

ADAPTING, GROWING, STRONG – EVER-CHANGING

The Disability Foundation 2021 Annual Report



MESSAGE FROM LEADERSHIP

Fiscal Year 2021 was a year we never expected. Not only did we work remotely for the entire year, but we were also able to establish 114 new accounts without any face-to-face interaction. We found ways to support our beneficiaries and their families and caregivers seamlessly.

The most significant news of the year is the introduction of a new Third-Party Trust. This trust is an important piece of the puzzle for families of individuals with disabilities – one we couldn't previously offer. Now anyone, including parents, other relatives or friends of the beneficiary, can contribute funds to create a trust for someone with a disability. Previously, (first-party) trusts could only be established with money belonging to the beneficiary. With this trust, since the money never belongs to the beneficiary, there is no Medicaid Payback requirement. Learn more about our Third-Party Trust offering inside.

We have a new board chair joining us and look forward to continuing our mission with a new visionary in place. We will continue to adapt, challenge the Foundation to grow to serve more people and remain a steady resource for families and individuals living with a disability.



*Gregory Darling,
Executive Director*

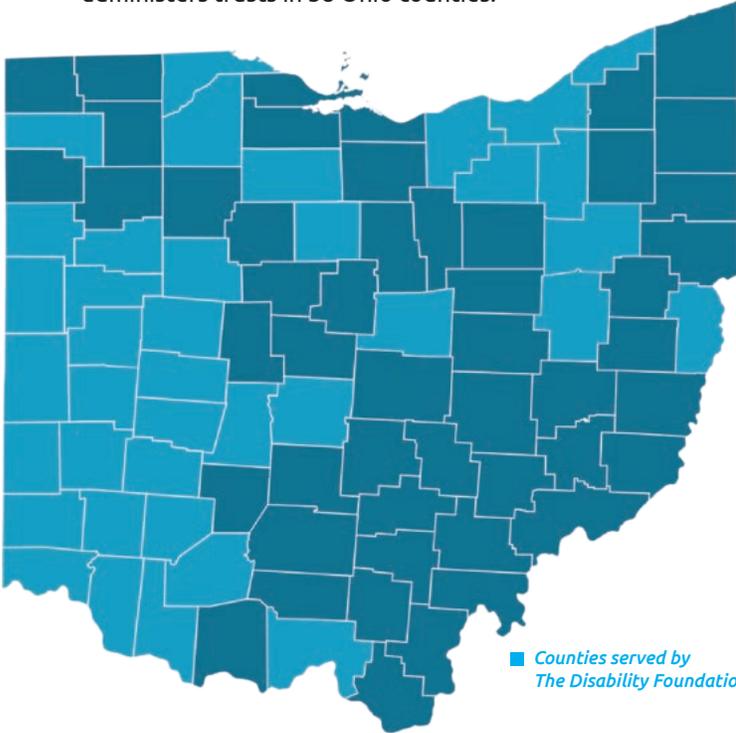
*Brittany O'Diam Horseman,
Board Chair*

2021 HIGHLIGHTS

- Awarded \$79,000 in grants to nonprofit organizations serving people with disabilities from investment growth of the Deceased Beneficiary Fund
- Provided increased convenience for trust deposits enabling electronic deposits, wire transfers and in-person deposits at local Key Bank offices
- Continued to serve individuals with accounts in 38 counties across Ohio
- Grew active management accounts to over \$31M
- Created 114 trust accounts for individuals with disabilities – a record high since 2015
- Launched a new Third-Party Trust creating a complete array of special needs trust options for people living with disabilities

SPREADING OUR ROOTS

Since our inception in 1996, The Disability Foundation now administers trusts in 38 Ohio counties.



HOW THE TRUSTS ARE USED

Our beneficiaries have used their funds both to enhance their quality of life and foster independence often with creativity:

Creative use of funds:

- Gaming computer
- Guitar amp
- Service dog event
- Adaptive equipment
- Home security service
- Arizona vacation to visit family
- Disney Bonanza trip
- Alaska vacation
- Camp
- Outdoor swing
- Outdoor furniture
- Gym membership

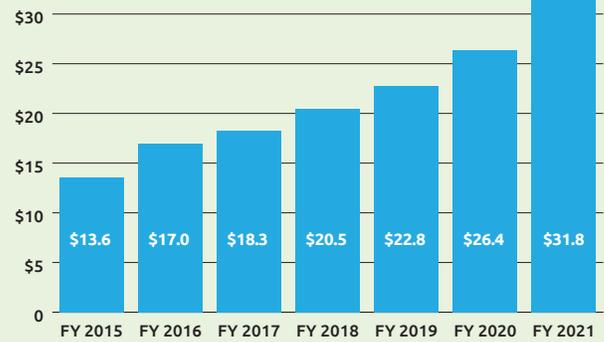
Funds that foster independence:

- Medical transport van lease
- Electric scooter
- Gutter cleaning
- Furnace
- Bath and shower chair
- Wheelchair purchase
- Transportation – taxi service, bus passes, driving service
- Car purchase and repairs

THE DISABILITY FOUNDATION BY THE NUMBERS

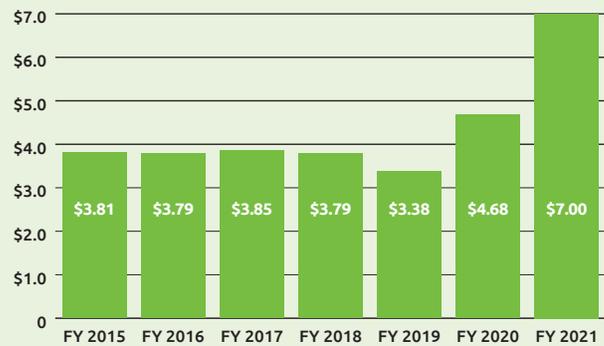
Growth in Assets under Active Management

in \$millions



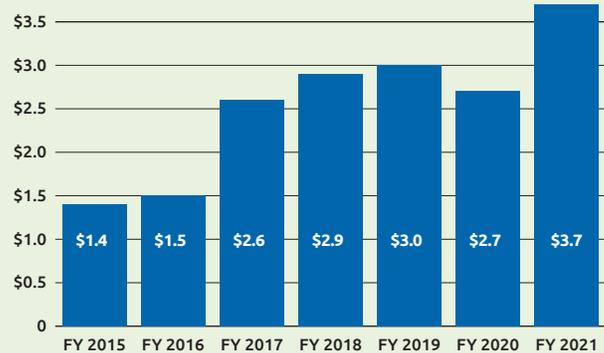
Contributions into Trusts

in \$millions



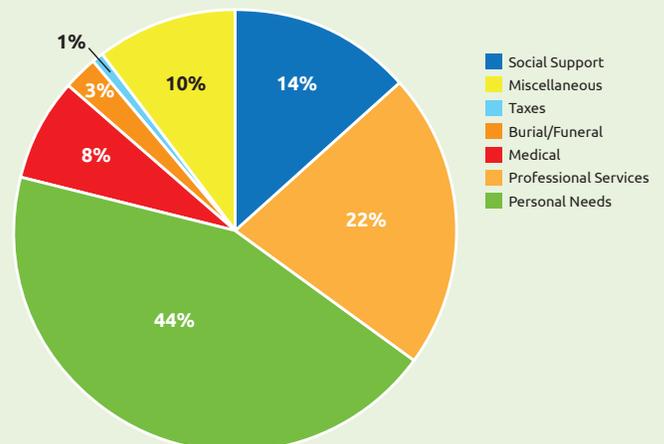
Distributions to Beneficiaries

in \$millions



How the Trusts Are Used

Fiscal Year 2021





LIVES BEING CHANGED... MEET LIZ

Elizabeth, or Liz as she prefers, established her Pooled Special Needs Trust with the Disability Foundation in 2016 from money she received from an inheritance. Liz has mobility challenges that doctors in her youth believed were the result of polio or muscular dystrophy. Her family has been there to help her cope with her degenerating physical limitations and special needs. However, with the mobility limitations Liz experiences, she needs additional support and resources to maintain her quality of life.

With funds from her trust, Liz has access to caregiving support, personal care assistance, housecleaning services, equipment, vacations and outings, and other items and activities that bring her joy – things she may not be able to experience without her trust.

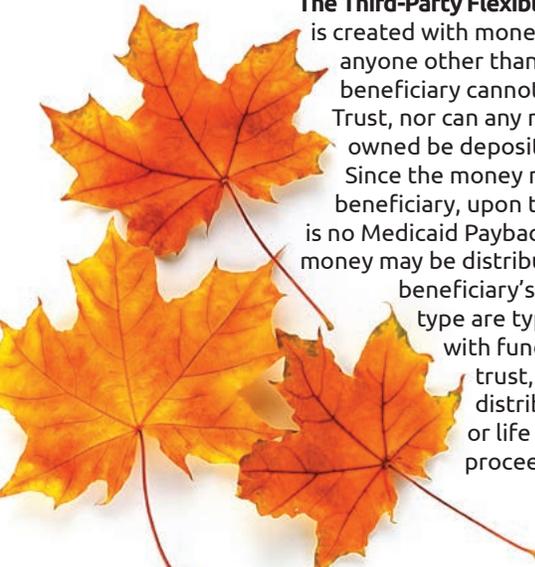
Recently, Liz discovered an interest in making art, and she loves to show off her creations to her fellow residents.

Given the ongoing needs related to Liz's disability, she must rely regularly on the use of her trust. Her family is grateful that The Disability Foundation is there to ensure the funds in her trust are readily available whenever she needs them.

POOLED COMMUNITY TRUSTS EXPLAINED

The Ohio Community Pooled Flexible-Spending Trust (first-party) provides an option for families who do not want the annuity limitation in the OCPAT. The only limit on the amount spent is the amount in the individual's account. This provides flexibility if a major purchase is required.

The Ohio Community Pooled Annuity Trust (first-party) is an account that will provide a lifetime plan of payments, backed by our sponsoring organization, The Dayton Foundation. When a donor sets up an account in this trust, an annuity calculation is made and a monthly benefit is determined. Each month that amount is credited to the individual's spending account. A major advantage of this trust is that the monthly benefit is guaranteed for the life of the individual.



The Third-Party Flexible Spending Pooled Trust is created with money provided by anyone other than the beneficiary. The beneficiary cannot create a Third-Party Trust, nor can any monies they have ever owned be deposited into the trust. Since the money never belongs to the beneficiary, upon their death, there is no Medicaid Payback and remaining money may be distributed according to the beneficiary's wishes. Trusts of this type are typically established with funds given directly to the trust, an inheritance not yet distributed to the beneficiary or life insurance policy proceeds directed to the trust.

GRANTS

We launched our third grant cycle in January 2021. Through the investment growth of our Deceased Beneficiary Fund, we were able to award over \$79,000 in grants to local nonprofits serving people with disabilities.

Therapeutic Riding Institute (TRI) – \$8,000
Therapeutic horseback riding lessons

Ohio Valley Voices – \$8,000
Support and sessions for 52 deaf and hard of hearing children

Toward Independence – \$8,000
Partial funding for a wheelchair lift in company vehicle

Learning Tree Farm – \$8,000
Construction of accessibility path leading to part of the farm

K12 & TEJAS Gallery – \$8,000
Nine session visual arts program for students to explore creativity

We Care Arts – \$8,000
Renovation for expansion of services

Resident Home Association – \$8,000
Purchase of an eight-passenger convertible van

Graceworks Lutheran Services – \$8,000
Funding for the purchase of wheelchair accessible van

Friends of The Castle – \$8,000
Maintain and expand transportation services

Boundless Community Pathways – \$7,000
Renovations to sensory area

FAREWELL FROM CURRENT BOARD CHAIR

Brittany D. O'Diam Horseman, CELA
(O'Diam & Estess Law Group, Inc.)

I started my career as an attorney with a simple goal: I wanted to help people. I soon discovered a passion for enhancing the quality of life of vulnerable populations.



When I was asked to join the Board of Trustees of The Disability Foundation in 2011, I was thrilled to be able to have a hand in impacting the quality of life of individuals with disabilities on a much larger scale. It was an interesting opportunity that became an experience that shaped me into who I am, both personally and professionally.

During my tenure on the Board, we created two new types of pooled trusts to offer to our beneficiaries and donors, we elected an excellent, new Executive Director, we began awarding grants to other disability-related non-profits in the community, and we approved thousands (and thousands!) of distributions to our beneficiaries for the most incredible, life-enhancing purposes.

Every ounce of work, time, and emotion I have invested into The Disability Foundation has been a privilege. I have served alongside some truly inspiring people on this Board, and I treasure everything I have learned from each of them. As I now "retire" as the Chair of the Board, I walk away knowing that this Foundation is just starting to hit its stride. The Disability Foundation has so many great things to offer in the future, and I will remain its biggest fan!

"The Disability Foundation grant enabled us to achieve our goal of safely and effectively re-opening our program and inviting members back following the mandatory governmental shutdown. We were able to achieve our goals of making The Castle safe, sanitized and a gathering place that aided in halting the transmission of the virus."

– Friends of the Castle

"Unlike many other non-profit organizations, when our programming stopped, our expenses did not decrease since we still had to operate a 23-acre horse farm. We have needed to continue to feed and care for our horses and tend to the upkeep of the property.

Unfortunately, while we did everything to cut costs, donations are down and without the financial support of The Disability Foundation, it would have been even more difficult. I cannot express the gratitude we have for the support you have given us.

– Therapeutic Riding Institute

OPPORTUNITIES FOR GROWTH

Working remotely presented obstacles to our customary practice of making live presentations throughout our region. However, we took advantage of remote meeting technology and reached corners of the state we have never visited in the past, including Stark, Summit, Lucas and Auglaize counties. We found considerable interest in our trust options and have been able to serve several new families as a result. If you know a place where we could share our message, please contact us.

BOARD RECOGNITION

The Disability Foundation Board of Directors consists of 13 dedicated professionals from the Dayton community, including elder law attorneys, financial planners, individuals living with disabilities and human services professionals.

Board list

Brittany O'Diam Horseman (chairperson),
O'Diam & Estess Law Group, Inc.

Elizabeth Durnell-Maier (vice-chair), Durnell Maier Law

Tom DeRoss (treasurer), Retired from Fifth Third Bank

Ashley Burke, Burke & Pecquet LLC

Joseph B. Baldasare, The Dayton Foundation

Dr. Pamela Combs, Montgomery County Board of
Developmental Disabilities Services (MCBDDS)

Shari Cooper, Goodwill Easterseals Miami Valley

Blair Cornell, UBS Financial Services, Inc.

Marion Jackson, Retired from Alcohol, Drug Addiction
and Mental Health Services Board (ADAMHS)

Jessica I. Jenkins, Human Services Planning &
Development Department Montgomery County

Owen Sizemore, Brady Ware & Company

Kathy Rearick, Goodwill Easterseals Miami Valley

Joe Szoke, Retired from Alcohol, Drug Addiction and
Mental Health Services Board (ADAMHS)



THE DISABILITY
FOUNDATION

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About the Disability Foundation

The Disability Foundation is a Type I Supporting Organization under the auspices of The Dayton Foundation. The Disability Foundation maintains a separate 501c3 tax-exempt status and receives backing from The Dayton Foundation to support daily activities and monitor financials.