



Maryland

DEPARTMENT OF DISABILITIES

Assistive Technology Program

Assistive Technology Loan Program

2025 Annual Report

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Introduction

The Assistive Technology Loan Program (ATLP) is a financing service within the Maryland Assistive Technology Program (MDTAP), a unit within the Maryland Department of Disabilities (MDOD). The ATLP was created on October 1, 1999 and codified in Human Services Article §§7-601 through 7-616. This program is guided by an eleven-member board of directors, including eight who are appointed by the Governor and three state agency representatives. The ATLP operates separately from state general funding, managing all program administrative costs through interest earnings from the ATLP Special Loan Fund located in a separate account managed by the State Treasurer with fund accounting provided by the Office of the Comptroller.

The ATLP's purpose is to provide alternative financing for the purchase of assistive technologies, adapted & non-adapted vehicles, and home modifications for accessibility. The ATLP is designed to help individuals with disabilities achieve independence and improve their quality of life by providing lower interest, affordable loans to qualifying borrowers with disabilities who have encountered obstacles qualifying for financing in the traditional market. Without the ATLP, borrowers might have to rely on high-interest credit cards, loans from second-tier lenders, home equity loans, or, in some cases, forego essential equipment altogether. The ATLP often serves as the only financing option for high cost adapted vehicles, as the cost of vehicle adaptations can exceed the vehicle's overall value, leading traditional lenders to decline these loans.

The program partners with a local financial institution to issue the loans guaranteed by the ATLP and, where appropriate, interest rate subsidies. This approach aims to make loans more accessible and affordable for individuals with disabilities and their families. All applicants who receive guaranteed loans through the ATLP have been denied loans through traditional lending standards. Alternatively, loans can be approved without a loan guarantee if the borrower meets the partnering institution's standard underwriting criteria for a loan approval. Even for these non-guaranteed loans, borrowers can benefit from discounted interest rates due to the ATLP's partnership with the lender, which ensures that all non-guaranteed borrowers referred by the ATLP receive a lower-than-market interest rate.

Additionally, program staff provide extensive application support and credit guidance to all potential borrowers throughout the application process.

2024-2025 Loan Activity & Program Expenditures

For the annual period of December 1, 2024, through November 30, 2025, the ATLP:

- Received 193 applications via email, online, and paper
- Processed 109 loan applications totaling \$2,988,000.90 in funding requests
- Approved 52 guaranteed loan requests and facilitated preferred-rate approvals of 10 non-guaranteed loan requests, totaling \$1,393,833.34
- Closed 29 guaranteed loans for a total of \$954,272.15
- Facilitated the closing of 9 non-guaranteed loans for a total of \$448,643.74
- Conducted 691 unique contacts with current and potential applicants
- As of November 30, the ATLP is managing and tracking 194 loans actively in repayment

During this same period, 14 applications totaling \$294,029.00 were withdrawn by applicants after submitting them to the program. Loan withdrawals happen for a variety of reasons including individual financial circumstances, alternatives to accessing equipment, accessing funding through a different source, or determining the item is no longer a priority. We reflect withdrawn loans in this report because of the staff time and support dedicated to the constituents submitting these loan requests.

Additional loan activity highlights include:

- As part of the iDrive (vehicle loans) initiative, the ATLP received 68 vehicle and vehicle modification loan requests totaling \$2,785,459.63 between December 1, 2024, and November 30, 2025.
- Closed 18 guaranteed vehicle and vehicle modification loans, categorized as iDrive loans, totaling \$850,213.00 between December 1, 2024, and November 30, 2025.
- All ATLP applicants in 2025 indicated a satisfaction measure of highly satisfied/satisfied with their experience.
- From inception through November 30, 2025, the ATLP processed 3,291 loan applications and issued 1,361 loans totaling \$25.5 M.
- Since inception, the total amount of repayments made by borrowers for guaranteed ATLP loans is \$14.5M.
- The overall default rate for guaranteed loans through the ATLP since inception of the program is 4%. ATLP makes every effort to reduce the overall loss to the fund through vehicle repossessions, payment plans, and financial recoveries through the State of Maryland Central Collections Unit (CCU). Since the inception of the program, the ATLP has recovered \$194,521.34 on 143 defaulted accounts.

Direct Impacts for Program Borrowers

AT Loan Program applicants have used these loans to substantially improve their lives. The Program helps Marylander's purchase technology that supports or increases access to education, employment, and the community. Borrower purchases can include technology to help them remain independent in the community, participate in higher education, support work-related tasks and activities, ensure accessibility in the home, and more.

I. Education

In January 2025, Ms. M applied to the ATLP for a loan in the amount of \$1,924.00 to purchase a variety of needed assistive technologies, including attachments for her current electric wheelchair, a laptop, and software that offers both screen magnification and screen reading to assist her with completing college courses. While waiting for the processing of the loan request, Ms. M was also able to borrow a laptop with Fusion software from the AT Lending Library to establish familiarity with the program, stay current with college classes, and support her work as a long-term substitute teacher in the local school system. In February, the ATLP Board approved her loan request at 3% for 36 months, ensuring the payments were manageable and the AT was attained in a timely manner. For Ms. M, the ATLP loan was vital to acquiring the technology needed to continue her college coursework and support needs within her current employment. This loan leveraged her ability to ensure long-term success in school and at work.

II. Employment

In May 2025, Ms. P applied to the ATLP requesting \$3,000.00 to purchase bilateral hearing aids. Employed as a lab phlebotomist with a health organization on the Eastern Shore, Ms. P was keenly aware of the need to clearly hear and communicate with her patients and her coworkers. Ms. P was initially approved on her own merit by SECU, the lending partner for the ATLP, but at a double-digit interest rate of 14.24%. In instances where an applicant is approved by the lender at a rate substantially higher (double-digit) than what the ATLP can guarantee, the Policies and Procedures set forth by the Board

allow for the applicant to have their loan considered for a guarantee, at a lower rate offered by the Board. In June, the Board approved the loan guarantee for the hearing aids, at a rate of 7% for 36 months, saving Ms. P over \$10 a month and \$369 in interest over the life of the loan. Additionally, ATLP staff coordinated with the hearing aid vendor to issue payment directly from SECU due to a payment processing limitation of the vendor. After receiving the news of the lower interest rate and the additional support provided by the ATLP staff to ensure the payment was issued in a timely manner, Ms. P expressed her gratitude for the ability to take part in this nontraditional lending program.

III. **Community Living**

Mr. M is a self-employed farmer with a spinal cord injury, living in Western Maryland. He's also a single parent of school-aged children, often utilizing Uber or Lyft to transport himself and children – this made daily tasks such as a grocery shopping, doctor's appointments, and school transportation a financial burden. With limited access to mobility outside of private-pay services, Mr. M applied to the ATLP in March 2025, requesting funding for a non-adapted truck, as this would allow him to perform typical farm tasks related to hauling goods to local markets and address his family's daily transportation needs. Utilizing a Plan for Achieving Self Support (PASS Plan) and working with the Small Farm and Urban Agriculture Program within University of Maryland Extension (UME), Mr. M was focused on increasing his financial and business sustainability, while ensuring greater mobility for himself and children. The ATLP Board approved the loan request of \$17,000 at an interest rate of 3% for 60 months. Using the PASS plan to cover the monthly payments of the truck, Mr. M has been able to focus on building out his hydroponic farm system to produce fresh, healthy, and sustainably grown fruits and vegetables for local communities, and handling everyday activities of being a parent. By weaving together multiple programs within the state to ensure long-term economic success, Mr. M is an example of systems and supports working together to foster self-sufficiency.

Program Highlights 2025

- On September 30, 2024, the ATLP received a \$700,000 competitive grant award from the Administration for Community Living (ACL) to expand low interest financial loans and borrowing access for hearing aids and hearing assistive technologies. From October 2024 to present, the ATLP and its lead program (the MD Assistive Technology Program) increased wrap-around technology services including consultations, device demonstrations, equipment loaners, and financing, ensuring that Marylanders with hearing loss are provided vital technology supports, from exploration to acquisition of needed hearing assistive technologies.
- As part of the ACL grant for increased access to hearing assistive technologies, the ATLP contributed to the development and hosting of "Funding Hearing Aids and other Hearing Assistive Technologies" webinar trainings, created a companion funding guide available online in both English and Spanish, and fostered relationships with organizations and agencies supporting Marylanders with hearing loss. Direct outreach, conversations, and informational sessions were collaboratively conducted throughout the state, ensuring direct impact with this grant funding, including 26 presentations reaching over 450 Marylanders with hearing loss.
- Initially launched in 2022, the iDrive Maryland initiative expanded lending parameters (increased loan amounts & expanded re-payment terms) to Marylanders with disabilities, especially those living in rural areas of Maryland, seeking funding for adapted & non adapted vehicles. This highly successful program now serves as an ongoing financial option for Marylanders with disabilities purchasing adapted & non-adapted vehicles.

- In July 2025, the ATLP executed a renegotiated lender agreement, establishing a portion of interest-earning returns on all interest charged to ATLP-guaranteed loans. This new agreement has begun to generate sustainable revenue for the ATLP.
- In 2025, the ATLP underwent a comprehensive database conversion to address delays in processing, inconsistencies, and workflow inefficiencies caused by an outdated system. The newly centralized system enhances data accuracy, improves security, streamlines application processing, and provides robust reporting. As a result, the ATLP is better equipped to deliver timely and efficient services to constituents, its Board of Directors, and partner financial institution.
- The ATLP has been collaboratively engaged in the development and implementation of the legislatively authorized Adapted Vehicle Access Pilot Program, HB1481, passed during the 2025 legislative session. This pilot project will require collaborative efforts between the ATLP, the Maryland AT Reuse program, MDOD, and related program partners to facilitate exchanges of adapted vehicles for individual drivers with disabilities who cannot otherwise afford a market-priced vehicle.
- The ATLP secured a pilot-project agreement with the Association of Tech Act Programs (ATAP) wherein they will serve as the fiscal sponsor for the Maryland ATLP when applying for 501c3 limited grant opportunities.

Program Goals for 2026

- Establish a second lending partner to service AT loan requests, increasing consumer choice for ATLP applicants.
- Establish an agency-wide protocol for file retention and utilize federal financial institution retention guidelines to craft written ATLP policy.
- Continuing partnerships with other Maryland state agencies, foundations, non-profits, and community development financial institutions (CDFI) to increase collaboration and services.
- Submit letters of intent (LOIs) and grant applications for new and innovative ATLP initiatives with a focus on expanded funding for assistive technologies and home modifications.

Conclusion

Maryland's Assistive Technology Loan Program remains a smart, compassionate investment for Marylanders with disabilities seeking to achieve maximum participation in the community in the most integrated settings possible. Access to assistive technology is critical to people with disabilities, older adults, and their families who are seeking to maintain and improve aspects of daily life. By offering an alternative to traditional financing options, the ATLP helps turn the dream of living independently into a reality.