



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.

BOARD

SUSAN MCNAUGHT, PRESIDENT |
NOAH STOCKTON, VICE PRESIDENT |
ALAN KNUE, PAST PRESIDENT | MOLLY
SULLIVAN, SECRETARY | WARREN
WEISSMAN, TREASURER | ISABELLE
BANVILLE | ALICE CODAY | EDUARDO
CORONA | WHITNEY KEYES | CHRIS
MILLETTE | MICHAEL RICHARDSON |
DAMAN WANDKE | JOE WYKOWSKI

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

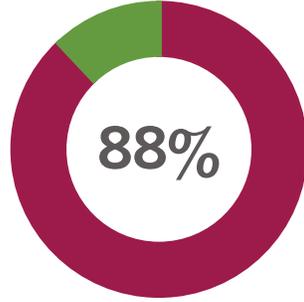
A WORD FROM OUR CLIENTS

Their responses show why your gift matters.

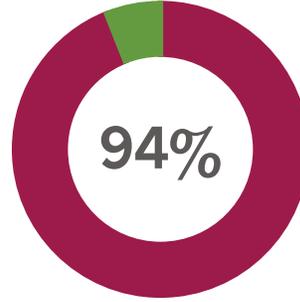
We surveyed 110 loan clients, and here's what they said

100%

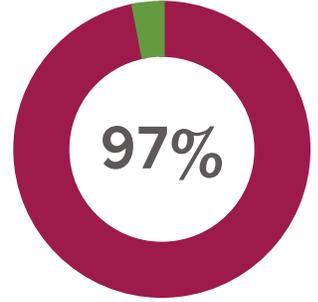
WOULD RECOMMEND a Northwest Access Fund loan to others who need help paying for assistive technology (AT)



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 5th 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 | website: 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

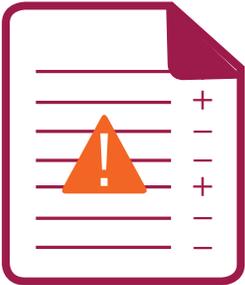
Given to 144 people with disabilities

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



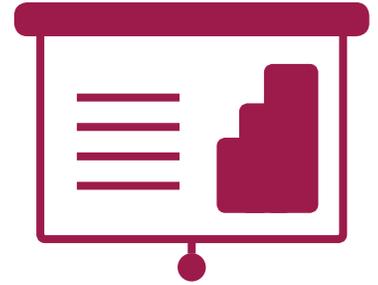
34%

Increase in loans disbursed in 2018

\$602,776

DISBURSED IN 2018

FINANCIAL CAPABILITY PROGRAM



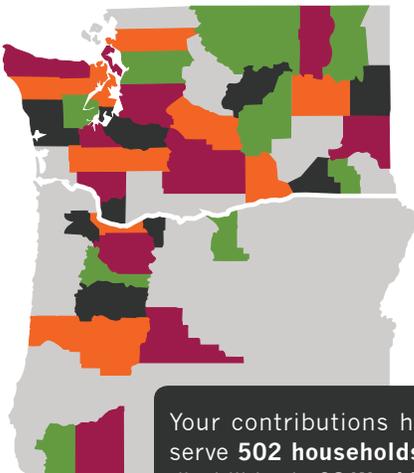
232

Professionals trained on the financial barriers accompanying disability

163

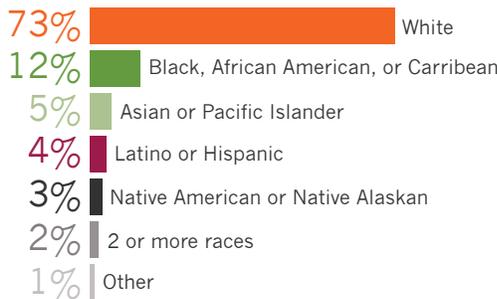
People with disabilities provided with group financial education

OUR REACH

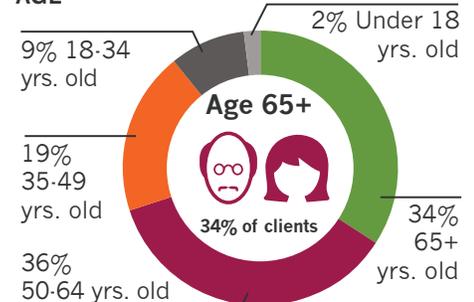


Your contributions helped serve **502 households** with disabilities in **28 Washington counties** and **11 Oregon counties** this year.

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 

LOAN AMOUNTS

DEFAULT RATE | **2%**

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



TYPES OF ASSISTIVE TECHNOLOGY FUNDED

