

Access for All: Expanding CDFI Impact in the Disability Community

The CDFI Fund's Capacity Building Initiative



Adapting Current Products and Services to Meet the Needs of People with Disabilities

March 12, 2020

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We will address the following:

- Consider increased flexibility in underwriting - allow for higher debt to income ratios; disregard medical debt; allow for rescue payments or loan restructuring.
- Offer unsecured loans - start with small unsecured loans and develop confidence in the product over time.
- Mitigate increased risk by building relationships with clients - engage in multiple conversations with clients over time; introduce clients to community supports they may not be aware of.
- Structure financial capability services to meet the unique circumstances of PWD.
- Make sure all information is accessible - create alternate formats and assume in live presentations that people need CART captioning or ASL interpreters, etc.
- Include PWD on CDFI board or create an advisory committee to help think through adaptations or new products needed to increase likelihood of qualifying for loan in the future.

Contact Information

Please direct follow-up questions to:

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For additional information on the virtual training available through the Access For All training series, please visit www.accessforall.info