

The Disabilities Market Opportunity Finance Network 2010 Conference Selected Resources

Panelists

- **Tom Foley, Deputy Director, World Institute on Disability.** Nonprofit dedicated to eliminating barriers to full social integration of people with disabilities worldwide. “Equity” initiative focuses on asset building and community development. <http://www.wid.org>
- **Charles Hammerman, Executive Director, The Disability Opportunity Fund.** National CDFI dedicated to improving affordable housing opportunities for people with disabilities. <http://thedof.org/>
- **James Marc-Aurele, Chair of Board, mpower of Maine.** Low interest loans for assistive technology and small business access modifications for individuals with disabilities of all types and all ages in Maine. Oldest AT loan fund. <http://www.mpowerloans.org>
- **Frances Pennell, Executive Director, Washington Access Fund.** Statewide CDFI providing low interest loans and IDAs for assistive technology and business equipment for Washington residents with disabilities. <http://www.washingtonaccessfund.org>.
- **Susan Tachau, Executive Director, Pennsylvania Assistive Technology Foundation.** Low interest loans for assistive technology and related services (financial education & information re alternative funding sources) for people with disabilities of all ages in Pennsylvania. <http://www.patf.us>

Data – Identifying & Describing the Target Market

- **Cornell University.** Good gateway to disability statistics. Compilations and comparisons using most recent census data (American Community Survey). State level and national data. Staff contacts are very helpful! <http://www.disabilitystatistics.org>
- **Census Bureau Disability Statistics.** Gateway to Census data. Tools to access “sub-state” level data. Links to other agencies that collect disability-related information (e.g., NIH). <http://www.census.gov/hhes/www/disability/disability.html>
- **National Organization on Disability Harris Polls.** Important data. Periodic surveys commissioned by NOD tracking “participation gaps” between people with and without disabilities on a range of socio-economic measures (national level only). Links to resources. <http://www.2010DisabilitySurveys.org/>
- **Bureau of Labor Statistics.** Data on employment status of working age adults with disabilities. <http://www.bls.gov/cps/cpsdisability.htm>

Partners, Outreach & General Information

- **Alternative Financing & Business Equipment Loan Programs.** Find one in your state at <http://www.resnaprojects.org/AFTAP/state/RESNA.html>
- **Independent Living Centers:** Find chapters in your state. <http://www.ncil.org/>
- **State Councils on Employment of People with Disabilities:** Good links to disability-related organizations and “happenings” in your state. <http://www.dol.gov/odep/state/directry.htm>
- **TheArc:** Gateway to developmental disabilities communities and services in your state/service area. <http://www.thearc.org>
- **Disability.gov:** Links to resources, information, agencies and partners in your state and nationally. <http://www.disability.gov>

- **National Federation of Community Development Credit Unions – Disabilities Initiative:** resources; links; financial education for people with disabilities; research on strategies & needs <http://www.natfed.org/i4a/pages/index.cfm?pageid=571>
- **Blind & Low Vision:** Find local chapters at American Council of the Blind (<http://acb.org>); National Federation of the Blind (<http://www.nfb.org>)
- **National Association of Deaf:** Resources; links to state and local chapters. <http://www.nad.org/>
- **Hearing Loss Association:** Resources; links to local chapters. <http://www.hearingloss.org/>
- **National Spinal Cord Injury Association:** Link to local resources/groups under “chapters” <http://www.spinalcord.org>
- **Help with Disability Benefits Issues:** Directory of Work Incentive Planning Assistance Programs (there may be many other benefits planners in your state but this is a place to start!). <http://ftp.ssa.gov/work/wipafactsheet.html>
- **Abilities Fund:** National lender promoting self-employment for people with disabilities. <http://www.abilitiesfund.org>
- **Agrability:** Federally funded programs in many states that help farmers and agricultural workers obtain needed assistive technologies, equipment adaptations and workplace modifications. <http://www.agrability.org>
- **Other:** state associations of medical equipment vendors; state assistive technology networks; disability specific organizations (e.g., MS Society)

ADA – Guides to new Title III (Public Accommodations) Requirements

- **National Disability and Technical Assistance Centers (Regional) –** Trainings/Information & Referral re ADA requirements for Small Business <http://www.adata.org/Static/Home.aspx>
- **U.S. Department of Justice Website –** Laws, regulations, guides <http://www.ada.gov>

Documenting Need/Demand

- **Peiyun She and Gina A. Livermore,** “Long Term Poverty and Disability Among Working Age Adults”, *Journal of Disability Policy Studies* 2009; 19; 244 (47% of working age adults who experience poverty in 12 month period have one or more disabilities; nearly 2/3’s of those experiencing long term poverty (at least 36 months out of 48) have one or more disabilities. <http://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?article=1224&context=edicollect>
- **Livermore, Gina.** Poverty & Hardship Among Working Age People with Disabilities, <http://www.disabilitypolicyresearch.org/Forums/20091203/livermore.pdf> (data on poverty among individuals with disabilities; people with disabilities are more likely to report material hardships than people without disabilities at comparable income levels).
- **Hartnett, Johnette.** Tax and Financial Service Needs of Working Americans with Disabilities” in Building a Better Economic Future: A Progress Report for Individuals with Disabilities & Their Families in America (based upon surveys, interviews, focus groups – people with disabilities less likely to have a bank account or to save than people without disabilities). Southern New Hampshire University Community Economic Development Press, School for Community Economic Development (2008).
- **Department of Labor, Office of Disability Employment Policy – Self-Employment.** Citing 1990 (!) census data showing that people with disabilities have a higher rate of self-employment than people without (12.2 vs 7.8%) and noting that, in one vocational rehabilitation study, 20-30% of clients chose self-employment as desired employment outcome and noting that, at the time of the study, only about 2.7% of all VR employment were for self-employment. <http://www.dol.gov/odep/programs/promotin.htm>

Other (non community development) Lenders in Disabilities Market

- **American Association of People with Disabilities & Digital Federal Credit Union:** Members of AAPD are entitled to membership in the Digital Federal Credit Union which offers “Access” and “Mobility” financing. Interest rates vary both often higher than AFPs & may apply more traditional underwriting standards. Particularly active in adaptive vehicle financing. <http://www.dcu.com>.
- **Care Credit:** National financing product used by increasing number of health care providers including durable medical equipment and hearing aid vendors. Interest rates generally higher than AFPs but many offer 0% for short term (e.g., up to one year) financing. Traditional underwriting standards. <http://www.carecredit.com>

Self Employment – Selected Resources

- **Office of Disability Employment Policy, Department of Labor:** Quick summary of benefits of self-employment; information about ODEP’s Self-Employment Initiative; links to resources. <http://www.dol.gov/odep/pubs/ek00/small.htm> & <http://www.dol.gov/odep/categories/workforce/self.htm>
- Griffin, Carey & David Hammis, **Making Self-Employment Work for People With Disabilities**. Brookes Publishing (2003)