

# **LVCIL & PATF: A Brief Introduction**

**Presented by  
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# Objectives

- What is a Center for Independent Living?
- Overview of LVCIL programs and services
- Overview of PATF
- Q & A

# What is a Center for Independent Living?

- Consumer controlled, non-profit organizations
- Provide services and advocacy to persons with all types of disabilities
- Work to ensure fair treatment and access for persons with disabilities in all areas:
  - Housing
  - Transportation
  - Employment
  - Social/recreational areas
  - Health and social services

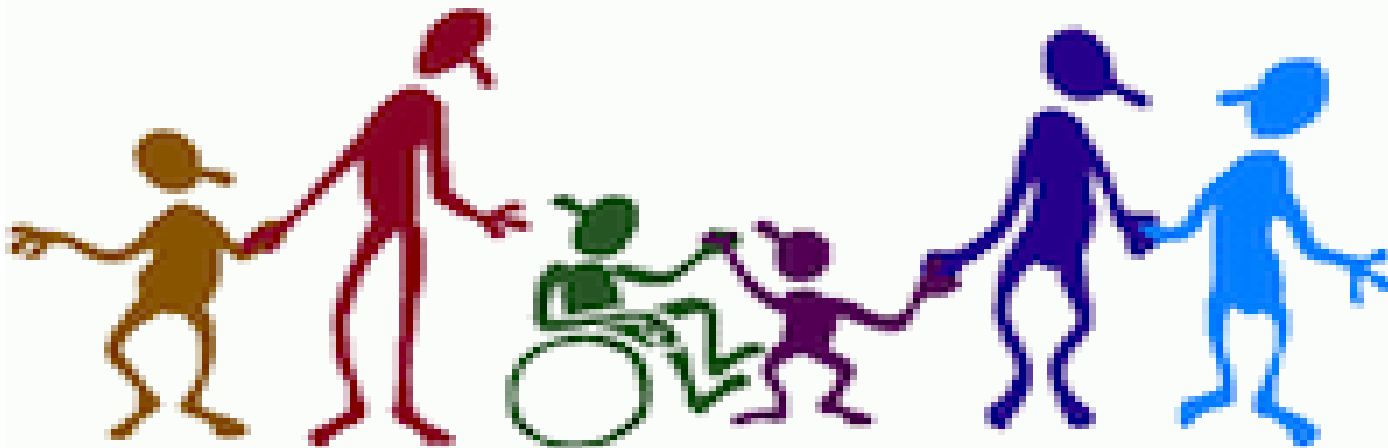


*because every person deserves the chance  
to have as full a life as possible*

**Center for  
Independent  
Living**

# Four Core Services

1. Information and Referral
2. Peer Support
3. Advocacy
4. Independent Living Skills



# **LVCIL also provides...**

- Specialized Housing Search and Support
- Services for Veterans
- Sign Language Interpreter Referral Service (SLIRS)
- Employment Services
- Youth and Young Adult Transition Programs
- Waiver Supports Coordination
- Community Accessibility Program
- Leadership Development in Schools Project
- Specialized Community Outreach Programs

***\*LVCIL serves Lehigh and Northampton Counties\****

# Housing Services

- *Assess needs*
  - Accessibility
  - Income
  - Current housing status/rental history
- *Educate consumer on housing options*
  - Needs
  - Income
  - Fair housing act
- *Develop plan for housing stability*
  - Establish natural and community supports
  - Develop/revise budget
- *Implement plan for housing stability*
  - Applications for housing
  - Landlord outreach/advocacy



# Supportive Services for Veterans (SSVF)

- Assist veterans and their families residing in Lehigh, Northampton, Berks, Carbon & Monroe counties in obtaining stable housing
- *Eligibility criteria:*
  - Active duty (DD214)
  - Disability within household
  - Homeless/near homeless
  - Household income below 50% of AMI
- *Short term financial assistance*
  - Rental assistance
  - Moving costs
  - Overdue utilities
  - Transportation



# Sign Language Interpreter Referral Services (SLIRS)



- 24/7 ASL interpreter scheduling
- **Fee for service**
- Counties of service include, but are not limited to, Lehigh, Northampton, Carbon, Monroe, Bucks, Pike, Luzerne, Berks, Schuylkill, Montgomery, and regions in New Jersey



# Employment and Transition Services

## Career Path

- Referrals from OVR
- Work Essential Skills Training
- Person-Centered Planning
- Community-Based Work Assessments
- Job Development
- Job Coaching
- Employer outreach

## S2L

- Yearlong **fee for service** program for young adults with disabilities ages 14-25
- Monthly meetings
- Parent meetings

## LIFE

- School-based program for high school students with disabilities

# Waiver Supports Coordination

## Adult Autism Waiver

- Offers a range of services for adults 21+ with a diagnosis on the autism spectrum

## Office of Long Term Living Waivers

- Attendant Care/Act 150
- Independence Waiver
- OBRA

*\*LVCIL provides Supports Coordination for all waiver programs*

# Community Accessibility Program (CAP)

- CAP works to make the Lehigh Valley more welcoming and accessible for all people, regardless of disability
  - Sensitivity trainings
  - ADA and accessibility trainings
  - ADA accessibility site surveys
  - Accessibility website/resource



# Community Outreach Programs

- Common Playgrounds
- Disability Sensitivity Training
- CAP trainings
- Person Centered Planning trainings
- Accessibility/ADA trainings
- PATF

# Pennsylvania Assistive Technology Foundation (PATF)

- **Mission:** To provide education and financing opportunities for older Pennsylvanians and people with disabilities, helping them to acquire assistive technology (AT) devices and services that improve the quality of their lives.
- **PATF serves Pennsylvanians:**
  - All ages
  - All disabilities and health conditions
  - All income levels



# **What is Assistive Technology?**

“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.” [The Technology Related Assistance to Individuals with Disabilities Act of 1988.]



# Examples of Assistive Technology



Independence is priceless...we help make it affordable



**PATF** PENNSYLVANIA ASSISTIVE TECHNOLOGY FOUNDATION

# Examples of AT Services

- Evaluation
- Selection
- Designing
- Construction
- Training
- Repair





# What does PATF offer?

- PATF offers two cash loan programs:
  - Mini-Loan Program
  - Low-Interest Loan Program
- Who is eligible to apply?
  - Pennsylvanians resident
  - Any age
  - Any income levels
  - Disability or health conditions
  - Must be **willing and able** to repay a loan

# Mini-Loan Program

Mini-Loan Program: \$100 to \$1,500 at 0% interest. \$20/month minimum payment.



# Mini-Loan Example

**Jon applied to PATF for a \$600 loan to purchase an iPad.**

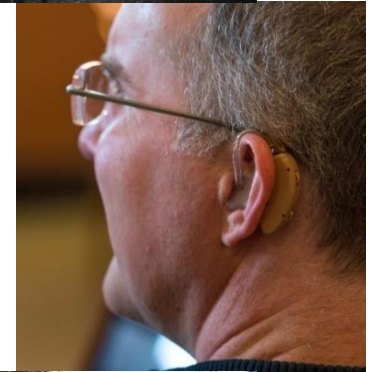
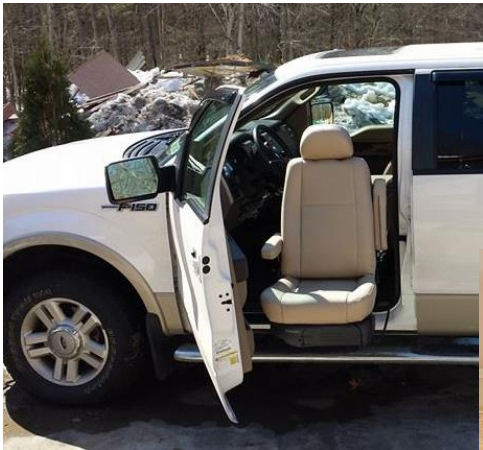
- Jon graduated from high school and wanted to stay connected and needed the portability of a tablet. He also just started working a part-time job. He had no established credit.

## **Result**

- PATF provided a loan for \$300
- PATF provided a partial grant for \$300 (tablet technology only)
- Monthly loan payment: \$25
- Repayment term: 12 months

# Low-Interest Loan Program

Low-Interest Loan Program (\$1,500 and above)  
Non-Guaranteed (up to \$60,000 at 3.75%)  
Guaranteed (up to \$25,000 at 3.75%)



# Low-interest Loan Example

James and his wife applied for a PATF loan so that they could get their home modified. The total cost was \$116,726. Their loan request was denied by the bank due to high debt to income ratio *but* PATF's Board reviewed the request and **guaranteed** the loan. James is a veteran and was slated to receive a grant from the Veterans Administration (VA), and they are accessing their savings to cover some of the cost.

## Result

VA: \$79,000

From savings: \$27,726

PATF loan: \$10,000

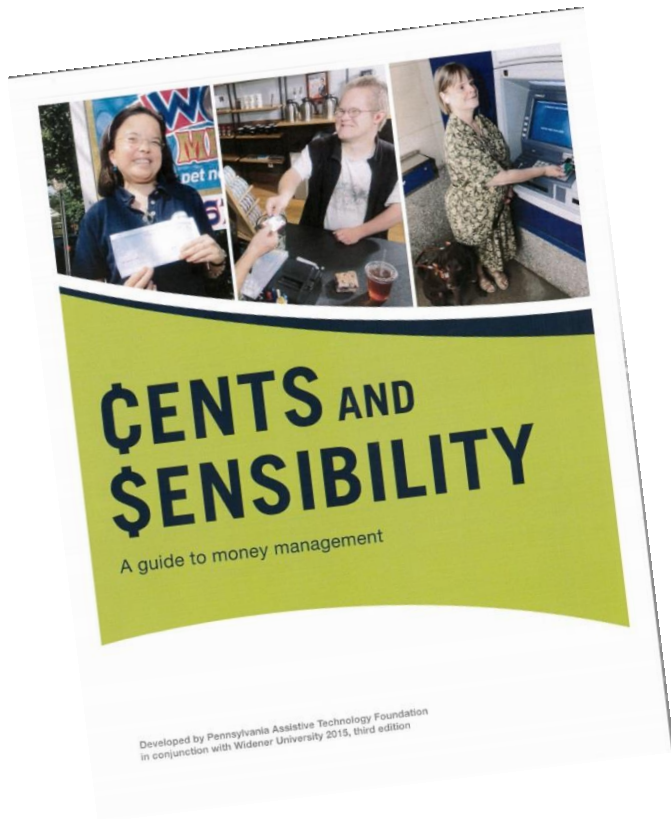
Monthly loan amount: \$224.67

Repayment term: 48 months

# **Why Choose PATF Over a Traditional Lender?**

- PATF provides low interest loans and extended repayment terms, therefore the payments are more affordable.
- PATF has more flexible eligibility requirements.
- PATF offers information about possible funding resources, provides financial education, reports repayments (helps build credit!), and can provide a rescue payment if an emergency happens.

# Financial Education from PATF



Chapters Include:

- Wants vs. Needs
- Money Mapping
- Accessing resources (example, SNAP, health care)
- Understanding Credit
- Saving & Borrowing
- Identity Theft
- Assistive Technology
- Additional Resources
- Glossary

# Thank you!

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