

AT Program News

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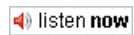
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January 19, 2011

WisLoan: An AFP for Across the Lifespan



There are a lot of ways to craft an Alternative Financing Program (AFP) to fund assistive technology. In Wisconsin, WisLoan's emphasis is on providing access to credit for applicants who likely would not otherwise qualify. To do so, it partners with the M&I Marshall & Ilsley Bank and eight Wisconsin Independent Living Centers to deliver a level of service that is unique among programs. The result? An AFP creating relationships with residents with disabilities to serve them across the life span.



Case in point: the Hendersons (not their real name)

The Hendersons first approached WisLoan six years ago for help buying an array of equipment. Mr. Henderson needed a new battery for his scooter and a Hoyer lift (he has Multiple Sclerosis), and they both needed hospital beds and lift chairs (she also has a disability). The Hendersons's needs were significant, but their credit scores were low (under 550 points). With the help of the Wisconsin device reutilization program (Wheelchair Recycling) and WisLoan, however, the Hendersons were able to acquire everything they needed with a loan for just \$ 1,300. That was their WisLoan #1.

WisLoan looks at consumer credit differently than conventional banks. Medical bills, for example, are generally disregarded; and there is an understanding of how individuals with a new disability can fall behind with bills while their disability applications are pending. Each WisLoan application is considered by a loan committee that includes individuals with disabilities, some of whom are bankers, as well as vocational rehabilitation case managers, and other representatives from rural and urban communities around the state. The committee weighs the risks involved with each application, but also has the experience to problem-solve solutions that may not have already been explored.

Despite their poor credit score, the Hendersons proved a good risk. They paid off their first loan and came back a couple years later when their needs changed. Thanks to their improved credit, they were moving out of their rental to a home they had purchased; and now they needed a home modification for wheelchair access. That was their WisLoan #2.

WisLoan subcontracts with eight Independent Living Centers to provide AFP services throughout Wisconsin. The Hendersons, as with any applicant seeking a home modification, were provided with a site visit by an ILC staff person (most of whom have disabilities themselves). Site visits serve a variety of purposes, including helping staff understand what is needed so that they can give advice on affordable solutions (since staff have seen many home modifications). Site visits--coupled with the consumer choice, empowerment, and respect philosophy at the core of the ILCs--also convey a level of care that sends a powerful message to applicants with disabilities. They help initiate lasting relationships that often pay in many ways, such as assuring that applicants know where to go for future advocacy assistance and problem-solving, and perhaps providing a deeper appreciation for the goals of and risk incurred by the WisLoan program.

Indeed, shortly thereafter, the Hendersons were back again. This time for an adapted vehicle so that Mr. Henderson could have reliable transportation. That was WisLoan #3.

The loans, WisLoan Coordinator Patti Kraemer emphasizes, are not all consecutive. The program will roll one into another as new needs come up, and each application is considered by the loan committee on its own terms and within a family's current circumstances.

Indeed, last year they were back again. Mr. Henderson's MS had progressed. He needed a newer lift chair. He also needed air conditioning for his home (MS is aggravated by heat). Their WisLoan #4 covered the air conditioning. The chair was covered by a grant provided by the Wisconsin MS society.

