



# 2018 ANNUAL REPORT

Independence is priceless. | *We make it affordable.*

## MISSION

**NORTHWEST ACCESS FUND PROVIDES FUNDING TO PEOPLE WITH DISABILITIES IN WASHINGTON & OREGON TO PURCHASE ASSISTIVE TECHNOLOGY AND ACHIEVE GREATER INDEPENDENCE.**

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## A WORD FROM OUR DIRECTOR

Dear Friends:

The past year has been a time of expansion for Northwest Access Fund: we've disbursed more loans, we've provided more individuals with financial coaching, and we've reached more counties across Washington and Oregon than ever before. It's an exciting time, and I'm so thankful for all your support in getting us here.

We've also expanded our loan products this year: we received a federal grant from the Department of Health and Human Services to increase the amount and the term of our home-modification loan. We can now lend up to \$35,000 for up to 10 years to Washingtonians and Oregonians to adapt their homes to better suit their needs. Whether it's installing grab bars or a roll-in shower in the bathroom, adjusting the countertop heights in the kitchen, or adding a stair lift, home modifications can make all the difference in ensuring that someone is safe and comfortable in their own home. We know that people want to stay in their homes and their communities—and home modifications allow this to happen—but the burden to pay for necessary modifications frequently falls upon individuals and families. With the help of supporters like you, home modifications are now more affordable and accessible to many in our community.

As a nonprofit, we're able to give loans to people who do not qualify for traditional financing, promoting access to technology that makes an immeasurable difference in their day-to-day lives. 50% of our loans over the past year went to people with low, poor, or no credit, and 81% of respondents in our Annual Survey said that without our financing, they would not have been able to access this life-changing technology. Others indicated they would have had to dissipate savings or turn to high-interest financing to afford their technology. Yet technology is only one of the additional expenses that people with disabilities face: prescription medication, medical debt, medical supplies, and care-giving copay services must all fit within an individual's budget. Our loans allow people to access the technology they need while also meeting other expenses and planning for the future.

I hope you enjoy learning more about our activities and impact over the past year in this report. I am so grateful to everyone who made this happen: our dedicated Board and Committee members, our passionate staff, and our generous supporters. Thank you all.

Warmly,

Emerson Sekins, Executive Director

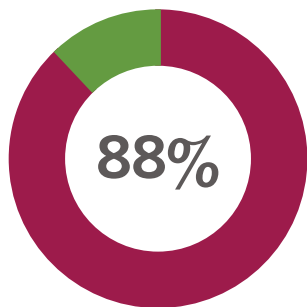
# A WORD FROM OUR CLIENTS

Their responses show why your gift matters.

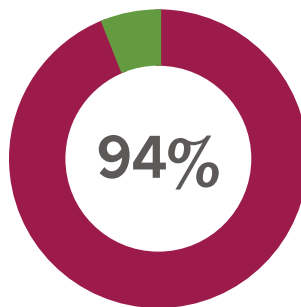
We surveyed 110 loan clients, and here's what they said

# 100%

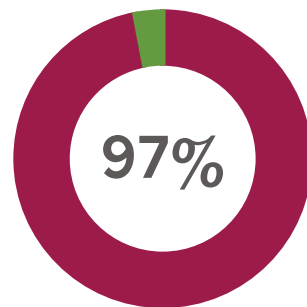
WOULD RECOMMEND a Northwest Access Fund loan to others who need help paying for assistive technology (AT)



Say their AT improved their independence



Use their AT daily (81%) or weekly (13%)



Say the AT they purchased improved their quality of life



## IT MAKES MY LIFE WHAT IT IS

Barry Dotson relies on two things to get around: Portland's MAX line and a scooter. So when his scooter became unreliable, he knew he needed to replace it. Having previously received a loan from Northwest Access Fund, he applied and was approved for a second loan.

Barry's new scooter is much more dependable, making it easier for him to leave the house, complete errands, and socialize. It is also much admired: "I sit in the back of the church and there are a lot of little kids that think the scooter is really cool... Without help from Northwest Access Fund, I couldn't do what I'm doing now. I couldn't leave my house, get to the store, get to the doctor. It makes my life what it is."

In 2018 we were pleased to honor the following award winners:

**BEST PRACTICES AWARD**

*Northwest Multiple Listing Service*

**INNOVATION AWARD**

*Bryce Johnson*

**HARBORSTONE RECREATIONAL ENGAGEMENT AWARD**

*The 5<sup>th</sup> Avenue Theatre*

**FRANCES PENNELL ECONOMIC OPPORTUNITY AWARD**

*Hearing Loss Association of America—Washington*

**LEARN MORE** Apply for a loan or subscribe to our newsletter  
email: [info@nwaccessfund.org](mailto:info@nwaccessfund.org) | website: [nwaccessfund.org](http://nwaccessfund.org) | phone: (206) 328-5116



# NORTHWEST ACCESS FUND

## ANNUAL REPORT 2018

# 431

### Devices Funded

Assistive technology devices purchased through loans or with matched-savings grant funding.

# 371

### Loans

Active loans to purchase assistive technology and/or run small businesses.

# 243

### Financial Coaching Sessions

Given to 144 people with disabilities

### OUR PROGRAM ACTIVITIES

#### OUR FOCUS

# 79%

of households served are considered low income. (Earn less than 80% of the area median income.)



# 50%

of FY 2018 loans went to borrowers with subprime, poor, or unsecured credit.

#### LOAN PROGRAM



# 129

LOANS DISBURSED IN 2018



# 34%

Increase in loans disbursed in 2018

# \$602,776

DISBURSED IN 2018

#### FINANCIAL CAPABILITY PROGRAM



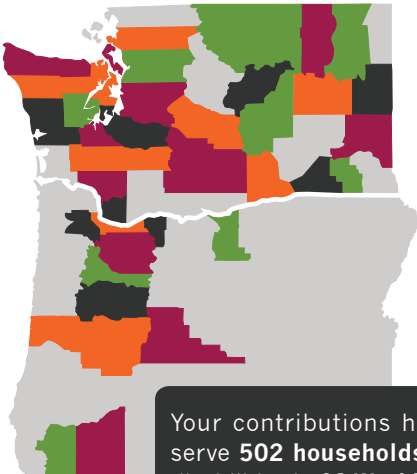
# 232

Professionals trained on the financial barriers accompanying disability

# 163

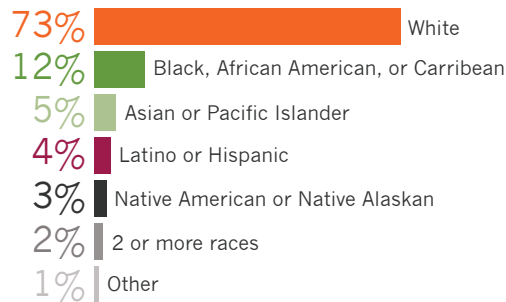
People with disabilities provided with group financial education

### OUR REACH

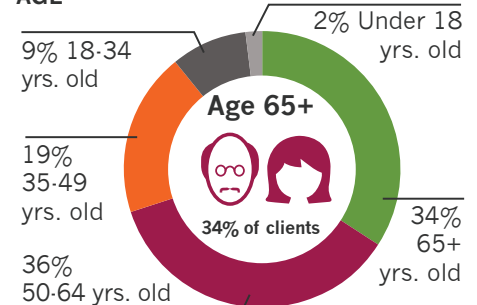


Your contributions helped serve **502 households** with disabilities in **28 Washington counties** and **11 Oregon counties** this year.

#### RACE/ETHNICITY



#### AGE



## Independence is priceless. We make it affordable.

# LOANS THAT WORK...AGAIN AND AGAIN



When Artonyon Ingram came to Washington State nearly three decades ago after leaving the Air Force, he knew he wanted to help people. He first became a case manager, working with young people and encouraging them to

pursue education, and went on to get a Masters degree in guidance counseling from City University.

Artonyon heard about Northwest Access Fund in 2010, when he came to set up his own practice as a

licensed counselor. Our funding provided Artonyon the means to purchase the equipment he needed to set up his home office and consulting room. He has now received five loans from Northwest Access Fund, allowing him to run his small business that subsidizes his Social Security Disability Insurance income.

“I get loans from Northwest Access Fund that I couldn’t get anywhere else. I applied for multiple business loans but they would only give me a Visa credit card. The smallest loan they would consider was for \$30,000, and I couldn’t do that.” Artonyon credits Northwest Access Fund with providing the small-dollar loan he needed: “You can start with the small picture and build from there. Just use it wisely.”

## THE NUMBERS

TOTAL DOLLARS LOANED SINCE FOUNDED

**\$4,140,126**

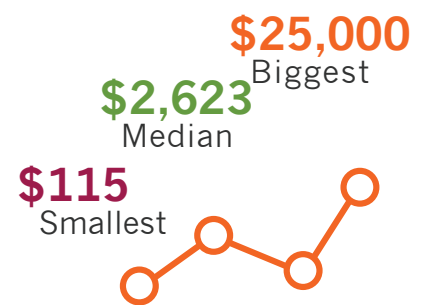
TOTAL IDA MATCHING DOLLARS GRANTED

**\$231,477** 

Without the loan, I don’t know what I would have done. I need the vehicle to drive to dialysis three times a week, plus other activities.

-LOAN CLIENT

LOAN AMOUNTS



DEFAULT RATE | **2%**

## TYPES OF ASSISTIVE TECHNOLOGY FUNDED



HEARING AIDS



MOBILITY



VEHICLE MODIFICATION



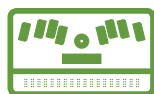
DAILY LIVING



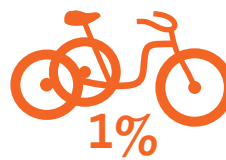
COMPUTERS



HOME MODIFICATIONS



VISION



SPORTS & RECREATION



OTHER