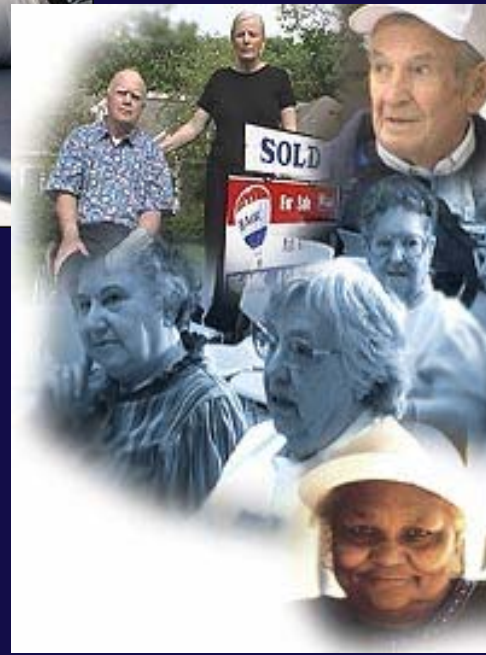
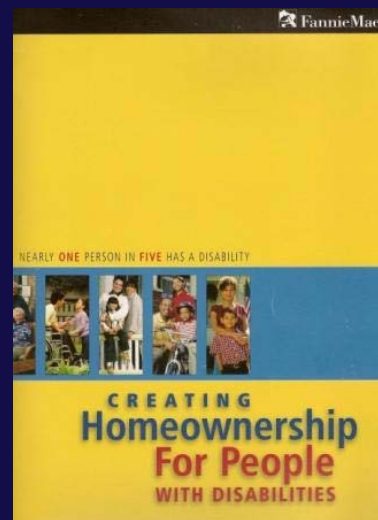


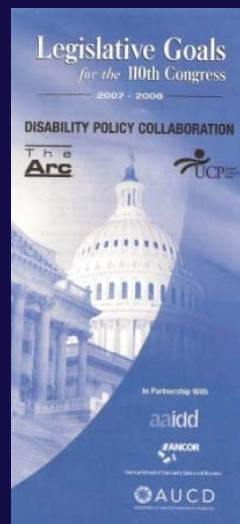
Housing Solutions for People with Disabilities



Nearly 1 person in 5 has a disability



- 730,000 People with developmental disabilities live with aging parents
- 300,000 People with Disabilities improperly housed in nursing homes/institutional settings



Returning Veterans from Iraq & Afghanistan w/disabilities = 300,000

Autism = 1 in 150 children diagnosed

“Baby Boomers” = 72,000,000 Americans over 65 by 2030

veteran's issues

Help Our Veterans



More than 2 million members of the U.S. military have been deployed to the war in Iraq and almost half a million have been deployed more than once, according to the Department of Defense (DOD) statistics. More than 200,000 have been classified as having a disability and at least 1,700 have been awarded the service-connected health benefits. The DOD notes that almost everyone who deploys to a war zone is affected by post-traumatic stress disorder (PTSD), and up to 30 percent of Iraq and Afghanistan veterans report sleep disturbances, anxiety, the chronic alcohol use and other serious symptoms. You can help them by finding a business and opening up jobs all over (only for them). There is a list of major corporations that help these veterans get established in and find jobs. For a complete list of veteran organizations, go to www.DisabilityResource.com. If you have any other questions, please e-mail info@disability.com.

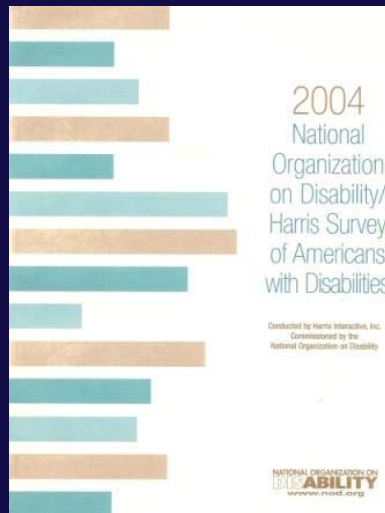
Disabled American Veterans
www.dav.org
Disabled Veterans Page of Defense
www.dav.org/veterans
National Vietnam Veterans of America
www.nvva.org
National Multiple Sclerosis & Employment Program Services
www.nms.org/usa
The Association for Service-Disabled Veterans
www.asdv.org
Veterans Resource Information
www.veterans.com
VETSNET
www.vetsnet.org
National Organization on Disability
www.nod.org
Resources for American Veterans
www.rav.org

90 www.dv.com

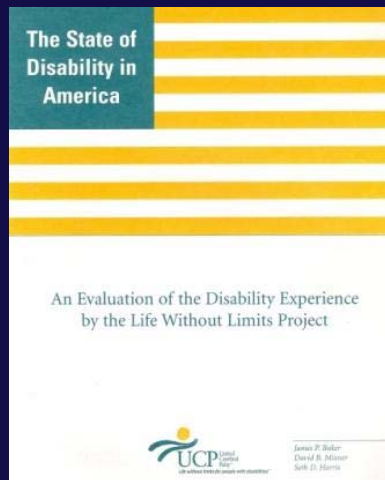
People with disabilities are 3 times more likely to have a household income of less than \$15,000

4,000,000 rely on SSI for basic needs

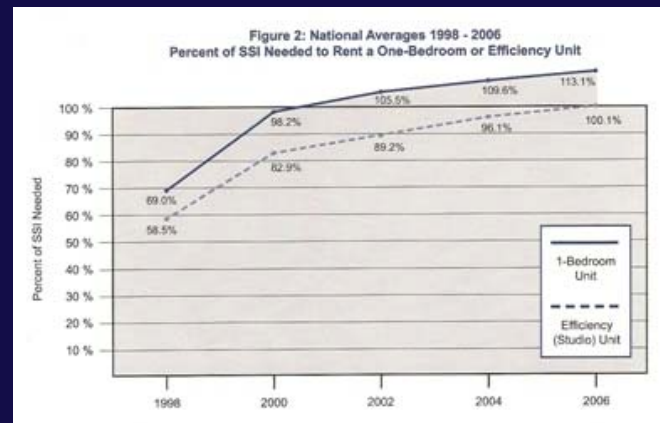
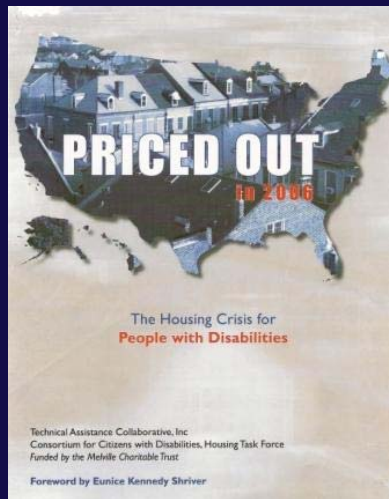
17.6% considered poor



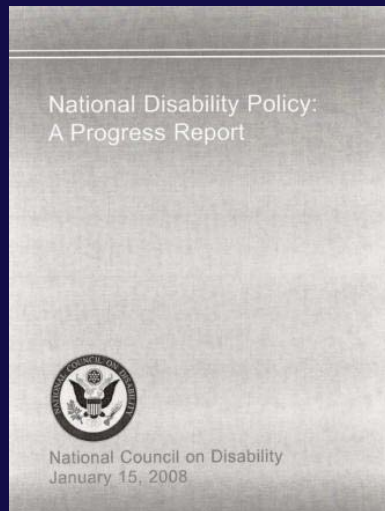
-80,000 Section 8 vouchers were not issued in 2004
-People with Disabilities spend 113% of SSI on housing



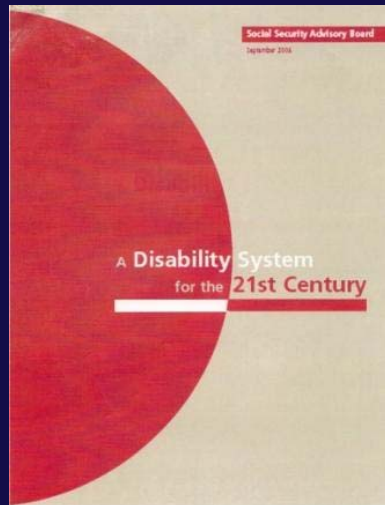
HUD Study - Worst Case Needs: includes more than 1.3 - million non-elderly disabled households without children



- Successful initiatives depend on strategic partnerships to:
 - -Leverage resources
 - -Reduce fragmentation
- -Address needs in a comprehensive manner



- Inefficient Supply:
 - 192 Different Programs
 - 20 Different Federal Departments
- \$276 Billion in Federal and State Funds



The State of Disability in America

PRICED OUT
IN 2006

The Housing Crisis for People with Disabilities

Technical Assistance Collaborative, Inc.
Consortium for Citizens with Disabilities, Housing Task Force
Funded by the Melville Charitable Trust

Foreword by Eunice Kennedy Shriver

veteran's issues

Help Our Veterans

NEW JERSEY

More than 2.2 million members of the U.S. military have been deployed in the war in Iraq and almost half have been deployed more than once, according to a report of Defense Daily magazine. More than 500,000 have been classified as having a disability and at least 1,750 have been treated for serious traumatic brain injuries. The report says that almost everyone who deployed to war either is affected by post-traumatic stress disorder (PTSD), and up to 30 percent of hospitalized veterans require long-term medical care. The report also says that many veterans are having difficulty finding housing and other services. For more information on the report, visit www.defense.gov. For questions, please e-mail news@defense.gov.

09 09/09/09/09/09

2004 National Organization on Disability/Harris Survey of Americans with Disabilities

Conducted by Harris Interactive, Inc.
Commissioned by the National Organization on Disability

Bridging the Gap:

Community Development + Public/Private Partnerships

An Evaluation of the Disability Experience by the Life Without Limits Project

Technical Assistance Collaborative, Inc. Consortium for Citizens with Disabilities, Housing Task Force Funded by the Melville Charitable Trust

Housing Solutions for People with Disabilities

Legislative Goals for the 110th Congress 2007 - 2008

The Arc

UCP

David B. Mason
Seth D. Harris

Legislative Goals for the 110th Congress 2007 - 2008

The Arc

UCP

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Seth D. Harris

N.J. fails to fulfill promise to house disabled

As of August 1, the month that had been designated as the month of housing for disabled veterans, the state had not yet begun to build the 1,000 units promised by the state's housing program. The program was supposed to be the first step in a long-term effort to help disabled veterans find housing. The program was supposed to be the first step in a long-term effort to help disabled veterans find housing. The program was supposed to be the first step in a long-term effort to help disabled veterans find housing.

Fannie Mae

NEARLY ONE PERSON IN FIVE HAS A DISABILITY

CREATING Homeownership For People WITH DISABILITIES

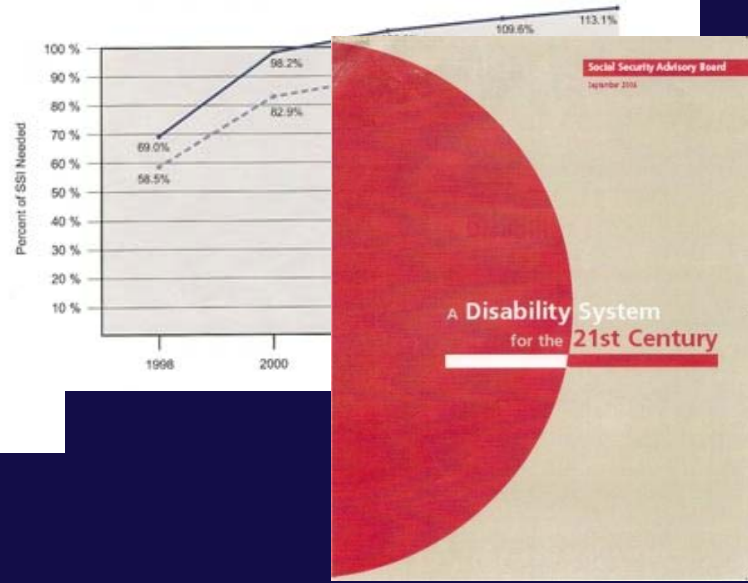
National Disability Policy A Progress Report

National Council on Disability
January 15, 2008

Creating Livable Communities

National Council on Disability
October 31, 2006

Figure 2: National Averages 1998 - 2006
Percent of SSI Needed to Rent a One-Bedroom or Efficiency Unit



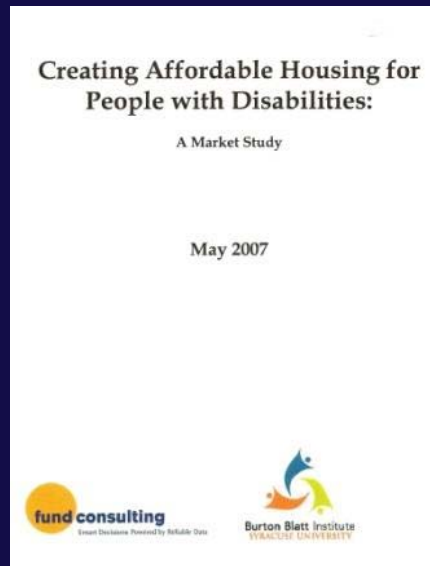


Citigroup-funded Market Study

“Need for CDFI at National Level: Targets Housing Market for People with Disabilities”

Launch

THE disability opportunity FUND™





TDOF: Organize the Markets:

reduce costs and deliver better services

- Money Follows the Person
- “Close the Front Door”
 - Do not refill beds with inappropriate consumers
 - Better screening prior to entering nursing homes
- Better Coordination of Information
 - Registry of current units
 - Section 8 and 811 vouchers to be used more efficiently



DOF: Provide Innovative Capital

- Partner with existing network of CDCs & CDFIs
 - Utilize Existing Inventories + New Construction
- **CRA Eligibility**
 - **Community Inclusion**
 - **Low Income Criteria**
- Redirect current Federal, State and Local spending
 - Shift from Nursing Home to Community Living
 - Analyze Future Spending
- Create new \$\$\$
 - Subsidies
 - Tax Credits
 - Tax Incentives



TDOF: Engage Public Dialogue

- Fed Bank Roundtables**
- Purchasing Power: Senate Bill 2741**
 - » Disability Savings Accounts**
- Study the “Backlog” of Demand**
- Promote Universal Design**
- Section 504 Enforcement**

Availability of Affordable Housing

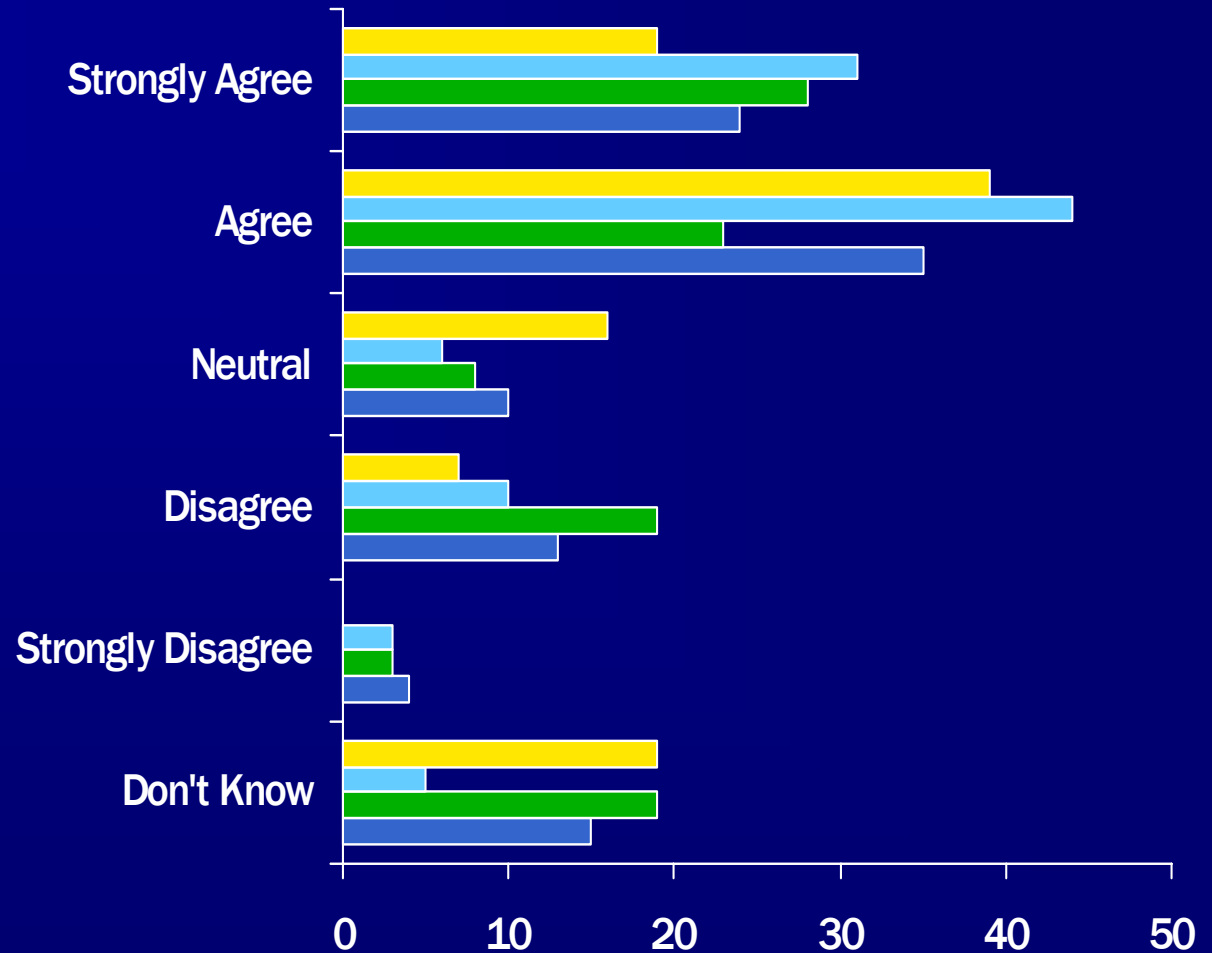
People with disabilities need more housing:

	Response %	Response Total
Strongly Agree	70.2%	238
Agree	23.9%	81
Neutral	2.4%	8
Disagree	0.6%	2
Strongly Disagree	1.5%	5
Don ' t Know	1.5%	5
Total Respondents		339

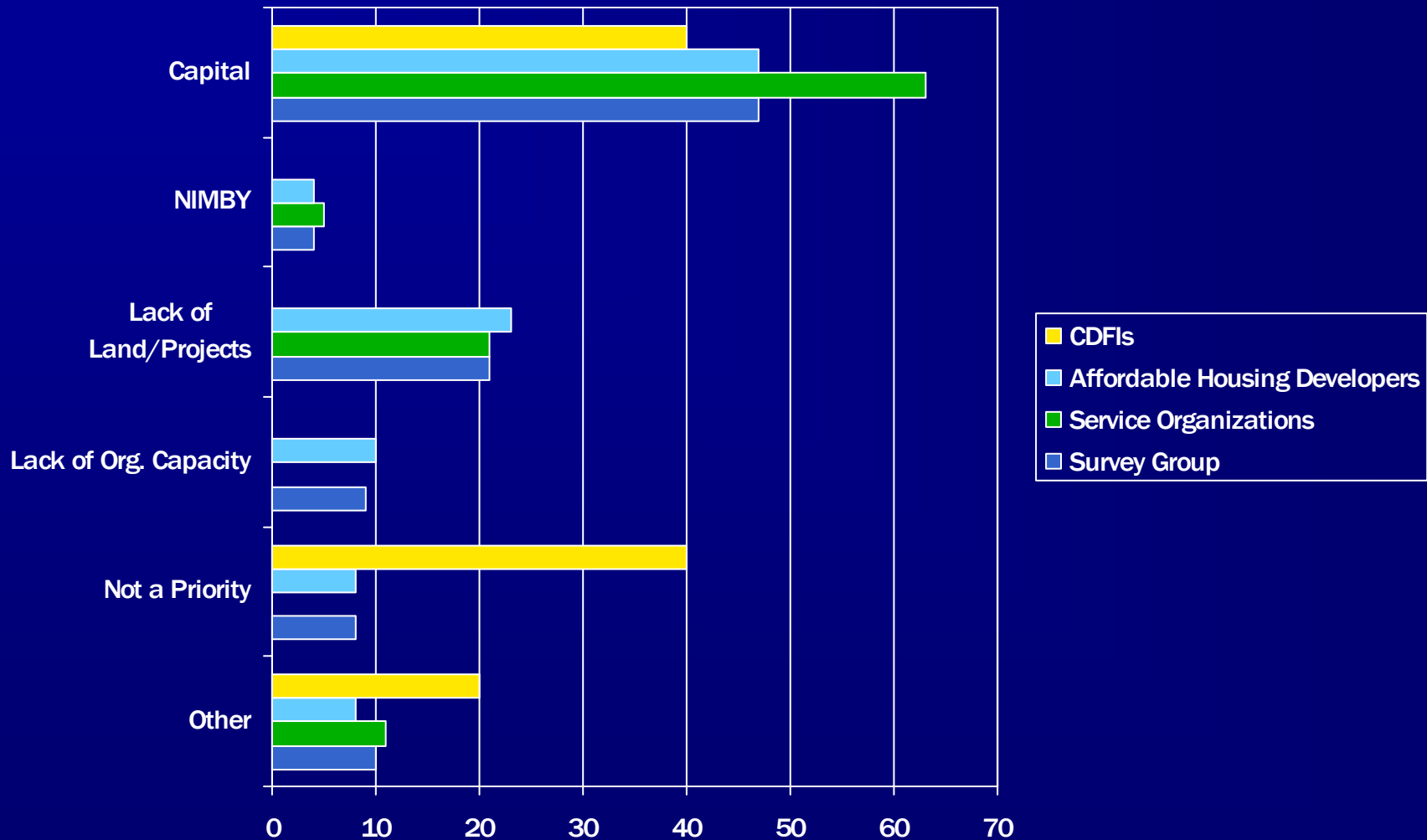
The Demand for Capital – 70%

Percentage demand for money to develop affordable housing for people with disabilities

- CDFIs
- Affordable Housing Developers
- Service Organizations
- Survey Group



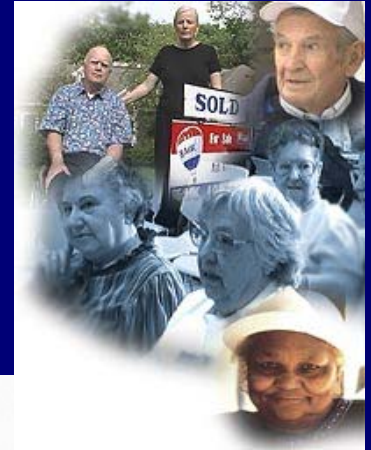
Barriers to the Development of Affordable Housing



Disability Market Trends...why we should care

Current Trends in the News

- Baby Boom Generation*
- Autism: 1 in 150*
- Returning Vets from Iraq/
Afghanistan*



tdof: *Past, Present & Future*

Oct 2006 -Attend OFN Conference

Nov 2006 -Begin Market Study

May 2007 -Issue Final Rpeort

Jun 2007 -The DOF Incorporated

Dec 2007 -Present at OFN Conference

2008 -Goal: \$1mm operating funds, \$10mm capital

THE **disability** **opportunity** FUND

Capital Solutions for People with Disabilities

Contact:

Charles Hammerman

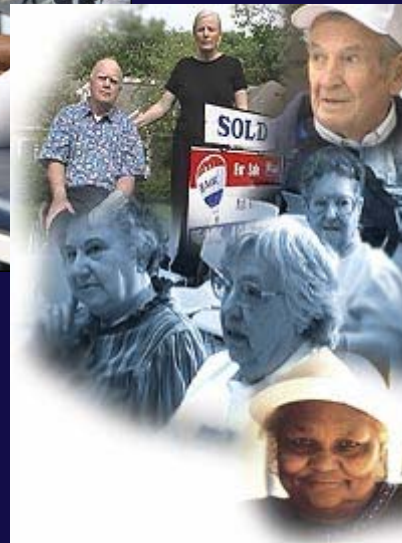
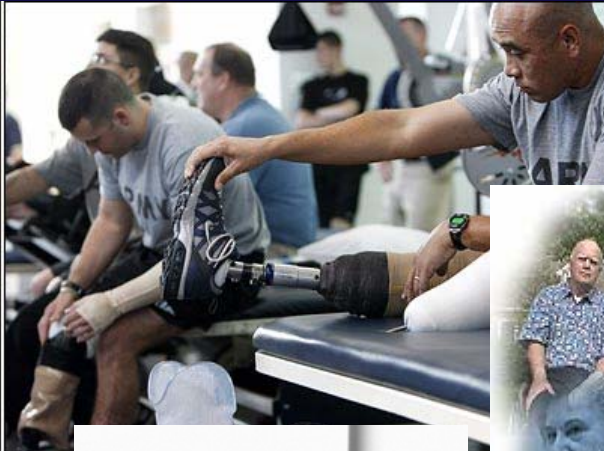
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THE disability opportunity FUND



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