2017-18 ANNUAL REPORT

CELEBRATING 20 YEARS!

Funding Solutions for Independence
Dear Friends,

Pennsylvania Assistive Technology Foundation (PATF) is celebrating its twentieth anniversary this year, and we are thrilled to be able to share this historical moment with you.

We have included a timeline of our major milestones in the centerfold of this new 2018 Annual Report. You’ll see that in the course of the past 20 years we have created programs that have resulted in helping more than 14,000 Pennsylvanians acquire the assistive technology devices they wanted. Our loans have helped people with disabilities and seniors purchase hearing aids, adapted vehicles, stair glides, wheelchairs and scooters, tablets and computers, roll-in showers, adapted bicycles, smart home devices and so much more! And, our commitment to reporting repayments to the credit reporting bureaus has meant that we’ve helped all of our borrowers improve their opportunities for employment, living in their own home, and getting a credit card that carries a lower interest rate.

Remembering our past for a joyous moment of celebration does not mean we have stopped planning for the future. This past year has been no exception in our forward progress, as you’ll see evidenced by the stories and data recapped in this report. And there is still much work to be done so that people with disabilities can live more independent and satisfying lives. We are particularly excited about Smart Homes Made Simple, our generic smart home technology project; our expanding library of financial education products; and our Money Clubs for youth who are transitioning into adulthood. Our new outreach efforts into the Spanish-speaking community will also be at the front and center of our work for the next several years.

These past 20 years have been full of opportunities, pleasant surprises, and growth. We remain committed to working with the disability community to create programs that are meaningful and respond to our ever-changing world of technology.

Susan Tachau   Derek Baker
Chief Executive Officer President

PATF’s mission is to provide education and financing opportunities to people with disabilities and older Pennsylvanians, helping them to acquire assistive technology devices and services that improve the quality of their lives.

Exciting New Directions

Greater Loan Capacity
With renewed contracts with three partner banks, we offer fee-less, low-interest, affordable loans for assistive technology. This provides an opportunity to people who may not have access to other funding resources or may not qualify for a traditional bank loan.

Expansion of Financial Education Program
Our comprehensive financial education curriculum for people with disabilities, Cents and Sensibility: A guide to money management, has a new educator’s companion manual and is the basis for a third pilot training program for young adults transitioning into independent living.

Smart Home Technology
This year we brought together an advisory committee of individuals with varied expertise and personal experience with smart home technology. Our goal is to promote the integration of smart home technology as assistive technology into people’s lives. Learn more at: www.SmartHomesMadeSimple.us.

Spanish-Speaking Outreach Initiative
As part of our efforts to reach a greater number of Pennsylvanians in the Spanish-speaking community, our marketing materials, Cents and Sensibility, and website are now available in Spanish. We have also employed a full-time staff member whose first language is Spanish.

PATF at a Glance

What is Assistive Technology?
Assistive technology (AT) is any item, piece of equipment or product system, whether acquired commercially, modified or customized, that is used to increase, maintain, or improve the functional capabilities of individuals with disabilities.

Who We Help
PATF helps Pennsylvanians of all ages, all income levels, and all disabilities. We have successfully helped at least one person from every county in Pennsylvania. Materials and consultations available in Spanish.

How We Help
PATF provides financing for AT devices and services. We also provide information and assistance about other possible funding resources, as well as financial education.
PATF’s programs are available to Pennsylvanians of all ages, all income levels, and all disabilities.

**Loans and Financing Options**

**Low-Interest Loans**
Loan amounts between $2,000 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.

**Mini-Loans**
Mini-loan amounts range between $100 and $2,000, 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 $35,000. 31% of low-interest loans were guaranteed by PATF in 2017.

**Information and Assistance (I&A) Services**
PATF staff provides information about assistive technology, funding resources, tips on how to access public and/or private resources, and recommended vendor companies.

**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.

Seven Funding Assistance Coordinators located across Pennsylvania support PATF staff by making local connections with other service providers as well as working one-on-one with local borrowers.

**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 credit worthiness.

*Cents and Sensibility: A guide to money management,* the first and only comprehensive financial education book for people with disabilities, is available as an interactive website at www.StudyMoney.us, as a downloadable PDF at www.patf.us, and in print in both English and Spanish. In 2017, PATF released a companion educator’s manual for teachers who wish to use *Cents and Sensibility* in the classroom.

**2017 BY THE NUMBERS**

<table>
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<tr>
<th>Total Loans</th>
<th>People Helped Through I&amp;A</th>
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<tr>
<td>269</td>
<td>1,064</td>
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<tr>
<th>Total Dollars Extended in Loans</th>
<th>Approximate Dollars PATF Helped Borrowers Save Through Referral to Other Funding Resources</th>
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<td>$1,209,109</td>
<td>$1,000,000</td>
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<tr>
<th>People Helped with Low-Interest Loans Worth $1,050,362</th>
<th>Outreach Activities</th>
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<td>122</td>
<td>480</td>
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<th>People Helped with Mini-Loans Worth $158,747</th>
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<td>147</td>
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“I congratulate PATF on twenty years of service to the people of Pennsylvania. With each loan PATF has empowered people with disabilities to be more independent, be part of their community, find meaningful employment and pursue their dreams.”

—Tom Ridge, Former Governor

1998–2018 | 20 YEARS

14,000 Pennsylvanians served by PATF programs since 1998.

53% of borrowers considered low-income (annual income below 200% Federal Poverty Guidelines).

99.5% of borrowers would use PATF again and would recommend PATF to a friend or family member.

$36,266,048 DOLLARS LOANED

1.8% LOAN LOSS RATE

Types of AT Funded

- 35% Adapted Vehicles
- 30% Hearing Devices
- 15% Home Modifications
- 8% Computers/Tablets
- 4% Daily Living
- 4% Farm Equipment
- 2% Durable Medical Equipment
- 2% Vision
- 1% Scooters

Technology holds great promise for people with disabilities. We will continue to bring that promise to life.”

—Susan Tachau, PATF CEO

FUNDING SOLUTIONS FOR INDEPENDENCE

1998–2018

PILOT PROGRAM Launches pilot Money Club in Narberth, PA to teach young adults with disabilities about money management.

SMART HOMES Forms a Smart Home Advisory Committee and launches www.SmartHomesMadeSimple.us.


FINANCIAL EDUCATION Publishes educator’s companion guide for Cents and Sensibility.

Money Club West is held in Pittsburgh, PA.

Translates all financial materials into Spanish.

FIRST LOAN In October, Harold Fry of Lancaster, PA gets a loan for a home modification.

MINI-LOAN PROGRAM Establishes mini-loan program, offering 0% interest loans up to $500.

1,000th Borrower

FAC PROGRAM Establishes statewide support through the Funding Assistance Coordinator (FAC) program.

$1 MILLION raised

INFORMATION & ASSISTANCE Officially incorporates I&A program, helping borrowers make informed decisions and promoting consumer choice.

100th Borrower

FIXED INTEREST RATE OF 4.5% Establishes a fixed-interest rate for borrowers that is below usual market rates.

$10 MILLION raised

John of Allegheny County receives a low-interest loan for an outdoor ramp.

George of Monroe County receives a guaranteed loan for an adapted vehicle.

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John of Allegheny County receives a low-interest loan for an outdoor ramp.

John of Allegheny County receives a low-interest loan for an outdoor ramp.

First bank partnership formed.

First state appropriation so PATF can guarantee loans.

Program Launch

Incorporates as a consumer-directed Alternative Financing Program (AFP).

Creates affordable, no-fee loan program.

Program Launch

100th Borrower

CDFI CERTIFIED Becomes state & federal Community Development Financial Institution (CDFI) committed to providing financial & educational programs to low-income individuals.

$30 MILLION raised

FINANCIAL EDUCATION Publishes the first and only financial education book of its kind, Cents and Sensibility: A guide to money management.


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As he works hard to finish his undergraduate degree, Tyler Morris could be described as a leader as much as he is a student. President of the campus Pride Alliance, student representative on the LGBTQ Faculty and Staff Advisory Board, LGBTQ+ student representative on the campus President’s Diversity Committee, and former Freshman Orientation Leader are just a few of the titles Tyler has held so far in his college career.

“I really enjoy working with students, especially those who are just starting their college experience. I want all students to feel welcome here, regardless of their race, sexual orientation, gender identity or expression, religion, disability, etc...” says Tyler.

While Tyler is committed to this goal, he worries about the reality of working with a chronic illness. Tyler has a rare neuromuscular/autoimmune disease called Myasthenia Gravis (MG), among other health issues. As a student, Tyler sometimes has to miss class due to fatigue, exhaustion, and pain. Specific symptoms vary from person to person, and for Tyler, MG makes walking longer distances difficult.

This is why Tyler credits his new scooter with the opportunity to finish his degree. After his 15-year-old scooter’s brakes and various parts were failing, and insurance denied his claim, he started an online fundraiser to buy a Golden Companion II Full Size 3-Wheel Scooter. At the end of the summer, with classes fast approaching and only half the money raised, Tyler and his family applied for a PATF loan to cover the rest of the cost. This scooter disassembles easily for transport and will do well in the snowy northwestern Pennsylvania winters with its high ground clearance.

Tyler also uses a cane for support while walking, a shower bench and grab bars for stability in the bathroom, a ramp to make it easier to enter and exit his home, and automatic doors on campus building entrances for hassle-free entry. “Assistive technology has allowed me to continue to pursue my dream of a college degree and my goal of helping other students. As it helps me get to and from classes, and get to those meetings to plan events and give my input on diversity on our campus.”

Tyler Morris
Tyler is using his assistive technology to achieve his goal of earning his undergraduate degree while staying involved in campus life.

*LGBTQ+ stands for Lesbian, Gay, Bisexual, Transgender, and Queer plus any other sexual orientation and gender identity that isn’t covered in the “LGBTQ” acronym.

“Assistive technology has allowed me to continue to pursue my dream of a college degree and my goal of helping other students.”
Linda continues to safely live in her own home using her assistive technology.

When Linda called PATF for help, she wasn’t sure what she wanted, but she knew she needed something. Recently, Linda was diagnosed with chronic kidney disease, resulting in short-term memory loss and balance difficulties. She worried about falling while navigating the bumpy streets of Philadelphia, and she wanted to know what she could do to prevent unwelcome flooding from her bathroom sink. After washing her hands, she would forget to turn off the faucet, and water from the flooded sink had ruined her flooring twice. Despite suggestions to move into a nursing home, Linda gave us a call, hoping we could help her find a way to stay in her own home. Looking for a way to convey the weight of this decision, she once proclaimed, “I would rather lay down in the middle of Broad Street than move into a nursing home!”

We helped Linda enroll in a program that provides services to people who have disabilities and are aging so that they can continue to live in their own homes and be active in the community. For Linda, this meant she could get an assessment from a physical therapist for a quad walking cane that provides greater stability when strolling around town. We also helped Linda take out a mini-loan to purchase a magic-eye faucet in the bathroom. Now the water stops running when she moves away from the sink, and Linda is happily and safely living in her own home.

“I am so grateful to PATF for helping make it possible for me to live in my own home.”

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Donations January 1 through December 31, 2017

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Organizations
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Mercer PA Dept. of Labor and Industry Office of Vocational Rehabilitation
PA Developmental Disabilities Council
Philadelphia Foundation
PiAT (Institute on Disabilities at Temple University), funded by AIC, U.S. Dept of Health & Human Services
Reed Smith, LLP
UBS Employee Giving Program
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