



May 17, 2012

Ms. Ruth Jaure  
CDFI Program Manager  
U.S. Department of the Treasury  
Community Development Financial Institutions Fund  
1801 L Street, NW  
6th Floor  
Washington, DC 20036

Re: Response to Comment Request on CDFI FA Application Process

Dear Ruth:

Thank you for this opportunity to respond to the Comment Request recently posted in the Federal Register. In response to the four questions listed in the Comment Request, the Disability Fund, Inc. d/b/a The Disability Opportunity Fund respectfully submits the following:

- (1) Targeting CDFI Program award funds into highly distressed communities is AN appropriate use of CDFI Program funds, but should not be the exclusive focus. As you know, we are a national certified CDFI with a mission of funding projects which assist low-income people with varying disabilities, regardless of geography. Our work is consistent with United States public policy which is to insure people with disabilities have an ability to live in their community. While some of our work fits nicely into “highly distressed communities,” we also serve people in other areas.
- (2) There is only one difficult issue we experienced with the PDF of the application: it was difficult to “cut and paste” into the boxes and it appeared that when we did, the application would disappear and then reappear. Not understanding the technology behind the application, there seems to be room for improvement to make it more “user-friendly.”
- (3) The simple answer to this is “Yes.” We gather Matching Funds documentation all year long and create a PDF ready for submission, but it is another large document which needs to be attached to the application. That simple action of attaching this document to an already complex PDF system is unnecessary at the application stage. Upon receiving an award, applicants should only need 7 – 14 days to submit the required documentation.
- (4) The application was very helpful in allowing us to explain the story of our financial viability. The charts were user-friendly and the narrative allowed ample opportunity to tell our story.

Thank you again for this opportunity. We hope these comments are helpful.

Sincerely,

Charles D. Hammerman  
President & CEO