

SOWING SEEDS FOR SECURE FUTURES

The Disability Foundation Fiscal Year 2022 Annual Report



MESSAGE FROM LEADERSHIP

It is no secret that with the pandemic, our world changed forever, making the need for our trusts more evident. Many of our beneficiaries remain partially isolated and depend on the trust to protect their assets while they may be otherwise surpassing eligibility requirements. Through our trust, their money is safe and available for them when they are able to engage more with the things they love. During these uncertain times, some beneficiaries used funds

to create a website where they can stay in touch with those they can't visit, sharing pictures and stories with families and friends. Those that are able to are using funds to travel to visit families and

friends near and far. For others, living independently is how they use their trust, affording them snow removal, lawn cutting, and even home health care services. In some cases, their trust provides a private room in their long-term care facility.

Our grants continued to support our community, funding special projects of nonprofit organizations who also work to improve the lives of people with disabilities. To date, we have given back over \$250,000 in grants utilizing monies that remained in trusts of deceased beneficiaries.

Our beneficiaries are diverse, from the very young to 97 years old, and live across Ohio in big cities and on farms, but they share a common need to protect their assets, resulting in a better quality of life. Our partners are equally as diverse. We work with attorneys, financial advisors, families, individuals living with disabilities, professional organizations, probate courts, advocacy groups, and other foundations. The work we do is a collective effort, and there is much to celebrate this year!



*Gregory Darling,
Executive Director*

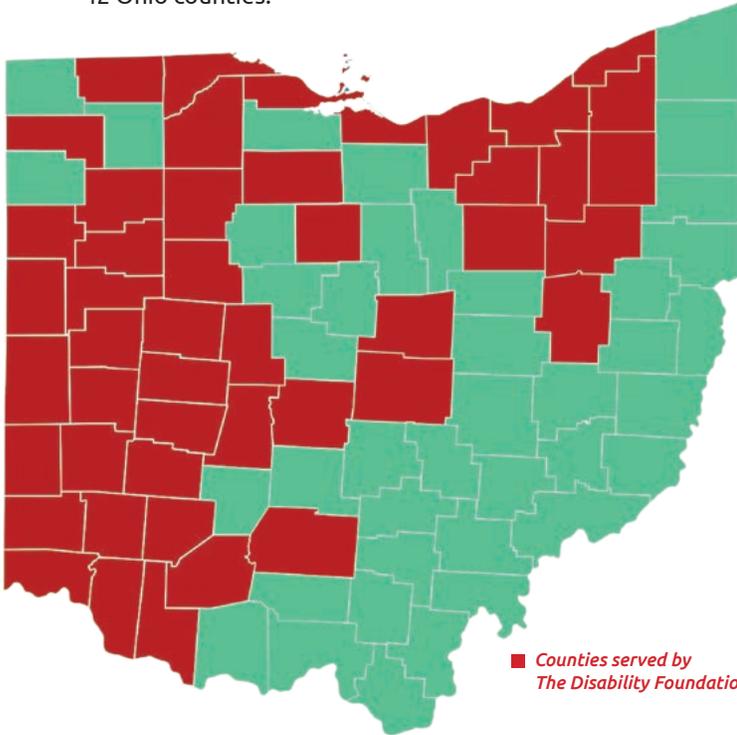
*Elizabeth Durnell-Maier,
Board Chair*

2022 HIGHLIGHTS

- Began accepting deposits into our trust at any local KeyBank.
- Awarded \$79,000 in grants to nonprofit organizations serving people with disabilities. Funds came from growth of the deceased beneficiary fund.
- Expanded deposit options to include electronic deposits, wire transfers, and in-person deposits at local Key Bank offices.
- Grew services to 42 counties across the state.
- Our family expanded to over 900 trust participants.
- Serviced active management accounts over \$30M.
- Created 118 new trust accounts for individuals with disabilities. This was the second best since FY 2015.
- Expanded the use of the True Link debit card to give our beneficiaries more independence in using their trust account.

SPREADING OUR ROOTS

The Disability Foundation now administers trusts in 42 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:

Some interesting examples:

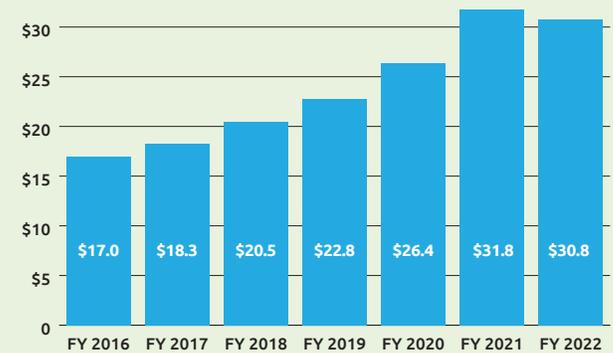
- *Personal website to communicate with family and friends*
- *Doula services*
- *Large fish tank to decrease seizures*
- *Service dog conference*
- *Senior care coordination services*
- *Swimming lessons*
- *Bus passes*

“URS strives to provide opportunities for our children to experience activities that foster creativity, exploration, and promote independence. With the funds received, URS retained a licensed art instructor to conduct art classes two days a week for preschool and school age children, as well as many adults of all ages. Every participant LOVES the excitement of creating something new and unique. The adults have created paintings with their take on Van Gogh’s sunflowers series and butterflies. Children created puppets to act out a story from a book and started a mural depicting some of the characters. URS strives to provide opportunities to expand the thoughts and horizons of those we serve. Thanks in part to The Disability Foundation, we have been taking this to a new level!”

– United Rehabilitation Services

THE DISABILITY FOUNDATION BY THE NUMBERS

Growth in Assets under Active Management in \$millions



Contributions into Trusts in \$millions

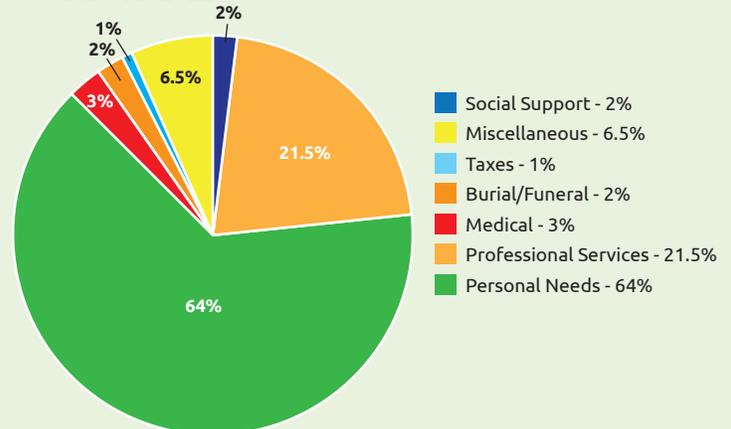


Distributions to Beneficiaries in \$millions



How the Trusts Are Used

Fiscal Year 2022



LIVES BEING CHANGED... FAMILY STORY

Louise recently received an inheritance, and because she lives with a disability and relies on SSI for income, she could have lost her public benefits by accepting the funds. Instead, she was able to put the money from her inheritance into a pooled special needs trust with The Disability Foundation.

This trust allows her to have the benefit of the inheritance while not having it be counted as a resource in determining her benefits. She has been able to pay off debt with the funds she put into her trust account and to purchase a dog, along with all of the necessary pet supplies, which provides her with the joy and companionship that only a loving pet can supply.

Thanks to her inheritance and the use of her trust, she was able to bring Connor home, and Louise can rest easy, knowing that she has the support and resources that her family intended for her to have.

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 fourth grant cycle in January 2022. 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.

Boundless – \$10,000

Outdoor recreation space for youth with autism and related behavioral health challenges

Dayton Autism Society – \$10,000

Family Grant Program

Friends of the Castle – \$5,000

Building Social Capital

Goodwill Easterseals – \$2,790

One UCreate wall panel by NunoErin - West Campus

Graceworks – \$7,000

Outdoor recreational equipment and outdoor furniture for homeless adults with disabilities

K12 Tejas Gallery – \$6,000

Kettering Transition Services/visual arts programming

St. Joseph's Home – \$8,000

Oxygen monitoring support tools

The PLAN – \$5,000

Support Family Surrogacy Program

Therapeutic Riding Institute (TRI) – \$5,000

Increased lessons

Three Valley Conservation Trust – \$5,000

Extending existing boardwalk and bird blind

Toward Independence – \$10,000

AED equipment/emergency response plan/fire and police-assisted planning/secure evacuation equipment

United Rehabilitation Services – \$5,000

Bringing art to children and adults with disabilities

Victoria Theater - Dayton Live – \$1,000

Funding to assist sensory friendly performance of School House Rock Live as part of its Family Series (for families of members with autism spectrum disorder)



WITH APPRECIATION

Mark Conway
(Thompson Hine)

The Disability Foundation would like to thank and recognize local attorney Mark Conway. Mark is the Practice Group Leader, Personal & Succession Planning partner with Thompson Hine in Dayton.



Many people may not be aware that there may not be a Disability Foundation if it was not for Mark. In 2000, Mark was serving on the foundation's board of trustees and led the effort for our nonprofit status with the Internal Revenue Service. The process was much more difficult than anyone imagined and took five years. It appeared that the major problem was that the IRS just did not understand what a pooled special needs trust does and how it operates. Mark spent countless hours, weeks, and months dedicated to the effort, all without ever taking a dime of compensation. His effort required several trips to Washington DC and much communication with the United States Tax Court. Finally, in April 2005, The Disability Foundation was granted its nonprofit tax identification number, with a back dated exemption to 1998.

The Disability Foundation board, staff and the 1,500 beneficiaries across Ohio we have served since our founding thank you Mark. Our beneficiaries have been able to lead a higher quality of life because of your dedication.

"Boundless is grateful for the support from our partners at The Disability Foundation to construct a safe and accessible outdoor recreation space for kids with autism and related behavioral challenges in Montgomery County. This gift will allow us to expand services provided to youth under the age of seventeen supported through our programs such as outpatient, center base, after-school, summer services, and respite."

– Boundless

"My daughter Carlee has ridden at TRI for 7 years and it has had an imperative impact on her and our family. She is missing her Corpus Callosum (matter in the brain that connects both halves). She is nonverbal and has numerous other health issues. The child who never made anything more than babbles was actually making sounds that sounded like the words they were trying to get her to say."

The Disability Foundation makes adaptive riding lessons possible for students like Carlee who depend on TRI for their development and well-being. Thank you!

– Therapeutic Riding Institute

OPPORTUNITIES FOR GROWTH

As pandemic restrictions have eased, we have slowly resumed face-to-face presentations. There is an enormous need across Ohio for education on the benefit of pooled trusts. People with substantial resources can benefit from stand-alone special needs trusts. Those with limited resources can generally use Ohio's STABLE program. Pooled special needs trusts fill the gap. If you are in between and unaware of pooled trusts, you may spend money wastefully because of Medicaid or SSI resource eligibility limits. This is why it is so important that we help educate people about the benefits of our pooled trusts. We attended the Ohio County Board and the Ohio Private Resource Association conferences this year. If you know somewhere we could share our message, please contact us.

BOARD RECOGNITION

The Disability Foundation Board of Trustees 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

Elizabeth Durnell-Maier (chairperson)
Durnell Maier Law

Ashley Burke (vice chair), Burke & Pecquet LLC

Tom DeRoss (treasurer), Retired from Fifth Third Bank

Joe Baldasare, The Dayton Foundation

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

Shari Cooper, Goodwill Easter Seals Miami Valley

Blair Cornell, UBS Financial Services, Inc.

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

Jessica Jenkins, Human Services Planning & Development Department - Montgomery County

Vivian O'Connell, Charles D. Berry Foundation

Kathy Rearick, Retired from Goodwill Easter Seals Miami Valley

Owen Sizemore, Brady Ware & Company

Debbie Watts Robinson, Miami Valley Housing Opportunities



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Disability-Foundation.org

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.