



THE DOF IN 2015: SEE WHAT IS “NEXT” FOR US!!

On November 10, 2015, we will be honored with the prestigious *Wells Fargo NEXT Seed Capital Award* at the premier CDFI industry conference held by Opportunity Finance Network in Detroit, MI.

In 2015, we marked the 25th anniversary of the Americans with Disabilities Act by supporting implementation and rapid adoption of the new ABLÉ account (Achieving a Better Life Experience). The first-of-its-kind account will allow people with disabilities to accumulate savings without losing Medicaid and Social Security benefits. DOF was influential in the passage of the ABLÉ Act in 2014 and the recent IRS guidelines which highlight CDFIs as a vehicle for administering these accounts. DOF will use its *NEXT Seed Capital Award* to act as a clearinghouse of resources for the ABLÉ account, work with policymakers to influence the structure of the account, and help position CDFIs to play a key role in implementation.

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



We helped the Adrian Dominican Sisters celebrate the 40th Anniversary of their Portfolio Advisory Board in Adrian, MI – September 2015!

We Help Create:

One story: Since its inception, Delmarva Community Services, Inc. (DCS) has been known as the major provider of services for low and moderate-income people with disabilities in Delaware and in Maryland's Eastern Shore. It is also known for its extensive services for low- and moderate-income senior citizens. DCS has 18 residential sites on Maryland's Eastern Shore and 11 in Delaware. It also provides rural transportation services, job training and counseling, community meals, home delivered meals, housing services, childcare, adult daycare, respite programs for in-home family care providers and other services. It also is the community action agency in Dorchester County, MD. Many of the programs DCS offers are housed in its two Dorchester County sites, in Cambridge and Hurlock, MD.

DOF and The National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL) closed on a \$500,000 secured line of credit to DCS. The purpose of the Loan is to fund predevelopment and site work on property DCS owns.



We Participate:

We recently entered into a formal partnership with three other leading national disability organizations - National Down Syndrome Society (NDSS), Autism Speaks, and National Disability Institute to form the ABLE National Resource Center. The four organizations will collectively serve as the executive leadership over the ANRC, and will work in collaboration with the Center's current membership, consisting of over 30 national disability-related organizations. "This is an historical collaboration between four leading disability organizations. It is vital that the disability community work together to ensure we have effective, efficient and widespread availability of ABLE accounts across the country," Sara Hart Weir, NDSS President said.

We Envision: Disability CDFI Coalition ("DCC")



DISABILITY CDFI COALITION

In 2015, with the support of Deutsche Bank Foundation and Chase Foundation, we launched the Disability CDFI Coalition. It is a network of CDFIs, financial institutions, disability service providers and advocacy organizations, and individuals with disabilities to address the unique set of challenges faced by people with disabilities and their families: Asset Development – Financing Affordable, Accessible, and Safe Housing – Employment Opportunities - Access to Assistive Technology.

To date, the DCC has over 125 unique members and we plan to grow the numbers in 2016!

New Portfolio Partners in 2015

To meet the constant flow of demand for our capital, we have maintained a pipeline of potential investment resources. In 2015, we added over \$1,750,000 of new loan capital from the following six “partners”:



Deutsche Bank



The Fine & Greenwald Foundation

Trinity Health (Livonia, MI)

Seton Enablement Fund (Mt. Saint Joseph, OH)

FINANCIAL SUPPORTERS – 2015

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

Amalgamated Bank	Durst Foundation
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Capital One Foundation	Northville Industries
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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!

