



FREEDOM



ACCESS



CHOICE

Creating Comfort, Ease and Accessibility on the Home Front

Home sweet home." "There's no place like home." These familiar phrases tell us that an ideal home is a place of comfort and security that accommodates our individual needs and preferences. It's no wonder that home improvement projects—large and small—are almost always ongoing. Families grow, households shrink, interests and priorities change—and new technology and products become available. We are continually adapting our home environment to reflect our current interests, and enable

us to perform daily activities more quickly, conveniently and with greater ease.

For people with disabilities, home improvements are all that and more. Simple modifications such as grab-bars, stair glides, or ramps can dramatically change the feel of a home by improving access, or creating access where there was none. The good news is that there are increasingly more new and improved devices available to remedy accessibility issues, and in some instances, there may be funding available to help with the costs.

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Peter Kennedy

We are quickly approaching that time of year when most of us will break from our daily and weekly routines to observe one or more traditional holidays that have spiritual or important ritual meaning. The method of observation may vary for each holiday, but there is a commonality in the spirit of this season. Arriving at the close of the calendar year, it is a wonderful time to take stock of what we have accomplished and have received during the year. We gather together with family and friends to celebrate what is truly important, to give support, and remember that we share many common goals with those around us. It is also an opportunity to recharge before the New Year.

At PATF, we too, see ourselves as a family or community with a common goal shared by others: To create more independence and freedom for those who have disabilities. And, we are always expanding our community by reaching out to others who could benefit from assistive technology, but do not have resources to obtain what they need.

As you read through this issue you will see we have much to be thankful for. In the past four months 77 individuals have secured new independence through low-interest loans to purchase hearing aids, adapted vehicles, home modifications and other vital assistive technology devices and services.

You will also note that we work as a community with other agencies across the state.

As most people with disabilities well know, finding funding resources is like navigating through a complex maze. We truly value our collaborative work with other agencies that help us identify alternate funding sources, and provide outreach and individualized assistance to people of all ages and disabilities throughout Pennsylvania.

We are happy to welcome three new people to the PATF family. Mary Davis will be helping out in the PATF office, and Marian Baldini and Keith Williams have joined our board. You can read more about them on page 13.

I invite you to become a more active member of our PATF community, if you have not already done so. We look forward to your feedback regarding the services we offer and we are always looking for new resources to share with others. In the spirit of the season, I also invite you to consider making a gift to PATF in honor of, or in memory of someone. Your donations will go a long way toward helping others in the community.

Enjoy the holidays.

Dear Gretchen, Gabriel & Susan,

Thank you for your kindness and support of our family. Because of your help, we are now able to take care of Jack much better in our new house.

We appreciate what you do to help families like ours all over PA—Happy New Year & Thank You!

Al, Anne, Jack & Cara Freedman

Creating Comfort, Ease and Accessibility on the Home Front

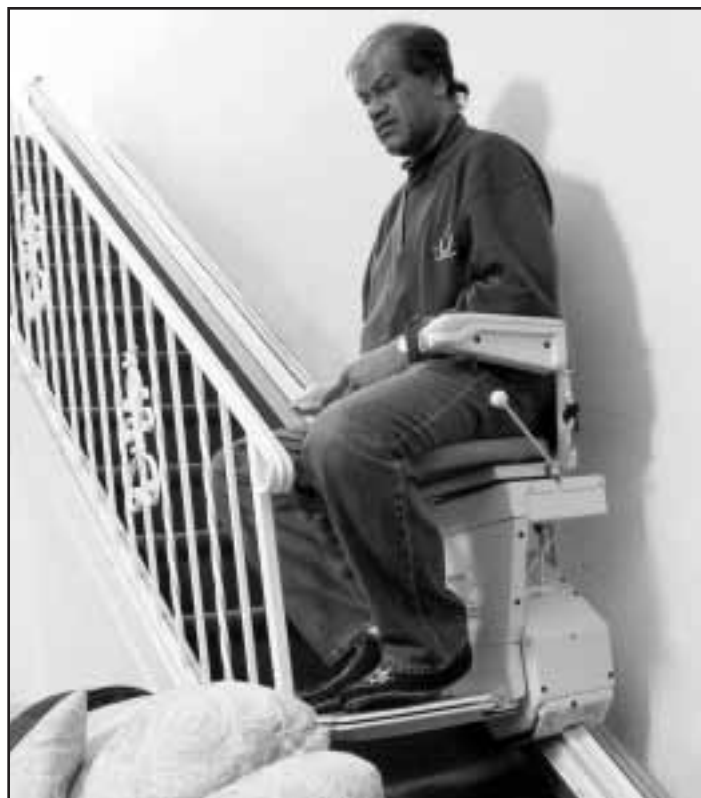
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Ramesh Ramnathsingh, who is blind and uses a wheelchair, had his first stairglide installed in 1998. "It did work well," he says, and it provided him with the assistance to navigate independently throughout his home. However, because the stairglide was "previously owned," it needed to be replaced in 2002. The second time around, Ramesh purchased a new stairglide with a PATF loan. "The new stairglide takes up less space on the stairs," Ramesh says, leaving room for his Labrador retriever to also climb the stairs as he does—oftentimes running ahead to greet him at the top. Because the newer model is sleeker, there is space for Ramesh to stand and pivot independently as he transfers from his wheelchair to the stairglide.

Simple modifications such as grab-bars, stair glides, ramps or a mail drop-box can dramatically change the feel of a home by improving access, or creating access where there was none.

LIKE MANY PEOPLE who come to PATF for a home modification loan, Theo Braddy, executive director of the Center For Independent Living in North Central Pennsylvania, used another funding source in conjunction with a PATF loan to fund his home modification. Theo, who is a wheelchair user, was eligible for funding assistance through the Office of Vocational Rehabilitation (OVR).

However, because the bathroom was an addition rather than a modification to an existing bathroom, he could not use



Ramesh Ramnathsingh purchased a new stairglide with a PATF loan.

OVR funding for the actual construction of this room. The PATF loan paid for the actual construction and OVR funding paid for the adaptive equipment that is used in the bathroom.

THEO IS HAPPY WITH his decision to forfeit the funding he could have received for modifying the existing bathroom in order to have a bathroom that really works for him. "You tend to be concerned about your wheelchair crashing into cramped spaces," he says. The addition was necessary to provide him all the space he needs. "This was one of the best things I've done to improve my quality of life. It was one of my best investments."

Regarding the PATF loan process, Theo reports, "It was great! Gretchen was very timely in getting the loan approved. I wish everything worked that smoothly," he says.

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PA's Housing Trust Fund: Counties Can Raise Funds for Affordable & Accessible Housing

Under current Pennsylvania law, every county has the option to raise money to fund affordable and accessible housing by increasing its fees for recording deeds and mortgages. The extra monies can then be used to fund construction of affordable housing, including units that are accessible to people with disabilities. These monies can also be used to modify existing units of affordable housing in order to make them accessible.

Currently, 51 of the 67 Pennsylvania counties have established such programs, which are known as "Pennsylvania County Affordable Housing Trust Funds." Although the design of these programs varies, three-quarters of the counties will accept requests for financing housing modifications from individual citizens.

To be eligible for these programs, your income must be below the county's average level.

FOR MORE INFORMATION about the Housing Trust Fund in your county, contact your county's community development office or its housing and redevelopment authority. Tell them you want to know more about the Act 137 program. If your county does not currently participate in the affordable housing trust fund program, contact your county commissioners and ask why not. Additional information is also available from the Pennsylvania Housing Finance Agency at 717-780-3800. Or you can visit the PHFA website at www.phfa.org, click on "Act 137 Report" under "Housing Resources."

In the Spirit of the Season...Consider a Gift to Help Others

This holiday season, give the gift that truly keeps on giving. Make a gift to PATF in honor of or in memory of someone special. Your donation will help others in the community acquire the assistive technology to help them do the things they want to do.

You can designate your gift toward the low-interest loan program, the mini-loan program or the mini-grant program. Just complete the form at the right and mail it back with your donation.



Count Me In!

Yes, I want to support the good works of the Pennsylvania Assistive Technology Foundation. Enclosed is my tax deductible contribution.

\$200 \$100 \$50 \$25 Other _____

I would like my gift to help the following PATF program:

low-interest loan mini-loan mini-grant all programs

I would like to make this gift in honor of or in memory of:

Donor information

Title: _____ Name: _____

Address: _____

City: _____ State: _____ Zip/Postal Code: _____

When we receive your donation, we will send you an acknowledgement for tax purposes.
THANK YOU!

Constructing a Plan for Home Modifications

Home modifications are the second most common type of assistive technology funded by a PATF loan, following adapted vehicles. There are many reasons why this is so. Children grow and need more space. Adults grow older and need more assistance to cope with diminishing mobility, hearing and vision. The needs of people with disabilities also change over time. New and improved technology promises improved accessibility and ease.



Our ramping fits very nicely into the landscape design,” says Debbie McAneney. “The family’s ranch-style house offers indoor and outdoor accessibility to thirteen-year-old Ryan.

“It’s what a house is all about—making it as comfortable as you like, and as you need,” says Klara Carlisle who financed a kitchen modification with assistance from the National MS Society and a PATF loan.

As more commercial accessible housing is constructed, and more people make accessible modifications to their homes, there are more examples to build upon and learn from. Like any home improvement project, more extensive modifications need more planning, coordinating and research. But whether you are planning a simple or complex home modification, it pays to research your options so you know what is available and what outcomes you can realistically expect. Planning can also help you avoid some of the common pitfalls. Here is what some PATF borrowers have to say about why they chose the modifications they made and their satisfaction with the process.

“It’s what a house is all about—making it as comfortable as you like, and as you need,” says Klara Carlisle who purchased

a new home in Reading several years ago. She has already made several modifications, and is planning to reconstruct a bathroom which she already had modified once. The first modification did not meet her needs. “I need to be comfortable getting in and out of my bathroom. It’s very important,” she says. She did, however, have more success with another home modification project that she funded with a PATF loan and a grant from the Greater Delaware Valley Chapter of the National MS Society to make her kitchen accessible. Klara, who uses a wheelchair and loves to cook, is very happy to have access to her stove and kitchen cabinets now. However, the process was not all smooth sailing, nor was the outcome exactly what she expected.

She asked for lowered kitchen cabinets. “They were lowered a little bit, but not

Continued on the next page.

Constructing a Plan for Home Modifications

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enough," she says. She requested her counter tops be a specific height. "I asked them to build the stove and countertops as low as my kitchen table. I said, 'This is my kitchen table. Use it as a guide. My kitchen table is perfect.' They built it higher than I wanted it." Like the cabinets, the stove is accessible to her, but not as accessible as she would have liked.

Overall, Klara says her kitchen is much more accessible than it was. And she felt the contractors did a lot of work for little money. "They did a lot of work. I felt sorry for them," she says. She hired a contractor who provided a low bid for the job. With hindsight, she recommends using contractors with more experience.



Ryan McAneney and the family dog "Charlotte" use the indoor elevator to travel to the basement level family room.

I t's essential to have a good plan before you start.

Debbie Baker-Schroat recently took out a PATF loan to make home modifications that include having a bathroom modified for a second time. The first modification was funded through a waiver program, and she was not permitted to choose her own contractor. That is where she feels the problems began. When the job was complete, her daughter could not fit comfortably into the bathroom without banging her knees. Debbie did not feel she had much recourse, and was exhausted from arguing with the contractor about his work.

"Now I HAVE TO borrow money to pay for a modification that will work," she says. This time she chose the contractor

she will use. "I didn't choose him initially because his price was a little higher," she says. "But, I know he's done this work before. He came to the house several times before starting the job, and he's always gotten back to me immediately. He's just been more willing to listen to me than the other contractor," she says.

SO HOW DIFFICULT is it to build an accessible addition or modify an existing room? Does it take special skill? "No. Accessible construction is not difficult. You just have to change your thinking a little," says Kevin Kelly who owns J. Kevin Kelly General Construction and builds both commercial accessible housing and accessible additions and modifications to private residences. "If you're building

commercial ADA housing, you follow ADA guidelines. In residential, it's even simpler; it's whatever the homeowner wants. If the contractor didn't build a counter to the right height, or widen the doorway to your specification, it's just poor workmanship. It isn't any more difficult to build to one height or width over another." One area that can be tricky, according to Kelly, is "wet-bed" floors, which are necessary for accessible showers. He recommends people hire someone experienced in laying that type of floor.

AND WHAT ABOUT the many small details that arise during the construction that an inexperienced person may not think of in the planning stages? "It's essential to have a good plan before you start," says Kelly. "There shouldn't be any surprises for the homeowner. If you're building an addition, start with a good architect. If it's a modification to a kitchen or bathroom, the contractor should draw up a plan with your specifications spelled out," says Kelly.

"Accessible construction is not difficult. You just have to change your thinking a little," says Kevin Kelly who owns J. Kevin Kelly General Construction.

Debbie McAneney would have appreciated some more assistance with planning her home modification. She and her family moved into a ranch home several years ago, which they modified to make fully accessible for her young son who uses a wheelchair. Debbie is very happy with the results. "Our ramping fits very nicely into the landscape design.

People generally compliment that," she says. With the exception of the kitchen, the house is fully accessible to her son.

"It's difficult," she says. "However, if I had to do it over again, I'd get someone who had more experience." Regarding the elevator company she used to install an elevator to the basement, she says, "They are very helpful if you know what you want. But, it can be difficult to know what you want, if you haven't really seen it yet."

ON THE OTHER HAND, there were things Debbie absolutely knew she wanted, but sometimes found it challenging to convey that to others. "It was difficult to convince the contractors we needed 36" in every doorway." Similarly, she wanted the driveway to be large enough to accommodate a wheelchair lift, plus a car, and allow for a wheelchair. "Many people were admonishing that you can't have that much tar right outside your home, because it won't look good. But the driveway has proven to be one of the greatest things."

Wheelchair users may have difficulty ambulating from one room to another, if the transition from one floor surface to another is dramatically different. Debbie found that floor surfaces were a very complex issue to work around, and had to change her plans midway through the project because the contractor could not make smooth and level transitions from one room to the next.

MANY OF THESE PITFALLS might have been avoided, according to Robert Trinkley, Vice President of "Complete Carpentry" by using a general contractor to oversee the entire project and interface with all contractors, and insure guidelines

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Pennsylvania Elks Join the PATF Funding Assistance Network

At PATF, our mission is to get assistive technology into the hands of those who need it. To help make sure that happens, we reach out to people who need our services and to those who live and work with them. The newest member of our PATF team, Elks Home Service Program nurses will help us do just that. Personal and individualized attention is what the Elks home visiting nurses provide to people with disabilities on a daily basis. We think it's a natural fit and a great way to reach people who might not otherwise know about the variety of assistive technology devices available to help them.

Personal and individualized attention is what the Elk home visiting nurses provide to people with disabilities on a daily basis.

This past October, PATF contracted with the Pennsylvania Elks Home Visiting Nurses to provide outreach and individualized assistance to people living in specific regions throughout the state. In their role as a PATF Funding Assistance Center (FAC), Elks nurses will help to assess people's need for AT in their home environment and make appropriate referrals when necessary. Like the other PATF FACs, the Elks Home Visiting Nurses will help people identify other funding resources in addition to PATF loans, and they will help applicants through the loan application process when needed.

PATF CONTRACTS WITH several other agencies throughout Pennsylvania to serve as Funding Assistance Centers. FACs provide outreach to increase public awareness of assistive technology, identify other funding resources that may be available in addition to, or in place of PATF loans, and assist people in completing the application process when needed. Elks nurses program will be especially useful in targeting rural areas and harder to reach people throughout the state. There are currently 12 home visiting nurses working in 35 counties serving as PATF funding assistance liaisons.

Elks nurses routinely provide free in-home assessments, resource connection and follow-up to people of all ages who were diagnosed with a disability before the age of 22. The nurses pride themselves on knowing how and where to find services and resources, and how to cut through red tape to get them. Because their work is dedicated solely toward providing individualized attention to each client, the nurses have the flexibility to provide maximum attention for each person they serve. To learn more about Pennsylvania Elks Home Service program, visit their website at www.paelks.com.

For more information about the PATF Funding Assistance Center in your area, please call our office at 484-674-0506; 1-888-744-1938 (toll free); 1-877-693-7271 (TTY), or www.patf.us.

Welcome!

Mini-Loan Program Provides New Funding Resource for Low-Cost AT

This past spring PATF launched a new "Mini-Loan" program to fund assistive technology devices and services costing between \$100 and \$1000. "We want to help people acquire these lower-priced items they normally wouldn't be able to finance with a loan,"



Sensory aids

Bank, the PATF mini-loans are now available to PATF borrowers at 0% interest.

People often simply do without some of these very essential pieces of technology.

"What we are finding," says Tachau, "is that people often simply do without some of these very essential pieces of technology." Many people with disabilities cannot afford to pay out-of-pocket for items such as seat lift chairs, portable ramps, flashing fire alarms, or adaptive computer software. "For example, we've funded a number of hearing aids through this mini-loan program for people who have needed one for a long time, but couldn't afford to pay for it," says Tachau. "And we believe there is a far greater need out there than what we've tapped into so far."

PATF mini-loans, like regular PATF loans, can be used in conjunction with other



Communication and memory aids

traditional loan due to credit history, the mini-loan offers more flexible guidelines than a traditional bank. PATF will consider an applicant's ability and willingness to repay a loan, as well as credit history and relevant financial circumstance.

"WE ARE VERY EXCITED about this program because it offers people who have no credit an opportunity to build credit, and people who have had financial difficulties due to their disability, an opportunity to rebuild credit worthiness. Applicants who might be declined for a loan in a larger amount, due to a high "debt-to-income" ratio, may be approved for a mini-loan because the monthly payments are smaller and easier to manage," says Tachau.

For people whose family income is below 150% of the federal poverty level, PATF may also provide a partial grant in conjunction with the loan. To learn more about the mini-loan program, call the PATF office at 484-674-0506; 1-888-744-1938 (toll free);

877-693-7271 (TTY). **Low vision aids**



Low vision aids

Creating Comfort, Ease and Accessibility on the Home Front

Continued from page 3.

THERE ARE A VARIETY of funding resources that may help with the cost of home modifications. Identifying those resources, however, can be difficult. Funding streams are often idiosyncratic, designated for people with specific disabilities or income levels, of specific age, geographic location or other personal criteria. And the perspective toward “consumer choice” varies significantly from one funding resource to the next. Some funding streams require participants to use pre-determined vendors; others have strict guidelines with regard to the style or size of a device that can be purchased. As anyone with a disability can tell you, what works for one person



“This is one of the best things I’ve done to improve my quality of life,” Theo Braddy says about his accessible bathroom he financed with a PATF loan.

will not necessarily work for another. Consequently, it can take a bit of ingenuity to use funding sources effectively and still get the accommodations you need.

Use Additional Home Mod Funding With Your PATF Loan:

You can reduce the amount of your PATF loan by also using grants from other agencies. Most grants have very specific eligibility requirements, cover only a small portion of the modification cost, and have limited funds for the year. Call the agency for specific details.

- **Department of Aging**, www.aging.state.pa.us
- **Department of Public Welfare**, www.dpw.state.pa.us/disable
- **Office of Vocational Rehabilitation (OVR)**, for people who are working or training for the workforce; www.dli.state.us
- **Affordable Housing Trust Fund**, available in most counties (see p. 4) 717-780-3800
- **U.S. Veterans Administration program** grants for veterans with service-related disabilities, www.gibill.va.gov click “home loans”
- **United Spinal Association**, www.unitedspinal.org
- **National MS Society/Greater Delaware Valley, Allegheny, & Central PA Chapters**, small grants for people diagnosed with MS, living in their service areas 1-800-FIGHT MS
- **JEVS**, small grants and free assessments for Philadelphia residents; call 267-298-1300

To learn more about funding options for home modifications contact:

- **Self Determination Housing Project (SDHP)**, 215-884-2091, Gail Hoffmann (see p.4)
- **PATF Funding Assistance Centers (FAC)**, visit www.patf.us for center nearest you; call 1-888-744-1938; 1-877-693-7271
- **Institute on Disabilities at Temple University**, Janice Knuth at the jknuth@temple.edu; call 1-800-204-7428 (voice/TTY)

Providers, if you would like to include your resource in future issues, contact Jamie Kelly at 1-888-744-1938 (V); 1-877-693-7271 (TTY); jkelly@patf.us

Constructing a Plan for Home Modifications

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are met and the customer gets what they want. Trinkley, who also constructs multi-unit accessible housing and makes accessible modifications to existing homes, rattles off acceptable types of floor surfaces for wheelchair users, acceptable measurements for lowered cabinets, as well as a number of other small, but important accessibility details to consider when making modifications.

"If a person cannot comfortably pick up his mail...we would install a drop-box inside the door. It's a simple fix."

MOST PEOPLE WITH DISABILITIES point out those ADA guidelines do not meet everyone's unique needs in terms of accessibility. However, a contractor familiar with ADA guidelines might be more apt to think about and problem solve accessibility issues such as power switches, accessible hardware for doorknobs or floor surfaces and adjust the modification to meet individual needs. "ADA guidelines are always changing," Trinkley concedes. "But you have to keep up with them." He gives an example of a solution to another accessibility issue. "If a person cannot comfortably open the door and use his wheelchair to travel down the ramp and pick up his mail, it's a simple fix. We would install a drop-box inside the door, at a height that allows the person in a wheelchair to retrieve the mail," says Trinkley.

"We are making decisions for a 10 year old," she says. "We would not likely have done it the same way for an older person."

Debbie also emphasized the importance of tailoring modifications to an individual's needs. The basement, which is now used as a family room and is accessible by elevator, can be easily converted to an apartment when her son reaches adulthood. "We are making decisions for a 10 year old," she says. "We would not likely have done it the same way for an older person."

**Dear Susan and PATF Board of Directors,
Yesterday was a very special day for me. It was Independence Day! Total Mobility installed my brand-new Bruno Wheelchair lift. I (had spoken) to every kind of agency that one could think of, to NO avail!
SOMEONE AT PATF WENT TO BAT FOR ME.
All of you, please give yourselves a nice pat on the back. I want to especially Thank Susan Tachau, sweet GRETCHEN Schubert, and THOSE BOARD MEMBERS WHO EMPATHIZED WITH MY BURDEN!**

**Sincerely,
Pastor Bob Leib**



PATF Executive Director Susan Tachau (left) PATF President Peter Kennedy (right) and past President Ken Mumma (front)

PATF Wins New Grant

PATF received a new grant from the U.S. Department of Education for expansion of the low-interest loan program for the purchase of assistive technology devices and services including adapted vehicles, ramps, wheelchairs, hearing-aids and more.

PATF offers:

- Low-interest loans (currently 4%) for assistive technology
- Extended repayment plans
- Information about other potential funding sources
- Free consumer credit counseling
- Mini-loans (0% interest rate) for loans under \$1,000
- Mini-grants for AT under \$1,000 for consumers who have incomes below 150% of federal poverty guidelines

PATF serves all people with disabilities, family members and older adults, regardless of where they live within Pennsylvania. PATF can help people of ALL income levels, but individuals must have an ability to repay a loan.

For additional information, call PATF at 888-744-1938 (toll-free voice); 877-693-7271 (toll-free TTY); www.patf.us.

PA Access Program Funds Home Modifications

The PA Department of Community and Economic Development (DCED) provides grants, called Access grants, to local municipalities and redevelopment authorities so that they can, in turn, provide grants to people with disabilities who need to make their homes accessible. Grants are available to people who have low or moderate incomes.

However, even though DCED has encouraged all counties and redevelopment authorities to apply for funding, some have chosen not to do so. In response to this, DCED recently awarded Self Determination Housing Project (SDHP) monies to administer a home modification grant program for eligible individuals who live in those areas not currently served by the Access program.

If you would like to know if your county currently participates in the PA Access program, contact Denise Cuthbertson at the Department of Community and Economic Development, 717-214-5341. For additional information about the SDHP program, call Gail Hoffman, SDHP, at 215-884-2091.

***Considering an Assistive
Technology Purchase?***

**CURRENT
INTEREST RATE**

4.0%



Please welcome **Mary Davis** who has joined our staff as the new operations assistant. She will work in the PATF office on a part-time basis helping to process loans, provide

funding resources and assisting applicants in the application process.

Mary has a daughter who was diagnosed with Lupus at age ten. Mary is an active volunteer for the Lupus Foundation, and participates in the "Lupus Loop," a 2.5 mile walk to raise money to help find a cure for Lupus. She also works part-time at a women's fitness center, and enjoys training women of all ages to become more fit and healthy.

Mary lives in Philadelphia with her husband Jerry and two daughters, Samantha and Heather.

PATF also welcomes two new members to its board



Marian Baldini joined the PATF Board in July 2005. Marian has extensive professional experience in serving older adults and people with disabilities, as well as

close personal experience with issues affecting people with disabilities. She has worked for over 25 years in the field and is currently the Chief Operating Officer for Home, Health & Work Services at JEVS in Philadelphia where she administers a personal assistant / home health

and attendant care program serving over 10 counties in Pennsylvania. Her credentials include an MBA with a concentration in health care, an MS in psychology, and is a PHR certified HR professional.

On a personal level, Marian was influenced by a family who has a positive "can do" attitude with an emphasis on "valuing everyone." Marian also has several family members with disabilities. Her related personal experience and family attitude inspired Marian to work in this field where she can have a positive impact on so many people.

Marian lives in Delaware County. She is married with two children, a son and a daughter, and one dog.



Keith Williams joined the PATF Board in July 2005. Keith brings extensive professional experience in serving people with disabilities. Keith has a physical

disability and first hand knowledge about many of the issues facing people diagnosed with physical disabilities.

Keith is currently the Community Organizer for the Northeast Pennsylvania Center for Independent Living in Scranton where he implements and oversees systems change, promotes ADA compliance and facilitates "Regional Action Teams."

Keith has a Bachelor's degree in Communications and a Master's Degree in Human Resources Administration.

PATF Supports “World Congress & Exposition on Disabilities”

From December 1, 2005 through December 3, 2005, the World Congress & Exposition on Disabilities will hold its annual exposition at the Pennsylvania Convention Center in Philadelphia. Attendees will be able to see demonstrations of the latest assistive technology products on the market, to network for job opportunities, learn about hot topics in the disability field, and speak with occupational therapists, physical therapists, teachers, and other allied professionals.

Presentations about specific disability-related issues will be offered throughout the three-day event. On Saturday, December 3rd, at 10:00 a.m., PATF Executive Director, Susan Tachau, will bring together a panel of experts from

Pennsylvania and around the country to deliver a presentation about alternative financing programs for assistive technology. PATF will host a booth during the three-day event in the “Assistive Technology Pavilion.”

Admission for the conference is free for those who register prior to November 26th. After November 26th, the registration fee is \$10. Participants may also attend a variety of special presentations, some of which offer continuing education units. There will be an additional fee to attend some of these special sessions.

The event is open to all. To register for the event or learn more about it, visit www.wcdexpo.com.

Tax Break For Local Businesses = More PATF Funding for Hearing Aids, Lift Chairs, Computers and More...

PATF was awarded tax credits under the Neighborhood Assistance Program (NAP) for the expansion of the PATF Mini-Loan/Mini-Grant program. Why is this exciting news? Businesses that pay Pennsylvania corporate tax can now contribute to PATF and receive a tax credit worth 50% of their PATF contribution.

The PATF Mini-Loan/Mini-Grant program has already helped finance hearing aids, strobe fire and smoke alarms, computers, lift chairs—and one adapted tri-cycle. You can read more about the Mini-Loan/Mini-Grant program on page 9. If you would like more information about this

exciting opportunity, you can contact Susan Tachau at 1-888-744-1938.

**Thanks to
Pride Mobility Products, Inc.,
Sovereign Bank, and
New Century Bank
for their generous
contributions to PATF!**

“People-First” Language Puts Disabilities in Their Rightful Place

Language is a powerful tool. The written and spoken words that we use and the images that we create reflect our attitudes, beliefs and assumptions. Language shapes the way those around us speak and act towards others. The use of appropriate language about people with disabilities

can be an important tool in building a community that accepts all people.

Appropriate language is language that is both accurate and sensitive. “People-first” language helps us remember that people are unique individuals and that their abilities or disabilities are only attributes, and do not define who they are.



The following “People-First” Phrases may serve as a helpful guide:

Say:

People with disabilities.
 He has a cognitive disability.
 She has autism.
 He has Down syndrome.
 She has a learning disability.
 He has a physical disability.
 She’s of short stature/she’s a little person.
 He has a mental health diagnosis.
 She uses a wheelchair/mobility chair.
 He receives special ed services.
 She has a developmental delay.
 Children without disabilities.
 Communicates with her eyes/device/etc.
 Congenital disability
 Brain injury
 Accessible parking, hotel room, etc.

Instead of:

The handicapped or disabled.
 He’s mentally retarded.
 She’s autistic.
 He’s Down’s; a Down’s person.
 She’s learning disabled.
 He’s a quadriplegic/is crippled.
 She’s a dwarf/midget.
 He’s emotionally disturbed/mentally ill.
 She’s confined to/is wheelchair bound.
 He’s in special ed.
 She’s developmentally delayed.
 Normal or healthy children.
 Is non-verbal.
 Birth defect
 Brain damaged
 Handicapped parking, hotel room, etc.

ABOUT PATF

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The Pennsylvania Assistive Technology Foundation (PATF) is a statewide, non-profit organization that provides financing opportunities for people with disabilities and older Pennsylvanians so they can buy the assistive technology devices and services they need. PATF offers cash loans with lower interest rates and longer repayment plans than any commercial bank offers. Individuals who do not qualify for a traditional bank loan may still qualify for a PATF loan by demonstrating an ability to repay the loan.

PATF's program is made possible, in part, by grants from the Pennsylvania Department of Community and Economic Development and the Rehabilitation Services Administration, an office within the United States Department of Education.

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