IMPACT REPORT

2019–2020
Dear Friends,

We are very excited to share our organization’s growth over the last year in this Impact Report. This past year we focused special attention on improving access to information, so that people with disabilities can have the tools they need to live independent and productive lives. We created two new publications: Funding Your Assistive Technology: A Guide to Funding Resources in Pennsylvania (which identifies funding sources for assistive technology (AT)); and the 6th edition of Cents and Sensibility: A Guide to Money Management (a primer on financial education focusing on people with disabilities).

In October, we brought together 228 individuals with disabilities, family members, policy makers, and advocates for Pennsylvania’s first Conference on Financial Empowerment for Individuals with Disabilities. Participants discussed the different components of financial education and formulated “next steps” for the coming year. Look for a new financial education website that will accompany our curriculum this fall!

As we write this, however, our focus has shifted, so we can address the needs of our loan applicants and borrowers during this devastating COVID-19 pandemic. Applications for our loans have not slowed and we are committed to continuing to provide access to affordable financing. We’ve created a special fund that will allow us to extend rescue payments for loans for up to 6 months should borrowers experience financial hardship such as a health emergency or job loss.

Our programs create solutions for acquiring AT. This year’s annual report demonstrates our success in 2019, as our cumulative loan portfolio exceeded $40 million to just under 4,000 Pennsylvanians since 2002. This could not have been achieved without the generosity of the General Assembly, the Community Development Financial Institutions (CDFI) Fund, our foundation partners, and individual donors.

In spite of these uncertain times, we remain optimistic about our programs and what they will continue to do for Pennsylvanians with disabilities and seniors. We know the power of AT—these devices make a world of difference.

Susan Tachau
Chief Executive Officer

Nancy Murray
President

**EMPOWERMENT**

**AUTONOMY**

**INCLUSION**

**RESPONSIBILITY**

**KNOWLEDGE**

**INDEPENDENCE**

**IMPACT**
“It’s the difference between being able to listen to the radio in my car, and not being able to understand what they’re saying; going to the grocery store and asking the clerk where to find something and understanding their answer. **Having hearing aids... it’s a life-changer at my age.**”

**BOB**
LOCATION: Chester County
LOAN: Low-Interest
AT: Hearing Aids
PROGRAMS THAT MAKE A DIFFERENCE

FINANCIAL LOANS FOR ASSISTIVE TECHNOLOGY

Our credit building loans offer fair and flexible terms with no fees to older Pennsylvanians, people with disabilities, and their families to purchase the assistive technology that helps them go to work, attend school, participate in the community, and live in their own homes. Our staff works directly with applicants to help them determine the lending options that best suit their goals and financial objectives.

Our MINI-LOANS cover amounts between $100 and $2,000, with a 0% interest rate and repayment terms as low as $20 per month. A partial Mini-Grant may be available in conjunction with a Mini-Loan to borrowers who meet eligibility based on their income or the type of device they’re purchasing. PATF is the direct lender for this program.

Our LOW-INTEREST LOANS cover amounts between $2,000 and $60,000, with a fixed 3.75% interest rate and repayment terms based on the useful life of the device. Our staff assists the borrower with the application, provides financial education, and approves the loan before placing it with a partner bank whose funds are used for the loan.

If an applicant’s overall credit does not meet conventional lending standards, PATF may guarantee a Low-Interest Loan up to $35,000 with the same low interest rate and terms.

SUPPORTING OUR BORROWERS

PATF provides rescue payments on a case-by-case basis to borrowers who are experiencing a temporary financial hardship, such as during the COVID-19 pandemic.

INFORMATION & ASSISTANCE (I&A)

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

FINANCIAL EDUCATION

We provide financial education to applicants and borrowers in an effort to increase their understanding of money matters as well as improve their overall creditworthiness. We also promote financial education for people with disabilities to the broader community, and our resources are available online at no cost.

SPECIAL PROJECTS

GENERIC SMART TECHNOLOGY PROJECT

is a project to increase public awareness about this technology, work with developers to incorporate universal design in new devices, and provide information about funding resources so that people can acquire these devices.

COMMUNITY HEALTHCHOICES OUTREACH

is a project to educate Pennsylvanians about the services (including access to assistive technology) that are available under the Commonwealth’s new Medicaid managed care waiver program, Community HealthChoices.

“When I applied for the PATF loan, I was really relieved to see that it didn’t have fees or interest. Having the right equipment to use with my service dog, Clover, allows me to be the most independent—I’m going more places on my own now and spending more time in places I couldn’t have before.”

SAM
LOCATION: Allegheny County
LOAN: Mini
AT: Equipment for Service Dog
Over 4,000 people attended PATF educational and informational trainings

JESSICA
LOCATION: Cumberland County | LOAN: Low-Interest | AT: Scooter and Lift

“...it would be freedom, mobility, and gratitude.”

Jessica has ocular myasthenia gravis, among other neurological conditions, which affect her ability to walk and she falls frequently. Previously she was an athlete, regularly running 5k’s, skiing, skating, and mountain climbing. But when she became sick, her life changed dramatically. Even with the support of an aide, simply walking the boardwalk like she used to with her rescued greyhounds wasn’t possible. “It used to bring me so much joy. Now I can’t even walk down the block. I missed it viscerally,” she said.

Jessica wanted a scooter. But, without a way to transport it, she would be limited in her ability to use it. With help from a local vehicle modification company, Jessica and her husband found a lift for their minivan that was exactly what she wanted—no long, cumbersome ramps, no expensive modifications to the van’s floor height, and they could park in any parking space as long as there was enough room to drive the scooter up along the rear door. “It could not be easier, it’s all automatic and remote control,” Jessica said.

But Jessica’s budget was tight. She had worked in nonprofit advocacy all her life, spending the majority of her career running the largest shelter for battered women and children in Washington D.C. Now, receiving Social Security, Jessica explained, “I would not have been able to afford to pay what this would’ve cost me without PATF picking that up. It was outside our income.” Jessica used a PATF Low-Interest Loan to purchase the scooter and lift in the spring of 2019. In addition to getting back to the boardwalk, she uses the scooter to continue her volunteer work traversing her neighborhood to register new voters, and to join her husband and grandson on “walks” around the block. “Freedom, mobility, and gratitude. I’d say gratitude is probably the biggest thing. This scooter is a godsend. I’m really happy to have it.”

If I could tell you in three words what this loan means to me, it would be freedom, mobility, and gratitude.”

JESSICA
2019 BY THE NUMBERS

323 loans extended for AT across Pennsylvania:

$2,234,326 extended in loans for AT

1 in 4 PATF borrowers have poor credit or are credit invisible, and were denied by traditional lenders

Over 4,000 people attended PATF educational and informational trainings

1,494 people received information and assistance about AT funding resources
With the loan we got from PATF we were able to enclose our back yard with a fence. As parents we are able to relax and enjoy our yard now knowing our son is safe.

Julie’s son Sam has autism and frequently darts and wanders away. “He will take off towards traffic when we take him to local parks or soccer fields to play. He also runs to the street when playing in our back yard,” Julie explained. In addition, Sam takes certain medications for other health conditions that have the side effect of hyperactivity. “He really needs a big yard to run in,” Julie said. Sam loves to run and climb, but for his safety Julie and her husband felt stuck keeping him inside. “We were feeling like we lived in seclusion,” Julie said. Julie and her husband decided a fence for their back yard would be the perfect solution. After searching for funding and coming up short, they were referred to PATF. With only one income after Julie quit her job to take care of Sam, they appreciated the low interest rate and extra time to pay off the loan.

“With the loan we got from PATF we were able to enclose our back yard with a fence that is too tall for Sam to climb. We can now invite friends and family over for cookouts and backyard fun, such as water balloon and squirt gun fights, soccer and kickball, and just running around the yard. Our son can play outside and get exercise without putting himself in danger. As parents we are able to relax and enjoy our yard now knowing our son is safe. We have had our fence since April 2019, and it has improved the quality of living for our whole family, not just Sam. He can go outside into our back yard and play just about every day and be safe.”
“This is probably the most important conference you could be at. Whether we want to say it or not, money is power. Money is our voice. Without money, we are overlooked as consumers, as people that can make changes, and so we are, in fact, slaves to the system. I think it is vital for all of us to use where we are, right in this moment, to make change.”

—DR. JOSIE BADGER

PATF’S FIRST CONFERENCE ON FINANCIAL EMPOWERMENT FOR INDIVIDUALS WITH DISABILITIES

Money plays a critical role in our daily lives, but many people have not had the opportunity to learn effective money management skills. People with disabilities are no exception and often face additional financial challenges. Vision for the Future provided a review of the components of financial education, as well as an opportunity for collaboration and discussion among stakeholders on how to make these tools more available moving forward.

PRE-CONFERENCE SESSION

On October 2, a pre-conference session was held for 25 people with disabilities and their family members to review the following day’s agenda, as well as key terms and concepts. At the end of the session, attendees had the chance to reflect on what they had learned and what financial empowerment means to them. Roc, shown below, wrote, “Financial Empowerment is... being able to make my own decisions about my life; being in control of my own future; being able to manage my very own finances for myself.”

“In this day and age, financial education is important for absolutely everyone. It’s especially important for individuals with disabilities because in addition to the regular challenges all of us have, they face additional challenges when it comes to things like purchasing assistive technology. The most important answer here is partnership. Organizations like this one [PATF] are key for us to continue to make progress.”

—PA TREASURER JOSEPH M. TORSELLA
THANK YOU!

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EVERYTHING WE DO IS POWERED BY OUR COMMUNITY—OUR PASSIONATE SUPPORTERS, BOARD MEMBERS, AND STAFF. IN 2019, THAT COMMUNITY GREW LARGER, MORE PASSIONATE, AND MORE GENEROUS THAN BEFORE. THANK YOU.

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ACHIEVA Family Trust
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Affordable Housing
Employment and Recreation
Inglis
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PA Health & Wellness
Rehabilitation & Community Providers Association (RCPA)

EMPLOYER SUPPORTING PROGRAMS
Phoenixville Community Health Foundation

FELLOWSHIP SUPPORT
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CAPITAL CAMPAIGN SUPPORT

IN-KIND DONORS
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The Arc of Pennsylvania

Diagram: Jessica Huddy | Photography: Pritt-Bradford/Alain Hancock, Andrei Howard, Kristen Lang, Jessica Strom

THANK YOU!

“Earlier this year you granted my family and me the funds necessary to construct a ramp to the upstairs of our home. But you did much more than that. Now that I am free to come upstairs, we eat dinner as a family, we laugh together, and most importantly, mom’s happy (and when mom is happy everyone’s happy) and for that I cannot thank you enough.”

ALEX

LOCATION: Clearfield County | LOAN: Low-Interest | AT: Ramp and Accessible Porch

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Pennsylvania Assistive Technology Foundation (PATF) is a state and federally-certified Community Development Financial Institution (CDFI) and is the Commonwealth’s designated Alternative Financing Program (AFP) under the federal Assistive Technology Act. PATF is one of 42 AFPs and state financing entities in the U.S. and territories.

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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