Who is eligible?
Any Virginia resident with a disability, or a caregiver of a person of any age with a disability can apply for a low interest loan to purchase assistive technology. To receive a loan you must be determined credit worthy by our loan review criteria.

How much can I borrow?
There is no minimum amount. Individuals can borrow up to $30,000 and beyond with exceptions. ATLFA will consider individuals with no credit history or weak credit. Special consideration is given to disability and medically related credit issues.

How do I apply?
Contact the ATLFA for an application or visit the website. For assistance in completing an application, contact the Center for Independent Living in your area at the website www.vadrs.org/cbs/cilslisting.htm. Call toll-free at 1-866-835-5976 and find more information at www.atlfa.org

Questions

Providing Help for A Better Tomorrow

The Assistive Technology Loan Fund Authority (ATLFA), a Commonwealth of Virginia State Authority, was created with public funds to help Virginians with disabilities obtain assistive technology, home modifications, or telework business equipment through low interest loans.

The mission of the ATLFA is to promote alternative funding resources for Virginians with disabilities to acquire assistive technology that can enhance their independence and improve their quality of life.

ATLFA offers creative and flexible services to open doors for individuals who might not otherwise be eligible for borrowing. It was created by individuals with disabilities and is overseen by a consumer majority Board of Directors.
Possibilities
The Assistive Technology Loan Fund Authority is not an ordinary loan program. The interest rate is well below a typical market rate. Loans are available with no down payment and longer terms which reduces the monthly payment. This makes adaptive equipment a real, affordable possibility.

Telework loans are also available for Virginians with disabilities that have or want to start a home based business, and need funding for equipment, supplies, or inventory.

Freedom
Assistive technology is often specialized and customized to the needs of the individual. The Assistive Technology Loan Fund Authority can assist in directing consumers to skilled advisors and providers to help determine the right device. Examples of the broad range of adaptive equipment and services that can be considered include:

- Modified Vehicles and Vehicle Modifications
- Wheelchairs/motorized scooters
- Hearing and Vision Aids
- Augmentative Communication Devices
- Home Modifications and Ramps
- Recreational Equipment
  (must be directly related to the disability)
- Prosthetics and Orthotics

“Without having the van and being able to take her power chair with her, Ava was a passive observer in her own life. She is no longer confined to the street that she lives on. Instead, she can go everywhere, is very independent and is a lot happier.”

— Ava’s father

Benefits
The Assistive Technology Loan Fund Authority, established by the Virginia General Assembly in 1995, provides a unique funding alternative for many people who have no other options. Since the program began, more than $16 million has been loaned to individuals across Virginia. The real life benefits of this affordable financing alternative include greater independence, productivity, and community participation.