How To Contact Us

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San Juan Center for Independence

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Access Loan New Mexico is a federally-funded project of the Rehabilitation Services Administration (RSA), U.S. Department of Education under P.L. 105-394, The Assistive Technology Act of 1998 Grant No. H224C010017. Access Loan New Mexico is provided as a cooperative service of the Division of Vocational Rehabilitation (DVR), San Juan Center for Independence (SJCI), and Four Corners Community Bank.

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FOUR CORNERS

Access Loan New Mexico (ALNM) is an alternative financing loan program for New Mexico citizens with disabilities who desire to purchase assistive technology, adaptive equipment or make accessible modifications to their homes.

Description

ALNM is an alternative loan program for New Mexico citizens over the age of 18 with disabilities who desire to purchase assistive technology, adaptive equipment or make accessible modifications to their homes or services.

ALNM was made possible through a grant from Title III of the Assistive Technology Act (AT Act) of 1998. The New Mexico Department of Vocational Rehabilitation received the grant and provides programmatic and fiscal oversight .

San Juan Center for Independence (SJCI), a community based and consumer controlled Center for Independent Living (CIL) based in Farmington, administers the program in partnership with Four Corners Community Bank of Farmington and four CIL's throughout the state.

Purpose

ALNM will provide loans with lower interest rates and/or more favorable terms and conditions through a bank partnership. ALNM also provides loan guarantees so that individuals who have disabilities and their families may purchase assistive technology and/or services.

Who can apply?

- Applicant must have a disability or be purchasing assistive technology for a person with a disability.
- The loan must be for the acquisition of a assistive technology or to make accessible modifications to a home.
- Applicant must be a resident of New Mexico.
- Applicant must be over 18 years old, legally enter into a binding contract.
- No bankruptcies within the last five years.

What can I borrow money for?

Assistive technology is defined as "any item, piece of equipment or device that enables an individual with a disability to improve his or her independence and quality of life."

Common items include:

- hearing aids
- modified vehicles
- wheel chairs
- computers with modifications
- environmental controls
- alternative communication devices
- ramps and home accessibility modifications.

If you are not sure if the item you need qualifies under the program, please ask.

The ALNM Board will determine if an item fits the definition of assistive technology.

How much money can I borrow and at what interest rates and terms?

You can apply for the amount you need, but actual loan amounts will depend on:

- the item purchased,
- the ability to repay and
- the loan fund capacity.

The ALNM Board will consider applications for loan amounts up to $20,000. The interest rate is the CD rate + 2. Term lengths depend on amount of loan and item purchased.

How do I apply?

Contact:

San Juan Center for Independence

at (505) 566-5827 or contact Larry McCabe, ALNM Project Director or email at lmccabe@sjci.org.

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Information Disclaimer:
The information provided using this brochure is only intended to be general summary information to the public. It is not intended to guarantee a loan or take the place of either laws or regulations.