

Community Rehabilitation Providers and Self-Employment

A Conversation with
Beth Durkee and David Hammis

How did your program become interested in self-employment?

- Staff attended an APSE conference.
- Applied for and received a RESEED grant.
- Received technical assistance from Griffin-Hammis.
- Held forums on self-employment.
- Learned about self-employment.

How did you identify the first person for self-employment?

- Individual wanted to work.
- He was not happy with what was available.
- It was a good fit!
- Agency now supports 23 operating businesses!
- It is a choice that is “on the table” for anyone.

What made Beth’s CRP right for the implementation of self-employment?

- Staff came back from an APSE conference with new ideas.
- Support is the key to implementation!
- Staff felt the freedom to “try it out.”
- Agency provided funding beyond the initial grant.
- Self-employment became an option for people who had not been successful.

How did your organization restructure funding?

- An Innovation and Expansion (I&E) grant funded the initial staff person.
- The workshop was downsized and funds were moved to support supported and self-employment.
- I&E grants may be available in other states to support self-employment.
- Michigan also has an excellent Medicaid Waiver.
- Waiver can be used for a person to hire a staff person to assist with self-employment.

Can you tell us about your innovative loan program?

- One loan program was funded by the RESEED grant.
- The other was funded through the Knights of Columbus.
- This is a no interest loan for start-up expenses.
- Medicaid Waiver funds cannot be used for start-up expenses.

What is the payback rate for these loans?
What other funds were used?

- There was an expectation that the money would be paid back.
- PASS plans were also used to fund self-employment.
- Agency also understood the importance of benefits planning.
- The CRP did not rely on only once source of funding but blended resources.

What other questions do you think people may have?

- People who start businesses have long careers.
- This is assuming there has been a good match to the person.
- Some people have seasonal businesses and need "income patching."
- This concept has seemed overwhelming to some CRPs.
- But, if the agency has a "can-do" attitude, it can be successful.