

# ENRICHING LIVES, SECURING FUTURES

The Disability Foundation Fiscal Year 2024 Annual Report



## MESSAGE FROM LEADERSHIP

Once again, it is a pleasure to present our annual report. Fiscal Year 2024 was a year of successes as we watched our beneficiaries grow in the quality of lives as we watched through the lens of their distributions. Recreational memberships, emergency generators, new computers, theater tickets, etc., all foster independence and accessibility to the community increasing socialization and avoiding isolation.

We are proud to report that we welcomed 128 new account participants into our family of trusts, the highest number in nine years, bringing our total number to over 900 across the state of Ohio in 51 counties.

Deposits to establish new accounts totaled 5.8 million dollars, putting our beneficiaries under the protection of our trusts. The careful administration of the trusts is always our focus, as we distributed 3.8 million dollars back to our beneficiary's benefit.

As you review the information in our report, we hope you will see why we are proud of the work we do and how it helps enrich the lives of our beneficiaries. We often hear from our partners in provider agencies, law offices, probate courts, families, etc., that they have turned to us because we are easy to work with and are responsive to their needs. We provide assurance that the trusts are managed consistently with the regulating laws and rules, fulfilling our roles as co-trustee and fiduciary to our beneficiaries. Our investment trustee, KeyBank feels the same dedication in their fiduciary role.

Once again, we could not provide this service without 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.



*Gregory Darling,  
Executive Director*

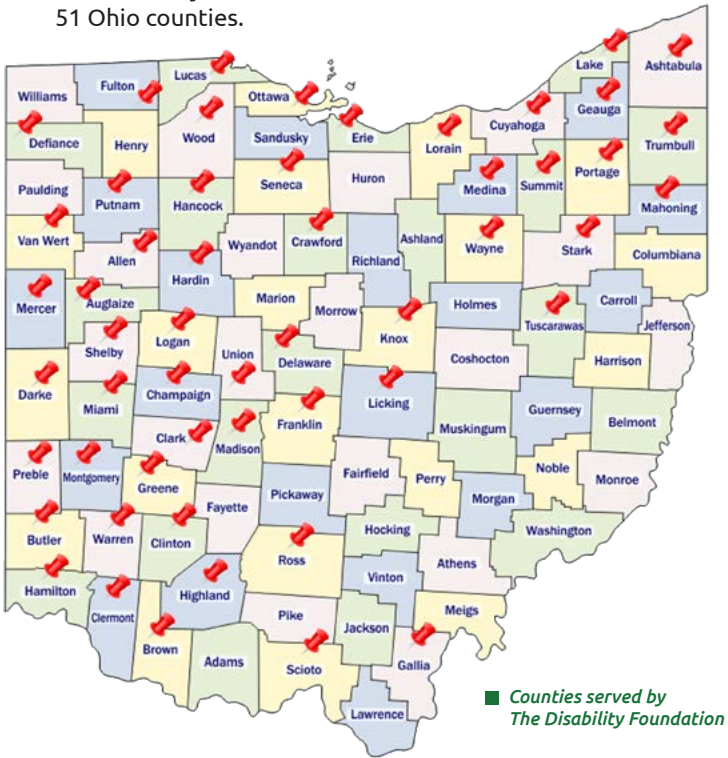
*Elizabeth Durnell-Maier,  
Board Chair*

## 2024 HIGHLIGHTS

- We are now in 51 counties across Ohio, up from 49 last year
- Our new website continues to grow in utility. In 2024, we added seven supportive/instructional videos for families and beneficiaries.
- To help with our Beneficiary Profile we added an instruction page to make it easier to complete.
- We are now offering our personal representatives a choice to opt out of quarterly mailings (saving time and paper) since they can access our forms on our website.
- To promote financial security, we added Automated Clearing House (ACH) debit protection to the KeyBank account used for deposits by our personal representatives.
- We have begun to use Care Managers for very specific beneficiaries

# SPREADING OUR CANOPY

The Disability Foundation now administers trusts in 51 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:

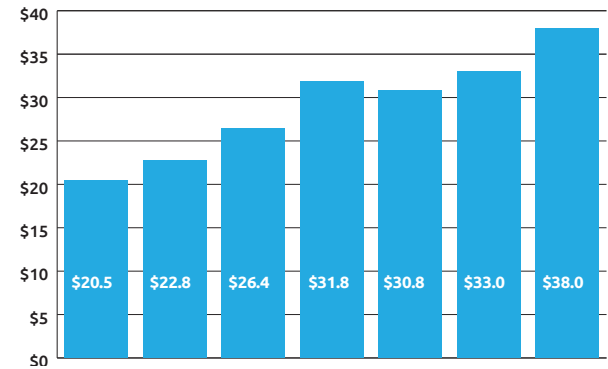
- *Tapestry repair and restoration*
- *Motorized window shades (mobility)*
- *Door Dash*
- *Theatre season tickets*
- *NBA game*
- *Amtrak train ticket*
- *Kings Island Ticket*
- *Recreational Club membership (swimming, basketball, volleyball)*
- *Motorcycle repair (transportation)*
- *Emergency Generator*
- *Home Security System*
- *Dog grooming*
- *Pest control*
- *Place for people with cognitive differences to make friends and foster independence through social, physical, and healthy programs*

“K12 Gallery & TEJAS introduced a newly expanded program for people with special needs, called, “Creative Transitions” funded in part by the Disability Foundation. This year, we have increased attendance to the program by 80 students, or 400%. The students have worked in collage, mosaic, mixed media, drawing, painting, ceramics, printmaking, and photography. This program helps to develop personal growth, artistic skills, social skills, verbal acuity, fine motor development, and positive attitude. We are so very grateful for the support and partnership we receive from the Disability Foundation.”

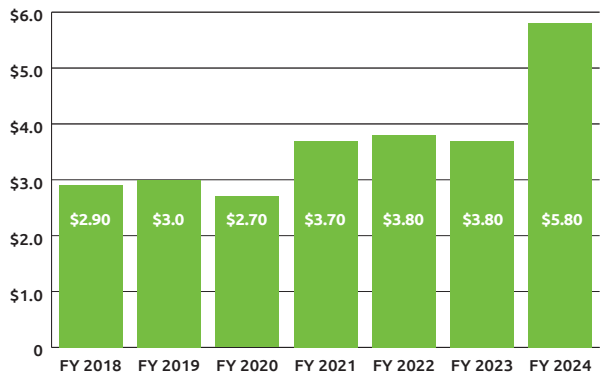
– Val French  
K12 Gallery & TEJAS

# THE DISABILITY FOUNDATION BY THE NUMBERS

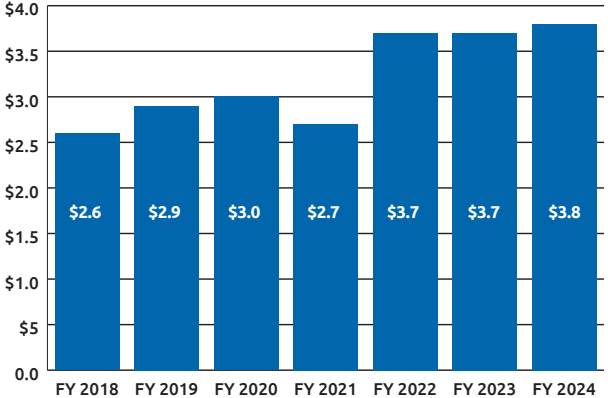
## Growth in Assets under Active Management in \$millions



## Contributions into Trusts in \$millions

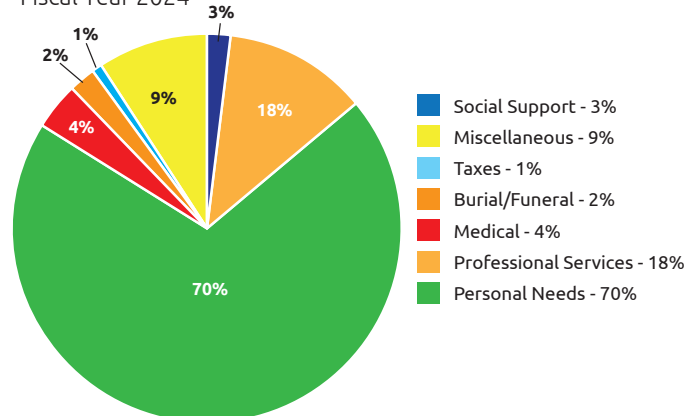


## Distributions to Beneficiaries in \$millions



## How the Trusts Are Used

Fiscal Year 2024



## LIVES BEING CHANGED... FAMILY STORY

When Julie received an inheritance, she knew that she could not keep the inheritance and maintain her public benefits unless she established a pooled special needs trust. With her trust account and the use of her True Link debit card, she has been able to do the things that she would otherwise not be able to afford on her limited budget. She has used the funds to pay for pet costs, including dog training and veterinary expenses. She has made improvements to her home and had landscaping done to beautify her home. She knows that she can count on the Disability Foundation for quick and easy access to her funds when she needs it.

## 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.

*"On behalf of the Riding Centre, we are very excited about the ATV that we are getting, thanks to the grant from The Disability Foundation. It's something that we've been wanting for a long time, since it will make taking students out on trail rides safer, and gives us the ability to offer more activities outside of the barnyard. We think that it will make the biggest impact with the school groups that come to the Riding Centre during the school year and look forward to testing that this fall."*

– The Riding Centre

## GRANTS

We launched our fifth grant cycle in January 2024. Through the investment growth of our Deceased Beneficiary Fund, we were able to award almost \$150,000 in grants to local nonprofits serving people with disabilities.

**Ability Works** – \$4,825  
Sit to stand device (therapy device).

**Choices in Community Living** – \$10,000  
Installing a generator.

**Dayton Autism Society** – \$6,000  
Family Grant Program

**Dayton Society of Natural History** – \$10,000  
Improve accessibility - Universal changing station

**Down Syndrome Association of Northeast Ohio** – \$7,500  
Translation materials with medical and care information about Down syndrome from English to Spanish

**Friends of The Castle** – \$10,000  
Support of transportation

**Good Works Farm, Inc.** – \$10,000  
Full-size passenger van

**Goodwill Easter Seals of the Miami Valley** – \$5,000  
Support of after school program providing life skills for kids who have experienced trauma or mental illness.

**Graceworks Lutheran Services** – \$4,900  
Tovertafel device to reduce anxiety and social barriers for adults with developmental and intellectual disabilities.

**Habitat for Humanity of Greater Dayton** – \$10,000  
Wheelchair ramps

**K12 & TEJAS Gallery** – \$5,000  
Art-making opportunities to people living with disabilities, transitional students, and adults with physical, developmental, emotional, and mental challenges.

**North Star Community Association (NSCA)** – \$10,000  
ADA compliant playground equipment.

**Places, Inc.** – \$10,000  
ADA friendly bathrooms.

**TAC Industries, Inc. (DBA The Abilities Connection)** – \$5,000  
Tickets/memberships to connect with others in the community.

**The Riding Centre** – \$10,000  
All Terrain vehicle to transport clients, caregivers, staff, volunteers to increase safety.

**United Rehabilitation Services of Greater Dayton** – \$10,000  
Matching funds to support initiative / enhance transportation services / acquisition of specialized transport vehicles, improving accessibility and mobility.

**Victoria Theatre Association dba Dayton Live** – \$10,000  
Improve accessibility / wheelchairs, automatic door openers, step stools for restrooms.

**YWCA Columbus** – \$7,500  
Incentive program at a permanent supportive housing operation for formerly homeless women with disabilities.

## WITH APPRECIATION

*"I have utilized the services of the Disability Foundation for my Medicaid clients for several years now. My experience working with the Disability Foundation has been extremely positive. Greg and his staff are always available to answer my questions and my clients have benefited greatly from having this option to set aside funds for their supplemental needs."*



– Olivia Smith,  
Elder Law Attorney – Cincinnati, OH.

## OPPORTUNITIES FOR GROWTH

In the past year, we made 60 presentations and exhibits, including several county boards. In addition, we co-sponsored the annual Ohio State Bar Association Elder Law Institute.

We take our nonprofit role very seriously. We are here to help our community by assisting in understanding options to protect public benefits. We have a responsibility to educate. Our reach is continually growing as we expand across Ohio. Presentations to county boards, attorneys, and advisors are critical to our growth. 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.

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

*"With the grant the Dayton Autism Society received from The Disability Foundation, we have been able to help individuals on the autism spectrum purchase adaptive equipment, attend therapy, and attend summer camps. The Disability Foundation grant was a blessing to many families who otherwise could not have purchased the adaptive equipment needed or paid for the therapy and services they received."*

– Elizabeth Redmon  
Dayton Autism Society

*"While the Boonshoft Museum of Discovery is often associated with young families and children, we serve much more of our community including adults and children who would benefit from a universal family-style changing area. To better serve our visitors, we are adding a changing area along with a sensory friendly space. Together these connected, but private, areas will better meet the needs of our families in a welcoming, comfortable environment. The Disability Foundation's funding has helped us with funding to take what were two shabby behind-the-scenes staff restrooms and turn them into beautiful, accessible visitor spaces."*

– Tracey Tomme  
Dayton Society of Natural History

## 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)

**Kat Cornell**, CPA

**Kim Estess**, O'Diam & Estess Law Group

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

**Jill Koorndyk**, The Dayton Foundation

**Dylan Boot**, Access Center for Independent Living

**Grant Kramer**, Brady Ware & Company

**Vivian O'Connell**, AES Ohio

**Kathy Rearick**, Retired from Goodwill Easter Seals Miami Valley

**Debbie Watts Robinson**, Miami Valley Housing Opportunities



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[Disability-Foundation.org](http://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.