



Rules of
Office of Administration
Division 70—Missouri Assistive Technology Advisory
Council
Chapter 1—Assistive Technology Programs

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**Title 1—OFFICE OF
ADMINISTRATION**

**Division 70—Missouri Assistive
Technology Advisory Council
Chapter 1—Assistive Technology
Programs**

1 CSR 70-1.010 Telecommunications Access Program

PURPOSE: This rule establishes the standards and procedures for the provision of a statewide telecommunications equipment distribution program providing specialized equipment to eligible individuals with disabilities. This rule implements section 209.251, RSMo through 209.259, RSMo.

(1) Program Title. The telecommunication equipment distribution program established by 209.251, RSMo through 209.259, RSMo shall hereinafter be referred to as the “Telecommunication Access Program (TAP)” with two programmatic components, known as “TAP for Telephone” and “TAP for Internet.”

(2) Definitions. As used in this rule, except as otherwise required for the context, the following terms have the meanings ascribed:

(A) Adaptive telecommunications equipment—is equipment that translates, enhances or otherwise transforms the receiving or sending of telecommunications into a form accessible to individuals with disabilities and includes adaptive telephone and adaptive computer equipment.

1. Adaptive telephone equipment—is equipment that translates, enhances or otherwise transforms the receiving or sending of voice calling and associated auditory signaling into a form accessible to individuals with disabilities.

2. Adaptive computer equipment—is equipment that translates, enhances or otherwise transforms the receiving or sending of Internet and electronic mail information into a form accessible to individuals with disabilities.

(B) Adjusted gross income—is the amount claimed as adjusted gross income on the applicant’s most recent federal income tax return.

(C) Basic telecommunication service—is a service that supplies the transmission and reception of information to and from customer premises equipment and includes basic telephone and Internet services.

1. Basic telephone service—is telephone service from a telephone company that supplies the transmission and reception of voice calls to and from customer premises equip-

ment. Basic telephone service does not include other types of voice communications, such as two-way radio communication, nor does it include adjunct-to-basic voice communication services, such as caller identification or voice mail.

2. Basic Internet service—is service from an Internet service provider that supplies the transmission and reception of electronic information, web and electronic mail, to and from customer premises equipment. Basic Internet service does not include other types of electronic communications such as alpha-numeric paging or facsimile communication.

(D) Consumer support services—are services that assist individuals with disabilities or their families or caregivers in the selection of the most appropriate adaptive telecommunications equipment to meet their needs and in the installation and use of such equipment.

(E) Eligible applicants—are individuals with disabilities who have been certified as unable to use traditional telecommunication equipment for access to basic telephone or Internet service.

(F) Program administrator—is staff of Missouri Assistive Technology or other entity so designated by the Missouri Assistive Technology Advisory Council.

(G) Qualified agency—is an entity that regularly works with individuals with disabilities, is familiar with adaptive telecommunications equipment and resources, and is able to assist individuals with disabilities in determining equipment needs.

(H) Reasonable access to basic telecommunications service—is access delivered by cost-effective adaptive telephone equipment or cost-effective adaptive computer equipment.

(I) Traditional telecommunications equipment—is customer premises equipment used to access basic telecommunications service and includes traditional telephone equipment for telephone service and traditional computer equipment for Internet service.

1. Traditional telephone equipment—is a typical telephone with dial pad, handset, and audio ringer used to place and receive voice calls.

2. Traditional computer equipment—is a typical computer system with keyboard, pointing device, and visual display monitor used to send and receive electronic information.

(3) Applicant Eligibility.

(A) Eligible applicants shall:

1. Be certified by a licensed physician, audiologist, speech pathologist, hearing instrument specialist or qualified agency as

unable to use traditional telecommunications equipment due to disability;

2. Have specific adaptive telecommunications equipment designated by an approved agent;

3. Be residents of Missouri;

4. Meet financial income standards;

5. Have access to basic telephone equipment and service if applying for adaptive telephone equipment or have access to basic Internet equipment and service if applying for adaptive computer equipment.

(B) Applicants shall be eligible for one adaptive equipment system that provides access to basic telecommunication. Applicants shall not be eligible for more than one equipment system to provide access in more than one location, for example, equipment for both upstairs and downstairs in a residence or equipment for both work and home.

(C) Applicants who have received equipment from the program in the past shall be eligible for replacement equipment according to the time schedule established by the program administrator and shall be notified of such replacement period when they receive their initial equipment. The program administrator may also find applicants eligible for replacement equipment if:

1. The device is damaged through natural disasters, such as lightning, electrical storms, floods or other acts of God;

2. There is a change in disability status rendering the adaptive equipment inappropriate to meet their needs;

3. A new device has become available through TAP that is deemed more appropriate to the applicant’s disability than a device previously provided by TAP.

(D) Applicants shall have an annual adjusted gross income that does not exceed \$60,000 for an individual or an individual plus a second exemption, spouse or dependent. For each additional dependent claimed, \$5,000 shall be added to the \$60,000 base level.

(E) Applicants shall be ineligible for equipment when the applicant has:

1. Sold or otherwise transferred ownership of equipment received from TAP to an individual or entity other than the originally authorized applicant;

2. Lost equipment received from TAP through negligence such as leaving in an unlocked house or unlocked car;

3. Negligently or willfully damaged equipment received from TAP or violated other provisions of the administrative rules governing TAP.

(4) General Application and Certification Procedures.



(A) Individuals shall apply for equipment from the program, on forms approved by the program administrator, that include:

1. Applicant name, address, home and work phone, date of birth, Social Security number;
2. Assurance of Missouri residency, assurance of current access to basic telephone equipment and service, assurance of income level;
3. Identification of current or past use of adaptive equipment;
4. Specific request for specialized equipment or request for assistance in selecting equipment;
5. Original applicant signature and date.

(B) Applicants may elect to allow the program to release their name, address, and phone number to an agency that provides consumer support. Applicants who have a hearing disability may elect to allow the program to release their name, address, and date of birth to the Missouri Commission for the Deaf to be used solely for completing the commission's census.

(C) In addition to information required on the application and certification form, applicants shall supply any additional information which the program administrator deems reasonably necessary to determine the applicant's eligibility and to assist in determining the adaptive equipment which best meets the applicant's needs.

(D) Certifying agents shall, on forms approved by the program administrator, certify that the applicant, by name, is unable to use traditional telecommunications equipment because of a specific category of disability. Equipment approving agents shall designate that the applicant needs specific adaptive equipment as identified on forms approved by the program administrator. The certifying agent shall sign and date the certification and provide state license number if certifying as a physician, audiologist, hearing instrument specialist or speech pathologist. Certifiers shall possess full licensure, not temporary or provisional. Approved agency representatives certifying shall provide the name of the approved agency. All certifying agents shall provide their name, address, and phone number to enable the program administrator to contact them as necessary. Equipment approving agents shall sign the equipment designation form and shall provide their approval number.

(5) Approval of Certifying and Equipment Approving Agencies and Agents.

(A) Entities desiring to be approved as a certifying agency shall request such designation from the program administrator. The

program administrator will review agency qualifications and may require an agency to complete training provided by the program administrator prior to approval.

(B) Entities desiring to be designated as an equipment approval agent shall participate in periodic training provided by the program administrator. Such training shall include specific information about adaptive telecommunications equipment to support appropriate equipment selection. Upon satisfactory completion of initial training, the program administrator will provide equipment approval designation and will thereafter renew equipment approval designation based on subsequent participation in required training. Equipment approval agents who do not participate in periodic training shall not retain approval designation.

(C) The program administrator will maintain a list of approved certifying and equipment approval agencies and those personnel of the agency who are approved to certify and designate equipment matches. A list of approved certifying and equipment approval agencies will be included with applicant education information and otherwise made available as widely as possible.

(6) Appeals Process. Applicants may appeal any disapproval of an equipment request by filing a written appeal with the Missouri Assistive Technology Advisory Council. No specific form shall be required. The appeal shall describe how the equipment requested is necessary for basic telecommunications access and conforms with adopted program rules. The council may hear appeals during any regularly scheduled council meeting or may call a special meeting of the council for such purpose.

(7) Fraud. If an applicant supplies false information or obtains adaptive equipment through misrepresentation of facts on the application and certification form, TAP may demand return of the equipment and shall declare such applicants ineligible for future equipment from TAP.

(8) Confidentiality. All applicant information shall be kept confidential except for approved release of information for purposes specified on the application form.

(9) TAP for Telephone Specific Procedures.

(A) Equipment Provided—Adaptive telephone equipment shall be provided in sufficient scope to meet the needs of individuals with all types of disabilities and shall be provided in a cost effective manner.

1. The program administrator shall develop and maintain a list of adaptive tele-

phone equipment designed to provide reasonable access to basic telephone service for individuals with a wide range of disabilities. The list will be provided with the application and certification form. The program will monitor the market for devices that might be added to the program to better meet individual needs and will update the list as necessary to remain current with the market.

2. Adaptive telephones or adaptive devices that attach to the telephone shall be considered first to provide access. For the majority of program applicants, adaptive equipment that attaches to or replaces the typical end-unit telephone will be available on the approved list to meet their needs. Equipment that does not directly attach to or replace the phone will be provided by the program when no other device will deliver the needed access.

3. The program may provide equipment not on the list if such equipment is necessary for basic telephone access and is cost effective as compared to devices on the list.

4. The program shall not provide adaptive devices needed for one-to-one personal communication such as hearing aids, artificial larynx, or other augmentative communication devices.

5. The program shall maintain a list of vendors with which it has contracted to provide adaptive telephone equipment in a cost-effective manner.

(B) Application Processing—The program administrator shall process TAP for telephone applications and deliver equipment and services that assure an appropriate match between an individual with a disability and adaptive equipment.

1. Each application shall be reviewed for completeness. If any information is missing, the applicant will be contacted and requested to supply such information.

2. Each applicant's eligibility will be verified by information provided on the application form.

3. If the application:

A. Requests the same equipment as was provided by the program at least four (4) years prior to this application, the prior equipment delivery will be verified and the new equipment request will be approved without new disability certification needed.

B. Requests equipment on the approved list, the request will be matched with disability description, as provided by the application form or equipment worksheet, and approved.

C. Requests equipment not on the approved list, the explanation will be reviewed to determine if the equipment is necessary for basic telephone access and is



cost effective as compared to devices on the list. If so, the equipment request will be approved.

4. Upon verification of applicant eligibility and determination of equipment/disability match, the program administrator shall order the equipment from an approved vendor.

5. Equipment orders shall include applicant name, make and model of equipment ordered, applicant shipping address, phone number, and date of order. The program administrator shall transmit equipment orders directly to the vendor by facsimile or via other time expedient mechanism that is mutually agreeable.

6. Applicants will be notified if their equipment request cannot be approved.

7. Upon receipt of equipment order, the vendor shall ship the equipment directly to the applicant's Missouri residence by verifiable delivery mechanism.

8. The vendor shall provide the program administrator with a monthly invoice of all equipment ordered and delivered.

9. The program administrator may establish alternative and pilot programs to increase program quality and consumer satisfaction.

(C) Consumer Support—The program administrator shall deliver consumer support services directly or through contracts with individuals, organizations, vendors, or other entities. Consumer support providers shall:

1. Have expertise and experience of sufficient depth and breadth to assist consumers in identifying adaptive telephone equipment that will meet their needs;

2. Be able to provide adaptive telephone equipment orientation and use training;

3. Participate in training activities as may be required by the program administrator to assure equipment competency; and

4. Be able to demonstrate equipment knowledge and competency as requested by the program administrator.

(D) Equipment Ownership, Repair and Replacement—

1. Adaptive telephone equipment purchased for an individual applicant may be owned by that applicant or may be provided on a long-term loan basis at the discretion of the program administrator based on determination of effectiveness.

2. Adaptive telephone equipment will be covered by the product warranty or by a one (1)-year express warranty provided via the Missouri Lemon Law for Assistive Devices.

3. The program administrator may provide a repair and replacement program.

4. Miscellaneous supplies, such as Text Telephone (TTY) paper, are the applicant's responsibility.

5. An applicant shall be eligible for replacement equipment every four (4) years, unless their disability needs change. The program administrator may approve equipment replacement within this time period for extenuating circumstances.

6. If an applicant's disability changes, rendering the adaptive telephone equipment inappropriate to meet their needs, the applicant may reapply for new equipment and shall provide a description of the disability change.

(10) TAP for Internet Specific Procedures.

(A) Equipment Provided—Adaptive equipment needed for Internet access shall be provided in sufficient scope to meet the needs of individuals with all types of disabilities and shall be procured in a cost effective manner.

1. The program administrator shall develop and maintain a list of adaptive equipment designed to provide reasonable access to basic Internet service for individuals with a wide range of disabilities. The equipment list shall include adaptive computer equipment that is compatible with a wide range of commonly used computers, operating systems, browsers and electronic mail applications. The list will be provided with the application and certification form. The program will monitor the market for devices that might be added to the program to better meet individual needs and will update the list as necessary to remain current with the market.

2. The program may provide equipment not on the list if such equipment is necessary for basic Internet access and is cost effective when compared to devices on the list.

3. The program will not provide:

A. Base computer equipment or connection equipment needed for Internet access such as a standard computer, monitor, keyboard, mouse, modem, dial-up application, browser, electronic mail application, or other standard Internet related hardware and software;

B. Service from an Internet service provider;

C. Print output devices such as laser printers and braille embossers;

D. Adaptive devices needed for one-to-one personal communication such as hearing aids, artificial larynx, or other augmentative communication devices;

E. Devices needed for Internet access beyond computer adaptations, such as adaptive devices for cable television-based Internet access;

F. Keyboarding or other training beyond consumer support in the use of adaptive equipment.

4. The program shall not be obligated to provide adaptive equipment necessary for access to every Internet browser application, electronic mail application, dial-up application, or other Internet related software.

5. The program shall maintain a list of vendors with which it has contracted to provide adaptive computer equipment.

(B) Application Processing—The program administrator shall process TAP for Internet applications and deliver equipment and services that assure an appropriate match between an individual with a disability and adaptive equipment.

1. Each application shall be reviewed for completeness. If any information is incomplete, the applicant will be contacted and requested to supply such information.

2. Each applicant's eligibility will be verified by information provided on the application form.

3. If the application:

A. Requests equipment on the approved list, and no installation or usage support is needed, the request will be matched with disability certification and approved;

B. Includes an equipment worksheet completed by an approved consumer support provider, verifying applicant needs for the adaptive computer equipment identified, the application will be approved and authorization for consumer support services provided as needed;

C. Requests equipment not on the approved list, the explanation will be reviewed to determine if the equipment is necessary for basic Internet access and is cost effective as compared to devices on the list. If so, the equipment request will be approved.

4. Upon verification of applicant eligibility and determination of equipment/disability match, the program administrator shall order the equipment from an approved vendor and will notify the applicant that the equipment has been ordered.

5. Equipment orders shall include applicant name, make and model of equipment ordered, applicant or consumer support provider shipping address, and date of order. The program administrator shall transmit equipment orders directly to the vendor by facsimile or via other time expedient mechanism that is mutually agreeable.

6. Applicants will be notified if their equipment request cannot be approved as submitted and will be asked to revise their equipment request accordingly.



7. Upon receipt of equipment order, the vendor shall ship the equipment directly to the applicant's Missouri residence or to an approved consumer support provider by verifiable delivery mechanism.

8. The vendor shall provide the program administrator with a monthly invoice of all equipment ordered and delivered.

9. The program administrator may establish alternative and pilot programs to increase program quality and consumer satisfaction.

(C) Consumer Support—The program administrator shall deliver consumer support services directly or through contracts with individuals, organizations, vendors, or other entities. Consumer support providers shall:

1. Have expertise and experience of sufficient depth and breadth to assist consumers in identifying adaptive computer equipment that will meet their needs for Internet access;

2. Be able to provide adaptive computer equipment installation, orientation and use training;

3. Participate in training activities as may be required by the program administrator to assure equipment competency; and

4. Be able to demonstrate equipment knowledge and competency as required by the program administrator.

(D) Equipment Ownership, Repair and Replacement—

1. Adaptive computer equipment purchased for an individual applicant shall be owned by that applicant and applicants are in general responsible for service, repair, and replacement.

2. Configuration and compatibility adjustments, such as those created by Internet service provider changes or changes in operating system software, are the applicant's responsibility.

3. An applicant shall be eligible for replacement equipment every three years. The program administrator may approve equipment replacement within this time period for extenuating circumstances.

4. The program administrator will regularly review all upgrades to software products on contract for the program. If the upgrade is determined to be necessary for product efficiency and is cost effective, the upgrade will be provided notwithstanding the replacement cycle. All applicants who received a product eligible for an upgrade will be notified by the program and asked to submit an upgrade request.

5. If an applicant's disability changes, rendering the adaptive equipment needed for Internet access inappropriate to meet their needs, the applicant may reapply for new

equipment and shall provide a description of the disability change.

*AUTHORITY: section 209.253, RSMo 2000. * This rule originally filed as 8 CSR 70-1.010. Emergency rule filed July 28, 2000, effective Aug. 28, 2000, expired Feb. 23, 2001. Original rule filed July 28, 2000, effective Jan. 30, 2001. Emergency amendment filed Dec. 21, 2000, effective Dec. 31, 2000, expired June 28, 2001. Amended: Filed Dec. 21, 2000, effective June 30, 2001. Amended: Filed Aug. 7, 2001, effective Feb. 28, 2002. Amended: Filed Feb. 4, 2004, effective Aug. 30, 2004. Moved to 1 CSR 70-1.010 and amended: Filed May 23, 2005, effective Dec. 30, 2005.*

**Original authority: 209.253, RSMo 1990, amended 1996, 2000.*

1 CSR 70-1.020 Assistive Technology Loan Program

PURPOSE: This rule establishes the standards and procedures for the provision of a statewide low-interest loan program providing financing to eligible persons for purchasing assistive technology devices and services and financing for equipment to be used by persons with disabilities to telework. This rule implements sections 191.850 through 191.867, RSMo 2000.

(1) Program Title. The assistive technology loan program established in sections 191.850 through 191.867, RSMo 2000, shall hereinafter be referred to as "Show-Me Loans for Assistive Technology and Telework."

(2) Definitions. As used in this rule, except as otherwise required for the context, the following terms have the meanings ascribed:

(A) Assistive technology device—is equipment or an item to help maintain, increase, or improve the independence, or functional capabilities of an individual with a disability. The program will facilitate loans to purchase a broad range of assistive technology;

(B) Assistive technology service—is a service that directly assists an individual with a disability in the selection, acquisition, or use of an assistive technology device. Such term includes, but is not limited to:

1. The evaluation of the needs of an individual with a disability;

2. Selecting, designing, fitting, customizing, adapting, applying, maintaining, repairing, or replacing of an assistive technology device;

3. Coordinating with other therapies, interventions, or services with assistive technology devices;

4. Training or technical assistance for an individual with a disability, or, where appropriate, the family of an individual with a disability;

5. Training or technical assistance to professionals, employers, or other individuals who provide services to, employ, or are otherwise substantially involved in the major life functions of an individual with a disability;

(C) Individual with a disability—is an individual who meets the definition of an individual with a disability as defined in the Americans with Disabilities Act or an individual who is eligible for any of the state of Missouri disability related programs;

(D) Council—is the Missouri Assistive Technology Advisory Council;

(E) Program—is the Show-Me Loans for Assistive Technology and Telework Program;

(F) Eligible applicant—is an individual seeking a loan to assist one (1) or more individuals with disabilities obtain an assistive technology device or service or obtain equipment for telework;

(G) Adjusted gross income—is the amount claimed as adjusted gross income on an applicant's most recent federal income tax return;

(H) Program administrator—is staff of Missouri Assistive Technology or other entity so designated by the Missouri Assistive Technology Advisory Council;

(I) Telework—is work as an employee or contractor or as a self-employed individual on a full-time or part-time basis from home or other remote site;

(J) Telework equipment—is equipment that will be used by an individual with a disability to work from home or from other remote site;

(K) Revolving loan—is a loan made directly from and repaid directly into the Assistive Technology Loan Revolving Fund;

(L) Commercial loan—is a loan from a commercial lending institution that is supported by a fee, loan guarantee, interest buy-down or other financial support through the Show-Me Loans program.

(3) Applicant Eligibility.

(A) Eligible applicants shall:

1. Be residents of Missouri;

2. Be seeking a loan that will assist an individual with a disability obtain an assistive technology device or service or obtain equipment for telework;

3. Meet program standards established by the council.



(B) The program administrator may determine an applicant is ineligible for the program when the applicant has defaulted on a previous loan made through the program or violates any provisions of the program, or ceases to meet the requirements of these rules or of any standards or policies established by the council.

(4) Equipment Eligible for Assistive Technology Loan Funds.

(A) Allowable devices shall include, but not be limited to:

1. Wheelchairs, motorized scooters and other mobility aids;
2. Braille equipment;
3. Scanners;
4. Hearing aids and other assistive listening systems;
5. Augmentative communication systems;
6. Environmental control units;
7. Computers and adaptive computer peripherals;
8. Building modifications for accessibility limited to the cost of the modifications;
9. Motor vehicle modifications for accessibility. Motor vehicles such as automobiles, vans, or trucks are not eligible items for revolving loans.

(B) Loans are not permitted toward the purchase of a home.

(5) Equipment Eligible for Telework Loan Funds.

(A) Allowable equipment shall include, but not be limited to:

1. Computers and computer hardware and software;
2. Adaptive computer hardware or software;
3. Office equipment;
4. Adaptive equipment or devices needed to telework;
5. Access modifications to a home or remote site to be used in telework.

(B) Loans are not permitted toward the purchase of a building or for the purchase of services, including, but not limited to, monthly Internet service charges.

(6) Loan Standards.

(A) Interest Rates. As a Special Purpose Credit Program under Section 8 of Regulation B of the Equal Credit Opportunity Act, the loan program may base interest rates on economic need rather than credit risk factors. The council shall establish an interest rate formula for borrowers based on individual payment abilities. The interest rate for individuals with an adjusted gross annual income of sixty thousand dollars (\$60,000) or

more shall be one (1) percentage point above the prime interest rate or higher. The interest rate for individuals with an adjusted gross annual income of at least thirty thousand dollars (\$30,000) but less than sixty thousand dollars (\$60,000) shall be the prime interest rate or lower. The interest rate for individuals with an adjusted gross annual income of at least fifteen thousand dollars (\$15,000) but less than thirty thousand dollars (\$30,000) shall be one (1) percentage point below the prime interest rate or lower. The interest rate for individuals with an adjusted gross income of less than fifteen thousand dollars (\$15,000) shall be two (2) percentage points below the prime interest rate or lower. Loans may be made with no interest.

(B) Principal Buy-Down. The council may establish criteria for a principal buy-down of not more than twenty percent (20%) of the loan principal for borrowers with financial circumstances who would otherwise be unable to afford a loan.

(C) Repayment Periods. The council shall establish repayment periods for borrowers based on the ability to pay. Loan repayment periods for revolving loans shall not exceed ten (10) years.

(D) Loan Amount. The maximum loan amount per applicant for revolving loans for the fiscal year immediately following adoption of this rule shall be fifteen thousand dollars (\$15,000). Thereafter, the council shall have the authority to review and adjust the maximum loan amount.

(E) Other. The council shall establish standards at the beginning of each year for matters necessary to implement the program. These standards shall include, but not be limited to, requirements for security or collateral for loans, and limits on the numbers and amounts of loans to assure the continued solvency of the loan program fund.

(7) Application Procedures. Individuals shall apply for the program, on forms approved by the program administrator, that include:

(A) Applicant name, home and mailing address, home and work phone, and Social Security number;

(B) If the applicant does not have a disability, a description of the applicant's relationship to the individual with a disability, the name of the person with a disability, if different from applicant; and the type of disability;

(C) Whether the applicant is applying as an individual or with a co-applicant;

(D) For an assistive technology loan, identification of the assistive technology that the applicant plans to purchase; a description of how the assistive technology will improve the

life of the person with a disability; the cost of the assistive technology; amount of loan requested; and the name, address and phone number of the vendor, contractor, or individual from whom the assistive technology will be purchased;

(E) For a telework loan, identification of the telework equipment that the applicant plans to purchase; the cost of the telework equipment; amount of loan requested; and the name, address and phone number of the vendors, contractors, or individuals from whom the telework equipment will be purchased; and other pertinent information in a format to be determined by the program administrator;

(F) Certification by the applicant that they authorize the program administrator to check the applicant's credit, make all inquiries necessary to verify the accuracy of the information provided, and share all financial, credit, and other pertinent information with required entities for the sole purposes of loan approval and loan maintenance;

(G) Whether the applicant rents or owns housing; name of landlord or mortgagor; monthly rent or mortgage payment; years and months living at current address and at previous address; name, address, and phone number of current employer; amount of gross monthly income from employment; source and monthly amount of income other than employment; name, address, and phone number of previous employer; years and months at current employer and previous employer; position or occupation at current employer and at previous employer; whether the applicant has a checking or a savings account; the bank name that holds the checking or savings account; and the names, addresses, phone numbers, and relationship to the applicant of the two (2) closest living relatives not living at applicant's address. If there is a co-applicant, all information in section (6) is also required for the co-applicant including a spouse if the spouse is contractually liable for repayment or if the applicant is relying on the income of spouse for approval of credit;

(H) Information about the applicant's current financial obligations including, but not limited to: financial institutions, department stores, credit cards, leases, unpaid taxes, alimony and child support. The applicant shall include information including the responsibility of the applicant and any co-applicant, the name of creditors, current outstanding balances, monthly or other term payments;

(I) Information required by federal or state statute;

(J) A statement to be signed by the applicant verifying the truthfulness and accuracy of all information submitted;



(K) In addition to information required on the application, applicants shall supply any additional information and supporting documentation which the program administrator deems reasonably necessary to determine the applicant's eligibility to receive a loan through the program.

(8) Application Review Procedures.

(A) Initial Application Review. Upon receipt of an application, the program administrator will perform an initial review to verify that the applicant is seeking a loan for assistive technology or telework for an individual with a disability. The program administrator will perform an initial review of the applicant's creditworthiness, ability to repay the loan, and ability to meet the eligibility criteria established by the council.

(B) Loan Application Review. Following initial application review, the application will be submitted by the program administrator for approval or denial by the loan application review committee.

1. The loan application review committee shall consist of no fewer than five (5) members and no more than eleven (11) members. At least one (1) member shall be a Missouri Assistive Technology Advisory Council member. A majority of members shall be individuals with disabilities or individuals who have a family member with disability. The council shall appoint loan application review committee members for three (3)-year terms.

2. The loan application review committee shall approve or deny loan applications for revolving loans based on the eligibility criteria and financial standards established by the council.

3. The loan application review committee shall approve or deny applications for commercial loans based on the eligibility criteria and financial standards established by the council, and shall forward the application to the commercial lending institution for review and final approval or denial.

(C) Approved Loan Processing.

1. For revolving loans, the program administrator shall prepare a resolution on behalf of the council that will serve as an invoice for payment purposes upon approval of a loan application.

2. For commercial loans approved by the commercial financial institution, the program administrator shall prepare a resolution and process the corresponding payment to support the loan.

(D) Denied Loan Processing. The program administrator shall notify the applicant in writing following the denial of a loan application. The notification shall include infor-

mation about how to appeal the denial decision.

(9) Appeals Process.

(A) Applicants may appeal any disapproval of a revolving loan application by filing a written appeal with the Missouri Assistive Technology Advisory Council. No specific form shall be required. The council may hear appeals during any regularly scheduled council meeting or may call a special meeting of the council for such purpose. The council's decision regarding approval or denial of a loan shall be final.

(B) Applicants may appeal any disapproval of a commercial loan using the commercial lending institution's appeal procedures.

(10) Fraud. If an applicant supplies false information or obtains a loan through misrepresentation of facts on the application, the program administrator may demand return of the item(s) for which the loan was provided and may declare such applicants ineligible for future loans.

*AUTHORITY: section 191.865, RSMo 2000. * This rule originally filed as 8 CSR 70-1.020. Original rule filed July 10, 2001, effective Jan. 30, 2002. Amended: Filed Feb. 4, 2004, effective Aug. 30, 2004. Moved to 1 CSR 70-1.020 and amended: Filed May 23, 2005, effective Dec. 30, 2005.*

**Original authority: 191.865, RSMo 2000.*