

# ENRICHING LIVES, SECURING FUTURES

The Disability Foundation Fiscal Year 2025 Annual Report



## MESSAGE FROM LEADERSHIP

Once again, it is a pleasure to present our annual report. Fiscal year 2025 was a year of growth, as we welcomed 169 new participants to our family of trusts. Currently, we have 958 active accounts, serving individuals in 56 Ohio counties (up from 51 in 2024).

The Disability Foundation takes its nonprofit role and fiduciary responsibilities very seriously, striving to educate and assist our community in understanding options to protect public benefits. When setting up a special needs trust, families, providers, and attorneys choose us. We are easy to work with and take special care to answer all questions and alleviate any concerns. Most important, all rules and regulations are strictly followed. This protects the trust, allowing beneficiaries to utilize their trust and experience an enhanced quality of life.



Gregory Darling,  
Executive Director

Elizabeth Durnell-Maier,  
Board Chair

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***Deposits to accounts totaled \$9.3 million, putting our beneficiaries' funds under the protection of our trusts. The careful administration of the trusts is always our focus, as we distributed \$5 million back to our beneficiaries' benefit.***

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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. Our trusts foster independence, help create a sense of security, and combat isolation.

Our investment trustee, KeyBank, demonstrates that same dedication in their fiduciary role. The ability to make a deposit into a trust at a local KeyBank branch is a tremendous benefit afforded to our partners.

The work we do is a collective effort, and there is so much to be grateful for this year. We remain tremendously grateful to the attorneys, financial advisors, families, individuals living with disabilities, professional organizations, probate courts, advocacy groups, and other foundations we serve.

## 2025 HIGHLIGHTS

- We are now in 56 counties across Ohio, up from 51 last year.
- Created instructional videos "How to Read the KeyBank Statement" and "How to Request a Distribution" and placed them on our website.
- Marketing materials have been updated with critical information and a fresher look.
- For the first time since 2005 (20 years ago) we revised our fee schedule. Although it necessitated a small increase, it assures our service viability for many years to come.

## SPREADING OUR CANOPY

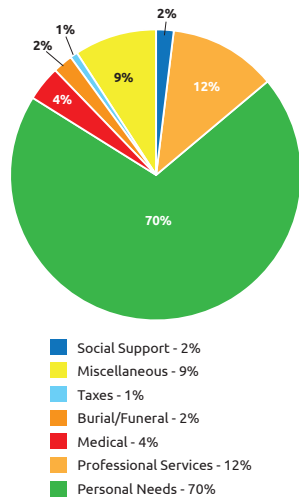
The Disability Foundation now administers trusts in 56 Ohio counties.



## HOW THE TRUSTS ARE USED

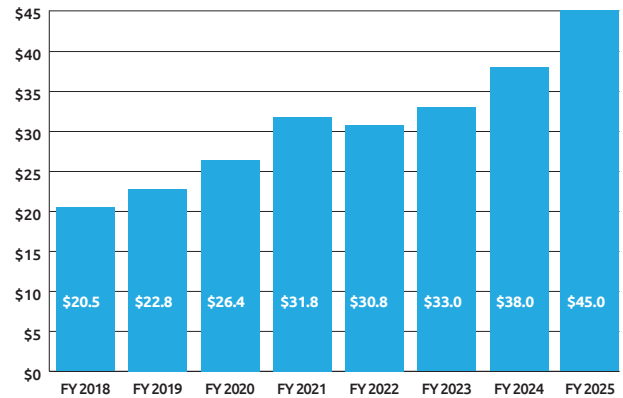
Some interesting examples:

- Costco membership
- Pet sitting
- Dental implants
- Medical adjustable bed
- Online learning
- Exercise equipment
- Flowerbed/weed maintenance
- Housecleaning services
- Riding lawn mower
- Snow removal
- Safe deposit box rental
- Tax prep
- Roof replacement and gutter repair

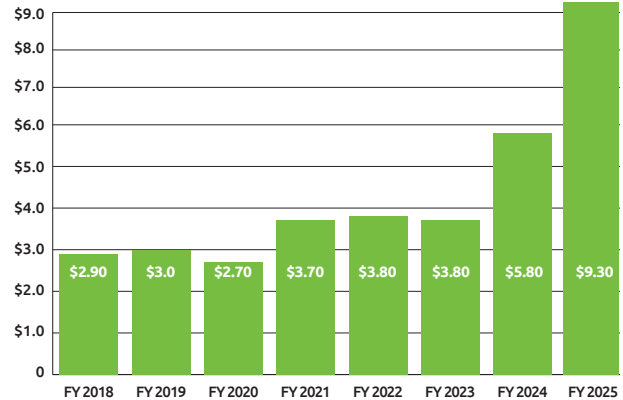


## BY THE NUMBERS

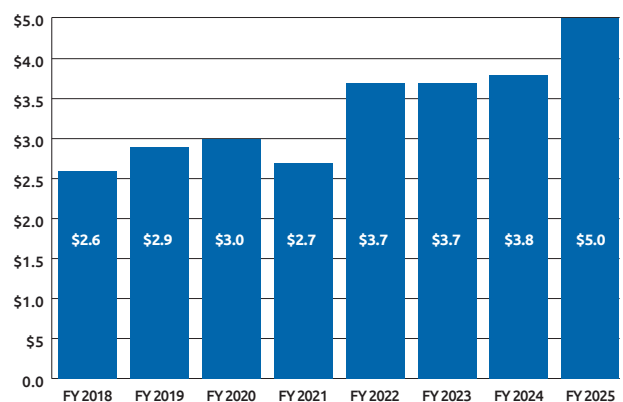
Growth in Assets under Active Management in \$millions



Contributions into Trusts in \$millions



Distributions to Beneficiaries in \$millions



## 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 that can be 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 significant advantage of this trust is that the monthly benefit is guaranteed for the life of the individual.

### Third-Party Flexible Spending Pooled Trust

The 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 sixth cycle in January 2025. Through the investment growth of our Deceased Beneficiary Fund, we were able to award almost \$156,000 in grants to local nonprofits serving people with disabilities.

**Autumn Trails Stable** – \$5,000.00  
Build Capacity / Increase Growth

**City of Vandalia Parks & Recreation Department** – \$3,650.00  
Mobile Sensory Tent

**Dayton Autism Society** – \$5,000.00  
Support a water safety program for individuals on the Autism Spectrum

**Dayton Live** – \$10,000.00  
Support implementation of accessibility initiatives within its venues

**Dayton Metro Library** – \$10,000.00  
Wheelchair lift for new Bookmobile vehicle

**Dayton Performing Arts Alliance** – \$10,000.00  
Support of Sensory Friendly Performances during our 2025-2026 season

**FAST CTA dba Cincinnati Tennis Foundation** – \$6,000.00  
Partner with University of Cincinnati Athletics to offer 16 total wheelchair tennis

**Friends at The Castle** – \$7,000.00  
Support social program

**Good Works Farm** – \$6,500.00  
Assistive technology to expand Vocational Habilitation program through the Growing Independence Project

**Goodwill Easterseals** – \$3,750.00  
Smart Board

**Habitat for Humanity of Greater Dayton** – \$10,000.00  
Critical Repair Program. Address the mobility needs of low-income disabled senior citizens and Veterans / wheelchair ramps, remodeling bathrooms

**Inspiration Studios** – \$5,000.00  
Adaptive equipment and SMART technology

**K12 & TEJAS Gallery** – \$5,836.00  
Art classes for high school students with physical, developmental, mental, behavioral and emotional disabilities

**Learning Tree Farm** – \$6,175.00  
Farm passes for adults with disabilities attending programs including a school-to-work transition program, access to LTF's farm assets, hiking trails, and interactive outdoor spaces - inclusive, hands-on nature experiences

**Luke 5 Adventures** – \$8,000.00  
Offroad hiking wheelchair, auxiliary equipment, and trailer for Cleveland chapter in 2025

**Owen's Place C/O Greene Giving** – \$6,000.00  
Colorful nature education signs that will be viewed by the many special needs children to gain appreciation for all the wonders of nature that surround us

**PLAN of Southwest Ohio, Inc.** – \$6,800.00  
Support Recreation so that PLAN participants with disabilities can get out, socialize, have fun, and be part of the community

**Rachel & Friends, Inc.** – \$3,000.00  
Art supplies / music for adults with developmental disabilities for the program and community

**RHA** – \$8,500.00  
Critical accessible bathroom renovation

**Safe Haven Farms** – \$5,000.00  
Art / sensory room support

**The Riding Centre** – \$4,000.00  
Install a washer/dryer to be used to clean materials used for our therapeutic riding lesson

**Therapeutic Riding Institute** – \$10,000.00  
Warriors In Step with Horses (WISH), an equine-assisted counseling program serving veterans and first responders who suffer from disabilities like post-traumatic stress disorder

**United Rehabilitation Services of Greater Dayton** – \$10,000.00  
Replace deteriorating Funbrella shade structure and install a second unit to ensure continuous sun protection for children with disabilities using our accessible playground

**We Care Arts** – \$4,700.00  
Replacement equipment and consumables in wood shop



## FAMILY STORY

Babette receives public benefits due to a disability. When she received an injury settlement, she knew that she needed some place to receive her annuity payments so that they would not jeopardize her benefits. She established a pooled special needs trust account with The Disability Foundation, and her monthly annuity payments are deposited into the trust. She can make disbursements from her trust account as necessary, and she uses the funds in her trust to pay for car costs, such as loan payments, insurance, and repair, as well as some monthly living expenses, such as internet/cable, cell phone, and paying for her pet costs. She also has a reloadable debit True Link card, which she can use to make small purchases for the personal items that she needs in her daily life. By joining The Disability Foundation pooled special needs trust, she has the security of knowing that she can utilize her annuity payments without it impacting her monthly benefits, and she can live the kind of lifestyle that she finds comfortable.



## WITH APPRECIATION

*"I began working with the team at The Disability Foundation around 2022, following REM Ohio's acquisition of a small group home in the Springfield area. As the need to establish more trusts for the individuals we serve grew, I consistently turned to Greg and Amie for support. Regardless of how many emails I sent, the occasional mistakes I made, or the number of new trusts we needed to open in a single month, the team at The Disability Foundation remained incredibly helpful, patient, and responsive.*



*Because of their dedicated work, the individuals served by REM Ohio are able to maintain eligibility for Medicaid and SSI by staying below the resource limits—while still having access to funds that allow them to enjoy shopping trips, special outings, and even adventures around the world.*

*Thank you to everyone at The Disability Foundation for helping make these experiences possible. Your work truly enhances the quality of life for the people we support."*

– Shelli Pluta  
Individual Finance Supervisor, REM Ohio Inc.

*"Safe Haven Farms is grateful to The Disability Foundation of Dayton for investing in our art, sensory, and behavioral support programs. With this generous funding we have been able to install new LED lighting in our art and sensory rooms plus add a new storage and resource area to benefit behavioral support activities for both day program and residential clients. The clients and staff at SHF say, THANK YOU!"*

– Janie M Rattman  
Executive Director, Safe Haven Farms

*"We at PLAN of Southwest Ohio were very grateful to receive a grant from The Disability Foundation this year to fund our Recreation Program activities. Each month, our Recreation Coordinator plans a full menu of community based activities to help our program participants get active in the community. We go to art events, sports outings, local festivals and fairs, music and theater events, and local restaurants. We also host yoga, parties, and art activities at our office. Participants highly value these activities as it keeps them looking forward to things, making friends, and being active members of the community. People with disabilities face natural barriers to being active in the community (e.g., lacking reliable transportation, having low income, feeling nervous about participating in an activity alone). Help from The Disability Foundation helps us eliminate these barriers and adds enormously to the quality of the lives of participants at PLAN. Thank you Disability Foundation!!"*

– Stacy Martz  
Executive Director, PLAN of Southwest Ohio

## OPPORTUNITIES FOR GROWTH

In the past year, we gave 65 presentations and participated in exhibits, both of which included several county boards. In addition, we again co-sponsored the annual Ohio State Bar Association Elder Law Institute.

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.

## BOARD RECOGNITION

The Disability Foundation Board of Directors consists of 15 dedicated professionals from the Dayton community, including elder law attorneys, financial planners, individuals living with disabilities, and human services professionals.

**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,**  
Consultant

**Kat Cornell,**  
CPA

**Britanny O'Diam Horseman,**  
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,**  
Sage Forensic Accounting, Inc

**Vivian O'Connell,**  
AES Ohio

**Kelly Ross,**  
Brady Ware & Company

**Richard Schultze,**  
Retired – Passenger  
Transportation / Disabilities

**Caryl Segalewitz,**  
Goodwill Easter Seals Miami  
Valley

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