

CDFI FINANCING FOR AMERICANS WITH DISABILITIES

KEEPING THE FARM RUNNING: A LOAN THAT MADE IT POSSIBLE

PATF'S LOW-INTEREST LOAN PROGRAM DELIVERS

Rural Pennsylvania

CDFI: PENNSYLVANIA ASSISTIVE TECHNOLOGY FOUNDATION

Wayne is a dedicated farmer whose daily work became much more difficult after a back injury limited his mobility. Maintaining his property - including clearing fallen trees, hauling debris, and keeping up his long gravel driveway - required equipment he no longer had the physical ability to operate manually. Without a practical solution, he faced the possibility of relocating his horses and scaling back the farm he had worked hard to sustain.



After placing a newspaper ad in search of a utility tractor, someone connected him with the Pennsylvania Assistive Technology Foundation (PATF), a CDFI that provides affordable financing for assistive technology. Through a low-interest loan from PATF, Wayne was able to purchase the tractor he needed to manage his land safely and independently.

“Without the tractor, maintaining the farm would have been impossible. I would have been forced to find a new home for my horses. I thought a loan was out of reach, but they helped and made it possible,” Wayne explained.

L'ARCHE NORTHERN COLORADO

BUILDING HOMES, INDEPENDENCE, AND COMMUNITY

Fort Collins, CO

CDFI: IMPACT DEVELOPMENT FUND

Impact Development Fund partnered with L'Arche Northern Colorado, an organization that creates shared homes where people with and without intellectual and developmental disabilities live and work together. In 2025, Impact Development Builders served as the general contractor for two purpose-built homes in Fort Collins, Colorado. Each home is designed for three to four residents with intellectual and developmental disabilities and one to two live-in assistants.

The homes respond to a shortage of appropriate housing options in Northern Colorado for adults with intellectual and developmental disabilities. Features such as elevators, wider hallways, and adaptable layouts help meet residents' daily needs and support long-term stability. Located alongside nine Habitat for Humanity units, the homes are part of a small, integrated neighborhood.

This project reflects the heart of CDFI work by creating places where every person, regardless of ability, has the opportunity to thrive. Impact Development Builders' investment in this work ensures individuals with disabilities are not only housed, but welcomed, supported, and connected.

