



THE DOF IN 2016: MAKING DREAMS COME TRUE!!

Over the course of 2016, we were introduced to remarkable organizations and individuals who approached the DOF team with creative models to address the needs of people with disabilities across the country. With your support, we were able to help Remington Properties acquire and renovate single-family accessible homes in Baltimore and APEX Realty do the same in Indiana and Ohio. Using both our loan capital and technical assistance services, iHope Academy expanded their unique school program in Harlem, InVision Human Services purchased their headquarters in Pittsburgh and Jenny Brongo acquired a scenic Community Farm in Rochester, NY known as Homesteads for Hope: a dream she started in 2013 for her brother Chucky, a young adult with autism.

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



*We helped Homesteads for Hope acquire its new home for vocational training for children and young adults with autism: a 55-acre working farm in Rochester, NY
September 2016*

We Help Create:

One story: Syracuse, NY: Meg and Beth are currently in their mid-20s. They have been friendly for many years through school and their participation in various other activities. They share a Support Broker at Advocates Incorporated who helps them to manage their finances, staffing and has been preparing them to live independently. Meg and Beth's parents developed a creative model to jointly own a house and needed DOF to acquire and renovate the home. We are proud to have supported Meg and Beth's dreams of having a home where they can live independently in a safe and affordable environment in the community where they grew up.



We Participate:

We always pride ourselves in maintaining relationships with our fellow CDFIs throughout the country. This allows us to “stretch” DOF’s lending capital. In 2016, one such example saw **Leviticus 25:23 Alternative Fund and DOF** finance the acquisition and renovation of a mental health clinic for Bikur Cholim (BC) a not-for-profit community-based health services organization, located in Monsey, New York. The clients of BC primarily reside in the Village of New Square, a community of approximately 7,300 residents (90% percent of the population lives below 200% of the poverty level) and in Monsey (74% of the population lives below 200% of the poverty level.) This is the fourth time we have “teamed-up” with Leviticus to help those in need.

We Envision: Partnering on ABLE Accounts

In 2016, in partnership with National Down Syndrome Society and the Disability CDFI Coalition, we created the ABLE Alliance for Financial Empowerment to support individuals with disabilities in their efforts to achieve financial empowerment and economic independence.



An ABLE account is a tax-advantaged savings account that qualified individuals with disabilities may open as a result of the passage of the ABLE Act of 2014 and subsequent enactment of state ABLE laws. To date, four states have launched nationwide ABLE programs: Ohio, Nebraska, Tennessee, and Florida. At least 10 other states will be opening their ABLE programs soon.

New Portfolio Partners in 2016

To meet the constant flow of demand for our capital, we have maintained a pipeline of potential investment resources. In 2016, we added over **\$4,000,000** of new loan capital from the following seven “partners”:



Dominican Sisters of Hope

FINANCIAL SUPPORTERS – 2016

We are honored to include the following as foundation/corporate sponsors of the DOF “Family”:

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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 IRS-recognized 501c(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!

