

THE DOF IN 2012: OUR BREAKOUT YEAR!!!



We at the DOF had an unbelievable year. We went from a \$2.5 million CDFI to an over \$7,000,000 CDFI. As we end our 4th year of lending we were also reminded how fragile life is by having our business and personal lives affected by Hurricane Sandy. Out of commission for several weeks can feel like a lifetime for a small organization. Fortunately, we are blessed with no damage and no personal loss and our operations are up and running once again.

On pace to close additional loans and be fully deployed by March 2013, we are excited by our growth. Thank you for your continued interest and support.

We wish you and your families a happy and healthy holiday season!



*Residents of DOF-financed Paseo de Luz,
a mixed-use housing complex in Oxnard, California*

We reach a milestone: Over 20 Loans!!

Whether it's a group of young adults with Autism Spectrum Disorder who wish to live independently in their community or a mixed-use housing development, the Disability Opportunity Fund has been busy providing innovative financing solutions during 2012. Since 2008, our clients have borrowed over \$7,000,000 from the DOF for various projects in California, Tennessee, Wisconsin, Connecticut, New York, New Jersey, Massachusetts and Vermont.

We Help Create:

One story: In April 2012, a parent group approached us with a novel concept: a desire to purchase a five-bedroom residence for their adult children with Autism Spectrum Disorder in the greater Boston area by creating a co-op model. This approach accomplishes three things: (1) their children will live in the community, (2) the parents will control the services being provided in the home and (3) the model is a new way to create long-term affordable housing.

Hence, Constellation Cooperative Housing was born. We provided \$225,000 in acquisition and renovation financing to purchase and upgrade the residence, which was opened in October 2012!



We Participate:

Our strategy from inception was to structure our Financial Products to resemble those offered by the wider CDFI industry. This invites loan participations by other CDFIs which helps leverage our capital and broaden our impact. In 2012, we have entered into participation agreements with the following CDFIs:

Community Housing Capital (CHC, GA) (Over \$1,000,000 committed to CA and VT housing)

Neighbor Works Capital (\$895,000 financing mixed-use housing in CA and CT)

Century Village (\$1,250,000 financing housing for veterans and people with intellectual disabilities in CA)

NFF (\$500,000 committed to construction of community center for people with disabilities in CA)

Forward CI (\$300,000 financing mixed use housing including set-asides for people with disabilities in WI)

We are proud participants of the **CapNexus™** program created by Partners for a Common Good: **CapNexus™** is an online database that matches money and partners to community development finance opportunities. We were introduced to the Century Village deal through **CapNexus™**.

We Envision:



The devastation caused by Hurricane Sandy left many NY group homes and other facilities serving people with disabilities in disarray. In addition, the never-ending “wait- lists” for new housing stock needs to be addressed.

As a leader in public-private partnerships, the DOF will continue to work with government agencies to increase the inventory of safe, affordable and accessible housing. We look forward to reporting on our progress in the coming year.

New Portfolio Partners in 2012

To meet the constant flow of demand for our capital, we have maintained a pipeline of potential investment resources. In 2012, we added \$3,700,000 of new loan capital from the following eight “partners”:



FINANCIAL SUPPORTERS - 2012

We were honored to include the following as corporate sponsors of the DOF “Family”:

Astoria Federal Savings Bank
BMO Harris Bank Foundation
Capital One Foundation
Citigroup Foundation
Ridgewood Savings Bank
Durst Foundation
F.B. Heron Foundation
JP Morgan Chase Foundation
Mutual of America Foundation
NBTY Helping Hands
Ridgewood Savings Bank
People’s United Bank
Starbucks/OFN Create Jobs for USA



As a national community development financial institution the DOF continues its focus on answering the needs of people with disabilities. The DOF delivers a range of innovative financial, technical and advisory services to its clients and their consumers.

DONATE NOW

We are a 501(c)(3) entity which loans money to communities and organizations that are participating in the creation of affordable and accessible housing, schools and community centers for people with disabilities. An investment in the DOF will enable the execution of quality deals that we can originate, fund and service on a regular basis. We provide co-lending opportunities, direct lending, bridge and term loans, gap financing, predevelopment, acquisition and rehabilitation financing.

We offer technical services to people with disabilities and their families, service providers, housing developers and financiers. The DOF also raises awareness of the challenges for people with disabilities and disseminates solutions among key stakeholders, through formal meetings and presentations at conferences.

Your support is extremely important to us. Your contribution will go directly towards building the support systems needed to provide access to funding for these underserved populations.

DONATE ON THE WEB: visit our web site at www.thedof.org and click on **How You Can Help** icon to make your contribution via credit card.

DONATE BY MAIL: fill out the enclosed form and send it back to us in the enclosed envelope. Checks are made payable to **The Disability Opportunity Fund**.

THANK YOU!

