



THE DOF IN 2014: CHANGING LIVES – ONE LOAN AT A TIME!!!

As we complete our seventh year of operations, this year DOF continued to change the lives of people with disabilities and their families – by financing over 10 loans in five different states. Your support of our work helped launch a pilot housing program in Baltimore, MD, allowed a family affected by Super Storm Sandy to move back into their home in Long Beach, NY and helped a statewide multiservice provider re-purpose a former church in Wilmington, DE to house some of its psychiatric care services, and uses the property’s commercial kitchen to carry out catering activities (one of a number of small businesses within its employment division).

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



*Ribbon Cutting for Celebrate the Children – Denville, NJ
(School’s Renovations Financed By DOF)*

We Reach Milestones: 11 – 40 - \$13,500,000

In 2014, our lending activity reached unprecedented levels, resulting in new milestones: Since inception, DOF has provided financings in eleven states (CA, CT, DE, MA, MD, NJ, NY, TN, VA, VT and WI) to over 40 different projects, including affordable housing, schools and community centers. We have successfully deployed over \$13,500,000 without incurring a loss and look forward to another productive year in 2015!



*Cape Cod Village (CCV):
Bob and Lauren Jones with their son Alex*

We Help Create:

One story: **Cape Cod Village (CCV)** was founded in 2011 by Bob and Lauren Jones, social workers from Orleans, Massachusetts and the parents of a young adult son with autism. Concerned about the lack of suitable long-term housing opportunities for adults with autism, they began meeting with other Cape parents of children with autism who shared similar views. From these meetings Cape Cod Village, *An Innovative Community for Adults with Autism*, was born. DOF helped CCV acquire a suitable parcel of land with a \$400,000 loan and will help finance future construction of this innovative project.

We Participate: SANDY UPDATE

We continue to respond to many requests from individuals and organizations regarding financing and technical assistance for “Sandy-affected” losses.

Pictured here is the Rebuilt Home of the Greengus family whom we highlighted during last year’s mailing. We provided the financing to finish the construction allowing the family to move back home!!



We Envision: 15th Anniversary of *Olmstead*



In September 2014, we co-hosted a conference with John Jay College of Criminal Justice celebrating a key 1990 U.S. Supreme Court Decision which mandates that people with disabilities should live in the community. Over 250 attendees from around the country listened to great presenters including Dr. Chris Rosa, Director of Disability Services at City University of New York (*pictured left*).

Thank you, John Jay College!

New Portfolio Partners in 2014

To meet the constant flow of demand for our capital, we have maintained a pipeline of potential investment resources. In 2014, we added over **\$1,650,000** of new loan capital from the following three “partners”:



Basilian Fathers of Toronto



FINANCIAL SUPPORTERS – 2014

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

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American Red Cross
Astoria Federal Savings Bank
BMO Harris Bank Foundation
Capital One Foundation
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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 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!

