

IDENTIFYING AND PARTNERING WITH DISABILITY SERVICE PROVIDERS AND ADVOCACY ORGANIZATIONS

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>> Good afternoon, everyone. This is DeBrittany Mitchell. The topic for today will be identifying and partnering with disability service provider and advocacy organizations. Before we get started, I would like to give you a few tips about how to use the platform. We like to make the discussion as interactive as possible. If at any time you would like to chime into the discussion, feel free to unmute yourself and chime in via the audio. If you have any issues regarding the connectivity to the audio through your computers, I will post a phone number for you all to also call in as an option. There's also an option to raise your hand using the Zoom platform. If at any time the presenter is speaking and you would like to have the opportunity to speak, feel free to do that. Last a chat box. If you are not connected to the audio, post your question or comment, please feel free to use the chat box. If you look there, the link to the closed captioning is also posted there now. Any other questions, please feel free to type in the chat box. Now over to Jack.

>> Thank you. We're pleased to be a part of the CFI funds access for all initiative. As you know this is the first community practical. We're going to have today several leads in the discussion. We're going to be turning to all participants in order to take part. So Susan Tachau and Danny Housley will be with us. We're going to try to address each of the sub-topics in 15 minutes. We'll try to have about seven minutes per lead of the discussion will be calling on most of the time we'll be calling on all three of the lead discusses. And then about half of the way through the 15 minutes, we'll open it up to the rest of the participants so that we can get perspectives from others.

>> Amen.

>> And I'll also address your questions that you might have. So I think we're ready to go. And the first topic is the use of statewide organizations in order to learn more about what's out there, identify partners and providers and advocates. Susan, we're going to start with you.

>> Okay. Can you hear me? Okay. I'm Susan Tachau. Thank you, Jack, for introducing me. I'm with Pennsylvania Assistive Technology Foundation. We're the alternative financing program here in Pennsylvania. And the alternative finance programming are start of the federal assistive technology act. So the -- I'm assuming that most of our organizations have maybe one percent that's doing or two people that are doing relationship building. That other people at least our organization is small. Other people are really doing a lot of the loan work. So the underwriting and some communications, and in fact in our shop, for example, there's primarily only two of us. Neither of us is at a full-time job. We're trying to build relationships and kind of create the public awareness that we exist and what our programs are. So I would have my part in this. I would then leave time for Danny and Charlie to talk is to mention very briefly four organizations that I would reach out if I were starting all over again that would help give me the lay of the land in my area. These are all statewide organizations. And I am very aware that although alternative financing programs are statewide, that most of the CDFIs are regional whether it is a small region or large region. But not necessarily statewide and not necessarily just one state. So the first thing that I would do is try to find out other like organizations. And you can do that by looking up the assistive technology programs within your state. So you can Google that. There are two programs in many states. Every state has a state assistive technology project. Every state has a state AT project. And if you Google that and look on what's called the AT for assistive technology three project, you can find your state AT project. For us in Pennsylvania, it would be -- I would look at and find the Institute on Disabilities at Temple University. However the same web site does not include all of the information for the alternative financing programs. And the alternative -- the state AT projects, some of them work in financing. But most do not. But what they do do is they are trying to link people with disabilities and older people and family members to access of AT. So it means it is cross disability. And the alternative financing perhaps. They are cross disability by design. So if you can link in to your alternative financing program or your state AT program, right there you've got kind of -- you can ask the questions of what disability organizations are strong in our area. And you can then prioritize, you know, obviously statewide or regional for you. If you want to know about your alternative finance programs, what we've put on our web site, PATF, or Pennsylvania Assistive Technology Foundation, we have a link to who we are and all of the alternative financing programs in the country. We've got the only up-to-date list of them. You know, whether it is Anna from Iowa who wants to know who might be in Nebraska or might be in North Dakota, we've got that information. The third program I would talk to is every state has a statewide independent living council. Those are federal and state funded programs. It comes from the administration on community living, the Department of Health and Human Services with a small state match, and the S.I.L.K., statewide independent living council, they are designed to bring together people of all disabilities and family members so that you can create systems within your state to increase access to inclusion. Whether it is, you know, boating, community living, whatever programs are in your state, it is designed to help people live independently. As you know financial well being is independent living. So if I had only three calls that I could make, I would call the alternative financing program. Because they are financing devices for people with disability and family members.

Your state AT project and your independent living council. And then lastly every state has a Hearing Loss Association of America. That would be the first of many of the places statewide. There are arc, no longer called that. Hearing loss covers -- they have a whole network for every state. Hearing aids are something that needs to be financed. Very few programs, health insurance programs finance it. Medicare does not. If you want an immediate link with your CDFI, you can do that if you are in consumer lending, you can do that with hearing loss. Jack, do you want me to pass the baton to Danny?

>> Yeah. Let's let Danny go and see if Charlie wants to add anything after Danny. Go ahead, Danny.

>> Hello. I'm Danny Housley. I'm help manage the alternative financing program in Georgia. I work for the assistive technology act program. I work collaborately with a non-profit. A lot of my background is in the relationship building kind of area. I am a board member of the National Federation of the Blind of Georgia. We're a peer-led organization. We're going to talk about some of those other relationships coming up. But, yeah, I totally agree with Susan that starting with someone like your independent living council, Statewide independent living council, and looking to see, a lot of them have regional offices, that's work important. The cross disability aspect is vital when you want to look at the community as a whole and then look at maybe doing some targeted things. For your programs. If you did want to focus on something like hearing, you may go to your hearing loss association web site or you may go to your, you know, in Georgia we had the Georgia association of the deaf. I often do counsels for. Organizations are great. They do provide a vital service. But when you look at with the word of is in the nation, National Federation of the Blind, the Georgia Associate of the Deaf, those are associations that tend to be run by and for that population. Identifying those organizations is important for a community meeting. Showing up to talk about your program that's important. A lot of the organizations, the disability-specific groups, especially in Georgia, I can speak from experience, we have monthly or sometimes biweekly meetings for some of these groups. Sometimes they are going to have specific, targeted areas with the National Federation of the Blind. We have different units within the group. Some focus on aging. Some focus on diabetes. Some focus on those different aspects. Again you are going to be able to reach a lot of people with that. Connecting with things like your alternative financing program and your AT act, assistive technology act. That's going to give you a possible audience for marketing as well. When you are looking at -- that can be something where you get a target at training for your organization. Or it gives you an in-road to come in and really talk among friends and talk on the webinar. Those are great places to start. They are statewide groups. Look at some of the regional and county-wide areas that are there.

>> Okay. Great. Thanks, Danny. I'm going to -- Charlie, do you have anything to add before we go to the other participants?

>> Can you hear me okay?

>> Yeah.

>> Just four quickies. Because I want to build -- not to be repetitive, I want to build on Susan and Danny. In terms of one topic that we didn't cover is SEPTAs. In school district all over the United States, PTA, there's special education PTAs, SEPTAs. It is

a very good way to see a group of families at the same time. Usually they have organized meetings and such. That was good. Number two, that was basically they are corollaries of themselves. Mayor's offices and Governor's offices, if you look up, they will typically have a mayor's office for people with disability, a Governor's office with people with disabilities. It is a very, very good way to be able to -- and even on a county level. It will be a very good way to be able to go to one person, one office, introduce yourselves, and then get networked through a lot of the people at same time. And then the last thing is for anybody on the call focused on housing or anything related to something in the long lines of housing, each county in the United States gets ultimately federal money for home funds and such. Even though they may not have disabilities in the name of the agency, the housing agency, they are very, very good agencies to talk to about doing financing together. We've been very successful in doing that locally here in New York. And sort of matching up the federal grant money they have locally to any financing money that you have at the CDFI to get some projects done. Those are my four contributions on the topic.

>> Great. Thanks, Charlie. Let's turn to participate members. I know Natalie in Oklahoma, you are affiliated, I think, with assistive technology project, ATP. Do you have any history of reaching out to other statewide organizations and what would those be?

>> We are the non-profit arm. We do work with the state assistive technology act program in partnership probably particular to what Danny said. Ours is similar to what you guys have talked about in terms of reaching out with the other organizations as far as the independent living and the existing organizations that currently serve.

>> Okay. Other participants? I know Anna, you have a statewide organization. Are there -- in Iowa. Are there other statewide organizations serving people with disabilities that you turn to when you are trying to identify in partner?

>> Yes. Can you hear me?

>> Yes.

>> So we work with Easter Seals of Iowa, Iowa Vocational Rehabilitation Services, and Aging Resources.

>> Hello? Hello?

>> It looks like we may have lost Jack.

>> Oh. Well, that's unfortunate. Let me go back to Anna's comment real quickly about the aging resources. Because I think that's something that isn't brought up very often. People -- that is an excellent resource that every state has again. It is their federally funded and if I'm talking about the same ones, Anna, their links. And they are funded again under the administration for community living is kind of the hope or the desire was one stop shopping. And so that you should be able to go into a link and be able to have -- ask any question or, you know, try to find the resources that you want. States develop them differently. In Pennsylvania we used to go county by county. They saw that as a little unwieldy. Now it is regional. I don't know what other states are doing. It is an established network that's years old that I think they too would be able to help if you -- if you are a small organization and you are just trying to get the lay of the land. Say you want to go into housing, where would be the first couple of phone calls that I could make or visit just so you are not overwhelmed with thinking about covering a

whole new territory with what you've got. Does anybody else have experience working with their link or their aging resources?

>> Yeah. To jump off that, this is Danny. We work closely with our -- they are called ADRCs here, aging and disability resource connections. So they work closely with a lot of the groups that we've already talked about. The independent living network and some of those peer-lead groups. That's lead to us reaching a lot of folks with -- when it comes to aging and when it comes to -- you know, there's aging and disability resource connections. Going back to the one-stop shop kind of mentality, we've worked with a lot of people moving them out of institutions and helping them and providing the resources and the connections that they need and financial education for budgeting and some folks are -- some folks are moving into the community from being out of it for a few months and then some of it we're talking about years and maybe decades. Provided some of those skills as far as financial education, knowing how to open up a bank account, budgeting, all of that good stuff. We have worked closely. We have 16 regional offices throughout our state here in Georgia that do that.

>> Are you back with us, Jack?

>> He ran away.

>> Oh. Well, that's -- Washington State for you. What do you say? Jack, are you back? Well, I see him there. But I don't think he can hear us. Perhaps we should keep moving. Did anyone else want to talk about their experience of working with statewide organizations and was it helpful or were there particular organizations that you found that haven't been mentioned? Are people off mute? Are they writing?

>> People can mute themselves. I didn't see any comments in the chat box.

>> All right. Well, why don't we keep doing then and talk about the second one which is providing some concrete examples of how a partnership with your CDFI can benefit other organization's clients or customers.

>> Relationships first? Or in with everything else?

>> Well. These are the notes that I had from Jack. Jack, can you -- I see you. Can you hear us?

>> Technology.

>> Susan, why don't we keep it in the order of the agenda he listed. The next one is ways to develop relationships.

>> I can jump in with that one. To start out with. So what he has listed here is a great starting point. Attending events, being there is probably one of your best ways of developing a relationship where a community or an organization. Getting the word out. There are so many opportunities and so many different types of events. I will just let you know that you may hear a lot of screeching in the background of my audio. I have train tracks right outside of my window here. If it gets loud, that's what that is. Being there. Right now we're in -- in Georgia we're in transition fair season. Every weekend there are several transition fairs that people can go to. That's great for getting folks early on. And young. When you look at before I mentioned some of the peer groups, they are having meetings that you can go to. Getting to know the leaders of some of those communities will go a long way towards developing the relationships. Strong and long-lasting ones hopefully; right? Yeah so going back to meetings and events. That's your best way of making those relationships as putting in some FaceTime and putting in some mileage maybe to travel and meet and greet the folks that are doing

that. I know we always appreciate it. We appreciated it when I worked at the Center for Independent Living that wanted to meet us or share more information about their organization. We talk about the independent living center. That's an excellent resource to tap in to when you are trying to get people interested in your program or to meet the actual people in the community. Touching base with them and talking to their consumers is a way to make their consumers your consumers and share the information.

>> Thanks, Danny. Can you hear me?

>> I can.

>> Good. Okay. Charlie also wanted to speak on this. Charlie, do you have something to add?

>> Yeah. I'm glad Danny took the lead. I would tell you that we've been fascinated by the power of LinkedIn. If you put yourselves on LinkedIn and you start doing the connections in the disability world, all of the sudden we've been getting connected to fascinating folks all over the country that has actually translated into business and loan requests and financing requests and in following up to what Danny said, actually connects you to conferences and events that things that are happening. So you have to -- you know, again for us we have disability in our name. Not everyone on this call sort of can connect that way. If you find the little groups and you start connecting and make it known this is of interest to you, you'll be fascinating to see how LinkedIn is very, very powerful.

>> Okay. Charlie, anything else in terms of developing relationships?

>> Again our audience on the phone between CDFI and other players. We have obviously been very fortunate to -- for all of these years, we've been -- this is our 13th year of doing business. We've been at OFN every year. We go to the CDFI conference and institute down in D.C. which is next two days down in D.C. And the next couple of days. Trying to stay connected within the -- of course the disability coalition of CDFI that we've created is very, very important. Because we can help you on the phone network with our networks. And, you know, it continuous sort of growth from there.

>> Okay. Thank you, Charlie. Susan, before we turn to the rest of the participants, anything else to add?

>> The only thing that's different, because I fully support from Charlie and Danny said, I'm a parent of an adult child who has a disability. In my work, I'm also looking for other parents and people with disabilities to see if what our program has to offer would ring a bell to them. When I'm working with the general assembly in Pennsylvania or Washington, I'm doing my homework ahead of time to see if anyone has a disability or if a family member does. I'm going to know they are going to understand my message a little bit more readily than kind of starting with scratch. And so that's how when we first build our program, we got the sister of the lead retailer had down syndrome. When I'm talking the CDFI fund, he has dual, digital hearing aids. I think as we all kind of look each other and say who might have similar interest. Even going on LinkedIn to see who has similar interest. It behooves us to do the research who has a family member with a disability, and who themselves as a disability, and that means you've already got something in common.

>> Okay. Great. I keep getting this occasional notice from my computer that my Internet is unstable. I'm in a somewhat rural area. That happens. Can you hear me?
>> Yes.

>> Good. All right. So let's turn to other participants. Folks that might have experience. I know that both Natalie and Anna are on the call. They both have history of working with people with disabilities and with other organizations. Do either of you want to add anything on the developing relationships?

>> This is Anna.

>> Go ahead.

>> We have been -- one of the things that I did is went to an event that was hosted by the United Spinal Association Group. I sat at their table. Just sitting at their table, I was able to meet the President of the their chapter and then get to know their group as well. They have a whole social media network of how they disseminate information. Just sitting at the table at the event has been so helpful to me. Then I can put a face to a name, and also just connecting me to resources and individuals with spinal cord injuries. That's been helpful. I would say going to events has been helpful. The one lady that I carpooled with, I read an article about her. She received an habitat for humanity house. I sent her a card. You don't know me. I would love to come into your house. I'll bring you some cookies. She answers that my car -- no car that I sent. She jokes every time she introduces this is my Iowa saucer. She's nice. She brings me cookies. She has introduced me to so many resources and individuals in other organizations that have been helpful. I don't know if that's -- if you bake, that's a great way to meet people.

>> Indeed.

>> Okay. Thanks. Natalie, did you have anything to add before we --

>> No. I would say we're pretty similar in just trying to make sure and show up at the events and make contact. Always on the lookout for what's new out there too to make the new contacts. We have a question from Isabelle Rodriguez. How would we fit into the "Fill the gap" that the existing federally funded programs have not covered?

>> Go ahead, Susan?

>> I'm trying to -- well, do you mean by the financing your products and services how would we fill in the gap?

>> Yes.

>> I'm thinking of three areas. Small consumers loans, housing, and small businesses. So there are huge gaps in providing, for example, affordable, accessible housing; right? There are long waiting lists for some of the government programs that many people won't even qualify for. So what CDFIs can do is help use their money as long as at least 60% of the end users are low-income people. You can use your money to help fund housing or even the assistive technology that goes into housing. Most assistive technology which is any device that helps a person with a disability to do the things they want to do, most are not covered by insurance or government programs. Whether it is a fence for a family with autism, or an iPad, or seat lift chairs, or grab bars, whatever, adaptive vehicles, there may be partially funded by a government resource if your state is lucky enough to have waiver programs. But in most cases, it is filling those gaps with our CDFI funds. Lastly is small business there's a huge need for people with disabilities to find employment. And lots of people have

wonderful ideas. What CDFIs can do is do business planning. And then also help provide some of the money that's needed to start up a small business. And that's where I think several of us, Danny, Charlie, and I see the role of our programs is filling those gaps and allowing greater opportunities for people with disabilities, more flexible financing. Charlie and Danny, how would you answer that question?

>> Danny, do you want to first?

>> Sure. I'll go first. When you talk about filling in the gap, providing those -- providing opportunity for people to get financing for something like a way. Smart home technologies. People often think of some of the smart home technology, as novel or cute. If it means that I can turn the light on independently or adjust the thermostat, because in Georgia it can start out really cold and get really hot. Not having to wait on an attendant to do that. That's important. And like Susan said, there's not a lot of funding for that. Insurance isn't going to cover that. Medicare isn't going to cover smart home technologies. That's where CDFIs can come in and make a difference. They can provide the opportunity to get the item or the device or the service that's going to help provide access to the home, the community, to work, whatever it might be. I think that's the biggest thing is having those resources that a person can use how they need. And that's -- I think, historically, been a barrier for a lot of folks.

>> Thanks. Charlie, quick response. Then we need to move on.

>> I think I got it covered. That's fine.

>> Anything else on the topic about developing relationships from any of the other participants?

>> We have another question from Roxana. Does anyone have any suggestions in terms of the language for the inclusion of this community for marketing or sharing our services?

>> Yeah. Danny, do you want to start?

>> Yes. When we talk about language of inclusion, we have a whole presentation on that. On the web site. That you are welcome to go to and download. When we talk about the type of language that you use is, you know, if you are face-to-face, don't be afraid to make a mistake. A lot of folks will correct you, if you use the wrong term. A good baseline to start is always people-first language when you are talking about people with disabilities. So there's kind of two ways of thinking in the community. There's people first language, and then there's identity first language. People first language they tend to put the disability or the person before the disability. You know, people would say a person with a visual disability, a person with a disability, and you may refer to somebody as a wheelchair user, never use wheelchair bound, ever. Use terms that are more empowering. When we talk about identity first language, a lot of us in the community will use that. You'll see people with autism will just refer to themselves as autistic. And like me, I'll just say I'm a blind person. Or I'm blind. Because that's something that I'm proud of. It is something that is an empowering thing to me. But when we talk about other organizations coming in and making that end road, people first language is -- it is a good safe place to start. And if you are working with a group or a community want to use a different type, go with what they want. Let the person with the disability be in charge of how they are referred to.

>> Okay. Excuse me. I got to put my phone on mute. I'm popping between devices. Didn't we have a webinar on this?

>> There's going to be an upcoming webinar that's on marketing. The commerce marketing is part of the agenda.

>> Okay. Marketing. Okay. Let's move on. I think Susan, you are the lead on the next bullet which is providing concrete examples about how your CFI can benefit another organization that you are reaching out to.
Susan?

>> Ope. I was put on mute. Anyway. The other question really is how can our CDFI help other organizations. One of the things that our organization can do is encourage some of the people who come to us, people with disabilities, family members, and older Pennsylvanians, and teach them a brown financial education topics, for example, understanding -- for example, how you can --

>> Susan, one second. Can I interrupt one second. I want people to know this bullet and the next bullet are similar. I may have misspoke. This particular bullet we're asking about how do I -- how do we work with somebody else to let them know how we can benefit their clients. This focused on our organizations ability to help their organizations clients. And then the next bullet is about extending the impact of another organization. They are related questions. Susan, I'm going to let you go back to your discussion.

>> Okay. Well, hopefully this is kind of in line with what you are thinking. What we can do is help people understand more about financial education components. So that then they can go to another organization that we're not equipped. For example, we're not equipped to do small business lending. In the Philadelphia area, there are several CDFIs that do small business lending. That is outside of our wheel house. What is in our wheel house is financial education and learning how to help people with disabilities increase their income, understanding identity theft, opening up a safe savings account, such as the ABLE program. Those are some very concrete ways in which we can help someone then go to another organization to kind of achieve what their ultimate goal is, which is create small businesses or the other thing is we work with people who are credit invisible. That is -- because we do consumer lending. Some of our consumer lending is quite small. Down to \$100. It is not as much of a risk for us than it would be for some of the other CDFIs who are in fact, doing larger consumer loans, housing loans, or getting small business. If you are borrowing for assistive technology, and we're reporting repayments to the three credit bureaus, at the end of your time with us, paying us back, you now have at a minimum thin credit. That will help that person be able to go to another program and, you know, you have greater opportunities. Whether you want to go into small business, whether you want to be employed, and, of course, many employers are running credit reports. If you are credit invisible, you might not get that job. That's one way our programs can help others. Is that what you were thinking about, Jack?

>> Yes. That's great. And then so Charlie, do you have some concrete examples about how a partnership with your CDFI can benefit some other organizations' clients?

>> Yes. In essence that was what we created our CDFI all of those years ago to do. Sit here and take in questions and connect, you know, one organization to another. So we have been successful, for instance, on a -- I'll give you one example of a loan that we did through a school in New York City that was having difficulty, having cash flow issues, because the city of New York was not paying tuition as quickly as they needed

the tuition for -- to pay the teachers and the therapist and such. So in addition to doing the loan, what was the normal loan, in terms of what we did for the organization itself, we put them in touch with experts in the education and have a handle it and made that processes a little better and made their communications a little better. So that setting aside with the CDFI that we did as a lender, we really help them improve their organizations. On another situation, we clearly saw that the setting aside the money that was needed for another organization, they needed more corporate governance in terms of their organization. They needed to sort of be educated on more proper governance styles. So rather than not do the loan, we did the loan, but we also put in the term sheet that they would invite us to at the board meeting to introduce them to proper consultants and others who were going to help them improve their organization as well. In terms of just real connecting between -- for instance on housing. We've been able to actually connect families together to, you know, figure out how to handle either purchasing or leasing a house. We've done a lot connecting in terms of taking our work, but then really looking at other organizations and trying to build and improve upon their work in terms of the connections that we made. One situation was in Baltimore. In addition to us providing the loan for the housing, we gave so much connection to the organization that was boring from us with the State of Maryland that the State of Maryland actually came in and started to look at how to provide permanent financing. Which was unheard of. They weren't even thinking about it. We have a couple of those examples. This is very powerful when you are able to not just do a loan, but help the other organization grow.

>> Good. Thanks. Here for the participants just thinking about this as you are doing your outreach and identifying people and trying to figure out the message of how are you going to explain to them how you can help their clients? We're asking yourself prior to the contact what is it that we have to offer? How is it we're going to carry out or work that benefits people with disabilities? And how is it going to help these other organizations? You are asking yourself those questions and you are coming into the initial conversations thinking about that. Danny, do you have anything to add here?

>> Yeah. I would just say the ways that we benefit other organizations clients are through that capacity. For the individual. Through doing a presentation, doing some of that counseling. Pointing them in the right direction for, you know, connecting that individual to the community that they are looking to be more involved in. But a lot of it is through that financial education. Building the capacity and people have come through -- we've had two people come through our program, credit able, and they came in -- one came in with a credit score of zero, and the other with a really not great one. Through time they were able to build up their credit scores. One went and was able to finance an inaccessible vehicle through the credit union. The other was able to partner with another organization to start the process of purchasing a home. And so it was through the work that they did with us that helped get them out on the right path. So that's -- those are some examples that we have in Georgia.

>> Good. Okay. Thanks. Folks and participants, let's hear from you. What experiences have you had in terms of giving examples about how your organization can help others?

>> This is Erica. I'm new to the role. I've been here four months. The thing that I've benefited in listening to the calls and also being in New Orleans is just every time that I

listen to you guys, I hear something else that will help me move forward. But in visiting with -- we are a very rural part of Arkansas. And we have -- two hours from the nearest airport. We just -- it is very rural. And in gets out there and getting to talk to organizations and communities, places where we would like to help the financial education, you are finding that not a lot of people have heard of the ABLE account. It's been very rewarding to listen to you guys. When I go out there and present information, I'm building those relationships and those partnerships. We're learning it together. Thank you for putting these on. I've been working with -- it's network and community operations here in Arkansas. And they just kind of help with financials. They have day centers. They help their clients. And in going in their and talking to them and figuring out how to get in there and do educational classes. Which that wasn't even on the radar for our bank four months ago. And it was just listening to you guys and helping me learn and get out there. So thank you.

>> Okay. Thank you, Erica. Anybody else have questions or comments on the topic before we move on? No? Okay. The next issue that we're focusing on is developing -- you know, how can you, an organization that's trying to develop these partnerships, how can you develop your message on how your CDFI can offer people with disability finance opportunities and also help disability organizations expand their impact. In other words, look at what their -- the partners you are looking at or the providers that you are looking at, how can you develop your message about how can you help them do their job better? So on this one, Susan, I've got you down as the first to speak.

>> Okay. Thank you, Jack. I've got some examples of what we've done just in the last year. We've got a couple of examples of when it goes back somewhat when you are developing a message, you are developing and thinking about your marketing. And we are -- there will be a webinar in the next month about this. But when we're developing our message, what we're doing is trying to empower people with disabilities; right? So we're -- we are including a partnership and one example was with the larger ARC of Pittsburgh. Its name is ACIVA. We developed a program with ACIVA where they are looking at expanding housing options for people with disabilities. They are looking at ways in which people with disabilities can find a home of their own. We developed a brochure and a message that we sent out through social media. And a few mailings. But not much. We were talking -- we included people with disabilities in the community near homes and in homes. And what we merged was a trusted partner, the ARC of Pittsburgh, ACIVA, and us, and we can help with A) the financial education, and B) some of the financing so that people with disabilities could have a home of their own. So we merged our two programs, one a provider agency, ACIVA, they provide services. Zero financing. They merged with us. We could do both the financial education and the financing. Another option and another thing that we did is on the eastern part of Pennsylvania we were really trying to break out and promote the ABLE program, the achieving a better life experience, a safe way to save for people with disabilities. What we want to do is help our treasury establish ABLE programs so that then they can buy those devices -- you know, should be very narrow. They can buy assistive technology. So we did joint programs with treasury. Again the outreach that we did was showing people being empowered in financial situations. In a bank, another couple of people going to school or work. And then we talked about ABLE and

how the ABLE program could help people, for example, you can save safely to get your adaptive vehicle, so that you can go to work or go to school. That was one example. Another one was helping people get consumer loans for tablets, so you could go to school. We had a picture in a restaurant of a -- two people who were deaf using smartphones, which we would fund in the program. But you could save for some of this in your ABLE program. So our messaging is A) people with disabilities and empowering, and B) partnerships. Because we cannot do it alone. Treasury, they -- our treasurer gets \$1.3 million a year to do outreach around ABLE. We want to be their partner, because they cannot provide financial education, nor are they telling or advising people how to use their money. They are there to create the ABLE program. We're delighted to work with treasury, because we want to help people figure out how they can spend their money. Those are two examples of what we've done just in the last year of messaging and giving the empowerment of being in charge of your own financial future in those two examples.

>> Okay. Thanks, Susan. And then, Charlie, I have you down as next for talking about developing a message.

>> Sure. Trying to marry the CDFI and the disability world, it could be housing and assistive technology. This is unprecedented territory in the general way. While you have some experts on the phone, Susan, Dan, and myself, others and Jack who has some experience on it, it is not natural. It is, you know, the CDFI industry has been around for a long time. Disability industry has been around and the community has been around for a long time. It really isn't natural that they've been meeting. It's people like us that are trying to force it. When you develop the message on how to do financing, it doesn't have to be cookie cutter. You can and you should have products. That's what we all are. We are CDFIs. We should have products and everything else. At same time, for examplability is good. Learning how to -- you know, our favorite phrase is try a pilot program. It is okay to try something that may not look perfect in the boxes that you've already created within your organizations. And in our lone policies, since day one, we actually created in addition to all of our products, we created an other category. So that way that the loan committee and the board and everybody could embrace a new message. If we decided to get involved in doing our first business loan and we've never done business lending before and we're not really an SPA lender. We wanted to try something new. It looked very interesting and everything else. We're able to do it. And then two or three loans later, we then created a new product called business loans that is now standard operating procedure for us. So when you are developing that message on how you want to use your CDFI with the community and how you are going to help. Don't be afraid to manage the message, correct the mistakes, expand your message. And narrow your message. If you come out of the box and something is not working, that would be my little two cents on this. We've been testing this for many years now. It's been a lot of fun to see where life takes you.

>> Thanks, Charlie. Danny, do you have anything to add on developing your message on how your CDFI can offer financial opportunities for people with disabilities and also help other organizations expand their impact.

>> It all goes to the referral relationships and the relationships that you have with your community. That's one of the ways that our program here has been able to expand

into new communities and to spread the word. About what we do is those relationships with, you know, not just disability organizations, but, you know, I've reached out to several credit unions and banks and lenders and commissioners and whatnot. Being able to know you are working with different organizations, it is someone you can refer them to. Same thing with the group. It might be we've been working a lot with Regents Bank. In someone comes into the consider \$250 loan were they aren't going to do that. We know we can send the folks for assistive technology. That's one of the most important things is having a broad range of relationships with many organizations.

>> Great. Thanks. Let's turn to all of the other participants. People have comments about experiences they've had with messaging or questions for us on the subtopic.

>> Yes. I'm from St. Louis. If anything the challenge that we have here is nuanced. That's we're known in the community and known to perhaps service provider who service the population as doing small business loans. We have crafted a consumer finance product that could be available to the population. I don't know if it is as much of lack of awareness for our new product. It just adds maybe a few layer of challenge for us from a messaging perspective.

>> So you are in St. Louis.

>> Correct.

>> Okay. So my alma mater, Washington University in St. Louis, I would say to you that -- and we've made these organizations all the time. Give the business school a call. Talk to the dean's office and professor there. Give a competition or contest to the undergrads to help you with messaging. Pull them in as sort of the creative way that would be of little cost to you, gets the community and the very large level sort of connected to your work. And you can help get help with the messaging and spend time where it is professors or grad students and say here's our program. Here's who we are. Here's the message that we're trying to get across. This is what's not working. Do you have suggestions? Give that a try. It is -- it is -- crazy things have happened. It is all I can say.

>> Thanks. Anybody else?

>> Go ahead.

>> Also in St. Louis just so you know, what organization are you from?

>> The true name of our CDFI is Great Rivers Community Capital, we're better known as Justin Pearson. You were our cohorters. So you have in your backyard also Mercy Partnership. You should talk to them. Because not only are they good with PRIs, but they are very good also with these kind of situations. If you don't know Sarah Smith.

>> We have an investment with Mercy, of course.

>> I would talk to them about it. Sarah would love to connect with you. Give them a problem. They love to solve problems too. Not just invest. Thank you. Anybody else before we move on to the next topic? Okay. I'm going to -- before we get there, I'm going to point out to people, because it is sort of the transition. I tried to do this earlier with my computer fritsed. In our handbook that people that attended training would have gotten is called expanding the capacity of CDFI to serve people with disabilities. That handbook includes the market and strategy. It is very much in keeping with the community of practice. On page 93, there's a list of national disability networks. And it

includes the private organizations. It also includes organizations of governmental organizations such as aging and disability resources center. There's a web site there. These are places that you can go to and contact the national organizations and see if they have local representatives and as you are trying to figure out your outreach efforts and your identify of potential partners and people to work with. This is a good resource. It is up to you to bring us home with the last subject area. How to collaborate with government entities to take advantage of what they offer and build up the CDFI.

>> Thanks. That's a lot of pressure for being a newby on the call. I'm Julisa Cully. We conduct research and provide assistance to organizations to promote the inclusion for people with disabilities. School work and community activities and I work with a lot -- I've done extensive work with government agencies nationwide around employment and people with disabilities. I'm going to talk about the government entities found in each state that correctly work and provide services to individuals with disabilities with the focus on economic development and self-sufficiency. There's an opportunity to collaboration and partner with them. In some cases such as the vocational rehabilitation, and in some cases there's a sole entity, and some have a separate for the blind. These entities work with the disability community directly. That's the primary audience and population that they work with. In other cases such as the state welfare and the veterans administration serves a broader community. That includes people with disabilities. The very individuals that have disabilities that are working with CDFI are potentially working with multiple governments and entities? As I referenced earlier, some have disability expertise. So in terms of accessibility and accommodations, and in terms of just being able to reach in with this group. Vocational rehabilitation provides for the partnerses and businesses that a lot of times people think they work with the individuals who have disabilities. They have also disability awareness and conduct job site modifications. As they have disabilities on the employment goals, that can lead to individuals starting small business. There's a direct correlation there. Most of them have access to subject matter experts in accessibility and that's information that would be useful for you guys to be able to tap into. They are well known in the communities and can be of assistance in promoting services. They work with rehabilitation providers, and they mentioned Easter Seals. There's a lot of providers that work across the government entities. These are very much often time the same local and community organizations that you are already partnering with. The entities often implement and participate in new initiatives on self-sufficiency, such as partways and opportunities to access higher paid jobs, financial education, and I know that, for example, in Illinois, they have federal incentive. They are looking at a small pilot to help buy their first homes and similar initiatives. So that lends itself to opening the door for some cooperation. Then it gives you access and opens the door to the disability community itself. Establishing partnerships with the entities benefits them and you by creating a referral pipeline. It goes both ways. As you can be a resource that they offer their clients and in turn as you are working with individuals who have disabilities, you are able -- if there's a need and they are not working with the entities, it actually makes for a very kind of clean process. It makes sense you are providing an extra layer of resources for them. So some of the points that you know, Susan, Danny, and Charlie, and I talked and some strategies. Sitting

on the advisory board and a committee that includes members from the group and also have their staff participate in the open forms and advisory committees. Another strategy is connecting with the state rehabilitation council. They are appointed by the government's office. They include representing from most of the state entities and also include individuals with disability and advocates as members of the council. For agencies that are focused on vocational rehabilitation, I think there's the opportunity to have on-the-job training opportunities. These are some ideas to open up the floor for our discussion.

Thanks, Julisa. I think Susan, Danny, and Charlie all have something to add. Susan, can you go first? Can you hear me?

>> Yes. It keeps going to be muted. To be concrete about how our kinds of CDFI can work and collaborate so that everyone benefits is Julisa mentioned the vocational rehabilitation. Their whole job is to get people with disabilities employed. And there are some things they can do and some things they can't do. They can help purchase some assistive technology for people. But not everything. They can help purchase adaptations to vehicles, but some can't. That goes back up to what we talked about earlier is letting them know you exist. We're there to finance and help provides financing for the vehicle for the chassis. They are very invested. Under kind of their guiding legislation, the work force innovation opportunity act, to provide financial education. So their counselors are not doing much of the financial education themselves. But rather, they contract out with other organizations. That's true to every state in the country. We have let our office of rehabilitation know about financial materials and specially some of the differences for people with disabilities. Understanding ABLE is just an example. Under income and transition checklist. Other CDFI can do the exist same thing of partnering and becoming a real partner and collaborator. The Department of Education provides services for students who have disabilities. But they must be educationally related so the Department of Education they do not provide home modifications or vehicles of anything of that sort. If the Department of Education knows about you, they will help again as Julisa say, be a referral source. You need a home modification, here's the program that will help you finance it. We'll tell you about funding resources that we don't know about. The same with financial education. Many states have legislation that says course and personal finance will count towards graduation in your upper schools. They don't necessarily provide that financial education. You have the jump start coalition, a national coalition that's interested in providing financial education in high schools and middle schools and elementary schools. We too can be members of the jump start coalition and help provide financial education through the Department of Education. Housing as Julisa mentioned, all states have a housing finance agency. They have first time homeowners for people with disabilities. You are piecemealing, because that's another mortgage. They are specific examples of how the CDFI can go into the three agencies.

>> Thanks. I'm going to add a couple of things. In our state, the financial regulatory of credit unions. And they have grants and my organization is able to get a grant. Because they have a big effort on financial education. We were able to work with them and identify the need in the disability community and actually get funded. The other organization that we may have talked about earlier is there are regional ADA boxes.

They have very good connections. Because they are regional organizations, they will know -- or disability organizations that you might be able to partner with. They understand what's going on. Earlier mentioned was the Governor's disability association or agency would do that. Danny, do you want to go next?

>> I'm already unmuted. Yes. Yes. What we've talked about so far is spot on.

Working with vocational rehabilitation. Everything is a little bit different here. There's a big push for what's called services. And it is preemployment transition services. That's an opportunity for CDFI to come in and help provide some of that financial education to provide some of those resources that are there. That a person can use when they are getting ready to go into the job market or getting ready to transition from living with mom and dad to living on their own or wherever it might be, and working with your DD council, development tap disability council, and state rehabilitation council, and all of that. Those are definitely great ways to connect. To help learn more about what roles you can fill, where you can be a support, and then also to find supporting to refer people to. >> Charlie, do you have anything on the issue?

>> Yeah. Just one quickly in terms of an example. We had a disaster with super storm Sandy. What does that have to do with disabilities? The fact is there were a lot of issues for people with our disabilities. We didn't have it in our charter, mandate, on our strategic plan. An organization happened. We responded because there was nobody else to fill that void. The government was trying to figure out how to work on the recovery issues. Obviously the American red cross came in with the immediate kind of need. Then after everything subsided after a few weeks, we found ourselves at the table with Nassau County, New York State, officials, we had people coming from D.C. who were trying to help. We didn't force our way in. We got the phone call. We said they start basically our name and our organization. They said, hey, we need help. Can you help us. One of the wonderful things that came out of all of that is that FEMA never had a disaster recovery team only for people with disabilities until after that event. And now it is sort of normal procedure. They have a team that when there's a disaster, there's a team from FEMA that responds only on disability issues. Obviously teaming up with other government agencies and everything else. But it is fascinating to know that as a little CDFI that's supposed to be a loan fund, we're able to sort of get involved without even wanting to be involved. We sort of answer the Claireing call. And now we become experts in something. And then ended up doing some lending in that arena as well. It is very, very fascinating. That's just one example of you never know how the government will respond to you as a CDFI, and how they can use you. That's the answer that I got for you.

>> Let's --

>> I have a question in the chat box. It is from Roxana, any ideas when it comes to providing services for protecting those with disability from fraud or identify theft at the same time? Are those with disabilities considered targets or easily vulnerable to fraud or identify theft? How can we help especially when providing services?

>> So that -- Roxana, thank you for that question. You know, our next community of practice is on assistive technology lending, consumer lending. And I know that Susan has responded to Roxana. I guess what I would like to do is hold off on that just now. Susan, can you respond to her directly? On that. Let's ask ourselves about this more general question about collaborating with government entities. Are there any questions

or concerns here that people have and want to raise at that point? Then we'll go into the overall questions. On the last bullet on how to collaborate with government entities and taking advantage of what they have to offer, any comments or questions from participants on this? Not seeing anything come up. Let's turn to the general. Overall we've thrown a lot out at people. We're very interested in making sure that people have an opportunity to raise issues that our presentation has raised. We'll try to answer those now. Anything else to offer? For instance, Anna and Natalie have some experience in this field. Do either of you have anything to add about identity and the identification of partners?

>> This is Anna. I don't think I have anything else to add at this time.

>> Okay. Thanks. Natalie, how about you?

>> No. I think you guys have done a great job covering it.

>> Okay. Anybody else? If not, maybe Susan, you could respond to Roxana's question?

>> Sure. And other people I'm sure Danny and Charlie have the same thing. It is -- I think the question is as we're working with people with disabilities, are there some unique needs around identity theft and scamming and if so, what are some of the techniques that you do so that people can, you know, participate in our programs and do so safely? So, of course, seniors are a great target for scamming as we all know. So we encourage in our financial education some of the same techniques of, you know, checking out web sites and making sure that the web browsers, you know, it has HTTPS and a lock on it and not giving out information such as your social security number. Even on our web site, our online application, we do not allow that part of the form to be pleated when we're asking for social security numbers. People have to contact us or we contact them. Those are -- you know, because we certainly see that social security numbers are at risk of being shared and we don't want to do that. We actually, because we're a small organization, we do not take credit cards. We work with PayPal or, you know, automatic debits. We are concerned about identity theft or being able to protect against credit cards. We don't have the people power to do consumers loans and have the payments made. We do a lot with texting and reminding people when we're going to do an automatic withdrawal. If there's a mistake, someone has an opportunity to talk to us. So I think texting certainly for younger people is a very helpful way to communicate. Not just on the phone. We talk about different ways to access your banking account, not just online, but paper states or call in. We work with treasury to make sure, such as some programs such as in Ohio, they only work electronically. Not so in Pennsylvania. We talked all about having what works for you. So the reasonable accommodations. So for some people who do not have such easy access to a computer or are reliant on a caregiver, we stress the importance of getting paper statements or allowing you to make changes, withdrawals, whatever on the phone. Those are just a couple of things that I want to quickly get in. Danny and Charlie, I'm sure you've also got experience with this.

>> Yeah. We have a presentation that we do for our consumers on identity theft and fraud and, you know, helping with building some of that basic knowledge. Don't fall for the scam. And we also encourage people to be in touch with their bankers and with their independent living center. If they have a question, you know, I always tell people question everything. If you are not comfortable with something and somebody is

asking you for information that you don't want to give over the phone, you know, ask for their number to give them a call back. Talk to a peer support or verify with that. Or talk to family member or trusted friend to go over that. That's a big problem. Especially when you look at people -- we've seen a lot of people targeted with at the intellectual disability community. People have been trying to take advantage of folks that, you know, are out on their own and living their life. But you do see some of those kind of predatory folks creep up. We always come from a place of advocacy. Making sure the person feels empowered to questions those things and knowing the resources that they have at their disposal to make sure that everything is on the up and up.

>> Thanks, Danny. It looks like our time is up. I do -- if there's anybody else that has questions, you know that you can reach us, I think, on the last communication I had my cell phone number that you can certainly contact me. I want to point out that the next community practical is on March 5th. And it is addressed as assistive technology lending. We hope to hear from all of you. Thank you for participating. Anything else that we need to address?

>> Nope. We're all set.

>> Okay. Thank you all. Bye bye.

>> Thank you.