

New Horizons

Housing That Supports Independence



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Project Freedom Inc.
Has Been
Awarded Funds to Build
72 More Units in
West Windsor,
Mercer County &
72 More Units in
Gibbsboro,
Camden County!



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“My Two Cents”

By Tim Doherty, Executive Director



I have exciting news to report. The governor announced last Friday, the Low Income Tax Credit Awards for this year, and Project Freedom has won for both our new projects—West Windsor and Gibbsboro. Hooray. This is by no means an easy task, and in the past, we have only been able to get one of our submitted projects the award, so to get both is quite a feat. So, before I go too far, I need to thank our Director of Development Tracee Battis and her assistant, Marion Doherty along with CFO Steve Schaefer for all their hard work on making those applications a success. And a very big thank you to our Board of Trustees who has steadfastly supported our efforts to develop affordable housing in New Jersey, under the leadership of Board Chair, Herb Schneider. It certainly was a team effort.

So, a little about where and what these two communities will be. Our setting in West Windsor is off of Old Bear Brook Road and it will be adjacent to the Enclave by Toll. Our project will mirror our buildings at Hopewell, two story, 12 unit buildings-- all barrier free with an elevator in each. We will also have a large community center for tenant and civic activities. This site is about ½ mile from the train station which makes it ideal for someone who uses a wheelchair for mobility. The Enclave will contain long term suites, town homes and apartments and some light retail commercial buildings. We hope to start construction in early 2018, with completion in Spring of 2019.

Our second project is located in Gibbsboro, Camden County, in South Jersey, off of route 561. Gibbsboro is a quaint little town set around Silver Lake which is a beautiful setting for our housing, and next door to Voorhees Township. It is known historically as the headquarters for the Sherwin Williams Paint company which moved out of the area years ago. Gibbsboro is in the process of developing the area around the lake, which will create housing and retail, consistent with the character of the town.

Both projects have been in the works for over ten years. I remember traveling to Gibbsboro in the late 1990's working with the town fathers and their planner, to identify a possible site. During those years, Gibbsboro had been in litigation with Brandywine Corporation, a large real estate developer, who was proposing high density housing for the lake area. Ultimately the Town won, and have worked to develop a plan that will continue to maintain the local town flavor and not compromise on traffic and safety. Our site will create 72 rental apartments, one, two and three bedroom units, on three floors within four buildings. We will be part of the towns bike and walk path, throughout the town and should contribute at least 95 COAH credits for Gibbsboro's affordable housing plan.

Our West Windsor site, will also have 72 units and look exactly like our Hopewell Freedom Village. We are excited with the fact that this location is so close to the train station, and will provide an increase in mobility to anyone who uses a wheelchair. Also, this location will lend itself to access to the city of Princeton and all that goes with it.

Lastly, I need to mention the tremendous help and cooperation we received from both towns toward making our project a success. Both towns provided tremendous help with our planning effort, the passing and approvals in a timely manner. West Windsor even provided the land along with some seed money which helped enormously in making our project work financially. So, our task now is to create housing that both towns can be proud to have in their communities that will include people from all walks of life. Our mission continues.



From Norman's Desk

This month marks sixteen years since the attacks of September 11th. For many, the memory of that awful day is fading, but my memories are vivid down to my shirt and tie. The day started out so bright, beautiful, and refreshing and ended so dark and frightening. September is also National Preparedness Month when preparedness experts try to catch your attention to prepare for another, inevitable, dark and frightening day.

Every year since 2001, I choose to honor three fragments that create my memory of that day. First, I honor the life of my friend and colleague Colleen Fraser who died on Flight 93 with those other selfless heroes who may have saved the Capitol or the White House or thousands of other lives. Colleen was a fighter, and she was in good company that morning fighting to take back that plane.

Second, I remember the lives of the 343 FDNY firefighters who died that day. Most knew going into those buildings that some of them would not come out alive. They knew this instinctively by virtue of their experience and profession. They still went in with police officers and EMS personnel to save those who could not save themselves. They went in to save people with disabilities.

And, yes, thirdly, I remember those people with disabilities who died that day in those towers. I was not watching the horror on television that morning. I had a meeting at 10:00, and during that meeting I spoke of Colleen and wanting to connect her with someone. Later, someone told me of the collapse. My very first thought was that many firefighters had just died; my immediate second thought was that many people with disabilities had died as well.

How many people with disabilities died that morning may never be known. We do know that the corporations and government agencies housed in those towers hired people with disabilities. We do know that some people with disabilities made it out because they had a plan, their company had a plan, or some colleague or friend took the initiative to get them out. We do know that others stayed behind not wanting to burden friends, not wanting to get in the way, or just having unwavering faith that the FDNY would get to them. We also know that loyal friends stayed behind with them. We know that some people with disabilities who stayed were rescued but many died with their rescuers.

Every victim of these attacks needs to be remembered and honored. I feel a personal duty to honor Colleen, The 343, and those almost nameless people with disabilities who stayed behind.



Let us all remember the victims and the heroes of September 11,, 2001, by getting prepared and staying prepared. You never know how a bright, beautiful, and refreshing day may end.

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What to Know About Special Needs Financial Planning

Creating a special needs trust is one way to support someone with a disability without losing benefits. By Susan Johnston Taylor

While some parents stress over how to pay for their kids' college education, the parents of children with special needs face an even more daunting and difficult task: figuring out how to provide care and financial support for their child after their death.

This question can be complex. After all, we often can't predict how long we'll live or what someone's future medical needs might be. That's where some estate attorneys and financial planners can lend their expertise and offer assistance to families with special needs.

"It's hard enough to fund your own retirement, let alone a third person," says Mary Anne Ehlert, president and founder of Protected Tomorrows Inc., an organization that connects families of those with disabilities with financial, legal, residential, employment and recreation resources. "I call it retiring for three," Ehlert says.

Todd Sensing, founder and CEO of FamilyVest, a Florida-based fiduciary financial planning firm that advises families with special needs, recommends starting the planning process as early as possible. "That's with anything in finance, but especially [when] planning for a family with special needs," he says. "A lot of times parents are overwhelmed with therapies, the unknown and the emotional toil that can create," he adds. Here's a look at the planning vehicles families use.

Letter of intent: Also called a letter of instruction, this document describes your child's situation and provides instructions for future caregivers. "It outlines, as a parent, what your vision of their life could be and various things that affect them, from the types of foods that they eat" to how you communicate, Sensing says. You can find examples online and create this document for free, but it's not a legal document.

If you're working with an estate attorney, Sensing also suggests having him draft a letter to other relatives or family friends and asking them not to directly bequeath funds to someone who receives benefits such as Medicaid or Supplemental Security Income, a federal program that helps elderly people or those with disabilities who have little or no income. That's because they would lose eligibility if they have more than \$2,000 to their name (a problem that two strategies listed below avoid). "You never know when someone might leave something in a will," Sensing says. "It's nice to let everybody know [the issues around direct bequests], so there's no aunt who gives \$5,000 upon her death," he adds.

ABLE Account: ABLE Accounts are designed for people with the onset of a disability before age 26. They're modeled after 529 college savings plans in that money can be set aside for future needs and grow tax-free. The money set aside in these accounts can also be spent tax-free on qualified disability expenses such as medical treatment, housing, education and legal fees.

"One thing that the ABLE Account can provide is a bit of flexibility if you have an individual who is able to work," says Michael Kerns, vice president and trust officer at Univest Bank and Trust Co. in Souderton, Pennsylvania. "[Americans with disabilities] can make those contributions themselves. [They] do not have to rely on the trustee to make those distributions for them." ABLE Accounts are also not subject to the \$2,000 limit that would disqualify eligibility for government benefits such as Supplemental Security Income or Medicaid, but they do have a maximum annual total contribution of \$14,000.

Special Needs Trust: Public benefits such as Medicaid and Supplemental Security Income do not cover all of a person's needs, so these trusts ensure that money is available for additional expenses without jeopardizing eligibility for benefits. Also called a supplemental needs trust, a **special needs trust** does not carry the same limitations as an ABLE Account.

There are two types of special needs trust options: first-party trusts and third-party trusts. While first-party trusts are funded by money the individual received as an inheritance, a personal injury award or some other source, third-party trusts are funded by the individual's family member or life insurance policies from relatives. When the beneficiary of a first-party trust dies, the state can seek Medicaid reimbursement from funds remaining in the trust. However, third-party trusts do not require reimbursement.

Families can self-fund a third-party trust, but those that don't have excess cash can fund the trust with

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Hamilton Happenings

DATE	DAY	PROGRAM (in Community Room)	TIME
27-Sep	Wed	Hamilton Games	Prog. Time 5:00 -7:00 PM

Hamilton tenants participating in a Cooking with Dana program



Lawrence Goings On

DATE	DAY	PROGRAM (in Community Room)	TIME
20-Sep	Wed	Lawrence Games	Prog. Time 3:00 - 5:00 PM



Robbinsville Events

DATE	DAY	PROGRAM (in Community Room)	TIME
20-Sep	Wed	Robbinsville Games	Prog. Time 6:30 -9:00 PM
21-Sep	Thu	Robbinsville Meditation	Prog. Time 6:00 -7:00 PM
26-Sep	Tue	Robbinsville Games	Prog. Time 5:00 -7:00 PM



Robbinsville tenants enjoying
Cooking with Dana



Bristol Myers Squibb volunteers were busy painting the railings at
Robbinsville recently



Hopewell Events

DATE	DAY	PROGRAM (in Community Room)	TIME
9/5/17	Tues	Heart to Hearts Chair Message	1:15 PM - 3:15 PM
9/7/17	Thur	3:00 PM - 4:00 PM	3:00 PM - 4:00 PM
9/20/17	Wed	Heart to Hearts Chair Message	9:30 AM - 11:30 AM
9/21/17	Thur	Allstate Hosting Renter Insurance Forum	3:00 PM

When a Service Animal Has to Go, Airports' Options May Be Wanting

By JANE L. LEVERE Reprinted from New York Times JULY 24, 2017

Michael May, who recently became the chief executive of the Lighthouse for the Blind in Seattle, has his own system for rating airports, and under that system, O'Hare International Airport in Chicago gets a thumbs down and Washington Dulles International Airport a thumbs up.

For Mr. May, who is blind, what matters is the quality of the relief areas for service animals beyond security in airport terminals. In theory, a new federal rule requiring those areas should be a boon for the animals' owners, who may be blind, be deaf, use a wheelchair or have some other type of disability.

But, according to disability travel experts, the rule has led to some facilities that users find poorly designed.

Since August, the Department of Transportation has required American airports boarding 10,000 or more travelers annually to have at least one wheelchair-accessible service animal relief area per terminal, generally beyond security. The rule covered 382 airports, according to a spokeswoman for the department.

The relief areas ideally should be located and designed to help animals relieve themselves quickly and easily, especially if their owners are making connecting flights.

The new rule followed a requirement, effective in 2009 for American carriers and in 2010 for foreign carriers, that airlines and airport operators in the United States consult with local disability groups to build service animal relief areas. The vast majority of those were built immediately outside terminal buildings.

In a survey last fall by the trade group Airports Council International-North America, over 90 percent of the 69 responding airports — which serve about three-quarters of North American air travelers — offered animal relief areas in their terminals. The group predicted that relief areas would be the second-fastest growing passenger amenity at its airports in the next three to five years, after accommodations for nursing mothers.

Eric Lipp, executive director of the Open Doors Organization, a Chicago-based advocacy group for travelers with disabilities that also works as a consultant to airports and airlines, said airports that must comply with the new rule fell into three categories: those that were quick to comply, those that were working toward complying and those for which post-security relief areas are not a priority.

But Mr. Lipp and other disability travel experts said that even some airports that had complied had done a poor job in designing their relief areas.

Mr. May, of the Lighthouse for the Blind, described the post-security relief area in the rotunda area of Terminal 3 at O'Hare as "worthless." He said he traveled with a 55-pound golden retriever, and sometimes with his wife, a financial executive who is also blind and has a 65-pound German shepherd. The O'Hare area is "a little, 2-by-3 box meant for Chihuahuas or small pets, not my guide dog."

Michael May and his wife, Gena Harper, with their service dogs in Seattle-Tacoma International Airport. Credit David Ryder for The New York Times



Similarly, Laurel Van Horn, director of programs of the Open Doors Organization, said she found the relief area in Terminal 4 at Kennedy International Airport in New York “small and narrow.” She also criticized the central placement there of a fake fire hydrant, which, she said, reduces the area’s space and can snag the handler’s leash.

Karen Pride, a spokeswoman for the Chicago Department of Aviation, which operates O’Hare, said the department would take comments on its relief areas “into consideration for any future adjustments or changes.”

In a statement, Gert-Jan de Graaff, chief executive of JFKIAT, the operator of Terminal 4 at Kennedy Airport, said, “It remains our utmost priority to ensure a comfortable and accessible facility for all our passengers, especially those traveling with guide and service dogs, emotional support animals and other pets.”

On the other hand, Mr. May and others praised the two post-security relief areas at Dulles — a 200-square-foot facility on Concourse B and a 230-square-foot facility on Concourse D, which opened in 2010 and features artificial grass and a water system in the floor that rinses waste. Mr. May described the facilities as the “size of a bedroom,” noting that he frequently flies overseas through Dulles because of the convenience of its relief areas.

The areas were designed especially for people traveling with service animals who have long layovers or are taking connecting flights, said Kimberly Gibbs, a spokeswoman for the Metropolitan Washington Airports Authority.

Animal relief areas are often used not only by animals accompanying people with disabilities but also by dogs working for airport security and travelers’ pets.

Pat Pound, a blind retired disability and rehabilitation expert in Austin, Tex., and an adviser to Mr. Lipp’s group, said there had so far been no evidence that other traveling animals were keeping service animals from using airports’ relief areas. But, she said, “any time a service animal is around a non-service animal in a public area, and the non-service animal is not well behaved, it’s very stressful for the person with a disability trying to get his service animal to do its job.”

Ms. Van Horn said most animals using the relief areas were pets. To prevent any problems between pets and service animals, she said, some airports are building relief areas that can be used by only one animal at a time, like the four areas found post-security at Miami International Airport. Each has a door with a window and a “vacant/in use” sign with Braille and tactile lettering.



Mr. May and Ms. Harper at the airport’s animal relief area. Airports boarding 10,000 or more travelers annually must have at least one such area per terminal, but the usefulness of their locations and designs can vary. Credit David Ryder for The New York Times

Continued from page 5

second-to-die insurance (also called dual-life insurance) instead. Unlike a traditional life insurance policy, where beneficiaries receive benefits after the insured person dies, the policy pays out only after the second person, typically a parent, dies. Using a second-to-die insurance policy that pays out in a lump sum, allows Sensing and his clients to forecast the amount of money the trust will get from the insurer.

Beyond figuring out how to fund the trust, families or individuals also need to decide whom to appoint as trustee. “Some people choose a family member. Some people choose a corporate fiduciary,” Kerns explains.

To understand the financial picture of a person with special needs, Kerns says he asks questions including, “What situation are they in? What is their family situation? What type of support system do they have around them? Are they able to work?” The individual’s current situation and support system is also likely to change over time, so the plan may need to be revisited later on.

While these considerations may sound overwhelming, working with a team of experts such as doctors, social workers, financial planners and estate attorneys can help you plan for the future. “Surround yourself with all these people,” Ehler says. “They all need to work together as a team,” she adds.

Lakewood Renaissance Faire



September 16, 2017

Bus Leaves Robbinsville at 9am sharp
\$10 per person—Lunch is on you



September 3

Danny DeMarco
Quinten Moultrie
Kevon Brown

September 10

Danielle Vitella
Ed Praser

Sept. 14

Jane Kovacs

September 18

Phyllis Ciampa

September 21

Betty Preston

September 23

Louis Higley

September 26

Diane Arkuezewski

September 30

Jacoba Meulman



Participants in the Seaside trip enjoying lunch

September General Recreation

Club Freedom Events Highlighted

4-Sep	Mon	Labor Day - PF Offices Closed	
4-Sep	Mon	Labor Day Picnic - Robbinsville	Prog. Time 11:30 -2:00 PM
5-Sep	Tue	Hamilton/Lawrence Shopping	Bus Leaves PFR 9:30 AM
9-Sep	Sat	Amish Market Bristol - 5 Must Go	Bus Leaves PFR 9:00 AM
11-Sep	Mon	No Day Program	
11-Sep	Mon	Day of Remembrance 9/11	
13-Sep	Wed	Grocery Shopping - Shop Rite	Bus Leaves PFR 9:30 AM
14-Sep	Thu	Columbus Farmers & Flea Market	Bus Leaves PFR 9:30 AM
16-Sep	Sat	Lakewood Renaissance Faire	Bus Leaves PFR 9:30 AM
18-Sep	Mon	Day Program	Prog. Time 10 AM-3 PM
23-Sep	Sat	Englishtown Flea Market - 5 Must Go	Bus Leaves PFI 9:30 AM
25-Sep	Mon	Day Program	Prog. Time 10 AM-3 PM
27-Sep	Wed	Grocery Shopping - Shop Rite	Bus Leaves PFR 9:30 AM

Beach Access



Did you know that more and more beaches are becoming wheelchair accessible, thanks to specialized beach wheelchairs, beach mats and boardwalks that go right up to the water's edge. **Avalon and Stone Harbor** beaches in New Jersey have accessible boardwalks and beach wheelchairs available by reservation. **Rehoboth Beach** in Delaware has a boardwalk and beach wheels.

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Project Freedom Inc. is a 501 (c)(3) not for profit organization dedicated to developing, supporting and advocating opportunities for independent living for people with disabilities



ARTS & CRAFTS



Join the PF Day Program
Mondays from 10:30 am–2:30 pm
Call 977-1234 if interested