

THE DOF IN 2010: WHAT A YEAR!

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.



\$1,000,000 in loans!!!

NEW LOANS

Whether it's a group of young adults who wish to live independently in their community or a school serving children with Autism Spectrum Disorder, The Disability Opportunity Fund (The DOF) has been busy providing innovative financing solutions during 2010. As we begin a new year, our clients will have borrowed close to **\$1,000,000** from the DOF for various projects in California, Wisconsin, Tennessee, Connecticut and New York.

One story: A \$250,000 construction loan to the Imagine Academy to double the capacity of the school to serve severely autistic children ages 5-21, located in Brooklyn, New York. Imagine was founded in 2005 by parents of affected children. Their vision is to create a place where a multidisciplinary school, a resource center for the entire family and a residential facility for those who require full time care. This integrated approach gives children with autism the best chance to reach their fullest potential. Our loan allows Imagine to expand into a much larger facility and grow from 15 children to 34 children with 1:1 staff. The new facility will be approximately 12,000 square feet, encompassing state-of-the-art therapy rooms, classrooms and a swimming pool due to be fully operational in early 2011.

NEW INVESTORS

Continued growth: This year we were honored to include the following as new members of The DOF "Family":



Adrian Dominican Sisters
Contact Fund
Harris Bank, N.A.

The DOF deployed 100% of its investment funds in 2010!!



The Clarkin Family is made up of 12 biological siblings all raised in a small house in Mineola. 7 of the 12 children live with some form of developmental disability. Fast forward the “children” are now adults ranging in age from 30 to 52, parents pass away leaving the house to the 7 children with the 5 children acting as guardians and caretakers of their siblings. The siblings are all very close. To hear them talk about each other is an inspiration.

NEW TECHNICAL ASSISTANCE

Now Imagine:

- The house falls into disrepair
- The State of New York says they will pay for the repair
- The guardians move the siblings into a rental house so that repairs can begin
- The State of New York changes its mind about the repair because of the budget crisis
- The pipes burst in the house and it becomes uninhabitable

Now What?

Charlie Hammerman hears about the story. He meets with Nassau County Government who introduces him to Habitat for Humanity.

Now Know:

The DOF and Habitat for Humanity partner to bring the Clarkins home.

The DOF has agreed to help the Clarkins with fundraising and financing of the materials needed to fix up the house and buy appliances.

Help us Bring the Clarkin Family Home

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 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 act as a liaison for banks, insurance companies and CDFI's who wish to do more to support the disabilities market but lack the "know-how". We provide technical assistance and advocacy related to housing and the disabilities market.

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!

