

Iowa Department for the Blind
Draft Gifts & Bequests Fund Applicant Guidelines
Revised June 2018

Administrative Rule 111—1.11(216B)

Pursuant to Iowa Code section 216B.3(8), there is established a gifts and bequests fund.

1.11(1) Gifts and bequests fund. The gifts and bequests fund is established primarily to provide direct financial assistance in the form of grants or loans to blind Iowans which will materially assist in independent living or vocational success or to provide department services or support services for which other funds are not available. Grants or loans may not be given for the purpose of continuing support.

- a. Use for department operations. Use of gifts and bequests for routine, ongoing department operations must be approved by the commission.
- b. Eligibility. Recipients of grants or loans must be blind individuals, as defined in rule 1.4(216B), who are residents of the state and whom the director or commission has determined to demonstrate a need for assistance.
- c. Application process. Applications must be submitted to the director or designee for review. Applications not exceeding 2,500 may be approved by the director or designee, 2,500 shall not be subject to approval or disapproval by the director or designee but shall be submitted to the commission for approval.

Criteria For Determination

Because the phrase “whom the director or commission has determined to demonstrate a need for assistance” is broad, the below guidelines have been established to make the process as transparent as possible while still allowing enough flexibility for the director and Commission to address atypical situations.

General Provisions

- 1.01 Loans will be made at an interest rate of 0%.
- 1.02 The minimum monthly loan payment is \$25.00.
- 1.03 All applicants must meet the following minimum qualifications to be considered:
 - a. Applicant must be blind as defined by Iowa Code
 - b. Applicant must be a resident of Iowa
 - c. Applicant must not have any loans from IDB that are not in good standing. Loans are considered in good standing when recipient has not failed to make three payments in a calendar year without contacting IDB and requesting deferment.
 - d. Application must be signed and contain a valid social security number.
- 1.04 Except where otherwise indicated , grants will only be considered when an applicant has a household income [below the federal poverty level](#)
- 1.05 No more than one grant will be approved per household within a 12 month period.

1.06 Loans will not be approved if Applicant or member of applicant's household has received a loan in the past 12 months and that loan has not been repaid in full.

Examples of requests that are generally funded:

2.01 Adaptive equipment needed to live independently with a disability and not available through existing programs

2.02 Funds that will be utilized to support programs that benefit blind lowans.

2.03 Provision of support services for transition programs such as maintenance or transportation that are not attributable to pre-ETS services and not able to be authorized as part of a VR plan.

2.04 Assistance to defer the cost of transportation, food, or lodging for persons serving as volunteer mentors for Senior Integration, transition retreats, or other special events

2.05cost of adaptive equipment to retain an applicant's job when the applicant is not eligible to open a VR case due to requiring no other VR services.

2.06 Property remodeling or equipment to aid independent living with a disability where costs cannot be covered by the applicant or any other community program

2.07 Accessories or non-adaptive equipment not covered by the agency's technology policy and unaffordable by the applicant

2.08 Funding to attend professional conferences or trainings not covered by VR case services.

2.09 medical expenses when all other sources of comparable benefit have been exhausted. A letter of support from a licensed medical practitioner may be required to support such requests

2.10 funding to improve or expand a Business Enterprise Program (BEP) business.

2.11 It is standard practice to issue a \$1000 grant to Braille Challenge national finalists to assist in attending the national competition.

Support of National and state Consumer Group Conventions

3.01 First-time national consumer group convention attendees may receive a grant of up to \$1200 to attend national consumer group conventions regardless of whether or not they are below the grant income limit or or have outstanding loans. This grant can be received once for each of the national consumer group conventions only if that applicant has never attended that particular convention before.

3.02 First-time state consumer group convention attendees may receive a grant of up to \$400 to attend state consumer group conventions regardless of whether or not they are below the grant income limit or have outstanding loans. This grant may be received once for each of the state consumer group conventions only if the applicant has never attended that particular convention before.

3.03 Only loan requests will be considered from attendees who have previously attended the state or national convention for which they are seeking support.

3.04 Loans for attendance at state or national consumer group conventions must meet the standards of approval listed in section 1.

Examples of requests that will not receive Funding:

4.01 Lawyer's fees for any purpose

4.02 Rent, utility, phone, Internet, or other regularly recurring bills

4.03 Taxes, licensure, insurance, or other bills related to home or work and paid by all who own a home or hold the job

4.04 Property remodeling or upkeep

4.05 services eligible for funding through an active vocational rehabilitation plan

4.06 Adaptive equipment available through a partner agency or other program

Tips for Applicants

- At least two quotes for the requested item should be attached to the application. If quotes are not attached or do not match the requested amount, the grant or loan may be denied
- A description of other resources that the applicant attempted to utilize before making the request should accompany the application.
- If a loan recipient is unable to make his/her regular payments, he/she should contact IDB and make arrangements to defer the loan or adjust the payment amount.
- If a recipient fails to make more than three payments on a loan in a calendar year without contacting IDB and arranging for deferment, IDB can and will seek repayment through (Income Offset or other legal remedies.

Determination Process

- Applicant will submit an [application](#) and mail the signed application to IDB at 524 4th St., Des Moines, IA 50309
- If the amount requested is more than \$2500 , it will be considered by the Commission Board in closed session during their next regularly scheduled quarterly meeting.
- If the amount is \$2500 or less, staff receiving the application will complete a form that is submitted to the Director. This allows the Director to make a decision without knowing the identity of the applicant. The following information is recorded on this form:</

Request number

Amount requested

Whether the request is a loan or a grant

If the recipient is requesting a grant, are they grant eligible based on income?

Purpose

Is form signed and does it have an SSN?

Is applicant blind?

Does applicant live in Iowa?

has applicant household paid off all loans issued in the last 12 months?

Current Balance of Existing Loans

Are two quotes attached and in line with amount requested?

- Director sends approval or denial to staff for applicant notification.