

From: [Sunset Advisory Commission](#)
To: [Dawn Roberson](#)
Subject: FW: Form submission from: Public Input Form for Agencies Under Review (Public/After Publication)
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-----Original Message-----

From: sundrupal@capitol.local [<mailto:sundrupal@capitol.local>]
Sent: Monday, June 30, 2014 7:11 AM
To: Sunset Advisory Commission
Subject: Form submission from: Public Input Form for Agencies Under Review (Public/After Publication)

Submitted on Monday, June 30, 2014 - 07:10

Agency: DEPARTMENT AGING AND DISABILITY SERVICES DADS

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State: New York

Your Comments About the Staff Report, Including Recommendations Supported or Opposed:

The Disability Opportunity Fund (DOF) is a United States Department of the Treasury Certified Community Development Financial Institution (CDFI) that provides financing, technical services, and policy advocacy to increase access to appropriate and affordable housing for people with disabilities throughout the United States. DOF is incorporated in New York State and is an IRS 501c(3) tax-exempt organization.

As a national organization which proudly has ties to Texas through our Board of Directors' member, Betty Adams (Austin resident), DOF applauds the State of Texas for recognizing that large institutional settings are not appropriate for their citizens with disabilities who can live in integrated settings in the community. We offer our guidance as a national organization which has helped develop innovative solutions all across the United States to your great state. We invite you to learn from our experiences in an effort that Texas not "reinvent the wheel" - we can explain how better results may be achieved with less money than being currently spent.

DOF offers loans both to developers of affordable housing for people with disabilities and loans directly to organizations which serve people with disabilities. In response to market exploration, DOF has identified a key market segment, young adults with Autism Spectrum Disorder ("ASD") who need housing and community-based solutions.

DOF plays two roles in improving and expanding the "system" for developing services for people with disabilities: providing capital to projects and connecting the disparate components of the system.

Our lending operations include the following products: pre-development, acquisition, construction and mini-permanent financings. The technical assistance we provide takes many forms including: personal consultations,

responding to emails and phone calls, co-hosting conferences, presenting at conferences, sitting on relevant committees and publishing articles.

Beneficiaries of our financial products and technical assistance include low-income people with disabilities, their families, developers, government agencies, and service providers.

DOF's policy recommendations on the issues affecting the disability community in Texas include the following:

1. Texas must support the ADA in order to protect the basic right of freedom for those in the disability community against discrimination.
2. Direct care workers receive adequate benefits and base wage. The base wage is currently \$7.50 in most community care programs.
3. State of Texas focus on a comprehensive action plan to improve care and coordination of services for persons who reside at state supported living centers. Furthermore, DOF advocates for a fiscally sound public policy which ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all parts of society.
4. Texas leads the nation with the most institutions and largest population of residents with intellectual and developmental disabilities. All who want to return to their home communities and live dignified, supported lives at a FAR LESS COST to taxpayers should be able to do so. Those who choose to remain must receive quality services and be free from the abuse, neglect and exploitation that engendered the current independent monitoring. WE NEED TO FOCUS ON A COMPREHENSIVE PLAN that moves current residents of these schools into the community. This requires a comprehensive plan that addresses practical issues and more delivery of services for the current generation in this community and their caretakers, as well as the future generations entering the "system" that will need housing, programs and services that allow people with disabilities to go to college, a vocational school, or enter the workforce.

Any Alternative or New Recommendations on This Agency:

In September 2011, we co-hosted a Roundtable Discussion in Austin, Texas with the Federal Reserve Bank of Dallas. It was attended by over 150 stakeholders from the government, financial institutions, disability service providers, parents and concerned family members as well as people with disabilities.

Over two days, we facilitated many proposals from your constituents which were simple and straightforward. We encourage you to include us in the discussion moving forward to help Texas efficiently develop these models.

Here are some examples of our work to date:

We help our borrowers leverage our Financial Products with financial institutions in two distinct ways: we provide a "track record" of borrowing for what may look like an "un-bankable" loan and borrowers utilize our Financial Products to complement funding from conventional financial institutions. The following four examples will explain these points:

(a) The Cottage in Darien (single family home): The loan we provided (with the Leviticus Fund) was to a not-for-profit organization which was provided a \$1-a-year lease for land by their local municipality. The organization raised money and borrowed the rest to build a home for six young adults with developmental disabilities, but did not own the land. In addition, all of the debt service was six payment streams from the state government which flowed into the not-for-profit and in turn paid the monthly loan payment to DOF and Leviticus. Finally, the loan was interest-only for five years with a 20-year amortization. At the time they needed this loan no conventional financial institution would touch this loan. However, with a two and a half year track record as a perfect "customer," the organization convinced a commercial bank to re-finance our loan and extend the terms out to ten years.

This is exactly why we created DOF - we helped an "un-bankable" loan become an attractive piece of business for a mainstream financial institution.

(b) Pre-development Loans (multi-family complexes): Both of the

pre-development loans we originated had already lined up LIHTC (low income housing tax credits) but were having difficulty obtaining pre-development funds to get to construction. In both cases, our loans enabled the projects to proceed ahead of schedule and both loans were repaid within six months of closing, despite DOF providing 24 months to repay the loans.

(c) Imagine Academy for Autism (school): A not-for-profit school started to address the needs of students with Autism Spectrum Disorder in Brooklyn, NY grew very quickly and wanted to expand to a new building. After securing financing from a conventional bank (\$3.9 million) to acquire the land and obtaining a \$1,000,000 state grant for construction, the school required an additional \$250,000 to complete construction, which DOF financed at very favorable terms. The school moved into its new building in early 2011.

(d) Good Neighbor Homes (community center): With a mission to support individuals and families in achieving a life of opportunity, independence and growth, GNH operates a 7,300 square foot community center in Richmond, VA to provide socializing, health & wellness, community integration and personal growth day services for adults living with intellectual & developmental disabilities. The State of Virginia, like other states, has been moving toward a model of closing state run facilities and shifting to privately run residential and day centers. GNH began leasing the property from Scioto which utilized \$450,000 from DOF to finance the acquisition of the building.

My Comment Will Be Made Public: I agree