

**APPENDIX B  
SPECIAL PROGRAMS**

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## TICKET TO WORK

Clients between 18 and 64 who receive Supplemental Security Income (SSI) or Social Security Disability Income (SSDI) as a disabled adult are eligible for the Ticket. A minor child of a disabled worker or a disabled adult child is not eligible for a Ticket.

### 1. Verification of Ticket Assignability from SSA.

- a. Counselors should verify Ticket assignability through SSA's Interactive Voice Response (IVR) System by calling 1-866-949-3687.
- b. Counselors must provide the Agency DUNS, Agency PIN, and the client's SSN.
- c. The IVR System provides the following information:
  - i. Ticket is assignable – ticket will be assigned to ARS when the IPE is completed.
  - ii. Ticket is not in the database – ticket is not in the SSA database and client should contact the beneficiary helpline.
  - iii. Ticket is not assignable – ticket may have been terminated and client should contact the beneficiary helpline for more information.
  - iv. Ticket is assigned – ticket is assigned to another VR agency or an Employment Network. Client can be encouraged to contact MAXIMUS to have ticket unassigned so it is eligible for assignment to ARS. Counselors can complete the Ticket Un-assignment form and fax to Maximus. If client refuses to un-assign the Ticket, the counselor should request a copy of the client's Individual Work Plan (IWP) from their EN to check for duplication of services
  - v. Ticket is in "In-use SVR" – ticket is assigned to another VR agency and is receiving Cost Reimbursement. Contact the ARS Ticket Coordinator for assistance.

### 2. The Ticket becomes active with ARS when the IPE is completed and the case enters status 12.

- a. Each month a list of SSI/SSDI clients who enter status 12 is forwarded to Maximus by the Central Office.
- b. The client then enters an "In-use SVR" status and receives Social Security Continuing Medical Disability Review protection as long as the Ticket is assigned to ARS and the client is meeting the IPE goals.
- c. The Ticket also provides other work incentives and benefits such as maintaining health insurance (Medicare and Medicaid) when benefit checks stop due to wages and expedited reinstatement of benefits. Counselors should refer clients to Project AWIN for benefits counseling. Contact Project AWIN at 1-866-283-7900 or email at [wipa@arsources.org](mailto:wipa@arsources.org).
- d. Ticket assignment allows ARS to collect reimbursement for services when the client works nine (9) months with wages over Substantial Gainful Activity (SGA). ARS is reimbursed for both actual expenses and administrative, counseling, and placement and tracking costs as long as comparable

- services and benefits were considered and the costs have not been paid by or will be paid by another source.
- e. Each month a list of closed SSI/SSDI cases are forwarded to Maximus by Central Office.
  - f. Ticket protection from Continuing Medical Disability Review is terminated after 90 days if the client's ticket is not reassigned.
- 3. When ARS closes a client's case, the client is offered a Referral to a private Employment Network (EN).**
- a. Ticket protection is extended if the client assigns his/her Ticket within 90 days of case closure.
  - b. ENs can provide follow-along services to the client to support employment outcomes, which can help the client reach and maintain wages over the SGA level.
  - c. ARS has entered into Partnership Plus agreements with a number of ENs operating in the state of Arkansas.
  - d. The Partnership Plus agreement outlines how ARS and the EN will coordinate services for Ticket clients.
- 4. Ticket clients are subject to Timely Progress Review (TPR) every 12 months whether their tickets are assigned to VR or to an EN.**
- a. TPRs are SSA's way of verifying Ticket clients are making progress toward self-sufficiency. SSA contracts with MAXIMUS to conduct the TPRs.
  - b. TPRs are generally conducted every 12 months in the month the Ticket was first assigned. For example, if a client assigns his/her Ticket for the first time in June, the TPRs will be scheduled in June each year thereafter. It is important to note, SSA does not always conduct a TPR at the first 12-month point. Many clients do not receive a TPR until their Tickets have been assigned for 36 months. However, SSA will always be looking at the client's last 12-month period and the milestones he/she should have completed during that last 12-month period.
  - c. SSA requires that certain milestones be met in order to successfully pass a TPR. These milestones are based upon how long the Ticket has been assigned, and will change each 12-month period a Ticket is in use. Therefore, if SSA doesn't conduct a TPR until month 36, the client must have completed the required milestones for months 25 through 36. A breakdown of these requirements can be found at [www.yourtickettowork.com](http://www.yourtickettowork.com).
  - d. MAXIMUS sends the client a TPR form, which must be completed and returned to MAXIMUS. If the client brings the TPR to the field office, the counselor can complete information and return the form to MAXIMUS.
  - e. If the TPR form is not completed and returned to MAXIMUS. PPD&E will be contacted.
  - f. If Ticket clients do not meet the TPR milestones for any reason including failure to respond, they will be subject to a Continuing Disability Review.

## **Glossary of Terms**

**IWP-** Individual Work Plan developed for beneficiaries by an Employment Network

**Ticket to Work Program** – The purpose of the Ticket to Work Program is to expand the employment opportunities for most individuals receiving Social Security Disability (SSDI) or Supplemental Security Income (SSI) benefits and reduce their dependency on SSA benefits.

**Ticket Assignment** – SSDI/SSI beneficiaries eligible for a Ticket have the choice of placing their Ticket In-Use with ARS or assigning their Ticket to an Employment Network (EN). The beneficiary may decide to come directly to ARS for services or may be referred to ARS by another agency or EN. When the beneficiary signs the IPE, the beneficiary has placed his/her ticket “In-use SVR.” A beneficiary cannot use both ARS and an EN at the same time.

**Ticket Reassignment** – Beneficiaries may choose initially to assign their Tickets to either ARS or an EN and then decide later to change the assignment.

## **REHABILITATION INITIAL DIAGNOSIS AND ASSESSMENT FOR CLIENTS (RIDAC)**

Rehabilitation Initial Diagnosis and Assessment for Clients (RIDAC) is a support unit for the Field Program. Its goal is to provide diagnostic services to counselors working with individuals during the initial stages of case development and planning. Services are provided at the RIDAC Office, local field offices, or a setting arranged by the counselors and/or District Managers. Services include general medical examinations, mental health assessments, psychological and vocational evaluations, educational assessments, ability assessments, conditions, case consultation, and technical assistance. To expedite the evaluation process, the counselor should make every effort to secure existing information. To the extent that existing data does not describe the current functioning of the individual, is insufficient, or inappropriate to make an eligibility determination, additional assessment may be requested. 34 C.F.R. § 361.42

To insure competent, consistent professional quality, RIDAC diagnostic evaluation services are completed by individuals who are Arkansas licensed physicians, psychologists, or psychological examiners. If RIDAC were to expand evaluation service, employed individuals will be licensed to perform the type of service provided by the appropriate Arkansas Licensing Board.

### **PROCEDURES – RIDAC REFERRAL**

- Complete the RIDAC Service Authorization. It is very important the referring counselor indicate any assessment problems or questions to be addressed. In addition, necessary accommodations related to mobility, vision, hearing, etc. should be identified. During the course of the evaluation RIDAC staff will address identified problems or questions. If other evaluation concerns are discovered, they will be evaluated to determine if the identified concern could have an impact on the success of the rehabilitation program. If a general medical examination is requested, complete the top portion of the general medical form and attach it to the RIDAC Service Authorization.
- When individuals have not reached the age of majority or have been determined incompetent, an informed consent for the RIDAC assessment is signed by the appropriate parent/guardian, with a copy attached to the RIDAC Service Authorization Form. Referring rehabilitation counselors are to insure that all individuals referred to RIDAC assessment consent to the evaluation process.
- When existing medical, psychological, employment, history, or disability information is available, a consultation with the appropriate RIDAC staff can be obtained to review the existing data. The RIDAC staff person will complete a written report or consultation form.

- Contact the individual responsible for scheduling in the local office to obtain an appointment. Once the appointment has been obtained, the RIDAC Service Authorization and, if appropriate, the general medical form should be given to the individual responsible for scheduling RIDAC appointments in the local office. When available, existing psychological testing records, mental health reports, medical records, etc., shall be made available for review by the RIDAC evaluation team.
- The referring counselor is responsible for notifying the individual of the RIDAC appointment and providing directions to the evaluation site as well as other pertinent information. If the individual fails to report as scheduled, the RIDAC Service Authorization will be returned to the referring counselor documenting the individual's failure to report. To reschedule, follow procedures as outlined above.

The RIDAC program has a goal of returning evaluations completed within 10 work days or less from the time the individual is seen. However, when specialized evaluations are completed that require individualized evaluation, for instance neuropsychological limitations, the report time will likely be extended. RIDAC assessment forms will be maintained for a period of three months. Original evaluation reports shall be forwarded to the client file maintained by the referring field counselor. However, electronic records of the report will be transferred to the secured RIDAC folder and later transferred for permanence to be maintained in a secured location.

## **Learning & Evaluation Center**

The Learning and Evaluation Center (LEC) provides direct service to ARS clients through individual psychological/neuropsychological evaluations, after referral from the Counselor and also generally after a RIDAC screening evaluation. LEC evaluations generally require one to two days, are conducted by licensed psychology professionals, followed by a detailed written report and individual feedback session involving the counselor, the consumer, and other family members if indicated. All evaluations are conducted in Little Rock with feedback sessions typically conducted at an ARS office near the consumer's home.

The purpose of the evaluation is to assist in the diagnosis of disabilities that may be affecting the consumer's educational progress, to identify strengths that may be used to mitigate disabilities, and to suggest accommodations when those may be helpful. Evaluations may also be focused on identifying strengths and weaknesses in areas more related to abilities to perform in the workplace, when a RIDAC screening evaluation has not been able to answer those questions. Neuropsychological evaluations for consumers who may have suffered from some form of traumatic brain injury are conducted to help determine the consumer's recovery process and readiness for job training, job placement, or further education.

The LEC regularly works in collaboration with the AT @ Work program regarding the need of assistive technology accommodations for clients with physical, sensory, or learning disabilities.

## **CLIENT ASSISTANCE PROGRAM**

The Client Assistance Program (CAP) is operated by an agency designated by the Governor and is independent of any agency that provides treatment, services, or rehabilitation to individuals under the Rehabilitation Act.

The purpose of the Client Assistance Program is to:

- 1) Provide an information and referral service to rehabilitation clients and applicants.
- 2) Assist clients and applicants in relationships with projects, programs, and facilities providing VR services.
- 3) Assist, upon request from the client or applicant, in pursuing legal, administrative, and other remedies available to ensure the protection of their rights under the Rehabilitation Act.

CAP can advise the ARS of identified problems, problem areas in the delivery of VR services to persons with disabilities and suggest methods and means of improving the delivery of services.

## INCREASING CAPABILITIES ACCESS NETWORK

Increasing Capabilities Access Network (ICAN) is Arkansas's statewide assistive technology program. ICAN is federally mandated to provide training, device loans, demonstrations and donations in the area of assistive technology to persons with disabilities – all ages, all disabilities, family members, caregivers, therapist, educators, employers, professionals and other interested parties. Assistive technology (AT) is any kind of device or tool that helps people learn, work, communicate and live more independently. AT can be very simple and inexpensive, like a modified knife and fork, or it can be very sophisticated and costly, like a computerized speech device.

### SERVICES

**Loan:** A wide range of AT devices are available for loan to try-out before buying, use while another is being repaired or borrow for use in a temporary time of need. Wheelchairs, standers and walkers require a doctor's or therapist prescription. ICAN requires a Speech and language therapist or an occupational therapist to check out any AAC (Augmentative and Alternative Communication device) over \$3000. ICAN requires State ID to receive the equipment.

**Donation:** Used AT in good condition can be donated to ICAN. These donations are repaired (ICAN can only do minor repairs) and sterilized then made available at no cost to individuals and agencies. Equipment, such as wheelchairs, standers and walkers require a doctor's prescription.

**Demonstration:** If you are considering what type of device might work best for you, one of your clients, family member or friend ICAN offers AT device demonstrations to assist in making an informed decision.

**Equipment Exchange:** The public can list and find used devices for sale, trade or donation through our website.

**Training Opportunities/Exhibits:** ICAN works with therapist, vendors and professionals to develop AT trainings and/or exhibits in areas such as workplace accessibility, computer access, low vision, hearing impairment, switch access and learning software.

ICAN is a statewide resource for information in all areas of assistive technology, such as funding resources, accessibility at work, school and/or home, and much more. Visitors to our technology center can see numerous devices in simulated office, school and home situations as well as hands-on experiences.

**For more information visit our website ([www.ar-ican.org](http://www.ar-ican.org)) or contact us at:**

### ICAN

Phone: 501-666-8868

Fax: 501-666-5319 or Toll Free/TTY: 800-828-2799

## **Assistive Technology at Work (AT @ Work)**

Counselors are required to determine a consumer's need for assistive technology (AT) at time of application, plan development, and placement. The AT @ Work program is designed to assist the counselor when determining if AT would be beneficial for a consumer including the selection and acquisition of the appropriate equipment. Services offered include evaluation/assessment, AT device training, device modification/adaptation, and technical assistance.

To make a referral a consumer for AT @ Work services, the counselor is to complete the AT @ Work Referral Form in full and forward to the program's Administrative Specialist.

The counselor is responsible for the purchase of agreed upon AT equipment as identified in the AT @ Work evaluator's report. The counselor will inform the AT @ Work staff person when equipment is ordered and received. The counselor will contact AT @ Work when installation and/or training is required.

## **TELECOMMUNICATIONS ACCESS PROGRAM (TAP)**

The Telecommunications Access Program (TAP) was established by Act 501 in 1995 and amended by Act 530 of 2001. It is a statewide equipment distribution loan program for Arkansans with disabilities or impairments to receive equipment necessary to be able to communicate on the telephone. Any individual who has a disability that impairs their ability to effectively access the telecommunication network may apply for the program. Eligibility is based on Arkansas residency, personal telecommunication service, certification of disability by an approved certifier, and income eligibility. Approved individuals may be eligible for up to two adaptive equipment systems to provide access to telecommunication service.

Interested individuals must complete the TAP application form and submit any additional information the program deems necessary to determine an applicant's eligibility. This information is also used to determine the adaptive equipment which best meets each eligible individual's needs. Individuals determined eligible must sign an agreement to follow TAP rules.

All information is maintained confidential and TAP follows the ARS appeals process. Additional information and application forms may be obtained from TAP, by calling (501) 686-9693 V/TTY or 1-800-981-4463 V/TTY.

# ARKANSAS TRANSITION PROGRAM

## TRANSITION SERVICES

The term transition services means a coordinated set of activities for a student, designed within an outcome-oriented process, promoting movement from school to post-school activities, including post-secondary education, vocational training, integrated employment (including supported employment), continuing and adult education, adults services, independent living, or community participation. The coordinated set of activities shall be based upon the individuals student's needs, taking into account the student's preferences and interest, and shall include instruction, community experiences, the development of employment and other post-school adult living objectives, and, when appropriate, acquisition of daily living skills and functional vocational evaluation. 34 CFR §361.22(a)(2) provides that, if the student is determined eligible for VR services, the student's IPE should be developed as early as possible during the transition process but no later than when the student exits the school setting.

## PROCEDURES FOR TRANSITION SERVICES

### **Age 14 or before:**

Arkansas Rehabilitation Services will provide informational services and brochures regarding ARS services to any student, parent or guardian, special education teacher or other school official.

### **Age 16 or before:**

The counselor will meet with the special education teachers on a yearly basis to discuss potential referrals for ARS services. A meeting will be scheduled to discuss students in the 11<sup>th</sup> grade to determine recommendations for referral to ARS before the end of the junior year.

### **Before Graduation:**

The counselor will receive referrals from the special education teacher no later that October of the senior year. All referrals will be accepted using the Arkansas Transition Referral Form 410. In addition to the referral form, the teacher will submit copies of school records, psychological evaluations and the ARS Informed Consent signed by the parent or guardian (if the referral is under the age of 18). The school will submit any additional information that is pertinent and useful in assisting the counselor to determine eligibility and assist the student and the counselor in identifying, selecting and pursuing appropriate career objectives.

The counselor will complete an application at the earliest date possible upon receipt of the transition referral form and supporting documents. The counselor must determine eligibility for services and ensure the development and approval of the Individualized Plan for Employment (IPE) by the time the student leaves the school setting. 34 CFR §361.22 and 361.45

If the counselor is unable to complete the vocational assessment to determine eligibility within 60 days of application, (due to missed appointments) the counselor must notify the special education teacher or other official as soon as possible to enable the special education teacher to resume the IEP planning process.

The counselor will follow established procedures for referral, application, eligibility determination and IPE development consistent with informed choice.

## **RESPONSE LETTERS FOR TRANSITION REFERRALS**

- 1) ARS Transition Information Packet
- 2) Rehabilitation Services

In order to have a reasonably predictable statewide response to Transition Referrals and to make the process as easy as possible, it is suggested that each office adopt the following format for use as cover letters for the **ARS Transition Information Packet** (Template Sample Letter 1) and for **Rehabilitation Services** (Template Sample Letter 2).

The complete packet should include:

- 1) A cover letter (Sample Letter 1)
- 2) One copy of the ARS Procedure on Referrals for Students in Transition
- 3) One copy of the ARS "TRANSITIONS" Information on Vocational Rehabilitation Programs sheet
- 4) When applicable, ARS Order of Selection Information for Transition Services sheet
- 5) An ARS Agency Brochure and Handbook
- 6) Other requested information, i.e. ACTI, SDHH, etc.
- 7) A Counselor's Business Card

## SAMPLE LETTER 1

Date

Student Name

Address

City, State, Zip Code

Dear Student's name:

Thank you for asking about vocational rehabilitation services. Throughout Arkansas, we help eligible persons, become employed and independent in their daily lives.

Agency customers may be offered a wide variety of services that can prepare them for employment. To help you understand more about what vocational rehabilitation services means, we are sending data explaining many rehabilitation services and programs in Arkansas. Please talk with your parents and teachers about your plans. We want you to be familiar with vocational rehabilitation services so you can make better decisions about the next few years.

Once again, thank you for contacting our agency. I hope the enclosed data will be helpful to you. We look forward to possibly working with you later, as you prepare for adult life.

Sincerely,

Counselor

## Order of Selection Information for Transition Services

### CATEGORIES:

- 1) Individuals with the Most Significant Disabilities
- 2) Individuals with Significant Disabilities
- 3) Individuals with Non-Significant Disabilities

**WHAT IS ORDER OF SELECTION?** If ARS is unable to provide rehabilitation services to all eligible individuals, the agency will operate under an order of selection. Individuals with the most significant disabilities have first priority when it comes to services that require the expenditure of money

**WHAT ARE SOME OF THESE SERVICES?** Counseling, guidance, career exploration, physical restoration, college of vocational training, supported employment, job placement, and follow up services.

**WHAT IS A SIGNIFICANT DISABILITY?** One that seriously limits a person's ability to move, communicate, take care of themselves or relate well with other people and must impact the individual's employability.

**WHY HAVE THIS POLICY?** When ARS doesn't have enough money to serve all eligible people with disabilities who apply, the law says we have to give first priority to people with the most significant disabilities.

**WHO DECIDES IF I'M SIGNIFICANTLY DISABLED?** The Counselor makes this decision.

**WILL I AUTOMATICALLY QUALIFY FOR PAID-FOR SERVICES IF MY DISABILITY IS LISTED UNDER THE DEFINITION OF SIGNIFICANTLY DISABLED?** No Significance of disability is only one factor used to determine eligibility for paid-for services. All applicants must be evaluated and must meet several criteria before eligibility is determined.

**WHAT IF I DON'T HAVE A SIGNIFICANT DISABILITY, YET STILL WANT PAID-FOR SERVICES?** Contact your local ARS office, talk to a counselor and complete all paperwork. This way eligibility will already be determined if money does become available.

**WHAT IF I DISAGREE WITH THE DECISION?** You may appeal the decision.

## SAMPLE LETTER 2

Date

Student Name

Address

City, State, Zip Code

Dear Student's Name:

We recently received a Transition Referral Form from the Individual Education Plan (IEP) Team at your High School showing that you may be interested in learning about how vocational rehabilitation services might be helpful to you.

The purpose of Arkansas Rehabilitation Services is to assist persons who are eligible for our services to become employed and independent in their daily lives. Eligible persons may be offered a wide variety of services that can prepare them for employment.

In order to find out more about how vocational rehabilitation services can personally help you, call me at (\_\_\_\_\_) within the next two weeks. I will be happy to set up a personal appointment so we can discuss your future and how Arkansas Rehabilitation Services may be able to help you.

Sincerely,

Counselor

# **ARKANSAS KIDNEY DISEASE COMMISSION**

## **HISTORY AND LEGISLATIVE AUTHORITY**

The Arkansas Kidney Disease Commission (AKDC) was established by the General Assembly of the State of Arkansas through Act 450 of 1971 to establish a program for the care and treatment of persons with chronic renal disease. The legislation charged the AKDC to “provide financial assistance for persons suffering from chronic renal disease who require life-saving care and treatment to the extent as determined by the Commission.” The ten-member, Governor appointed, AKDC Board provides general over-site to the program with the ARS Commissioner serving on the Board as Secretary/Chief Disbursing Officer.

## **SERVICES AND PROGRAMS**

Services available to individuals determined eligible for the AKDC are dependent on treatment status as well as eligibility for benefits related to other programs such as Medicare, Medicaid, Veterans, or private health insurance. The program has an annual limit of funding provided per client with that limit subject to change based on the availability of funds. The AKDC may provide financial assistance to eligible individuals for payment of prescription drugs, pre-transplant dental services, transportation services, and in certain instances, medical services. In addition, the AKDC is dedicated to providing support to educational activities related to preventative measures and healthy living with End Stage Renal Disease (ESRD).

### **PRESCRIPTION DRUGS**

The AKDC may pay for a limited number of ESRD related and post-kidney transplant prescriptions. With certain medications prior-approval is required. There are patient co-payments for all allowable medications. Clients are required to utilize available drug benefits before requesting the AKDC to provide prescription coverage as the program is identified as a payer of last resort.

### **DENTAL SERVICES**

The AKDC may assist with payment of infectious free dental care for program clients awaiting kidney transplantation. Payments for services rendered will require prior approval of such treatments and follow the established AKDC dental fee schedule. As the AKDC is a payer of last resort, clients with dental coverage are required to utilize the benefit. The program can assist with co-payment.

### **MEDICAL SERVICES**

The AKDC may assist in paying for some ESRD related medical treatment costs during the Medicare three-month waiting period or when other coverage does not exist. Documentation of lack of coverage and prior approval is required. The availability of this service is dependent on funding.

## **TRANSPORTATION SERVICES**

The AKDC may assist with some transportation costs specifically associated with ESRD treatment. The intent of this service is to provide assistance with travel to/from dialysis treatments. Requests for other ESRD related treatment, including doctor's office visits, will be reviewed on a case-by-case basis. The availability of this service is dependent on funding and requires prior approval. Reimbursement for the service will be based on a mileage per-diem rate established by the AKDC board.

## **PATIENT EDUCATION**

The AKDC is dedicated to educating program clients and the public at large in improving health behavior of patients with ESRD as well as preventative education to sustain healthy kidneys. The purpose of this service is to maintain and hopefully improve the health of program clients and also if not prevent then slow down the loss of kidney function. This is met through conveying the importance of patient compliance when taking medication, nutritional needs, life-style changes, as well as, resources that are provided for the success of preventing ESRD or at least surviving the disease should it occur.

## **SUPPORTED HOUSING OFFICE**

The Supported Housing Office (SHO) augments ARS' mission of providing opportunities for Arkansans with disabilities to lead productive and independent lives by focusing on a wide range of affordable housing issues. Supported Housing is defined as 'normal' housing such as an apartment, a single-family or multi-family home available for rent or purchase, coupled with individualized support services to maximize independent living.

The SHO assists Arkansans with disabilities to navigate the maze of local, state, and federal affordable housing programs, to identify solutions for the issue at hand. Common housing problems run the gamut from requests for shelters for homeless persons with disabilities, to sources of rental assistance, information on home repair and modification programs, foreclosure issues, and home-ownership opportunities. In addition, the Office provides targeted research, predevelopment consultations, and technical assistance on universal design and affordable housing development to the non-profit and the private sectors.

The SHO also staffs the Arkansas Governor's Task Force on Supported Housing (GTFSH) which is charged with increasing the supply of affordable, universal design housing for persons with disabilities as mandated by the U.S. Supreme Court in the Olmstead Decision. The centerpiece of the GTFSH Plan is the Arkansas Universal Design Project (AUDP) which produced single and multi-family universal design housing standards that are currently being implemented by Arkansas Development Finance Authority (ADFA), the State Housing Agency. Currently ADFA is leader in the production of single and multi-family universal design housing throughout the State. More information on the AUDP Standards and related research is available on-line at [www.studioaid.org](http://www.studioaid.org).

Arkansans experiencing housing problems are encouraged to contact Jeanette Davies via e-mail at [jeanette.davies@arkansas.gov](mailto:jeanette.davies@arkansas.gov) or by phone at 501.701.6378.

## Self-Employment/Small Business Program

The ARS Self-Employment/Small Business Program is designed to assist clients to achieve an employment outcome through self-employment or small business operation.

### Purpose

The role of ARS is to provide technical assistance and other consultation services to review market analysis, assist in developing business plans and otherwise provide resources that are authorized to be provided through the statewide workforce centers and their partners. ARS will assist the client in making informed decisions, to reduce or eliminate barriers created by disability(ies), with training in self-employment/small business development and operations and to identify possible funding sources that may assist the business. **The role of ARS is not to act as the primary funding source for self-employment or small business endeavors.** ARS may participate in partially funding small business start-up or retention of an existing business as approved by ARS.

ARS values self-employment as a viable vocational outcome. Self-employment is available within the repertoire of vocational options and may be considered by clients and their counselors as they work toward the development of an appropriate vocational goal. There may be a need for VR services prior to a commitment from ARS on a self-employment plan. If appropriate, ARS can assist the client by providing services, such as training needed for certain skills, or business knowledge before the decision is made by the client and their counselor to pursue the development of a business plan. Through initial exploration of personal and business feasibility assessment, the client and their counselor will be equipped to make an informed decision about self-employment as a vocational goal.

Individuals that are successful in becoming self-employed or operating a small business demonstrate a wide array of skills and abilities including, but not limited to, business organization, financial management, business marketing and/or other talents, as well as, knowledge and expertise regarding the goods or services being produced or provided. Such individuals are well aware of the potential risks involved when being self-employed or operating a small business and attempt to minimize such risks to the greatest extent possible.

### The Self-Employment/Small Business Consultant

The counselor will refer the client to the Consultant in those situations where self-employment or small business operation is being considered by the client and their counselor as an employment outcome. This referral will occur prior to the development of the vocational goal or an amendment of the IPE to include self-employment as a service. The Consultant will be responsible for completing a Report as it relates to being self-employed or operating a small business and an evaluation of the feasibility of the business endeavor.

The role of the Consultant includes but is not limited to providing assistance to the client as follows:

1. Recommendation of training and technical assistance from appropriate organizations consisting of subjects such as exploring entrepreneurship, small business development, business plan development, small business management, accounting for business, and business financing.
2. Referral of the client to an appropriate resource as it relates to the development of a business plan defining the concept of the business and the business market and competition analysis.
3. Assist in identifying resources for the capitalization of the business.
4. The Consultant will develop a Report upon completion of these activities. The report will summarize the findings and provide recommendations as it relates to the operation of a new or existing business.

## Definitions

1. Self-employment – refers to an employment outcome in which a client works in a business that s/he owns, operates, and manages with the intention of being profitable and becoming self-sufficient.
2. Form of Organization – refers to the way the client legally organizes the business.
  - a. Sole Proprietorship – one person who owns the business alone, but may have employees. S/he will have unlimited liability for all debts of the business, and the income or loss from the business will be reported on his or her personal income tax return along with all other income and expense s/he normally reports (although it will be on a separate schedule)
  - b. Corporation – requires a legal filing with the Internal Revenue Service for corporate status. Corporate organization provides limited liability for the investors. Shareholders in a corporation are obligated for the debts of the corporation; creditors can look only to the corporation's assets for payment. The corporation files its own tax return and pays taxes on its income.
    - Clients who legally organize their businesses as a corporation, and are employed by their corporation may be eligible while in the start-up phase of operations.
  - c. General and Limited Partnerships – two or more individuals, one of which is a client of ARS with the controlling share.
  - d. Limited Liability Company – limited liability for all of its members (business partners), with the ARS client as the controlling member.

## **Eligibility Requirements**

Participation in self-employment or small business operation as a vocational goal requires that:

1. The business venture is, at a minimum, 51% owned, controlled and managed by the client.
  - Businesses organized as Sole Proprietorships, Corporations, General and Limited Partnerships, and Limited Liability Companies, as noted in Definitions-Forms of Organization.
2. The business venture must be considered legal in Arkansas.
3. The business venture is accurately reported to appropriate government agencies including the Internal Revenue Service, the Arkansas Department of Finance and Administration, and the Arkansas Secretary of State, local City, or County Business licenses.
4. The business venture is organized as a for-profit entity.

## **Role of Counselor:**

When working with clients expressing an interest in self-employment, the role of the counselor is to:

- Provide relevant information regarding the availability of services supported by the agency.
- Assess the client's disability as it relates to the vocational goal.
- Review of the client's skills and abilities regarding self-employment or small business operation.
- Reduce or eliminate barriers to self-employment created by the disability.
- Authorize for the provision of external technical assistance including, but not limited to, business feasibility, training, business planning, market analysis and post start-up monitoring.
- Coordinate training and technical assistance services.
- Provide technical assistance as deemed appropriate at post start-up of the business.
- Monitor business development at post start-up.

## **Role of the Client:**

Exercising informed choice in the rehabilitation process has attendant responsibilities for the client. These responsibilities include, but are not limited to:

- Determining the concept of the business.
- Participating in the assessment process.
- Assisting in the identification of existing and potential barriers created by the disability.
- Exploring the feasibility of the business venture by conducting research and gathering information, in collaboration with the technical assistance provider, including:
  - develop business plan
  - the business concept,
  - market feasibility, and
  - financial feasibility.
- Researching the availability of financial resources.
- Making application for financial assistance.
- Developing skills and abilities necessary to operate and sustain the business venture.
- Business implementation and management.
- Contributing financially to the capitalization of the business venture by utilizing all available financial resources including personal investment, microloans, commercial and consumer loans, loans from family, forgivable loans, equity grants, and personal property (inventory and equipment) essential to the operation of the business.
- Providing regular financial and other necessary documentation to the agency for post start-up monitoring.
- Fulfilling participation in the business start up as noted in the Individualized Plan of Employment (IPE).

## **Process**

The case record will reflect the following process:

1. The counselor determines that the individual is eligible for VR services and meets the Order of Selection, if the agency is under an Order of Selection.
2. Development of a vocational goal is under consideration by the client and their counselor.
3. When self-employment or small business operation is a viable possibility for vocational goal, the client is referred to the Self-Employment/Small Business Consultant (Consultant).
4. The Consultant assists the client to complete the process of assessment and approval.
5. Assessment of client's readiness for considering self-employment includes:

- a. Evaluation of the client's interests, skills, aptitudes and personal qualities as they relate to self-employment or small business operation. This may include:
  - i. use of data gathering instruments, and
  - ii. vocational assessment to the degree necessary to ensure the client has the basic skills necessary to operate and manage a small business.
- b. The client has attended appropriate training session/s, as recommended by the Consultant, through the Arkansas Small Business and Technology Development Center or other appropriate provider to affirm advantages and disadvantages of business ownership, explore preparedness from a personal perspective, and assess skills related to the business venture.
- c. Examination of the client's financial goals related to self-employment should include consideration of issues such as terminating government benefits, supplementing family income versus primary source of support, and earning sufficient funds to maintain competitive employment standards.
- d. The client's expectations relative to the financial support s/he anticipates/expects from ARS should be discussed at the onset. It is important that the client understands that **ARS will not be the sole source of start-up capitalization** and that any funding allocated to an existing business or to the start up of a business will be consistent with ARS policy related to financial participation.

6. Assess the client's disability as it relates to the vocational goal:

Ensure the viability of self-employment as it relates to the client's disability. The counselor will have the appropriate documentation to determine the client's disability. Additional consultation with medical and/or psychological service providers that have been treating the client may be required. If clear information is not available reflecting the client's ability to handle the physical, mental/emotional, and cognitive aspects of the business venture, additional assessments, such as an assessment of physical limitations, an assessment of cognitive skills and abilities, mental status evaluations, and work site analysis, should be acquired as appropriate.

7. Assess the Feasibility of the Business:

- a. Clients may be referred to outside resources for assistance in examining the concept, market and financial feasibility of the business. Examples of resources may include: the Arkansas Small Business Development Centers, and other local/regional microenterprise organizations and community economic development programs. If the business idea is deemed feasible, the information developed at this stage will provide some of the basic data that will be used in completing the Business Plan to be written later.

- b. Testing the feasibility of the business idea must be formalized through a written business plan or feasibility Assessment documenting the following:
  - Concept Feasibility: Clear description of the business idea; client's background related to the business concept including education, training, direct experience and transferable skill sets; a summary statement identifying issues of concern regarding the feasibility of the concept; and a recommendation as to whether the business concept is feasible.
  - Market Feasibility: Geographic description of market area; description of competitors working in or marketing to potential customers in geographic area; definition of target markets including size and scope of each market; zoning issues/requirements for establishing a business at intended location.
  - Financial Feasibility: Capitalization requirements (start up funding may not exceed 6 months) consistent with the client's business concept; identification of resources for startup funding and ongoing capitalization. Twelve months of projected sales/expenses may be included, when appropriate. A monthly update will be required upon authorization.

#### 8. Individual Training and Technical Assistance:

- a. All clients may be expected to attend training, and participate in technical assistance services related to self-employment or business operation as recommended by the Consultant. This includes options such as training and technical assistance from: the Arkansas Small Business and Technology Development Centers, local/regional microenterprise development service providers, or community economic development programs consisting of subjects such as exploring entrepreneurship, small business development, business plan development, small business management, accounting for business, and business financing.
- b. Clients may require business specific skill training to eliminate skill gaps or prepare for the operation of the business. This could include coursework such as accounting/bookkeeping, using computers in business, human resources in business, etc. Skill-building courses should be noted in the IPE as necessary.
- c. Upon approval of the Consultant a client may substitute training or technical assistance previously completed for this requirement if sufficient documentation is provided.

#### 9. Business Plan Development:

The Business Plan is viewed as an essential element in any business venture and will be the document used by ARS, banks, micro lenders and other funding organizations to determine whether or not to participate in capitalizing the business venture.

**a. A business plan approved by the Consultant is required.**

- b. A comprehensive Business Plan will be required for all clients as they request financial assistance for a business venture. The content for a comprehensive Business Plan is defined in the Client Business Plan Checklist (see Attachment 1). Clients should use the Client Business Plan Check List as a guide for preparing the business plan to ensure that all the critical areas are addressed.
- c. The client will prepare the Business Plan with the Consultant and appropriate external technical assistance from a service provider experienced in business plan development.
- d. Benefits counseling may be provided with a focus on the projected impact of revenues and expenses as noted in the Business Plan.

10. Explore and Apply for Resources Available From Other Sources:

All clients pursuing self-employment are **required to explore, and when appropriate, apply for funding from sources other than ARS**. These may include microloans, commercial and consumer loans, loans from family, forgivable loans, equity grants, and work incentives for Social Security recipients including Plans to Achieve Self Support (PASS) and personal property (inventory and equipment) essential to the operation of the business (PESS).

11. Review of Business Plans for Funding Consideration:

The client's goal toward self sufficiency and the level of the agency's financial participation in the start-up capitalization of the business will determine the level of review and approval required.

- a. The Consultant will review the plan for completeness.
- b. When the client's vocational goal is self-employment and his/her request does not exceed \$2,500, the counselor, **with the recommendation of the Consultant**, can approve the Business Plan for financial assistance.
- c. When the request for financial assistance exceeds \$10,000, Business Plan review and approval by the Self-Employment Panel (Panel) is required. The Self-Employment Panel will make recommendation to Commissioner for final decision.
- d. In cases where feasibility of the plan is in question as it relates to the funding request, ARS may have the Business Plan reviewed by an outside resource with expertise in small business, micro enterprise development and/or business finance.

**Note:** The recommendation of the outside resource will contribute to, but not define, the agency's final determination as to business feasibility.

1. Total startup costs.
2. Feasibility of the Business Plan in all aspects.
3. Potential for other financial resources, and
4. Availability of agency funds.

e. Process for Review by Self-Employment Panel:

- The Consultant will review the Business Plan, and complete the Business Plan Checklist.
  - A Release of Information will be obtained from the client and will be submitted as part of the Business Plan review package.
  - The Consultant will distribute the Business Plan review package to the Self-Employment Panel and schedule the review.
  - The Self-Employment Panel will convene and conduct its review at a scheduled meeting after receiving the Business Plan review package.
  - The Self-Employment Panel will provide an opportunity for the client, or a designated representative, to present information about the Business Plan.
  - The Panel will review the Business Plan in terms of its feasibility, offer suggestions for improvement if necessary, and make recommendations for approval or disapproval.
  - The review Panel will provide a written response with recommendations to the client within ten (10) working days of their review.
12. The decision of the Panel is forwarded to the appropriate approval parties i.e. Counselor, District Manager, Chief of Field Services, and/or Commissioner - please see Financial Participation Requirements.
  13. If the client does not agree with the decision regarding the proposed Business Plan, the ARS appeal process is available to the client.
  14. If approved the counselor completes the IPE or Amendment with the client with the vocational goal of self-employment or small business operation with the appropriate services.
  15. The case is followed by the counselor and Consultant through post start-up and business stabilization.
  16. The case is closed by the counselor with the agreement of the Client and with the recommendation of the Consultant. The business has been operating for a period of time long enough to adequately assess the stability of the business. **A minimum of six months and a maximum of one year are recommended.**

## Individual Plan for Employment

The IPE or IPE Amendment will be developed after the comprehensive assessment is completed. The Business Plan and other required activities must be completed and approved by the Consultant and the Self-Employment Panel before the IPE is completed or amended with the vocational goal of self-employment or small business operation.

- a. As part of the comprehensive assessment, training and technical assistance activities will occur such as training workshops and/or seminars focused on self-employment issues, feasibility assessment development, and other exploratory or preparatory activities that contribute to determining business feasibility.
  - **Business Plan must be completed and approved prior to IPE completion.**
  - The IPE or IPE Amendment would include the specific services to be provided for Business Planning.
  - The IPE must include the approved financial assistance.
  - The IPE must include a technical assistance plan for monitoring the business post start-up. This includes Benchmarks for case closure.

### Financial Participation Requirements:

For those clients pursuing self-sufficiency through self-employment, they will be required to participate in the start-up capitalization of the business through documented investment of funds from personal investment, microloans; commercial and consumer loans; loans from family; forgivable loans; equity grants; equipment; or inventory critical to the business operation.

- a. In consideration of the business start-up capitalization noted in the Business Plan, financial participation by ARS and client is required as follows:

Business Capitalization	ARS Assistance	Client Participation	Approval
Up to \$7,000	90%	10%	Consultant
\$7,001	90%	10%	Consultant/Chief of Field Service/ Commissioner or or Designee

- b. Client participation towards the business capitalization requirements can include equipment or inventory provided or purchased in an existing business or current business before the approval of the current business plan. The Consultant/Panel will determine the value of the items and have final approval

of the items proposed to be included in the client participation in business capitalization in the current business plan.

### **Limitations and Restrictions**

Financial assistance for business start-up capitalization does not include:

1. Funding for speculative real estate development.
2. Utility deposits that are refundable to the client or business.
3. Cash.
4. Salary or benefits for the client, partners in ownership, or employees of the business that are members of the client's immediate family.
5. Purchase of real estate.
6. Erection of buildings.
7. Inventory or business supplies that include tobacco, firearms or alcoholic beverages.
8. Refinancing of existing debt - business or personal.
9. ARS is not responsible for any self-employment or business expenses incurred by the client prior to approval or denial of the business plan.

### **Exceptions**

If the Consultant/Panel determines that there are circumstances in a client's case that warrant consideration for an exception to financial participation policy, a full explanation with justification should be presented to the District Manager for review and decision by the Chief of Field Services and/or ARS Commissioner.

### **Approval**

Final approval will be determined by the Chief of Field Services or the Commissioner, as outlined in Financial Participation Requirements above, after positive recommendation of the Self-Employment Panel.

### **Case Closure and Follow-up**

1. Benchmarks leading to consideration for case closure in self-employment include:
  - a. The business shows signs of stability as reflected in the business' financial records.
  - c. The business has been operating for a period of time long enough to adequately assess the stability of the business. A minimum of 90 days and a maximum of one year are recommended.
  - d. All necessary services in the IPE have been provided.
  - e. The Client agrees with the counselor's recommendation to close the case.

## 2. Property Agreements

Plans that include non-real property purchased by the agency must designate that such property will be released to the client at closure.

- a. Equipment necessary for the self-employment or business operation as outlined in the approved Business Plan will be listed by the client.
- b. All purchases of equipment with ARS funds will be subject to State purchasing requirements.
- c. All bids for equipment as required by State purchasing guidelines will be obtained by the client.
- d. Equipment cannot be sold, consigned, or otherwise disposed of without the written consent of the District Manager.
- e. Clients are legally responsible for damaged, lost or stolen equipment.
- f. Clients are required to carry adequate insurance to cover all property involved in the self-employment or business operation.
- g. Clients are required to carry adequate liability insurance appropriate to the self-employment or business operation.
- h. In the event that the business is unsuccessful or that equipment is no longer useful or appropriate for the business, ARS may pick-up or dispose of the equipment according to the decision of ARS.

## Attachment #1 Small Business

### Client Checklist for Self-Employment

The Client Checklist should accompany a completed business plan and be submitted to the ARS Consultant for consideration of financial assistance.

\_\_\_ **Description/dates of training and technical assistance for feasibility & business planning**

\_\_\_ **Copy of Feasibility Assessment**

\_\_\_ **Completed Business Plan that includes:**

**Executive Summary:** One to two page review of the business summarizing the most important points of the plan:

- Business description
- Business objectives
- Form of organization
- Product description
- Summary of business owner's qualifications

**Industry/Business Analysis:** Analysis of the current status of the industry in which the business operates:

- Definition (description of the economic sector that the industry occupies)
- Industry size and growth rate
- Key growth factors
- Analysis of industry in the geographic area where you will operate

**Competition Analysis:** Review of three to five direct competitors with a comparative analysis to your business

- Image
- Location
- Products & Services
- Pricing
- Advertising methods

**Marketing Plan:** Detail how business will identify, attract, and retain customers

- Customer profile: Comprehensive description of primary and secondary customer groups including the number of customers in market area
- Description of product attributes and why customers will want to purchase it
- Plan for distributing product (if applicable)
- Promotional schemes for initial 12 months of business
  - Low cost and no cost advertising
  - Buying advertising: Media type, frequency, intensity

## Attachment #1 Small Business

**Management:** Description of the management of the organization including position responsibilities, salary/wages

- Management organization chart
- Personnel

**Financial Plan:** Total business capitalization request with supporting documentation

- Source and use of all funds for business development
  - Total dollars needed to adequately capitalize business
  - Identify all resources (banks, micro lenders, ARS, etc.) and confirm participation including personal financial participation
  - Details of how all capital will be used (what it will buy)
    - Specify use of “operating capital”
- Cash flow projection for 24 months
- Income/Expense projection for 2 years
- Profit/loss statement for 2 years
- Break-even analysis
- Personal financial statement for business owner
- Personal financial statement(s) for all business principals 20% or above

**Supporting Documents:** Documents that will strengthen the business plan

For example:

- Survey results
- Letters of commitment from funding sources
- Contracts
- Leases
- Letters of intent
- Sales agreements
- Resumes
- Personnel policies
- Job descriptions
- Credit report

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Client Signature

Date

## Consultant Checklist for Self-Employment

\_\_\_ Case Summary Feasibility Statement by the counselor: Detail the participant's ability to pursue the proposed plan based on academic and personality assessments (if applicable) and client readiness for considering self-employment.

Include: evaluation of client's interest, skills, aptitude and personal qualities related to self-employment; examination of client's financial goals related to self-employment; review of client's expectations to anticipated financial support from ARS; assessment of client's disability as it relates to the potential self-employment goal.

**\$\_\_\_ Business Start Up/Expansion Capitalization (total as presented in business plan)**

**\$\_\_\_ Financial Request to ARS**

**Self-Employment Panel Review Needed: \_\_\_ Yes \_\_\_ No**

\_\_\_ **Copy of Feasibility Assessment**

\_\_\_ **Completed Business Plan that includes:**

**Executive Summary:** One to two page review of the business summarizing the most important points of the plan

- Business description
- Business objectives
- Form of organization
- Product description
- Summary client' qualifications
- 

**Industry/Business Analysis:** Analysis of the current status of the industry in which the business operates

- Definition (description of the economic sector that the industry occupies)
- Industry size and growth rate
- Key growth factors
- Analysis of industry in the geographic area where you will operate

**Competition Analysis:** Review of three to five direct competitors with a comparative analysis to your business

- Image
- Location
- Products & Services
- Pricing
- Advertising methods

## Attachment #2 Small Business

**Marketing Plan:** Detail how business will identify, attract, and retain customers

- Customer profile: Comprehensive description of primary and secondary customer groups including the number of customers in market area
- Description of product attributes and why customers will want to purchase it
- Plan for distributing product (if applicable)
- Promotional schemes for initial 12 months of business
  - Low cost and no cost advertising
  - Buying advertising: Media type, frequency, intensity

**Management:** Description of the management of the organization including position responsibilities, salary/wages

- Management organization chart
- Personnel

**Financial Plan:** Total business capitalization request with supporting documentation

- Source and use of all funds for business development
  - Total dollars needed to adequately capitalize business
  - Identify all resources (banks, micro lenders, ARS, etc) and confirm participation including personal financial participation
  - Details of how all capital will be used (what it will buy)
    - Specify use of “operating capital”
- Cash flow projection for 24 months
- Income/Expense projection for 2 years
- Projected business balance sheet for 2 years
- Break-even analysis
- Personal financial statement for business owner
- Personal financial statement(s) for all business principals

**Supporting Documents:** Documents that will strengthen the business plan.

For example

- |  |                      |
|--|----------------------|
| • Survey results                             | • Sales agreements   |
| • Letters of commitment from funding sources | • Resumes            |
| • Contracts                                  | • Personnel policies |
| • Leases                                     | • Job descriptions   |
| • Letters of intent                          | • Credit report      |

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Consultant Signature

Date