

The Blind Relief Fund of Philadelphia

Annual Report for the year ended March 31, 2016



We're hands-on

Our History

The Blind Relief Fund of Philadelphia traces its origins to 1905, when Isabel Kennedy began working with The Pennsylvania Home Teaching Society and Free Circulating Library for the Blind. Her work took her into the homes of blind Philadelphians, where she learned of their struggle for the basic necessities of life.

Although there were agencies devoted to educating the blind, Mrs. Kennedy was unable to locate any organization engaged in assisting the impoverished blind for basic human needs.

In 1909, with a \$50 gift from a friend, Mrs. Kennedy founded The Blind Relief Fund of Philadelphia. During that first winter, the Fund distributed coal, groceries, clothing, and small amounts of money to 75 needy blind persons. Out of concern for their social and emotional needs, Mrs. Kennedy organized various recreational activities and social outings.

In 1920, Mrs. Kennedy was able to establish an investment account after receiving an anonymous gift of \$10,000 in securities. At this time Mrs. Kennedy articulated her vision that The Blind Relief Fund be a privately funded organization and not become dependent upon funding from government or public agencies. This position enables The Blind Relief Fund to side step the bureaucracy and red tape that often impedes an agency's ability to immediately respond to the needs of its clients.

Mrs. Kennedy established The Blind Relief Fund's longstanding policy of coordinating

all services through home visitations by an experienced case manager.

In 1952, Frank W. Harris, Jr., who had volunteered accounting and legal services for 22 years, took the reins of leadership. His financial skills had guided The Blind Relief Fund through the Great Depression, World War II, and the Korean War – all extremely difficult times for charitable organizations.

Nelson G. Harris succeeded his father, Frank Harris, as President of The Blind Relief Fund in 1968 and served in that capacity for 32 years. Nelson Harris, also a lawyer and a Certified Public Accountant, continued to provide the astute fiscal leadership to preserve Mrs. Kennedy's dream.

Today, the President of The Blind Relief Fund of Philadelphia is Stephen J. Harris, who has been an active member of the Board of Directors since 1979 and represents the third generation of the Harris family to serve in this capacity. Under his guidance, the Fund works closely with other agencies to intervene on behalf of blind clients whose health or safety is threatened.

The Blind Relief Fund has, over the years, developed a deeper awareness of the interconnection between financial, emotional, and social issues that confront blind adults. Resolving this tangle of problems and bringing hope and comfort to perhaps the most disadvantaged of Philadelphia's citizens remains our solemn moral obligation.



Isabel W. Kennedy
Founder and
President, 1909-1952



Frank W. Harris, Jr.
President, 1952-1968



Nelson G. Harris
President, 1968-2000
President Emeritus,
2000-2012



Stephen J. Harris
President,
2002-present

Contents

- 2** The President's Message
- 4** Coping with isolation.
- 6** Home, sweet home.
- 8** Out and about.
- 10** Money matters.
- 12** Board of Directors and Staff
- 14** 2016 Financial Statements
- 15** Fiscal Year 2016 Contributors
- 16** Targeted Donations
- 17** Donor Information and Special Thanks

ON THE COVER:

Over the years The Blind Relief Fund has helped long-time client Frank M. through a variety of our services. In our cover photo, Frank poses on the comfortable couch we provided in 2009 with one of his original sculptures. Furniture, including tables, chairs and beds, is a common need among our clients.

Your donation supports hands-on help.

Since 1909 we have continuously visited Philadelphia's poor blind community in their homes. This experience provides us with an informed perspective on how 450 blind adults subsist inside and outside of their home.

This report looks at the challenges that confront a totally blind client who chooses to live independently. Most of our clients choose to live in this manner despite the fact that they receive little or no family support in meeting the demands of everyday life – tasks where vision is essential, such as reading mail, paying bills, and shopping for food.

I hope it will become obvious to the reader that the feat of blind adults living alone without family support, could only be accomplished through the support of The Blind Relief Fund of Philadelphia.

In the Money Matters section we review the income scenario that confronts all of our clients: an income gap that continues to widen, pushing client income further away from the Federal Poverty Line every year.

The following trends occurring within the blind community are of major concern to us. Some of these problems are beyond our scope of operation; our ability to address other problems is sometimes limited by funding.

1. Insufficient income for basic necessities (i.e. food, clothing, and medical care).
2. Deteriorating support network to help cope with the demands of everyday life as noted above.
3. Additional family responsibilities when children and grandchildren come to our clients for help, depleting their already meager benefits.
4. An isolated lifestyle is the rule, not the exception, for blind adults who live in crime infested neighborhoods and fear venturing into the streets.
5. Serious health conditions afflict most clients. This situation is aggravated when clients cannot afford the co-payments of doctor visits and medication. All clients pay their rent first, followed by food, and then utilities. Their meager budgets often prevent them from seeing their doctors and purchasing medications. Medicare supplements and drug plans are rarely in a client's budget.

As a donor you have an opportunity to select the specific service – please consider supporting our clients in this manner.

Their need is beyond dispute. The tragic truth is that the blind in Philadelphia endure lives of unspeakable hardship, poverty, crime, and neglect that are beyond the comprehension of many of our donors. Your dollars provide a financial spark that elicits self-reliance, dignity, and independence.

Stephen J. Harris

Stephen J. Harris, President
The Blind Relief Fund of Philadelphia



Coping with isolation.



All services of The Blind Relief Fund of Philadelphia emanate from visiting each client in their home. Home visits enable us to observe and document income sources, expenses, mental health, physical health, mobility, furniture condition, appliance condition, cleanliness, meal preparation, visual aids, transport services utilized, support network reliability, and additional persons living in the residence. These home visits make The Blind Relief Fund unique in the non-profit community serving blind adults.

Today visual assistance dominates our home visitation program. Visual assistance involves: (1) reading the mail to our client; (2) preparing the payment of bills; (3) advocating on behalf of the client when medical or utility statements contain errors; and (4) tracking, completing, and submitting the necessary forms to continue the flow of various economic benefits.

This is an expensive service to provide because of the amount of time involved: up to 2.5 hours per visit for a service that is usually provided twice a month.

In 2002 visual assistance represented about 20% of our case manager's home visits. By 2008 it represented 50% and today it represents 65%. This dramatic increase directly correlates to the deterioration of our clients' support network from family and friends.

An extensive home visitation effort on our part of our entire client base clearly identified the need for this service. And, we have effectively responded.

Frank has been a client since 1987 and is totally blind. He lives alone in a small house and receives no support from his family.

Our case manager, Sheila Hamilton-Brown, visits Frank at home twice a month to provide visual assistance. She reads each piece of mail out loud, and then prepares his bills in accordance with his instructions. She keeps a lookout for the multitude of forms that must be completed and submitted on a timely basis for Frank to receive the benefits listed here. Some forms are resubmitted every six months while the remainder require annual submissions.

Sheila also advocates for Frank when discrepancies arise or he has concerns. As she says, "I am his eyes all the time, and his voice when needed."

Benefits Frank is eligible for include:

- **LIHEAP (low income energy assistance)**
- **Housing (HUD forms)**
- **SNAP (food stamps)**
- **PGW's CRP (fixed monthly gas payment)**
- **PECO's CAP (discount electric rate)**
- **WRAP (senior discount water rate)**
- **Verizon Lifeline (discount telephone rate)**
- **SEPTA CCT Connect (paratransit service)**
- **Social Security (re-certification for benefits requires forms and visit to local office)**

Home, sweet home.



All of our clients are living well below the federal poverty line. Many live in subsidized housing and many more have been on the waiting list for subsidized housing for years. Most live alone with little or no assistance from their families.

Everyday tasks that most of us take for granted represent daily challenges for our clients. Most clients require some assistance from time to time with house cleaning, exterminators, safety concerns (such as repairing a lock on the front door or fixing a broken railing), and simple home repairs (such as a leaky faucet or replacing batteries in the smoke detector).

The Blind Relief Fund established an aggressive furniture program to provide every client with a bed, table and chair on which to eat a meal, and living room furniture. Clients ate meals sitting on their beds from a TV dinner tray. Few clients had any living room furniture. We believed, correctly, that clients would receive more visits from friends and family when a comfortable chair was provided. If our case manager could sit comfortably, then so could a guest. The furniture program was initiated when we discovered more than 50 clients without beds.

We solicited the community for used furniture, beds in particular, incurring costs only for pickup and delivery and new mattresses. Within one year we reduced the number of clients without beds to less than ten. We also provide appliances such as new microwaves and vacuum cleaners, as well as donated refrigerators.

Several years ago Frank was presented with the opportunity to purchase a home from Allegheny West Foundation through the Housing Voucher Program. Our case manager took Frank to meetings, assembled his documents, and prepared his paperwork for a mortgage.

Over the years the Blind Relief Fund has continued to assist Frank inside his home in a variety of ways:

We provided a couch for his living room.

When Frank's oven stopped working we provided a microwave and placed his name on a waiting list for a new oven.

Because Frank is unable to use a cell phone, we provided a big button phone designed for visually impaired adults.

Any minor repairs around the house are beyond Frank's abilities. We have repaired his storm door, installed a garbage disposal, and fixed his bathroom toilet and sink.

Frank struggles to live independently. His set of circumstances appear daunting to many of us, but not to Frank. He is upbeat and full of positive energy, a quality shared by many of our clients.

Out and about.



Venturing outside their homes presents a whole new set of challenges for our clients. In addition to partial or total blindness and the obvious dangers of negotiating busy sidewalks and streets, their limited incomes often confine them to poor, dangerous neighborhoods where they are easy targets for assault and robbery.

Despite these dangers, the blind must interact in the world for basic necessities like grocery shopping and visits to the doctor and pharmacy. The vast majority of our clients have serious and chronic medical issues such as diabetes and heart disease, which require regular medical attention and prescription medicines, so these trips cannot be avoided.

While SEPTA CCT Connect provides paratransit services for the blind, these services require careful advance planning and cost \$8.00 per round trip – a bargain for many but a real stretch when living on a budget with little discretionary income.

The Blind Relief Fund provides limited transportation services for our clients most in need, and we work to help all our clients become as independent as possible by connecting them with local community resources.

The Blind Relief Fund also sponsors eagerly anticipated outings that get clients out of their homes to socialize with other members of our client community. In 2015 our annual Holiday Party was attended by more than 200 clients for an afternoon of good food, conversation, music and dancing.

Because Frank receives no support from his family, and paratransit services are less than ideal, the Blind Relief Fund assists him with transportation services.

Jack White, Transportation, visits Frank twice a month to take him to the neighborhood ShopRite, Dollar Store and pharmacy. Frank looks forward to these outings as much to enjoy Jack's friendly companionship as to accomplish the specific errand.

Sheila Hamilton-Brown, Case Manager, meets with Frank regularly and following these meetings she takes Frank to the bank to assist with financial transactions. Sheila also transported Frank so he could vote in the recent presidential election.

There are simply no other agencies providing services to the blind that can give this level of personal attention.

Money matters.



There are only three requirements to become a Blind Relief Fund client. You must live in Philadelphia, be diagnosed by a doctor as legally blind, and provide proof of income.

In the initial home visit, as well as follow-up visits, our case manager documents each client's income and expenses to determine their eligibility for our financial services. We mainly focus on the gap between income and expenses.

Our client median income level is \$750 per month or \$9000 annually, more than \$3000 below the federal poverty line. Approximately two-thirds of our 450 clients live in subsidized housing that often includes electric but not other utilities. Most of our clients are from families who are also poverty stricken and therefore are not in a position to provide financial assistance.

Most clients – despite their best efforts – are constantly juggling and often face the choice of whether to pay the rent, buy food, heat their home or fill their prescriptions. In emergency situations, the Blind Relief Fund provides immediate financial assistance for rent, food coupons for local grocery stores and a portion of utility bills.

We never take on a client's ongoing financial obligations. We always support self reliance – even in the most difficult circumstances – and encourage clients to assume a portion of the responsibility.

Frank is typical of the majority of our clients who require assistance in times of emergencies.

The benefits Frank receives from agencies and programs for the disabled permit him to cover his bills. Like all clients, an unexpected expense, or a spike in expenses, immediately puts Frank in a deficit position.

When unexpected medical expenses have occurred we have provided Frank with food coupons to free up his income.

A typical client monthly budget is as follows:

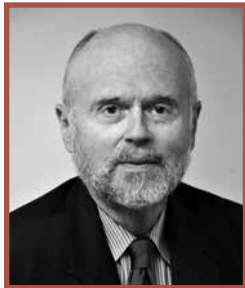
\$750	income
- 225	rent
- 50	phone
- 25	(more for talking phones)
- 32	utilities (not included in rent)
- 50	paratransit (one trip/week)
- 50	medical co-payments
\$368	remaining per month

Clients typically have less than \$90/week to cover food, clothing, prescriptions and other needs. Unexpected expenses often occur regarding medical co-payments and appliance repairs.

Board of Directors



Left to right:
Stephen J. Harris, President
Thomas G. Harris, Esq., Vice President



Court Anderson, Vice President
Bernadette Daniel



Dale S. Parenti
Janice Pompey



Brian N. Sproat
Roger F. Veit

Staff



Pictured clockwise from top left:
Jack White, Transportation
Sheila Hamilton-Brown, Case Manager
Johanna Mullin, Food Coupon Distribution
Stephanie Dabrowski, Office Manager

Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2016	2015
Support and revenue:		
Contributions	\$ 22,265	\$ 13,904
Annual contributions from estates, bequests and trusts	45,902	78,993
Special events (net of direct expenses)	—	16,524
Income from grants	6,160	55,564
Total support and revenue	74,327	164,985
Operating expenses:		
Program services	385,700	396,474
Management and general	109,999	97,075
Fundraising	46,865	45,531
Total operating expenses	542,564	539,080
Increase (decrease) in net assets before other income (expense)	(468,237)	(374,095)
Other income (expense):		
Net gain (loss) on investments	(19,044)	82,281
Dividend and interest income	24,889	31,215
Increase (decrease) in fair value of split-interest agreements	(80,495)	(12,555)
Total other income (expense)	(74,650)	100,941
Increase (decrease) in net assets	(542,887)	(273,154)
Net assets:		
Balance at beginning of year	\$ 1,863,083	\$ 2,136,237
Balance at end of year	\$ 1,302,196	\$ 1,863,083

The financial statements of The Blind Relief Fund of Philadelphia as of and for the years ended March 31, 2016 and 2015 have been audited in accordance with auditing standards generally accepted in the United States of America by the certified public accounting firm of Ragone, Lacatena, Fairchild & Beppel, who issued their unqualified opinion thereon dated August 11, 2016.

2016 Contributors

\$10,000 or more

Alice B. Cooper
Charitable Trust
Joseph B. and Bertha Wurts
Godwin Memorial Fund
of The Philadelphia
Foundation

\$2,500 – \$4,999.99

Bright & Christella Erichson
Charitable Trust

\$1,000 – \$2,499.99

The William D. and Marie
Steuber Fund of the Board
of Directors of City Trusts
William Giles
Stephen J. and
Mariellen C. Harris
Donald R. Kurz
Samuel P. Mandell Foundation
Michael F. and Amy Papera
Ronald Rubin
Edward F. Sproat III and
Heidi C. Sproat
Harvey Swedloff

\$500 – \$999.99

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George and Sue Meschter
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\$250 – \$499.99

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Betsy Gemmill
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Peggy Ann Kirkpatrick
John McGowan
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\$100 – \$249.99

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Ann Suplee
John Talone
James R. Thompson
Woody and
Casey Von Seldeneck
Shirley Waxman
Whitemarsh Valley Inn
Linda D. Williams

\$50 to \$99.99

Andorra Optometrics
Dr. Jeff Brosof
Mrs. Joseph Beardwood, III
Leonard and Janet Cline
Patricia Y. Coleman
Leonard and
Jeanette Fairorth
Joy M. Frayer
Stephanie Navin-Owens
Janice Pompey
William Rastetter
Phyllis Serota
Ross M. Stuart
Cheryl Walker

Up to \$50

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Doris Bremme
Bernard and Eleanor Brody
A. Butchart
Marilyn Gensler
Phyllis and
Steven A. Goodman
Thomas Kennedy
Phyllis A. Lennon
Bill and Maureen Menseck
Etta Lee Nurick
Mildred S. Ortlieb
Sheila M. Spence
Paige West

Gifts In Memoriam

In memory of Philip J. Baur, Jr.
Stephen J. and Mariellen C. Harris

In memory of Ruth Beeghley
Stephen J. and Mariellen C. Harris

If you wish to target your donation, please refer to this list for the costs of many common client services.

Furniture/Appliances

- \$90 Delivery of Donated Furniture
- \$400 Provide a Bed
- \$75 Provide a Small Appliance
- \$450 Provide a Large Appliance

Client Housing

- \$300 Rent Assistance
- \$150 Rent Assistance

Food Coupons

- \$60 Food Coupons for 1 Month
- \$180 Food Coupons for 1 Year (3 months max.)

Utility Bills

- \$250 Utility Assistance (gas, electric & water)
- \$350 Oil – 100 Gallons

Visual Aids

- \$100 Provide 5 Canes for the Blind
- \$65 Provide 5 Talking Alarm Clocks
- \$300 Provide Prescription Eye Glasses

Please support our client services by returning your donation in the envelope provided or by credit card at www.blindrelieffund.org

Donor Information

Please return your contribution in the envelope provided.

All gifts to The Blind Relief Fund of Philadelphia, regardless of size, are significant and represent your commitment to our mission. We are truly appreciative of your support. Your gift is fully tax deductible.

Many companies will match charitable gifts made by their employees, employees' spouses and board members. If you qualify for such a program and desire to implement it, please enclose the appropriate forms with your gift.

Contributions can also be made through donor choice, as part of your United Way pledge (donor option number 1087).

Your donation is tax deductible because The Blind Relief Fund of Philadelphia is a 501(c)3 corporation. A copy of the official registration and financial information of The Blind Relief Fund of Philadelphia may be obtained from the PA Dept. of State by calling toll-free, within PA, 1-800-732-0999. Registration does not imply an endorsement.

Special Thanks

The Board of Directors of The Blind Relief Fund wish to offer their thanks to the following individuals and organizations:

Joe Bartolomeo
Gene Burns Graphic Design
Gary Gondos
Haverford Trust Company
The Rotary Club of Philadelphia

We are grateful to the following individuals and organizations who donated their time and services in the production of this annual report:

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Printing: CRW Graphics



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