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CPD Legacy Story: Low-interest Loans Bring Independence

Center for Persons With Disabilities

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CPD LEGACY STORY: LOW-INTEREST LOANS BRING INDEPENDENCE

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A year ago, Colleen Cobia and her husband were not thinking about remodeling their Layton home. But after an unfortunate horse riding accident last summer, Colleen found herself using a wheelchair and living in a house that was very difficult to move around in. They knew that, in order for her to maintain her independence and be able to continue to take care of her family, many changes would have to be made.

Not quite sure where to turn first, Colleen’s husband, who works for the Department of Services for People with Disabilities, remembered hearing of some low-interest loans that were available to persons with disabilities who need to purchase assistive technology that will allow them to be independent, productive and successful.

And that is just what Colleen needed to become.

While Colleen was still in the hospital, her husband make a quick phone call to Zion’s Bank that started the process for applying for a remodeling loan through the Utah Assistive Technology Foundation. The UATF partners with Zion’s Bank for low-interest loans to purchase not only assistive technology devices, but home modifications, adapted vans, and home-based employment equipment. Once the application was completed over the phone, and eligibility was confirmed, all the Cobia’s needed to do was go down to the bank and sign the papers. Couldn’t be easier.

With the money they received through their UATF loan, the Copia’s were able to completely remodel their kitchen, lowering the counter tops and installing a stove top and sink that allow a wheelchair to roll underneath. They widened all of the doorways, expanded walls, and built a ramp into the house. They built a master bedroom and bath downstairs that had a roll-in shower and sink, and expanded the laundry room so Colleen could still use the washer and dryer. They also had enough money to build an elevator shaft connecting to the second story, but will need to add the actual elevator in the future.

Thanks to the efficient application process for the UATF loan, excellent contractors, and great neighbors and friends who volunteered their services, the Copia’s were able to move into their new, almost fully accessible house within five months of the accident. Colleen now has regained her independence and can keep on doing the things she loves to do for her family, like cooking the meals and keeping the laundry caught up.

The Utah Assistive Technology Foundation loans have changed many lives through the years.

Another individual who had received an UATF loan years ago to install an elevator in her home, was in need of a new accessible van. Muffy Davison once again filled out the Eligibility and Application forms online. The completed application forms were reviewed by the UATF, found eligible, and then forwarded to Zions Bank for the loan approval. The whole process was approved in three days and all Muffy had to do was go down and sign the papers at the bank. The money was in her hands within the week.

Muffy ended up purchasing a used van from a friend that already had hand controls installed. Her old van had seen a lot of wear and tear from transferring her wheelchair in and out. With the new van, she can just roll her wheelchair in without even breaking it down. It not only saves wear and tear on the van, but on her shoulder as well. She now has total independence once again.
Muffy's accessible van.

Another life improved because of the UATF program.