Dear Friends,

I’ll bet you wouldn’t be surprised to know that I often have to define assistive technology when I call someone and identify myself as the Executive Director of the Pennsylvania Assistive Technology Foundation. I’ll hear, “Did you say Assisted Technology...”?

“No”, I’ll reply and I’ll have to spell assistive technology, very slowly. Then I’ll take the opportunity to add, “Assistive technology (AT) devices are things that help people with disabilities do what they want or need to do. Some examples that you see every day are ramps into homes, stairglides, hearing aids, and hand controls in adapted vehicles.” Then I will often add, “AT helps people go to work, go to the store, live in their own home, or do whatever it is that helps them be independent and contributing members of our community!” As you can see, I do my best to spread my enthusiasm for the power of AT to transform lives!

We had another exciting year. We were awarded several grants that will make it possible for us to expand our services and help more Pennsylvanians. We received a Stabler Foundation grant that allows us to make iPads and other tablet technology more affordable to people with disabilities, particularly school-age children. We received several small grants so that we can print and distribute copies of our well-regarded financial education booklet, Cents and Sensibility: A Guide to Money Management for People with Disabilities. We received a grant from the PA Developmental Disabilities Council to support The Money Club and provide financial education to young adults who are transitioning to life after school. With this program, we’ve established Individual Development Accounts (matched savings accounts). Club members will have access to the money they saved at the end of this pilot program to buy assistive technology.

In addition to these new activities, our original programs continued to grow. This last year, we helped 205 people with disabilities buy the assistive technology devices they needed. We did this by extending $2.3 million in new loans, making the total that PATF has extended almost $33 million. Since 2002, we have helped more than 2,400 Pennsylvanians with low-interest, or no-interest, loans.

Our borrowers have shown a strong commitment to repaying their loans. The overall default rate on our loans is less than 1%, substantially better than the industry average.

This last year, we also helped 857 Pennsylvanians with Information & Assistance (I&A) services, providing information about funding resources, including home and community-based waivers. Through I & A, we helped our borrowers locate an additional $1 million in grant funding which made their overall loan amounts lower and more affordable.

I hope you enjoy reading our Annual Report. It includes stories about some of our borrowers and information about our programs. It also includes information about our Board of Directors, our funders and our financial integrity. PATF helps Pennsylvanians of all ages, disabilities and income levels. We have provided services to people in all corners of the Commonwealth. We also provide an outstanding return on investment for every dollar we receive.

We appreciate your support and partnership so that we can help people with disabilities help themselves.

Sincerely yours,

Susan Tachau
Executive Director

Annual Report Photography: Jay Wiley and Ken Kauffman
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.

Low-Interest Loans

Loans in the amounts of $1,500 to $60,000 are extended to individuals who need more expensive assistive technology devices and services. These loans have a fixed interest rate of 3.75% with repayment terms based on the useful life of the device. Examples of AT include: adapted vehicles, stair glides, wheelchairs and scooters, hearing aids, ramps and modified tractors. PATF assists the borrower with the application, provides credit counseling, and loan monitoring.

PATF’s mission is to provide financing opportunities to people with disabilities and older Pennsylvanians for the purchase of assistive technology devices and services that improve the quality of their lives. PATF’s programs are available to Pennsylvanians:

- All ages
- All income levels
- All disabilities
Mini-Loans

Mini-Loans are made in amounts that range from $100 to $1,500, at 0% interest, with repayment terms as low as $20/month. A Mini-Grant, in conjunction with a Mini-Loan, may be available to borrowers who have an income that is less than 200% of the federal poverty guidelines. Examples of devices purchased include: iPads, seat lift chairs, hearing aids, adapted bicycles, and exercise equipment.

Guaranteed Low-Interest Loans

If the applicant’s credit does not meet conventional lending standards, PATF’s Board of Directors may elect to guarantee the loan up to $25,000. These loans have a fixed interest rate of 3.75% with repayment terms based on the useful life of the device. Examples of AT purchased include: adapted vehicles, home modifications, hearing aids, wheelchairs and scooters, computers and peripherals. PATF assists the borrower with the application, provides credit counseling, loan monitoring and rescue payments, if necessary.

Financial Education and Credit Counseling

PATF provides financial education to applicants and borrowers in an effort to increase their financial understanding and improve creditworthiness. This education often requires one-on-one counseling.
Lauren McGowan is working hard to accomplish her dreams. She’d love to get a job in business, continue her acting, grow her circle of friends, and live in her own home near her family.

So how is she moving towards her goals? Lauren is a student at her local community college, she’s working part-time at Sam’s Club, and participating in a local theatre company, Acting Without Boundaries.

Recently, Lauren took out a PATF mini-loan for an iPad so that she could do her college work more easily and independently. Because of her disability, she has found that surfing the Internet, reading textbooks, and staying in touch with her friends on Facebook is much easier on an iPad than a traditional desktop or laptop computer. The iPad is also easier to carry in her backpack on her wheelchair.

By taking out a mini-loan to pay for the iPad, Lauren is also helping build a solid credit history. This will make it easier for her to rent her own apartment or qualify for a mortgage from Pennsylvania Housing Finance Agency.

As Lauren says, “The mini-loan for an iPad is helping me in so many ways! I’m doing well in school, I love staying in touch with my friends and making new ones, and I’m getting ready to move out into my own home! Thank you, PATF!”

“It’s not how others treat you. It’s how you treat others that matters in the long run. When you have compassion for others, you’ll be seen as a strong, confident person. Everyone has challenges in their life, and empathy for others is a wonderful thing to have in today’s society.” - L.M.
Every second Tuesday for fifteen months, sixteen young adults who have a variety of disabilities – the members of the Money Club – meet to learn about “how to manage money so your money doesn’t manage you.” It’s a familiar mantra to these young people, who have come together based on a common desire to become more knowledgeable about their finances and their financial future.

Here’s where PATF comes in. With a grant from the Pennsylvania Credit Union Foundation and Inglis Foundation, PATF partnered with Widener University and developed Cents & Sensibility, an innovative booklet for young adults with disabilities. Now, with a grant from the Pennsylvania Developmental Disabilities Council, PATF has launched a groundbreaking pilot program to teach the fundamentals of managing money to young people with varying degrees of financial experience. Money Club is the first program of its kind in the country, and is already being adapted for use in other states.

Here’s how it works: In addition to the monthly get-togethers, each young adult has a peer co-leader who regularly checks in and makes sure that all questions and concerns are addressed. All members also have a mentor with whom they meet monthly one-on-one to talk about such subjects as how to distinguish between needs vs. wants, how to calculate income and expenses and build a personal budget, how to learn about safe ways to borrow money and build credit, and how to protect yourself from identity theft.

To help make the messages of the program more real, PATF also created a savings account, an Individual Development Account (IDA), for each Money Club member. Club members contribute to their IDA each month and their “deposits” are matched by funds raised by PATF. At the end of the program, each member will have $600 that will be used to purchase assistive technology devices he or she needs to live more independently in the community.
Mrs. Dorothy Gates knows exactly where she would be without her stair lift – stuck on the first floor of her beloved home with no way to get upstairs to her bedroom or bathroom! Mrs. Gates, 102 years young this year, grew up in West Philadelphia, and still lives in the Montgomery County home she and her husband moved into fifty years ago. Mrs. Gates receives some of her services from the local Area Agency on Aging, which help her remain independent. But, as her son David says, “Assistive technology (AT) is absolutely essential for my Mom to be able to remain in her home.” In addition to the stair lift, which is pressed into use on a daily basis, Mrs. Gates relies on TV Ears. The Ears help her hear the old movies she watches, as well as hear Diane Sawyer, who is able to fill her in on the events of the day. She also gets a helping hand, so to speak, from her motorized recliner chair (“the catapult chair”) that makes it possible for her to get up safely, so that she can move easily around the house with her walker. Lastly, Mrs. Gates has a closed circuit TV that magnifies the newspaper, bills, and other materials onto a monitor so that she can read them.

Mrs. Gates has enjoyed her long, active life. She is very involved with her family, community and church. Having worked for a Philadelphia judge, a local insurance company and a bank, she has also maintained a lifelong interest in music and opera, which continue to bring her hours of pleasure. Mrs. Gates is happy and comfortable living in her own home – and her array of assistive technology devices help make this possible. “My mother’s AT devices are her partners for lifelong independence,” says David.
Neil Yates is unequivocal in his enthusiasm for his new, wheelchair accessible van, and the independence it allows him to have. He purchased the van with a low-interest loan from PATF, and uses it on a daily basis to get where he needs to go. Neil has been a wheelchair user since a workplace accident in 2006. He uses the van’s side ramp to get inside, transfers himself into the driver’s seat, and drives away using hand controls.

Neil lives on the first floor of a fully accessible home on a leafy road outside of Doylestown, which he shares with his brother, sister-in-law and teenage niece. An avid Phillies fan, he has tickets for the Sunday home games, and especially enjoys the Father’s Day game he goes to each year with his Dad.

Neil also enjoys the Jersey shore. The town of Belmar, between Point Pleasant and Asbury Park, is his favorite place because the town has installed two ramps with mats that cross the sandy beach, making the shoreline that much easier to get to for anyone traveling on wheels.

Neil makes frequent use of his van to travel to Magee Rehab in Philadelphia, where he volunteers as a peer mentor to others navigating the challenges of recent spinal cord injuries. It is not hard to see that his patient, easy-going nature and ready smile would be helpful and encouraging. He is also mulling over ideas for a new career path in the future. It could be that his van will come in handy to get to classes at Bucks County Community College or Temple’s Ambler campus. Neil is a busy man with places to go and a way to get there.
Since 2000, PATF has extended more than $33 million in low-interest loans to Pennsylvanians for the purchase of assistive technology devices. In 2013, PATF and its lending partners, Bryn Mawr Trust Company and Santander Bank, extended 205 new loans totaling $2,252,000 and provided underwriting services for 245 applications that were later withdrawn or denied. Thirty-seven (37) of these loans ($405,299) were guaranteed by PATF for borrowers who did not meet traditional lending standards yet demonstrated an ability and commitment to repay their loan. Sixty-seven (67) of these loans ($41,596) were issued by PATF as the direct lender. Borrowers used their loans to purchase adapted vehicles, ramps into homes, barrier-free showers, hearing aids, computers and iPads, wheelchairs or scooters, modified farm equipment and other devices.

In addition to these loans, through intense “Information and Assistance”, PATF’s staff helped 857 people learn about specific assistive technology devices, locate appropriate vendors or contractors, or identify additional funding resources. PATF’s staff helped borrowers locate over $1 million in additional grant funding so that the overall amount borrowed was lower and more affordable.

PATF is a statewide, consumer-directed, non-profit organization which means that people with disabilities or immediate family members develop, monitor and evaluate all of PATF’s programs and services. Because of our sensitivity to the needs of our customers, our loans carry very low (or no) interest rates, extended repayment terms, and guarantees for borrowers with lower credit scores. PATF also reports repayments so that borrowers have an opportunity to build and improve their credit. And even though PATF extends non-conventional loans, it has kept its loan default rate to well below 1%, significantly lower than that experienced by traditional lenders. The low default rate is a reflection of both careful underwriting practices and a commitment by our borrowers to repay their loans.

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.
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VCI Mobility
Wyncote Foundation
“When Pennsylvanians with disabilities have access to the tools and supports they need to become independent and self-sufficient, the entire Commonwealth benefits. PATF has done commendable work helping Pennsylvanians with disabilities contribute to our communities and our Commonwealth.”

- Governor Tom Corbett

“PATF is working toward my goal of creating a better quality of life for all Pennsylvanians by helping people get the devices they need to live more independently. Every individual should have an equal opportunity to contribute to the success of Pennsylvania.”

- former Governor Edward G. Rendell

“There is no more vital challenge than ensuring that all Pennsylvanians have an opportunity to participate fully in the workplace and in our communities. Thank you PATF for your leadership in helping our citizens obtain independence.”

- former Governor Tom Ridge