

STEP 2: Provide Individuals with Equal Employment Opportunities

Guidance on Equal Employment

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Guidance on Equal Employment

Accessible employment policies must be extended to the wide variety of employees involved in cultural organizations. This includes staff and board members, consultants, panelists, advisors, teachers/instructors and artists.

Cultural organizations have a unique opportunity to provide leadership in non-discriminatory employment. When we recruit and involve people who have disabilities and older individuals, we are not only creating more inclusive communities, but heightening awareness among staff and constituents.

Facts About Employment and People with Disabilities

There exists a vast and untapped labor pool that is ready, willing and able to work. Employers seeking employees should take care to not overlook this segment of the population.

In the 2002, an estimated **31% of civilian, non-institutionalized, men and women with a disability, aged 18-64 in the United States were employed**. In comparison, 85% of men or women without a disability were employed.

Houtenville, Andrew J. 2004. "[Disability Statistics in the United States](#)." Ithaca, NY: Cornell University Rehabilitation Research and Training Center, (Posted May 15, 2003. Accessed June 08, 2004.

Resources You Can Use

[AIDS Impact and Resource Information](#)

This informational directive provides recommendations on employment, policies, guidelines and resources pertaining to artists with HIV/AIDS.

[Myths and Facts about People with Disability](#)

U.S. Department of Labor: Office of Disability Employment Policy.

[Statewide Forums on Careers in the Arts for People with Disabilities](#)

Reports and information generated from the Statewide Forums for People with Disabilities initiative. Sponsored by VSA arts, the National Endowment for the Arts and National Arts and Disability Center at UCLA, individual states were provided with support and technical assistance to (1) assess the education and career needs and barriers for artists and arts administrators with disabilities; and (2) develop and implement strategies to overcome barriers and advance careers in the arts for individuals with disabilities.

[Statistics on the Employment Rate of People with Disabilities](#)

U.S. Department of Labor Office of Disability Employment.

[Targeted Recruiting: People with Disabilities](#)

The National Organization on Disability.

Key Requirements for Employers Under the Rehabilitation Act and ADA Title I

Rehabilitation Act

The Rehabilitation Act prohibits discrimination on the basis of disability in programs conducted by Federal agencies, in federal employment, in the employment practices of federal contractors and in programs receiving federal financial assistance, including state and local governments and private entities. **Section 503 of the Rehabilitation Act 1973** specifically prohibits employment discrimination by federal contractors and requires anyone receiving a contract or subcontract from any Federal department or agency in excess of \$10,000 to take affirmative action to recruit, hire and promote qualified workers with disabilities.

ADA Title I

The ADA's Title I employment provisions apply to private employers, state and local governments, employment agencies and labor unions with 15 more employees. Title I of the ADA prohibits the discrimination of a qualified individual applicant or employee because of his or her disability. The U.S. Equal Employment Opportunity Commission issued regulations to enforce the provisions of Title I of the ADA on July 26, 1991. The regulations took effect on July 26, 1992, and covered employers with 25 or more employees. On July 26, 1994, coverage was expanded to include all employers with 15 or more employees.

These laws only protect **qualified individuals with disabilities** (see Part 1: "Defining Disability" who:



meet the job related requirements (education, training or job related) and



can perform the essential functions of a job with or without accommodations. The essential functions are the fundamental duties of the job.

Employers covered by the ADA are required to make sure that individuals with disabilities:

- Have an equal opportunity to be recruited and hired for jobs, and work in jobs for which they are qualified;
- Have an equal opportunity to be promoted;
- Have equal access to benefits and privileges of employment offered to other employees such as employer provided health insurance or training;
- Are not harassed because of their disability; and
- Are provided with a **reasonable accommodation** except when such accommodation would cause an undue hardship.

All employers covered by the non-discrimination and EEO laws are required to post on their premises the poster "Equal Employment Opportunity is the Law." This poster advises employees of their rights under the ADA and Section 504. Such notices must be accessible to persons with visual or other disabilities that affect reading abilities.

[Download the poster.](#)

Reasonable Accommodations in the Workplace

Reasonable accommodations are any modifications or adjustments to a job or the work environment that permit a qualified applicant or employee with a disability to apply for a job, perform essential job functions or to enjoy the benefits and privileges of employment equal to those enjoyed by employees without disabilities.

Reasonable accommodations are tools to assist a qualified individual with disability apply for a position or carry out the essential functions of their job. Below are some

examples of reasonable accommodations for the application process and job performance:

- Large-print, Braille applications or accessible online applications
- The provision of readers or interpreters
- Job restructuring
- Modified work schedule
- Acquisition or modification of assistive equipment or devices
- TTY number
- Other similar actions

A reasonable accommodation may require the employer to provide **assistive technology** to qualified employees. Assistive technology (AT) is any item, piece of equipment or product system, whether acquired commercially off the shelf, modified, or customized, that is used to increase, maintain or improve the functional capabilities of individuals with disabilities (29 U.S.C. Sec 2202(2)). Individuals with disabilities use assistive technology as an accommodation. This includes work accommodations such as large screen computer monitors, adapted keyboards or telephone amplification devices.

Employers do not have to provide a reasonable accommodation that would pose an **undue hardship** on the operation of the business.

When does providing an accommodation impose an undue hardship on an employer?

- An undue hardship is defined as an action that requires significant difficulty or expense relative to the size, financial resources and the nature and structure of the business.

The following resources can assist you with reasonable accommodations and products that assist individuals with disabilities in the workplace:

[ABLEDATA](#)

Silver Spring, MD

Phone: (800) 227-0216

Email: abledata@macrointernational.com

Description: ABLEDATA provides resources, information and publications, and serves as a consumer forum about assistive technology products and services for people with disabilities. They have an online database that contains more than 19,000 listings of adaptive devices for all disabilities. Customized searches give detailed information on available equipment and manufacturers.

[Job Accommodation Network](#)

Morgantown, WV

Phone/TTY: (800) 526-7234

Email: jan@jan.icdi.wvu.edu

Description: The Job Accommodation Network (JAN) is a free consulting service that provides information about job accommodations, the Americans with Disabilities Act (ADA) and the employability of people with disabilities.

[U.S Department of Labor, Office of Disability Employment Policy: Workplace Accommodation Process](#)

Description: The Workplace Accommodations Process is a publication that discusses the requirements for the provision of reasonable accommodations as well as tax credits and additional resources.

Recruitment and Job Descriptions

Make sure that your organization indicates through its recruitment literature and practices that it welcomes applicants with disabilities. Employers with job hotlines for applicants must make the hotline accessible to people who are deaf or hard-of-hearing, or provide alternative methods of receiving information.

Functional job descriptions that specify the **essential functions** of a job are necessary to determine whether an applicant has the necessary qualifications and skills to perform the tasks required with or without an accommodation.

The following publications identify where you can recruit individuals with disabilities and how to write job descriptions that contain the essential functions of the position.

Recruitment

[A World In Which People With Disabilities Have Unlimited Employment Opportunities](#) This is a resource from the U.S. Department of Labor Office of Disability Employment Policy that offers resources recruitment of people with disabilities for employment.

Job Descriptions

[Job Analysis: An Important Employment Tool](#) (1994)

A publication from the U.S. Department of Labor Office of Disability Employment Policy that describes job analysis, a process whereby the specific requirements and essential functions of the job are defined. This document takes you through the process of developing a job analysis. Items of consideration include: (1) purpose-the reason for the job; (2) essential functions-the job duties which are critical or fundamental to the performance of the job; (3) job setting-the work station and conditions where the essential functions are performed; and (4) job qualifications-the minimal skills an individual must possess to perform the essential functions.

[Job Descriptions](#) (2003)

Published by the Job Accommodation Network, this document provides a detailed narrative of what is required of employers under Title I of the ADA and to how meet these requirements. The document presents a step-by-step account of how to put together a job analysis.

Guidelines for Interviewing Applicants with Disabilities

An employer may inquire or interview an applicant about skills and abilities to perform specific job functions.

An employer may not inquire about a disability or the nature or severity of a disability on an application, job interview, or background or reference check.

The following information is derived from the Equal Employment Opportunity Commission's ***Technical Assistance Manual on the Employment Provisions (Title I) of the Americans with Disabilities Act*** (1992). Chapter V, "Nondiscrimination in the Hiring Process: Recruitment; Applications; Pre-Employment Inquiries; Testing," is particularly useful. **All state human and/or civil rights agencies have similar lists of allowable and unallowable questions.**

Interview Questions

Questions you MAY ask:

On applications and in interviews, an employer may ask specific questions to determine whether an applicant can perform specific job functions. The questions should focus on the applicant's ability to perform the job, not on a disability.

1. Describe your attendance record at your present job (or at school).
2. Do you have a license to drive (for positions that require that the incumbent drive)?
3. How did you learn about this vacancy?
4. What are your work goals?
5. What schools/training programs have you attended to learn the skills necessary to qualify for this position?
6. You've given me the names of your previous employers. Why did you take each of these positions? Tell me why you decided to leave them.
7. Are you able to perform the essential tasks and duties of the position as they have been explained to you?

8. Would you please describe or demonstrate how you will perform this job, with or without an accommodation? (This question may be asked only if **all** candidates are asked the same question.)
9. On what basis do you believe you are qualified for this position?
10. Describe the work experience that makes you qualified for this position.
11. What do you consider to be your employment strengths and weaknesses related to this job?
12. Are you willing to accept an employment offer on the condition that you pass a job-related physical examination? [This question may be asked if there is a specific physical activity (e.g., maintenance) required in the job and all other candidates who receive a conditional job offer in the same job category are required to take the same examination.]

The following questions SHOULD NOT be asked:

1. Do you have a physical or mental disability?
2. How did you become disabled?
3. Do you have, or have you been treated for, drug addiction, alcoholism, epilepsy, multiple sclerosis or any other disability?
4. What medication, if any, do you take on a regular basis?
5. Are there any restrictions on your driver's license?
6. Do you often get tired at work in the afternoon?
7. Are you often too tired to get to work on time in the morning?
8. How many days were you absent from work because of illness last year?
9. Can you travel independently?
10. Do any of your children, your spouse or others in your family have physical or mental disabilities?
11. Have you ever had a seizure, heart attack, etc...?
12. Is your diet restricted for any reason?

13. Have you ever filed for workers' compensation insurance?

See also: [Accommodating Persons with Disabilities: Preparing for the Interview](#)

This is a tip sheet, produced by the U.S. Department of Labor, that provides guidance to ensure that individuals with disabilities have a fair and equitable opportunity to present their qualifications for a position.

Best Practices: Sample Employment Policies

Maryland State Arts Council

The Maryland State Arts Council developed a document called “Guide to Policies & Procedures Regarding Grantee Accessibility for Persons with Disabilities” (August 28, 2002) to inform their grantees about their requirement to be accessible to and usable by people with disabilities. The following is an excerpt from the document pertaining to employment. The full document is available online at [Maryland State Arts Council Web site](#).

1. GENERAL OPERATING OR ARTS PROGRAM FUNDING

An organization receiving MSAC GENERAL OPERATING OR ARTS PROGRAM FUNDING must provide access to all activities to the extent that they are available to the general public. In addition, the organization must provide access to any administrative offices and must provide accessible employment opportunities. Persons with disabilities must have equal opportunity to apply, work, volunteer and receive consideration for advancement. This implies accessible parking, entry, reception, meeting areas and restrooms. All individual work stations and work spaces need not be accessible, but program or general funding recipients are required to make reasonable accommodations for individual employees as well as to provide accessibility to common use spaces. For example:

- A hiring search may not rule out candidates on the basis of disability or place them at competitive disadvantage.
- Employees with disabilities must have access into and out of their work area(s) and access to equipment and facilities they require to perform their duties.
- Employees with disabilities must be provided with the same benefits as other employees. If, for example, parking is provided for an organization’s employees, employees with disabilities must be afforded accessible parking spaces and an accessible route to their work area.
- The backstage catwalk need not be accessible, but an accessible work location would have to be found or created (if the cost is reasonable) for a person who uses crutches, even if they only want to volunteer on the lighting crew.
- Not all offices would have to be accessible, but board meeting would have to be held in accessible locations.

Minnesota State Arts Board Reasonable Accommodation Policy

Policy

The Minnesota State Arts Board is committed to the fair and equal employment of people with disabilities. Reasonable accommodation is a key to this non-discrimination policy. While many individuals with disabilities can work without accommodation, other qualified applicants and employees face barriers to employment without the accommodation process. It is the policy of the Minnesota State Arts Board to reasonably accommodate qualified individuals with disabilities unless the accommodation would impose an undue hardship. In accordance with the Minnesota Human Rights Act and the Americans with Disabilities Act, accommodations will be provided to qualified individuals with disabilities when such accommodations are directly related to performing the essential functions of a job, competing for a job, or to enjoy equal benefits and privileges of employment. This policy applies to all applicants, employees, and employees seeking promotional opportunities.

Definitions

Disability: For purposes of determining eligibility for a reasonable accommodation, a person with a disability is one who has a physical impairment that materially or substantially limits one or more major life activities.

Reasonable Accommodation

A reasonable accommodation is a modification or adjustment to a job, an employment practice, or the work environment that makes it possible for a qualified individual with a disability to enjoy an equal employment opportunity.

Examples of accommodations may include acquiring or modifying equipment or devices; modifying training materials; making facilities readily accessible; modifying work schedule; and reassignment to a vacant position.

Reasonable accommodation applies to three aspects of employment:

- a. To assure equal opportunity in the employment;
- b. To enable a qualified individual with a disability to perform the essential functions of a job; and
- c. To enable an employee with a disability to enjoy equal benefits and privileges of employment.

Procedure- Current Employees and Employees Seeking Promotion

1. The Minnesota State Arts Board will inform all employees that this accommodation policy can be made available in accessible formats.
2. The employee shall inform their supervisor or the ADA Coordinator designee of the need for an accommodation.
3. The ADA Coordinator designee may request documentation of the individual's functional limitations to support the request. Any material documentation must be collected and maintained on separate forms and in separate, locked files. No one will be told or have access to medical information unless the disability might require emergency treatment.
4. When a qualified individual with a disability has requested an accommodation, the employer shall, in consultation with the individual:
 - a. Discuss the purpose and essential functions of the particular job involved. Completion of a step-by-step job analysis may be necessary.
 - b. Determine the precise job-related limitation.
 - c. Identify the potential accommodations and assess the effectiveness each would have in allowing the individual to perform the essential functions of the job.
 - d. Select and implement the accommodation that is the most appropriate for both the individual and the employer. While an individual's preference will be given consideration, the Minnesota State Arts Board is free to choose among equally effective accommodations and may choose the one that is less expensive or easier to provide.

5. The ADA Coordinator designee will work with the employee to obtain technical assistance, as needed.
6. The ADA Coordinator will provide a decision to the employee within a reasonable amount of time.
7. If an accommodation cannot overcome the existing barriers or if the accommodation would cause an undue hardship on the operation of the business, the employee and the ADA Coordinator designee shall work together to determine whether reassignment may be an appropriate accommodation.

Procedure-Job Applicants

1. The job applicant shall inform the ADA Coordinator designee of the need for an accommodation. The ADA Coordinator designee will discuss the needed accommodation and possible alternatives with the applicant.
2. The ADA Coordinator designee will make a decision regarding the request for accommodation and, if approved, take the necessary steps to see that the accommodation is provided.

Policy for Funding Accommodations

Funding must be approved by the Minnesota State Arts Board for accommodation that do not cause an undue hardship (M.S. 43A.191(c)).

Definition

Undue Hardship: An undue hardship is an action that is unduly costly, extensive, substantial, or disruptive, or that would fundamentally alter the nature or operation of the Minnesota State Arts Board.

Procedure for Determining Undue Hardship

1. The employee will meet with the ADA Coordinator designee to discuss requested accommodation.
2. The ADA Coordinator designee will review undue hardships by considering:
 - a. The nature and cost of the accommodation in relation to the size, the financial resources, and the nature and structure of the operation;
and
 - b. The impact of the accommodation on the nature or operation of the Minnesota State Arts Board.

3. The ADA Coordinator designee will provide a decision to the employee.

Appeals

Employees or applicants who are classified with the decision(s) pertaining to his/her accommodation request may file an appeal with the agency head, within a reasonable period of time, for a final decision.

If the individual believes the decision is based on discriminatory reasons, then they may file a complaint internally through the agency's complaint as outlined in this plan.

Supported Work

The Minnesota State Arts Board will review vacant positions and assess the current workload and needs of the office, to determine if job asks might be performed by a supported employment worker(s). If appropriate, a list of supported worker candidates will be requested from DOER. The Minnesota State Arts Board will work with the State ADA/Disability Coordinator to recruit and hire individuals for supported employment if such a position is created.

Employment Resource Directory

The following directory contains resources for technical assistance to further understanding and implementation of employer obligations, provision of job accommodations, and recruitment of individuals with disabilities.

[ABLEDATA](#)

Silver Spring, MD

Phone: (800) 227-0216

Email: abledata@macrointernational.com

Description: ABLEDATA provides resources, information, publications and serves as a consumer forum about assistive technology products and services for people with disabilities. They have an online database that contains more than 19,000 listings of adaptive devices for all disabilities. Customized searches give detailed information on available equipment and manufacturers.

[Arts and Business Council Inc](#)

New York, NY

Phone: (212) 223-2787

Description: The Arts & Business Council was founded in 1965, and is devoted to stimulating partnerships between the arts and business that benefit both sectors and the communities they serve. The Arts and Business Council, through its local and national programs, brings expertise, resources and leadership talent from the business world to the arts community. Businesses benefit through meaningful volunteer opportunities for employees, improved access to arts resources and the opportunity to be part of a community enhanced by the presence of a vibrant arts sector. Programs include management consulting, volunteer training, leadership development, leveraging resources and advocacy.

[Disability and Business Technical Assistance Centers](#)

Description: Funded by the **National Institute on Disability and Rehabilitation Research** under the U.S. Department of Education, each of the regional Disability and Business Technical Assistance Centers has a toll-free hotline staffed by specialists who can answer specific questions on the ADA. Private businesses, individuals, schools and local or county governments can call for advice and information on what is required, who is covered and how to work through a disability-related question in employment, architectural access, public services and other areas. Callers also may order materials from the center's extensive library of ADA and disability-related publications. Provided free or at low cost, these materials include the full regulations, technical assistance manuals, architectural guidelines, easy-to-read fact sheets and summaries, advice on how to make different types of businesses accessible to the public, and consultation on employment issues, such as reasonable accommodation. Go to Web site to attain information and phone numbers of the applicable regional center.

[Equal Employment Opportunity Commission](#)

Washington, DC

Phone: (800) 669-4000

Description: The Equal Employment Opportunity Commission (EEOC) is responsible for enforcing the ADA Title I employment regulations including through settlements, conclusions, mediation and litigation. Investigates charges of employment discrimination and works to resolve problems through conciliation. The 800 numbers will automatically connect you with the nearest EEOC field office and provide information on discrimination laws in English and Spanish, and free publications.

Publications produce by the EEOC that might be of interest include:

- [The Americans with Disabilities Act: Your Responsibilities as an Employer](#)
- [Fact Sheet: ADA Discrimination](#)
- EEOC: Information for the Private Sector and State and Local Governments

[Inter-National Association of Business, Industry and Rehabilitation](#)

Washington, DC

Phone: (202) 543-6353

Description: The Inter-National Association of Business, Industry and Rehabilitation (I-NABIR) is a private, nonprofit organization. -NABIR represents businesses, labor unions and job placement service organizations sponsoring federally funded Projects with Industry programs. These organizations are public private partnerships who are placing people with disabilities into employment using a model partnership with community businesses and employers.

[Job Accommodation Network](#)

Morgantown, WV

Phone: (800) 526-7324

Email: jan@askjan.org

Description: The Job Accommodation Network (JAN) is a free consulting service that provides information about job accommodations, the ADA and the employability of people with disabilities. JAN is an international information and consulting resource for employers and job applicants. JAN helps solve specific job accommodation problems through their toll-free hotline. Visit their Web site for a listing of available publication.

[Job Opportunities for the Blind](#)

Baltimore, MD

Phone: (410) 659-9314

Email: nfb@nfb.org

Description: Job Opportunities for the Blind is part of the National Federation of the Blind. The NFB training centers provide the needed training and placement services and have locations across the nation to help secure opportunity for trained blind workers. The foundation also provides employers with information and technical assistance on reasonable accommodations, techniques and devices.

[Just One Break](#)

New York, NY

Phone: (212) 785-7300

Description: Just One Break (JOB) is the nation's oldest, not-for-profit employment place service for people with disabilities. It has been helping individuals with disabilities find jobs and lead productive lives since 1947. JOB's mission is to find competitive employment for people with disabilities through partnerships with companies in all industries, and to break down barriers faced by individuals with disabilities. The Just One Break's Web site allows employers to post their job openings. Testing, counseling, job seeking skills programs and vocational rehabilitation are available to those looking for employment.

[National Center on Employment of the Deaf](#)

Rochester, NY

Phone/TTY: (585) 475-6219

Description: The goal of the National Center on Employment of the Deaf (NTID) Center on Employment (NCE) is to help deaf and hard-of-hearing NTID/RIT students and graduates with their job searches. NCE provides assistance with a variety of topics. The NCE serves as corporate liaison for companies interested in hiring deaf students; performs career development consultations to help employers chart career paths of deaf employees; provides information about hiring, training and integrating deaf employees; and serves as a clearinghouse of information and research relating to the employment of deaf persons and information on deafness.

[National Endowment for the Arts](#)

[Office of Civil Rights](#)

Washington, DC

Phone: (202) 682-5454

Description: The mission of the Office of Civil Rights (OCR) is to investigate allegations of discrimination. External allegations of discrimination apply to applicants and recipients of Federal financial assistance, and internal allegations of discrimination apply to employees of the National Endowment for the Arts and applicants for employment with the Endowment. Provides copies of the **Section 504 Self-Evaluation Workbook** (free, 32 pp.), a checklist designed to assist Endowment grantees in evaluating the accessibility of their programs, activities and facilities to employees and visitors, and to comply with the Endowment's Section 504 of the Rehabilitation Act of 1973.

[National Institute of Mental Health](#)

Office of Diversity and Employee Advocacy Programs

Phone: (301) 443-4513

Email: nimhinfo@nih.gov

Description: The National Institute of Mental Health (NIMH's) Office of Diversity and Employment Advocacy Programs reviews and analyzes important information, programs, policies and issues, including legal compliance issues, relating to Equal Employment Opportunity (EEO), work place diversity, and employee "Quality of Work

life” (QWL), and provides advice and recommendations to the NIMH Director and senior staff. The office also serves as the focal point for all EEO-related activities that address the concerns of women, minorities and individuals with disabilities. Their mission is to transform the understanding and treatment of mental illness through basic and clinical research.

[New York Foundation for the Arts](#)

Brooklyn, NY

Phone: (212) 366-6900

Description: The New York Foundation for the Arts web site contains a national listing of full and part time jobs and internships where employers can submit postings for open positions in the arts.

[U.S. Department of Labor Office of Disability Employment Policy](#)

Washington, DC

Phone: (202) 693-7880

Description: The Officer of Disability Employment Policy (ODEP) mission is to provide leadership to increase employment opportunities for adults and youth with disabilities. ODEP is a federal agency in the Department of Labor. It serves individuals with disabilities and their families; private employers and their employees; federal, state and local government agencies; educational and training institutions; disability advocates; providers of services; and government employers. ODEP focuses on both the supply and demand side of the labor market related to employment of people with disabilities. ODEP supports the creation of expanded work options and meaningful employment, promotes economic opportunities and independence, encourages self-determination and supports inclusion of people with disabilities in their communities.

- For a directory of [State Liaisons](#)
For [Frequently Asked Questions on disability employment](#)

[Rehabilitation Services Administration](#)

Washington, DC

Phone: (800) 872-5327

Description: Rehabilitation Services Administration (RSA) provides national leadership for, and administration of, basic state and formula grant programs, service projects and rehabilitation training discretionary grant programs. These programs develop and implement comprehensive and coordinated programs of vocational rehabilitation, supported employment and independent living for individuals with disabilities, through services, training and economic opportunities, in order to maximize their employability, independence and integration into the workplace and the community. RSA will provide information on how to contact the agency in your state and provide additional information on other federally funded, community-based employment programs, projects with industry and supported employment programs. Go here for a list of [state contacts](#).

RESNA Technical Assistance Project

Arlington, VA

Phone: (703) 524-6686

Email: resnaTA@resna.org

Description: The National Assistive Technology Technical Assistance Partnership (NATTAP) is a RESNA Project that provides technical assistance and information to 56 statewide Assistive Technology (AT Act) Programs, 33 Alternative Financing Programs (AFPs) and 57 Protection and Advocacy for Assistive Technology (PAAT) Programs. NATTAP also provides technical assistance to 19 Access to Telework Programs funded under the New Freedom Plan and administered by RSA. The Access to Telework Program provides financial loans to purchase equipment to work remotely or for self-employment.