Laurie Schaller: Good afternoon everyone. Thank you for joining us today. This is Laurie Schaller from National Disability Institute Assistive Technology Loan Program and today's presentation is Assistance and Technology for Farmers. This slide deck and recording will be made available in about two weeks following today's live presentation, and next slide. So, in submitting questions or if you have technical difficulties, if you could use the Q&A box to send any questions to my attention or you can email me at L-S-C-H-A-L-L-E-R@N-D-I-I-N-C.O-R-G. Next.

So, National Disability Institute is based out of Washington DC and we envision a society in which people who have a disability have the same opportunities to achieve financial stability and independence as people who do not have a disability. And our mission is to collaborate and innovate to build a better financial future for people who have a disability and their family members as well. Next slide.

So, the National Disability Institute has an assisted technology loan program. We received a grant for this program from the US Department of Education's Rehabilitation Services Administration. And our services include outreach, the provision of promotional webinars, financial education, and guidance on spending plan development like budgeting, and we provide referrals to financial counseling or programs that can help people get assistive technology. Next slide.

So, what is assistive technology? It's a very wide range and it is an accommodation or accessible feature that can help a person perform an action that a person who does not have a disability can typically do. So, this ranges from apps for a smartphone or computer, hearing and vision aids, smart home systems, smartphones, stair climbers, standing wheelchairs, home or vehicle modifications to make the vehicle or the home accessible, adaptive recreational equipment, accessible housing pods, business equipment, agricultural farming equipment and environmental adaptations and more. So, you can learn more about other spotlights that we've had on this webinar platform by going to our website and the link is provided here in this slide. Next.

So, today we are a spotlighting AgrAbility and the Farm Partners Program at Bassett Healthcare Network, New York Center for Agricultural Medicine and Health Services. And they provide services and supports for farmers, ranchers, agricultural and agritourism workers and hobbyists. And we will talk about ways to ensure a safe working environment, what accommodations and assistive technology can help people and how to be assessed for that need. We'll hear some stories from the field from our two presenters and we'll learn about AT resources and information and possible grants and loans available for the purchase or refinance of assistive technology devices, equipment and environmental modifications. Okay, next slide.

So, I'd like to introduce Tess McKeel from National AgrAbility Project Partner of Goodwill of the Finger Lakes. And Tess, if you could take it away.

Tess McKeel: Thank you, Laurie. I appreciate the time here to give some information about AgrAbility. You can go to the next slide. So, this is AgrAbility 101. I'm just going to give a brief introduction of who, what, when, why, and where, give you the info on AgrAbility and what it is. Next slide.

So, AgrAbility is a program sponsored by USDA-NIFA that provide assistance to farmers, ranchers and agricultural workers and their family members impacted by a disability, injury or chronic illness or condition. And we'll talk more about those things in further slides. But this program did begin in 1991 with funding from that Farm bill and at that time there were eight states that were funded through this project. Next slide.

So, the funding is currently still provided by USDA-NIFA and there is One National AgrAbility Project, which is what I am a part of through Goodwill of the Finger Lakes. And there are currently are 21 state or regional ABI projects. We are all on a four-year cycle. We have to recompete basically for that grant every four years. We do not all compete on the same year. It's divided into groups. So, each year there is a section of the state or regional projects that have to recompete for the next four-year cycle. Next slide.

So, this map was accurate until this past week. We were just informed of the new grant cycle states. So, there currently are still 21 states, but there are three new states that have projects and those new states are Florida, South Carolina, and Illinois. And then the three states that are not funded as of this year are California, Utah, and Kansas. And now next year, California, Utah, and Kansas can reapply and compete with the next group of states if they choose to and that they may end up coming back into the cycle and different states maybe going out. There are a few states that have what we call an affiliate project, which means they were funded at one point during the past 30 years that AgrAbility has been around but they are not currently funded through USDA, but they are currently still giving some services, AgrAbility type services. And we do have seven states that are currently an affiliate project.

So, at any point they could choose to re-apply and compete for funding, but at this point they're choosing to provide services through either funding through their state or maybe a disability organization or possibly just the university extension services. All right. Next slide. So, who is involved in an AgrAbility project? So, it is grant funded as we've stated. It's available to a land-grant university cooperative extension service. That land-grant university then has to partner with at least one nonprofit disability organization.

So, for the National AgrAbility project, the Breaking New Ground Resource Center at Purdue University is the land-grant university and they have partnered with four different other organizations. So, I'm from Goodwill of the Finger Lakes, we are one of the disability organizations. We're also partnered with the Osteoarthritis Action Alliance. And then, the National AgrAbility Project has also partnered with Colorado State University and Washington State University. And both of those universities do the evaluation piece of it. So, they help us make sure we're staying on track and evaluate our services. Okay, next slide.

So, our vision statement, so AgrAbility is to enable a high-quality lifestyle for farmers, ranchers and other agricultural workers with a disability. We do this through education and assistance. AgrAbility helps to eliminate or at least minimize obstacles that block success and production agriculture or agricultural related occupations. Okay, next slide. So, AgrAbility serves individuals in production agriculture who are limited by any type of physical, cognitive, or illness related impairment. So, some of the things that we've listed here are some of the more popular or I shouldn't say popular, but higher prevalence.

Amputation, arthritis, back impairment, hearing impairment, developmental disability, mental health concerns, respiratory disease, spinal cord injury, stroke, traumatic brain injury, or visual impairment. That obviously is not the entire list. If there is any type of barrier basically physically, cognitive or related to illness, AgrAbility can help. Okay, next slide please. So, some samples of different types of agriculture that clients can be involved in varies widely just as the disability is a wide continuum, so is agriculture. So, some of the possible agriculture is row crops such as corn, soy, wheat, cotton. It could be ranching, sheep and goats, dairy production, produce including organic, orchards, agritourism, niche markets, maybe like llamas or herbs, flora, culture, aquaculture, hydroponics, aquaponics, just to name a few.

Obviously, agriculture is a very wide continuum. It could also be things like fishing, forestry, veterinary, working with the animals, anything like that. All right. Next slide please. So, our services are consumer centered. So, it's just based on each person's particular situation and they may include some or all of the following. Onsite assessment to identify barriers, recommendations of appropriate assistive technologies, adaptive tools, modified work practices, access to informational materials such as on our website or imprint, educational and training opportunities through conferences, workshops and online programs, referral to appropriate service providers.

So, if there's things that we cannot help with, we can help refer you to providers that can. And peer support opportunities, and that's one of the biggest ones we like to get people in touch with other people who are doing similar things or possibly in similar ways just so they realize that they're not the only one out there doing this type of work with whatever barrier they might have. Okay, next slide please.

So, special responsibilities of the National AgrAbility Project. What I talked about on the last slide would be any state or regional project. The National AgrAbility Project has some special added responsibilities and so we also provide support to the state and Regional AgrAbility Projects such as training resources, consultation with the National AgrAbility Project specialists. And then, we also provide limited direct services to customers in states without AgrAbility projects. So, obviously as I stated back when we were on the slide with the map, there are only 21 states currently funded. We are 50 states and more territories beyond that.

So, there are a lot of states that do not have an AgrAbility Project, New York being one of those, unfortunately, even though I'm located here. But we can provide some limited services. So, if you are a customer in a state without an AgrAbilty Project, you can go on to the agrability.org website and there is a 1-800 number that you can call. It's 1-800-825-4264. There is also an option to contact us online so you can put your name, your phone number, contact email, that type of stuff and what kind of question you have and one of our specialists can get in touch with you.

We do in a few states have consultants that might actually be able to come out and do an onsite assessment. And I was just informed a couple of weeks ago that we have hired one for New York State. So, we do have a consultant in New York now even though we don't have a project that once you contact the National AgrAbility Project, if it's necessary for an onsite assessment or further consultation, we may be able to send that consultant out to work with you. All right. Next slide.

So, AgrAbility itself does not provide direct funding for equipment. However, we do work with clients to connect them to appropriate, either vocational or rehabilitation agency or other funding services. I will say the majority the time we try to refer people to vocational rehabilitation because if they are in production agriculture, that is their job. And vocational rehabilitation should fund accommodations for you to continue working. The reason it's nice to go through AgrAbility before going to voc rehab or at least involving AgrAbility when you go to voc rehab is that voc rehab is not always familiar with farming.

And so, sometimes, AgrAbility can be that kind of interpreter if you want to explain why some of these accommodations may need to happen in order for you to continue in that vocation or even how it is actually your vocation. Because a lot of times we know farming doesn't always show a profit because all the money goes back into the farm. So, AgrAbility can help talk that through with the voc rehab counselors or send recommendations. And then, if voc rehab is not able to fund some accommodations, then we do help to look for other sources. And I believe farther on in this presentation, you may hear some more about some of those other funding sources. Next slide, please.

So, I did talk a little bit about what if your state does not have an AgrAbility project. So, obviously you can still contact us and we can help in any way we can. We do have resources available on our website and then that again is www.agrability.org. You can contact your local cooperative extension. So, every state has a land-grant university that has a cooperative extension and they usually have them in every single county in the state. So, they are trained to help with agricultural things also. Every state also has an AT Act project and that's assistive technology.

And unfortunately, each state is held in a different organization. It's not all at the same place, but you can look that up online. And I do believe on our agrability.org website, if you go to the state map and click on your state and it'll show other resources and it will have listed who is the AT Act project in your state. We talked about vocational rehabilitation, so obviously we would like you to try there. They have the most funding for accommodations. If you're a veteran, you can also check with the US Department of Veteran Affairs. They do have funding for veterans who are going into any type of business. There are centers for independent living that can do some modifications. Sometimes in housing, you can go right to USDA, their FSA or their NRCS. And both of those are departments within USDA that do have funding or lending opportunities.

And if you don't have AgrAbility in your state, you could encourage your state's land-grant university to apply. Again, I know awkward right now that if a new state gets a project, that means a state that was previously funded is no longer funded. We've been lobbying to try to get funding in all 50 states because obviously there's agriculture in every state at some point. That's a lot of extra money in the budget and we know I'll know how that goes. But anyway, that is an opportunity for you if you have those connections. Okay, next slide.

So, just some of the key personnel that are on the NAP, the National AgrAbility Project. So, Bill Field is our project director. He was the founder of the Breaking New Ground Resource Center at Purdue University. And so, he has the overall project oversight. He is also our liaison with USDA. Paul Jones is our project manager. He does the management of daily activities and is in charge of most of the resource development.

Next slide. Steve Swain is one of our assistive technology specialists. So, when you call that 1-800 number or you email, you probably will be in contact with Steve or one of our other technology specialists who I'll introduce in a moment. They work on the toolbox, which is one of the resources that is on our website, which I will, there's another slide in a little bit that we'll talk about that. He's also a liaison with RESNA. And RESNA, they're the body of AT professionals, I guess, is the easiest way to explain that. And Steve does give AT advice to our states and to individuals in non-state project states.

Ned Stoller is also an assistive technology specialist. And again, he pretty much does the same things that Steve does. He may be one of the people that you end up talking to if you contact the national project. Next slide. Chuck Baldwin is our special populations outreach coordinator and demographic data specialist. And so, he works with some of the 1890 and 1994 land-grant institutions. And those were the majority of African American universities and also Native American universities. He also works with some of the Latino farm worker organizations and he coordinates all of our demographic data.

And Joe Ricker, and unfortunately, we don't have a picture of him yet, he's brand new to us this year. He is our veteran outreach coordinator. So obviously, that's pretty self-explanatory. He does outreach to veterans interested in agriculture and helps to get them connected to services too. Next slide. So, this slide here has a picture of our toolbox. We had it on CD for the longest time, but it is on our website. If you go onto the agrability.org website and you'll see under resources, you'll see the toolbox. You can either search by your disability, search by what type of item you're looking for and it's got thousands of different potential assistive devices that may help you. All right, next slide. And then, that's Heather. So, at this point if anybody has any questions, I'd be glad to try to answer them for you.

Laurie Schaller: So, if you have questions, please put those into the q and a box at the bottom of your screen. And I know we want to give our presenters enough time to share the resources and that might help to answer further questions that you have. So, what I'll do is thank you, Tess. And when I learned about AgrAbility 11 years ago, I went to your toolbox and I remember sharing different resources like on gloves for all the people who worked at the Department of Labor and they worked in their garden on the weekends and we loved all of your resources. So, thank you so much. I urged everyone to take a look.

So next slide, I'd like to introduce Heather Chauncey. She is a clinical case manager and she works for New York Center for Agricultural Medicine and Health and affiliate of the Bassett Healthcare Network. Welcome, Heather. Next slide.

Heather Chaunce...: Thank you. Okay, so good afternoon everyone and thank you, Laurie, for this opportunity and good to hear from you Tess from AgrAbility. I know we've been able to use those resources as well. So, NYCAMH, we can go to the next one. I'm going to talk about what is NYCAMH and what kind of agricultural support and services does NYCAMH provide? The mission of NYCAMH is to enhance agricultural and rural health by preventing and treating occupational injury and illness. So, on our team we do have lots of researchers. We have outreach, education, and clinical consultation services. We have an array of staff, biostatisticians, therapists, epidemiologists, information specialists, occupational health nurses, educators, physicians, bilingual safety specialists and support staff.

NYCAMH helps the agricultural community with support and safety. And we'll go to the next slide, which has our director Julie Sorenson, and she explains what NYCAMH is.

Speaker 4: Just one moment while I pull up the video.

Heather Chaunce...: Okay.

Julie Sorenson: The best way to describe NYCAMH is an organization whose central mission is to find ways to make farm work healthier and safer for the folks who are laboring in the agricultural industry. And we do that in many ways. I think the thing that unites the many services is that we provide is that we're very familiar with how farms work and the challenges that farmers have when it comes to addressing hazards or looking at ways to ensure that they don't get sick or injured. We just try to develop very user-friendly affordable solutions.

And so, to just give you a few examples of services we provide, we have an occupational health clinic for farmers. So, say you're a farmer and you have had a hazard exposure that's making it difficult for you to breathe. If you go to a hospital and you see a physician who may not be aware of or understand the exposures that you have that are unique to your workplace, they may misdiagnose it or they may not know how to treat it effectively. And so, the nice thing about the Farmer's Occupational Health Clinic is you have a physician or ATC or nurse who's familiar with the kinds of exposures you have on a farm who can recognize the symptoms of farm-related illness and address it effectively, knowing a little bit more about that condition.

Heather Chaunce...: Okay, thank you. We'll go to the next slide, which is a picture of a train and it pretty much shows the driving force. So, we have NEC, which is our Northeast Center, and these other researchers of NYCAMH. And some examples of the projects and the studies that the NEC has done is working with fisheries to increase safety, creating personal flotation devices, designed specifically for them on the boats to do their specific job functions and without it getting in the way or it being an unsafe type of device that would maybe be standard for other people. So, with that, that was the life jacket for lobstermen project.

And some other projects that the NEC have been working on are doing studies of sleep deprivation with fishermen. Also, mental health research with access to professional help and promoting help seeking type behaviors. The NEC has also tick prevention research and education and many other research initiatives that they're doing. So, NYCAMH is also part of the National Tractor Safety Coalition and supports the ROPS hotline to have rollover protective systems placed on tractors to prevent rollover fatalities.

In 2006, New York was the first state to begin the New York State ROPS rebate program. So, we support the ROPS program and have that. It is now in seven states and presently there is advocacy to acquire a national program of support for the ROPS. Next. So, this shows Northeast Center, the region that is covered and how the occupational health and safety services support this region. And as stated earlier, we are affiliated with Bassett Healthcare Network. So, there are 11 agricultural health centers in the United States. NYCAMH provides respiratory fit testing, PPE and occupational health services.

The ag industry does have the highest risk of job-related injuries, and unfortunately, fatalities. NYCAMH provides farm visits and research to improve health and safety of farm workers and our health work clinics. Our clinic treats firefighters in the community and provides work physicals. Next. So, in honoring NYCAMH's mission of preventing and treating occupational injury and illness, the Northeast Center has led to the success of the programs that we have and increase of services that we offer. If you go to nycamh.org, you'll be able to see and click on the different programs that we have.

But to give an example, a few examples, we have the John May Farmers Safety Fund. This is a rebate program to help farmers with safety improvements on their farm. We also have health and safety education training, access to power takeoff shields, also called PTO. PTO is a shield cover that covers the driveline shaft on farm equipment and this is to prevent entanglement and injury. Some PTO facts. PTO entanglements are one of the top three causes of fatal injuries in the US. With PTO entanglements, amputations occur 28 to 43% of the time and 21% of PTO entanglements occur amongst children. PTO shields are reported to be missing on one third to one half of PTO drivelines and we do have PTO program and have that available on our site.

NYCAMH so provides various PPE equipment, personal protective equipment, providing respiratory protection, hearing, eye protection, chemical protective clothing, heat and sun safety, logging safety, signage, fishing, safety, and more. So, next I'm going to share a video of a New York state farmer from the Koval Dairy and describing how he has utilized NYCAMH services and how it's helped him provide safety and education on the farm.

Chris Koval: Hey, I'm Chris Koval, a Saratoga County dairy farmer. We are a Stewars shop producer and we are a third-generation dairy farm. Here's Owen. He is our youngest. So, he's around the farm daily and he's participating in some chores and learning about how our operation runs and there's a lot of safety needs. We started using NYCAMH to help with our safety needs. About five years ago, this feed tractor behind us did not have a ROPS on it and we saw an advertisement in Country Folks where NYCAMH would help purchase a roll guard protection.

So, as we finished with our roll guard on our tractor, we started using PTO shields, which we believe the replacement PTO shields are better than the ones that come on equipment. They're easy to install, they're reasonable. It's so much more convenient. On our dairy, we have a diverse group of employees and the needs for safety training are a little different and the jobs are different. We've used NYCAMH to do three different types of meetings and they've all learned a lot each time and it keeps safety relevant on a daily basis. It's a meeting setting where everyone's relaxed and they have good discussions.

We have worked on cow safety with chemicals and skid steer and walking through gates and understanding how to be safe around animals along with what the needs are to deal with each chemical and that's been very good for the barn crew. We also have done crop safety along with some CPR and just basic talk about dealing with traffic needs. That's been very good. And last summer, we also did our local dairy club group. It has young children right up through kids going to college. And we did a wide range of safety discussions that I think the kids got a lot out of.

During our safety meetings, we realized that we did not have the correct eye wash station and we learned about the John May Farm Safety Fund. So, we applied for an eye wash station and we received a grant and we received funding that made that possible for us to do. NYCAMH can help people with some of the smaller needs and the training to keep people up to speed. As things are difficult, we need to not forget that safety is the very most important thing we do every day. Now, it's becoming a daily routine with us discussing safety and we're always planning our next meeting.

And as new members come on our crew, we train them first. If we can reach out to them and get them a few safety things, you can save lives, you can teach people to be safer. We can keep small dairies in communities. All kinds of small pay operations could use the ROPS, lots of safety issues that still need addressing. If people need help, they should research what NYCAMH can do for them. It's helped us quite a lot.

Heather Chaunce...: Okay, as that's loading, I'm just going to go into the next slide and go through the next two a little bit faster. So, we do have the NYCAMH following the model of the hierarchy of controls. That way, we're supporting farmers and having total health. It could be through the education, encouraging personal change, redesigning, maybe work environments, looking at ways to improve, safety and health and wellbeing, and substituting, replacing any unsafe unhealthy conditions and eliminating conditions that could or contribute to work or illness or injury that could negatively impact their wellbeing. Next.

So, AgriSafe also looks at ways in which to protect the farming community, as does NYCAMH and another model that we support and follow. And it's helping with access to healthcare, providing financial support with medical and health related expenses. And this can be through our farmer's tribute funds and with the healthcare we do have the Occupational Health Clinic, HealthWorks and our Community Heart Program. We provide early intervention, education, safety training and support to prevent injury and illness promoting health. We have nursing staff that support and educate the community through the Bassett's Cardiac Services Clinic, NYCAMH's Health Clinic, the HEART program.

And my role at NYCAMH is to provide support to the farmers, the farming family, the farming community, which can be through counseling and case management and helping to access some of these resources. So, looking at the total health model, I'm sure we can all see the various ways that we may provide support and help others as well as the support from NYCAMH. So, next, I'm going to be providing some examples of healthcare and occupational illness. So, with this, we look at occupational exposures. So, exposures on the farm of soil, animals, plants. It could be fertilizers, exhaust fumes, welding fumes. And again, staff at NYCAMH help provide farm safety visits. It could be respiratory fit testing, safety training. Okay, so next.

So, with this one, it's an example of a person who unfortunately may not have received the medical care needed for his particular situation as far as maybe another professional not being familiar with farming exposures and the farmer farming illnesses. So, with this gentleman, he was a dairy farmer. He grew up on the farm and he began with symptoms of coughing and wheezing. Then leading to shortness of breath, he did develop farmer's lung. And with this, the chronic farmer's lung caused there for him to have no stamina, no strength. He did have to sell his cows. He was oxygen dependent for the last three years of his life and this was very difficult for the family for him. So, this is an example of identifying maybe some occupational exposures and the illness and treatment as well. Next.

Okay, so with that and also healthcare, mental health as well. Thinking about the agricultural hazards, whether it be in farming, logging, fisheries, there are grain bin entrapments, exposure to grain bin gases, logging accidents, machinery accidents, barn fires, electrical fires, and things with animal handling. So, who is affected by these events? It could be the person on the farm, the family around them, farm workers. Also, first responders, and any other treating healthcare professionals.

So, some signs and symptoms to look out for in a person. Changing in sleep pattern too much or too little. It could be changes in use of alcohol or substances, any flashbacks, overwhelming guilt or shame. Changes of behaviors. We want to look for signs of depression, anxiety, PTSD, and possibly the vicarious trauma as well related to the situation. Next.

So, with that, NYCAMH does provide free and confidential counseling to the farming community with farm visits, promoting wellness, mental health, resilience and safety, and helping with applications that may be needed, whether it be governmental applications and services or networking with other organizations to help get the support that's needed. Next.

Okay, so with the case management services, NYCAMH provides all across New York state. Access to a licensed therapist myself, helping with counseling and problem-solving skills and the agricultural industry is the most dangerous job. There's additional strain and pressure with ag jobs. It can take a toll on a person. You have lots of things that affect their mental health and from their environment. It could be climate, weather change, and how that affects their crops, financial instability, long work hours, shortage of workers and keeping the farm and the family.

So, the ag industry has a high risk of work injury, amputation, and also death by accident. There's also a higher risk of farmers who die by suicide. So, this is why focusing on, we do provide support, we do provide that mental health component, reaching out and hoping that more farmers will open their doors and want to have that help-seeking type behavior. So, breaking the ice, taking away the stigma and knowing that we are there. So, saving lives by educating and providing support. Next.

I'm going to go through these other slides a little more quickly so we have time for questions. And this is an example of a case where helping a farmer who had a stroke about 30 years ago. The stroke occurred after a farming accident. He has left-sided paralysis, can use his leg, but there are limitations and cannot use his arm. As he's getting older, things are becoming more difficult and there's greater risk for falls and injuries. So, here I'm kind of showing how he tries to get onto this larger white tractor. He tries to use his leg on the wheel to push himself up and over. And on the slide to the left, you can see how high that step is. So that is a concern for safety. Next.

So, this is also a demonstration of how the same farmer gets onto this tractor and he needs to face forward given the left-sided paralysis, but he is then leaning into the hot exhaust pipe. So that presents some safety concern as well. The hand grip that is on that tractor is not positioned properly for his needs and the steps are a safety concern. So, next slide. Finding adaptations or modifications. Working through different organizations and seeing how we can get extended steps, the handrails for his equipment. Next.

Okay, so this is another example. This gentleman also has a combine and for him on a combine is much bigger and higher. It would be beneficial for him to have more of a lift. Okay, next. This is the driveway leading into the farm with him going in there with the farming equipment. There's actually a wire that goes across and that's the gate and he has to get down off the tractor, unhook it, and then get through and then hook it back up. So, there's a lot of getting on and off and manually opening the door, which creates a lot of risk for letting the animals out, falls, injuries. So, this is where we'd recommend an electronic gate. And for the next slide, a bump type gate as well. Okay, next slide.

So, just networking, reaching out. If there are any questions about any of the funds or anything, feel free to reach out. I do want to share the next slide, which is our farmer's emergency fund. It's really not advertised, it's just word of mouth and referral right now. And this is a fund that is given to someone that is in emergency. And we look at the definition of an emergency for this fund, which is, it's a serious, unexpected and often dangerous situation that requires immediate action and it's not covered by another type of program offered. So, we've had a variety of candidates for that. Okay, I'm going to go into the next slide.

Given the high risk of suicide and mental health in the ag community and just in the general public, is suicide prevention, things that you can do and it is in English and Spanish. Okay, next slide. The lifeline number, the 1-800-273-TALK is now 988. So, that's a quick dial and services to the LGBTQ community. Okay, next. And these were resources of where I found and there's the AgrAbility, some of the modification resources for the tractor. Okay, next. And that is it.

Laurie Schaller: So, if you have questions for Tess or Heather, please put them in the Q&A, and they will make sure that they have a chance to answer your questions. Next slide. So, the question sometimes comes up, "If there is not funding available for assistive technology or some type of accommodation, what other resources are available?" So, for a person who receives, for example, SSI and or S SSDI benefits because they have a disability, there are work incentives. So, an impairment related work expense. If a person needed to make a purchase of equipment to help them to work or to complete their education to work, there's the PASS plan, Plan for Achieving Self-Support.

If the person has monthly expenses that they need to pay for out of pocket or some type of assistive technology or equipment, there's the impairment related work expense. And those programs either allow a person to stay in pay status longer or their disability payment from Social Security Administration while they are paying out of pocket for equipment or some type of assistive technology. And there are also now ABLE accounts available for people who have had a disability that began before age 26. That person is allowed to save extra money.

So, a person who, for example, receives SSI and or Medicaid is often restricted in moneys that they can save for their financial future and for items that they need. So, if they open an ABLE account, the person is able to save up to $100,000. That is not counted towards the SSI resource limit. And any amount of ABLE savings is not counted towards any type of Medicaid medical coverage that a person may receive. So next slide. There's more information posted here about ABLE accounts and they are generally opened online. So, we welcome you to explore these resources.

A person who works in New York State and or New Jersey and has an ABLE account is able to save up to $28,880 this year in their ABLE account and make a direct deposit of that amount. So, over time that balance can go up and people can invest their savings and investment income is not accountable taxable source of income for an able account owner. Next slide. So, these are examples of ABLE qualified disability expenses and right at the top is the purchase of assistive technology. It includes education, basic living expenses, transportation resources needed for employment and other items. Next slide.

So, here at National Disability Institute, we are one of 40 alternative finance programs available across the United States. We can provide a loan to a resident of New York State or New Jersey who needs any type of assistive technology. So, let's talk a little bit about agriculture. So, often, a person may need to get into the field and the gate area to that field could be all just rutted up and full of puddles. So, assistive technology could include laying a cement path for like a wheelchair user. It could be laying pavement so that the person is safer on their farm equipment as they go from site to site. So, call us. Let us know what you need and we will try to first make recommendations, provide appropriate referrals, help you define a grant or other source of funding for the type of assistive technology that you need.

If we cannot find a grant, then we can offer a low interest loan. So, the interest rate is 6% or less, and we can provide a loan to meet the need for assistive technology. The loan applicant has to be age 18 or older. So, a family member, for example, could apply for a loan for someone who simply needs assistive technology. And there is no income limit or resource limit for our program. And we have today's webinar will be saved on our website and there are other webinars that you may wish to explore to see about other types of assistive technology that could help you now. Next slide.

So, we have resource guides for New York state residents and another resource guide for New Jersey residents and the links to are provided in those resource guides. We welcome you to explore those. Next slide. And we have free financial counseling services available through the National Disability Institute Financial Resilience Center. And I wanted to let our listeners know also we know that many families lost a member due to COVID in the last three years. And there is a grant to compensate families who lost a family member to help pay for the cost of funeral and burial expenses. So, those expenses can be reimbursed and those resources are available under the Financial Resilience Center. So, we ask you to take a look and explore that resource guide. Next slide.

So, people are welcome. We have a couple more minutes left to ask questions through the Q&A. You're welcome to give our presenters a call, send them an email. You're welcome to reach out to me. My phone number is (202) 449-9521. Let me know what you need. I am usually here from 8:00 until 5:00 Eastern Time, Monday through Friday. So, simply leave me a message if I do not pick up. And I am also available to provide presentations virtually or in person across New York State and New Jersey about ABLE savings investment accounts and the Assisted Technology Loan Program.

And we thank you very much for participating today and we hope that you learned something new from this new information. Thank you to Tess and to Heather and to our ASL captioner today for helping with this presentation. And we have some post webinar survey questions, we invite you to answer so we know what more information you would like to learn regarding assistive technology and funding options. Thank you and have a good day.