AT Key Newsletter
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Alternative Financial Loan Program Established in North Dakota

Judie Lee, IPAT Director

Funding for assistive technology (AT) is a significant barrier for individuals with disabilities in acquiring the AT devices and services they need. Many efforts have been made since the Technology Act of 1988 to improve the quality, quantity, and availability of funding sources. Although some types of AT are covered by Medicaid, Medicare, insurance, vocational rehabilitation, and education, other purchases such as computer adaptations, environmental controls, and home/vehicle modifications, may not be covered under any plan. To address this issue, states developed alternative financial loan programs for purchases of AT. The most successful programs have large loan fund capacities and are able to offer lower interest rates, longer loan pay off terms, and larger loans.

In 1997, IPAT in collaboration with the North Dakota Association for the Disabled (NDAD) established the Assistive Technology Financial Loan Program with $64,000 of Tech Act dollars. Due to this program's limitations, including minimal funds, it has not met the needs of North Dakotans. Therefore, when an opportunity for federal dollars presented itself to establish an Alternative Financial Loan Program (AFLP), IPAT and the IPAT Consumer Advisory Committee (CAC) launched an investigation to determine if this was a program that should be pursued. The response from surveys and other contacts was an overwhelming yes.

Protection and Advocacy (P&A) in partnership with IPAT and NDAD applied for and was awarded over $1,000,000 in federal funding to establish an Alternative Financial Loan program in North Dakota. NDAD provided the 25% required match.

The purpose of the program is to expand personal financing options for North Dakotans to purchase AT devices and services. To be eligible for a loan, the potential borrower must be a North Dakota resident with a disability and/or their family member, caregiver or guardian. This individual must have the legal capacity and/or ability to enter into a contractual relationship with the lending institution, demonstrate the ability to repay the loan, and show that the loan will be used to purchase AT devices and/or services. The range of loan amounts will be a minimum of $500 to a maximum of $40,000. Term lengths and interest rates will be determined based on equipment purchased and other specifics.

The AFLP partners are working diligently to put in place the many steps needed to start this type of program. The development of an application process, agreements with a lending institution, drafting of policies and procedures, and assurances that the program complies with state and federal laws are some of the activities currently underway. The goal is to have the AFLP ready to start making loans in January of 2005.

Are You Ready to Vote?

From: ND-HAVA Press Release, April 2004

The North Dakota State Legislature passed a new law in 2003 requiring all voters to show identification with a residential address when voting. This is to ensure that qualified voters are voicing their vote where it matters most, where they live. Qualified voters in North Dakota must: 1) be a US citizen, 2) be 18 years of age, 3) live in North Dakota, 4) have lived in their voting precinct for at least 30 days prior to the election, 5) not be presently incarcerated for a felony, and 6) not have had voting privileges revoked through order of a court.

Acceptable forms of identification for qualified voters must include a street address. Post office box numbers do not establish residency and cannot be accepted. Acceptable forms of identification with residential addresses are: 1) valid drivers license, 2) valid state ID card, 3) valid federally issued ID card, 3) valid tribal government ID card, 4) valid student ID card, 5) valid US military ID card, 6) utility bill dated 30 days prior to election day with name and residential address, or 7) change of address verification letter from the US postal service.

If you do not have any of the identification options listed, but would like to obtain identification prior to the election, you can obtain a non-driver photo identification card from any automated driver license site. For more information, call your local motor vehicle department.

Absentee voters fulfill the new identification requirement by completing a Voter's Affidavit provided with the absentee ballot. Voters who wish to vote prior to Election Day must request an absentee ballot; these voting applications can be obtained from your county auditor or from www.state.nd.us/sec/electvote.

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Mosser, S. (2004). How integrating low vision devices into the classroom helps students excel. *Closing the Gap,* June/July 2004, 21-23.

CONSUMER CONNECTION

From the bottom of our hearts,
You are appreciated more than you realize.

Thank you Dud Zimmerman and Assistive Technology for all the work and assistance you gave Barb and me in getting a wheelchair ramp built. We feel so much more safe and independent since we an get out to empty our own garbage again.

Thank you and your staff, again, for the help.
Ken and Barb Willard

FUNDING NEWS
Assistive Technology Funding for the Workplace
Information obtained from:
http://www.onestops.info/article.php?article_id=22&subcat_id=3

In many cases "employers are required to pay for assistive technology, equipment, and other accommodations, if the request meets the criteria for a reasonable accommodation under the Americans with Disabilities Act (ADA)." Below are ways employers can compensate for costs incurred:

ADA Small Business Tax Credit: Businesses with 30 or fewer employees or $1,000,000 or less per year in total revenue can receive a tax credit for the cost of accommodations provided to an employee (or customer) with a disability. This credit covers 50% of eligible expenditures up to $10,000 (maximum credit per year of $5000). For additional information, contact the Internal Revenue Service.

- Web site: www.irs.ustreas.gov
- Voice: 800-829-1040; TTY: (800) 829-4059

WOTC & WtW Tax Credits: Although not directly connected to accommodations, any employer can use these tax credits to help offset costs of assistive technology, equipment, or accommodations for a person with a disability.

- *Work Opportunity Tax Credit* - WOTC is available to employers for hiring individuals from economically disadvantaged backgrounds. Employers can receive a tax credit of up to $2,400 per individual hired. Many people with disabilities meet the criteria for WOTC, including all recipients of Supplemental Security Income (SSI) and all clients of state Vocational Rehabilitation agencies.
- *Welfare-to-Work Tax Credit* - If a person with a disability is a recipient of Temporary Aid to Needy Families (TANF) at the time of hire, the employer can receive a federal tax credit for up $8,500 per individual hired.

Additional information on these tax credits can be obtained from the U.S. Department of Labor: http: //workforcesecurity.doleta.gov/employ/updates.asp.

WOTC state and regional contacts can be found at:
http://wdr.doleta.gov/contacts "

Equipment Spotlight

Speaking Language Master™ LM-6000SE
This hand-held, portable reference device provides visual and auditory feedback quickly for those needing a little extra help in reading and writing tasks. It is a dictionary, thesaurus, grammar handbook, and spelling corrector. When one is reading and does not recognize a word, or cannot sound it out, the word can be typed into the Speaking Language Master. The device will then say the word out loud, and if desired provide the definition - thereby increasing independence, reading rate, and comprehension. When a writer is not sure of the spelling of a word, the word can be typed into the device the way it sounds, and the device will provide a correction list. For example, the device will recognize "nolij" as knowledge. The list provided can be spoken aloud if the user desires.

Rent the Speaking Language Master LM-6000SE from the IPAT Equipment Loan Library for a six-week trial, or purchase it from Franklin Learning Resources, 800-525-9673, www.franklin.com for $450.

FOR YOUR INFORMATION

From Problems to Needs, From Deficits to Strengths:
A New Paradigm of Disability
Kathie Snow, Presenter
September 16, 2004
6:30 pm – 9:30 pm
Doublewood Inn – Bismarck
FREE – pre-register, call 222-3636

Determining Appropriate Services for Deaf and Hard of Hearing Students
September 15, 2004
Webcast – 2:00 PM Central Time
Will spotlight AT accommodations including interpreters, speech-to-text transcription, assistive listening devices and more.
http://www.ilru.org/online/calendar.html

Instant Messenger Relay Service
America Online has announced an instant messenger relay service for users who are hard of hearing or speech impaired. AIM Relay Service will let hearing and speech impaired users place relay telephone calls using their AOL Buddy List or AIM Buddy List Feature. The service can be accessed from any PC or device running AOL services and will be free for AOL members and Apple Computer's iChat users.