Appendix A. Summary of Title III – Alternative Financing Mechanisms

Assistive Technology Alternative Financing Program

Title III of the Assistive Technology Act of 1998 (AT Act of 1998) authorized competitive grants for the establishment and maintenance of alternative financing programs (AFPs) to public agencies in the 50 states and the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Marianas (states). Under title III, a state must establish or expand one or more of the following types of AFPs:

- (1) A low-interest loan fund.
- (2) An interest buy-down program.
- (3) A revolving loan fund.
- (4) A loan guarantee or insurance program.
- (5) A program operated by a partnership among private entities for the purchase, lease, or other acquisition of AT devices or AT services.
- (6) Another mechanism that meets the requirements of title III of the AT Act of 1998 and is approved by the Secretary.

The AFPs are designed to allow individuals with disabilities and their family members, guardians, advocates, and authorized representatives to purchase AT devices or services. If family members, guardians, advocates, and authorized representatives (including employers who have been designated by an individual with a disability as an authorized representative) receive AFP support to purchase AT devices or services, the purchase must be solely for the benefit of that individual.