

Webinar: An Introduction to the Michigan Loan Funds

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>> KATHRYN WYETH: You might see the screen blink a couple times. Okay, and we're recording. And I would like to introduce our presenter today, who is going to talk to you about the Michigan Assistive Technology and Employment Loan Funds. I have Michele...Seybert -- I hope I said it right --

>> MICHELE SEYBERT: Perfect.

>> KATHRYN WYETH: -- from United Cerebral Palsy of Michigan is going to talk to us about the funds and how they work and how they help people and how you can access them. Take it away.

>> MICHELE SEYBERT: Thank you, Kathryn. And I also want to thank you all for being with us today. I'm thrilled to share this information. It's been a wonderful program. I've been the loan fund manager now just for a little less than a year, but I've actually worked with the funds now for, oh, gosh, a little over six years, as far as doing all the marketing and outreach effort for it. So very excited to share this information with you.

Very much encourage questions, and as she said, I'm certainly not offended whatsoever during this if you want to ask questions. And I really encourage you to use that public chat area up there under the right-hand side of your screen.

We'll go ahead and go on to Slide 4.

And we'll start with the purpose, which is a good place to start, of the Michigan

Assistive Technology Loan Fund. The basic purpose would be to purchase, obviously, assistive technology devices. And purchases related to services can also be included in that definition. And something we always really like to stress is vehicles and home modifications are also a really important part of this, too. A lot of times people don't think of that.

I have to admit when I first heard of the funds I was very surprised to see all that it covered. And we'll be talking about that here a little further. My immediate thought was of course that computers can be a communication device, but I certainly didn't realize all that it could cover so that's just important to note also.

Also, I would like to just real briefly share with you the picture, for those of you that are viewing the picture on this slide and Slide 4. This actually is one of our loan recipients, from Hastings, Michigan. And Deborah has been gracious enough to share her story with us and we've talked about Deborah with other folks. And this is a wonderful story example -- I think anyway -- is that this van that she's standing by, in front of, was actually purchased for her son, but she was able to purchase this through a previous loan recipient, which is kind of an unusual occurrence, but it worked out really well, that she was looking for a really good used vehicle. We happened to have a loan recipient that unfortunately her spouse had passed away. She really wanted to make sure that the van went to someone who really was in need of it and could really use it and make good use of it. So we were able to connect the two families together and obviously it's worked out. She was able to take out the loan and then to purchase this vehicle. And it's worked out beautifully, is that not only did she acquire the vehicle but they've developed a wonderful friendship now.

And what really did my heart good here was that I heard that the woman had actually driven the vehicle from the Detroit area over to Hastings to deliver the van. Then of course she got there and, well, now how do we get you back home? So Deborah was

one step ahead of her, had already packed the picnic lunch -- this was in the summer a couple years ago -- and they all went for a road trip to Detroit, took her back home, and obviously this woman was very grateful that that all worked out. And they have remained fast friends ever since. So that's one of my -- one of my favorite stories, actually.

We can move on to Slide 5.

And we also have what's known as the Michigan Employment Loan Fund. So there's actually two types of funds available underneath the heading of Michigan Loan Funds. This one is to reduce or eliminate barriers to employment, to purchase equipment or to start or expand self-employment or to purchase equipment to work from home or an employer. So you could actually be employed by someone else.

Once again, the picture to the right that I've placed here, which is a little bit unusual picture, is of a gentleman who was actually able to purchase all of the equipment that he needed to take a pole barn that had just been sitting empty and start his own taxidermy business. And that has worked out very well for him, too.

I actually had the opportunity to go and visit with him, and I was definitely born a real city slicker so this was a whole new experience for me to work with a taxidermist or see the work that actually is done. And I have to admit I was very impressed. By the time -- I got the full grand tour. There's a real art to this. It's a lot of work. I was very impressed. He has wonderful abilities to do what he does. So this worked out really well for him, too.

Oh, at this point, too, I would also just like to encourage, if anyone wants to ask any questions in particular about what we've spoken of so far, please feel free once again to use that public chat area.

Okay. And I think we'll move on to 6. Slide 6.

And I just want to real briefly mention, too, partners and their roles that are involved with these programs. The Michigan Disability Rights Coalition actually initiated these -- the

fund, and the Michigan Department of Career Development/Rehabilitation Services, they actually are our lead State agency. There had to be a State agency involved. These are Federal dollars that come – come to us from the U.S. Department of Education/Rehab Services. So this is part of the qualification for us to have these funds is they had to come through MRS, which is known to – to many of you.

And I work with, actually, United Cerebral Palsy of Michigan here in East Lansing, and so that we are the ones who actually administer the fund. And Option 1 Credit Union that is mentioned here also on the screen for you, they're actually our loan originator and then they service all of the loans for us.

Just another little bit of information that I thought I would share is that the Assistive Technology Loan Fund has actually been going for approximately ten years now, since 2001. And the Employment Loan Fund is a little newer, and that began in 2005. So that came a little while -- a little later on.

Okay... so moving on to Slide 7.

I would also like to really emphasize that this is definitely a values-based program, that we really do empower borrowers. I guess to explain that, when we talk about empowerment, my first thought is that many people that have been able to take these loans out have actually called me back specifically or maybe I've gone to interview them and had a chat with them how it's working out for them with a particular device or service they were able to purchase, and probably nine times out of ten people are thanking me because we've been able to establish credit for them and that's been really important. Or sometimes if there's been problems in the past, it's corrected credit issues for them. So that's an important empowerment piece that I'd just like to mention also.

The loans are also non-discriminatory. They're confidential. I definitely keep all files and so forth under lock and key in the office. We do try to provide easy access to the application process. I'll speak a little bit – a little later about specifically how that

application process works, but as far as being able to apply, we do have a website, and that will be mentioned on here, too, that's just at michiganloanfunds.org. From that site you can download the application. At this point we cannot have you submit it online. We need original signatures. But we do keep that up to date and you can access the application then right online. We also are more than happy to send you out a packet of information that would include of course the application. So that certainly is – is your choice.

We also have many sites, which I'll speak of too a little bit further here in a few minutes, around the state that are happy to also assist you if you need some assistance, if you need to maybe go into somewhere and have someone actually assist you with the actual application.

The applications also are very promptly processed. And we're pretty proud of that, actually. We technically have 30 days from the time an application is actually completely submitted to us, but we meet every two weeks to make these decisions. So we do try to act very promptly, you know, on that and certainly try to get that well within the 30 days or well before the 30 days.

All the documents then you'll also find are in low-literacy format and certainly easy to read, comprehend. And they are consumer controlled. That's an important thing, too, that we're very proud of, that we do this through two means. One is a loan committee, and the loan committee actually has the final decision and determination on each application that does come through us. And we really do look at this closely on a case-by-case basis. And advisory councils, we meet every quarter. As it stands right now, we do two separate councils. So every quarter we meet separately for the Employment Loan Fund and then we also have one that meets for the AT Fund.

And we really encourage people with -- in the disability community, anyone that would have an interest certainly is welcome to join us for those. We really value outside input as to how we can better run the programs. And we really do take all of those into

consideration.

Any other questions at this point or...

Also I guess I'd like to just check with if any of you have had the opportunity to use our funds before and maybe – maybe how many are even new to these that haven't heard about these all before, had never even heard of them before. That would be good to know, too. If maybe you could use that public chat area and maybe state that, too, that would be really helpful.

Okay... I guess we'll move on to Slide 8.

Oh, okay, we did have someone respond that it was all new to them. Well, I'm very grateful that you joined us today, then, and then hopefully you'll find this helpful to share with either those either that you work with or maybe for yourself, whatever the case may be.

So at Slide 8 the local application sites.

I spoke very briefly without that a minute ago. Actually, most of those are disability networks, which used to be known as the Centers for Independent Living housed throughout the state. There are about 16 approximately that work with us right now. We also do have some Area Agency on Aging that help us also that assist with the applications. And they serve as the intake and counseling points. They provide additional information. Sometimes they can -- if sometimes a loan won't look like a possibility for someone, a big part of why we chose to have them assist us is that hopefully they'll provide these other funding sources possibly for them or maybe just come up with other ideas of something that may work for them and as AT for them in particular. They also sometimes assist with providing training and just other technology services, which can be really helpful, too.

Okay, let's move on to 8. I'm sorry, we're on 8, let's move on to 9.

Oh, and I just want to mention, too, that the application sites that I was just speaking of around the state, all of those are listed on our website, too, that I had

mentioned to you, at michiganloanfunds.org. So that way if you need to look something up specifically or see if there's someone in your area to help, that will all be listed on there for you.

I also wanted to give you some examples of what can be purchased. And some obvious ones are wheelchairs, motorized scooters, Brailing equipment, hearing aids -- which actually we get -- we get quite a few requests for hearing aids. Voice simulation systems, scanners, any type of telecommunication devices -- and we have done a few of those for people -- computers and adaptive peripherals. Usually when it's a case of computers, many times it's going to depend -- and that's where that case-by-case basis will come in -- it's going to depend on if they need any type of modification maybe to the computer, let's say some specialized software, a specialized keyboard, that type of thing. Or sometimes if someone writes in an explanation to us how it's maybe their only way of communication and maybe they're homebound and they just need it for that social aspect of it, that's fine, too. But we ask that people try to explain so we have some idea of how it's particularly, you know, assistive technology for their particular situation.

And as I had mentioned earlier when we first started, home modifications certainly are something that can be covered under these loan funds. And we're getting more and more of that, too. We're adapting, oh, kitchens, adapting -- we get a lot for adding ramps, bathroom modifications, that type of thing.

And probably the most requested AT that we get, on a weekly basis I'd say, are vehicles with modifications. And of course these are very expensive devices, but many times we can certainly steer people toward good used vehicles. On our website once again we list many vendors, and we certainly are not going to recommend one over the other, but they are there for your use, and use that you could share with clients also.

Any questions at all at this point?

Okay. Before we move on, though to, to the next slide, I just wanted to mention,

too, Sarah's story, the picture there on Slide 9. Her mother had come to us and said that she really needed an adapted vehicle and she really wanted to get her out more. It was very important that Sarah be able to attend church with them as a family and that type of thing. And they were able to come to us and we were able to approve the loan for them. And she has called back and talked to us a couple times since and just said it has made a world of difference in just getting her out in the community, really enjoying her time out. And her mother's office she's able to go to now and spend some time with mom at the office. And I believe they own a storage company over in the Flint area and that's made a really big difference, too. And very grateful for the help with the fund.

Okay. Let's move on to Slide 10.

We also want to mention that we also can cover other things other than a particular device. That's important to note for people, too. And I just kind of gave an example on this slide of different types of services that this can also cover. Evaluations, obviously, purchasing, leasing, selection, a special design or a fit. Customization is very important, obviously, especially many times with custom wheelchairs...

I'm sorry, you're having trouble hearing me.

Yes, I just wanted to make you aware that services were also covered under this, too, as far as the evaluation of special adaptation of a piece of equipment such as a wheelchair, customizing a chair. Repairs certainly, that's an important thing to note. We could cover that through the funds. Even coordinating other therapies, interventions, and especially training. That's very important to note, too, because people might get a specialized piece of equipment but have no idea how to use it and then there's some training expense involved. And we certainly can include that right in the loan for them. That's – that's not an issue. That's not a problem.

Okay, we can move on to Slide 11.

And then again, just to show you the differences then for the Employment Loan Fund

purchases, I wanted to give you some examples there, too, or explain that a little further to you, that it can be equipment needed to work from home, training to use that equipment as we just mentioned, maintenance agreements, which can be very important, or the extended warranties for equipment that you're purchasing also. And I really want to stress here again that the equipment can be to alleviate barriers to employment also.

Okay. Moving on to 12.

And then a few examples then, as far as for the Employment Loan Fund, and once again to stress that we certainly don't want to say that this is a -- that this is all that would be covered. It's certainly not just limited. These are all just examples. But computers and peripherals, which is of course the standard one people immediately think of. But farm equipment may not be something that people immediately think of.

And this is a good time to let you know, too, that we work very closely with the AgrAbility Project. I don't know how many of you are aware of that project. It's a wonderful project through MSU's extension offices that will help assist farmers who have been injured, who have acquired a disability, and want to keep farming. So sometimes they'll go out -- an engineer will go out and they'll assess the situation and then they can come to us and actually use our funds then to help modify equipment, that type of thing.

Office machines of course is a common one. Tools of the trade. So really any type of tools that way. Office furniture. Sewing machines. We actually had a request once -- it was a woman who had already been doing sewing for quite some time but felt that if she -- and was actually very good at designing new things, too, so she wanted a new software that would help her design patterns and so forth so that's a very good example for that. Kitchen appliance, you know, if you need a license so you can cater out of your home, that type of situation, certainly that would be covered. Telecommunication devices once again. And vehicles for the business. And the difference with this one would be, with the AT Fund, there would have to be some type of modification for that to be covered under

these loan dollars. When it's for the business, as long as it's related to the business, say delivery which is a common one, then certainly it would be covered in that case and it wouldn't necessarily have to be a lift installed or that type of thing.

>> KATHRYN WYETH: So – so for the Assistive Technology Loan Fund, it has to be something related directly to the disability and how it helps you do things? And then for the Employment Loan Fund it's -- sounds like it's anything that would help you to -- with your -- to do your business or your job, right? Doesn't have to be related to your disability?

>> MICHELE SEYBERT: Exactly.

>> KATHRYN WYETH: Ah, that's a big difference.

>> MICHELE SEYBERT: It is a big difference, and one that's really important to note because a lot of people don't realize that until they question about that, right?

Yeah, a good example is a -- we had a person who actually did long distance hauling with a truck, small semi-truck, and was very good at his job, but because of some back injury or -- I believe it was a back injury, wasn't able to do it -- to work for the company he'd worked for anymore and wanted to start his own just business where he could do it the hours that he felt that he could do it. And that worked out beautifully for him. And he actually ended up paying off the loan early he was doing so well.

>> KATHRYN WYETH: Great.

>> MICHELE SEYBERT: So that was a big success story, too.

Okay. We can turn to Slide 13.

This is the Michigan Employment Loan Fund checklist. We came up with this because it really just helps someone to understand how we arrive at whether something is going to be able to fit the description to be able to use these dollars in order to make it specifically for employment and the little checklist that we go down through. The applicant experiences a disability. That would obviously be first on the list. Then the disability

creates a barrier to employment for that individual. But then the proposed work that they're suggesting would overcome that barrier. The work can be performed at a proposed location. And then that particular work location is appropriate for the proposed work that they have submitted to us.

So as you can see, obviously these all build on each other, which is really important.

And the equipment purchased necessary to make work possible. And then the loan increases access to technology and/or equipment. And, very importantly, that the loan increases employment opportunities for that individual. Very important fact.

Does anybody have any thoughts or comments on that? Is that clear to everyone?

Oh, good.

Okay. So we can go to 14, Slide 14.

And we also wanted to just give an example of some primary employment goals. Becoming newly employed in telework for an employer. To become newly self-employed. Sometimes to change to telework for an employer. So you may have been going along being able to do the job for the employer at the workplace and something comes up that that's just not a possibility or it's just really much more convenient to do it from your home. There's that type of change that certainly we could look into equipment needs for that. Home office would be a good example for that. Even actually modifications to your home to be able to create that office certainly can be looked at, too. Or a change to a self-employment job. Or expand an existing business. That's a question I actually get asked quite a bit, is this something brand new we have to start, and definitely not. I do get requests for that quite a bit lately, that somebody has been able to start something, and sometimes that's even better because then they're showing already maybe a -- even if it's just a small, steady bit of income, and then that allows them the ability to be able to repay a loan through this Employment Loan Fund, to expand on it and maybe build it out even further.

And then, well, we put other as another kind of a category there. I wanted to give an example of things that have really opened up and changed for this particular fund since it started for us back in 2005.

When it first started, we weren't even allowed to loan for -- say if you got a printer, we weren't allowed that you could buy the ink for that printer or the paper even. Well, slowly that changed. That was really positive. And little by little we've been able to really see a lot of positive changes with this particular fund.

So the example I'd like to give -- I wanted to share with you another really good success story -- was the idea of eliminating a barrier to employment. And this story to me is a perfect example of that.

A woman came to us, living over on the west side of the state, worked many years at her position, I think it was 17 or 18 years, was badly in need of a new adapted vehicle. In her situation she needed quite a few adaptations to the vehicle so it was a little costly. She was able to go through Michigan Rehabilitation Services, so we did work closely with them, and they agreed to fund all -- any and all adaptations, which there were many as I mentioned. She had some savings herself, from having worked so long, set aside so she was able to draw from that, and she was just maybe three or four thousand dollars short. She just needed that little bit to make it all work. And because of this we were actually able to go to our Employment Loan Fund dollars. And once again obviously that definitely was able to alleviate a barrier to employment. She was able to stay employed and that was important. She actually lived in a rural area. That was important to note, too, and that also is a consideration for us. And she worked in an urban area. So she really -- there was no bus route, there was nothing. There was no other way for her to get to her position, her job. And that's where I really want to emphasize that's where it's really case-by-case basis, and we really encourage people to write that right into their applications. You know, make us aware of that and we're happy to work with you.

>> KATHRYN WYETH: Shana wants to know is the fund open to older adults who need home modifications?

>> MICHELE SEYBERT: Very good question. Very definitely, yeah. Yeah, very definitely. The AT Fund is definitely open for that. And we've actually gotten more and more requests recently for that very thing. A lot of bathroom modifications, a lot of people needing roll-in showers, that type of thing.

>> KATHRYN WYETH: So that would mostly probably be the Assistive Technology Loan Fund instead of the Employment Loan Fund, but it's possible that an older adult might be doing a part-time job or something and want to modify their home so they could work from home in which case... so it depends, right?

>> MICHELE SEYBERT: Very much depends. And that's a really good point to make. I'm glad you made that. Because, yes, you don't have to necessarily be working full-time to be eligible for these Employment Loan Fund dollars. There is no set amount of time you have to work. So that's really important to note, too.

I'm sorry, I will try to speak up a little.

>> KATHRYN WYETH: I think that was directed at me because I moved the mic towards you because you were primarily speaking. Sorry, Julie.

>> MICHELE SEYBERT: Oh, okay.

Okay. We can move on to Slide 15.

So just to go over some general eligibility requirements, too. I like to do that. The most basic -- I always tell people the most basic criteria is that you must be a resident of the State of Michigan who has a disability. And it can be a physical or mental impairment, substantially limiting one or may -- one or more, excuse me, major life activities. Any senior who would need any type of assistive device or assistive technology. Family members on behalf of that person with a disability. And we get quite a few requests that way. Guardians on behalf of the person with a disability. And that just came up today, in

fact, earlier this morning so that's a good time to emphasize that. If you have a guardian, you cannot enter into a contract. But that person that is your guardian certainly can do that for you. In this particular case it was a parent who -- they do receive some supplemental income for the -- for their adult. Even if it's an adult living with them and they're the guardian, it's their adult child. And in this particular case then that SSI is given to them in the name of the guardian for the adult child. So they certainly can use that as income if they want to include that along with maybe income they're already making. And sometimes that just obviously helps their application to show their ability to repay the loan. So that's an important thing to note for people, too, that we are certainly more than willing to look at that as employment for them.

Oh, also for the Employment Loan Fund important thing here is that employers on behalf of the person with the disability actually are eligible to apply for this, too. We do certainly have to make them aware, though, that that piece of equipment must stay with the person with the disability. That's an important factor, too. And must become a member of Option 1 Credit Union. It's only a \$5 membership and that only is going to be if you are approved for the loan. So it's not something you have to pay up front. Once your loan is paid off, you certainly have that choice. Maybe you'd like to keep the account. Maybe you'd like to just keep it as a savings account. If not, they certainly will close the account out for you and you'll be refunded that \$5.

>> KATHRYN WYETH: I do think it's interesting because I know -- you know, my grandfather, he had trouble walking and he was having trouble hearing, but if you asked him he'd say, "I don't have a disability." But he used assistive technology. So I think those first two points are important to say it that way, because if you're using assistive technology, you probably have a disability. But some people don't think of it that way.

>> MICHELE SEYBERT: Or want to think of it that way is what we've found so it's been interesting.

>> KATHRYN WYETH: Right.

>> MICHELE SEYBERT: Yeah, yeah. Which is why we always make sure that we include and specify to people that we certainly help seniors also.

Okay, we can move on to Slide 16. Just some general information about loan amounts and then things pertaining specifically if a loan is approved. There is no minimum amount. That's sometimes helpful to people. So we've had requests for even \$100, easily. We certainly have done that before.

>> KATHRYN WYETH: That could be really good to help somebody build credit, couldn't it?

>> MICHELE SEYBERT: And it -- yes, that has been very helpful for people to do just that. Because we certainly do accept SSI/SSDI as income. And sometimes when people are living on a very fixed income, to borrow \$100 may not seem like a lot to everyone, but that's important. And like she said, we can build credit that way, too, so that's important.

The maximum amount is \$30,000 for the AT Fund. Now, it is \$20,000 for the Employment Loan Fund. That one is a little bit less as far as the maximum that we could allow at one time.

The ability to repay the amount requested certainly will help determine if the request is approved. And the repayment terms are based on the expected life of that piece of equipment. So especially with vehicles we obviously have to look at -- and if they're good used vehicles even -- what the expected life of that is, as to how long we could make the -- draw out the payment schedule for them.

The repayment terms, though, we really do try hard -- that's an important component of these funds, is to make sure that we're able to give them the longest term possible to make those payments the most reasonable as possible. The maximum is seven years, and that is going to apply more to the AT Fund. So that seven years would be more

on the end of the \$30,000 mark if they were to apply for that.

Our – our current rates, we do have a range. They are 4.75 currently to 9.75. But I certainly want to emphasize I don't think I've even ever done one for 9.75 (laughing). That would -- once again, that's going to be on the high end. That would be the \$30,000. And it's also going to depend partially on credit reports. We do have to pull credit reports, important to note that, too, but we – we have a little more leeway in that Option 1 Credit Union reviews all of them and then we have this loan committee that does make that final determination. We do allow for a little bit higher debt-to-income ratio than would be the standard. Also... probably the average -- I would say the average rate right now is about 7.75, sometimes 6.75.

>> KATHRYN WYETH: We have two questions. The first is: What if a landlord has a disability and has a rental home which is mostly barrier free but needs, for example, a new ramp; could the landlord be eligible for a loan?

Wow.

>> MICHELE SEYBERT: Yeah... No, because actually we've been asked that before, and unfortunately, no. It has to be a person with a disability or a guardian, as we were speaking of, that makes those applications. So unfortunately right now our policies are saying we wouldn't be able to -- to do that.

>> KATHRYN WYETH: And the next question is: What if you default on a loan?

>> MICHELE SEYBERT: Well, first I'll share the really good news. Last year our default rate was only 1 percent, which some people find pretty amazing. Since I've taken this over last September, I've not had one default. So we really don't see a lot of that. Although we do have to call -- consider in our default rate those that pass away. That has to be included and put in the default rate also. So I -- I don't know if that answers your question. Obviously we try to work with a person before we get to that point. I guess that would be the best way to put that for you. And most of the time we're able to do that.

>> KATHRYN WYETH: And I know that's also why you like to encourage people to go to local application sites because then there's somebody -- they might develop a relationship that can help them if things start going wrong, might be able to help them find other sources of income. There was one family I remember a long time ago, but they weren't -- they hadn't applied for Social Security for their child who was eligible, and that made all the difference in the world. And they had that local Center for Independent Living that helped them figure out that they could -- they could do that and help them through the process.

As far as not being able to see the public chat, the boxes are adjustable and it may be that you pulled one over on top of it. I'm sorry, I can't really spend a lot of time helping you with that right now. But see if you've adjusted maybe the participants up or the -- the main screen over. They are adjustable, if you can grab the edges and pull them over.

There's one more question.

>> MICHELE SEYBERT: Ah... okay. Yes, actually, you would just contact me directly. And I'll have some contact information here. Actually at the end of our presentation here there's contact information that you certainly can contact me. And I'm -- I'm happy to just answer any questions one on one, by the way, too, if any of you want to follow up with a call.

>> KATHRYN WYETH: And if you need local help, Michele could help you find that local intake then.

>> MICHELE SEYBERT: Definitely, be happy to do that.

Okay, before we move on to the next slide then I just wanted to real briefly -- we don't have a slide for this, but I just wanted to talk to you about the actual loan application process. This is a question I get asked on a regular basis. So I'll kind of let you just know what happens maybe from the minute that application comes to the door, where it goes, how it ends up the way it ends up.

So obviously the application is received in house at -- at UCP of Michigan. Our secretary takes care of entering it in the database for me. She immediately puts it into a file folder and assigns it a special number that coordinates with our database. She then gives that to me to review. So I go over and I do the initial review of the loan.

Immediately -- immediately if I can see if it doesn't even meet our minimum guidelines, by that I guess a good example would be maybe -- and that has happened actually where it's not even AT. Really it can't even be any way we would try to stretch it. You know, sometimes we do do that. We try to look at it very individually, but it just really -- it's not -- it's not going to fit. That doesn't fit the AT definition. That I immediately would just have to deny. But I certainly always follow up and talk with the person and see if there's another way we can help them, or what it is. Maybe they didn't explain something thoroughly enough. I do always follow up with every application. But that one is denied.

If it's not denied and they do meet those guidelines, maybe the application at this point is incomplete. That happens pretty regularly, that maybe they've forgotten to include that copy of their ID. Because we do everything through the mails now, with covering the entire state, we do have to have identifications certified by a notary. This is fairly new within the last year, and this is really not something we can control. That's just the way it is with that Federal mandate. So many times they'll have forgotten to do that, or maybe they just thought they could fill out the form and that type of thing. So what I'll do is I'll once again give them a call directly, request the other information that would be needed.

Once that would come back and then it's complete, they've fulfilled all the requirements of making the application, and they meet all those guidelines, I send that on to our lender, which would be, once again, Option 1. They will review the application at this time, make sure they have everything they need. And then they send me back a transmittal form. On that they would put what the interest rate would be. They do

determine that. I don't have any leeway with that. They do let me know what the payment schedule would be, the terms as to how -- the length the loan.

With that I do have some discretion. Earlier we were discussing how that's an important component, that we want to be able to make these payments as reasonable as possible for people. So if I look at their situation and see that, well, everything else would fit but that payment probably is going to be a little too much, and if it's reasonable and it still is under, it's going to be based on that life of whatever they're borrowing it for. I will try to adjust that time table for them a little bit. The interest rate would stay the same, but at least it might be over a little bit -- maybe an extra year or six months. So I do take that into consideration.

If it's approved by the lender, and we do have them approved by Option 1, and it is less than \$5,000, I only need one loan committee member to approve it as well as myself. So that takes a little bit less to -- to deal with those.

If it's denied by the lender, which unfortunately is going to happen, and the debt-to-income ratio is greater than 60 percent, now, normally we don't go over 50, but in order for me to be able to just deny these, we like to give a little bit extra leeway in case there's some other extenuating circumstance. So if it is greater than 60, though, we really -- we really don't want to put anyone in a worse situation. So we're not going to allow that to happen either. So on that, when it gets larger than that, we would have to deny. Sometimes there's just not enough money in the budget. We do request a budget sheet and for people -- a big part of that is for people to take an honest look at themselves and say can I really afford a payment of any type, is that going to work for me.

If there's recent collections, if it's connected with medical collections, sometimes we certainly can take that into consideration. If they are non-medical, though, and they're real recent, and nothing has been done as far as trying to rectify that problem we most likely would have to deny.

If there's a bankruptcy, we still certainly will consider applications. It has to -- the discharge, though, has to have been within a year. So sometimes people will come to us and we'll say, well, you know, if you can even just wait another six months or whatever, come back to us, maybe we can talk then. It's just really been too recent, the bankruptcy's been too recent, so we'll have to wait a little bit, but that certainly doesn't mean that you're not welcome to reapply at a little bit later date.

So there again those all I would just deny due to the reasons I just gave you. If I happen to review that transmittal, though, and these don't apply to it, then I would take it to my loan committee. And we meet every two weeks. And then they either approve or they deny.

So I know it sounds like a really lengthy process, but -- but actually it's important and --

Oh, I see we have another question. Oh, good, okay.

>> KATHRYN WYETH: So if a person is interested in obtaining a loan do they have to -- oh, I'm sorry.

What if a person opens a business and passes away and somebody else wants to buy out the business? Would the second person, I assume, be responsible for the loan?

>> MICHELE SEYBERT: Wow.

(Laughter).

You've got me there.

(Laughter).

That's a really good question that I'll have to take a little more time on to respond to you, but I'd be happy to do that. Wow, yes, that's the first time anyone's asked me anything like that. Hmm... that's a --

>> KATHRYN WYETH: You're going to have to check?

>> MICHELE SEYBERT: Yeah, I am going to have to check. And now you really

have me thinking. So I will be happy to get back with you.

>> KATHRYN WYETH: And the second question, from Carla, is: Would dentures be a legitimate loan request for a person whose genetic condition prevented teeth from growing?

>> MICHELE SEYBERT: That's an excellent question. Because, believe it or not, not because of the reasoning you just gave, but we have actually covered dentures for people. We can't cover the actual -- the procedure, but the actual device, the actual dentures themselves, we can cover. We have been told that we are allowed to cover those, and we have done a couple of -- a couple of applicants, yeah. So definitely, especially if something prevented them from growing. Sure. And the way we would look at that obviously is that certainly affects eating and many other things. So certainly. Not a problem covering that.

And Julie wants to know: Is there just one person making the decision?

>> MICHELE SEYBERT: Oh, no. And I certainly am not -- I am not on the loan committee. My job is to get everything ready for them and prepared for them. So I don't have really a deciding vote either. Unless, like we had mentioned, it's less than \$5,000 and the credit union is already agreeing. In that case, yes, I can. But normally, no, I don't have a vote. We have a panel of five to six people that weigh in on that decision.

>> KATHRYN WYETH: Plus the credit union has their own, right? And it goes there first?

>> MICHELE SEYBERT: Right, and it goes there first. They give us their decision first, right.

>> KATHRYN WYETH: Good questions.

>> MICHELE SEYBERT: Very good questions. Thank you.

Okay, we can move on, then, to Slide 17. And what I was trying to share with you here is I had placed a few pictures here on this slide just to give you some examples then of

some -- then again some extra wonderful success stories. And I guess the best way to describe it then --

Oh, okay.

>> KATHRYN WYETH: So no medical procedure if cleft palate defects needed to be repaired prior to the dentures? You can't pay for medical procedures?

>> MICHELE SEYBERT: No, I'm sorry. No. That has been asked and that I am sure of. Thank you, though, for asking and I appreciate it. That's another good question.

So with Slide 17, I'm kind of going -- I guess we would go clockwise there, up in that left-hand corner on top is Pamela. She actually had requested hearing aids and actually works for MRS herself and said she felt that she could afford to take a loan and so she felt that she should take the loan for her own hearing aids. So that was -- worked out well.

The boy right to the right of Pam is Shane. And his family was able to purchase the Palm Top communication device sitting in front of him there in the picture. That has made a world of difference. He actually had that type of device he was using at school, not quite as new, and they really wanted something that he could use at home, too, or when they go out -- oh, say, they go out to eat. He has a communication disability. And very important, they felt, that he should be able to order his own meals, you know, communicate with his friends and so forth. And he's absolutely thrilled with this new device. It's so small. Sometimes they said he can actually wear it right around his neck so he doesn't lose it at school and that type of thing. And he likes it so well now he just uses it everywhere. He just takes it with him at home and at school both. And that's been really positive for him, too. When he goes to -- his father uses the example he loves baseball. So when they go to the baseball games now and he's excited about something, he uses his communication device to let them know exactly what he's thinking.

Down on the -- on the bottom row there to the left, little Rachel has a neurological condition and is not able to walk. So her parents needed this turny seat so they could

transfer her from her wheelchair into the seat for now. And then again mom was very grateful for the – for the help that we gave. So they've had a lot of community support and just felt that they wanted to be able to purchase this, you know, themselves but really needed the help to do it. So that worked out well for them, too.

And Jason, on the right there on the bike, I have to laugh at this one. I went to meet with him at his school, and it was actually his -- I believe it was his occupational therapist that had found out about us and gave his family the application. And she laughed when she told the story of how they were so excited to get this bike, it's great exercise for him, and he -- but they were really kind of concerned, boy, you know, are we going to be able to get him acclimated to this and is he going to be able to do it? And they said they're still laughing because -- and I've witnessed it for myself. They put him onto this – they have to help him on to the bike, but once they've strapped him on the bike, he's out of there. They didn't have to show him how to pedal, nothing. He was on his own.

>> KATHRYN WYETH: Freedom!

(Laughter).

>> MICHELE SEYBERT: Freedom! Definite freedom, yes. So that was a really great success story, too, that his therapist had shared with me. I appreciated that.

>> KATHRYN WYETH: Another question.

>> MICHELE SEYBERT: Okay. Can technology loans be requested at co-payments for necessary devices? Oh, very good question again. Yes, definitely. And we do a quite a bit of that. Recently, yes. Let's say if your insurance even will pay a certain part. The only thing that we require is that we would have to have something in writing, say from your insurance company, stating how much they will pay, and so that we can make sure that the whole device will be paid for. But other than that, definitely. Most definitely.

Good questions. I'm appreciating that. Thank you very much.

Okay, Slide 18.

Then again with the Employment Loan Fund, just to share some -- a few positive stories with that, too, Sharla, that woman in that beautiful blue jacket there, I call her my poster woman because she was our first recipient. And just for the laptop that she has sitting in front of her, took out like a \$900 loan and has made, as she'd stated to me several times, all the difference in the world for her. She actually is a young woman who had her master's degree and due to a disability was not able to continue with an employment that she had been with. Now she contracts with a company up in the UP. She actually lives up in UP, and actually works with folks that have been in accidents, someone who's become disabled, and she helps them to find the required equipment that they're going to be needing. So very pleased to be able to assist other people, too. And I actually run into her usually every year at the Michigan Rehab Conference and it's like a reunion. And I keep updated as to how she's doing and she's doing really well. She's able to work about 20 to 25 hours a week. Usually 25 is tops. And so this has just worked out beautifully for her because -- because of the way she contracts for her work, too, they're very understanding. It was a win-win for everyone.

The actual machine that you see there, too, kind of right kitty-corner across from her, called the Drill Bit. It's a drill bit sharpener, which I certainly didn't know at first either what that was, but it's quite a machine. That actually -- that particular machine is a sample of one that actually was purchased from a gentleman who lives, I believe, over in the Thumb Area. This is a good example actually of someone who wanted to expand their business. He already was doing this position, but felt that he really needed a more updated model. And had done his homework, really did his due diligence, wanted to make sure that if he made this investment that it would be worthwhile, and finally discovered that really he would have many more customers. And once again that's been a really good situation, too. And I believe he's one that actually paid -- was able to pay off his loan a little bit early, too. So that was big for him, too. And once again, as we mentioned earlier, we're building

credit all along the way.

Just to give some examples, the others are kind of examples of tools of the trade as we had spoken of. Delivery vans. We have had a couple of delivery vans that people have purchased.

We had a sports radio talk show host that was able to borrow a few thousand to get started with specialized software and a computer.

Vans for a cleaning business. I think there was two of them, janitorial services, that we've done -- were able to do.

And, oh, another good one is hearing aids. We get a lot of requests for hearing aids, but in this particular case, was someone who wanted -- was an interpreter and wanted to be able to continue her job. And she does contract work and so forth with schools, large organizations, businesses, and then again, a lot of times these aren't even amounts that you have to take out a huge amount or borrow a huge amount. I guess that's something that's really good to emphasize, too.

>> KATHRYN WYETH: Can families qualify for a loan if they need to take a sign language class to communicate with a Deaf family member in their household?

>> MICHELE SEYBERT: Another wonderful question! That I would have to look into. Because my immediate reaction would be not to just say no, we wouldn't absolutely do that. So I do promise, that I will get back with you on these. Because these are really good questions for me. It gives me something more to think of, too. So no one has ever asked that before. Wonderful question.

We also have another question: Is it possible or necessary to have a co-signer if credit is questionable?

Huh, another good one. Is it possible? Yes. In fact, many times we will suggest that. Sometimes by just having that co-signer, it will be just enough of an increase in income. The co-signer may have just enough available credit to them to make the

difference and we will go ahead and we be able to do that. Yes. But along with that, we also want to make people aware that co-signing is a big responsibility and it's very important they understand that before they just co-sign.

Oh, another one, good questions. Is it possible to use funds to buy a home for a home business? No. That is a definite no, I'm afraid. I mean, we have been asked that a couple of times so far, actually. And, no, we are not able to -- able to do homes. The home modifications, yes; the homes themselves, no.

Thank you.

Okay. Yeah, actually, 19.

>> KATHRYN WYETH: 19.

>> MICHELE SEYBERT: And that gives my contact information. And our website there that I was mentioning before earlier, I really encourage you all to check that out if you haven't. It's got a lot of good information. As I stated before, too, you certainly can download either application for the Employment Loan Fund or for the AT fund off of that site. And it lists all of the application sites that we use also throughout the state.

So turning to 20, I guess at this point we are asking if there's other questions that I might answer at this point for you? I feel like we jammed a lot in there, but hopefully it's useful information for you. Either -- whether you're working with clients or for yourself.

>> KATHRYN WYETH: I just wanted to mention -- this is Kathryn. I just wanted to mention that I think one of the big differences between the Assistive Technology Fund and the employment fund, other than the Assistive Technology fund has to be for actual assistive technology and the employment fund is for things that help you with a job, right?

>> MICHELE SEYBERT: Correct.

>> KATHRYN WYETH: Is that the -- with the employment fund you have to have a business plan for some things, don't you?

>> MICHELE SEYBERT: For the employment -- I'll say yes, if it's self-employment.

>> KATHRYN WYETH: If it's self-employment, okay.

>> MICHELE SEYBERT: If you already have an existing business of self-employment, many times -- well, by then normally you could show us what you've been doing, what you plan on doing. Maybe you had an original plan written up; you certainly could just share that with us, too.

>> KATHRYN WYETH: Okay.

Well, this is Kathryn again. I guess if there's no other questions I wanted to thank you for asking your questions as you go along. And I know Michele would be happy to answer other questions after the webinar. She has her e-mail address on the contact slide. And you can always e-mail me. I know how to -- where to find her. So I want to -- I'm going to be sending you a link to an online survey about the webinar, so this is just kind of ending business here.

And I have to say if you do not want to receive e-mail notices about future assistive technology related webinars we're having, please send me a note at the address on this slide. Because I don't want to be spamming anyone. I mean, if you don't want to get notices, I won't give them to you. But I just take the list and put it on the announcement list. So if you don't want to get them, let me know. I'd be happy to take you off. It's no problem at all.

So... I guess that's almost it. We have one more slide. I'm going to move to Slide 21.

>> MICHELE SEYBERT: We just wanted to put a final thought here for you, and I'll just read this -- through this with you. To remember the true potential of technology lies not in the devices alone but the use of technology to help people achieve their dreams.

I thought that was a very good statement to share with you all as just a final thought today.

>> KATHRYN WYETH: So thank you so much. It sounds like the loans can be

complicated, but it sounds like there's lots of help available so it would certainly be worth a try. And I really appreciate you taking the time to present with us today. And I appreciate everyone for their great questions and participation. I will let you know when the recording's up. Thank you so much.

>> MICHELE SEYBERT: Thank you all so much for your time today.

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