

North Dakota Alternative Financial Loan Program (AFLP)

Judie Lee, IPAT Director

The Alternative Financial Loan Program (AFLP) partners are pleased to announce the AFLP is up and running. The ND AFLP is a program to help North Dakotans with disabilities or those experiencing the effects of aging obtain assistive technology. It is a new affordable alternative in assistive technology financing. Any North Dakota resident with a disability who needs assistive technology and can demonstrate the ability to repay the loan is eligible. Family members may apply on behalf of children or other family members with disabilities, as long as the device or service is for the person with the disability.

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/software
- Mobility items such as wheelchairs & walkers
- Environmental control devices such as voice activated appliance controls
- Augmentative Communication Devices
- Recreational/Leisure items such as adaptive fishing equipment
- Used AT Equipment (loans will be granted only if accompanied by a written evaluation from an AT professional as to the value and condition of the device)
- AT Assessments
- Training on AT Devices
- Device repair and warranties

The amount of money that can be borrowed ranges from \$500 to \$50,000. A person's ability to repay the amount requested will affect the approval of their loan. The rate changes from time to time, and is approximately 1% under prime. Re-payment terms are based on the expected useful life of the assistive technology device.

Once an application is received, it will be sent to Alerus Financial for a credit check. If the bank is confident that you can repay your loan, your application will be approved within two weeks. If the bank is concerned about your ability to repay your loan, it will ask the AFLP to guarantee your loan. Whenever the bank requests the guarantee, the AFLP Review Committee must review your application and credit status and vote on whether to provide the guarantee. The nature and extent of your credit problems, as well as, the total dollar amount of the loan requested determine if the guarantee will be awarded. If the Review Committee approves the guarantee, your loan will be processed. All information you provide will be treated with the utmost confidentiality.

For more information or to obtain an application, please contact:

NDAD: 1-800-532-NDAD (6323) or visit www.ndad.org

IPAT: 1-800-265-4728 or visit www.ndipat.org

Protection & Advocacy: 1-800-472-2670 or visit www.ndpanda.org



WHAT:

Come join us! Learn more about Assistive Technology and how it can help you or someone you know. Visit various booths and learn from concurrent sessions covering AT devices and services for: vision, hearing, communication, learning disabilities, computer access, daily living, medication and safety, home and work modifications, mobility, environmental controls and AT funding.

Meet AT equipment vendors from: Prentke Romich, Freedom of Speech, Freedom Scientific, MeritCare Healthcare Accessories, Assistive Technology, Inc., Tash, Dynavox, Enkidu, Words+, Harris Communications, Daessy, Madentec, Independence, Inc., makers of the IBOT, and More!

Participate in Concurrent Sessions on: Assistive Technology for Taking Medications and Safety Issues; AT for Computer Access; Augmentative Communication Devices for Persons who Cannot Speak; Universal Design; AT and Attention Problems for Adults in the Work Setting; Funding for AT; AT for Early Childhood; The Benefits of AT in High School, College and at Work.

WHO:

People of all ages who are interested in AT for themselves, a friend, family member, student, or client should come. Whether you have a child with a learning disability, a parent with memory loss, or you need help staying in your own home and getting back to work, this Expo is for you! **CEUs for teachers and social workers** are available on site.

WHEN:

April 14, 2005 from 1:00pm-7:00pm. REGISTRATION starts at 12:30pm; sessions begin at 1pm. **The event is open to the public and FREE of charge.**

WHERE:

The Fargo Civic Auditorium, 207 North 4th Street, Fargo, ND. **Parking is available on the East side of the auditorium for \$2.00. Concessions will be open and available for purchase.**

HOW: This Expo is a collaborative effort of many agencies including: Job Service North Dakota, ND Protection & Advocacy, Interagency Program for Assistive Technology, Freedom Resource Center for Independent Living, Inc., Fraser, Ltd., Connections of Moorhead, MSUM Regional Assistive Technology Department, West Fargo Public Schools FEET, Fargo Public Schools FEET, Rural Cass Public Schools FEET, and Moorhead Public Schools.

CONTACT:

For more information contact Ronda J Wilson at 701-239-7332 or by email at

rjwilson@state.nd.us Please contact Ronda by March 31, 2005 if you need accommodations or information in alternative format.

Protection and Advocacy for Beneficiaries of Social Security

From: Employment Quarterly – ND Medicaid Infrastructure Grant

The Protection and Advocacy for Beneficiaries of Social Security (PABSS) program is an initiative funded by the Social Security Administration (SSA) through the "Ticket to Work and Work Incentives Improvement Act" of 1999. The intent of this program is to address employment-related barriers facing SSI/SSDI beneficiaries.

To be eligible for Individual Representation, a person must be an SSI/SSDI beneficiary who is receiving cash payments from the SSA, and believe their legal rights have been violated. Assistance is also available to beneficiaries who are facing barriers that may not be a rights violation, but still prevent the person from working.

Eligibility information, referral, technical assistance or training is available to any provider of employment-support services, employer, advocacy organization, or other individual involved in a beneficiary's return to work effort.

The advocacy priorities set forth by the Social Security Administration include:

- ◆ Investigation and review improper/inadequate services by service providers, employers or other entity involved in the beneficiaries return to work effort;
- ◆ Information and referral to beneficiaries about work incentives and about employment rights, services, and incentives;
- ◆ Consultation and legal representation to protect the rights of beneficiaries;
- ◆ Assist beneficiaries in disputes before SSA involving work-related program decisions and benefits overpayments that are clearly a barrier to obtaining employment;
- ◆ Provide information and technical assistance on work incentives to governmental agencies, employment networks and other service and advocacy organizations;
- ◆ Advocacy to identify and correct deficiencies in entities providing vocational rehabilitation, employment, and other services.

For more information: 1-800-472-2670 or www.panda.org

FUNDING NEWS

Establish or Re-establish Credit with the AFLP

Had bad credit in the past? Not had the chance to establish credit? Do not be afraid to explore options with the North Dakota Alternative Financial Loan Program (AFLP). Many individuals who do not qualify for a traditional bank loan, but can still afford a monthly payment, may qualify for a loan through the AFLP.

The AFLP provides a guarantee for those applicants that need one, very similar to a guaranteed student loan program. This guarantee acts somewhat like collateral, allowing someone who could not normally borrow from a bank to not only have a loan, but to establish or re-establish credit. Below are examples of good potential applicants for the AFLP.

Example #1: Mr. Doe is an individual who was disabled in an accident. He has poor credit due to a past history of major medical bills and the inability to work, which resulted in a bankruptcy two years ago. He needs a new modified van, but cannot get a traditional bank loan. He can afford the monthly payment, as he has a good paying job.

Example #2: Ms. Smith is an individual with a disability who lives at home, doesn't work, but would like to get a computer with adaptive hardware. Her only source of income is Social Security Disability Income. Although she does not qualify for a traditional bank loan, she can afford a monthly payment.

For more information, or if you need help filling out an application, contact:
NDAD at 1-800-532-NDAD (6323).

EQUIPMENT SPOTLIGHT

Olympus DM – 10 Digital Voice Recorder

Digital voice recorders can help people be more independent and organized. Is handwriting difficult for you or someone you know to produce or read back later? Just record your appointments, important phone numbers, or needed directions and play them back when you need them. Do you forget meetings, supplies, or to pick up the kids? Use the *alarm play back feature* and the reminder you recorded will be assigned a time and go off like a clock alarm, "Get Jill at the Y." Is the production of reports and lengthy assignments difficult? Combine a digital recorder with voice recognition software. Dictate your notes into the digital recorder and download them into the voice recognition program, edit from there. With digital recorders, there are no more tapes to lose, messages are time and date stamped, and individual files can be named for easy information retrieval. The IPAT Technology Access Center has a digital recorder available for demonstration, it can be viewed at www.olympusamerica.com or purchased for \$179.99 at retail stores including Office Depot and Best Buy.

For Your Information

Assistive Technology Expo – 2005

April 14, 2005
Fargo Civic Auditorium
207 N 4th Street – Fargo, ND
Registration: 12:30 pm
1:00 pm – 7:00 pm
Free and open to the public
Contact: Rhonda 701-239-7332

Clinical Forum on Mental Health

May 18 & 19, 2005
Seven Seas Inn & Convention Center
Mandan, ND
Contact: UND 866-579-2663

Youth Disability Leadership Conference

June 7-9, 2005

MSU Campus

Minot, ND

www.ndcpd.org/youth

When Children Have Special Needs

June 8 – 10, 2005

Doublewood Inn

Fargo, ND

www.conted.und.edu/connections