Launched in 2007, The Disability Opportunity Fund (DOF) is a national CDFI solely committed to creating housing solutions that promote independence by providing a range of services from financial support to educational curriculum for families of people with disabilities. By working together with other CDFIs, banks, investors, families, social service providers, developers and government entities, the DOF funds projects to find creative solutions to the nationwide shortage of housing for people with disabilities. The DOF also helps those with disabilities realize their full potential by funding community facilities, such as schools, and vocational training centers.

**Mission**

To provide technical and financial services to individuals and organizations serving the disability market throughout the United States, with a focus on affordable housing, schools, and vocational training centers.

**Products and services**

- Housing solutions include residential, educational, and community-oriented programs which enhance the lives of people with disabilities
- Financing for housing solutions including co-lending opportunities, direct lending, bridge and term loans, as well as gap, predevelopment, acquisition, and rehabilitation financing
- Educational programming for parents, community members, developers, and other stakeholders on the full range of creative housing options for people with disabilities
- Technical assistance to parents and social service institutions by assisting in development of business plans and strategies, and helping identify and access the right resources

**Financial and social impact**

- Total loans made: 7 equaling $840,000
- Number of very low income people with disabilities helped by providing housing: 85
- Housing units created/supported: 69
- Schools funded/students served: 1 school in which the DOF increased capacity from 17 to 40 students with Autism Spectrum Disorder
- Parents and families reached through technical assistance: Over 1000
- Roundtable discussions co-hosted with Federal Reserve: 6 through 2010, with over 700 in attendance; Three scheduled for 2011

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**Success Story: The Cottage in Darien**

The Cottage in Darien, the DOF’s first housing solution for adults with disabilities, is the result of a decade of hard work spearheaded by six determined families. This parent-driven, co-funded project affords six disabled adults to live alone, rather than with family or in adult foster care. For all of them, it’s their first experience living on their own, an important step towards gaining independence.

“We are grateful to the Disability Opportunity Fund for providing housing solutions for people with disabilities, like the Cottage in Darien. By financing its development, DOF has helped our daughter, Ashley, to live an independent life in a safe and supportive environment.”

*Doug Milne, father of The Cottage in Darien resident Ashley*

Albertson, NY