

Welcome!

Vision Loss Services and Supports to Maximize Independence

Thank you for joining us today.

The webinar will begin momentarily.

Please note: This webinar is being recorded and the materials, including a transcript, will be placed on the National Disability Institute Assistive Technology Loan Program site, along with our other [AT Spotlight Webinars](#).

Captioning

- Real-time captioning is provided during this webinar.
- The captions can be found by clicking on the “cc” button in your Zoom controls at the bottom of the screen.

Submitting Questions or Technical Difficulties

For Q&A: Please use the Q&A box to post any questions you have during the webinar to Laurie Schaller.

If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing HPrice@NDI-INC.org.



Building a Better Financial Future

Vision Loss Prevention and Supports

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National Disability Institute (NDI)

We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.

Our Mission is to collaborate and innovate to build a better financial future for people with disabilities and their families.

NDI's Assistive Technology (AT) Loan Program

Our services include outreach and promotional webinars, financial education and guidance on spending plan development, referrals to financial counseling or programs that can help people get assistive technology.

NDI received grant funding through the U.S. Department of Education's Rehabilitation Services Administration.

The contents of this orientation were developed under a grant from the Department of Education.

However, the content does not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government.

Orientation Welcome

Today we will spotlight Vision Loss Prevention and Supports

We will review:

History of Vision Loss Alliance

Supports and Services

Eye Health

Therapy and Accommodations

[This recording along with our Assistive Technology spotlight webinars are recorded and posted to our site for future viewing.](#)

NDI's AT Loan Program

- NDI received grant funding through the U.S. Department of Education's Rehabilitation Services Administration;
- NDI partners with banks to issue and service pre-qualified AT loans in New Jersey and New York to help people purchase the AT they need;
- NDI buys down the interest rate to 4% interest;
- NDI has deposited funds with partnering banks to guarantee defaults;

Our services include: outreach and promotional webinars, financial education and guidance on spending plan development, referrals for grants to get the AT or to financial counseling providers to address credit concerns.

- NDI's repayment rate is 96%

What is Assistive Technology?

Assistive technology (AT) is any technology, accommodation or accessible feature that can help a person perform an action that a person who does not have a disability, can typically do.

- AT ranges from hearing and vision aids, smart home systems, smart phones, stair climbers, standing wheelchairs, home or vehicle modifications, adaptive recreational equipment, accessible housing pods and business equipment.
- [Our site spotlights new AT equipment and products](#)

NDI AT Resource Guides

- The NDI AT Resource Guides list grants, lending programs and other service providers who can help you select the best and most cost-effective AT to meet your needs.
- There are AT Demonstration programs listed where you can try out or borrow AT, sometimes indefinitely.
- There are AT assessment services that can help you evaluate AT to meet your needs, abilities and activity levels and environment.

[Assistive Technology Guide for **New York**](#)

[Assistive Technology Guide for **New Jersey**](#)

Introduction:

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Vision Loss Alliance

of New Jersey

Vision Loss Alliance of New Jersey



Our Mission:

We empower people with vision loss or blindness by providing, support, education, and training in assistive technology and independent living skills.

We provide in-person and virtual programs free of charge over the Zoom platform.

- ▶ <https://www.vlanj.org/programs/>
- ▶ [https://bit.ly/VLANJ YouTube Channel Playlists](https://bit.ly/VLANJ_YouTube_Channel_Playlists)

About Vision Loss Alliance of New Jersey

- ▶ We are a private not for profit organization 501©3
- ▶ We are funded through the generosity of individual and corporate donations
- ▶ We have been in existence since 1943

Our History...

Originally known as New Jersey Foundation for the Blind

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1943



1955



First Summer Retreat for Women with Blindness in NJ



Vision Loss Alliance of New Jersey History....



More Photos of the Past...



2006...Transition to Year-Round Programs



The Start of Independent Living Skills Program

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Orientation & Mobility Service



Wellness & Healing Arts



More Photos of the Wellness Program



Assistive Technology Training



**In 2015... we changed our name to
Vision Loss Alliance of New Jersey**



Our Current Programs

- ▶ **Independent Living Skills Training**
- ▶ **Mobile Technology Program- iPhone/iPad Accessibility**
- ▶ **Learning Lab- Computer Accessibility using Screen Magnification & Screen Reading Software**
- ▶ **Holistic Wellness Program- Arts, Pottery, Healing through Drumming, Cooking, Yoga, Fitness, etc.**

Healing Arts Program



Independent Living Skills



Technology Training



Low Vision Occupational Therapy Services

- ▶ **Teaches a person how to find and use their remaining vision to perform their daily living tasks.**
- ▶ **Addresses reading, writing, education in lighting, contrast, and home safety, fall prevention.**
- ▶ **Introduces and provides training in the use of helpful assistive technologies.**

Assistive Technology



Virtual Learning Opportunities Funded by Grants & the Generosity of Individual & Corporate Donations

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**Designed for
Individuals &
Family
Members...**

**Enrichment
Speaker
Series...**

**Weekly
Classes...**

**Now & Zen
Yoga**

**VLANJ STRIVE (Strength through
Relationships, Insights, Values,
& Education)**

**VLANJ Voices
Educational
Speaker Series
Presents...**

**VLANJ ARISE
Speaker Series
(Achieving
Resilience
Inspiration &
Self-
Empowerment)**

**VLANJ Tech
Talks**

**VLANJ LIFT Program
(Living Independently
for Tomorrow)**

**Mindfulness &
Meditation**

Helpful Lifestyle Strategies to Protect Your Eye Health

- ▶ **Daily Exercise is important! Move your body!!!**
- ▶ **Avoid smoking and being around others who may be smoking.**
- ▶ **Avoid pollution and air contaminants whenever possible.**
- ▶ **Wear sunglass protection that protects your eyes from UVA and UVB rays. You can also combine wearing a hat with a brim.**
- ▶ **Monitor blood pressure.**
- ▶ **Avoid diets and foods high in saturated fats**

“Eat the Rainbow!”

Foods high in “eye-healthy” vitamins help support nutrition to maintain eye health, such as...

- ▶ Omega-3 Fatty Acids- fish- (tuna, salmon, halibut)**
- ▶ Lutein- leafy greens- (kale, spinach, collard & turnip greens)**
- ▶ Zeaxanthin- leafy greens, broccoli, peas, corn, eggs (in the yolk)**
- ▶ Zinc- black-eyed peas, kidney beans, lima beans, peanuts, lean red meat, poultry, oysters, fortified cereals**

More “Eye Healthy” Food Choices....

- ▶ **Vitamin C-** oranges, grapefruit, tangerines, lemons, strawberries, peaches, red peppers, tomatoes
- ▶ **Lycopene-** tomatoes, low salt tomato products
- ▶ **Anthocyanins-** dark colored fruits (blackcurrants, blueberries, blackberries) contain pigment, which acts as sunscreen for cells, protecting them from damage by absorbing blue-green & ultraviolet rays.

Informative Documentary Regarding Age Related Macular Degeneration

- ▶ “Losing Sight, Finding Hope: Living with Macular Degeneration”

Lighting Needs

- ▶ **As we age, we need about 3 times as much lighting as those who are younger.**
- ▶ **The challenge in providing light is to increase illumination without increasing glare.**
- ▶ **Use of blinds/shades to control the amount of light entering a room. Client should face away from windows while working in the home.**

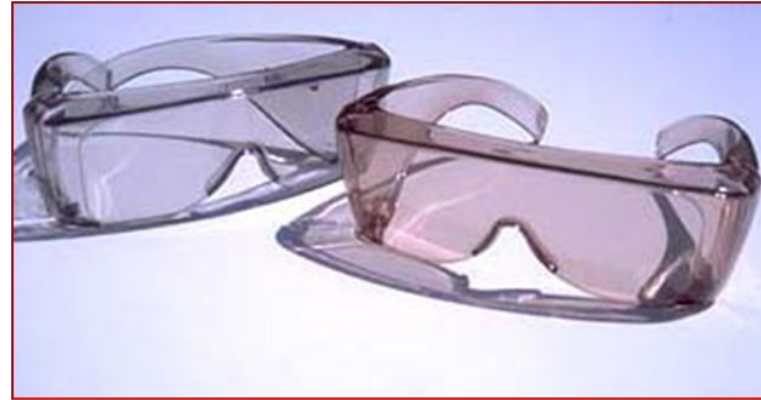
Ambient vs. Task Lighting

- ▶ **Ambient Room Lighting-** general room lighting should be dispersed evenly with no shadows.
- ▶ **Task Lighting-** use of an adjustable gooseneck lamp or adjustable arms lamp where light can be directed on top of the surface can be helpful. I typically recommend LED lighting where the color of the light and brightness levels can be adjusted.

Glare Issues



Glare Filters Indoor & Outdoor Options



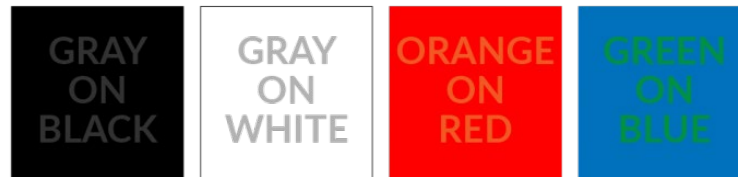
Enhance Contrast

- The key to using contrast effectively is to determine the **critical items in the environment needed for orientation or identification** and then increasing their contrast to surrounding features.
- Minimize patterns
- Some examples...

Examples of Contrast

Examples of Low Contrast

LOW CONTRAST



Examples of High Contrast

HIGH CONTRAST



Effective Contrast



Poor Visibility of Appliances



Contrasting Tape on Appliances



Poor Visibility of Stairs



Improved Visibility of Stairs



Camouflage Effect of Patterns



Use of Solid Colors



Simple Strategies to Improve Home Safety

Move	Move furniture to make clear pathways in the home.
Eliminate	Eliminate hazards such as electrical cords on the floor, throw rugs, floor plants, low ottomans that a client may not see while navigating the home.
Return	Return everything to the same location each day after using items.
Group	Group similar items together.
Keep	Keep items in the room they are most often used in.

Other Safety Reminders....

Push

Push chairs in immediately after getting up from them.

Close

Close cupboard doors and drawers after immediately after opening them.

Wash

Wash knives and other sharp utensils immediately after using them.

Keep

Keep potentially flammable items away from the stove.

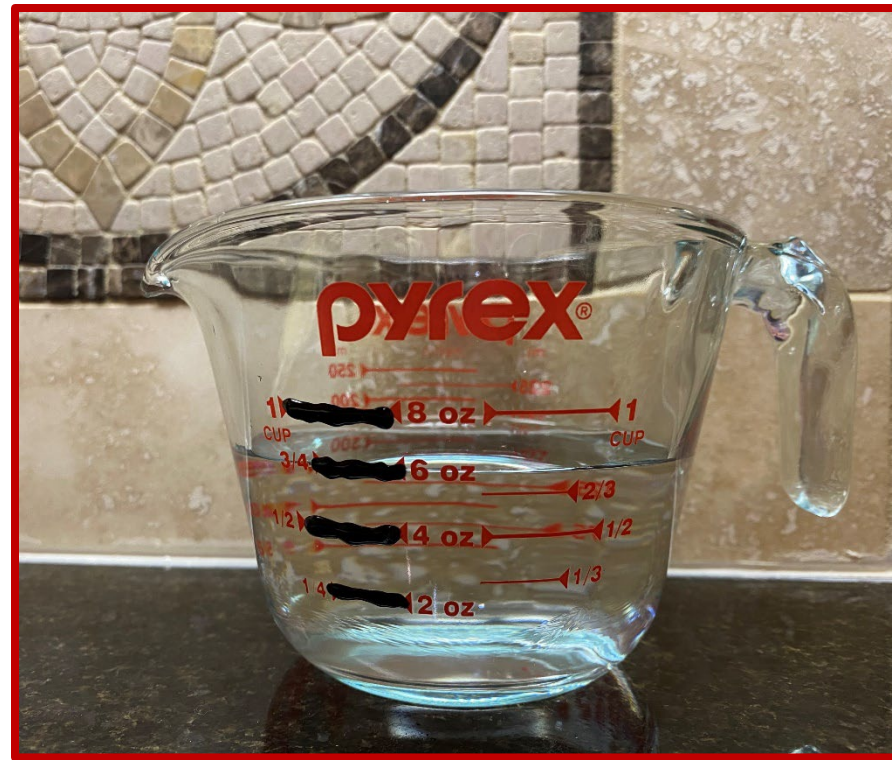
Labeling/Enlargement



Use of Bump Dots on Dials



Use of Tactile Hi-Marks



Use of Non-Optical Aids

Liquid Level Indicators

Bump Dots

Talking watches/Talking alarm clocks

Talking scales

Talking blood pressure cuffs

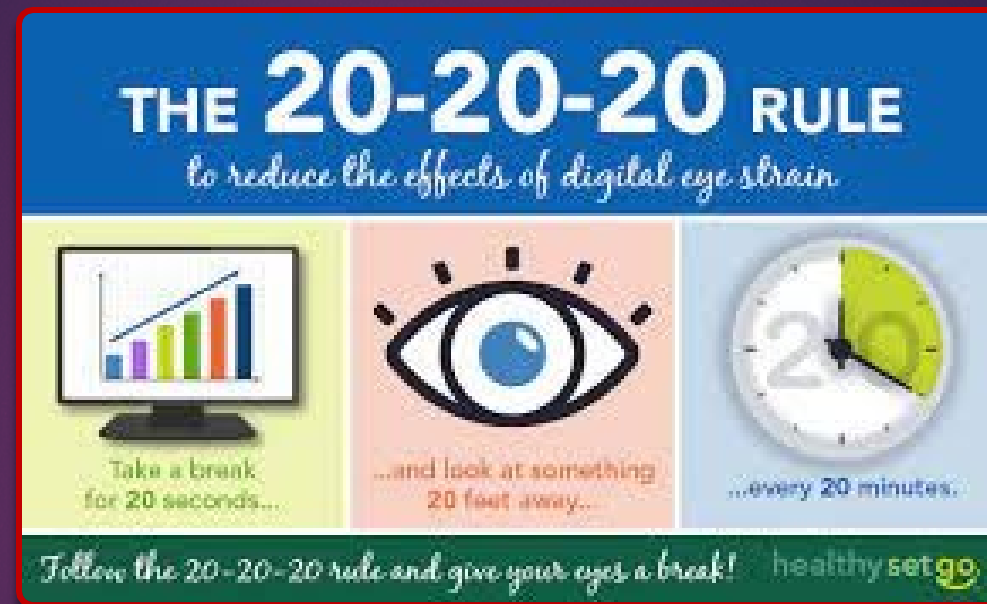
Talking glucometers

SMART Technology- such as smart phones, helpful apps, Alexa, and SMART home technologies



Use of Rubber Bands





**Eye Strain Issues...
Take a Break!**

Helpful Websites...

Hadley.Edu-
Videos, Podcasts,
Discussion Groups

- ADL's
- Technology
- Braille
- Orientation & Mobility
- Emotional Adjustment to Vision Loss

VisionAware.org

- Eye Conditions
- Everyday Living-
printable handouts

Helpful Apps... and they are free!

Seeing AI


- Short Text OCR
- Document OCR
- Product ID
- Person ID
- Currency ID
- Scene Preview
- World Preview
- Color ID
- Handwriting Preview
- Light meter

Be My Eyes

- Receive live video support in the moment with the aid of volunteers and professionals who provide assistance to perform everyday tasks such as checking expiration dates, distinguishing colors, reading instructions, setting appliances, etc.
- Specialized help available in areas of assistive technology, personal health, and more...

Communication- Courtesy & Etiquette

Always refer to a specific direction—right or left as it applies to the person you're advising. Make references that are from the perspective of “their” right or left (not yours). You may even want to use the points of a clock to describe a direction or angle. (For example, the door is at 10 o'clock).



Indicate the approximate distance as well as the direction to a requested location and be as specific as possible. (For example, the cash register is 10 ft. in front of you.)

Additional Communication Strategies...

If possible, provide information about landmarks along the way.

Speak directly to the person who is blind or visually impaired using a natural voice as you would to anyone else; most people who are blind are not hearing impaired.

It is acceptable to ask, **“How may I help you?”** or **“May I be of assistance in some way?”** and ask if they need to be guided to a location.

Don’t avoid visually descriptive language. Making reference to colors, patterns, designs and shapes is perfectly acceptable.

Medications Resources



Scrip Talk Talking Labels

- ▶ Scrip Talk is a free easy to use service available at thousands of pharmacies throughout the United States and Canada that will read all your medication information out loud.
- ▶ <https://www.facebook.com/watch/?v=624135054951207>

Accessible Pharmacy Services

- ▶ Accessible Pharmacy Services for the Blind is a comprehensive, home delivery pharmacy service specializing in the needs of people who are blind, Deaf Blind and have low vision.
- ▶ <https://www.accessiblepharmacy.com>

Transportation Resources

(offering curb side service)

Local & County Options

Free or voluntary donation

Travels within municipalities and counties



Access Link

Fee-based Paratransit service

Follows bus and train routes in NJ



Our Contact Information

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VLANJ YouTube Channel:

[https://bit.ly/VLANJ Youtube Channel Playlists](https://bit.ly/VLANJ_Youtube_Channel_Playlists)



Vision Loss Alliance
of New Jersey

**Thank
You!!!**



How to Save and Afford AT

Social Security Administration provides work supports for SSI and SSDI beneficiaries who work. **The Impairment Related Work Expense (IRWE) or the Blind Work Expenses** may allow a person to purchase AT while retaining benefits longer or at an increased level.

SSI and many types of Medicaid have resource limits of \$2,000 for an individual, \$3,000 for a couple; may be more, for larger households.

However, there are protected savings opportunities available that allow SSI and Medicaid beneficiaries to save more and continue to receive SSI benefits and Medicaid:

- **Plan for Achieving Self-Support (PASS)** to save income towards education that leads to employment goal expenses and
- **Achieving a Better Life Experience: (ABLE Act)**

[SSA information on protected savings](#)

ABLE Act

A person who has a disability since before age 26, may open an ABLE savings / investment account at any age.

New Jersey and New York offer ABLE savings accounts; other ABLE plans are available to choose from too.

- Savings up to \$100,000 does not count towards the **SSI resource limit of \$2,000**.
- Any amount of ABLE savings does not impact any type of **Medicaid** eligibility.

An ABLE account owner, friends and family, Special Needs or Pooled Trust or a 529 college savings plan may **contribute** up to \$17,000 into ABLE annually.

An ABLE account owner who works and does not have contributions deposited into a retirement account may contribute up to an additional \$13,590 from their employment **earnings** into their ABLE account. \$16,990 for residents of Alaska and \$15,630 for residents of Hawaii.

ABLE contributions can total **\$30,590 for 2023!**

[The ABLE National Resource Center Provides Free Information](#)

ABLE Qualified Disability Expenses:

- Assistive technology
- Education
- Basic living expenses including food and shelter
- Housing including utilities, rent, modification, purchase, property taxes
- Transportation
- Employment training and support
- Personal support services and respite care
- Health care expenses
- Disability related vacations and recreational activities
- Legal fees and financial management
- Funeral and burial expenses

NDI AT Loan Comparison Chart

Loan	Cost / Term	Interest	Monthly Payment	Payment Total
AT Vendor	\$10,000 / 5 years	16%	\$243.18	\$14,591
Credit Card	\$10,000 / 5 years	24%	\$287.68	\$17,269
AFP AT loan	\$10,000 / 5 years	4%	\$193.00	\$11,050

An AFP AT loan could save **\$3,541 or more** while helping the loan recipient(s) develop positive credit.

Questions?

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[Webinars are recorded](#)

Community presentations available

Next session:

Seeing Eye Dogs and Therapy Dogs

August 17, 2023, noon to 1:00 PM ET

Sign up for our list serve to receive invitation: bit.ly/atloan-subscribe

Post webinar survey:

- What information was most helpful?
- Do you need help finding a job?
- What type of AT would you like to know more about?
- Do you want to schedule an NDI AT Loan presentation for your agency or community organization?