

A CANOPY OF PROTECTION

The Disability Foundation Fiscal Year 2023 Annual Report



MESSAGE FROM LEADERSHIP

Fiscal Year 2023 was busy as we welcomed 95 new participants to our “family.” We brought in 3.7 million dollars under the protection of our trusts. The careful administration of the trusts is always our focus, as we distributed 4.5 million dollars in appropriate expenditures that improved the quality of life for almost 900 trust participants across Ohio.



*Gregory Darling,
Executive Director*

*Elizabeth Durnell-Maier,
Board Chair*

Every day we are struck with the importance of the trusts. We are impressed with the creative ways the trusts are used and by how the trusts reduce isolation and foster independence. Paying for critical services such as Life Alert, bus passes, Uber, Lyft, or paying for pet care may not be possible if it were not for funds in the protected trusts.

We are proud that we often hear people choose to work with us because we are easy to reach, easy to work with, and quick to respond with answers to questions. Our processes are manageable, which can result in the creation of a trust account in a day.

Our grants continue to support our community, funding special projects of nonprofit organizations that also work to improve the lives of people with disabilities. To date, we have given back over \$350,000 in grants utilizing invested monies remaining from trusts of deceased beneficiaries.

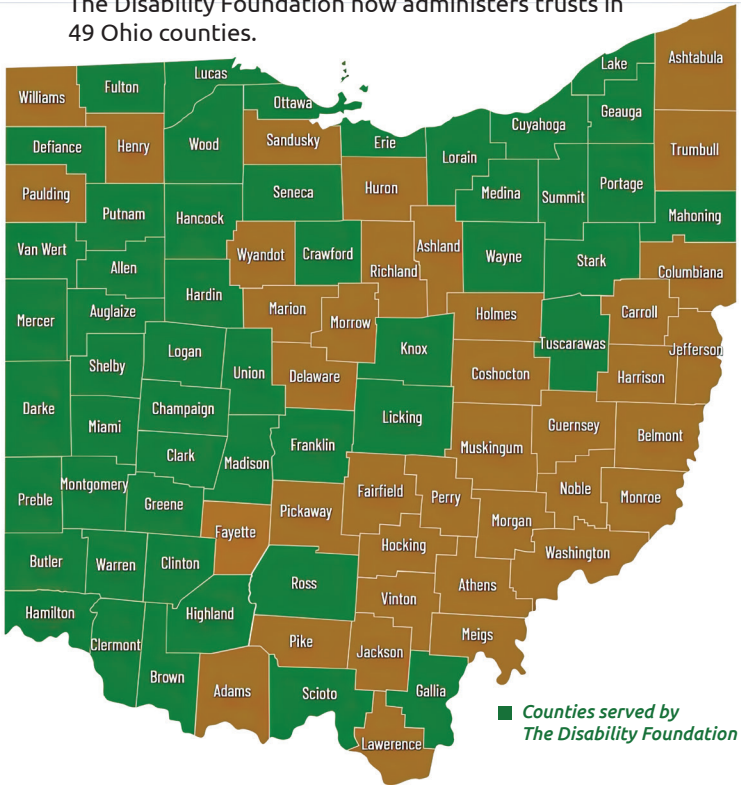
We must provide this service with our partners. We work with attorneys, financial advisors, families, individuals living with disabilities, professional organizations, probate courts, advocacy groups, and other foundations. The work we do is a collective effort, and there is much to be grateful for this year.

2023 HIGHLIGHTS

- We refreshed our website. The site is full of new features. We are incredibly excited our representatives can now submit distribution requests with supporting documents, all from the website with electronic signatures.
- Awarded over \$115,000 in grants to nonprofit organizations serving people with disabilities. Funds came from growth of the deceased beneficiary fund.
- Worked with 23 attorneys across Ohio in establishing new accounts as we expanded our reach (plus advisors, families, providers).
- Grew services to 49 counties across the state.
- We have added a LinkedIn Organizational page so we can stay in touch with our community.

SPREADING OUR CANOPY

The Disability Foundation now administers trusts in 49 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:

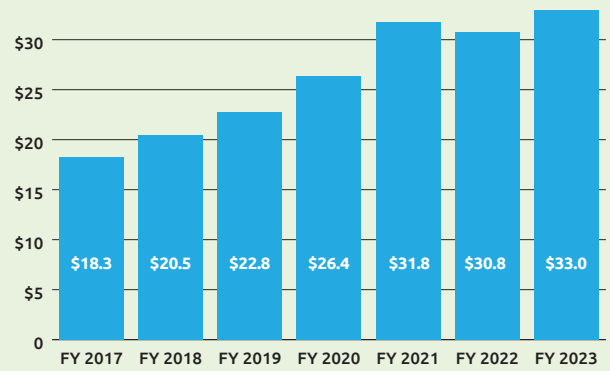
- service dog conference
- swimming lessons
- bus passes
- cooking club
- personal trainer
- junk removal
- pet surgery
- audible membership
- foreign language lessons
- tree removal
- personal website to communicate with family and friends
- aquarium
- art class tuition; college tuition and books
- Lyft transportation service
- mobility van purchase
- adult tricycle
- Life alert
- removable wheelchair ramp

"The generosity and support of the Disability Foundation has been instrumental in expanding our disability awareness training and allowing for the Access Center for Independent Living to provide the training free to the community."

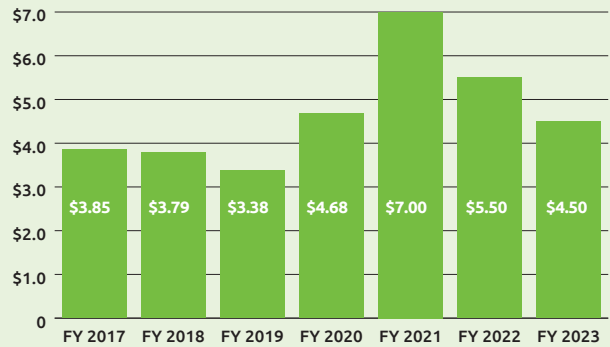
- Jeremy Caffee, Executive Director
Access Center for Independent Living

THE DISABILITY FOUNDATION BY THE NUMBERS

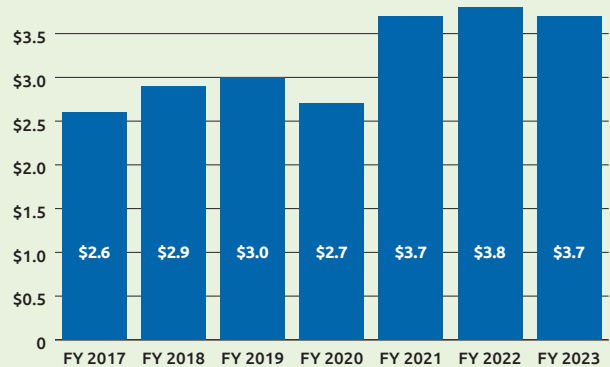
Growth in Assets under Active Management in \$millions



Contributions into Trusts in \$millions

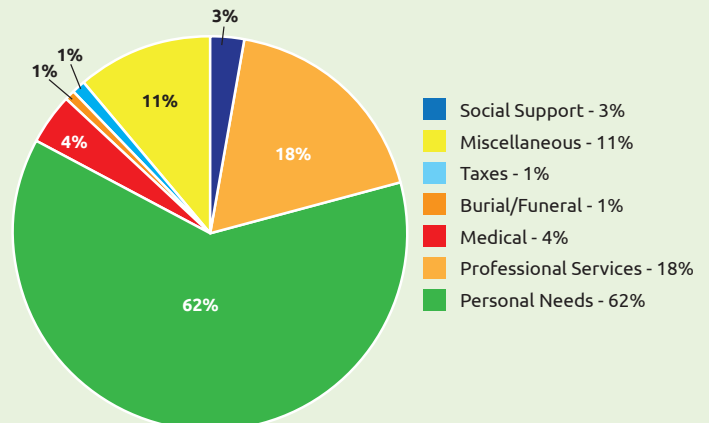


Distributions to Beneficiaries in \$millions



How the Trusts Are Used

Fiscal Year 2023



LIVES BEING CHANGED... FAMILY STORY

Stephanie received a lump sum payment from Social Security Administration. Due to the resource limit of \$2,000 for public benefits of Medicaid and Supplemental Security Income (SSI), she knew she needed to protect the money. Instead of buying things she did not need right away to stay under the limit, she chose to establish a pooled special needs trust account with the Disability Foundation. Any funds that she places in her trust account do not count as a resource when determining her eligibility for benefits.



She has been able to save the money from her lump sum payment to use it when needed. She has used the funds to purchase needed appliances and to increase her independence by using the funds to pay for expenses, such as transportation. Stephanie is happy to have the trust and to be able to use her foundation provided debit card which provides independence and dignity in spending.

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.

Third-Party Flexible Spending Pooled Trust is created with money provided by anyone other than the beneficiary, such as parents, other relatives, or friends of the beneficiary. The beneficiary cannot create their own third party trust, nor can any monies they have ever owned be deposited into the trust. The trust can be created during the grantor's lifetime or as a part of the last will and testament. Since the monies never belonged to the beneficiary, upon their death, there is no Medicaid Payback, and the remainder beneficiaries may receive the funds. Examples of funding include gifts directly to the trust, an inheritance the Grantor wishes to leave to the beneficiary (the beneficiary has not yet received the inheritance), or life insurance policy proceeds, all directly directed to the trust.

GRANTS

We launched our fifth grant cycle in January 2023. Through the investment growth of our Deceased Beneficiary Fund, we were able to award over \$115,000 in grants to local nonprofits serving people with disabilities.

Access Center for Independent Living – \$6,000
Disability Awareness Training

Cincinnati Tennis Foundation – \$2,500
Hotel accommodations and meals for wheelchair tennis players - Cincinnati Wheelchair Tennis Open.

Cincinnati Therapeutic Riding & Horsemanship – \$5,000
Hippotherapy: adaptive recreational riding, Miniature horse therapy outreach for hospice patients: Special Olympics equestrian games

Circle Tail – \$10,000
Growth of Assistance Dog program

Dayton Live – \$4,500
Discovery Series and Sensory Friendly Programming

Friends of The Castle – \$10,000
Transportation

Good Works Farm – \$1,800
Fit Farmers project for our clients to stay healthy and active. Small group visits to RecPlex for each of the Day Habilitation groups.

Graceworks – \$8,000
Three adult swings to accommodate individuals from their Residential Community service.

Luke 5 Adventures – \$10,000
Pilot of a new Road Running division for people with disabilities.

Owens Place – \$3,000
Landscaping around wheel chair accessible swing

TAC – \$10,000
Addition of handicapped parking, as well as the purchase and installation of an accessibility door

Therapeutic Riding Institute – \$10,000
Warriors In Step With Horses (WISH) program, a program that supports veterans and first responders through equine assisted counseling

Three Valley Conservation District – \$10,000
300 feet of boardwalk with a resting platform on the eastern side of Four Mile Creek to connect with the Oxford Area Trails

Toward Independence – \$10,000
Remodeling of kitchen to be more accessible

University of Cincinnati Foundation – \$10,000
Accessibility Rooms, a resourceful and rehabilitative space specially designed to support the sensory and academic needs of students in pursuit of a higher education degree

We Care Arts – \$5,000
Seed money for materials, instructors and administration in recovery from COVID 19 contraction

WITH APPRECIATION

Joe Baldasare

The Disability Foundation would like to thank and recognize retired Chief Development Director of The Dayton Foundation Joe Baldasare. As the representative of The Dayton Foundation, Joe served our board for more than 20 years. He was a stable, steady hand in helping to guide the foundation from its infancy to where it is today.



The Disability Foundation board, staff and the 1,600 beneficiaries across Ohio we have served since our founding thank Joe. Our beneficiaries have led a higher quality of life because of his dedication.

OPPORTUNITIES FOR GROWTH

We take our nonprofit role very seriously. We have a responsibility to educate. Our reach is continually growing as we expand across the state. Ohio has an enormous need for education on the benefits of pooled trusts. We need to help families sort out the best options to protect their loved one's benefits and choose what is best for their family. 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 vital that we help educate people about the benefits of our pooled trusts. We made over 50 presentations and exhibits, including several county boards, the local chapter of the National Alliance on Mental Illness (NAMI), the Ohio Bar Association Elder Law Institute, the Montgomery County "Bench Bar" conference, the Ohio Provider Resource Association, and of course many families, attorneys, and advisors.

If you know somewhere we could share our message, please contact us.

"At Luke5Adventures, we've always 'Hiked with those who can't hike themselves', having done over 1,000 hikes with individuals with disabilities in the last 3+ years. However, with the grant from the Disability Foundation, we were able to purchase two, 2-wheeled versions of our equipment that allow us to venture into road racing. This has been a very fun twist in our activities and many individuals are experiencing things they never would have."

– Kevin
Luke5Adventures

"Toward Independence is grateful to be awarded a \$10,000 grant from the Disability Foundation to help renovate our new Adult Day Habilitation Program space in Montgomery County. The Disability Foundation's generosity will help create a new kitchen and cooking space for our individuals with intellectual and developmental disabilities. This will enable them to learn independent living skills specifically around meal preparation, safety in the kitchen, and pre-employment opportunities. We are so grateful for their support!" For more information regarding Toward Independence please visit our website at www.ti-inc.org.

– Mark J. Schlater, CEO
Toward Independence

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

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

Shari Cooper, Goodwill Easter Seals Miami Valley

Kat Cornell, CPA

Kim Estess, O'Diam & Estess Law Group

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

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

Jill Koorndyk, The Dayton Foundation

Grant Kramer, Brady Ware & Company

Vivian O'Connell

Kathy Rearick, Retired from Goodwill Easter Seals Miami Valley

Debbie Watts Robinson, Miami Valley Housing Opportunities



1401 S Main St • Suite 100 • Dayton, OH 45409
937-225-9939

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 its own 501c3 tax exempt status and receives the backing from the Dayton Foundation to support daily activities and monitor financials.