# YEAR END REPORT Oklahoma Department of Rehabilitation Services from Oklahoma ABLE Tech July 1, 2019 to June 30, 2020

## Alternative Financing Program Report

### Descriptive Data

Types of Alternative Financing Loan Model

1. Direct Loan
2. Interest Rate Buy-Down Loan
3. Guaranteed/Interest Rate Buy-Down Loan

Name of Partners

1. Lead Agency: Oklahoma ABLE Tech
2. Community Based Organization: Oklahoma Assistive Technology Foundation (OkAT)
3. Lending Institutions: BancFirst of Stillwater

Loan Program Features: Range of Loan Amounts that program generally provides: There are no minimum or maximum loan amount restrictions. Loans for the past year ranged from $190 to $35,138 with an average loan size of $4,530.

Interest rates provided to borrower: All loans had an interest rate of 5**%** fixed over the term of the loan. OkAT bought down the interest rate for BancFirst loans from **7.75%** for secured/guaranteed loans and from **9.75%** for unsecured loans.

Repayment terms that program generally provides: The program generally offers 12-36 months for unsecured loans; up to 60 months for secured loans. Shortest loan term was **3 months**.

Total loan fund capacity as of June 30, 2020: Total dollars available for closing new loans is **$1,282,996**.

Restrictions on Types of Devices Purchased: The loan program does not restrict the type of AT a borrower can purchase.

### Portfolio Performance - Alternative Financing Program (AFP)

1. **Outstanding loans, for which the principal was not paid in full, as of June 30, 2020, of Guaranteed and Direct loans for which the loan program could incur losses:**

|  |  |  |
| --- | --- | --- |
| Type of Loan | Number of Loans | Outstanding Principal Balance |
| Guaranty Loans | 131 | $707,263 |
| Direct Loans | 253 | $618,695 |
| Total | 384 | $1,325,958 |

1. **Losses this past year as from July 1, 2019 to June 30, 2020**

Total dollar amount of net losses (money lost on direct loans and guarantee payouts minus recoveries from collateral): **$41,112**

Number of loans defaulted as of June 30, 2020: **16**

1. **Outstanding loans, for which the principal was not paid in full, as of June 30, 2020, of non-guaranteed loans for which the loan program cannot incur losses.**

Total number of outstanding loans: **53**

Total dollar amount of principal still outstanding: $**243,742**

### Loan Information

**A. Number of Applications received**

|  |  |  |  |
| --- | --- | --- | --- |
| Application Status for Metro vs. Non-Metro | Metro | Non-Metro | Total |
| Number of applications approved - loan made | 128 | 91 | 219 |
| Number of applications approved - loan not made | 19 | 17 | 36 |
| Number of applications rejected | 73 | 54 | 127 |
| Total | 220 | 162 | 382 |

**B. Income of borrowers - Average gross income of all borrowers: $46,843**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Annual Gross Income Range** | **$15,000 or Less** | **$15,001 to $30,000** | **$30,001 to $45,000** | **$45,001 to $60,000** | **$60,001 to $75,000** | **$75,001 or More** |
| Number of Loans Made | 26 | 60 | 47 | 29 | 21 | 36 |

**C. Loans closed from July 1, 2019 to June 30.2020**

|  |  |  |
| --- | --- | --- |
| Type of Loan | Number | Total Dollar Amount |
| **Direct Loan** | **89** | **$207,514** |
| **Preferred Interest Rate Buy-Down Loans** | **39** | **$203,360** |
| **Preferred Guaranteed & Buy-Down Loans** | **91** | **$581,197** |
| Total all loans | 219 | $992,071 |

**D. Type of AT purchased from July 1, 2019 to June 30, 2020**

|  |  |  |
| --- | --- | --- |
| Type of AT | Number | Total Dollar Amount |
| **Hearing** | **194** | **$775,345** |
| **Vehicle modifications and transportation** | **11** | **$177,061** |
| **Daily Living** | **5** | **$1,728** |
| **Environmental Adaptation** | **5** | **$23,858** |
| **Vision** | **2** | **$10,495** |
| **Computer Related** | **1** | **$2,992** |
| **Mobility, Seating, and Positioning** | **1** | **$592** |
| Total | 219 | $992,071 |

**E. Purpose of AT**

|  |  |  |  |
| --- | --- | --- | --- |
| Education | Employment | Community Living | Total |
| 0 | 85 | 134 | 219 |

# Access for All Report

* Complete Years 1 and 2 and 3 initiatives;
  + Continue outreach to other System Partners such as Oklahoma Career and Technology Education and OSU OKC; and the Oklahoma Employment Security Commission (OESC).
    - **ABLE Tech trained a group of Board Area staff on accessibility in Microsoft Word in December 2020.**
    - **ABLE Tech followed up on an assessment of the Oklahoma Career Guide with technical assistance to CareerTech and its vendor.**
    - **ABLE Tech trained a group of 65 website managers from CareerTech in April 2020.**
    - **For OOWD, ABLE Tech has been active in working with them to assess and account for accessibility in a few procurement and acquisition conversations. Recently, the focus is on a tool that would make it easier for Board Areas to schedule, run and record Board Meetings and engage with Board Members outside of meeting times. This work continues into the next project year.**
    - **Discussed possible use of a software platform called Jobtimize that the Oklahoma Employment Security Commission considered licensing. We provided some feedback to the vendor directly. With OESC, we discussed our findings with then Executive Director Richard McPherson and discussed some strategic approaches to accounting for accessibility in the purchase and use decision more generally. OESC decided not to move forward with licensing the product.**
* Provide technical assistance to the Workforce Office regarding technology accessibility of a new website for the Oklahoma Works initiative to ensure that Oklahomans with disabilities can fully access all workforce resources contained on the website, which is designed to connect employers, employees and job seekers to information and programs that help build Oklahoma’s workforce;
  + **As noted in last year’s report, this was done prior to the beginning of this project year.**
* Continue with the creation of employment-related tips and fact sheets;
  + **Tips continue regularly on an every other week schedule.**
* Continue the train-the-trainer model with DRS employee representatives on Local Workforce Boards, one-stop operators and other core partner personnel to build capacity regarding Access for All initiatives with particular focus on the Access for All Certification process utilizing the Roadmap for Physical and Technology Accessibility Standards; A monthly webinar format will be utilized to complete this contract deliverable.
  + **We have not had the opportunity to engage this audience during the contract year. As noted otherwise, though, we have trained Board Areas and provided them with technical assistance throughout the year.**
* Provide training to the Workforce System on the Access for All Certification process utilizing the Roadmap for Physical and Technology Accessibility Standards. A face to face training format will be utilized across the established Workforce regions in Oklahoma during the first quarter of FY 18. This training and technical assistance will support the American Job Center’s efforts in receiving both physical and technology certification under the Access for All initiative.
  + **Significant time and effort have gone into finishing a draft of the STAR rating rubric. The STAR task force presented the rubric to representatives from the Workforce Board Areas as well as the Oklahoma Rehabilitation Council and opened public comment periods for each group. We also presented the rubric to the System Oversight Subcommittee. These were vital steps in actually publishing and using the rubric as part of System Certification, which hopefully will happen this project year.**
    - **Feedback will be accounted for, though some specifics will be challenging to build in until we have a policy or two in place. Concerns are mostly on timeframes and specific metrics that will be used for rating purposes. We continue to discuss it as a task force.**
    - **OOWD plans to draft policy that will formalize the use of the STAR rating system. Due to the pandemic, this policy work could be delayed. The original timeline was to have a policy ready in the fall of 2021.**
  + **The task force created a draft Course Catalog that Board Areas can use to help them to identify training opportunities that will earn credit under the STAR rubric’s training measures. The Catalog includes technology accessibility resources. We continue to work on content as well as ratings for the material in the Catalog.**
  + **As a follow up to last year’s report, ABLE Tech did train the 4th Board Area on using its new website as planned.**
  + **ABLE Tech worked with the Oklahoma Workforce Partners Conference planning committee until the event was first postponed, then canceled for this year. However, before the cancellation, we worked to improve accessibility in the conference program book and to do the same with the event speaker form. These can still be used in the future.**
  + **ABLE Tech worked with the Central Oklahoma Workforce Investment Board to make a referral form more accessible. This had a larger impact because other Board Areas in the state also use it.**
  + **Finally, as the COVID-19 pandemic hit and Board Areas needed to post new information to their websites ABLE Tech helped with some design and content questions regarding accessibility during a crisis.**
* Present the TechAccessOK Conference - the fourth in a series of annual technology accessibility conferences for web developers, policy administrators, purchasers, etc., to assure public accessibility of OK agencies, higher education institutions, and the career and technology education centers;
  + **This year’s event was presented via Zoom due to the COVID-10 pandemic. We provided 11 sessions over June 4th and 5th with speakers from around the United States and Canada. About 125 participated on June 4th and just over 100 on June 5th.**
* Implement a series of surveys developed by the national LEAD Center to assess the experience of:
  + Job seekers
  + Employers
  + American Job Center staff
  + to determine their readiness and satisfaction with employers and the Oklahoma Works Workforce Development System;
    - \*The LEAD Center is a collaborative of disability, workforce and economic empowerment organization dedicated to improving employment and economic advancement outcomes for all people with disabilities – funded by the Office of Disability Employment Policy, U.S. Department of Labor.
    - **Still waiting to introduce this Survey opportunity with the various Boards.**
* Continue to work collaboratively with DRS to provide technical assistance and support to ACT regarding the accessibility of web-based versions of the ACT test and WorkKeys assessments in an effort to remove technological barriers for both students and job seekers with disabilities; Accessibility standards have been defined by the World Wide Web Consortium (W3C) Web Accessibility Initiative (WAI). The ultimate goal is to allow students and job seekers to participate independently and in the most integrated setting possible in compliance with nondiscrimination provisions.
  + **Nothing specific occurred during this past year.**
* Oklahoma ABLE Tech will use a new, enterprise-level automated accessibility testing tool from WebAIM called WAVE Plus. This testing platform will crawl through websites and run tests on entire sites or site subdomains. The platform will provide a detailed report of the accessibility barriers that it identifies, with specific details about where the barrier is identified, the nature of the barrier and relevant accessibility standards. In turn, Oklahoma ABLE Tech will provide this report to entities that own the website or web application and work with those entities to understand the findings documented in each report. Oklahoma ABLE Tech will also work with entities on remediation planning and, where necessary and/or desired, additional testing or technical assistance.
  + **ABLE Tech continues to use this tool, Dynolitics, as part of its web accessibility assessment process.**
* II. The following two activities are related to the Workforce Innovation and Opportunity Act of 2014 Title IV – Amendments to the Rehabilitation Act, Sections 412 State Plans Cooperation, Collaboration and Coordination and Section 414 Vocational Rehabilitation which specifically addresses Vocational Rehabilitation’s Coordination with the Assistive Technology Act Program under the State Plan.
  + ABLE Tech will work in collaboration with DRS and the OK State Department of Education to support the Oklahoma School for the Deaf and the Oklahoma School for the Blind through in person training and technical assistance to establish AT Teams at each school. Trained personnel at both sites will better understand how to deliver quality AT services under the Quality Indicators for Assistive Technology as they strive to develop and provide quality assistive technology services aligned to federal, state and local mandates.
    - **Both OSB and OSD sent AT Teams to a series of 3 AT Workshops during the fall of 2018. All in attendance received certificates of completion.**
  + ABLE Tech will work in collaboration with DRS to offer a durable medical equipment (DME) Reuse Program. This new program is designed to reuse DME that is no longer needed and reassign it to Oklahoma residents who are in need at no cost. Donated equipment will be retrieved, sanitized and refurbished in order to return the equipment to peak performance. Should repairs be needed, the program will work with DME vendors to ensure quality and reassign the DME to the best matched eligible client.
    - **This activity has been discussed but no specifics have yet been developed with OKDRS.**