THE DOF IN 2013:
CELEBRATING 5 YEARS OF LENDING!!!

In early 2009, we at the DOF closed our first loan to the Cottage in Darien and enjoyed watching six young adults with developmental disabilities move into their own home. Five years later, they are enjoying independent and productive lives in a community near their families.

During the same five years, we have grown to over $8,000,000 in assets and closed an additional 25 loans in 9 states. Those loans financed the creation and redevelopment of 52 group home units, 417 accessible apartments, 220 classroom slots or “desks” in schools designed for persons with disabilities and 15,000 square feet of community facilities. And while these are important barometers of success, the DOF continues to have its greatest impact as “change agents” by providing technical assistance to over 1,000 families and by co-hosting, with various Federal Reserve Banks, eight Roundtable Discussions with over 950 attendees.

Thank you for your continued interest and support. We wish you and your families a happy and healthy holiday season!

The Greengus Family – Long Beach, NY
Affected by Super Storm “Sandy” – Helped by the DOF
We Reached A Milestone: 5th Anniversary Celebration

On June 11, 2013, our Board of Directors was joined by friends and supporters at a reception hosted by PRI investor Rockefeller Foundation at their offices in NYC. General Counsel Shari Patrick kicked off the event with an inspiring talk to the audience of 80 guests. We premiered a new video montage of the projects we have financed since 2009 and Clarkin Family members spoke from the heart about the experience of building a home for their siblings and what the DOF means to them.

We Help Create:

One story: Good Neighbor Homes (community center): With a mission to support individuals and families in achieving a life of opportunity, independence and growth, GNH operates a 7,300 square foot community center in Richmond, VA to provide socializing, health & wellness, community integration and personal growth day services for adults living with intellectual & developmental disabilities. The State of Virginia, like other states, has been moving toward a model of closing state run facilities and shifting to privately run residential and day centers. GNH began leasing the property from Scioto which utilized $450,000 from the DOF to finance the acquisition of the building.

We Participate: SANDY UPDATE

We continue to respond to many requests from individuals and organizations regarding financing and technical assistance for “Sandy-affected” losses. Our initial work was recognized by the Robin Hood Foundation with a $250,000 grant. A recent $60,000 grant from the American Red Cross will allow the DOF to continue these efforts in 2014.

We Envision:

In October 2013, we were honored to be selected by Capital One Bank to receive a $5,000 Financial Literacy Challenge Grant – our second consecutive award! As one of 25 not-for-profits on Long Island selected through a competitive process, this grant will allow us to continue teaching people with disabilities and their families critical financial and transition planning tools. Thank you, Capital One!
New Portfolio Partners in 2013
To meet the constant flow of demand for our capital, we have maintained a pipeline of potential investment resources. In 2013, we added over $1,000,000 of new loan capital from the following four partners:

![Logos of Bank of America, Wells Fargo, Adrian Dominican Sisters, and Capital One]

FINANCIAL SUPPORTERS – 2013
We were honored to count the following entities as supporters of the DOF:

- American Red Cross
- Astoria Federal Savings Bank
- Bank of America
- BMO Harris Bank Foundation
- Capital One Foundation
- Durst Foundation
- JP Morgan Chase Foundation
- Mutual of America Foundation
- NBTY Helping Hands
- Northville Industries
- New York Community Bank
- Prudential Foundation
- Ridgewood Savings Bank
- Robin Hood Foundation

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New York City Police Department

**Betty Wu Adams**
Austin, Texas
As a national community development financial institution, the DOF continues its focus on meeting 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 enable people with disabilities to have greater choice and more quality options when fulfilling housing and education needs. 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 financers. 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 the 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!