

STATE OF ARKANSAS



Mike Beebe  
Governor

Department of Career Education  
Arkansas Rehabilitation Services  
Robert P. Treviño, *Commissioner*

Bill Walker  
Director

April 20, 2012

The Honorable Mike Beebe  
Governor of Arkansas  
State Capitol Building  
Little Rock, Arkansas 72201

Dear Governor Beebe:

In accordance with Act 384 of 1993 and on behalf of the board, I am pleased to forward for your review the *2011-2012 Annual Report for the Arkansas Technology Equipment Loan Fund*. The loan fund originates from a \$1.5 million grant from the Rehabilitation Services Administration and is designed to assist qualified Arkansans living with a disability and their family members with the financial opportunity to purchase or modify vehicles, equipment, acquire assistive technology, wheelchairs, telecommunication devices, and other services that will enhance the prospect of living independently for our fellow citizens.

This report illustrates a marked increase in low interest loans to Arkansans. The program loaned \$184,559 to support assistance in areas dealing with hearing, speech communication, mobility, vehicle modification, computers and other technology. Our goal this year is to increase our marketing effort in order to reach those Arkansans who may be interested in and qualified for the program.

The Arkansas Technology Equipment Loan Fund Board appreciates your continued support. If you have any questions, please contact Michael Vickers, Executive Director, at (501) 296-1663.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert P. Treviño".

Robert P. Treviño

cc: Arkansas Legislative Council

## Data Entry

This report has been submitted to RSA. You may print a copy for your records if you wish.

### Annual Report for Alternative Financing Program

**RSA-662 for ARKANSAS TECHNOLOGY ALTERNATIVE FINANCING PROJECT -  
H224C010009 report through September 30, 2011**

#### A. General Information

1. State and Name of AFP                      Arkansas Alternative Financing Program

##### Lead Agency

1. Agency Name	Arkansas Rehabilitation Services
2. Agency Contact	Michael Vickers
3. Mailing Address	525 W. Capitol Avenue
4. Mailing Address (continued)	
5. City	Little Rock
6. State	Arkansas
7. Zip Code	72201
8. Phone	501-296-1663
9. Fax	501-682-3431
10. Program URL	
11. Program E-mail	michael.vickers@arkansas.gov
12. Program Toll-free Number	
13. Program TTY Number	

##### Community-Based Organization (CBO)

1. Name	Arkansas Alternative Financing Program
2. Name of AFP Director/Loan Fund Manager	Michael Vickers
3. Mailing Address	525 W. Capitol Avenue
4. Mailing Address (continued)	
5. City	Little Rock
6. State	Arkansas
7. Zip Code	72201
8. Phone	501-296-1663
9. Fax	501-682-3431
10. Program URL	
11. Program E-mail	michael.vickers@arkansas.gov
12. Program Toll-free Number	
13. Program TTY Number	

##### Lending Institution Number 1

1. Name	Arkansas Alternative Financing Program
2. Contact	Michael Vickers
3. Mailing Address	525 W. Capitol Avenue
4. Mailing Address (continued)	
5. City	Little Rock
6. State Abbreviation	AR
7. Zip Code	72201
8. Phone	501-296-1663
9. Fax	501-682-3431
10. Program URL	

#### Report Submission

2. To the best of my knowledge and belief, by submitting this report we are attesting that all data in this performance report are true and correct and the report fully discloses all known weaknesses concerning accuracy, reliability, and completeness of the data.

Yes

3. Date Form Submitted 11/16/2011

— Lead Agency Representative Submitting Report —

4. Name	Arkansas Alternative Financing Program
5. Mailing Address	525 W. Capitol Avenue
6. City	Little Rock
7. State Abbreviation	AR
8. ZIP	72201
9. Phone	501-296-1663
10. FAX	501-682-3431
11. Email	michael.vickers@arkansas.gov

## B. Background, General Instructions, and Definitions

This document contains information needed for completing the AFP Annual Report required by the Rehabilitation Services Administration (RSA) under title III of the Assistive Technology Act of 1998 as in effect prior to the amendments of 2004 (AT Act of 1998). This annual report is designed to provide RSA with the data necessary for program planning and reporting to Congress, the Secretary of Education and other entities.

Information from individual states will be available to the public once the information is completed by the state and submitted to and approved by RSA. Questions regarding potential uses of the information submitted by individual states should be directed to Robert Groenendaal, Management and Program Analyst, RSA, U.S. Department of Education, 400 Maryland Avenue, SW, PCP Room 5025, Washington, DC 20202-2800, Robert.Groenendaal@ed.gov, 202-245-7393.

Many individuals and organizations contributed to the development of this data collection system, including a workgroup representing AFPs and Statewide Assistive Technology Programs, and the Rehabilitation Engineering and Assistive Technology Society of North America (RESNA). The workgroup's discussions and input framed issues, developed solutions, provided perspective on implementation and refined this document. Working with RSA, the Association of Assistive Technology Act Programs (ATAP) developed this AFP data collection instrument under Grant No. H224B060002.

### 1. Reporting Period

The reporting period is the federal fiscal year, which begins on October 1 of each year and ends on the following September 30.

### 2. Aggregate Data

You do not provide data on individual loans. Individual loan data and records should be retained at the program level and will not be requested by RSA for the purposes of this data collection. All data is provided in the aggregate and represents the total for the reporting period.

### 3. Loan Activities That Occur Across More than One Reporting Period

It is possible for an AFP to receive a loan application during one reporting period, but not process that application to a conclusion until the following reporting period. Do not split your data across reporting periods. If an application is received during reporting period "A" but the decision about that application is not made until the following reporting period "B," report all data related to that application during reporting period "B" only. The same logic should be applied to data on any activities that can cross two reporting periods.

### 4. Definitions

On subsequent pages, many terms with meanings specific to this instrument are used. Definitions for these terms are provided throughout these instructions. Once defined in this document, the term retains the same meaning throughout. Key terms to know before proceeding are:

- a. Partnership loan: A loan administered by and using dollars from a source other than the AFP, usually a financial

entity, for which the AFP has an investment through interest or principal buy-down, loan guarantee (see next definition), agreement with a financial institution based on an investment deposit, or other financial/administrative role.

- b. **Loan guarantee or insurance:** The AFP uses its funds to guarantee all or a portion of loans for AT. A guaranteed loan is a partnership loan in which the AFP guarantees that the loan to a consumer is secure and will be repaid in the event of a default, thus increasing the lender's willingness to loan funds.
- c. **Revolving loan fund (or revolving loan):** A loan fund that directly uses funds from the "permanent separate account" (title III funds plus match dollars plus interest paid/accrued) for loans. The AFP directly provides the funds that are to be loaned out and retains full control over to whom and at what terms the funds are loaned. As loans are repaid, the money is lent out again to other AT consumers that is, the same money "revolves" out to other borrowers as earlier borrowers return it to the program.

## C. AFP Required Data Elements

### 1. Number, Result, and Geographic Distribution of Loan Applications

	Area of Residence - Metro RUCC 1-3	Area of Residence - Non-Metro RUCC 4-9	Total
1a. Approved-loan made	9	4	13
1b. Approved-loan not made	1	0	1
1c. Rejected	10	5	15
1d. Total	20	9	29

### 2. Information about Loans Made

#### a) Type of Loans, Number, and Percentage

Revolving Loan	Number of Loans	Percentage of Loans
1. Low Interest (prime or less)	0	0.00
2. Preferred Interest (greater than prime)	13	100.00
3. Total Revolving Loans	13	100.00

Partnership Loans: Low Interest (prime or less)	Number of Loans	Percentage of Loans
4. Without interest buy-down or loan guarantee	0	0.00
5. With interest buy-down only	0	0.00
6. With loan guarantee only	0	0.00
7. With both interest buy-down and loan guarantee	0	0.00

Partnership Loans: Preferred Interest (greater than prime)	Number of Loans	Percentage of Loans
8. Without interest buy-down or loan guarantee	0	0.00
	0	0.00

9. With interest buy-down only		
10. With loan guarantee only	0	0.00
11. With both interest buy-down and loan guarantee	0	0.00
12. Total Partnership Loans	0	0.00
Total All Loans	13	100.00

**b) Type of Loans and Amount Financed**

Type of Loan	Number of Loans	Dollar Value of Loans
1. Revolving Loans	13	184,559
2. Partnership Loans	0	0
Total	13	184,559

**c) Range of Dollar Amounts of Loans Provided**

Amount of Loan	Number of Loans	Percentage of Loans
1. \$1,000 or Less	2	15.38
2. \$1,001 to \$5,000	2	15.38
3. \$5,001 to \$10,000	2	15.38
4. \$10,001 to \$15,000	2	15.38
5. \$15,001 to \$20,000	1	7.69
6. \$20,001 to \$25,000	0	0.00
7. \$25,001 to \$50,000	4	30.77
8. \$50,001 or More	0	0.00
9. Total	13	100.00

**d) Highest and Lowest Loan Amounts**

Unlike the data you may have reported under the option section at the beginning of this instrument, these are the actual highest and lowest loan amounts provided for the reporting period, not a description of your policies.

Enter the highest and lowest dollar amounts of loans provided during this reporting period.

Highest 33425  
Lowest 609

### e) Highest and Lowest Interest Rates

Enter the lowest and highest interest rates among all loans made, including both revolving and partnership loans. For interest buy-downs, report the interest rate to which you bought the loan down:

Lowest 375.00  
Highest 375.00

## 3. Type of Device Financed through the Program

### a) Types and Dollar Amounts of AT Financed

Type of AT Device/Service	Number of Devices Financed	Dollar Value of Loans
1. Vision	0	0
2. Hearing	3	13,728
3. Speech communication	0	0
4. Learning, cognition, and developmental	0	0
5. Mobility, seating and positioning	1	968
6. Daily living	0	0
7. Environmental adaptations and home modifications	0	0
8. Vehicle modification and transportation	8	169,253
9. Computers and related	1	610
10. Recreation, sports, and leisure	0	0
Total	13	184,559

## 4. Defaults and Net Losses

### a) Number of Loans in Default and Default Rate

Number of Loans in Default 0

Number of Active Loans 28

Default Rate 0.00

**b) Net Dollar Loss on Defaulted Loans**

Net Dollar Loss on Loans 0

Total Dollar Value of Active Loans 262802

Net Loss Rate 0.00

**5. Classification of Consumers Receiving Assistance**

**a) Gender**

Gender of Direct User(s)	Number
1. Female	5
2. Male	8
3. Total	13

**b) Age**

Age of Direct User(s) of AT	Number
1. 0-9	0
2. 10-17	1
3. 18-29	3
4. 30-39	3
5. 40-49	0
6. 50-59	2
7. 60-69	2
8. 70-79	1
9. 80+	1
10. Total	13

### c) Type of Disability

Type of Disability	Number
1. Seeing	1
2. Hearing	3
3. Talking/communicating	0
4. Getting around/mobility	9
5. Handling objects, reaching	0
6. Learning new information	0
7. Remembering	0
8. Interacting with others/socializing	0
9. Total	13

### D. Anecdote

Provide at least one anecdote about a direct user or secondary user or beneficiary who benefited from an AFP loan. (Refer to the instructions for more detail on what to provide and what not to provide.)

we had a client referred to us by the spinal cord commission. he was a young adult and was paralyzed from the shoulders down. he eventually got a motorized wheel chair to help him get around the house. unfortunately he was not able to go anywhere for about a year because his mother van was not equiped for the motorized wheel chair. the client contacted our office in need of a modified vehicle so that his mother would be able to transport him from location to location. we were able to finance the modified vehicle at a low interest rate and help him become more independent throughout his daily activities. his life has improved tremendously by letting him go different places and take care of his business.

### E. Notes

Describe any unique issues that may affect your data during this reporting period (e.g., if you are unable to provide data due to circumstances beyond the control of the entity submitting the data, you must explain). Limit notes to 500 words or less.

we are unable to put the exact figure/dollar amount

### F. Classification of Devices

#### 1. Vision

Definition: Products designed to assist with vision.

Decision rules: Products intended to facilitate access and participation for people who are blind or visually impaired are classified in this category, even if they are used for activities of daily living, computer access, reading/learning, way finding/travel, recreation, etc. Products in this category characteristically provide output of information through large print/display, synthetic speech or Braille/tactile. If the adaptation is for an individual who is both visually impaired and



hearing impaired, categorize according to the primary functionality of the device. Reading systems to accommodate vision are classified here while similar systems to accommodate learning are classified accordingly. A TTY with Braille output is classified as hearing. A telephone with both a large print keypad and amplification for listening may be classified in either vision or hearing.

Examples:

- Magnifiers including CCTV systems;
- Talking scales, blood pressure gauge, glucometer etc.;
- Screen readers, screen magnifiers and Braille displays;
- Daisy or Victor Readers;
- PDA's with large print, speech or Braille output;
- Talking or Braille GPS, white canes, talking or tactile compass, etc.;
- OCR reading systems; talking thermostats, household appliances etc.

## 2. Hearing

Definition: Products designed to assist with hearing.

Decision rules: Products intended to facilitate access and participation for people who are deaf or hard of hearing are classified in this category, even if they are used for activities of daily living or could have another application for people with other disabilities or for other functions. Products intended to facilitate telephone usage for individuals with hearing disabilities are categorized here, rather than as aids to daily living. If the telephone adaptation is for an individual who is both visually impaired and hearing impaired, categorize under either vision or hearing. Products that amplify voice are classified here if the purpose is to enhance the volume of speech produced by an individual without a disability, in order for his/her speech to be heard by persons who are deaf or hard of hearing. This category also includes systems that provide for text communication, both via telecommunication (text messaging; TTY) and face to face (Interpretype). Peripherals designed to facilitate access or otherwise support the use of a device for hearing (e.g. neck loop induction coils; TeleLink phone couplers; conference microphone; telephone signalers) are counted in this category.

Examples:

- Personal amplification systems (hearing aids, PocketTalker Pro, etc.)
- Assistive Listening Systems (FM; loop; infrared, sound-field, large area, personal)
- Wireless headphones to enhance TV listening (e.g. DirectEar; TV Listener)
- Daily living aids that use visual or tactile rather than audible signals (e.g. vibrating alarm clock; smoke alarm with strobe light; door bell with flashing signal; etc.)
- Instant messaging devices (used as portable TTY)
- Daily living aids with enhanced audible signals (Sonic Boom Alarm Clock)
- Amplified Telephones, in-line amplifiers for telephones, cell phone amplifiers
- Text telephones (TTYs), Voice carryover (including CapTel) and Hearing carryover telephones and Signaling devices (visual and/or tactile alerting to incoming phone calls)
- Classroom Captioning System
- iCommunicator (Voice to text system)
- AudioSee (enhanced view of speaker for speech reading, in addition to FM capabilities)
- InterpreType dual keyboard system

## 3. Speech Communication

Definition: Products designed to assist with speaking and face-to-face communication for individuals with speech disabilities.

Decision rules: Products intended to facilitate computer access and usage for written communications are classified under Computers. Products intended to facilitate telephone usage for individuals with speech disabilities will be classified under activities of daily living, EXCEPT when the adaptation is for an individual who is deaf or hard of hearing in which case it is classified under hearing. Products that amplify voice are classified here if the purpose is to enhance the volume of speech produced by an individual with a disability, in order for his/her speech to be audible by persons without disabilities. If the purpose of the amplifier is to enhance the volume of speech produced by an individual without a disability, in order for his/her speech to be heard by persons who are deaf or hard of hearing, the device is classified under hearing. Peripherals designed to facilitate access or otherwise support the use of a device for speech communication (e.g. mounting systems;

carrying cases, switch or mouth stick used for access) are counted in this category.

Examples:

- Speech generating devices such as BIGmack; DV4; ChatPC; DynaWrite; Pathfinder; talking photo album
- Communication boards/books
- Software with speech output e.g. Speaking Dynamically Pro
- Software that provides symbol sets for use in developing "low tech" communication boards/books or "high tech" overlays e.g. BoardMaker; Picture This!
- Artificial larynx
- Devices that produce text but not voice output for face-to-face communication (e.g. Crespeaker)
- Voice clarifiers (e.g. Speech Enhancer)
- Voice amplifiers (e.g. Falck amplifier)
- Stuttering aids

#### 4. Learning, Cognition, and Developmental

Definition: Products to provide people with disabilities with access to educational materials and instruction in academic or other environments; products that assist with learning and cognition.

Common subcategories:

- Cognitive aids
- Early intervention aids
- Instructional materials
- Memory Aids
- General Personal Organization Tools
- Sensory/Developmental Stimulation Products

Decision rules: Products intended to mitigate, compensate, or address learning or cognitive limitations should be classified here along with products used to facilitate computer access for individuals with learning/cognitive limitations. Products designed to assist people who are blind or visually impaired with reading, organization, learning, computer access, etc. are classified under vision.

Examples:

- Calculators and measurement tools
- Clocks/Timers/Wake-up Systems
- Electronic Reference Tools and Money Management Tools
- Memory Aids
- Electronic Notetakers, Portable Word Processors, and Recording Devices
- Electronic Organizers/Personal Digital Assistants
- Scientific Equipment
- Educational/Instructional Software (computer based instructional applications used to teach cause and effect, reading, language, spelling, math, writing, science, history, etc)
- Cognitive/Perceptual Training Software
- Tape or other audio players (except as related to vision)
- Text-to-speech systems (WYNN, Read and Write Gold, etc. not related to vision)
- FM systems (to support auditory processing - not related to hearing loss)

#### 5. Mobility, Seating, and Positioning

Definition: Products whose main focus is on augmenting or replacing the functional limitations of an individual's mobility.

Decision rules: Wheelchair restraints associated with seating & positioning (shoulder or safety belts) are classified in this category. Wheelchair restraints (tie downs: 4-belt & docking or lock downs: trailer-hitch) associated van locks, which allow a power chair user to drive and/or be transported safely is classified under "Vehicle Modification and Transportation."

Examples:

- Ambulatory aids: low tech aids such as canes, walkers or crutches
- Orthotics & prosthetics
- Wheelchairs: dependent (such as strollers & transport chairs) & independent manual mobility (4-wheels propelled independently)
- Scooters and power chairs: Functionally matched motorized independent power mobility bases
- Seating and positioning considerations based on postural control & deformity management, pressure & postural management, and/or comfort & postural accommodation. (such as pelvic guides, contoured seating systems, head supports)

## 6. Daily Living

**Definition:** Devices that enhance the capacity of people with disabilities to live independently, especially AT that assists with Instrumental and other Activities of Daily Living, (ADLs, IADLs) such as dressing, personal hygiene, bathing, home maintenance, cooking, eating, sleeping, breathing, shopping and managing money.

**Common Subcategories:**

- Personal hygiene, care and toileting
- Dressing and apparel, and aids to dressing
- Housekeeping, cleaning, maintenance
- Cooking and eating
- Handling, reaching, manipulating
- Alerting and signaling
- Household management, bill paying (not cognitive, vision, or hearing AT)
- Telephony equipment

**Decision rules:** Architectural/home adaptations or modifications are classified under Environmental adaptations. Life safety and life support devices and systems that do not involve home modifications are categorized here including medical and respiratory equipment. Devices intended to accommodate specific disabilities, such as hearing or vision, are assigned to those categories. Devices that assist with personal organization are classified as Learning, Cognition and Developmental AT. Devices used to accommodate multiple disabilities are categorized here. Devices that assist persons with motor impairments not categorized elsewhere are included here. EADLs that also function as environmental controls are classified according to their primary use. Telephony equipment not intended to accommodate other categories of disabilities is listed here. Switches controlling daily living aids or unknown devices are reported here. Otherwise switches are reported with the category of devices controlled.

**Examples:**

- Writing guides, adapted writing implements
- Modified or large-handled tools and utensils
- Eating/feeding equipment, spiked cutting board, jar opener
- Zipper pulls, button hooks, needle threader
- Personal pager, multi-sensing/multi-sensory alerting devices
- Wheelchair desks/trays
- Reacher
- Wheelchair/walker bag
- Switch-adapted food processor or other appliance
- Large-button telephone (not for vision or cognitive accommodation).

## 7. Environmental Adaptations and Home Modifications

**Definition:** 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. Environmental adaptations are typically permanent or semi permanent structures, modifications or additions. Decision rules: Adaptations or modifications to vehicles are classified under Vehicle modifications. Adaptations to furniture such as chairs, couches, beds, etc., would generally be classified under Mobility, Seating, and Positioning. Items or structures that are portable or temporary, rather than permanent or semi-permanent, would generally be classified in another category related to the functional limitation

addressed. For example, shower chairs, commodes, raised toilet seats and similar portable items should be classified in the dailyliving category where as a roll in shower, wall or floor mounted grab bars, installed ramps, etc. would be classified here because they become part of the building structure.

Examples:

- Accessible HVAC controls, accessible plumbing fixtures and controls
- Adapted playground equipment and structures
- Alarm and Security Systems
- Cabinetry and Storage equipment
- Door/Gate Openers including farm and ranch gates/latches
- Environmental controls and switches (i.e., electronic systems that enable people to control various appliances, lights, telephones, security systems etc.)
- Flooring and Surface materials/Detectable warning surfaces
- General Environmental Access Products
- Lifts
- Lighting/lighting controls
- Ramps
- Signage/signaling products
- Workstations/Desks/Tables, Home-workplace adaptations
- Adapted farm equipment that is not reported as Vehicle Modification and Transportation such as sprayers, seeding systems, augers, etc.)

## 8. Vehicle Modification and Transportation

Definition: Products that give people with disabilities independence and enhance safety in transportation through adaptation of vehicles.

Decision rules: Vehicle ramps are classified in this category. Versatile/portable ramps (temporary adaptation) and wheelchair lifts (permanently installed in buildings) are classified under Environmental adaptations.

Examples:

- Adaptive shoulder and seat safety belts
- Tie downs and lock downs that secure the wheelchair to the vehicle floor
- Hand controls
- Extended directional mirrors.
- Vehicles and vans modified with lifts, ramps, raised roofs, etc.
- Adapted farm vehicles such as tractors and other self-propelled vehicles modified with hand controls, GPS, lifts and ramp systems.

## 9. Computers and Related

Definition: Hardware and software products that enable people with disabilities to access, interact with, and use computers at home, work, or school. Includes modified or alternate keyboards, switches activated by pressure, touch screens, special software, voice to text software.

Decision rules: Classify standard computers and computer-related devices (those that will be used without any adaptations) in this category, along with input adaptations used to mitigate, compensate or address motor limitations. Do not include computer adaptations used to address vision or learning, cognitive or developmental limitations.

Examples:

- Standard software
- Standard hardware
- Computer accessories
- Alternative keyboards and pointing devices
- Switches and scanning software used for computer access
- Touchscreens
- Voice recognition systems

## 10. Recreation, Sports, and Leisure Equipment

**Definition:** Products not already classified in other categories that help persons with disabilities to participate in sport, health, physical education, recreation, leisure, and dance events.

**Common subcategories:**

- Toys and games
- Sports equipment
- Fitness equipment
- Specialized wheelchairs and recreational mobility equipment
- Musical instruments and related devices
- Arts, crafts and photography equipment
- Gardening and horticultural equipment
- Hunting, fishing, shooting equipment
- Camping, hiking and other outdoor recreational equipment
- Audio and video entertainment equipment

**Decision rules:** Devices intended to accommodate specific disabilities, such as hearing or vision, are assigned to those categories. Specialized products designed specifically for recreational, leisure or athletic pursuits are categorized here. Devices that may have other uses, but are selected as AT for a recreational setting, should be categorized here. Devices for environmental control that also serve as entertainment system controls (e.g. television remote) are classified according to their primary use.

**Examples:**

- Toys and games (includes toys used for developmental purposes such as teaching cause and effect.);
- Tennis wheelchairs; beach wheelchairs
- Skiing equipment; sled/sledge hockey equipment
- Gardening tools and equipment;
- Playing card shuffler;
- Adapted camera and other photography equipment;
- Adaptive exercise equipment (not used in a rehabilitation setting);
- Adaptive equipment for fishing, hunting, and camping;
- Adaptive musical instruments and accessories (not used in a school setting);
- Entertainment system remote control not used for lights, heat or other environmental control.

For complete information about Rural Urban Continuum Codes, visit the following Web site:  
<http://www.ers.usda.gov/briefing/Rurality/RuralUrbCon/>

## System information

The following information is captured by the MIS.

This form has been approved for use by OMB after June 30, 2011.

Last updated on November 17, 2011

Last updated by arvickersm

Completed on November 17, 2011

Completed by arvickersm

Approved by

OMB Notice