareness of AT. NATC provides technical assistance statewide to ensure that AT resources are available and maximized.

STATEWIDE AT PROGRAM PROFILE: NEW HAMPSHIRE

Lead Agency: University of New Hampshire, Institute on Disability

Program Title: Assistive Technology in New Hampshire—ATinNH

State Financing Activities

ATinNH claims comparability for state financing activities. New Hampshire residents have access to a low-interest loan program for assistive technology operated by TD Banknorth.

Device Reutilization

ATinNH supports and operates two primary reutilization activities. The New England Assistive Technology Exchange, GetATStuff.com, is a collaborative effort of the six New England states to maintain, market and improve a regional resource that facilitates the reuse of used assistive technology devices. The Refurbished Equipment Marketplace, REM, actively refurbishes donated devices for resale to the general public.

Device Loan

ATinNH provides equipment loans in collaboration with a number of partners. The program continuously works on improving and updating this capacity to make it as accessible and useful as possible. Loans range from recreation items, to communication equipment and mobility-related technology. ATinNH partners are located throughout the state.

Device Demonstration

ATinNH offers the opportunity to learn about equipment in partnership with a number of organizations throughout the state. ATinNH partners make their equipment available for demonstrations directly to consumers and also for use by professionals working in the field.

State Leadership Activities

ATinNH focuses primarily on the delivery of training opportunities to increase the capacity and awareness regarding the utility and creative development of assistive technology. The program pursues partnerships where possible to deliver training in an affordable manner. Training activities encompass university classes as well as workshops and involve online and traditional content delivery methods.

STATEWIDE AT PROGRAM PROFILE: NEW JERSEY

Lead Agency:	Department of Labor and Workforce Development, Division of Vocational Rehabilitation Services
Implementing Entity:	Disability Rights New Jersey
Program Title:	Assistive Technology Advocacy Center (ATAC)

State Financing Activities

New Jersey's Statewide AT Program does not directly support state financing activities because comparable financing programs already exists in the state. PNC Bank offers a Self-Reliant Loan and Grant Program in conjunction with New Jersey Citizen Action. This loan program provides loans for any type of accessibility or AT device to individuals with disabilities.

Device Reutilization

ATAC operates the Back-in-Action Equipment Exchange Program, which matches individuals selling or donating a device with those in need of such a device. ATAC operates its repair and refurbishment program through a contract with Your Resource, a nonprofit environmental center located in Ewing, N.J. Your Resource operates the C.A.R.E. program (Community Access to Rehabilitation Equipment). CARE offers a practical solution by recirculating quality gently used DME to people in the community, and uses effective reuse and recycling strategies.

Device Loan

ATAC has established a network of device loan services. ATAC serves as the central clearinghouse for information regarding these services and provides marketing and outreach on how to access the device loan services.

Device Demonstration

ATAC has established a network of device demonstration services and serves as the central clearinghouse for information regarding these services. ATAC provides marketing and outreach on how to access the device demonstration services.

State Leadership Activities

ATAC provides AT training to students, parents and educators in addition to assistance on home accessibility and modifications at such events as the Abilities Expo. ATAC provides technical assistance to state agencies and other interested parties regarding website accessibility and compliance with Sec. 508 of the *Rehabilitation Act*. ATAC authors bulletins on a variety of AT topics distributed through mail and on its accessible website (<http://www.drnj.org/atac>), provides a statewide toll-free information and referral service, and disseminates approximately 10,000 print brochures, flyers and publications about AT each year.

STATEWIDE AT PROGRAM PROFILE: NEW MEXICO

Lead Agency: Public Education Department, Division of Vocational Rehabilitation

Program Title: New Mexico Technology Assistance Program (NMTAP)

State Financing Activities

New Mexico has three state financing activities. The NMTAP Financial Loan Program (Title 1) provides guaranteed loans to individuals with disabilities for assistive technology purchases. The Telework Loan Program (New Mexico SeedLoans at <http://www.nmseedloans.org>) buys down interest rates and guarantees loans with the First Community Bank to purchase business equipment. The program is administered by the Technology Loan Council. The Last Resort Fund (Assistive Technology Community Partnership) is a cooperative program between NMTAP and nonprofits to purchase AT devices for individuals who have no other funding options.

Device Reutilization

NMTAP operates a device recycling/repair program that allows individuals to receive free donated used equipment that is refurbished directly by NMTAP. NMTAP also operates a device exchange program that allows people to find used items through ad listings available on the program's website: <http://www.nmtap.com>.

Device Loan

NMTAP continues to provide the Assistive Bank of Loan-able Equipment (ABLE). Devices in the loan inventory include alternative communication devices and switches, alternative keyboards, voice recognition software, laptop and desktop computers, and other devices. Also, the NM Commission for the Blind and NM Commission for the Deaf and Hard of Hearing provide specialty devices for loan. The ABLE device inventory is updated regularly and posted in accessible formats on the program's website: <http://www.nmtap.com>.

Device Demonstration

NMTAP provides on-site demonstrations around the state. Individuals can schedule appointments with staff to attend a demonstration. The program also maintains demonstration sites in Santa Fe, Las Vegas and Gallup, N.M.

State Leadership Activities

NMTAP conducts an annual AT conference and vendor fair that provides a host of training sessions for a variety of audiences. NMTAP also collaborates with the Public Education Department, Division of Vocational Rehabilitation; the University of New Mexico; and professional associations on technology conferences and related events. NMTAP provides a toll-free national information and referral service, website, paid advertising, enhanced public service announcements and publications available in accessible and alternative formats.

STATEWIDE AT PROGRAM PROFILE: NEW YORK

Lead Agency: NYS Commission on Quality of Care and Advocacy for Persons with Disabilities

Program Title: New York State TRAIID Program

State Financing Activities

TRAIID claims comparability for this activity. New York State has the Equipment Loan Fund, a revolving loan program administered by the NYS Commission on the Blind and Visually Handicapped.

Device Reutilization

At the state level, TRAIID operates TRAIID-IN, an equipment exchange program that helps individuals sell and buy AT devices through a "want ad" service. Information about items is posted on the program's website. The 12 TRAIID regional centers also operate equipment reutilization programs. The centers receive donated AT devices, clean and make any necessary repairs, and then, identify individuals who are in need of the device through a network of agencies and consumers in their region.

Device Loan

TRAIID's 12 regional centers operate equipment loan centers that provide equipment free of charge to all citizens in the state. Through a collaborative agreement with the Department of Health's (DOH) Early Intervention Program, the regional centers provide equipment loan programs for children birth to age 3. TRAIID most recently collaborated with the DOH's Money Follows the Person program to ensure that persons have devices to allow them to remain independent in their homes.

Device Demonstration

All 12 regional centers provide device demonstrations. Persons can walk in or make an appointment to meet with center staff for a demonstration. Demonstrations also are provided at statewide conferences and during special "demonstration" day vendor fairs in rural areas across the state.

State Leadership Activities

TRAIID coordinates the interagency partnership on assistive technology that is composed of state agencies, not-for-profit organizations and consumers who work to increase awareness of AT devices and services.

STATEWIDE AT PROGRAM PROFILE: NORTH CAROLINA

Lead Agency: North Carolina Department of Health and Human Services, Division of Vocational Rehabilitation Services

Program Title: North Carolina Assistive Technology Program (NCATP)

State Financing Activities

NCATP claims flexibility for state financing activities. As described in Sec. 4(e)(6) of the *AT Act*, a state may carry out any two or more of the required state-level activities, meaning a state can choose not to conduct up to two activities.

Device Reutilization

NCATP offers device reutilization through the Technology Exchange Post, which is a used equipment database to assist people with disabilities in obtaining used equipment at lower cost. The Exchange Post is similar to a "want ad" in that individuals list items they wish to sell. The NC Technology Exchange Post is a searchable website for use by all North Carolina residents.

Device Loan

AT devices are loaned through 11 AT centers and one satellite location across the state. To find AT Center locations, go to the NCATP website: <http://www.ncatp.org>. NCATP has an extensive inventory of devices; these devices can be borrowed for a two-week period and the loan time can be extended if no one else is waiting. Satellite centers include independent living centers, VR centers, regional resource centers for the deaf and hard of hearing, Lee County Industries, Inc., and private physical rehabilitation centers.

Device Demonstration

NCATP runs its device demonstration program through the ten AT centers and all satellite centers across the state. To find AT center locations, go to the NCATP website: <http://www.ncatp.org>. Device demonstrations are provided either on-site in an AT Center or NCATP staff goes off-site to the individual's home, school, worksite, or other community location upon request.

State Leadership Activities

NCATP cosponsors an annual two-day AT Expo and conference that offers an array of concurrent AT training sessions for people with disabilities, their families and professionals. NCATP continues to collaborate with the Division of Aging and Adult Services, the Division of Mental Health/Developmental Disabilities/Substance Abuse, Division of Medical Assistance, Division of Deaf and Hard of Hearing Services, Services for the Blind and the Department of Public Instruction. New collaboration has been established with the Office of Long Term Support to address "person-centered hospital discharge planning" services and with the Veterans Task Force, the NC CART (Center for Applied Rehabilitation Technology) program and the NC National Guard to pursue services with wounded veterans returning from conflict.

STATEWIDE AT PROGRAM PROFILE: NORTH DAKOTA

Lead Agency:	North Dakota Department of Human Services
Implementing Entity:	Interagency Program for Assistive Technology (IPAT)
Program Title:	Interagency Program for Assistive Technology (IPAT)

State Financing Activities

Financial loans are available for assistive technology devices and services to all eligible state residents. Loans are available from \$500–\$50,000. The loan program offers lower interest rates and extended payment terms.

Device Reutilization

IPAT administers the AT Swap & Shop, a program that allows individuals to buy, sell, swap or give away used AT equipment. IPAT seeks to increase the listing of devices and extensively market the program to increase awareness of the service.

Device Loan

IPAT operates a statewide short-term AT equipment loan program, the Equipment Loan Library (ELL). The ELL is available to state residents of all ages with disabilities and/or those family members and professionals who work with them. Devices are shipped to the borrower for a six-week loan period. A small rental fee and shipping costs are charged for equipment borrowed from the ELL. IPAT uses a sliding fee schedule for the rental of ELL equipment for eligible individuals with disabilities not covered by an agency.

Device Demonstration

IPAT operates two comprehensive device demonstration centers; the Technology Access Center in Fargo and the Technology Access Center in Bismarck. These demonstration programs provide an opportunity for people to explore a number of AT devices, either on their own or using the expertise of IPAT staff. They both have videoconferencing capabilities so demonstrations can be conducted via videoconference.

State Leadership Activities

AT training is provided to individuals with disabilities, their family members and the professionals that support them. IPAT engages in direct consumer assistance activities that include identifying AT device options for individuals, providing implementation strategies for agencies and troubleshooting specific AT equipment. Assistance is made available via phone, online, mail, videoconferencing, or person-to-person. Public awareness activities include a toll-free information and referral line, free bimonthly newsletter, accessible website, and information talks on AT statewide. IPAT staff is available to serve on task forces and work groups addressing AT issues.

STATEWIDE AT PROGRAM PROFILE: COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS (CNMI)

Lead Agency: CNMI Council on Developmental Disabilities

Program Title: CNMI Assistive Technology Program

State Financing Activities

CNMI provides an alternative financing program operated by the Coalition for Anti-Stigma of Mental Illness in the CNMI (CAMI) with a partnership with the Bank of Saipan. Through the loan program, people with disabilities receive loan guarantees and interest rate buy-downs on loans to make them more affordable so that they can borrow funds to purchase AT and services.

Device Reutilization

The CNMI AT Program supports a device exchange for the island residents of Saipan, Tinian and Rota. The device exchange is a free service that is open to the public and directly serves consumers, family members or authorized representatives who would like to post ads online to sell pre-owned AT devices at a reduced cost. Clients can access the CNMI AT Exchange by logging on to www.cnmicdd.org or calling the CNMI AT Program directly to obtain information.

Device Loan

The CNMI AT Program operates a device loan program that is available to all CNMI residents throughout the year. The CNMI AT Program is currently replacing obsolete AT devices. CNMI Residents have access to these devices and can avail of short-term device loans for a 42-day period, free of charge. The CNMI AT Program assists clients in making informed decisions about AT and continues to work collaboratively with other agencies, public and private, to promote the program and receive referrals.

Device Demonstration

The CNMI AT Program conducts device demonstrations throughout the year. In most cases, demonstrations are conducted upon requests from consumers, family members, authorized representatives, private and public disability/health-related agencies, and organizations. The CNMI AT Program conducts an annual AT conference and fair, where device demonstrations are available to the CNMI public.

State Leadership Activities

The CNMI Council on Developmental Disabilities and CNMI AT Program collaborates with DD Network Partners, the Northern Marianas College University Center of Excellence in Developmental Disabilities (NMC-UCEDD) and the Northern Marianas Protection & Advocacy Systems Inc. (NMPASI) to host tri-agency events held annually and CNMI-wide during March Developmental Disabilities (DD) Awareness Month.

STATEWIDE AT PROGRAM PROFILE: OHIO

Lead Agency:	Ohio State University Office of Sponsored Programs
Implementing Entity:	Ohio State University College of Engineering
Program Title:	Assistive Technology of Ohio

State Financing Activities

Assistive Technology of Ohio partners with Fifth Third Bank to offer a low-interest loan program for assistive technology.

Device Reutilization

Assistive Technology of Ohio offers device reutilization through the Computer Refurbish and Recycle Program administered through a partnership with the YMCA of Central Ohio. Assistive Technology of Ohio accepts donations of computers, ancillary equipment and various durable medical equipment.

Device Loan

Assistive Technology of Ohio operates a comprehensive device loan program through the program's central office as well as through a partnership with the Goodwill-Easter Seals of the Miami Valley.

Device Demonstration

Assistive Technology of Ohio offers device demonstrations to disability groups, conferences and gatherings, as well as to other organizations interested in helping Ohioans with disabilities obtain technology.

State Leadership Activities

Assistive Technology of Ohio actively works with other state boards, commissions and agencies to provide training and technical assistance to personnel that provide services to Ohioans with disabilities. The Technology Resource Center in Dayton has incorporated into its open-house programs a training session on autism. The training involves learning about the condition of autism, and the various resources available for families who have a child with autism.

STATEWIDE AT PROGRAM PROFILE: OKLAHOMA

Lead Agency: Oklahoma State University, Seretean Wellness Center

Program Title: Oklahoma ABLE Tech

State Financing Activities

Oklahoma ABLE Tech partners with the Oklahoma Assistive Technology Foundation (OkAT) and BancFirst to provide a statewide alternative financing program (AFP) and an Access to Telework Fund (ATF) program to Oklahomans with disabilities. The AFP and ATF both offer an interest rate buy-down and/or guarantee bank loan, so individuals have the opportunity to acquire needed assistive technology (AT) by borrowing money to purchase devices, equipment or modifications.

Device Reutilization

ABLE Tech operates the AT Equipment Exchange, a “want ad” that functions as an AT exchange program. To access available equipment, go to <http://oec.okstate.edu>. ABLE Tech enhances collaboration with disability-related organizations that currently operate AT loan closets.

Device Loan

ABLE Tech operates a statewide short-term loan program, via a memorandum of agreement, with eight partners: Department of Rehabilitation Services, Visual Services Division; University of Tulsa, Hearing Loss Association of Oklahoma City, New View, Total Source for Hearing-loss and Access, Total Health, Oklahoma Department of Human Services, Developmental Disabilities Service Division, and Oklahoma Department of Career and Technology Education.

Device Demonstration

ABLE Tech operates an AT device demonstration center and partners with nine other entities, including the early intervention program SoonerStart, to operate demonstration centers. The devices are available at all eight centers and to SoonerStart personnel and families to demonstrate AT.

State Leadership Activities

ABLE Tech provides training for education, employment, community living, and information technology and telecommunication professionals along with persons with disabilities and their family members. ABLE Tech has activities partnering with the early intervention program, special education, the Department of Rehabilitation Services and the Medicaid agency. The ABLE Tech INFO-line provides a toll-free information and referral service.

STATEWIDE AT PROGRAM PROFILE: OREGON

Lead Agency:	State of Oregon, Office of Vocational Rehabilitation Services
Implementing Entity:	Access Technologies, Inc.
Program Title:	Oregon Statewide Assistive Technology Program

State Financing Activities

The Oregon Statewide Assistive Technology (OSAT) Program is working to increase access to AT devices by providing Cooperative Buy and Layaway Programs. These finance activities make AT more affordable and get devices into the hands of individuals who couldn't otherwise afford it. Purchasing in bulk reduces the cost of many items, allowing the OSAT Program to pass the savings on to consumers, while at the same time maintaining a small inventory of specific devices, making it possible for the consumer to receive AT devices and services in a more timely fashion.

Device Reutilization

The program works to improve acquisition of AT devices and durable medical equipment, through device reutilization which includes both device repair and recycling programs and device exchange programs. Pre-owned devices accepted into the Device Repair/Recycling inventory are repaired or refurbished as needed, then offered for sale to consumers as recycled products. Consumers also have the option of purchasing pre-owned products directly from the current owner through OSAT's print and electronic Device Exchange Program.

Device Loan

Oregon's Statewide AT Program's mission is to increase accessibility and utilization of assistive technology. One avenue to accomplish this is through a Device Loan Library, which allows Oregonians of all ages and all disabilities the opportunity to make informed choices by "test-driving" specific AT devices in their environment prior to making purchasing decisions.

Device Demonstration

Empowered consumers make informed decisions. Therefore, the program provides individuals with the opportunity to compare the features and benefits of a particular AT device or category of devices through guided, hands-on device demonstrations with knowledgeable AT specialists.

State Leadership Activities

OSAT offers a variety of training and technical assistance, public awareness, and collaboration activities to educational, employment, human service and social service professionals. These activities increase the success of students transitioning from high school to college or community living, seniors transitioning to nursing homes or other supported living environments, as well as individuals transitioning from nursing homes back to community living. In addition, the website and toll-free 800 line provides free information and referral services to individuals of all ages and disabilities throughout Oregon.

STATEWIDE AT PROGRAM PROFILE: PENNSYLVANIA

Lead Agency: Institute on Disabilities at Temple University

Program Title: Pennsylvania's Initiative on Assistive Technology (PIAT)

State Financing Activities

PIAT administers Pennsylvania's Telecommunications Device Distribution Program (TDDP). This program provides free telecommunications devices for eligible individuals who have disabilities that interfere with their ability to independently use the telephone. PIAT also provides financial support to the Pennsylvania's Alternate Financing Program, the Pennsylvania Assistive Technology Foundation (PATF).

Device Reutilization

PIAT has several device reutilization efforts as a part of its Reused and Exchanged Equipment Partnership (REEP). These efforts include online classifieds, which allows consumers seeking devices to search the listings of the Delaware and Maryland AT programs as well as throughout Pennsylvania. PIAT provides support to programs which accept, refurbish and redistribute AT devices, including Into New Hands (Pittsburgh), Liberty Retreads and Widow's Mite (Philadelphia) and Changing Hands (Harrisburg), A New Start (Williamsport), Pass AT On (Scranton), and the TRIPIL Warehouse (Washington).

Device Loan

PIAT operates Pennsylvania's Assistive Technology Lending Library, a consumer-responsive, statewide program that provides short-term (for periods from two to eight weeks) loans of AT devices that enable individuals with disabilities to make informed decisions about the appropriateness of an AT device in their real-life settings.

Device Demonstration

PIAT's seven subcontracted Assistive Technology Resource Centers (ATRCs), plus its central office in Philadelphia, provide the infrastructure of the statewide system for device demonstrations. In addition to "demonstrations by demand" available through each ATRC, PIAT has two funded demonstration centers (Pittsburgh and Camp Hill) and several affiliate demonstration partners in the Philadelphia area.

State Leadership Activities

PIAT uses a variety of strategies to deliver training, including participation in statewide conferences, university-based lectures, and "train-the-trainer" events. Technical assistance is available to agencies and organizations who are developing or enhancing programs and policies to improve access to AT. PIAT maintains a toll-free information and assistance service.

STATEWIDE AT PROGRAM PROFILE: PUERTO RICO

Lead Agency: University of Puerto Rico

Program Title: Puerto Rico Assistive Technology Program (PRATP)

State Financing Activities

PRATP conducts a Low Cost Device Design and Development (LD3) Program to provide functional assistive technology (AT) solutions through the design, development, installation, configuration and training regarding low-cost devices. PRATP assembled an AT Development Team (ATDT) to receive referrals of technology needs from local AT evaluation centers and health-related professionals island-wide.

Device Reutilization

PRATP developed an accessible online database (“Clasificado Virtual”) where individuals can ask for or post AT items to sell or donate. In collaboration with the Paralyzed Veterans Association of Puerto Rico (PVAPR), PRATP directly receives AT devices for reassignment, reconditioning and repair. Basic device training provision, instruction manuals, individual assistance, installation and configuration guarantee a successful device use.

Device Loan

PRATP operates an AT Device Loan Center with an accessible online devices inventory to provide islandwide services to consumers with disabilities. PRATP also provides instruction manuals, individual assistance services, AT demonstrations and instruction manuals in alternate formats.

Device Demonstration

PRATP operates a centralized demonstration center to provide services to consumers, families, students, service professionals and general community upon request. PRATP also has a mobile unit to provide demonstration, evaluation and training services island-wide. This demonstration program provides the opportunity for people to explore and learn about the various features of AT devices in order to make an informed decision about the AT benefits for individual needs. All demonstrations are guided by AT professionals with technical expertise in the particular device(s).

State Leadership Activities

PRATP provides islandwide AT training to individuals with disabilities, family members and service providers. It also celebrates a biennial AT conference and provides technical assistance to public and private entities. PRATP develops and delivers educational materials by mail, website posting and through disability-related conferences and exhibit booths at conferences.

STATEWIDE AT PROGRAM PROFILE: RHODE ISLAND

Lead Agency: Department of Human Services, Office of Rehabilitation Services
(ORS)

Program Title: Assistive Technology Access Partnership (ATAP)

State Financing Activities

ORS, ATAP contracts with the Rhode Island Adaptive Telephone Equipment Loan (ATEL) program to provide the telecommunications distribution program to qualified individuals who are deaf, hard of hearing, have a speech disability, or have neuromuscular damage or disease that hinders them from using a standard telephone.

Device Reutilization

ORS, ATAP contracts with PARI Independent Living Center to provide a device exchange program where equipment vendors, medical facilities and consumers donate devices to PARI, which, in turn, makes any needed repairs prior to making it available for sale or at no cost. ORS, ATAP also collaborates with the New England Regional Web-based exchange called getATstuff, where items are posted for sale, best offer, for free or if they are needed.

Device Loan

ORS, ATAP operates a device loan program with Rhode Island Services for the Blind & Visually Impaired (SBVI), and also subcontracts with the East Bay Educational Collaborative for children and youths age birth-21, where devices are loaned for both home and school use to families, educators and professionals to improve the knowledge base and determine AT needs of students; and TechACCESS of Rhode Island, a technology-related center that loans devices as a way to assist people to make better decisions about purchasing a device, and as a loaner if the consumer's device is being repaired or the consumer is awaiting funding to purchase it.

Device Demonstration

ORS, ATAP operates a statewide demonstration program to individuals with disabilities at no cost through subcontracts with TechACCESS of RI, East Bay Educational Collaborative, Adaptive Telephone Equipment Loan (ATEL) program, OSCIL Independent Living (IL) Center and PARI IL Center. Weekly software training sessions are held for students and educators in small groups or by individual appointments at TechACCESS of Rhode Island. Demonstrations are held on educational software and hardware, low vision tools, communication devices, as well as to adults with disabilities to assist them with daily living activities in both the home and community. PARI allows individuals to compare and view available devices that can assist them in their daily living activities, as does ATEL's various telephone equipment.

State Leadership Activities

ORS provides ongoing training and technical assistance on AT devices and services to staff of VR programs, such as local One Stop Career Centers. ORS has also worked with collaborators in modifying vocational evaluation reports in order to capture the needs of high school students.

STATEWIDE AT PROGRAM PROFILE: SOUTH CAROLINA

Lead Agency: University of South Carolina School of Medicine, Center for
Disability Resources

Program Title: South Carolina Assistive Technology Program (SCATP)

State Financing Activities

The South Carolina Vocational Rehabilitation Department (SCVRD) administers an Assistive Technology Financial Loan Program in partnership with the SC State Credit Union. The director of SCATP serves on the Financial Loan Review Panel, and SCATP collaborates with VR in promoting the program.

Device Reutilization

SCATP provides an online recycling database, the South Carolina Assistive Technology Exchange, to help citizens with disabilities and older people with functional limitations find affordable assistive technology devices and equipment. SCATP also offers open-ended loans of working, but out-dated equipment to people waiting on delivery of new equipment or people receiving hospice services.

Device Loan

SCATP offers a short-term device loan program that is available to anyone in the state of South Carolina. The SCATP Device Loan Program increases access to AT by allowing people with disabilities, their family members and service providers to try out different AT options before making the decision to purchase, or in some cases, the decision not to purchase AT. In this way, types and features of different devices can be compared during real-life situations and activities (e.g., in the classroom, at home or work).

Device Demonstration

The SCATP AT Resource Center in Columbia offers opportunities for hands-on trial, self-paced learning and AT demonstration, with the most comprehensive inventory of AT items in the state.

State Leadership Activities

SCATP staff travels across the state to present exhibits and trainings. Services are more accessible to people in rural settings via a toll-free number. SCATP is involved in helping state agencies implement accessible Web pages. Public awareness activities include SCATP's annual statewide AT Expo, updated fact sheets to promote AT services and regular website articles.

STATEWIDE AT PROGRAM PROFILE: SOUTH DAKOTA

Lead Agency:	South Dakota Department of Human Services, Division of Rehabilitation Services
Implementing Entity:	Black Hills Special Services Cooperative (BHSSC)
Program Title:	DakotaLink, South Dakota Assistive Technology Project

State Financing Activities

DakotaLink maintains a program of last resort that allows individuals to lease AT devices using a sliding fee schedule based upon income over an extended period of time in cases where no other funding source is available. Cooperative buying activities and bulk purchasing of assistive technology devices for state agencies and educational facilities are also a part of the alternative financing strategy.

Device Reutilization

DakotaLink promotes assistive technology device reutilization through a Web-based equipment exchange program and cooperative support of existing device reuse and refurbishing programs throughout the state.

Device Loan

DakotaLink has available an assortment of assistive technology devices to provide individuals throughout South Dakota the opportunity to borrow and use a device in the appropriate environment in order to make qualified decisions regarding the use and acquisition of needed assistive technologies.

Device Demonstration

DakotaLink maintains four demonstration centers strategically located within the state where assistive technology specialists are able to demonstrate and provide individuals with disabilities or other functional limitations hands-on experiences to assist them in determining the most appropriate assistive technology devices to meet their needs.

State Leadership Activities

DakotaLink regularly engages in a wide variety of activities throughout South Dakota to provide: information on assistive technology devices; assistive technology topic- and device-specific workshops; technical assistance related to assistive technology issues; and collaborative opportunities for public and private entities to promote awareness, appropriate use and increase the acquisition of assistive technology devices and services.

STATEWIDE AT PROGRAM PROFILE: TENNESSEE

Lead Agency: Department of Human Services, Division of Rehabilitation Services

Program Title: Tennessee Technology Access Program (TTAP)

State Financing Activities

Because of the lack of adequate human and financial resources and other barriers related to creating and sustaining alternative financing programs in Tennessee, TTAP has chosen not to conduct any state financing activities as allowed by the state flexibly provisions of the *AT Act* and the state plan for AT.

Device Reutilization

TTAP and its contracted technology centers have developed partnerships to increase the reutilization of devices, so more individuals and families can obtain free or low-cost AT equipment. The TTAP Reutilization Program operates statewide through the network of technology centers and partner organizations to refurbish usable devices thereby maximizing the impact of resources in Tennessee.

Device Loan

The TTAP Device Loan Program operates statewide through the network of technology centers that enable individuals with disabilities and their family members with trying different devices and, therefore, making informed decisions when selecting appropriate AT.

Device Demonstration

TTAP and its network of centers conduct device demonstrations. Parents, professionals and individuals with disabilities have the opportunity to learn about the benefits and differences between varieties of devices to help them make a choice that suits their AT needs.

State Leadership Activities

The staffs at the technology centers provide comprehensive training and technical assistance to individuals, families and service providers in many different ways including the use of “train-the-trainer” models at workshops in rural areas. TTAP and the technology centers maintain an interconnected network of websites in addition to informing people with disabilities about AT through newsletters, listserv, presentations and publications.

STATEWIDE AT PROGRAM PROFILE: TEXAS

Lead Agency: The University of Texas at Austin

Program Title: Texas Technology Access Program (TTAP)

State Financing Activities

The Texas Technology Access Program (TTAP) has established a loan plan for consumers who do not have funds with which to participate in its computer reuse/purchase program. These no-interest revolving loans are not “forgivable,” and the computer is used as the collateral. If the consumer defaults, TTAP reclaims the computer and refunds what was paid. The computer is sanitized and resold. Additionally, as part of its plan, AmeriCorps Volunteers provide financial literacy services and counseling on other resources available on a national, state and local basis.

Device Reutilization

TTAP partners with Project Mend, Inc., a medical equipment reutilization program operating in San Antonio, Texas. Project Mend grants long-term loans to provide refurbished equipment to persons with disabilities who can demonstrate financial need. The loan period is for a period as long as the individual continues to need the equipment. A person with a disability living in Texas may purchase a reasonably-priced refurbished computer through TTAP’s Double Click Project.

Device Loan

TTAP’s program is designed to provide short-term (45 days) AT device loans for individuals who do not qualify for other loan programs, or are un-served or underserved by existing resources. Statewide shipping costs are paid by the program.

Device Demonstration

TTAP supports a statewide network of 16 demonstration centers. Five centers provide a broad range of AT devices. Eleven centers provide demonstrations related primarily to computer access with four of them being portable to travel to the consumer.

State Leadership Activities

TTAP collaborates with Knowability, Inc., a nonprofit organization that supports independence through accessible information technology, to provide training on developing accessible websites and distance education for schools and universities, local and state governments, and nonprofits. This program provides technical assistance for libraries statewide concerning online catalogs, computer workstations and other information accessible. TTAP also collaborates with Easter Seals of Central Texas to provide training through the TTAP demonstration centers. Information brochures on the program’s activities and services, a toll-free number and website are available.

STATEWIDE AT PROGRAM PROFILE: U.S. VIRGIN ISLANDS

Lead Agency:	University of the Virgin Islands
Program Title:	Virgin Islands Technology-Related Assistance for Individuals with Disabilities (VITRAID)

State Financing Activities

VITRAID supports an alternative financing program for the purchasing of AT. The loan program is operated by the Virgin Islands Assistive Technology Foundation. It offers guarantees for loans provided by partner lender Banco Popular.

Device Reutilization

VITRAID administers TECH TRADE, an AT reuse program, through which an individual may buy, sell or give away used AT devices through “want ads.” VITRAID works to expand and improve TECH TRADE and encourages individuals with disabilities who have received durable medical equipment to reuse this equipment through TECH TRADE. VITRAID also administers “Recycle IT,” which is a reclamation center for computers as well as general AT devices.

Device Loan

VITRAID partners with the Department of Education through neighborhood schools, the Virgin Islands’ Family Information Network and Work Able Inc. to operate an AT device loan program. Through collaboration with VITRAID, students and others receive access to needed assistive technology devices and services, which enable them to meet their educational and transitioning needs.

Device Demonstration

Device demonstrations are provided to persons with disabilities throughout the community (through annual conferences), school-aged students in the public schools, University of the Virgin Islands students, seniors and service providers at fairs and events throughout the year. VITRAID also partners with other entities, including the public libraries and community and faith-based organizations in central and outlying areas of the Virgin Islands.

State Leadership Activities

VITRAID is working with the public library systems of St. Croix and St. Thomas to make their computer systems more accessible to patrons. It is also working with faculty of the University of the Virgin Island to make the curricula accessible. VITRAID provides a toll-free information and referral service, website, *Tech Connect* quarterly newsletter, an annual AT conference in collaboration with partners, and publications on AT.

STATEWIDE AT PROGRAM PROFILE: UTAH

Lead Agency: Utah State University, Center for Persons with Disabilities

Program Title: Utah Assistive Technology Program (UATP)

State Financing Activities

UATP supports two different state financing activities: (1) low-interest loans in conjunction with the Utah Assistive Technology Foundation (UATF) and Zions Bank and (2) an Access to Telework program in coordination with the same partners and the Utah Microenterprise Loan Fund.

Device Reutilization

UATP helps individuals with disabilities acquire AT through reutilization efforts. The program has two centers, the AT Lab (which provides AT demonstrations and training), and CReATE, which reutilizes and distributes AT statewide by providing technical assistance in maintenance and repair, and device adaptation to community-based organizations.

Device Loan

The AT Lab serves as the UATP hub for device loan coordination activities. UATP works with six Centers for Independent Living (CIL) and the Utah Center for Assistive Technology and the Computer Center for Citizens with Disabilities to maintain a virtual program network statewide.

Device Demonstration

Through training and technical assistance, UATP supports the state-funded Utah Center for Assistive Technology as a device demonstration center for individuals with disabilities, their family and providers to learn about a variety of AT solutions. UATP provides technical assistance to AT demonstration CIL centers.

State Leadership Activities

UATP offers interactive online trainings statewide on AT devices and conducts technical assistance to providers in an effort to enhance expertise in providing consumer-responsive AT services. UATP staff participates on state-level boards, commissions and committees representing AT policy issues.

STATEWIDE AT PROGRAM PROFILE: VERMONT

Lead Agency: Department of Disabilities, Aging and Independent Living

Program Title: Vermont Assistive Technology Program (VATP)

State Financing Activities

Loans to purchase AT devices and services are available to individuals with disabilities and their families through Vermont Opportunities Credit Union, funded by a Title III grant. Loans are often made to those who don't qualify for conventional bank loans by considering unearned income, Medicaid waivers, etc. VATP markets the program widely through websites and other media. VATP also administers funds for AT equipment and services for children with autism through the private, non-profit Autism Puzzle Foundation.

Device Reutilization

VATP partners with other New England states to operate <http://getATstuff.com>, a Web-based AT exchange that connects people seeking AT with those who have AT that is no longer needed. The program is promoted to disability organizations and other agencies. A toll-free number serves those who lack Internet access. VATP is developing a similar program, <http://Vermont.ATschools.com>, for Vermont schools, which includes the University of Vermont I-Team. VATP, Vermont Family Network, and the Office of Vermont Health Access are working with equipment vendors to retrieve and reuse Medicaid-funded equipment.

Device Loan

VATP operates a short-term (30-day) AT device loan program for individuals, employers, agencies, etc. Pickup is available at locations throughout the state. Shipping is also available. VATP is expanding its inventory of loaner devices, and plans to post its device inventory on the VATP website with existing program information.

Device Demonstration

VATP offers device demonstrations at numerous Tryout Centers, including three VATP office locations, 12 Vermont VR offices, two Vermont Center for the Deaf and Hard of Hearing sites, and the Vermont Family Network. Some sites focus on particular AT users, e.g., students, deaf or hard of hearing individuals, etc.

State Leadership Activities

VATP provides training to numerous groups, including VocRehab Vermont and Vermont schools. The Early Childhood Special Education Program at the University of Vermont wrote VATP trainings into its five-year strategic plan. Childhood and adult day care providers learn how to adapt toys, books and activities, and use various aids for communication and daily living. VATP participates in a multi-agency Communication Task Force, providing statewide training and conferences for providers serving adults with developmental disabilities.

STATEWIDE AT PROGRAM PROFILE: VIRGINIA

Lead Agency: Virginia Department of Rehabilitative Services (DRS)

Program Title: Virginia Assistive Technology System (VATS)

State Financing Activities

VATS claims comparability for state financing activities as the state has the NewWell Fund, an alternative financing program that offers financial loans for purchasing assistive technology.

Device Reutilization

VATS oversees and directs a statewide network of assistive technology recycling programs called the Virginia Reuse Network (VRN). VRN partner programs work collaboratively with network affiliates and VATS to address the durable medical equipment (DME) needs of persons with disabilities.

Device Loan

The device loan program is a collaborative endeavor between the state VR agency and the affiliated state rehabilitation facility. With support from VATS, the Woodrow Wilson Rehabilitation Center and the DRS Field Computer Accommodations Labs offer certain assistive technology devices for device loans to support and accelerate assistive technology acquisition.

Device Demonstration

The Virginia AT Program has established a collaborative relationship with the state VR program and the Woodrow Wilson Rehabilitation Center to support demonstration programs for vocational rehabilitation consumers and other consumers through existing facility and field computer labs. With support from VATS, the Woodrow Wilson Rehabilitation Center and the DRS Field Computer Accommodations Lab offer device demonstrations for individuals who require assistive technology to live, work and go to school as independently as possible. In addition, VATS is working with occupational therapists and communication services to offer device demonstrations.

State Leadership Activities

Two of the university-based VATS regional sites offer a transition experience for students with disabilities and their families who are interested in attending college, while the third university-based Regional VATS site offers an array of skill-building classes and camps for students with disabilities utilizing a variety of software, hardware and strategies to accommodate a range of physical and cognitive challenges. VATS offers a program entitled AT@Work, which is a training program operated by VATS with the stated objectives of educating employers and human resource personnel as to how various types of assistive technology can assist in hiring and retaining productive employees who require accommodation(s).

STATEWIDE AT PROGRAM PROFILE: WASHINGTON

Lead Agency: University of Washington Center for Technology and Disability Studies (UWCTDS)

Program Title: Washington Assistive Technology Act Program (WATAP)

State Financing Activities

WATAP collaborates with the Washington Access to offer several programs to assist individuals to acquire AT. An Alternative Financing Program (AFP) offers low-interest loans for the purchase of AT. The Telework Loan Program also provides low-interest loans for applicants who demonstrate a need for the purpose of telework. The Access Fund also offers long-term rentals of CCTVs.

Device Reutilization

WATAP supports a statewide computer reutilization program operated by Easter Seals Washington. This program provides donated refurbished computers free of charge to eligible individuals. WATAP is part of the national device reuse network managed by the Pass It On Center (PIOC).

Device Loan

WATAP operates a Device Borrowing Program assisting consumer in device selection and for short-term accommodation. WATAP collaborates with the King County Library System offering a small selection of assistive technology devices to help with daily living tasks. WATAP also works with the Special Education Technology Center (SETC) providing short-term loans of assistive technology to professionals in the school districts throughout the state of Washington.

Device Demonstration

WATAP provides device demonstrations at its Seattle center and through a cooperative effort with Easter Seals Washington in Spokane. WATAP also travels statewide to provide AT demonstrations as requested by local communities. Additionally, WATAP hosts the Microsoft Accessibility Resource Center offering the opportunity to explore video demonstrations, text guides and tutorials.

State Leadership Activities

WATAP offers integrated training and educational opportunities to increase knowledge, skills and competencies in AT devices and service delivery, funding sources and strategies, transition and legal issues. The Washington Education Association (WEA), UWCTDS and WATAP have teamed up to offer special topics courses in special education law available for WEA members. WATAP provides technical consultation to state government agencies, institutes of higher education and other entities regarding strategic planning for hardware and software procurement; design and accessibility of information systems; reasonable accommodation; and program access.

STATEWIDE AT PROGRAM PROFILE: WEST VIRGINIA

Lead Agency: Center for Excellence in Disabilities at West Virginia University

Program Title: West Virginia Assistive Technology System (WVATS)

State Financing Activities

WVATS claims flexibility for state financing activities.

Device Reutilization

WVATS uses the AT4All system to house its virtual loan library and exchange system. The AT4All site also houses device listings for additional AT-related libraries in the state. This system is available online for individuals to post the availability of devices and to look for used devices. In addition, two device reutilization programs already exist in the state through the Arc of the Mid-Ohio Valley and the Northern West Virginia Center for Independent Living. WVATS is providing monetary support to those organizations through its Requests for Proposals for organizations interested in implementing or continuing reutilization and exchange centers.

Device Loan

WVATS operates a statewide online device loan program. Individuals can request a device by calling a toll-free number or signing up through the AT4All system. Devices are mailed to the person for a short-term loan of up to four weeks; the only cost to the borrower is the cost for returning the device. The Virtual Loan Library contains a photograph and a description of each device as well as the location or locations of each device. The Loan Library is available via the WVATS Web page.

Device Demonstration

WVATS supports a large demonstration center in Morgantown and smaller centers around the state that serve all ages and all differing needs. WVATS provides specific AT device demonstrations in collaboration with vendors throughout the state. WVATS staff also offers device demonstrations through the Center for Excellence in Disabilities Assistive Technology Clinic.

State Leadership Activities

WVATS offers technical assistance to state agencies regarding accessibility issues. WVATS has created specialized curricula and offers trainings and workshops on assistive technology to diverse audiences of consumers, family members and service providers. WVATS is a West Virginia 211 affiliate, providing training and resources about assistive technology. WVATS provides information and assistance to individuals, families and professionals through its toll-free hotline, e-mail and walk-ins.

STATEWIDE AT PROGRAM PROFILE: WISCONSIN

Lead Agency: Wisconsin Department of Health Services, Division of Long Term Care, Office of Independence and Employment

Program Title: WisTech

State Financing Activities

Wisconsin is claiming comparability due to the existence of WisLoan, an alternative financing program that is operated by Independence First, a community-based organization.

Device Reutilization

WisTech coordinates existing statewide device reutilization programs. The largest program is the Wheelchair Recycling Program. WRP serves as a model in the state in terms of its established services of collecting, repair, refurbishment and redistribution of equipment to consumers. The repair and refurbishment activities are performed in collaboration with the Department of Corrections prison industry program.

Device Loan

WisTech operates device loan centers through Wisconsin's Independent Living Centers (ILCs). The Centers serve the statewide population to provide a single point of entry and access to loan programs for all residents of the state. There are eight ILCs providing these services as part of the WisTech Network of Device Loan and Device Demonstration centers. A Web-based inventory allows individuals to access a list of the equipment available for loan through WisTech:
<https://www.wisconsinat4all.com/welcome.aspx>

Device Demonstration

WisTech's device demonstrations are operated through contracts with Wisconsin's ILCs. The ILCs maintain a standardized equipment inventory that allows consumers to try out devices to address basic disability-related needs for most consumers. In addition, WisTech is collaborating with others to provide device demonstration events in a variety of locations throughout the state.

State Leadership Activities

The Stout Vocational Rehabilitation Institute (SVRI) provides technical assistance and works in consultation with WisTech to coordinate training events for the ILCs, resource centers, county service departments and rehabilitation professionals, including professionals at disability-specific agencies. Training focuses on general awareness, accessing and funding of AT, and increasing practitioner skill level and capacity. WisTech is currently working in partnership with SVRI, the Vocational Technical College, the University of Wisconsin system and Wisconsin's K-12 school systems to increase the number of qualified AT professionals in the state.

STATEWIDE AT PROGRAM PROFILE: WYOMING

Lead Agency: Wyoming Institute for Disabilities (WIND)

Program Title: WIND Assistive Technology Resources (WATR)

State Financing Activities

Wyoming Technology Access Program (WYTAP) offers interest buy-downs on financial loans for assistive technology devices and services. Loans are offered for amounts up to \$25,000 for up to seven years with a buy-down of the interest to below prime rate. WIND is the lead agency and Wyoming Independent Living Rehabilitation, Inc. administers the WYTAP program in partnership with First Interstate Bank of Laramie.

Device Reutilization

WATR coordinates with other states to offer the sale, purchase and donation of devices on <http://www.uwyo.edu/wind/watr>. This is a consumer-to-consumer site with support but not involvement from WATR staff members, and no charge is assessed by WATR.

Device Loan

WATR offers 30-day loans of AT devices to individuals and their representatives in Wyoming. Devices are shipped from the Loan Center in Laramie to the clients' locations; clients are responsible for the cost of returning or shipping devices back to the WATR Center. WATR does not charge a fee for device loans.

Device Demonstration

WATR offers device demonstrations at the WATR Center in Laramie on the University of Wyoming campus. Demonstrations are also provided by appointment in Natrona County and at the Casper College campus as part of a collaborative with the University of North Dakota Occupational Therapy education program. Also, appointments can be scheduled to have on-site demonstrations throughout the state. WATR does not charge for device demonstrations.

State Leadership Activities

WATR provides training and technical assistance, public awareness, and information and assistance about assistive technology devices and services. WATR offers assistive technology informational brochures and posters and is airing testimonial radio commercials. In addition, WATR produced a video series about the importance of considering assistive technology during life-span transitions and is hosting a Vendor Venue opportunity for consumers and individuals to be trained in specific devices.

APPENDIX C

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILES

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: ALABAMA

Lead Agency:	Alabama Department Rehabilitation Services (ADRS)
Community Based Organization:	Southern Disability Foundation, Inc.
Lender:	AuburnBank
Program Title:	The Ability Loan Program

Overview

Alabama's Alternative Finance Program (the Ability Loan Program) for individuals with disabilities and their families, allows applicants to borrow money at a low interest rate and extended terms for the purchase of assistive technology, adaptive equipment and related services. The Ability Loan Program was created in 1995 as a partnership between Alabama's STAR Program, the Alabama Department of Rehabilitation Services and the Southern Disability Foundation, Inc. The Ability Loan Program is funded by means of the *Assistive Technology Act of 1998* as amended, in 2004. Since its inception, over 160 loans have been guaranteed totaling more than \$1,100,000.00. Loan applications may be obtained from the Southern Disability Foundation, Inc.'s website or through the STAR Program office.

Products

The Ability Loan Program guarantees loans up to \$35,000.00. The term of a loan takes into consideration the type of equipment or assistive technology being purchased and ranges between six months and 10 years. The current interest rates available are 4% and 6%. The interest rate applied to each loan is determined by the applicant's financial situation and needs. Primary eligibility requires that an applicant must be an Alabama resident with a disability, or a significant other or family member with a disability, regardless of age or type of disability, as long as the loan is intended to improve the individual's functional capabilities. An applicant also must be able to document sufficient creditworthiness and ability to repay the loan.

Services

The Ability Loan Program offers extensive financial education, via face-to-face, mail or the SDF, Inc. website, to applicants and potential applicants. Examples of services provided are links to credit counseling services, Money Smart programs and budgeting tools. The program also provides information about and referrals to other assistive technology funding sources and vendors of AT and adaptive equipment. The loan program works closely with individuals with disabilities and ADRS rehabilitation technology specialists to help identify the assistive technology that best meets their needs.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: ARIZONA

Lead Agency:	Arizona Technology Access Program
Community Based Organization:	Arizona Community Foundation
Lender:	Arizona MultiBank Community Development Corporation
Program Title:	Arizona Loans for Assistive Technology (AzLAT)

Overview

Arizona Loans for Assistive Technology (AzLAT) is an alternative financing program designed to assist individuals with disabilities to borrow money at affordable rates for the purchase of assistive technology. This program is administered by the AzLAT Consortium. Arizona MultiBank Community Development Corporation services the loans. AzLAT, through its donor-advised funds of the Arizona Community Foundation, provides the loan guarantee to MultiBank in case of borrower default.

Products

AzLAT provides low-interest, guaranteed loans for assistive technology in amounts ranging from \$500 to \$10,000. Terms are generally from one to four years. The program offers flexible repayment terms, below market interest rates and no prepayment penalties.

Services

AzLAT offers several services to applicants. There is assistance with completion of loan application packages and identification of other potential funding sources for assistive technology acquisition. Guidance is given for selection of assistive technology devices and assistance with identifying local vendors of AT. Guidance is also provided on resolving credit report errors and intervention options are identified to avoid consumer default.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: ARKANSAS

Lead Agency:	Arkansas Rehabilitation Services
Community Based Organization:	Not applicable
Lender:	Not applicable
Program Title:	Arkansas Alternative Financing Program

Overview

The purpose of the Alternative Financing Program is to assist those in Arkansas with disabilities with obtaining assistive technology equipment and services designed to improve or maintain independence, with improving their quality of life, and/or with becoming more productive members of the community.

Products

Arkansas Alternative Financing Program is a revolving loan program which offers low-interest loans from \$500 to \$50,000, with terms up to 20 years. The loans can be used to purchase any equipment or technology that will assist a qualified person with a disability to become more independent at work and school and throughout their daily lives.

Services

The Arkansas AFP provides information and referral services to external funding sources that can help cover the cost of needed AT. The program also directs applicants to the Arkansas ICAN Program to receive information on AT devices and to help them determine what AT can best meet their needs.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: DELAWARE

Lead Agency:	Delaware Department of Labor, Division of Vocational Rehabilitation
Community Based Organization:	University of Delaware
Lender:	DEXSTA Federal Credit Union, WSFS Bank
Program Title:	Delaware Assistive Technology Loan Program

Overview

Delaware Assistive Technology Loan Program (DATLP) was created to help Delawareans with disabilities obtain assistive technology (AT) devices and services that will help them learn, work, play and participate in community life safely and independently.

Products

The DATLP offers guaranteed and interest rate buy-down loans to fund AT purchases at below-market interest rates and with reasonable repayment schedules. The loans range from \$500 to \$30,000. Applicants must show that they can repay the loan. The program is particularly interested in helping individuals with low income.

Services

The DATLP provides information and referral to other AT funding sources that may be used to augment funding for devices. It offers assistance with the completion of the application and encourages applicants to use the services of the Delaware AT Initiative Program (DATI), the statewide AT program, to identify the AT devices and services that they need.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: FLORIDA

Lead Agency:	Florida Department of Education, Division of Vocational Rehabilitation
Community Based Organization:	Florida Alliance for Assistive Services and Technology, Inc. (FAAST)
Lender:	SunTrust Bank
Program Title:	New Horizon Fund

Overview

The New Horizon Fund Assistive Technology Loan Program is the alternative finance program of the Florida Alliance for Assistive Services and Technology (FAAST). This service is funded through the U.S. Department of Education's Rehabilitative Services Administration and the Florida Department of Education, Division of Vocational Rehabilitation. The program's mission is to improve the quality of life for all Floridians with disabilities through advocacy and awareness activities that increase access to and acquisition of assistive services and technology. The program offers Floridians with disabilities credit opportunities while purchasing equipment and items that will improve their overall quality of life.

Products

The New Horizon Fund Assistive Technology Loan Program offers loans ranging from \$3,000 to \$30,000 with competitive rates and flexible terms. The loan program serves consumers of all ages; however, the borrower must be at least 18 years of age. The New Horizon Fund offers low-interest loans and loan guarantees through their lending partner, SunTrust Bank. Loans can be used to purchase hearing aids, computer equipment and software, adaptive recreational equipment, modified vehicles and home modifications, among other items.

Services

The New Horizon Fund Assistive Technology Loan Program can help maximize other funding sources by working with other agencies to assist consumers with financing deductibles and co-pays and acquiring financing for vehicles that will be modified through funding from another agency. The New Horizon Fund offers assistance with application completion and referral to one of the statewide Assistive Technology Program Regional Demonstration Centers for product information and the opportunity to try before they buy.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: GEORGIA

Lead Agency:	Georgia Department of Labor
Community Based Organization:	Center for Financial Independence & Innovation
Lender:	CFII and Participating Credit Unions in Georgia
Program Title:	Credit-Able

Overview

Credit-Able is Georgia's Alternative Financing Program for Assistive Technology. The mission of Credit-Able is to make independence affordable for Georgians with disabilities. Credit-Able achieves its mission by developing and sustaining strategic partnerships with community-based organizations and financial institutions that share a common vision of improving the financial well-being of all Georgians, with a special emphasis given to individuals with disabilities and those who are on the fringe of the financial mainstream.

Products

Credit-Able provides low-interest loans and loan guarantees through participating credit unions to enable Georgians with disabilities access to affordable financing for assistive technology, including home & vehicle modifications.

Credit-Able loan guarantees may be used for assistive technology, including, but not limited to:

- Hearing aids;
- Computer equipment and software;
- Recreational equipment;
- Modified vehicles (ramps, lifts, hand controls, etc.); and
- Home modifications (ramps, railings, hand bars, etc.).

Services

Credit-Able offers several services to Georgians with disabilities, including the following:

- Loans and loan guarantees for the purchase of assistive technology;
- Pre- and post-loan financial education, and general financial education for people with disabilities;
- Individual Development Accounts (matched savings); and
- Free tax preparation through the Volunteer Income Tax Assistance Program.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: GUAM

Lead Agency:	Guam Center for Excellence in Developmental Disabilities Education Research, and Service
Community Based Organization:	Pacific Islands Microcredit Institute
Lender:	Bank of Guam
Program Title:	Guam Options for Alternative Loans - Assistive Technology (GOAL-AT)

Overview

The Guam Options for Alternative Loans—Assistive Technology (GOAL-AT) Program offers individuals with disabilities, their families and legal representatives a means to finance assistive technology devices and services with a low interest rate.

Products

The GOAL-AT Program offers guaranteed loans that range from \$100 to \$5,000. Terms are flexible with loans ranging from one to five years or the estimated life of the devices or equipment purchased, whichever is less. The Loan Review Committee, on a case-by-case basis, will approve loan amounts above \$5,000 and beyond five years. The current interest rate agreed upon by the lending institution and the Pacific Islands Microcredit Institute Board is 2% over the Time Deposit Open Accounts (TDOA) rate at the time of closing. The current interest rate is 2.125%. Information about the loan program is available on the program's website: <http://www.gsatcedders.org>. A loan application form is on the website.

Services

The program assists applicants in filling out the application forms as needed. The program also makes available accessible formats of the application and any requested program information. The loan program makes referrals to the statewide AT program to assist potential borrowers in determining his or her AT needs. The loan program also will make referrals to the Pacific Islands Microcredit Institute and the University of Guam's Small Business Development Center for financial education, credit counseling and assistance with writing business plans.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: ILLINOIS

Lead Agency:	Illinois Department of Human Services, Division of Rehabilitation Services
Community Based Organization:	Illinois Assistive Technology Program
Lender:	Illinois Assistive Technology Program
Program Title:	ILoan

Overview

Illinois Assistive Technology Program (IATP) offers an Alternative Financing Program (AFP) called ILoan—Illinois Loans for Independent Living—to Illinoisans with disabilities and their families. ILoan is a preferred interest, revolving loan program which provides individuals with disabilities and their families the opportunity to purchase needed assistive technology devices and services.

Products

The ILoan Program is a direct loan program that offers loans ranging from \$500 to \$35,000. All AFP loans have a fixed interest rate between 5.5% and 7.5%, based on a borrower's credit score and term of the loan. Allowable loan terms range from one year to 10 years depending upon the type and useful life of the items purchased. If debt-to-income ratios are too high or the credit scores too low, the applicant may need a qualified cosigner and/or credit education.

Services

The ILoan Program works closely with the statewide AT program (IATP) staff to provide information and referral services for AT assessment, device demonstration services and device lending library services to better identify AT needs. The ILoan staff assists applicants with loan applications when needed and helps find reliable, no-cost credit education whenever possible.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: IOWA

Lead Agency:	Iowa Finance Authority
Community Based Organization:	Iowa Able Foundation
Lender:	Iowa Able Foundation/Bankers Trust
Program Title:	Iowa Able Foundation

Overview

The Iowa Able Foundation lends directly to individuals with disabilities, families with children with disabilities, caretakers of individuals with disabilities (on behalf of the individual) and older Iowans who are residents of Iowa and in need of access to credit.

Products

Iowa Able provides direct loans to be used for the purchase of assistive technology. Assistive technology includes, but is not limited to, home modifications, vehicles and modified vehicles, and any product, equipment or service needed to ensure an individual's independence at home, at work or in his/her community. Loan guarantees to Iowa banks are available for qualified individuals who lack the collateral necessary to obtain credit needed for the purchase of assistive technology.

The program has additional sources of funding that it uses to provide credit-builder loans of up to \$500 to individuals with disabilities working to establish or increase their credit score and home repair loans to any individual with a disability or older Iowan.

Services

Iowa Able provides financial literacy training and one-on-one technical assistance focused on assisting individuals with disabilities in understanding credit, their personal finances and additional resources for funding.

Borrower prequalification services are available to applicants to determine their capacity for loan repayment.

Through Iowa Able's partner organization, the Iowa Credit Union Foundation, the loan program facilitates Individual Development Account (matched savings) services for modified vehicles.

Iowa Able is a resource for learning about earned income tax credits and other asset-building opportunities for Iowans with disabilities.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: KANSAS

Lead Agency:	University of Kansas
Community Based Organization:	Kansas Assistive Technology Cooperative (KATCO)
Lender:	Golden Plains Credit Union
Program Title:	Kansas Alternative Finance Loan Program

Overview

KATCO provides competitive interest, flexible financing to Kansans with disabilities or family members on their behalf. Financing is provided to purchase assistive technology equipment and services, such as modified vehicles, mobility equipment, sensory aids and home modifications.

Products

KATCO provides loans to purchase assistive technology devices and services. Competitive interest loans have been made from \$250 to \$75,000, with terms up to 10 years, and are typically guaranteed by KATCO with community banks or a credit union. KATCO does provide direct lending as well as bridge loans for certain technologies.

Services

KATCO provides information and referrals to external funders and programs that can help offset the overall cost of assistive technology (AT). Some applicants are directed to the statewide AT Access Sites that provide AT assessments to better identify specific technology needs. Current borrowers receive assistance in managing their loans in the advent of unanticipated health or financial difficulties, as well as credit counseling through partner programs.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: KENTUCKY

Lead Agency:	Office of Vocational Rehabilitation
Community Based Organization:	Kentucky Assistive Technology Loan Corporation
Lender:	Fifth Third Bank
Program Title:	Kentucky Assistive Technology Loan Corporation

Overview

The Kentucky Assistive Technology Loan Corporation (KATLC) offers low-interest loans for qualified applicants with disabilities who need assistive technology. Working with its lending partner, Fifth Third Bank, KATLC can provide loans for modified vehicles, hearing aids, adapted computers, mobility devices, augmentative communication devices or any other type of equipment or home modification that will enhance the quality of life and increase the independence of Kentuckians with disabilities.

Established by state statute in 1996, KATLC is governed by a seven-member board of directors, four of whom must have disabilities. The board reviews all applications. KATLC made its first loan in 2000 and now has provided more than \$4 million in loans to Kentuckians with disabilities to enable them to get the assistive technology they need. The Kentucky Office of Vocational Rehabilitation currently provides the staff support to the board and KATLC.

Products

KATLC offers low-interest guaranteed loans for the purchase of assistive technology. The loans can range from \$500 up to \$25,000. The length of the loan is determined by the life expectancy of the assistive technology, usually loan terms are from one to nine years.

Services

KATLC offers information about assistive technology through its partnership with the statewide AT program in the state, the Kentucky AT Service (KATS) Network. It also provides information about other funding sources for assistive technology.

Assistance is available for individuals to complete the application process. Typically this is done over the telephone.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: LOUISIANA

Lead Agency:	Department of Health and Hospitals
Community Based Organization:	Louisiana Assistive Technology Access Network (LATAN)
Lender:	Regions Bank
Program Title:	LATAN Assistive Technology Financial Loan Program

Overview

LATAN operates a reduced-interest, fixed-rate, extended term alternative financing program. Loan applications are available through a number of sources. They can be found online on the LATAN website. Applicants can call a statewide toll-free number to have the application mailed to them. Applicants also can obtain an application at LATAN's office, at all Regions Bank offices and at various agencies across the state of Louisiana.

Products

The AT Financial Loan Program offers reduced-interest guaranteed and non-guaranteed partnership loans for the purchase of assistive technology. Loans range from \$500 to \$50,000 with interest rates 1% or 2% above prime. Credit is extended to people with disabilities and functional limitations, including those who have no or less than desirable credit.

Services

LATAN works with consumers to raise their credit scores, and their debt to income and expense to income ratios, so that they can qualify for a loan, and helps with application completion. LATAN provides additional funding information to consumers, and encourages consumers to take advantage of LATAN's device demonstrations, device loans and reutilization programs before applying for a loan, so that an appropriate purchase is made.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: MAINE

Lead Agency:	Maine Department of Education
Community Based Organization:	Kim Wallace Adaptive Equipment Loan Program (mPower Loan Program)
Lender:	mPower Loan Board
Program Title:	mPower Loan Program

Overview

Maine's AFP, first created in 1988, started with a \$5,000,000 state bond. In 2005, the Maine Department of Education's Maine CITE Program used Title III funds, through a memorandum of understanding with the mPower Loan Board, to expand the original low-interest loan fund. This created a source of financing for high-risk borrowers who otherwise would not qualify for loans. The mPower Loan Board contracts with the Finance Authority of Maine (FAME) as the fiscal agent and with the state Center for Independent Living (CIL), Alpha One. The CIL markets the AFP, provides information and assistance, receives and processes all consumer loan applications. Alpha One created the *Financial Freedom: Borrowing for AT Guide* as a financial literacy tool for consumers.

Products

The AFP program available through the mPower Loan Program is a revolving loan program for low-income people with disabilities. It can provide loans ranging from \$250 up to \$100,000. Terms are generous, ranging from one to 20 years.

Services

The mPower Loan Program, through Alpha One, provides extensive financial education for applicants. Alpha One developed a unique financial education curriculum for people with disabilities who want to purchase assistive technology and conducts training across the state using that curriculum.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: MARYLAND

Lead Agency:	Maryland Department of Disabilities
Community Based Organization:	Assistive Technology Loan Program Board of Directors
Lender:	State Employees Credit Union, 1st Mariner Bank
Program Title:	Maryland Technology Assistance Program (MD TAP) Assistive Technology Loan Program

Overview

The Assistive Technology Loan Program assists Maryland residents with disabilities and their families qualify for low-interest loans to buy equipment that will help them live, work and learn more independently.

The program looks at an applicant's income and debt, stability in a residence and job, credit history, and the likelihood of the applicant repaying the loan. The program's criteria are much less stringent than those of a bank and will enable many people who would be turned down for bank loans to receive funding.

Products

The Assistive Technology Loan Program offers guaranteed loans and interest rate buy-down loans. All loans have below-market interest rates, most have rates below prime. Applicants can borrow from \$500 up to \$50,000 for secured loans, and up to \$7,500 for unsecured loans.

Services

The Assistive Technology Loan Program works closely with potential loan applicants to seek out other funding to pay for the needed assistive technology. The loan program encourages applicants to use the services of the MD TAP to explore various AT and determine what devices work best for them so that they know exactly what AT they wish to purchase with the loan.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: MASSACHUSETTS

Lead Agency:	The Massachusetts Rehabilitation Commission
Community Based Organization:	Easter Seals Massachusetts
Lender:	Sovereign Bank
Program Title:	The Massachusetts Assistive Technology Loan Program

Overview

The Massachusetts Assistive Technology Loan Program is an alternative financing project that assists residents of Massachusetts with disabilities to secure the technology they need to become more independent and productive members of the community with an improved quality of life. The loan program, funded with federal and state grants through the Massachusetts Rehabilitation Commission, is run by Easter Seals Massachusetts. It offers a reduced interest rate to borrowers with no closing costs, thereby making loans accessible to low-income borrowers and others who would not otherwise qualify for consumer loans.

Products

The loan program offers a 4.5% interest rate for the purchase of assistive technology devices and services. These loans are reviewed according to standard procedure for the lending partner; however, some of the lending criteria have been loosened. For example, the lending partner entertains a higher debt load or a lower credit score than a customer who was applying independent of the program. For customers who would not otherwise qualify for a loan, these lower benchmarks often open the door to greater independence.

The program offers not only the low interest rate offered through the loan program, but also provides a “loan guarantee” component for those applicants who, despite the loosened lending criteria, are still not offered credit. In these instances the program utilizes its fund to “guarantee” the loan for the customer. The lending partner disburses its own funds to grant the loan and accepts payment and interest in return. The program money is there to pay off an outstanding balance in a case of default.

Services

The program works in conjunction with 22 human service agencies, which serve as “Access Sites” allowing a local point-of-contact with the program. These sites not only provide information on the program, but assist in filling out and submitting application materials. The program also works closely with the various components of the statewide AT program, providing information, referral and guidance through the process. In addition, the program offers credit counseling and financial literacy training for those persons, approved or not, that wish to take advantage of such didactic seminars.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: MICHIGAN

Lead Agency:	Michigan Department of Energy, Labor & Economic Growth/Michigan Rehabilitation Services
Community Based Organization:	United Cerebral Palsy of Michigan
Lender:	Option 1 Credit Union
Program Title:	Michigan Assistive Technology Loan Fund

Overview

The Michigan Assistive Technology Loan Fund provides low-interest loans to Michigan residents with disabilities, including seniors with age-related functional limitations. Loans can be used to buy equipment, often called assistive technology (or AT) to help a person more easily navigate through his or her daily life. Loans also can be used to cover warranties, service agreements and the cost of training to use the purchased equipment.

Products

The Michigan Assistive Technology Loan Fund offers guarantees for loans up to \$30,000. Interest rates are low, often below prime. Repayment terms are based on the expected useful life of the assistive technology device and on the borrower's ability to make the monthly loan payments. Repayment terms are as long as possible, up to a maximum of seven years, in order to give the applicant the lowest monthly payment possible

Services

The loan program provides extensive financial literacy education. The loan program adapted the U.S. Treasury Money Smart curriculum to be more relevant to people with disabilities. Now it uses that curriculum to provide training across the state. In addition, the loan program refers applicants to other AT funding sources.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: MINNESOTA

Lead Agency:	Minnesota Department of Administration, Minnesota STAR Program
Community Based Organization:	Assistive Technology of Minnesota, DBA EquipALife
Lender:	Bremer Bank, NA
Program Title:	EquipALife

Overview

EquipALife provides support and assistance exclusively on issues of access and assistive technology. The micro-loan program is a preferred interest, flexible alternative to the traditional lending system. Assistive technology devices and services are financed through the program at a lower rate with terms established to work with the customer's income or budget. The program is inclusive of the individual needs; services, training, maintenance contracts and long-term insurance plans for a device are typically included when a loan is processed. Customer feedback is a critical element as the program is consumer driven and controlled. EquipALife staff use the information gathered to improve program efficiencies.

Products

EquipALife offers loan guarantees for customers with creditworthiness concerns and assists in the process of acquisition from beginning to follow-up and follow-along supports. The loans are preferred interest (lower rates) and offer flexible terms.

Services

EquipALife has resources to help customers identify AT that meets their needs. It provides direct AT services and training on AT devices and referrals to experts as appropriate to meet the customer's specific need. EquipALife offers individual support locating unique funding sources, such as grants to pay for additional AT.

Program services beyond the Micro-Loan include: Access to Telework, loan-based programs geared to increase employment outcomes; AgrAbility-MN, a project in partnership with the University of Minnesota assisting farmers and their families to continue, expand and maintain their business; the Minnesota Regions Assistive Technology Collaborative, MRATC, a statewide partnership providing access to AT devices, services and supports reaching each of the 87 counties in the state; Outreach Project for direct evaluation, training and consultation; Computers go Round with refurbished computers for people in need; and a host of resources on AT.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: MISSOURI

Lead Agency:	Missouri Assistive Technology Council
Community Based Organization:	Show Me Loan Application Review Committee
Lender:	Missouri State Treasurer
Program Title:	Missouri Show Me Loans

Overview

Show-Me Loans provides low-interest loans with flexible terms to allow Missourians with any type of disability to acquire assistive technology devices and services needed to maintain or improve their independence.

Products

Show-Me Loans provides very low-interest loans (from 2% to 4%) up to \$10,000 with payment terms of up to five years. Loans are available for vehicle access modifications, home access improvements, mobility equipment, sensory aids and other assistive technology. There are no application or processing fees charged to applicants or borrowers.

Services

Alternative funding sources: Staff provides information to potential applicants about other external funding resources to help offset the costs of assistive technology, including resources through Missouri Assistive Technology (MoAT).

Equipment selection: If an applicant requests help with selecting devices or modifications, he or she may be referred to one of the MoAT device demonstration sites or to the MoAT device loan program to try out devices for a trial period prior to making a purchasing decision.

Application assistance: Individuals can receive assistance with completing a Show-Me Loan application when requested. An online application is available on the Show-Me Loans website for the convenience of the applicant. The online form is accessible via screen reading software.

Consumer counseling: Show-Me Loans can make referrals to credit counseling programs for applicants or borrowers who have experienced unexpected health or financial difficulties.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: NEBRASKA

Lead Agency:	Assistive Technology Partnership
Community Based Organization:	Easter Seals Nebraska
Lender:	First National Bank of Omaha
Program Title:	Nebraska Alternative Financing Program (NAFP)

Overview

The Nebraska Alternative Financing Program (NAFP) provides low- or reduced-interest loans to qualified Nebraskans with disabilities for the purchase of assistive technology devices and assistive technology services.

Products

The Nebraska Alternative Financing Program offers guarantee loans. These loans have preferred lower interest rates and offer flexible terms. Loans can range from \$1,500 to \$25,000. Loan terms range from two to 10 years. Interest rate subsidies or partial principle subsidies may be offered to buy down interest rates of loans or to partially subsidize loan principle for the purpose of providing affordable monthly payments for borrowers.

Services

In collaboration with the Nebraska Assistive Technology Partnership (ATP), funding coordination will be provided to each applicant for the purpose of identifying other potential financial assistance and to improve the applicant's ability to make a fully informed decision regarding NAFP application. NAFP also works with ATP to offer technical assistance to each applicant for the purpose of identifying the most appropriate assistive technology, equipment or service for his or her individual needs. Technical assistance is also available for completion of the loan application.

Consumer counseling is offered to all applicants approved for loans. The NAFP staff may assist borrowers to apply for alternative financial aid, purchase equipment and resolve payment problems. Although consumer counseling is typically an optional service, the Loan Review Board may require participation if a borrower falls behind in payments.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: NEVADA

Lead Agency:	Department of Health & Human Services—Aging and Disability Services Division
Community Based Organization:	CARE Chest
Lender:	Nevada State Bank and First Independent Bank of Nevada
Program Title:	CARE Loan Fund Program

Overview

The CARE Loan Fund is a statewide financial loan program to help people with disabilities purchase AT devices. The loan program is a partnership between the Nevada Assistive Technology Collaborative, CARE Chest (a nonprofit agency), and Nevada State Bank and First Independent Bank of Nevada. The CARE Loan Fund Program secures bank loans for individuals with disabilities to purchase assistive technology devices that make living independently easier, such as van and home modifications, specialized computer keyboards, speech and hearing aids and more. The loans are offered at lower interest rates and often for more years than a typical bank loan—thus making the loans more affordable.

Products

The CARE Loan Fund offers guaranteed loans, which can go up to \$20,000. Repayment terms are flexible; loan terms can extend over seven years. The program expects to expand and provide in-house lending for lower cost AT.

Services

The loan program staff work closely with CARE Chest's AT reuse program, often identifying devices and equipment that can be used, so that a financial loan is not needed. Staff coordinates with other agencies that provide AT, such as Nevada's Independent Living through AT Program, which is housed at the Northern Nevada Center for Independent Living in northern Nevada and Rebuilding All Goals Efficiently in southern Nevada.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: NEW MEXICO

Lead Agency:	New Mexico Division of Vocational Rehabilitation
Community Based Organization:	San Juan Center for Independence
Lender:	Four Corners Community Bank
Program Title:	Access Loan New Mexico (ALNM)

Overview

Access Loan New Mexico (ALNM) is a statewide Alternative Financing Program (AFP) for New Mexico citizens with disabilities who desire to purchase assistive technology, adaptive equipment or make home modifications for accessibility.

The New Mexico Division of Rehabilitation (NMDVR) received a federal grant from Title III of the *Assistive Technology Act (AT Act)*. San Juan Center for Independence (SJCI), a community-based and consumer-controlled Center for Independent Living (CIL) based in Farmington, N.M., administers the program in partnership with Four Corners Community Bank of Farmington, N.M.

The mission of ALNM is to create a state where all New Mexicans with a disability have an opportunity to purchase assistive devices or services to improve independence, which allows them to be active and contributing members of their community.

ALNM made its first loan in February 2006 for a modified van with a wheelchair ramp. As of Sept. 30, 2009, ALNM has guaranteed over 30 loans for over \$419,300. These loans have been used to purchase modified vehicles, home modifications for accessibility, hearing aids, computers with adaptive equipment and a ceiling track lift system.

Products

The program offers full guaranteed loans and refinancing.

Services

ALNM works closely with other programs that are administered by the San Juan Center for Independence, primarily a grant program that supplements funding for devices and a device loan closet of assistive technology that provides loaner devices to individuals with disabilities. ALNM partners with other agencies that provide down payment sources or pay directly for the adaptive equipment. It also refers individuals to other programs within the state that provide financial literacy and credit counseling and to specialists who provide AT assessments.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: NORTH DAKOTA

Lead Agency:	North Dakota Protection and Advocacy
Community Based Organization:	North Dakota Association for the Disabled, Inc.
Lender:	Alerus Financial
Program Title:	North Dakota Alternative Financial Loan Program

Overview

The North Dakota Alternative Financial Loan Program is a program helping North Dakotans with disabilities obtain assistive technology (AT) to improve their independence and quality of life. Any North Dakota resident with a disability who needs AT may apply. Family members may apply on behalf of children or other family members with disabilities, as long as the device or service is for the use of the person with the disability.

Products

The North Dakota loan program provides guarantees for loan made by Alerus Financial. These loans range from \$500 to \$50,000 and have terms of up to seven years. Loans may be used to purchase assistive technology devices and services, including but not limited to: modified vehicles; home modifications (must own home); computers and adaptive hardware and software; mobility items, such as wheelchairs and walkers; environmental control devices, such as voice activated appliances; augmentative communication devices; recreational and leisure items, such as adaptive fishing equipment; used AT equipment (upon evaluation from AT professional as to value and condition); AT assessments; training on AT devices, and device repair and warranties.

Services

The North Dakota AFP helps customers identify other funding sources for AT that meets their needs. It refers applicants to the North Dakota Interagency Program for Assistive Technology (IPAT) to help applicants find the AT they need and receive AT assessment services and training.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: NORTHERN MARIANA ISLANDS

Lead Agency:	CNMI Council on Developmental Disabilities
Community Based Organization:	Coalition for Anti-Stigma of Mental Illness in the CNMI (CAMI)
Lender:	Bank of Saipan
Program Title:	Trankilu Alternative Financing Program

Overview

The Trankilu Alternative Financing Program's (TAFP) mission is to promote alternative funding resources for CNMI residents with disabilities to acquire assistive technology devices and services to enhance their independence and improve their quality of life. The program is a partnership among the CNMI Council on Developmental Disabilities, the Coalition for Anti-Stigmas of Mental Illness in the CNMI, and the Bank of Saipan.

Products

The Trankilu Alternative Financing Program offers loans up to \$3,000. The program's Loan Review Committee, at its discretion, may recommend to the CBO advisory board for approval of loans that exceed the maximum amount, if such exceptions are justified and would serve the purposes of the TAFP.

Services

The loan program provides information and referrals to other funding sources for AT. It also assists applicants complete loan applications. The loan program works closely with the CNMI statewide AT program, which assists individuals identify which AT devices the persons need.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: OKLAHOMA

Lead Agency:	Oklahoma ABLE Tech
Community Based Organization:	Oklahoma Assistive Technology Foundation
Lender:	BancFirst of Stillwater
Program Title:	Oklahoma Alternative Financing Program

Overview

Oklahoma ABLE Tech, in partnership with BancFirst and the Oklahoma Assistive Technology Foundation (OkAT), offers an Alternative Financing Program (AFP) to Oklahomans with disabilities. The AFP is a low-interest and/or guaranty bank loan that provides individuals with disabilities or those who have a dependent with a disability the opportunity to borrow money for the purchase of needed assistive technology.

Products

All AFP loans have a fixed interest rate of 5% for three years or up to five years for collateralized loans. There are no applications fees, but there are documentation fees for all closed loans. AFP applicants who are denied the low interest BancFirst of Stillwater loan can seek a guaranty of the loan through the Oklahoma Assistive Technology Foundation (OkAT). Under established policies and procedures, OkAT, a nonprofit organization, can guaranty the loan of qualified applicants. OkAT determines a qualified applicant must have the financial means to make the monthly payment of the loan and the person is working toward correcting any adverse credit.

Services

Applicants are also referred to Oklahoma ABLE Tech's other services for information and referral to help them determine what AT they may need. The program also has extensive information on other funding sources to pay for AT or blend with the funds provided through the financial loan program.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: PENNSYLVANIA

Lead Agency:	Pennsylvania Department of Community and Economic Development
Community Based Organization:	Pennsylvania Assistive Technology Foundation
Lender:	Sovereign Bank and Pennsylvania Assistive Technology Foundation
Program Title:	Pennsylvania Assistive Technology Foundation

Overview

The Pennsylvania Assistive Technology Foundation (PATF) is committed to helping people with disabilities and older Pennsylvanians acquire the assistive technology devices and services they want to live a more independent and satisfying life. PATF can help people of all ages, disabilities and health conditions. People of all income levels may apply for a loan. An applicant must have an ability and willingness to repay a loan.

Products

PATF provides borrowers with low-interest loans with extended repayment terms so people can better afford these devices and services. PATF has two loan programs: (1) for loan amounts up to \$1,000 and (2) for loan amounts greater than \$1,000.

For mini-loans that are from \$100 to \$1,000, the interest rate is 0% with a minimum monthly payment of \$20. The maximum repayment period is three years. Along with a mini-loan, PATF may be able to offer a mini-grant of up to 50 percent of the loan request if the borrower meets the grant eligibility guidelines. Grant funds are provided through private donations. To receive a grant, the borrower must exhaust all other funding options, and must have a household income that is no greater than 150 percent of the federal poverty guidelines.

For low-interest loans that are greater than \$1,000, the interest rate is 4.5%. If a borrower has good credit, then his or her loan request may be approved as a traditional loan, and the loan can be for up to \$60,000. The repayment period for the loan will be based upon the useful life of the device. If, however, there are credit problems, SovereignBank will request that the PATF board of directors guarantee the loan. If the board agrees to do so, the maximum amount a person may borrow is \$25,000. Similar to a traditional loan, the repayment terms will be based upon the useful life of the device.

Services

PATF provides extensive information and referral to other funding sources. It works with other funding sources to blend funding to minimize the amount an applicant must borrow for the assistive technology.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: SOUTH CAROLINA

Lead Agency:	South Carolina Vocational Rehabilitation Department
Community Based Organization:	Allied Opportunities, Inc.
Lender:	South Carolina State Credit Union
Program Title:	South Carolina Assistive Technology Loan Program

Overview

This program offers loan guarantees to qualifying South Carolinians with disabilities, their families and authorized representatives. The loan program facilitates loans to purchase a broad range of assistive technology (AT). AT is defined as any item, piece of equipment or device that enables an individual with a disability to improve their independence and quality of life.

Products

The loan program offers guarantees for loans through the South Carolina State Credit Union to purchase AT. Allowable equipment may include motor vehicles, vehicle modifications, hearing aids, sight equipment, wheelchairs or motorized scooters. The costs of training to use the equipment, insurance, extended warranties and maintenance plans may be included in the loan. Loans can range from \$500 to \$30,000. Terms are flexible, extending to up to seven years.

Services

The loan program offers information about other funding sources for obtaining assistive technology. It also refers potential applicants to the South Carolina Assistive Technology Program, the statewide AT program located at the University of South Carolina in Columbia. The state program helps applicants determine what AT they need by offering free consultation services to help guide the individual through the decision-making process.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: UTAH

Lead Agency:	Utah State University, Center for Persons with Disabilities
Community Based Organization:	Utah Assistive Technology Foundation
Lender:	Zions Bank
Program Title:	Utah Alternative Financing Program

Overview

The mission of the nonprofit Utah Assistive Technology Foundation (UATF), established in 1991, is to ensure that assistive technology is affordable and obtainable for Utahans with disabilities. Assistive technology makes it possible for individuals with disabilities to be independent and successful in all avenues of life. This program is often the only means that Utahans with disabilities have to obtain the technology they need to attend school, attain employment and fully participate in the community. The UATF has always placed an emphasis on consumer control, demonstrated by its slogan, "Independence is priceless. We help make it affordable." The majority of board and staff members are people with disabilities, or parents of children with disabilities. Since 2000, children and adults with disabilities have received 1,198 loans worth more than \$6 million dollars for a variety of assistive technology devices, including home modifications, hearing aids, walkers, wheelchairs, adapted computers, elevators, Braille equipment, print enlargers, scooters and modified vans.

Products

The UATF facilitates favorable credit financing of assistive technology through a participating financial institution for qualified individuals with disabilities. This program provides interest rate "buy-downs" in partnership with the participating bank to provide affordable monthly payments. The program offers non-guaranteed and guaranteed loans through its partnership with the participating bank. The UATF offers low-interest loans with no application fees. Loans range from \$500 to \$55,000, depending on the device and borrower qualifications. All requests are channeled through one location, although loan papers can be signed at any of the 40 bank offices. Very few loan recipients have had their loans written off. The great majority of people who receive loans stay current with their payments because they realize the cost savings of the low-interest rates, and they appreciate the independence that technology provides.

Services

The UATF offers assistance with application completion. Information and referral is offered to all parties who inquire about loans. A limited amount of technical assistance is provided to applicants. The UATF provides information and referral to external funding sources that can help cover all or part of the cost of the AT device. The program also directs some applicants to the Utah AT program or other AT providers to receive information on devices and to better identify technology needs.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: VERMONT

Lead Agency:	Vermont Department of Aging and Disabilities/Vermont Assistive Technology Project
Community Based Organization:	Opportunities Ventures, Inc.
Lender:	Opportunities Credit Union
Program Title:	Opportunities Independence Fund

Overview

Opportunities Independence Fund is operated by Opportunities Ventures, Inc. and the Opportunities Credit Union, a community development credit union covering Vermont and offering a wide range of financial products and services to underserved, unbanked and low-income families, including a variety of niche products for specific communities. The program motto, "We don't say 'no', we say when," indicates its willingness to work with individuals to identify their financial goals and to work through barriers to getting to these goals. Opportunities and the Independence Fund regularly seek input from hundreds of partners, members and community advocates to identify unmet needs and to develop solutions for current financial gaps in our area.

Products

Loans are available for modified vehicles, adaptive equipment, wheelchairs, lifts, scooters, home modifications, dentures, hearing aids, adapted recreational equipment and other adapted items that enable individuals to have full access to all that life offers for work and/or pleasure. Loans range from \$100 to \$50,000. Rates range typically from 3% to 6% based on term of the loan.

Services

Opportunities Credit Union also has three full-time U.S. Department of Housing and Urban Development certified counselors who provide financial education and one-on-one counseling at no cost to individuals who need to address financial challenges, improve or build credit, establish savings and budgets, and are interested in home ownership programs, as well as those facing foreclosure, repossession or bankruptcy.

For individuals with language challenges needing sign interpreters or other languages in order to facilitate either obtaining a loan or financial service, the program has staff speaking up to nine languages and access to translators where additional language skills may be needed. Staff can meet with clients at their home or other convenient locations if necessary to complete loan application or closing process.

**TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE:
U.S. VIRGIN ISLANDS**

Lead Agency: University of the Virgin Islands
Community Based Organization: Virgin Islands Assistive Technology Foundation, Inc.
Lender: Banco Popular
Program Title: U.S. Virgin Islands Loan Program/VIATF

Overview

The VIATF is committed to building better lives for the citizens with disabilities in the Virgin Islands and their families by offering citizens access to low-interest bank loans to purchase assistive technology (AT) devices and services. VIATF offers people with disabilities access to low-interest bank loans to purchase AT devices and services. Under VIATF, the cost of the borrowed money is significantly reduced.

Products

VIATF offers interest rate buy-down loans to persons with disabilities so that they can access low-interest bank loans, ranging from \$300 to \$15,000, to purchase AT devices and services.

Services

The loan program partners with the U.S. Virgin Islands Technology-Related Assistance for Individuals with Disabilities (TRAID) program, which is the statewide AT program, to provide technical assistance identifying appropriate AT, referrals to other funding sources and training on the various AT devices.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: VIRGINIA

Lead Agency:	Virginia Department of Rehabilitative Services
Community Based Organization:	NewWell Fund/Assistive Technology Loan Fund Authority
Lender:	SunTrust Bank
Program Title:	NewWell Fund

Overview

The NewWell Fund is the alternative financing program in Virginia. It was created with public funds to help Virginians with disabilities obtain assistive technology, home modifications or telework business equipment through low-interest loans. The AT Loan Fund Authority is a unique public-private partnership.

Products

The NewWell Fund offers a variety of loan financing options that include direct loans, guaranteed loans and non-guaranteed loans at low-interest rates for a broad range of assistive technology, which can include devices, training for the device and home modifications. Additionally, loans are available for equipment, supplies and inventory for home-based self-employment. Through the banking partnership, the NewWell Fund is able to offer loans to qualified borrowers of up to \$30,000 and beyond, with exceptions, at below market interest rates and extended terms. There is no minimum loan amount.

Services

The NewWell Fund provides consumer counseling for those needing assistance in completing an application as well as support for assistive technology evaluations. The program guides Virginians with disabilities to assistive technology vendors who help them select the appropriate device for submission with the loan application. The program also directs consumers interested in home-based businesses to local microenterprise organizations. Their expertise leads to the development of a business plan for submission with the loan application.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: WASHINGTON

Lead Agency:	Washington Department of Commerce
Community Based Organization:	Washington Access Fund
Lender:	Washington Access Fund
Program Title:	Assistive Technology Loan Program

Overview

The Washington Access Fund is a statewide nonprofit community development financial institution, with a mission to promote access to technology and economic opportunity for Washington residents with disabilities.

Products

The program provides low-interest (5%) loans for assistive technology and home and vehicle accessibility modifications. Loans of up to \$10,000 are available for terms of up to five years. Loan applications are available online or by contacting the Access Fund. Washington's AFP grant also supports a low-cost CCTV leasing program intended to provide people with vision disabilities with affordable long-term access to powerful desktop magnifiers. The CCTV lease program primarily benefits low-income seniors who need the CCTVs to maintain their independence. The grant also supports staffing for a small Assistive Technology Matched Savings Account pilot project through which individuals with disabilities can save up to \$4,000 and receive an equal amount in match for purchases of assistive technology needed for work-related activities (including training and education intended to lead to work).

Services

The Access Fund provides tips and advice on selecting and paying for assistive technology, referrals to appropriate assistive technology vendors and service providers, and advice and referrals relating to budgeting, credit repair and financial planning for people with disabilities.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: WISCONSIN

Lead Agency:	Wisconsin Department of Health Services
Community Based Organization:	IndependenceFirst
Lender:	M&I Bank
Program Title:	WisLoan

Overview

WisLoan is the statewide alternative loan program that allows residents with a disability to purchase assistive technology that helps them to live more independently and productively. WisLoan is operated by IndependenceFirst.

The program is open to Wisconsin residents of all ages who have a disability. There are no income requirements, and individuals are not required to exhaust personal or public funding. Under the program, banks provide loans to qualified borrowers. Loan amounts depend on the item purchased and the ability to repay the loan.

Products

The WisLoan program offers guaranteed loans for assistive technology. The loans help people buy such equipment as hearing aids, modified vehicles, wheelchairs and ramps. Loans range from \$1,000 to \$50,000 and terms are flexible, ranging from one to 10 years. Direct loans are also available for loans under \$1,000 for assistive technology.

Services

Independent Living Centers throughout the state provide technical assistance and assist potential borrowers complete loan applications. These centers also provide information on devices the consumer may be interested in. The Independent Living Centers coordinate and collaborate activities with programs funded under the *AT Act* in Wisconsin.

TITLE III ALTERNATIVE FINANCING PROGRAM PROFILE: WYOMING

Lead Agency:	Wyoming Institute for Disabilities (WIND)
Community Based Organization:	Wyoming Independent Living Rehabilitation, Inc.
Lender:	First Interstate Bank of Laramie
Program Title:	Wyoming Technology Access Program (WYTAP)

Overview

WYTAP provides financial loans for consumers to purchase assistive technology devices and services. The loan program permits Wyoming residents with disabilities and family members to apply for reduced interest loans to purchase assistive technology equipment and services. Although assistive technology often means the difference between people with disabilities living independently or as dependents, they often cannot afford to purchase necessary AT equipment because of their low-income levels and/or creditworthiness.

Products

WYTAP offers guaranteed loans and interest rate buy-down loans. Loans can be up to \$25,000 and for up to seven years. WYTAP buys down the interest below the current prime interest rate to make the loans more affordable. The lender approves WYTAP loans to applicants with credit ratings which would not be approved based on routine bank-lending policy.

Services

The staff at Wyoming Independent Living Rehabilitation assists individuals to complete loan applications. They also provide referrals to loan counseling and other sources of funding for AT. The loan program partners with the Wyoming Institute for Disabilities' Assistive Technology Resources program, which is the statewide AT program in Wyoming, to assist individuals identify assistive technology that best meets their needs.

APPENDIX D

CONTACT INFORMATION FOR STATE GRANTS FOR ASSISTIVE TECHNOLOGY PROGRAMS¹⁰

¹⁰ Information included in this appendix is current as of August 2010.

ALABAMA

Alabama Statewide Technology Access and Response (STAR) System
2125 East South Blvd.
P.O. Box 20752
Montgomery, AL 36120-0752
Web: <http://www.rehab.state.al.us/star>

ALASKA

Alaska Statewide Assistive Technology Program
Division of Vocational Rehabilitation
801 W. 10th St., Suite A
Anchorage, AK 99801
Web: <http://www.labor.state.ak.us/at>

AMERICAN SAMOA

American Samoa Assistive Technology Service Project (ASATS)
Division of Vocational Rehabilitation
Department of Human Resources
Pago Pago, American Samoa 96799

ARIZONA

Arizona Technology Access Program (AzTAP)
Institute for Human Development
Northern Arizona University
2400 N. Central Ave., Suite 300
Phoenix, AZ 85004
Web: <http://www.nau.edu/ihd/aztap>

ARKANSAS

Arkansas Increasing Capabilities Access Network (ICAN)
Arkansas Department of Workforce Education
Arkansas Rehabilitation Services
26 Corporate Hill Drive
Little Rock, AR 72205
Web: <http://www.Arkansas-ican.org>

CALIFORNIA

California Assistive Technology Systems (CATS)
California Department of Rehabilitation
2000 Evergreen
P.O. Box 944222
Sacramento, CA 94244-2220
Web: <http://www.atnet.org>

COLORADO

Colorado Assistive Technology Partners
601 E. Eighteenth Ave., Suite 130
Denver, CO 80203
Web: <http://www.uchsc.edu/atp>

CONNECTICUT

Connecticut Assistive Technology Project
25 Sigourney St. 11th Floor
Hartford, CT 06106
Web: <http://www.CTtechact.com>

DELAWARE

Delaware Assistive Technology Initiative (DATI)
Center for Applied Science & Engineering
University of Delaware, Alfred I. DuPont Hospital for Children
1600 Rockland Road
P.O. Box 269
Wilmington, DE 19899-0269
Web: <http://www.dati.org>

DISTRICT OF COLUMBIA

Assistive Technology Program for the District of Columbia
University Legal Services
220 I St., NE, Suite 130
Washington, DC 20002
Web: <http://www.atpdc.org>

FLORIDA

Florida Alliance for Assistive Services and
Technology (FAAST)
325 John Knox Road, Building 400,
Suite 402
Tallahassee, FL 32303-4151
Web: <http://faast.org>

GEORGIA

Georgia Tools for Life
Georgia Department of Labor
Vocational Rehabilitation Program
Assistive Technology Unit
1700 Century Circle, Suite B-4
Atlanta, GA 30345
Web: <http://www.gatfl.org>

GUAM

Guam System for Assistive Technology
(GSAT)
University of Guam
Guam Center for Excellence in
Developmental Disabilities, Education,
Research and Service (Guam CEDDERS)
UOG Station
303 University Drive,
House #19 Dean Circle
Mangilao, GU 96923
Web: <http://www.guamcedders.org>

HAWAII

Assistive Technology Resource Centers of
Hawaii (ATRC)
414 Kuwili St., Suite 104
Honolulu, HI 96817
Web: <http://www.atrc.org>

IDAHO

Idaho Assistive Technology Project
129 West Third St.
Moscow, ID 83844-4401
Web: <http://www.educ.uidaho.edu/idatech>

ILLINOIS

Illinois Assistive Technology Program
1 W. Old State Capitol Plaza, Suite 100
Springfield, IL 62701
Web: <http://www.iltech.org>

INDIANA

INDiana Assistive Technology Act
(INDATA)
A division of Easter Seals Crossroads
4740 Kingsway Drive
Indianapolis, IN 46205
Web: <http://www.eastersealscrossroads.org>
<http://www.eastersealstech.com>

IOWA

Iowa Program for Assistive Technology
Center for Disabilities and Development
100 Hawkins Drive, Room 5295
Iowa City, IA 52242-1011
Web: <http://www.uiowa.edu/infotech>

KANSAS

Assistive Technology for Kansans Project
2601 Gabriel
Parsons, KS 67357
Web: <http://www.atk.ku.edu>

KENTUCKY

Kentucky Assistive Technology Service
(KATS) Network
Charles McDowell Center
8412 Westport Road
Louisville, KY 40242
Web: <http://www.katsnet.org>

LOUISIANA

Louisiana Assistive Technology Access
Network (LATAN)
3042 Old Forge Road, Suite D
P.O. Box 14115
Baton Rouge, LA 70898-4115
Web: <http://www.latan.org>

MAINE

Maine Consumer Information and
Technology Training Exchange (CITE)
Maine CITE Coordinating Center
46 University Drive
Augusta, ME 04330
Web: <http://www.maine cite.org>

MARYLAND

Maryland Technology Assistance Program
(MD TAP)
Department of Disabilities
2301 Argonne Drive, Room T17
Baltimore, MD 21218
Web: <http://www.md tap.org>

MASSACHUSETTS

Massachusetts Assistive Technology
Act Program
Massachusetts Rehabilitation Commission
27 Wormwood St., Suite 600
Boston, MA 02210
Web: <http://www.mass.gov>

MICHIGAN

Michigan Assistive Technology Project
c/o Michigan Disability Rights Coalition
740 W. Lake Lansing Road, Suite 200
East Lansing, MI 48823
Web: <http://www.copower.org/AT>

MINNESOTA

Minnesota STAR Program
50 Sherburne Ave., Room 309
St. Paul, MN 55155
Web: <http://www.starprogram.state.mn.us>

MISSISSIPPI

Mississippi Project START
P.O. Box 1698
Jackson, MS 39215-1000
Web: <http://www.msprojectstart.org>

MISSOURI

Missouri Assistive Technology Project
4731 South Cochise, Suite 114
Independence, MO 64055-6975
Web: <http://www.at.mo.gov>

MONTANA

MonTECH Program
Rural Institute
University of Montana
634 Eddy Ave., CHC-009
Missoula, MT 59812
Web: <http://montech.ruralinstitute.umt.edu>

NEBRASKA

Nebraska Assistive Technology Partnership
5143 South 48th St., Suite C
Lincoln, NE 68516-2204
Web: <http://www.atp.ne.gov>

NEVADA

Nevada Assistive Technology Collaborative
Department of Health & Human Services
Office of Disability Service
3656 Research Way, Suite 32
Carson City, NV 89701
Web: http://dhhs.nv.gov/ODS_Programs.htm

NEW HAMPSHIRE

Assistive Technology in New Hampshire
(ATinNH)
University of New Hampshire
Institute on Disability/UCE
10 West Edge Drive, Suite 101
Durham, NH 03824
Web: <http://www.iod.unh.edu/atinnh.html>

NEW JERSEY

Assistive Technology Advocacy Center
New Jersey Protection and Advocacy, Inc.
210 South Broad St., 3rd Floor
Trenton, NJ 08608
Web: <http://www.njpanda.org>

NEW MEXICO

New Mexico Technology
Assistance Program
435 St. Michael's Drive, Building D
Santa Fe, NM 87505
Web: <http://www.nmtap.com>

NEW YORK

New York State TRAIID Program
NYS Commission on Quality Care and
Advocacy for Persons with Disabilities
(CQCAPD)
401 State St.
Schenectady, NY 12305
Web: <http://www.cqcapd.state.ny.us>

NORTH CAROLINA

North Carolina Assistive
Technology Program
Department of Health and Human Services
Division of Vocational
Rehabilitation Services
1110 Navaho Drive, Suite 101
Raleigh, NC 27609-7322
Web: <http://www.ncatp.org>

NORTH DAKOTA

North Dakota Interagency Program for
Assistive Technology (IPAT)
3509 Interstate Blvd.
Fargo, ND 58103
Web: <http://www.ndipat.org>

NORTHERN MARIANA ISLANDS

Systems of Technology-Related Assistance
for Individuals with Disabilities (STRAID)
CNMI Council on
Developmental Disabilities
P.O. Box 502565
Saipan, MP 96950-2565
Web: <http://www.cnmicdd.org>

OHIO

Assistive Technology of Ohio
445 East Dublin Granville Road, Building L
Worthington, OH 43085
Web: <http://www.atohio.org>

OKLAHOMA

Oklahoma ABLE Tech
Seretean Wellness Center
Oklahoma State University
1514 W. Hall of Fame
Stillwater, OK 74078-2026
Web: <http://okabletech.okstate.edu>

OREGON

Access Technologies, Inc.
Oregon Department of Human Services
(DHS), Seniors and People with
Disabilities (SPD)
3070 Lancaster Drive N.E.
Salem, OR 97305-1396
Web: <http://www.accesstechnologiesinc.org>

PENNSYLVANIA

Pennsylvania's Initiative on Assistive
Technology (PIAT)
Institute on Disabilities/UCEDD University
Services Building
Suite 610
Temple University
1601 North Broad St.
Philadelphia, PA 19122
Web: <http://disabilities.temple.edu>

PUERTO RICO

Puerto Rico Assistive Technology Program
(PRATP)
University of Puerto Rico
Central Administration/FILIUS Instituto
Assistive Technology Institute
Jardin Botanico Sur
1187 Calle Flamboyán
San Juan, PR 00926-1117
Web: <http://www.pratp.upr.edu>

RHODE ISLAND

Rhode Island Assistive Technology Access
Partnership (ATAP)
Office of Rehabilitation Services
40 Fountain St.
Providence, RI 02903
Web: <http://www.atap.state.ri.us>

SOUTH CAROLINA

South Carolina Assistive Technology Project
USC School of Medicine
University Center for Excellence
Columbia, SC 29208
Web: <http://www.sc.edu/scatp>

SOUTH DAKOTA

DakotaLink
South Dakota Assistive Technology Project
1161 Deadwood Ave., Suite #5
Rapid City, SD 57702
Web: <http://DakotaLink.tie.net>

TENNESSEE

Tennessee Technology Access Project
(TTAP)
Citizens Plaza, 14th Floor
400 Deaderick St.
Nashville, TN 37248-6000
Web: <http://www.state.tn.us/humanserv/rehab/ttap.html>

TEXAS

Texas Assistive Technology Project
Texas Center for Disability Studies
University of Texas at Austin
4030-2 West Braker Lane, Suite 220
Austin, TX 78759
Web: <http://techaccess.edb.utexas.edu>

U.S. VIRGIN ISLANDS

Virgin Islands Technology-Related
Assistance for Individuals with Disabilities
(VITRAID)
University of the Virgin Islands/UCE
#2 John Brewers Bay
St. Thomas, U.S. VI 00801-0990
Web: <http://www.uvi.edu/sites/uvi/Pages/VIUCEDD-Home.aspx?s=CO>

UTAH

Utah Assistive Technology Program
Center for Persons with Disabilities
6855 Old Main Hill
Logan, UT 84322-6855
Web: <http://www.uatpat.org>

VERMONT

Vermont Assistive Technology Program
103 South Main St.
Weeks Building
Waterbury, VT 05671-2305
Web: <http://www.dad.state.vt.us/atp>

VIRGINIA

Virginia Assistive Technology System
(VATS)
8004 Franklin Farms Drive
P.O. Box K-300
Richmond, VA 23288-0300
Web: <http://www.vats.org>

WASHINGTON

Washington Assistive Technology Act
Program (WATAP)
University of Washington
Center for Technology and Disability Studies
CHDD South Building, Room 104
Box 357920
Seattle, WA 98195-7920
Web: <http://wata.org>

WEST VIRGINIA

West Virginia Assistive Technology System
(WVATS)
West Virginia Center for Excellence
in Disabilities
Airport Research and Office Park
955 Hartman Run Road
Morgantown, WV 26505
Web: <http://cedwvu.org/programs/wvats>

WISCONSIN

Wisconsin Assistive Technology Program
(WisTech)
Division of Disability and Elder Services
P.O. Box 7851
1 W. Wilson St., Room 1151
Madison, WI 53707-7851
Web: <http://dhfs.wisconsin.gov/disabilities/wistech>

WYOMING

Wyoming Assistive Technology Resources
(WATR)
Wyoming Institute for Disabilities (WIND)
University of Wyoming
Box 4298
Laramie, WY 82072-4298
Web: <http://wind.uwyo.edu/watr>

APPENDIX E

CONTACT INFORMATION FOR ALTERNATIVE FINANCING PROGRAMS¹¹

¹¹ Information included in this appendix is current as of August 2010.

ALABAMA

Alabama Loan Program
Alabama Department of
Rehabilitation Services
2125 East South Blvd.
P.O. Box 20752
Montgomery, AL 36120-0752

ARIZONA

Arizona Loans for Assistive Technology
Program (AzLAT)
Northern Arizona University
Institute for Human Development
2400 North Central Ave., Suite 300
Phoenix, AZ 85004
Web: <http://www.azlat.org>

ARKANSAS

Arkansas Technology Alternative
Financing Project
Arkansas Rehabilitation Services
4601 West Markham
Little Rock, AR 72205

DELAWARE

Delaware Loan Program
Delaware Assistive Technology Initiative
University of Delaware
1600 Rockland Road
P.O. Box 269
Wilmington, DE 19899-0269

FLORIDA

Florida Alternative Financing Program
Florida Alliance for Assistive Services and
Technology (FAAST, Inc.)
325 John Knox Road, Building 400,
Suite 402
Tallahassee, FL 32303

GEORGIA

The Center for Financial Independence and
Innovation
1419 Mayson St., NE
Atlanta, GA 30324

GUAM

Guam Options for Alternative Loans –
Assistive Technology (GOAL-AT)
University of Guam CEDDERS
UOG Station
303 University Drive, House #19
Dean Circle
Mangilao, GU 96923

ILLINOIS

TechConnect Low Interest Loan Program
Illinois Assistive Technology Program
1 West Old State Capitol Plaza, Suite 100
Springfield, IL 62701-1200

IOWA

Iowa Able Loan Program
Abilities Fund
410 North 18th St.
Centerville, IA 52544
Web: <http://www.abilitiesfund.org>

Iowa Able Foundation
State Public Policy Group
200 10th St., Fifth Floor
Des Moines, IA 50309

KANSAS

Alternative Financing Program
Kansas Assistive Technology Cooperative
625 Merchant, Suite 205
Emporia, KS 66801

KENTUCKY

Loan Initiative Networking Kentuckians for
Assistive Technology (LINK AT)
Kentucky Assistive Technology
Loan Corporation
209 St. Clair St.
Frankfort, KY 40601
Web: <http://www.katlc.ky.gov>

LOUISIANA

Louisiana Assistive Technology
Loan Program
Louisiana Assistive Technology Access
Network (LATAN)
3042 Old Forge Road, Suite D
Baton Rouge, LA 70808
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

MARYLAND

Assistive Technology Guaranteed
Loan Program
Maryland Technology Assistance Program
2301 Argonne Drive, Room T-17
Baltimore, MD 21218
Web: <http://www.mdtp.org>

MASSACHUSETTS

Massachusetts AT Loan Program
Easter Seals Massachusetts
484 Main St.
Worcester, MA 01608

MICHIGAN

Michigan Assistive Technology Loan Fund
c/o U.C.P. Michigan
3401 E. Saginaw, Suite 216
Lansing, MI 48912
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
Web: <http://www.atmn.org>

MISSOURI

Show Me Loans
Missouri Assistive Technology Council
4731 South Cochise #114
Independence, MO 64055-6975

NEBRASKA

Nebraska Alternative Financing
Loan Program
Easter Seals Nebraska
638 North 109th Plaza
Omaha, NE 68154

NEVADA

Nevada Assistive Technology Loan Fund
CareChest
7910 N. Virginia St.
Reno, NV 89506

NEW MEXICO

New Mexico Loan Program
San Juan Center for Independence
3535 E. 30th, Suite 101
Farmington, NM 87402

NORTH DAKOTA

North Dakota AT Loan Program
North Dakota Association for the Disabled
2660 South Columbia Road
Grand Forks, ND 58201

NORTHERN MARIANA ISLANDS

Trankilu Loan Program
Commonwealth of the Northern Marianas
Council on Developmental Disabilities
P.O. Box 502565
Saipan, MP 96950-2565
Web: <http://www.cnmicdd.org>

OKLAHOMA

Oklahoma Alternative Financing Program
Oklahoma ABLE Tech
1514 West Hall of Fame
Stillwater, OK 74078-2026

PENNSYLVANIA

Pennsylvania Assistive
Technology Foundation
1004 West Ninth Ave., First Floor
King of Prussia, PA 19406
Web: <http://www.patf.us>

SOUTH CAROLINA

South Carolina Assistive Technology
Loan Program (SC AT)
Vocational Rehabilitation Department
1410 Boston Ave.
West Columbia, SC 29171

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

UTAH

Alternative Financing Program
Utah Assistive Technology Foundation
(UATF)
Center for Persons with Disabilities
6835 Old Main Hill
Logan, UT 84322
Web: <http://www.uatf.org>

VERMONT

Vermont Assistive Technology Fund
Opportunities Ventures
18 Pearl St.
Burlington, VT 05401

VIRGINIA

Assistive Technology Loan Fund Authority
(ATLFA)
1602 Rolling Hills Drive, Suite 107
Richmond, VA 23229
Web: <http://www.atlfa.org>

WASHINGTON

Washington Access Fund
Washington Assistive Technology
Foundation
100 South King, Suite 280
Seattle, WA 98104

WISCONSIN

WisLoan
Independence First
600 W. Virginia St., Suite 401
Milwaukee, WI 53204-1516
Web: [http://www.dhfs.wisconsin.gov/
disabilities/wistech/wisloan.htm](http://www.dhfs.wisconsin.gov/disabilities/wistech/wisloan.htm)

WYOMING

Wyoming Technology Access Program
(WYTAP)
Wyoming Independent Living
Rehabilitation, Inc.
305 West First St.
Casper, WY 82601

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