Dear Friends,

PATF is proud to have experienced another successful year. Our growth in 2015 is tied directly with our innovative programs and our commitment to helping individuals with disabilities get the assistive technology they need.

We continue to hear from our borrowers – and their comments remind us why we do the work that we do. Our loans make a difference. As one of our borrowers put it, “For the first time in more than 50 years, my son can make a decision for himself. We set up the iPad so that Bill can chose between two or three things -- things he wants to do, things he wants to eat. My son can now make a choice.”

Another borrower explained, “My AT means having a job, being more independent, knowing I contribute to society. I’m very thankful for PATF.”

We’re working on several exciting projects for 2016 – 2017. Our financial education book will soon have its own fully accessible website. And Pennsylvania just passed its own ABLE legislation! Using this law, PATF will work with the Treasury Department to develop a program that will make it possible for individuals with disabilities to save for their future assistive technology needs without jeopardizing their governmental benefits.

Our success would not be possible without the support we receive from our volunteers, donors and staff who ensure that the individuals we help are able to live the best lives possible. I am extremely proud of all that we have accomplished together and I look forward to another great year.

Together we make a difference,

Susan Tachau
Chief Executive Officer

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Top row (from left): Peter Kennedy, Tom Giamoni, MaryLou Knabel.
Front row (from left): Christine McGinley, Derek Baker, Susan Tachau, Katherine Reim.
The mission of the Pennsylvania Assistive Technology Foundation (PATF) is to provide education and financing opportunities for people with disabilities and older Pennsylvanians, helping them to acquire assistive technology (AT) devices and services that improve the quality of their lives.

**What Is AT?**
Any item, piece of equipment, or product system, whether acquired commercially, modified, or customized, that is used to increase, maintain or improve functional capabilities of individuals with disabilities.

**How We Help**
- **LOANS** Micro-financing for AT devices and services.
  - **2,673** PEOPLE WHO HAVE RECEIVED LOANS SINCE 2002
  - **$33,745,000** TOTAL DOLLARS EXTENDED IN LOANS SINCE 2002

**What We’re About**
- **PATF at a Glance**
  - Types of Assistive Technology Funded:
    - Adapted Vehicles
    - Hearing Aids
    - Home Modifications
    - Computer & Tablet Technology
    - Wheelchairs, Scooters, & Batteries
    - Seat Lift Chairs
    - Other

**Who We Help**
- **PATF helps Pennsylvanians of:**
  - All Ages
  - All Income Levels
  - All Disabilities
- We have successfully helped at least one person in every county in Pennsylvania!
- **58%** LOANS EXTENDED TO BORROWERS WHO DID NOT MEET TRADITIONAL LENDING STANDARDS SINCE 2010
- **<1%** DEFAULT RATE

**Information & Assistance**
- Information about AT, funding sources, how to access public/private resources, and recommended vendor companies.
- **4,832** NUMBER OF PEOPLE HELPED BY I & A SERVICES SINCE 2010

**FINANCIAL EDUCATION**
- Individual counseling and information that promotes greater economic stability and freedom.

In accordance with federal and state law, Pennsylvania Assistive Technology Foundation does not discriminate on the basis of race, disability, color, national origin, age, gender, creed, color, sexual orientation, or gender identity or expression. To file a complaint of discrimination, write to Department of Treasury, Office of Civil Rights and Diversity, 1500 Pennsylvania Avenue, NW, Washington, D.C. 20220 or call (202) 622-1160. PATF believes in maintaining high standards of financial integrity. Our books are audited by an independent auditor on an annual basis and are available upon request by calling 888-744-1938. Financial statements can also be found on www.guidestar.org.
Information and Assistance (I & A) Services

PATF staff provides information about assistive technology, funding sources, tips on how to access public and/or private resources, and recommended vendor companies.

$1 million – approximate dollars in additional grant funding PATF staff helped borrowers locate so that their overall amount borrowed was lower and more affordable.

Low-Interest Loans

Loan amounts between $1,500 and $60,000 have a fixed interest rate of 3.75% with repayment terms based on the useful life of the device. PATF assists the borrower with the application, provides financial education, and loan monitoring.

PATF helps Pennsylvanians obtain the assistive technology they need to go to work, be active participants in their communities, and live in their own homes.
Mini-Loans

Mini-Loan amounts range between $100 and $1,500, with 0% interest and repayment terms as low as $20/month. A Mini-Grant, in conjunction with a Mini-Loan, may be available to borrowers who have lower incomes. PATF is the direct lender for this program.

Guaranteed Low-Interest Loans

If the applicant’s overall credit does not meet conventional lending standards, PATF may guarantee a low-interest loan up to $25,000.

Presentations and Exhibitions

PATF staff attends expos and presents at local and national conferences to spread awareness about its programs and services related to assistive technology and financial education.

Financial Education and Credit Counseling

PATF provides financial education to applicants and borrowers in an effort to increase their understanding of money matters as well as improve their overall creditworthiness.
At 31 years of age, Linzey is living a full life! In 2009, she founded a service dog training organization, Phoenix Assistance Dogs of Central PA (PAD). Linzey is PAD’s Director, and lives with 17 dogs, several of them in her training program. She also manages the training and care of another 11 dogs that live with volunteers and owner-trainers. Additionally, Linzey teaches pet dog training group classes, provides follow-up support to her service dog recipients, and all the while, still finds time to have an active social life with friends and family!

Diagnosed with spinal muscular atrophy at age 2, Linzey’s life has developed into a quest to help others in the disability community find the independence and quality of life that she found with her first service dog. By necessity, this quest has involved using assistive technology in all aspects of her life.
For instance, Linzey takes notes on her iPad during training sessions because it's easier to hold a tablet than a pen and paper. She stays in touch with friends, family, and clients by texting or video chatting because a phone is too heavy to hold up to her ear. Linzey’s home modifications include a paved path that leads to the training room in the basement as well as a track lift on the ceiling that helps make it possible for safe transfers from her wheelchair to her bed.

With a loan from PATF, Linzey and her family purchased an adapted van which she uses to visit friends, shop, and teach classes. Linzey points out that assistive technology doesn’t just allow her to get things done, but advances in technology are the difference between efficiency and empowerment. Her favorite aspect of her vehicle, for example, is that her wheelchair can be locked into the front passenger space. “There’s nothing like going on a date and having to sit in the back seat. The most empowering thing about this van is the ability for me to ride in the front.”

And, while some of the devices Linzey uses are complex, others are very simple -- such as the motion-activated stapler she uses in her home office. As Linzey says, assistive technology provides the support she needs so that she can devote her life to the things she cares about the most - her family and friends, her dogs and supporting her community.
LaTrice Hambright has always cared about helping others. Working in the mental health field for close to 30 years, she was excited when she opened her own practice as a Certified Mental Health and Addictions Therapist. After moving into a new office and with business thriving, LaTrice came to us to discuss purchasing an adapted vehicle. She managed to get to work every day for years in a van that was quickly beginning to feel run-down (think: duct-tape holding it together!) and LaTrice was feeling the pressure to get a newer, safer mode of transportation. She uses a wheelchair and needed a van with a ramp, a swivel driver’s seat, and hand controls.

LaTrice has always taken pride in her work and in being able to manage her finances herself. She encourages everyone, “If you can work—work!”, asserting that it helps with self-esteem. Speaking from experience, she knows how hard it can be when you don’t have someone else to lean on for financial support. A disability can present many unforeseen expenses, and maintaining good credit can be tricky even in the best of times. LaTrice worked hard on improving her credit and as a result she was approved for a loan for her new van. With her new ride she’s able to continue growing her practice and making a difference in her patients’ lives.
Cents and Sensibility Goes On-Line

*Cents and Sensibility: A guide to money management* will soon be available on its own website, [www.centsandsensibility.us](http://www.centsandsensibility.us)! A dedicated team from Vanguard has worked with PATF to develop a fully accessible and interactive web version of the book, with help from Inglis House volunteers who tested the website’s accessibility. Information and activities will come alive online, making the website an exciting, new tool for people with disabilities everywhere who are starting down the road to financial independence.

PA ABLE Act Enables Self-Sufficiency, Allows Many to Save for the First Time

**Press Release**

**April 18, 2016 - Harrisburg, PA** – Pennsylvania Assistive Technology Foundation applauds Governor Wolf for signing SB 879, Pennsylvania’s Achieving a Better Life Experience (PA ABLE) Act, into law as Act 17 of 2016. Act 17 allows the Pennsylvania Treasury Department to create and offer ABLE savings accounts for Pennsylvanians who acquired their disability prior to age 26.

Before the federal ABLE Act passed in December 2014, asset rules prevented people with disabilities from saving more than $2,000 – if they did, vital benefits like Supplemental Security Income (SSI) would be cancelled. These rules created a system that disincentivized working and economic self-sufficiency.

PA ABLE savings accounts allow people with disabilities to save up to $14,000 annually (up to $100,000 total) and use these funds for a wide range of community living expenses, including assistive technology, housing, transportation, education and medical expenditures.

For the first time, PA ABLE accounts will give hundreds of thousands of people with disabilities across Pennsylvania control and choice over their own money, allowing them to save significant amounts while remaining eligible for the benefits they need to live independently and productively in the community. For more information, visit the PA Treasury Department’s website, [www.pa529.com/able](http://www.pa529.com/able).

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*Attendees at the ABLE signing*
Like many other college graduates her age who are living back home, last year Alexa Brill was ready to move out on her own. While grateful for the support of her parents during her transition, Alexa works two exciting part-time jobs and she was ready for a change. And change she did – in the fall of 2015, Alexa moved into a new ranch-style house that she purchased with the help of her parents! Alexa and her family spent a good deal of time planning the home modifications she uses. A SureHands ceiling lift helps Alexa get from bedroom to bathroom. The lift provides the support Alexa needs, and it’s an easy and safe way for her to transfer. Alexa also had the doorways widened, a roll-in shower installed, and a ramp built so that she has a no-step entrance. “There have been a few kinks, but nothing that I can’t work through or fix. Overall, it’s been awesome so far! I love being able to go by my own schedule, not worrying about bothering my parents, and have friends over.”
As part of the millennial generation, it is no surprise that Alexa also makes use of some remarkable computer-based technology. With her smartphone and environmental control unit, the “Omni”, mounted in front of her, Alexa uses the joystick on her power wheelchair to control everything from the garage door to the home security system to the TV. And because her career requires her to stay connected, it’s essential that she have easy access to her smartphone’s email and social media apps.

Alexa is excited about her newfound independence, and sees her home modifications and assistive technology as just one small, but vital step among many towards living life in the way she chooses.

We Appreciate Our Donors!

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