



# Alternative Financing for Assistive Technology

**Thursday, December 5, 2019**

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with

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# Basic Webinar Instructions

- Audio available through computer or phone.
- Check sound via Communicate menu at top left
- Closed captions: use arrow to expand or contact the Media Viewer window. You may have to enter some log-in information.
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# Basic Webinar Instructions

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- Go to the Chat option in the right-hand column. Please send to “All Panelists”. Enter message in box and hit return. You may enter questions about the presentation at any time.
- In addition, during the Q & A period, if you have a web microphone, click the “Raise Hand” icon to indicate that you have a question. We will enable your microphone or phone connection.

# Basic Webinar Instructions

- Please let me know if more than one person is viewing at your computer
- 4 quick survey questions + opportunity to share comments
- Session recorded and archived with PowerPoint files at [www.agrability.org/Online-Training](http://www.agrability.org/Online-Training)
- Problems: use chat window or email [jonesp@purdue.edu](mailto:jonesp@purdue.edu)



**AgrAbility:** USDA–sponsored program that assists farmers, ranchers, and other agricultural workers with disabilities.

- Partners land–grant universities with disability services organizations. Currently 20 state projects
- National AgrAbility Project: Led by Purdue’s Breaking New Ground Resource Center. Partners include:
  - Goodwill of the Finger Lakes
  - APRIL (Association of Programs for Rural Independent Living)
  - Colorado State University
  - Washington State University
- More information available at [www.agrability.org](http://www.agrability.org)



# Alternative Financing for Assistive Technology

Funding Resources for Farmers, Ranchers and Their Families

Susan Tachau and Tracy Beck  
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# Alternative Financing Programs and the AgrAbility Projects

- The Alternative Financing Programs (AFPs) were mentioned in the Technology-Related Assistance for Individuals with Disabilities Act of 1988 (the “Tech Act”). States were encouraged to conduct a needs assessment, including learn about existing and needed financing mechanisms.
- AgrAbility received its first federal funding in 1991 (1990 Farm Bill).
- The “Tech Act”, amended in 1994 included Title III – Alternative Financing Mechanisms.
- The “Tech Act” was again reauthorized in 1998 and renamed the Assistive Technology Act (of 1998.) Title III programs remained in the AT Act.

# Assistive Technology (continued)

- A separate funding stream for AFPs began in FY 2000. By the end of FY 2004, there were 31 programs.
- In FY 2004, the AT Act was amended and AFPs were incorporated into the state AT programs. The same language that described the types of financing (AFPs) was now included within “state financing”.
- Some monies continued to be appropriated for AFPs under a “special ruling” through FY 2006. There were now 33 AFPs.
- Beginning in FY 2012, additional monies (separate from the state AT programs) have been available for AFPs. As of December 2019, there are 40 AFPs plus at least 2 state AT financing programs.



# We Should be Working Together

## Contact Information for AFPs



<https://patf.us/afplist>

# What Do the AFPs Do?

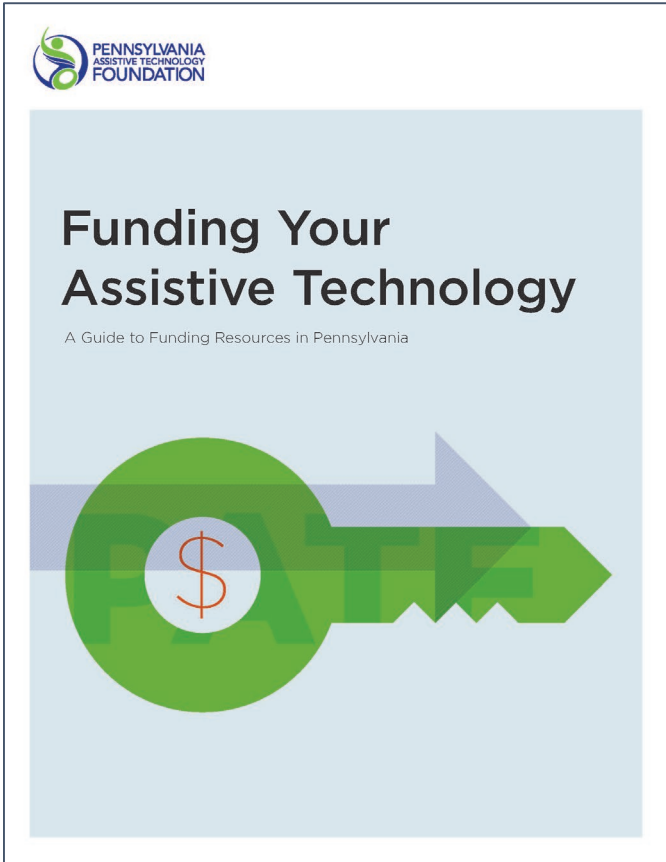
Alternative Financing Programs (AFPs) have a mission of helping individuals with disabilities **acquire** the assistive technology (AT) they want or need throughout their state(s) or territory.

AFPs help people of:

- All ages
- All disabilities and health conditions
- All income levels

# AFP Programs

- Provide information about possible AT funding resources



**A Guide To Assistive Technology Funding In Kentucky**

# Information and Assistance (continued)



Partner with the Agricultural Safety and Health eXtension Community of Practice (CoP):

<https://ag-safety.extension.org/funding-resources-for-assistive-technology-for-farmers-and-ranchers/>

# AT Financing

- AFPs have developed loan models that incorporate a variety of financing options, including:
  - ✓ Direct Lending
  - ✓ Credit-Building Loans (microloans)
  - ✓ Low-Interest and No-Interest Loans
  - ✓ Loan Guarantees
  - ✓ Interest Buy-Down Loans
  - ✓ Unsecured Loans
  - ✓ Secured Loans
  - ✓ Home Equity Loans



# What Makes AFPs “Alternative” Lenders

Fairly simple application  
(consumer lending)

Programs will blend  
(braid) funding streams

Low fees, if any

Continued relationship with borrower (assist if there are problems)

No “deeper” relationship (e.g. marketing other lines of credit)

Most programs provide financial education and/or coaching

# The Importance of Partnerships

## AgrAbility Projects and...

- Alternative Financing Programs
- State AT Projects
- Funding sources (e.g. Vocational Rehabilitation agencies; Veterans Administration, foundations)
- Extension offices, state Agriculture Departments, Farm Bureaus, equipment vendors, etc.
- Community Development Financial Institutions (CDFIs)  
<https://www.cdfifund.gov/awards/state-awards/Pages/default.aspx>

1515

and more...

# Examples of Partnerships: Pennsylvania and Missouri

## Questions to consider:

1. When could projects refer to an AFP? (When do you not?)
2. What have you found that works well? What are some limitations?
3. What do you appreciate about the AFP & AgrAbility partnership?
4. Do AgrAbility projects have an opportunity to influence the work of the state AT program and/or Alternative Financing Program? If so, how?
5. What advice can you offer to other AgrAbility projects?



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