

AT Loan Programs: A Product of Splendidly Effective Statewide Advocacy



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When Casey Stengel assumed command as manager of the New York Yankees in 1949 he evaluated the abilities of his superstar Hall of Fame centerfielder Joe DiMaggio for the media. "Mr. DiMaggio," Stengel announced, "is rather splendid in his line of work." So are statewide umbrella AT-oriented organizations for which statewide assistive technology loan programs are often part of a larger effort exerted on behalf of families of children with disabilities. The Florida Alliance for Assistive Services and Technology (FAAST) is one such statewide organization that is rather splendid at its line of work and a model for similar state organizations nationwide. Staffed by expert and dedicated legislative bulldogs who know their way around a statehouse and how to push and guide a bill from conception to implementation, these organizations are often prime movers in producing AT-focused legislation that benefits families of children with disabilities. In FAAST's case, the organization's statewide skill has resulted not only in landmark legislation enabling students to carry their AT from school district to district but also in effective AT loan programs based on best practices and offered to Florida families. This issue examines FAAST, AT loan programs in general and the

resources that aid families of children with disabilities in selecting the program that best fits their financial profile and their child's needs.

Jane E. Johnson Speaks

She found her life's calling in Nepal and her avocation in Florida's state capital, Tallahassee, where public policy associated with assistive technology and children with disabilities is formulated by legislators, advocates, educators and local education authorities. Today Jane E. Johnson is executive director of the Florida Alliance for Assistive Services and Technology (FAAST), but in 1980, she was a junior at Washington D.C.'s Georgetown University, a language and linguistics major with an Asian studies minor who had shipped out to Katmandu, Nepal to teach English as a second language. "The poverty there changed my heart and my life," she recalls. "I also worked for a time in a hostel for kids who had leprosy. The people I met there were so poor, so needy, but so beautiful. From that point on I wanted to make a difference."

She was drawn to health and human services delivery, where she spent years as a public policy expert on accessible, afford-

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able housing, “which has an AT component.” In 2003, she was named executive director of FFAST, a federally and state funded public policy-focused organization that, among its many activities, provides low-interest AT loans to families of children with disabilities. Called the FFAST Alternative Financing Program, the effort offers guaranteed loans at favorable rates to purchase assistive services and technology.

An accomplished marathoner and triathlete, Jane Johnson in 1998 recorded the fastest 50K time among American women. In 1996 and 1997 she was the overall winner of the Jacksonville (FL) Marathon. Six times she was named an All America triathlete by *Triathlon Today*. Ms. Johnson has spent her professional life applying a marathoner’s determination and discipline and a triathlete’s intensity to helping to better the lives of others. “I realized that the only way I could contribute to making a positive difference was to improve service delivery systems,” she says. “Public policy has been the most effective way for me to pursue my life’s goal and follow my heart.”

Supporting our interview with Ms. Johnson are resources to assist parents and others in finding appropriate AT loan programs. We also feature members of our **Knowledge Network**. The members spotlighted this month focus on various aspects of AT funding. We invite you to contact these members for further information.

Please share this newsletter with other organizations, families and professionals who may benefit from it. We invite you to contact us at <http://www.fctd.info>. We welcome feedback, new members and all who contribute to our growing knowledge base.



On the Fast Track to State Level Advocacy Success: Passionate Commitment Wins the Day

An Interview with Jane E. Johnson, Executive Director, Florida Alliance for Assistive Services and Technology (FFAST)



Jane E. Johnson

In big states and small, red states and blue, there is no secret formula for successful advocacy for assistive technology programs, including equipment loan programs. “Successful AT programs and legislative strategies in one state can often be replicated in other states,” declares Jane E. Johnson, Executive Director, Florida Alliance for Assistive Services and Technology (FFAST). “But no programs, no statehouse strategies can be a success without the passionate commitment of parental advocates.”

In Florida, there is no shortage of the requisite passion and commitment. The result, for families of children with disabilities, is a successful statewide advocacy-centered organization, FFAST, whose recent triumphs and effective programs – including an Alternative Financing program for AT – can hopefully be replicated in other states.



The Making of a Legislative Coup

FFAST’s most recent legislative win occurred in 2005 in the form of a bill allowing students to request that their AT follow them after they leave one school system for another or to transition to post-secondary education.

Recalls Johnson, “FFAST worked on that bill during the 2005 legislative session in response to concerns and comments we received from parents and advocates when students were moving from lower school to middle school or from middle school to high school or even from school to school if, for example a parent was transferred to a new job in another district and had to give up the AT that had been issued to the child.”

She describes the process that many parents of children with disabilities must endure when their child changes school systems. “I’ll use the example of an augmentative communication device that had been programmed and customized for the student who

has moved to a new school system. The student would have to give up that device and go through another IEP at the receiving school where, hopefully, the same conclusions would be drawn, that the child needed an AAC device.”

A new device would be ordered, she explains, “and there’d be inevitable delays in getting the IEP finalized and the equipment ordered and into the child’s hands. In the meantime, while the child is waiting for the equipment, s/he is unable to participate fully in the classroom or even at home.”

“We Aimed for a Home Run”

Legislatively, Johnson says, “we aimed for a home run and ended up with a triple.” A home run would have resulted in legislation requiring local education agencies to allow the AT to transfer with the student if the student’s family requested it. “What we got instead was a requirement that interagency agreements be set up among the agencies involved in the AT issuance process.”



She explains, “We went through the entire rule development process. We had to come up with the language for the interagency agreement. That was an arduous experience and took a long time, as those processes usually do in any state. There was much compromising on the language of the agreement and much wordsmithing.” The final interagency agreement was issued this

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month.

“What we have now in law is an affirmative statement by the state that children are entitled to take appropriate AT with them.” Schools can still turn families down, she says, “but the fact that the law is on the books and the interagency agreement states that it is in the best interest of the child to take the AT with him/her, provides the parents with a stronger leg to stand on when trying to make a case during the IEP.”

If a student is moving, for instance, from middle school to high school, the family can request that the AT goes with the student. The school must substantiate a reason for saying no. Because of the legislation just passed in 2005 and the interagency agreements that were finalized this month, “we’re already seeing a ripple through the education community which realizes that this is something that parents and advocates are now more aware of. The education community now recognizes the value of allowing students to keep their equipment with them in a new school.”

The secondary benefit Johnson hopes will result “is that schools will recognize that the student needs the equipment not just in the classroom but in other venues as well, including the school bus, playground, at home doing homework and throughout the summer.”

Florida, she explains, has provisions enabling parents to request year-round education, which enables students to have their equipment every day all year. Parents new to disability advocacy aren’t aware of this provision, she adds, so they don’t yet know to ask for its enforcement. Some schools, in the meantime, “tend to err on the side of doing as little for the student as possible due to very tight budget constraints. That’s why we call this legislation, our ‘AT Follows the Student Bill.’”

Why A Triple, Not a Home Run?

The lawmakers’ urge to preserve the autonomy of local education agencies was the reason why, legislatively, FFAST ended up on third base instead of on home plate, Johnson asserts.

In Florida, she notes, local schools and education agencies protect their autonomy. “Local rules are the guiding principle in Florida. We abide by Federalist principles, wherein state government prefers not to tell local government what to do.” Local schools made it clear that they did not want to be dictated to.

“The state education agency recognized that it would have a lot of trouble mandating this requirement. Local governments supplement state education funding. So local governments said, ‘We’re using our funds to buy that AT equipment, not the state’s funds.’”

In reality, however, she declares, “localities ought to have been using their IDEA funds to acquire the equipment, but if they elect to use their own local funds instead they then have the right to say, ‘Since we did not use state funds to buy this equipment we do not have to abide by a state mandate that the child be required to take his/her equipment to a new school.’”

IDEA funds, Johnson explains, are supposed to be spent on special education needs, “but the schools are apparently saying that these funds are inadequate to meet their special ed needs so they have to supplement IDEA funds with local funds.”

As a general rule, she remarks, “kids in wealthier counties have access to more equipment and to more programs and services.” In some of the state’s poorer, more rural counties, “where a student with disabilities really needs the equipment, they are less likely to get it.”

These are also the areas, she says, where there is less parental assistance, where parents, due to work obligations, are often un-

able to stay at home and work with a child with disabilities. “This disparity greatly exacerbates the need. Many rural communities are based on farming or other types of labor so that local taxes there cannot be increased to supplement the education spending because the income base is not there. If a family is moving from a richer county to a poorer county, the wealthier community does not want to give up the equipment it bought with its money. We see a lot of that,” Johnson says.

The legislation was supposed to remedy that disparity, she notes, but the legislation “is not a home run because it’s not a flat-out requirement that the AT equipment transfer with the student. The child has the right to request but if the local school wanted to turn them down it could do so. Now, because it’s in law, the parent at least has a better chance of appealing a negative decision.”

A Narrow Window of Legislative Opportunity

Due to a tight two-months-a-year Florida legislative session, Johnson and FFAST had to jam much work into a compressed timeframe in order to formulate a bill that contained the provisions they desired. The effort began from scratch in December 2004 when Johnson approached a local legislator and asked her to sponsor the bill. The lawmaker agreed.



“We worked on writing up the language for the bill in order to prepare for the annual Florida March-May legislative session,” Johnson remembers. “Our original sponsor was a House sponsor. Then we added a Senate sponsor. From December through the legislative session we went through seven committees – three on the House side, four on the Senate side.”

Ultimately, she says, “we passed unanimously through seven committees before the legislation was passed unanimously on the floor of both chambers.” The governor signed the bill into law in June 2005 and it became law July 1, 2005.

In Florida, she explains, most laws have an effective date of July 1. In August 2005 the state Department of Education began a series of workshops involving all the agencies included in implementing the legislation to formulate and hone the interagency agreement language. Johnson was invited to participate in that workshop, which lasted from August 2005 through spring 2006.

“In 2006 there was a rule hearing, which was also required. The rule hearing took comments on the proposed interagency agreement language. Comments were incorporated. By this month, September, we finalized the interagency agreements.”

Scoring from Third Base

When all is said and done, with the legislation in force, who pays for a new generation of AT when a family relocates from a wealthier district to a poorer one and the student wishes to bring along AT purchased from his/her former, wealthier district? Replies Johnson, “The child’s receiver district would have to provide it. There’s a provision in the interagency agreement where the sending district can request a reimbursement from the receiving district. They have to work out the price among themselves based on a device’s fair market value. For example, if it’s a Dynavox that costs several thousand dollars, there is a provision for arrangement of a reimbursement. But as far as providing a new generation of the same equipment, the receiving district would be responsible. That would have to come out of IDEA funds or state education funds.”

Such a caveat represents a possible snag, Johnson admits, but it shouldn’t be a snag, because the child is entitled to a free and appropriate education under IDEA. So, for a school system to deny the equipment that has clearly proven to be necessary for a child to participate is for them to deny a free and appropriate education.”

What she hopes “is that this process will raise the awareness level of parents, students and schools. I’m hoping it will facilitate a way to make certain that students get what they need so that some schools do not arbitrarily deny children access to equipment they need to participate.”

In other words, even strong legislation does not provide a fail/safe way to accomplish FFAST’s goal. “You do the best you can with legislation,” she responds, “but a school system [can still say], ‘We’re not going to use our IDEA money, we’ll use our own money, therefore we can reserve the right to do what we want.’”

Ultimately, she admits, scoring from third base requires crowd participation.

“That’s where your cheering section comes in, your grass roots advocacy,” Johnson declares. “If you’ve got your fans aroused, if parents are aware, kids’ rights can be preserved. In Florida, I’m hoping that because of the AT Follows the Student law parents will become more aware of their rights to request equipment. Or, if they arrive at a new school district with equipment in hand, it’ll be much more difficult for the receiving district to say, ‘Your child doesn’t really need that.’ A family can then demonstrate that, indeed, yes, the child does require the equipment because we can demonstrate what the child can do now with a device as opposed to what the child was unable to do earlier without the device.”

The Birth of a Universal IEP Form

FAAST supported another legislative coup in a bill requiring a universal IEP form.

Legislation creating a universal IEP form was passed by the Florida legislature as part of an omnibus education bill called the A++ Plan. "We're very excited about this," Johnson says.

Creation of the universal IEP form, Johnson notes, is the period at the end of Florida governor Jeb Bush's administration. Bush, an incumbent, leaves office after November's elections. "This is his last year to meet the goals he set for his administration when he dubbed himself 'the education governor.' He has done a lot to overhaul the entire education system."

A universal – and electronic – IEP form will mean that a student moves through the school system using the same form with the same questions. This new form enables comparison of one school to another, one year to another, one district to another and helps facilitate the management of the expectations of parents and teachers.

Says Johnson, "By making the form available electronically, or having it submitted electronically, the state department of education can now collect data that heretofore has been nearly impossible to collect in a meaningful way."

Currently, prior to full statewide implementation of the universal IEP in school year 2007-08, only some data can be collected, she explains. In some cases, however, educators are left comparing apples to oranges, she notes.

"Different terminology is used on different IEP forms, for example. The universal IEP form makes it easier to track incidences and types of disabilities, types of equipment being used. This is all information whose use will result in a more effective education delivery system for special needs students, thanks to the data that will be mined from an IEP form."

Implementing the Universal IEP Form: Florida Is First

Florida

may be among the first states to implement a universal IEP form, Johnson notes. "The passage of that legislation is ironic in that it appears to go against the local rule concept because the state is mandating to a local education agency how the agency is going to conduct its IEP process. The legislation dilutes local rule in giving that authority to the state department of education, which is telling the local agency, 'This is the information we want you to collect.'"



Adds, Johnson, "When members of the Department of Education talk about this legislation they are very proud of it. From the governor's office there has been much talk about trying to be the best in the nation educationally in several areas. This is one area where the governor's people were on the cutting edge."

Parents and advocates are very enthusiastic about the universal IEP form, she claims. "I can't imagine why the teachers wouldn't love it as well, because of the form's uniformity and its absence of arbitrariness. It has been generally applauded because it makes so much sense. You can look at how AT is being handled on a district-to-district basis. Disparities can be identified in treatment and funding. If you compare two IEP forms that contain identical descriptions for two students and one student gets a communication device and the other student does not, then a red flag is raised. The question can then be asked and answered: Are decisions being made on the basis of need or on the basis of funding?"

"Without a universal IEP form, we can't answer that question with authority. You can make an anecdotally based assertion that you cannot prove. This form gives us the ability to see how decisions are being made."

FAAST, the Funder of Last Resort

Occasionally, FAAST, although not a bank, acts as the funder of last resort for families seeking financing for AT devices.

Explains, Johnson, "We have an Alternative Finance program. We guarantee loans to consumers with disabilities, usually families who can't qualify for credit on their own. They come to our program because it's guaranteed. But whenever we are approached by a family we always make sure that the family seeking the AT loan has exhausted all other available resources, including Medicaid or Medicare or schools."

Strictly speaking, however, the FAAST Alternative Finance program is not a funding program, because FAAST, technically, is not a funder. "We facilitate a loan the consumer repays. We can't use our program funds to pay for equipment. If a parent with a child in the school system comes to us to borrow money to buy equipment, our initial response would be to ask, 'Have you talked to the school? Is this equipment something the school ought to be providing as part of the child's IEP?'"



If for some reason the equipment is not included in the IEP or is deemed inappropriate, then the school is not obligated to pay for it and we can make the loan, she explains. Does that give the parent bargaining power for the school to purchase software and other equipment? It could, she says, “but it shouldn’t because if the child needs that equipment in order to receive a free and appropriate education [it should be provided by the school system].”

FAAST, she emphasizes, is not a bank. “We are an AT program that provides advocacy and awareness. Our first obligation is to help parents advocate for their child. We advise them, ‘You need to go back to the school and tell the school that your child is entitled to the equipment in question and that you should not be incurring this expense, nor should you be bargaining with the school.’”

“That’s the equivalent of a parent of a child who does not have a disability bargaining with a teacher by saying to the teacher, ‘I’ll give you the textbook if you give me the workbook.’ If a child can’t receive the education without the equipment, then bargaining should not occur, should not become an issue. But we live in the real world of scarce resources for most school districts, so it often becomes an issue.”

Trial Equipment Loans and Their Implications for Families

FAAST also loans AT equipment for trial, a strategy that has implications for funding that could prove beneficial for families. Explains Johnson, “All of the state AT programs are required to have a device loan program. These programs can really benefit schools if there isn’t already a program available.”

In many schools, she insists, AT resources are very limited. “One or two teachers might know something about AT but are not specialists. They have the tendency – and I’d do the same thing if I were a teacher – to recommend the same equipment every time because they are familiar with it, not necessarily because it’s the most appropriate, effective equipment.”

The FAAST program allows families to borrow equipment. “We can lend equipment to therapists, to teachers, or to parents. Often the borrower will borrow multiple devices and try each out. If it’s a complex device, we make sure the borrower provides us with the name of a person who trains the borrower on how to use it – because we don’t want to send it out to a family that’s never seen that equipment before.”

The FAAST program provides the student with the opportunity to try out the equipment in order to determine which device works best. The family can then ask the school to purchase the device or the family can purchase it.” In some cases, she adds, Medicaid will purchase the device under the Durable Medical Equipment

Program, which can provide assistive technology devices that children with disabilities need in order to attend school.

“What we hope to do is to help families avoid making the wrong decision and purchasing devices that are not appropriate, which then end up on shelves. Such abandonment of equipment turns the education staff off on equipment. Staffers say, ‘We’re not buying any more equipment because when we buy it is not used.’”

FAAST also provides AT purchasing advice to families.

Families as Negotiators: Avoid an Adversarial Posture



Families, Johnson says, are perfectly capable of negotiating with the school system.

Negotiating, she remarks, “is actually self-advocacy. When you advocate for yourself you are making your need known to another entity

with the goal of inducing representatives of that entity to come to the table with you to help you meet that need. Advocacy is not a demand.”

The negotiating process, she explains, is much like the process used to produce legislation: “Take a few steps forward and then, the following year, take a few more steps forward.”

In negotiation, according to Johnson, “it’s always better to be conciliatory than abrasive or hostile, because many of the individuals making decisions about AT programs are victims of the imperatives of organizations in which they work.” For example, she says, “individuals do not enter the teaching profession if they don’t like kids. So if a child is not getting what he/she needs, the lack of the right tools bothers everyone involved in education, at all levels, not just students, families and advocates, but educators and administrators as well.”

Education officials, she notes, “are constrained by the environment they work in and the resources that are made available to them. Keeping that in mind, when parents are negotiating, I’d recommend resisting the urge to assume an adversarial posture, if it can be avoided. I know that parents get very emotional because AT, and a child’s right to have the AT that’s needed, is a very emotional issue. Remember, however, that every individual involved in the negotiating process is a flesh-and-blood person with his/her own interests, agenda, needs and humanity.”

If a family obtains a loan from FAAST to purchase a laptop, for example, that the school might not have to or want to provide,

can the family use the loan as a bargaining chip to convince the school to purchase software programs, for instance, or other AT that the school system might have otherwise resisted?

Replies Johnson, "Yes, parents can do that, but they should not have to do so. If it's a question of resources for the school, a FAAST loan can be a significant and appealing bargaining chip. It's as if parents are saying, 'Here I've got this computer and you're not going to have to buy it, but my child needs her textbooks electronically so she can use a screen reader because she has a learning disability or she's blind.'"

On the other hand, she notes, a school system could make a valid argument by stating, "We have computers at school. Your child can use computers there with the software on them, but if your child wants to take the software home, he will need a laptop." Acknowledges Johnson, "I can see where that situation may be more appropriate."

Replicating FAAST Programs Nationwide

Can FAAST's successful AT policy initiatives be replicated elsewhere, in other states? Johnson says yes.

"The concept of AT following a student is definitely a transferable concept. The universal IEP form is transferable. In Florida, we're creating a web-based high stakes test option for students with disabilities. That's transferable."

Every AT policy initiative should be transferable to other states to some degree if the states work together more closely, she declares. "The AT programs do a good job of that, where we share best practices and have conferences where we learn what other states are doing. I've taken away so many great ideas from around the country from individuals who have come up against obstacles and surmounted them. The solutions they presented were all replicable."

Several of the state AT programs are pursuing grants for device reutilization, which has a huge impact on the financial cost of technology, Johnson explains. "We could harness all of the used equipment, especially AAC devices and mobility devices that aren't being used, and get that equipment refurbished and back out into the community at much lower prices."

Some states have those programs in place she says, and other states can partner with them. For example, "we're looking at partnering with Georgia so that Georgia can help us replicate that state's device reutilization efforts. It's time to blow the dust off that equipment that's sitting on the shelves and get those devices back into the hands of children who need them. We're doing that with computers now. Other equipment, though, requires more

expertise."

FAAST Alternative Funding Strategies: Are they Replicable?

Johnson was asked if specific alternative funding strategies utilized by FAAST for students and their families might be useful to other states.



Medicaid waivers are one strategy that can prove useful anywhere, she points out. "Florida has been very successful in obtaining approval for 15 waiver programs. There are many Medicaid options above and beyond the state Medicaid program. Waivers, by definition, are usually more flexible than straight Medicaid. That's why they're waivers, because the state plan requirements are waived. Waivers can fund what the state plan cannot fund."

Some states, she notes, have been aggressive in pursuing Medicaid waivers while others haven't. "If done as the result of consumer advocacy, applying for those waivers can provide a new funding stream for devices not currently funded," she declares.

Local foundations are another funding source, as are organizations like United Cerebral Palsy and Lions Clubs, she says. "We just assembled an online searchable funding database for AT on our website." There, searches can be conducted according to disability and county. Programs listed are statewide or are national programs available in Florida. "This is something that FAAST has done that other states can replicate. When a consumer comes to us for assistance, we can say, 'Check the organizations in our database to see what you're eligible for and then come back to us.'"

Her advice to families whose IEP does not contain the desired AT? "Don't give up, because you can appeal an IEP. Every state has a protection and advocacy center that can step in to assist in the process."

The Future According to FAAST

Looking ahead a few years, Johnson can glimpse several objectives that are achievable for FAAST.

"On the subject of funding, we're trying to set up an AT emergency fund where we would obtain funding from the legislature to create a pot of money that would be available for families that have fallen through the cracks, who are unable to afford a loan but who need equipment. We'd establish strict eligibility criteria so that it would not be a slush fund. It would be truly for those in need."

In Florida, she adds, "we are in the process of rolling out comprehensive Medicaid reform, where the state will go with an HMO

model for Medicaid services statewide.”

Currently, this program is operational in just three counties, she says. “When the program is fully operational, however, it’s inevitable that families will fall through the cracks. It’ll be like it was with seniors for Medicaid prescription coverage, where individuals forget to sign up for the coverage or didn’t understand the new rules and thought that things would be as they were. We believe this emergency fund is critical because there are families that are not being served by other programs and their need is great.”

In the last legislative session, she states, “we were able to get our foot in the door on legislation requiring that all of the state’s electronic and information technology systems are accessible. We want to go further with that. We’d like to establish an AEIT – Accessible Electronic Information Technology – central office so that if families are unable to access the state’s systems that they will have an office to call. There will be an organization that will train the state agencies and their chief information officers on how to make sure that their web sites and electronic applications are accessible.”

As for financial loan programs, “We’re examining our loan policies and procedures. We may be tweaking them because we’re having difficulties with loans for modified vehicles. They’re high dollar loans. We loan up to \$20,000. Families most often run into trouble paying those loans off because they sometimes don’t calculate the extras, like the cost of gas, insurance, tires, or repairs, for example. We’re considering financing the modifications but not the vehicles themselves.”

Whatever the future holds for FFAST, Johnson expects that she and her organization will be propelled forward by the same intense passionate commitment that has earned FFAST its recent victories on behalf of families of children with disabilities. “We will continue to have very strong and effective parental advocacy. We have a lot of parents on our board and that board has truly guided the organization as we’ve evolved. We made sure to keep our focus on serving consumers, first and foremost. We’ve rolled out new programs every year I’ve been with FFAST, which has made for a very exciting experience. I intend for that excitement to continue.”



RESOURCES

Articles

Building an Initial Information Base: AT Funding Sources for School-Aged Students with Disabilities

By Crystal E. Kemp, Jack J. Hourcade, Howard P. Parette
JSET Journal - Fall 2000

This guide discusses AT and the Individualized Education Plan (IEP), describing the school's role in helping to fund AT for students. Write the authors, "School professionals and parents should be aware that AT funding is available through a variety of sources, including IDEA, Medicaid programs, Developmental Disabilities initiatives, the Department of Vocational Rehabilitation, and private insurance. In general, for school-aged students, schools (through IDEA) are responsible for any assistive technology that is used primarily for educational purposes. Funding for AT that is being used to help gain meaningful employment for students aged 16 and over might be obtained through the local Department of Vocational Rehabilitation."

<http://jset.unlv.edu/15.4/Kemp/first.html>

The Public School's Special Education System as an Assistive Technology Funding Source: The Cutting Edge

By Ronald M. Hager, Esq. and Diane Smith, Esq.
National Assistive Technology Project - 2003

Written by two Neighborhood Legal Services, Inc. attorneys, this article focuses on the public school system as an AT funding source, IDEA and the obligations of the school system in providing AT funding identified in an IEP. Write the authors, "Although this booklet is published to reach a primary audience of attorneys and advocates who assist persons with disabilities who need AT to succeed in their public school experience, the publication should also be viewed as a comprehensive treatise on the rights of students with disabilities under the IDEA and section 504." They add, "The focus of this booklet is on the IDEA and section 504 as funding sources or enforcement tools to ensure that children with disabilities get needed AT. Our intent is to provide the reader with a working knowledge of the relevant laws, regulations and interpretations of them as they relate to a school's obligation. Armed with this knowledge, attorneys and advocates who specialize in special education law should be well prepared to advocate for AT."

<http://www.nls.org/specedat.htm>

Funding Sources

National Early Childhood TA Center (NECTAC) - 2006

This brief article features thumbnail descriptions of AT funding sources, including loan programs. <http://www.nectac.org/top-ics/atech/funding.asp>

Guides

USA-Tech Guide: A Web Guide to Wheelchairs and Assistive Technology

United Spinal Association

This guide provides access to links and resources to organizations nationwide offering AT purchasing loans and other related services.

<http://www.usatechguide.org/links.php?catid=91>

Informed Consumer's Guide to Funding Assistive Technology

Abledata - October 2001

Breaking the AT funding process into discrete steps, this publication provides families guidance on beginning the funding process, preparing the justification statement and identifying keys to achieving AT funding success. Also provided is a roster of State Technology Assistance projects along with additional resources.

http://www.abledata.com/abledata_docs/funding.htm

Assistive Technology Funding

Insufficient financial resources is the main reason that Virginians with disabilities often go without the devices they need to improve their quality of life. The directory is intended to be a guide for persons looking for financial assistance to purchase assistive technology. The guide identifies possible sources of funding and provides strategies to secure it.

<http://www.vats.org/اتفunding.htm>

Paying for the Assistive Technology You Need: A Consumer Guide to Funding Sources in Washington State

University of Washington Center for Technology and Disability Studies - 2003

The purpose of this 80-page manual is "to give consumers and their advocates sufficient information and guidance to pursue appropriate avenues for funding, to provide helpful hints to make the process more likely to be successful, and to provide resources for additional information." The authors provide a 10-step basic funding strategy, reviews health-related, employment-related and education-related sources of AT funding, plus funding for special populations. They also discuss alternative sources of AT funding and tax incentives and suggest alternatives should AT funding be denied. A sample letter of justification is included. <http://uwctds.washington.edu/resources/legal/funding%20manual/index.htm>

Easy Reference Handbook to Maine Assistive Technology Funders

Maine CITE Project

The handbook is a comprehensive directory of Maine AT funding sources, including loan programs.

<http://www.maine cite.org/pingbook.htm>

Websites

Alternative Financing Technical Assistance Project

The AFTAP website features several State AT Financial Loan Programs that are available to individuals with disabilities. If you are interested in learning more about these programs, links are provided to each participating state's program.

<http://www.resna.org/AFTAP/index.html>

Low Interest Loan to Purchase Assistive Technology

Assistive Technology of Ohio, State of Ohio Treasurer's office 2006

The website describes the State of Ohio's low interest AT loan program. There are no loan origination fees, no specific required minimum or maximum income. The loan program is not affiliated with any state entitlement program, such as Medicaid and is designed to offer assistance when third-party payers -- insurance, Medicare, Medicaid -- do not cover AT. Loan amounts range from \$1,000 to \$10,000. Applicants failing to qualify for a loan through the Access for Individuals program may qualify for an AT low interest loan through Assistive Technology of Ohio. Items financed include manual and power wheelchairs, wheelchair lifts, AAC devices, hearing aids, Braille writers, CCTVs, home modifications and vehicle modifications. In some cases, the Access for Individuals loan may be used to purchase adaptive vans. Additional criteria and qualifications apply for these larger amount loans. For further information, contact:

Assistive Technology of Ohio

Phone: (800) 784-3425 (toll free in Ohio); (614) 293-9134

Email: atohio03@osu.edu.

http://www.atohio.org/low_interest_loan.htm

North Dakota's Assistive Technology Loan Program

Interagency Program for Assistive Technology (IPAT), North Dakota Association for the Disabled - 2004

An example of a local funding program, North Dakota's makes unsecured personal loans available through a bank for the purchase of AT devices. There are no minimum or maximum income eligibility requirements; however, applicants must demonstrate their ability to repay the loan. As the loans are paid back, funds are made available to others.

<http://www.ndipat.org/resources/atloan/atloan.htm>

Assistive Technology Loan Program for Massachusetts Residents with Disabilities

By Dennis van der Heijden

Axistive - August 2005

The Massachusetts Assistive Technology (MAAT) Loan Program provides low-interest loans to families to purchase AT services.

The program communications devices, specially adapted computers, Braille equipment and hearing and vision aids.

Certain vehicle and home modifications also are eligible for loans.

<http://www.axistive.com/6004/assistive-technology-loan-program-for-massachusetts-residents-with-disabilities.html>

KNOWLEDGE NETWORK MEMBERS

Utah Assistive Technology Foundation

The Utah Assistive Technology Foundation (UATF) is a private, non-profit organization that works with Zions Bank of Utah to provide low-interest loans to purchase assistive technology and telework devices. They offer small grants on a limited basis through non-federal funding to families who meet federal poverty guidelines. Their goal is to assist individuals with disabilities in Utah by enhancing their independence, education, employment, and quality of life through assistive technology.

In addition to providing loans to purchase assistive technology, UATF also helps individuals obtain the assistive technology devices and services they need to communicate, complete daily tasks, succeed in inclusive classrooms, work competitively, and participate in community activities. One of the main goals of UATF is to make sure that assistive technology devices and services are affordable and obtainable for children and adults with disabilities. Since their inception, UATF has provided nearly nine-hundred loans to individuals with disabilities. Some AT devices that people have received include: Braille equipment, scooters, 4 wheel bicycles, hearing aids, print enlarger, communication board, portable ramps, hand bikes, stair glide, and more.

For more information on the Utah Assistive Technology Foundation, please contact:

6835 Old Main Hill

Logan, UT 84322-6835

Toll-free: 1-(800) 524-5152

Fax: (435) 797-2355

<http://www.uatf.org>

Contact: Marilyn Hammond, Ph.D., Executive Director

Email: uatf@cpd2.usu.edu

UCP of Huntsville and Tennessee Valley



UCP of Huntsville and Tennessee Valley has been providing programs and services to children with cerebral palsy and their families since 1963. Over the years they have extended their target audience to include all children with disabilities. This UCP Center is located in Huntsville. They provide occupational, speech, and physical therapy programs, as well as educational, technology and social services, to individuals with disabilities from birth through adulthood. This chapter of the national UCP primarily serves Madison, Morgan, Marshall, Limestone, and Jackson counties, but several of their programs are offered statewide.

One of the main programs that is run through UCP of Huntsville and Tennessee Valley is the Technology Assistance for Special Consumers (TASC) project. TASC provides technology services, evaluations, training and equipment loans to individuals with disabilities, regardless of their disability or age. TASC has a computer lab that features adaptive switches and devices that can provide access to over 1,500 pieces of software for use or loan. Augmentative Communication devices are also available for demonstration, evaluation and/or short-term loan. Other assistive technology devices available through TASC may include AT hardware, software, and peripherals.

TASC works closely with the State Tech Act Program (STAR) to recycle technology for other people to use. These devices are provided at no cost and there is a list that is updated and circulated monthly to allow access state wide.

According to TASC Program Manager, Lisa Snyder, "UCP and TASC have been working diligently to bring a multi-disciplinary approach to Early Intervention Programs, CTCNet Programs, Vocational Rehabilitation, school systems, and finally any individual or family who needs their assistance." TASC strives to make changes so that the barriers for people with disabilities disappear so they can lead more independent lives.

For more information on TASC at UCP of Huntsville and Tennessee Valley, please contact:

2075 Max Luther Drive
Huntsville, AL 35810

Phone: (256)852-5600 ext. 113

http://www.ucp.org/ucp_local.cfm/27

Contact: Lisa Snyder, TASC Program Manager

Email: tasc@hiwaay.net

WisTech: Wisconsin Assistive Technology Program

WisTech: Wisconsin Assistive Technology Program provides information on selecting, funding, installing and using assistive technology. Their coordinators provide assessments of individual needs. WisTech's four main programs include: the Device Loan Program, the Device Reutilization Program, the Alternative Financing Program (WisLoan), and training opportunities.

Their Device Loan Program is available to people with disabilities, their families, employers, service providers and others. It allows these individuals to obtain assistive technology equipment on loan through the independent living centers in Wisconsin. Their Device Reutilization Program focuses on recycling wheelchairs.

The WisLoan program offers loans for assistive technology. These loans help people purchase equipment such as hearing aids, modified vehicles, wheelchairs and ramps. The program is available to residents of all ages in the state of Wisconsin. There are no income requirements, and individuals are not required to use personal or public funding. Loan amounts depend on the item purchased and the ability to repay the loan.

For more information on WisTech, please contact:

Office of Independence and Employment

1 West Wilson Street, Room 1151

P.O. Box 7851

Madison, WI 53707-7851

Phone: (414) 226-8306

Toll-free: 1-(877) 463-3778.

<http://www.dhfs.wisconsin.gov/disabilities/wistech/>

Contact: Pattie Kraemer

Email: pkraemer@independencefirst.org

Washington Assistive Technology Foundation

The Washington Assistive Technology Foundation (WATF) is a non-profit organization dedicated to helping individuals with disabilities improve the socio-economic aspect of their life by providing them access to technology. The WATF Access Fund provides low-interest loans to help residents of the state of Washington with disabilities obtain the technologies and business equipment they need to live independently and to succeed at school, at work, at play and in the community.



The low interest loans provided by WATF can be used to pur-

chase assistive technology to make the lives of individuals with disabilities easier. The loan can also be used to make home and vehicle access modification. Some examples of the technology that people can buy using these loans may be hearing aids, hand controls, lifts for vehicles, ramps, computers with specialized software and hardware adaptations, speech devices, etc.

Additional services that WATF provides include CCTV Rentals and Information & Referral. WATF offers long-term rentals of Closed Circuit TV Magnifiers (CCTV). Finally, through their information and referral services, WATF provides tips and advice on how to select and purchase technology and help in locating knowledgeable vendors and service providers and identifying funding sources for technology.

For more information on the WATF, please contact:

100 South King Street, Ste. 280
Seattle, WA 98104

Phone: (206) 328-5116

Toll-free: 1-(800)214-8731

TTY: 1-(866) 866-0162

Fax: (206) 328-5126

<http://www.watf.org/>

Contact: Frances Pennell, Executive Director

Email: fpennell@watf.org



East Tennessee Technology Access Center (ETTAC)

The East Tennessee Technology Access Center (ETTAC) is a regional non-profit agency that works to help individuals with disabilities gain knowledge about assistive technology devices as well as about how to access it.

ETTAC's assistive technology equipment is used for assessment and training purposes, but some of the items may also be available for loan.

ETTAC serves the East Tennessee Region. They provide a variety of services, including:

- Equipment and software demonstrations of AT
- Consultations, evaluations and assessments for individuals, families, schools and other agencies
- Programs for children and adults with disabilities
- Workshops and trainings
- Curricular modifications
- Adaptations of worksites, hardware, software and toys
- Loan of hardware, toys and assistive devices
- Information on ADA, laws and community services
- Advocacy and funding information

The Loan Program offered by ETTAC is made possible

through funding from Vocational Rehabilitation, the Tennessee Technology Access Project, the United Ways of Greater Knoxville, Blount, Jefferson and Anderson Counties, and donations from individuals. Computers and AT devices are loaned at no cost to people with disabilities so that they can gain or retain education, employment, and communication skills.

For more information on ETTAC, please contact:

4918 North Broadway

Knoxville, TN 37918

Phone: (865) 219-0130 (voice/TTY)

Fax: (865) 219-0137

<http://www.kornnet.org/ettac>

Contact: Lois Symington, Executive Director

Email: etstactn@aol.com

Idaho Assistive Technology Project

The Idaho Assistive Technology Project (IATP) mainly focuses on providing assistive technology training and services to rural areas and underserved populations, including children, senior citizens, and minorities. The project serves all of Idaho's residents who need their services regardless of their age or ability.



IATP provides direct AT services through its regional centers, a statewide information and referral program and a used equipment recycling program. They also offer statewide training and technical assistance. IATP supports advocacy services related to AT through the project's affiliation with Comprehension Advocacy, Inc. (Co-Ad). Finally, IATP facilitates low-interest loans to purchase assistive technology.

The Idaho Assistive Technology Loan Program is a consumer-directed program funded by both private and public money that is designed to help residents obtain and use the assistive technology they need. In order to qualify for a loan, the borrower must have a disability or is acting on behalf of a person with a disability. The loan purpose must be for the acquisition of assistive technology to be used by the person with the disability to increase, maintain, or improve functional capabilities.

In addition to loan options, IATP also makes available their Equipment Exchange Program. IATP maintains a database of used equipment that can be found on their website. If you find a device that you would like to have, IATP will help you contact the party making that device available.

For more information on IATP, please contact:

Center on Disabilities and Human Development
129 West Third St.
Moscow, ID 83843
Phone: (208) 885-3557
Toll free: 1-(800) 432-8324
Fax: (208) 885-3628
<http://www.idahoat.org/index.htm>
Contact: Irene Lunsford, Loan Program Coordinator
Email: irenel@uidaho.edu

UCP of Oklahoma

The mission of UCP Oklahoma is to advance the independence, productivity, and full citizenship of people with disabilities. They are an affiliate of the national United Cerebral Palsy Association, which is a network of state and local voluntary agencies that provide programs and services to individuals with disabilities.



UCP Oklahoma offers a variety of services to residents of Oklahoma. They offer an Information/Referral and Follow-along (IR&F) Program. Through this program, information is provided and referrals made for services appropriate to individuals who contact the agency with needs and/or questions. Follow-up services are also provided to ensure that individuals successfully locate available programs and services in the community.

UCP Oklahoma believes that having a support group can really help families who are affected by cerebral palsy. Their Mom's and Dad's Support Group is a collaborative effort with the Tulsa ARC. The groups meet monthly in Tulsa, Oklahoma. The Hispanic Support Group is called Our Special Children (Nuestros Ninos Especiales). This group is for Spanish speaking parents and grandparents of children with disabilities, and also meets in Tulsa. Recently, a third support group was formed that meets in Owasso, Oklahoma. All support groups provide a nurturing and supportive forum for mothers, fathers and grandparents of children with disabilities to discuss common issues and concerns.

UCP Oklahoma also offers equipment loans. They offer temporary and/or permanent loans of durable medical equipment, such as wheelchairs, walkers, feeding seats, prone-standers, strollers, bath seats, etc. The Computer Tech Lab in Tulsa features computers with adaptive input devices for assessment, training and/or personal computer time enabling individuals with disabilities to improve skills and cognizance through technology. Finally, if funding permits, UCP Oklahoma can provide assistance in funding for specific expenses

related to disability that have no other source of funding. Requests are considered in the following areas: small-specialized adaptive aids, diapers, specialized formulas, critical medications, burial expenses, emergency rental costs and emergency respite.

UCP Oklahoma has locations in Oklahoma City, Norman, and Tulsa that serve residents of Oklahoma statewide.

For more information on UCP of Oklahoma, please contact:
10400 Greenbriar Pl., Suite 101
Oklahoma City, OK 73159
Phone: (405) 759-3562
Toll-free: 1-(800) 827-2289
<http://www.ucpok.org/>
Contact:
Email: info@ucpok.org

Assistive Technology Program for DC

The Assistive Technology Program for the District of Columbia (ATPDC) works to improve



DC's capacity for providing appropriate assistive technology devices and services for all Washingtonians with disabilities. ATPDC is a program managed by University Legal Services (ULS), which is a non-profit organization that advocates for people with disabilities in DC.

ATPDC provides Washingtonians with a variety of services, including outreach and training, information and referral, an assistive technology financial loan program, the DC AT Resource Center, an AT equipment lending program, and information about accessible information technology in educational settings.

Their Assistive Technology Financial Loan Program is available to any DC resident with a disability or their family members or legal guardians. All types of AT devices and services will be funded, such as assessments/evaluation, wheelchairs/scooters, computers, hearing aids, low vision aids, communication devices, environmental control systems, and other equipment. Loans can be made for a minimum of \$500 and a maximum of \$5000.

The DC Assistive Resource Center is also provided to the community by ATPDC in collaboration with the DC Rehabilitation Services Administration. This Center displays a broad range of low-tech and high-tech items. The services provided by this center are free of cost. They provide examples of AT that can accommodate the vocational, educational and

independent living needs of individuals with disabilities. If you find a device at the Center that interests you, you may be able to borrow it for a short period of time.

Finally, ATPDC offers an AT Equipment Lending Program, which was established to make it possible for individuals with disabilities to try out AT devices before purchasing, to substitute for a device in for repair or on order or for other short-term needs. Consumers, family members, agency or school representatives, service providers working with individuals with disabilities, AT trainers, evaluators or instructors can all borrow devices from ATPDC. Equipment can be borrowed from two to four weeks. Available equipment includes augmentative communication devices, switches, adapted telephones, hardware for computer access and more.

For more information on ATPDC, please contact:

220 I Street, NE
Suite 130
Washington, DC 20002
Phone: (202) 547-0198
TTY: (202) 547-2657
Fax: (202) 547-2662
<http://www.atpdc.org>
Contact: Toni Tillman
Email: atillman@uls-dc.org

Florida Alliance for Assistive Services and Technology (FAAST)



The Florida Alliance for Assistive Services and Technology (FAAST) is a non-profit organization that works to help individuals with disabilities achieve their highest potential. They have worked with thousands of people with and without disabilities throughout the state of Florida. FAAST provides a variety of services to their constituents.

They offer information and referral. If you need information about assistive services and technology you can call or email FAAST for answers. They also have Regional Demonstration Centers, which contain a variety of AT devices on display and for demonstration. At these Centers, you can get a free AT consultation, including information on where to purchase products and training on how to use them.

FAAST strives to make sure the AT is available to all people in Florida who can benefit from it. Their Alternative Finance Loan grants individuals financial help to purchase AT.

Through this program, you can borrow anywhere from \$500 to \$20,000 to purchase things like vehicle or home modifications, adaptive computer equipment, scooters, and more. Another way FAAST works to make sure all people receive the technology they need is through their AT Lending Program. FAAST's regional centers offer a variety of AT and adaptive toys that can be borrowed at little or no cost. Their Computer Recycling Program refurbishes donated computers for people who cannot afford to buy a new PC.

For more information on FAAST, please contact:

325 John Knox Road
Building 400, Suite 402
Tallahassee, Florida 32303
Phone: (850) 487-2805
Toll-free: 1-(888) 788-9216
Fax: (850) 487-2805
<http://www.faast.org/>
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