

Guide to Financing Businesses and/or Assistive Technology

Title & Source	Description	Eligibility Award	Example of how used by AgrAbility Client
Public Disability-Related Funding Sources			
<p>State Vocational Rehabilitation Agency http://www.jan.wvu.edu/SBSES/VOCREHAB.HTM</p>	<p>Assess, plan, develop and provide services to individuals with disabilities with a substantial impediment to employment and who would likely be helped by these services. Can purchase “disability-related” assistive technology to reach employment goal.</p>	<p>Eligibility: be an "individual with a disability," with a substantial impediment to work and require VR services to prepare for, secure, retain, or regain employment.</p>	<p>Numerous examples of VR funding AT among other services. (see client stories in AgrAbility Quarterly Newsletter)</p> <p>An example of support other than AT: WVA VR paid for consultant to help greenhouse operator who is blind research and write business plan.</p> <p>NOTE: Five AgrAbility state projects have contractual arrangements with their VR. Four of the five are paid for the hours of service for a farm site assessment (e.g., \$50/hr or the completed farm site assessment and recommendations [\$1500 to \$2500]) One state receives payment for business plan development based on hours of development. Two state AgrAbility projects have a portion of staff salaries funded by their state VR. While these funds are not used for AT, they do help sustain the state project and can be used to build the state program to serve more farmers.</p>
<p>Social Security Disability Benefits Work Incentives</p> <p>List of Work Incentives: http://www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm#ssdissi</p>	<p>Special rules called work incentives make it possible for people with disabilities receiving Social Security or Supplemental Security Income (SSI) to work and still receive monthly payments and Medicare or Medicaid.</p>	<p>Individual with disability receiving disability benefits from SSA who wants to attempt a return to work</p>	<p>Kansas rancher used Impairment Related Work Expense (IRWE) to offset income. Cost of low vision software and minor work station environmental modifications were deducted from his income as he began a new goat operation. These expenses and a few hours of personal attendant services kept his income below substantial gainful</p>

			<p>activity levels (SGA) for several months.</p> <p>A farmworker in Colorado used a Ticket to Work to receive support from a Network Provider and a Plan (PASS) plan to set aside his entire SSI check to start a small business as a rodeo photographer. The Network Provider supplied a digital camera and printer, while the PASS allowed him to set aside money for travel, photo supplies, and lodging.</p> <p>A member of the Creek Nation living on a rural Oklahoma farm used a PASS plan to start a small cattle business. The PASS allowed him to set aside funding for 18 months to purchase cattle, fencing materials, pump for a well, and hay spear. Creek Nation VR assisted by purchasing portable panels, a creep feeder, and squeeze chute.</p> <p>An Oklahoma farmer used IRWE's and PESS in order to reduce his reportable income and continue his Social Security Disability Income while he was still transitioning back to a more active role on the farm. If not for IRWE's and PESS, he would have lost the SSDI before he could really make it on his own.</p>
TBI Waiver Program	To provide case management, personal care,	Eligibility: individuals with TBI age 21 and over,	New York AgrAbility used NY TBI Waiver to fund utility vehicle for

http://www.cms.hhs.gov/MedicaidStWaivProgDem/0PGI/08_WavMap.asp	respite, resident. rehab., supported employment, environmental access, adaptations, skilled nursing, transportation, spec med equipment and supplies, CHORE, PERS, family training, PT, OT, speech, language and hearing services, home del. meals and behavior consultation/crisis management for individuals with TBI age 21 and over.	eligible for Medicaid, nursing home level needs and significant physical, cognitive, emotional and/or behavioral impairments. Awards and services vary by state	farmer's son to assist with farm tasks.
Alternative Financing Loan Programs (AFL) Assistive Technology Act: http://www.resna.org/AFTAP/state/index.html	Low interest loans to individuals with disabilities to purchase assistive technology	Loan amounts vary by individual need and program policy	Oklahoma rancher plans to use AFL for purchasing a standing wheelchair. Kansas farmer used a combination of private funds (Friends of Man, UCP Durable Medical Equipment [DME] Fund) and an AFP loan to purchase a lift for a tractor. The loan was less than \$1,500 once other funds were applied.
Telework Loans http://www.resna.org/AFTAP/telework/grantees.html	State based loan programs to assist equipment purchases for home-based self-employment or telework for an employer	Loan amounts vary by individual need and program policy	2005: NE AgrAbility client #1 Purchased: ATV/Mule Vehicle Disability: spinal fracture Cost: \$6900, Loan amount: \$6900 2005: NE AgrAbility client #2 Purchased: utility vehicle Disability: crushed L4 and L5 Cost: \$9562.36, Loan amount: \$4562.37 (\$4999.99 from VR) 2005: NE AgrAbility client #3 Purchased: Bobcat (skid steer) Disability: degenerative arthritis Cost: \$21,304.45; Loan amount:

			<p>\$13,304.46 (\$7,999.99 from VR)</p> <p>2005: NE AgrAbility client #4 Purchased: ATV Disability: pinched nerve Cost: \$5,242.30; Loan amount: \$5,242.30</p> <p>2006: NE AgrAbility client #5 Purchased: tractor Disability: arthritis Cost: \$17,317.93; Loan amount: \$15,017 (\$2300 from VR)</p> <p>2006: NE AgrAbility client #6 Purchased: tractor/loader Disability: back injury Cost: \$20,365; Loan amount: \$15,365 (\$4999.99 from VR)</p> <p>2007: NE AgrAbility client #7 Purchased: skid steer, saw and grapple fork Disability: stroke Cost: \$58,270; Loan amount: \$50,000 (\$8270 from VR)</p>
Private Disability-related Programs or Charitable Organizations			
Multiple Sclerosis Foundation Brighter Tomorrow grants http://www.msfocus.org/programs_grant.php	Provide individuals with MS with goods or services (valued at up to \$1000.00 per recipient) to improve their quality of life by enhancing safety, self-sufficiency, comfort, or well-being	A person must be 18 years of age or older, diagnosed with MS, or the parent of a minor child diagnosed with MS, and a permanent U.S. resident with no other means of fulfilling the need they express.	

<p>The National Multiple Sclerosis Society-</p> <p>http://www.nationalmssociety.org/site/PageServer?pagename=HOM_GEN_homepage Find local chapters</p>	<p>Provide financial assistance for a variety of needs for people with MS</p>	<p>Person with MS</p>	<p>Colorado rancher needed several pieces of equipment to accommodate MS. Received \$300 from MS Society and \$890 from CO VR to purchase window tinting for swather, replacement suspension seat and portable A/C.</p> <p>Kansas – The National MS Society provided half the funding for a utility vehicle for a client who needed to continue to be mobile on the farm site but wore out easily. The other funds were covered by KS Rehabilitation Services.</p>
<p>Barr/United Amputee Assistance Fund</p> <p>http://www.oandp.com/resources/organizations/barr/index2.htm</p>	<p>The purpose of the "FUND" is to purchase prosthetic limbs for amputees who cannot otherwise afford them</p>	<p>Amputee with no other source of funding a prosthetic</p>	
<p>Friends of Man</p> <p>http://www.friendsofman.org/FOM_Home.htm</p>	<p>Provides food, clothing, medicine, prostheses, wheelchairs, eyeglasses, dentures, medical equipment, daycare, training and education, hearing aids, and more.</p>	<p>Referring Professionals (health care and social workers, clergy, counselors, etc.) submit applications on behalf of people in need of assistance.</p>	<p>Colorado AgrAbility goat farmer needed milking machine. CO AgrAbility staff requested \$900 from Friends of Man on client's behalf. This combined with \$350 from the CO AgrAbility AT Fund and a \$90 contribution by the farmer made the purchase possible.</p>
<p>Christopher Reeve Foundation Quality of Life grants</p> <p>http://www.christopherreeve.org/site/c.geIMLPOpGjF/b.1029295/k.64F6/Quality_of_Life_Grants.htm</p>	<p>Grants given to programs that improve the daily lives of people living with paralysis, particularly spinal cord injuries, in thirteen categories: accessibility, advocacy, arts, assistive technology, children, counseling, education, employment, health promotion, independent living, practical services, recreation and therapeutic</p>	<p>To organizations providing services to people with spinal cord injuries.</p> <p>Awards up to \$25,000</p>	<p>Oklahoma AgrAbility received a Quality of Life Grant to use as Assistive Technology grants for OK ranchers and farmers.</p>

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<p>Travis Roy Foundation http://www.travisroyfoundation.org/pages/grants.html</p>	<p>Assistance is awarded to paraplegics or quadriplegics paralyzed due to a spinal cord injury (Please Note: paralysis must be due to a spinal cord injury; not other causes, such as MS or spina bifida)</p> <p>Examples of eligible items include upgrade and maintenance of wheelchairs, vehicle modifications (i.e., hand controls or lifts), home modifications including ramp and elevator installation, and other adaptive equipment</p>	<p>To individuals</p> <p>Grants typically range from \$4,000 to \$7,500; there is no minimum award.</p>	<p>Kansas AgrAbility farmer received funds for a hydraulic work surface to adjust work height in the farmer's workshop. Funds were also used to purchase adapted tools and provide a threshold ramp.</p>
<p>Harvest of Hope http://www.harvestofhope.net/scholarships_grants/</p>	<p>Assistance to migrant farm workers and families around the country for repairs to vehicles, housing, utilities, medical services and bills, food, clothing, funeral expenses and tuition for migrant students attending college.</p>	<p>To migrant farmworkers and families.</p> <p>Awards seem to be under \$1000.</p>	
USDA: Rural Development			
<p>Renewable Energy Systems and Energy Efficiency Improvements Grants and Guaranteed Loans(RBS); USDA</p> <p>Local State USDA Rural Development office or any Rural Development field office or www.rurdev.usda.gov</p>	<p>Guarantees loans by Rural Business -Cooperative to rural businesses</p>	<p>Rural Small Businesses and Agriculture Producers</p> <p>Maximum \$10 million</p>	

<p>Rural Business: Enterprise Grants, (RBEG); USDA</p> <p>Local USDA Rural Development State Office www.usda.gov</p>	<p>Grants for assisting small and emerging rural businesses to nonprofit and public bodies</p>	<p>Rural areas outside a city of 50,000 or more</p>	
<p>Rural Business Opportunity Grants (RBOG); USDA</p> <p>State offices for USDA's Rural Development Program www.usda.gov</p>	<p>Assist in the economic development of rural areas</p>	<p>Public bodies; nonprofit corporations, Native American tribes, and cooperatives</p>	
<p>Value Added Producer Grant Program; USDA</p> <p>www.rurdev.usda.gov/rbs/coops/vadg.htm</p>	<p>Grants used for marketing value-added agricultural products</p>	<p>Independent producers, agricultural producer groups, farmer or rancher cooperatives, and producer based business ventures</p>	
<p>Rural Utilities Program; USDA</p> <p>www.usda.gov/rus</p>	<p>Assists in rural utilities expansion</p>	<p>Rural cooperatives, nonprofit associations, public bodies, and for – profit utilities</p> <p>Awards varies</p>	
<p>Renewable Energy and Energy Efficiency Program (REEEP); USDA</p> <p>www.rurdev.usda.gov/rbs</p>	<p>Assist in purchase of renewable energy systems & energy efficiency improvements</p>	<p>Rural Areas, agricultural producers, small businesses, and individuals demonstration financial need</p> <p>\$19 million in competitive grant funds available</p>	
<p>Rural Economic Development Grants and Loans; USDA</p> <p>Local Rural Development State Office www.rurdev.usda.gov/rbs</p>	<p>Provides assistance to promote sustainable rural economic development and job creation projects</p>	<p>Electric or telephone utility and private or public organization</p> <p>Award varies</p>	

<p>Natural Resources Conservation Service; Small, Limited Resource or Beginning farmers/Ranchers http://www.nrcs.usda.gov/PROGRAMS/SLB_Farmer/</p>	<p>NRCS's natural resources conservation programs help people reduce soil erosion, enhance water supplies, improve water quality, increase wildlife habitat, and reduce damages caused by floods and other natural disasters</p>	<p>Financial and technical assistance targeted to small, limited resource, and beginning farmer/rancher</p>	<p>AgrAbility of Wisconsin farmer with reattached foot built an accessible feedlot with NRCS loan.</p> <p>Nebraska AgrAbility rancher combined NRCS and VR to obtain a traveling big gun irrigation system valued at \$11,000. VR paid \$3500 of the cost and the remaining \$7500 came from CARD NRCS funding. The CARD program was discontinued.</p> <p>West Virginia greenhouse operator awarded NRCS grant for new water well for business.</p>
<p>USDA: Farm Service Agency</p>			
<p>Guaranteed Farm Ownership and Operating Loans; FSA Farm Service Agency's Local County Offices www.fsa.usda.gov</p>	<p>Guaranteed Loan helps family farmers obtain commercial credit U.S. citizen unable to obtain credit elsewhere</p>	<p>U.S. citizen unable to obtain credit elsewhere Guarantees up to \$852,000</p>	<p>Minnesota farmer received FSA loan to put up a dairy goat parlor.</p> <p>Wisconsin farmer received FSA funds and used to build a milking parlor, free stall barn and holding area. The milking equipment received funds through VR.</p>
<p>Down payment Farm Ownership Loan Program; FSA www.fsa.usda.gov</p>	<p>Assist beginning farmers and ranchers to purchase a farm or ranch</p>	<p>Must meet beginning farmer or rancher requirements \$200,000 – 700,000</p>	
<p>Loans for Socially Disadvantaged Persons; FSA www.fas.usda.gov</p>	<p>Farm purchase and operating loans targeting socially disadvantaged groups</p>	<p>Member of socially disadvantaged group and meet requirements for FSAs regular farm loan program</p>	<p>West Virginia greenhouse operator awarded FSA loan (for socially disadvantaged) to pay for start-up costs for greenhouse business.</p>
<p>Direct Farm Ownership and Operating Loans; FSA Local Farm Service Agency county offices or USDA Service Centers www.fsa.usda.gov</p>	<p>Government Loans to Family Farmers and Ranchers for Farm Ownership and Operating Purposes</p>	<p>U.S. citizens unable to obtain credit through commercial sources Maximum \$200,000</p>	

USDA's CSREES Sustainable Agriculture Research and Education			
SARE- Producer grants	Advance farming systems that are profitable, environmentally sound and good for communities	Any farmer or farmer organization, researchers, NGO, Extension Awards \$10,000 individual, \$15,000 groups	
USDA: SBIR			
Small Business Innovation Research (SBIR) at the USDA http://www.csrees.usda.gov/funding/sbir/sbir.html	The Small Business Innovation Research (SBIR) program has competitive grants for qualified small businesses to support high quality, advanced concepts research related to important scientific problems and opportunities in agriculture that could lead to significant public benefit if successful.	Up to \$80,000 for Phase 1	Non-AgrAbility corn grower in Mississippi received about \$24,000 to research cleaning corn and marketing it for corn stoves/furnaces. He was successful in getting an SBIR grant (first phase) and is eligible for a second phase grant.
Small Business Administration			
7(a) Loan Guaranty Program; SBA www.sba.gov/financing/sbaloan/7a.htm or (317) 226-7272 for participating lenders	SBA guarantees loans made to small businesses by lenders	For-profit small businesses (see website for eligibility) Loans of up to \$2 million	
504 Certified Development Company Program (CDC); (SBA) www.sba.gov/financing/sbaloan/cdc504.htm or (317) 226-7272 for a list of Certified Development Companies	Loans for building, improving, or purchase of a site or facility; and purchase of major equipment/machinery	For-profit small businesses; job creation/retention requirement (see website for eligibility) Max Loan: \$1,500,000	
SBA MicroLoan Program www.sba.gov/financing/sbaloan/microloans.htm or (317) 226-7272 for participating MicroLoan Intermediaries	Very small loans and training primarily for business start-up	For-profit small businesses (see website for eligibility) Up to \$35,000	

New Markets Venture Capital Program (NMVC); SBA www.sba.gov/INV	Promotes economic development in low income areas	Low income areas	
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