



fello.

2025 Economic Impact Report



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[Fello.org](https://fello.org)

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This Economic Impact Report was produced by Laisar Management Group, LLC in strategic partnership with Fello, Inc., using IMPLAN 2024 economic modeling calibrated to the State of Maryland and independently audited FY2025 financial statements.



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A Message from Our President & CEO

Our story began in 1961, when a group of families came together to fight for the rights and futures of their children with disabilities. They believed what we still know to be true today: that everyone deserves the same opportunities to live, work, and thrive in their community. Their grassroots effort became one of the largest and most dynamic organizations in the region, with a legacy built on advocacy, services, and inclusion.

Sixty-five years later, Fello continues to be a leader and change-maker, dedicated to building the services people tell us they want and need while removing the barriers people face in accessing their communities.

What makes Fello unique is the depth and accessibility of the programs we offer and the choices, opportunities, and inclusion we create. From supporting mental health to creating opportunities for connection, employment, and daily engagement, to serving as Maryland's largest Financial Management & Counseling Services provider, and to developing truly inclusive housing, Fello is transforming what belonging looks like across our state.

Fello's impact reaches across Maryland. Because when people can access services, find employment, or move into housing they can afford in their community, our communities grow stronger.

This report tells the story of that impact. It shows why Fello is essential to Maryland—not just as a service provider, but as a partner, employer, and community builder. Across these pages, you will see how our work generates tangible results for the state: good jobs with competitive wages, sustained community investment, and real opportunities for inclusion that strengthens neighborhoods.



Jonathon Rondeau

President & Chief Executive Officer, Fello

Today, we continue to lead the way in innovating services for people with disabilities and creating communities where everyone belongs. Together, we champion the rights of people with disabilities and continue to invest in what matters most—real opportunities, strong relationships, and inclusive, equitable communities.

We are grateful for the funders, policymakers, partners, advocates, employees, and champions who make this work possible. Together, we're building something real: communities where people with disabilities live the lives they choose for themselves.

**Together, we are Fello.
Together, we belong.**

Fello's Aggregate Economic Contribution in Maryland



\$465.6m

Economic Output



\$177.9m

Labor Income



2,602

Jobs Supported



\$67.3m

Tax Revenue





Fello's work stretches across Maryland through a layered network of supports designed to strengthen people, families, and communities. These programs reach people at every stage of life and reflect a deep commitment to ensuring that people with disabilities have the opportunities, environments, and connections they need to live the lives they choose for themselves.

This report uses economic impact modeling to quantify how Fello's work contributes to Maryland's broader economy. The analysis includes payroll for hundreds of employees, household income for thousands of people providing direct services for Self-Directed Services Participants, operational spending that flows into regional supply chains, and capital investments that support construction and strengthen neighborhood infrastructure.





These financial contributions ripple through Maryland's economy, supporting jobs, driving business activity, and generating tax revenue that benefits communities everywhere.

Top 10 Counties Impacted





Anne Arundel County

 929 jobs  \$66.2m
 \$4.8m  \$123.4m

Prince George's County

 75 jobs  \$3.7m
 \$684k  \$13.8m




Montgomery County

 147 jobs  \$10.5m
 \$1.5m  \$31.5m

Howard County

 57 jobs  \$3.9m
 649k  \$12.6m

Baltimore County

 139 jobs  \$9.1m
 \$1.6m  \$28.2m





Baltimore City

 52 jobs  \$4.0m
 \$470k  \$11.8m

Harford County

 80 jobs  \$4.1m
 \$951k  \$14.3m

Caroline County

 26 jobs  \$2.1m
 \$104k  \$4.1m

Talbot County

 97 jobs  \$6.6m
 \$718k  \$17.7m

Queen Anne's County

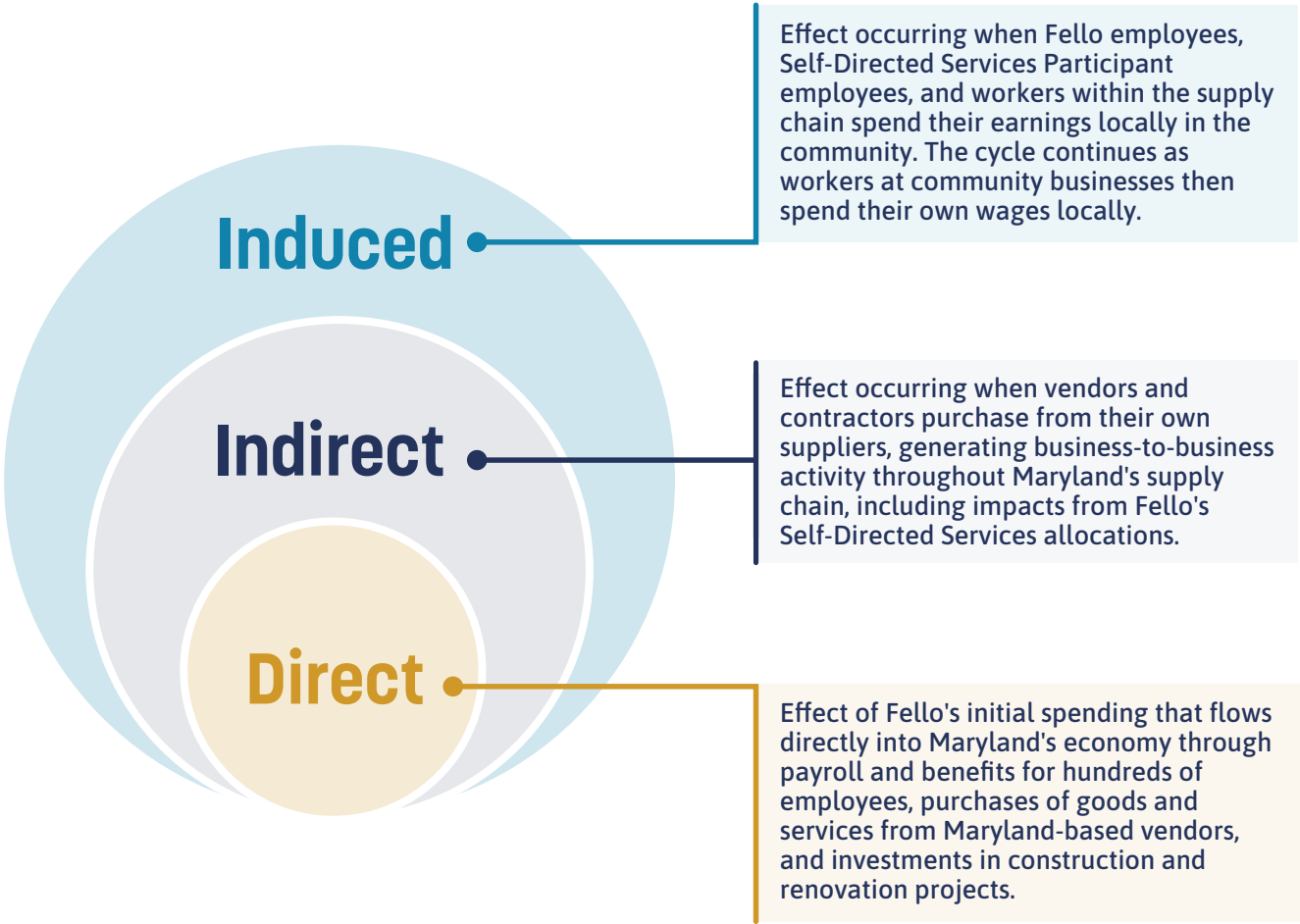
 13 jobs  \$949k
 62k  \$1.7m

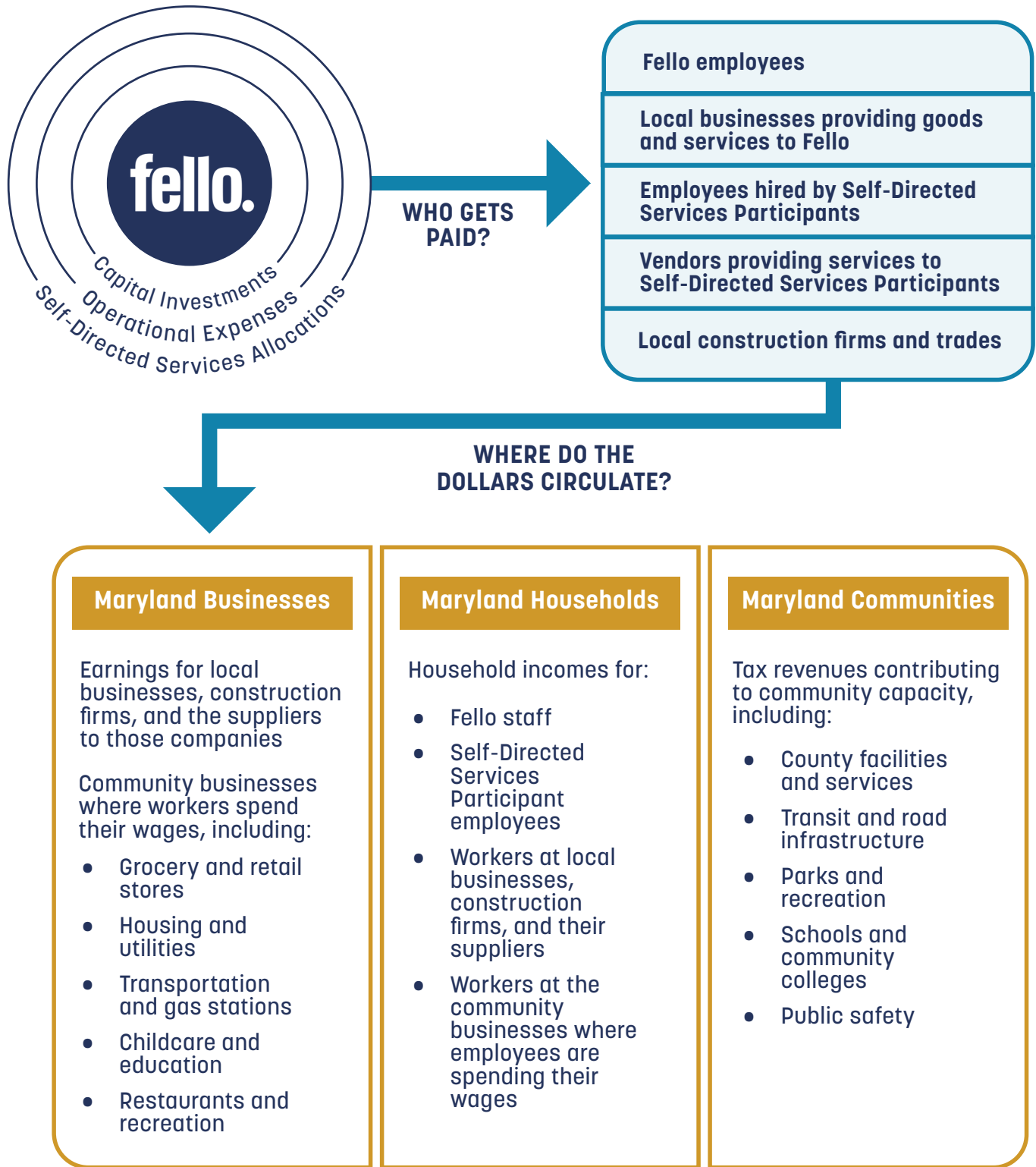
Economic Contribution Drivers

Fello’s FY25 economic contribution analysis captured three main drivers including its operational and capital spending, and its activity as a Financial Management & Counseling Services provider for Maryland State.

- ▶ **OPERATIONAL SPEND** – procurement and employee compensation
- ▶ **CAPITAL INVESTMENTS** – Construction and renovation activities
- ▶ **SELF-DIRECTED SERVICES** – Administration of payroll and vendor payments

These drivers produce a ripple effect that contributes to economic activity through direct, indirect, and induced channels.





Every dollar invested in disability services circulates through Maryland’s economy by supporting employee wages, generating purchases from local vendors and contractors, fueling household spending at local businesses, and contributing tax revenues that help fund community amenities.

Fello's Mission & Services

At Fello, we believe in the power of choice and community. For 65 years, we've championed the rights of people with disabilities, investing in what matters most: real opportunities, strong relationships, and inclusive, equitable communities.

Our mission is to support people with disabilities to live the lives they choose by creating opportunities, promoting respect and equity, and fostering inclusion in their communities.

We provide person-centered services, self-direction, behavioral health, and inclusive housing to thousands of Marylanders. We meet people where they are, remove barriers to belonging, and create places where everyone can feel genuinely connected, not just accommodated.



We impacted over **4,000 people** across our service lines in FY25.

▶ SERVICES

We build our services to fit people's lives and reflect their goals at home, at work, and in the community.

▶ SELF-DIRECTION

People hire their own employees to support them while Fello handles the payroll and paperwork.

▶ BEHAVIORAL HEALTH

Our clinicians build relationships and provide trauma-informed, person-centered therapy.

▶ COMMUNITIES

We develop inclusive, affordable housing because your home isn't just a place to live—it's the foundation of belonging.



A Breakdown of Our Services

At Fello, we believe everyone deserves to be part of a connected, inclusive community.

Our services are designed to meet people where they are and create real opportunities for belonging, empowerment, and meaningful participation. We center choice, independence, and human connection in everything we do, so people with disabilities and their families can lead lives rooted in dignity, inclusion, and possibility.

▶ LIVING OPTIONS & SERVICES

Community-based living options that empower people with disabilities to live independently or with housemates, all while ensuring they receive the right support at home to thrive in the community.

▶ COMMUNITY SUPPORTS

Flexible supports that help people live independently, develop essential life skills, and engage with their communities while respecting the importance of their family and social networks in shaping their goals.

▶ DAY SERVICES

Services that support people to engage in community activities, learn new skills, volunteer, and build connections, all while providing tailored support that fits their lifestyle.

▶ WORKFORCE DEVELOPMENT

Supports people to discover their strengths, find jobs that match their interests, and receive ongoing on-the-job support to ensure they thrive in the workplace.

▶ BEHAVIORAL HEALTH

Our behavioral support and mental health services are integrated, trauma-informed, and person-centered. Our licensed clinicians start by building relationships, recognizing how past experiences shape present behaviors, emotions, and interactions to support people with disabilities who also have mental health diagnoses.

▶ CHILDREN, YOUTH & THEIR FAMILIES

Person-centered, community-based services that support children and their families by offering tailored resources and direct services to help remove barriers and create a network of support that grows with them throughout life.

Fello as a Workforce Anchor

At the heart of Fello's work are Direct Support Professionals (DSPs), trained specialists who actively support people with disabilities to live, work, and connect in the community. DSPs are about empowerment—helping people live on their own terms, make their own decisions, and pursue the lives they choose.

Alongside our DSPs, Fello employs program coordinators, behavioral health clinicians, financial counselors, property managers, and administrative professionals who support our full range of services.

Fello invests in competitive compensation, benefits, and professional development that reflects the value and responsibility of this work. When we invest in our team, we invest in the quality of services that are provided, and we create something equally important for Maryland: stable, well-compensated employees in communities across the state.

Creating Economic Participation

Beyond direct employment, Fello's investment in a skilled workforce strengthens the quality and consistency of our services. When people with disabilities experience reliable, excellent support from trained professionals, they are better positioned to maintain employment, avoid crisis, and participate fully in community life.

Fello's workforce development programs also contribute to employment for people with disabilities. Working helps people with disabilities be part of their communities. Having a job means they earn money, meet people, and can do more on their own.

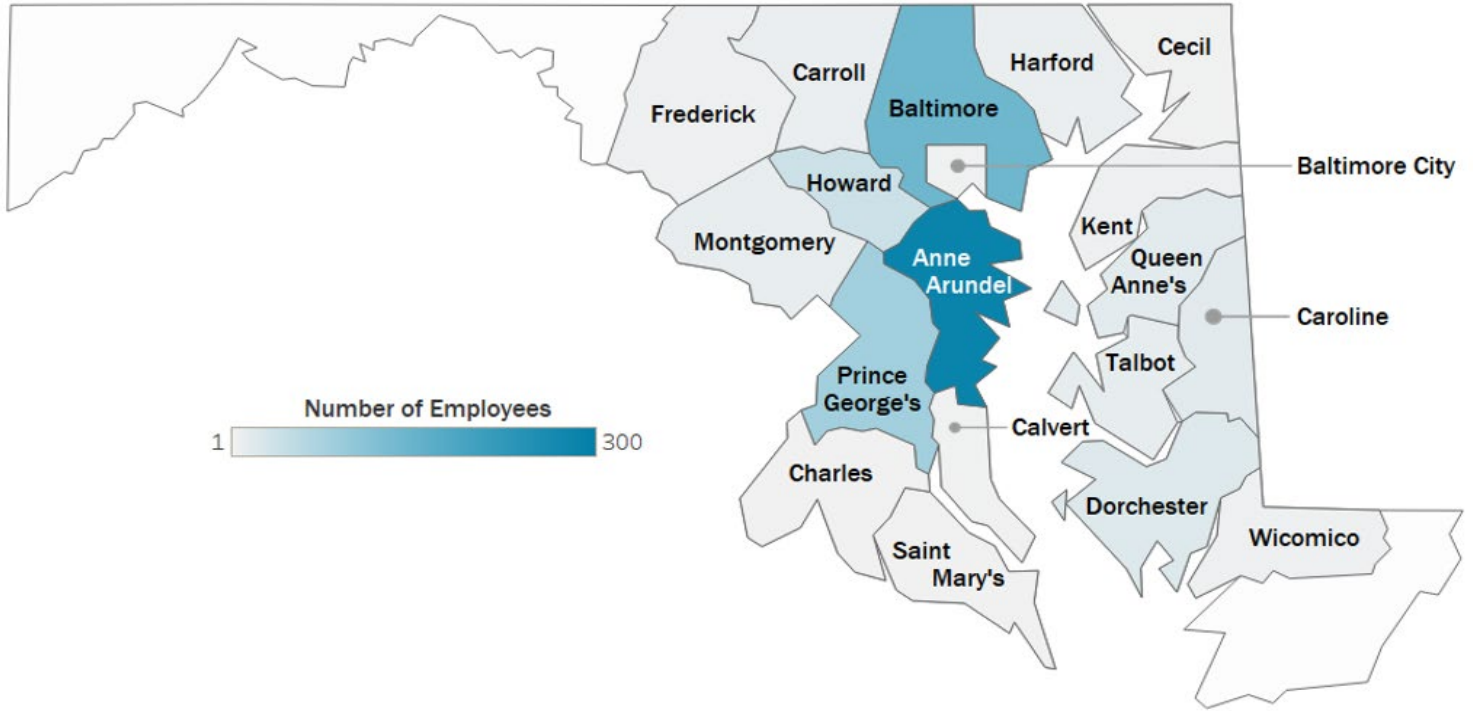
Career Development

Fello's workforce is an engine driving both mission and economic impact, demonstrating that supporting people with disabilities is strengthening Maryland's economy.



Fello Employees by County

Fello employees reside across Central Maryland and the Eastern Shore.



FY25 Employment at Fello

676

Total Employees, a **50%+ increase** over three years

\$37.2m

total annual payroll

\$6.3m

spent on employee benefits

\$2.5m

in payroll taxes

Award-Winning Care for Our team

Fello earned the 2025 Rosie Award from Health Rosetta for our Total Rewards program, which continues to expand medical benefits without raising employee costs. By reducing what employees spend on healthcare, we contribute to their long-term well-being while ensuring that more money stays with families and circulates back into the local economy. This marks the second consecutive year of recognition, following 2024 when Fello received three Rosie awards for its outstanding employee health benefits.

Through Health Connection, Fello offers concierge-style healthcare through on-site primary and urgent care services available to all employees and their insured dependents at our Fello Severn and Fello Easton locations.

“We have been very intentional about improving our total rewards because we believe that taking care of our employees goes beyond offering a paycheck. By ensuring they have access to affordable, high-quality and affordable healthcare, we’re investing in our employees’ long-term well-being. It’s humbling to receive this recognition, but it’s also a reminder that there’s always more we can do.”

– Jonathon Rondeau



Direct Support Professionals

Direct Support Professionals (DSPs) are the backbone of Fello’s work, supporting people with disabilities while also strengthening Maryland’s workforce and economy.

In addition to offering competitive wages, Fello invests in DSP professional development. Through our DSP Career Ladder and partnership with the National Alliance for Direct Support Professionals (NADSP), we are turning a role that is historically underpaid with limited benefits into a skilled, credentialed career that drives income, stability, and opportunity across the state. DSPs earn formal, portable, NADSP-aligned certifications, with wage increases tied to each level of advancement.

Why Investing in DSP Wages Matters

Fello’s decision to invest in our DSPs is already showing up in workforce stability. We are proud to maintain a vacancy rate of ~5%. By increasing support, wages, engagement, and connection, Fello is contributing to the growth and stability of the overall DSP workforce in Maryland.

This matters because the broader DSP labor market is under significant strain. ANCOR’s 2023 report links low median hourly DSP wages with turnover rates around 44% and vacancy rates over 20%, and notes that 77% of provider organizations have had to turn away new referrals due to staffing shortages.¹

Workforce stability is especially critical for disability services. Research shows DSP turnover is associated with worse outcomes for people supported including more emergency room visits, more injuries, and more incidents of abuse/neglect than those without turnover, underscoring how continuity of relationships can protect health and safety.²

Finally, higher wages support responsible financial stewardship. Persistent churn is expensive: replacing employees typically costs employers about one-fifth of annual pay after factoring in recruiting, onboarding, training, and lost productivity—before even accounting for service disruption and morale impacts.³ Reducing churn allows organizations to focus resources on service quality rather than constant rehiring.

400+

DSPs on staff

2x

wages for DSPs
in the past 8
years

200+

applications
submitted for
DSP Career
Ladder since
2024 launch

- 1 American Network of Community Options and Resources. (2023). 2023 State of America’s Direct Support Workforce Crisis. ANCOR.
- 2 Friedman, C. (2021, February 25). The impact of direct support professional turnover on the health and safety of people with intellectual and developmental disabilities. The Council on Quality and Leadership; PHI.
- 3 Boushey, H., & Glynn, S. (2012, November 16). There are significant business costs to replacing employees. Center for American Progress.

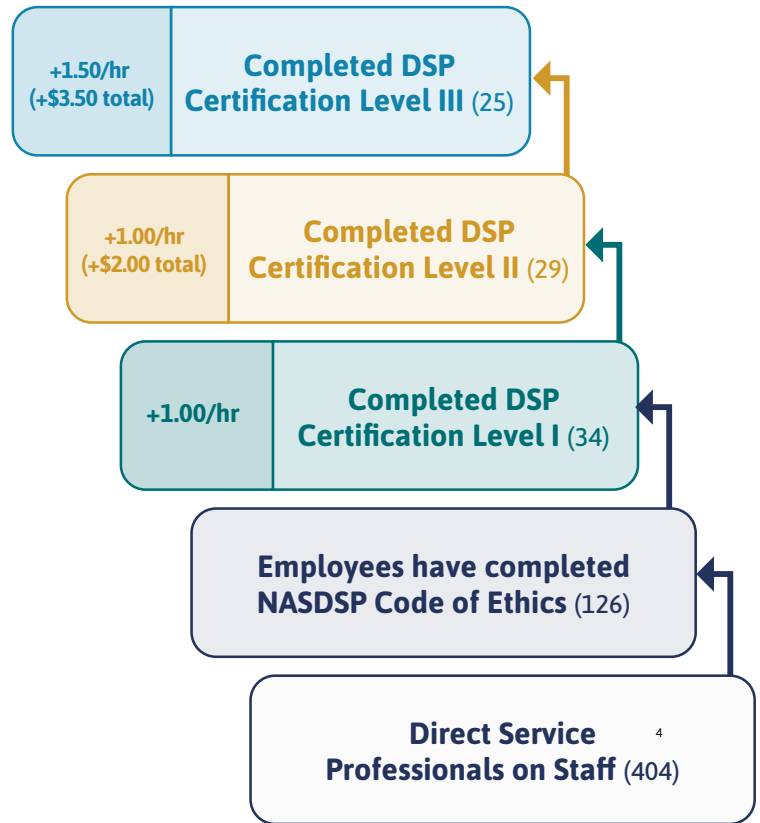
Our DSP Career Ladder & NADSP Partnership

Fello’s DSP Career Ladder is grounded in a clear, structured pathway for professional advancement and skill building.

We designed the DSP Career Ladder as a three-level program aligned with NADSP standards, beginning with the DSP Code of Ethics and advancing through competencies in rights, advocacy, person-centered practice, and community inclusion.

By embedding NADSP-aligned training, ethics, and wage progression into the DSP role, we are building a sustainable, skilled human services workforce for Maryland. Our DSPs gain portable skills, in-demand skills in coaching, independent living skills training, employment support, and behavioral support—all of which strengthen the broader health and human services ecosystem as they advance in their careers.

Through our DSP Career Ladder, we are demonstrating that investing in direct support as a profession pays dividends: stronger services, higher earnings for workers, and deeper economic participation for people with disabilities, their families, and communities across the state.



4 Data is as of September 12, 2025. Numbers in parentheses are total completed, not unique DSPs. Based on this, you can make the reasonable assumption that once a person completes the first level certification, they are highly likely to complete all three.

“It’s about fulfillment”: Helen’s DSP Career Ladder Journey

The DSP Career Ladder Program supports long-time employees like Helen in enhancing their skills and growing their careers without leaving the work they love. Helen has worked at Fello for over four years and is a Team Leader supporting four gentlemen in their home in Arnold, Maryland. When Helen heard about the DSP Career Ladder, she was excited that Fello was investing even more resources in her professional development as a DSP.

She applied for the program and quickly earned her DSP-I Certification in June 2024, her DSP-II Certification in August 2024, and her DSP-III Certification in September 2024.

“This program adds to my life every day,” Helen shared during an employee townhall. “It gives you tips on how to deal with difficult situations and support people better. It will give you tips on how to make your job easier and better. And you get to learn from people who have been DSPs and dealt with these situations, and you can learn from their examples.”

Helen committed herself to learning, growing, and becoming the best DSP

she could be through the program. She was determined to succeed, sought out guidance and support when she needed it, and became even more deeply passionate about her own professional development.

“If you haven’t signed up yet, I would encourage you to sign up,” Helen said to her peers. “When you improve yourself, you improve your environment and you add to people’s lives.”

A natural leader, Helen is excited to continue maintaining her certifications and regularly encourages her coworkers to explore the program, not just for the pay mobility it provides, but for the impact she knows it will have on them personally as professionals in the field.

“Other than the money incentive, the program helps your personal development,” said Helen. “And that fulfillment you get by improving your knowledge, understanding, and wellbeing—it will help you, it will help your community, it will help your family, it will help the people you support.”

**“When you improve yourself,
you improve your environment
and you add to people’s lives.”**

– Helen, Fello Team Leader,
DSP Career Ladder participant



Workforce Development & Major Employer Partnerships

Work is transformative. For people with disabilities, employment means independence, identity, purpose, and genuine participation in community life. When someone secures meaningful work, they build skills, earn income, and establish themselves as valued members of their workplace and community.

Fello's Workforce Development program recognizes this opportunity, getting to know each person's strengths and interests to help them find work that aligns with their abilities and their goals. Through career exploration, job coaching, skill-building, and ongoing support, we help people with disabilities secure and maintain employment that leads to dignity, choice, and purpose.

People with disabilities contribute to local economies

Because of their employment, people with disabilities supported through Fello's Workforce Development program are active participants in the economy. Their wages fuel local businesses, support community services, and contribute to regional growth. As employees, they pay taxes, support local commerce, and inspire businesses to embrace diverse and inclusive workforces. Through employment, people with disabilities show that economic inclusion is a powerful driver of innovation and prosperity within communities.

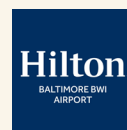
Workforce development partners



Major employers in our community for the Workforce Development Program include the Naval Academy, Annapolitan Assisted Living, Newk's Eatery, Sprouts Market, Panera Bread, and City of Annapolis Recreation & Parks.



Fello also collaborates with community partners for Project SEARCH, a work-based learning experience for students with disabilities who are transitioning from school to adult services. Partners include Anne Arundel County Public Schools (AACPS), Sheppard Pratt, Maryland Division of Rehabilitation Services (DORS), Luminis Health / Anne Arundel Medical Center (AAMC) Annapolis, and Hilton BWI.



“If I was to tell other employers, I would tell them that they [people with disabilities] want to work, they want to do a good job, they like to show up every day, and I would highly recommend hiring people with disabilities.”

– Rick Ciccarone, Manager at USNA Laundry



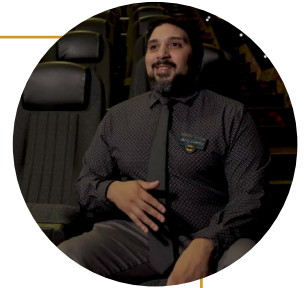
“Having a job makes me happy – it makes me feel good because I help other people.”

– Ian, Employee at USNA Laundry for over 5 years



“I definitely think it’s worth hiring people with disabilities...the passion is incredibly high, especially when you show them support and when they have a support system like Fello. Some of my best employees have been employees with disabilities. Mitchell is the employee with the greatest impact on our customer satisfaction. That alone for a business, I think is critical – your largest percentage of profit comes from repeat business.”

– Jerry Castillo, General Manager, Regal Cinemas



“Regal is my first paying job. My favorite part about working here is the camaraderie and how we all work as a team. I got employee of the month for July – that made me feel good because I’m representing people with disabilities that can have a job, keep a job, and work as a team.”

– Mitchell, Greeter, Regal Cinemas



“We want employers to know that there’s a whole entire workforce out there that is fully capable to find employment, to earn a paycheck, to gain independence, and to prove that they are capable.”

– Laura Degler, Assistant Director of Workforce Development

After nearly a year of searching, Matthew found the perfect fit, a job he truly loves at Annapolitan Assisted Living Community. As a server, he sets up the dining room, delivers meals, and brightens everyone's day with his kindness and conversation.



Todd started his 7-year journey with Walmart back in high school, and he's been thriving ever since. Most recently, he's taken on a new responsibility, cleaning out totes used for online shopping, and he's doing a fantastic job.

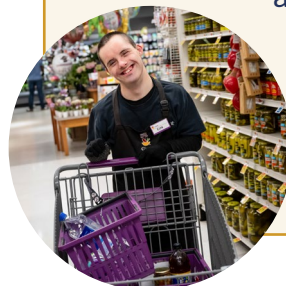
Todd truly loves his work, is always eager to learn new skills, and brings a positive spirit to everything he does. His dedication, hospitality, and hard work are appreciated by both the Walmart team and the customers he serves.



Abby transitioned from a student placement into permanent employment at Bullock's Restaurant after graduating high school, and has now worked there for 10 years. In the kitchen, she takes pride in hands-on responsibilities like prepping salads and keeping the workspace clean—and she is always eager to learn new skills and take on new challenges. Abby says she feels supported and valued at work, and her coworkers describe her as a steady source of positivity who “brings the sunshine” to the team.



Since starting as a Courtesy Clerk at Giant in Annapolis in 2015, Ezra has brought his positive energy and bright smile to every shift, bagging groceries, assisting customers, and carefully returning items to the shelves.



Impact of Fello's Operations

Fello employees earn competitive wages and benefits, generating household income that circulates through Maryland's economy when they pay rent, buy groceries, support their families, and invest in their communities.

Fello's operational spending on Maryland vendors also creates a ripple effect deeper into the supply chain, leading to additional spending on other businesses, their employees, and within their communities.

Fello's role as a local purchaser and employer contributes **\$140.7 million** in economic output and **1,026 jobs** for Maryland.



Fello's Operational Financial Footprint

In FY2025, Fello's spent \$64.5 million in total operational expenses, to include employee payroll and vendor spend. This workforce spending is the foundation of Fello's direct employment impact, and it also drives a large share of the induced effects as employees spend their income in Maryland's economy. Spending on vendors is the primary driver of indirect effects through jobs and output at the businesses that supply Fello's programs and administration.

TOTAL FY25 OPERATING EXPENSES

Payroll, benefits, and taxes	\$43,539,628
Non-labor operating expenses (vendor spend)	\$14,854,052
Net Expenses Modeled	\$58,393,680
Other expenses not modeled (depreciation & amortization, interest, bad debt, and taxes & assessments)	\$6,105,453
Total	\$64,499,133

*Non-labor operating expenses were adjusted for in-state vendor status during modeling.



Keeping Dollars Within Our Communities

Every dollar Fello spends in Maryland is a dollar that circulates through local communities — supporting small businesses, sustaining jobs, and strengthening neighborhoods across the state. From facility maintenance and accessibility modifications to professional services, technology, and transportation, Fello prioritizes partnerships with Maryland-based firms that share its mission and values.

Two of those partners — idfive and MOJO — played pivotal roles in Fello’s recent rebrand and transformation, helping the organization introduce itself more clearly to the community it serves.



Idfive: Building a Brand Around Belonging

When Fello set out to redefine its brand and more clearly communicate its mission, it chose a local partner that shared its commitment to community impact. That partner was **idfive**, a Baltimore-based creative agency that works exclusively with organizations striving to make a positive difference in the world.

As Caitlin Currey, Executive Vice President of Creative Strategy and Partner at idfive, explained, “We work really hard to find partners whose values align with the values of our agency so we can authentically champion their mission.” With Fello, she added, “we aligned perfectly.”

idfive’s relationship with Fello began with a comprehensive rebrand rooted in deep listening and research. Through interviews, focus groups, and data analysis with staff, families, and community members, idfive helped translate Fello’s decades-long history and evolving vision into a cohesive brand that reflects belonging, community, and choice. “There’s no one else doing what Fello does in this space,” says Currey. “That made the work challenging and rewarding.”

Since the rebrand, idfive has continued to support Fello through paid media campaigns, digital and print advertising, video storytelling, longitudinal brand tracking, and community-facing marketing materials. From raising awareness of Fello’s services to supporting milestones like its 65th anniversary and

new community spaces like Fello at the Mall, the partnership has evolved alongside Fello’s growth.

Founded more than 20 years ago, idfive partners with nonprofits, government, healthcare organizations, arts and culture, and educational institutions across Maryland and beyond. The agency is minority- and women-owned and operated, with a team of about 40 people—many rooted in the Baltimore-Washington region—who have built long careers around purposeful, values-aligned work. Its continued growth supports local jobs, creative talent, and Maryland-based cause-based organizations through organized company-wide volunteering (day of giving), donations, and word-of-mouth advocacy.





MOJO: Connecting Mission to Digital Experience

Alex Fakeri was always drawn to building things with a purpose. After an injury ended his military career, he began creating digital tools with a simple goal: to improve how organizations operate, not just how they look.

That mindset led him to found **MOJO Creative Digital** in 2004. The Baltimore-based firm bridges the gap between marketing and operations, using websites, mobile applications, digital marketing, and increasingly AI-enabled solutions to strengthen the full customer journey.

MOJO's relationship with Fello began through local Maryland networks and later became a formal vendor partnership through a competitive RFP process for web work. The partnership began at a pivotal moment: Fello was in the midst of a major rebrand, and MOJO helped translate that new identity into a digital experience that could support a growing organization.

What began as a website engagement quickly expanded. MOJO supported the rebuild of Fello's digital platform, helped translate new brand elements into an accessible online experience, and produced launch support materials as needs emerged during a fast-moving transition.

The partnership has also extended into storytelling, supporting production of Fello's *Thinking Differently* podcast and other multimedia content that helps the public understand what Fello does and who can benefit. That people-first focus is central to MOJO's culture and shapes how the team builds—creating tools and content meant to connect, not just communicate.

As a veteran-owned business led by a service-disabled veteran, MOJO invests time and expertise back into the veteran community. Fakeri serves on the board of the National Veteran Institute for Procurement (National VIP) and mentors veterans through programs like Project Opportunity, including teaching sessions on how to build their businesses and become procurement-ready. The company also offers a standing discount to veteran-owned businesses, and has supported community efforts including Fello's holiday giving initiatives.



Economic Contribution of Fello's Operational Spending

\$140.7m

in Economic Output for Maryland

1,026

Jobs supported

\$73.9m

in Labor Income across the direct, indirect, and induced jobs supported.

\$6m

in Tax Revenue generated across state, county, and local taxes.

The direct output is generated by Fello's payroll and in-state purchases, indirect is additional business activity created by suppliers, and induced is generated when employees at Fello and its suppliers spend their wages on household goods and services in Maryland.

	Output
Direct	\$67.5 million
Indirect	\$31.7 million
Induced	\$41.5 million
Total	\$140.7 million

The direct jobs are Fello's own workforce; the indirect jobs are in the businesses that supply Fello, and the induced jobs are in the local stores, housing, transportation, and services where those workers spend their income.

	Jobs	Labor Income
Direct	676	\$50.6 million
Indirect	137	\$9.8 million
Induced	213	\$13.5 million
Total	1,026	\$73.9 million

State, county, and local tax revenues are generated through Fello's operations, its supply chain, and the broader economic activity that occurs as workers spend their earnings on goods and services in Maryland.

	State, County, & Local Taxes
Direct	\$1.5 million
Indirect	\$1.5 million
Induced	\$3.0 million
Total	\$6.0 million



Impact of Self-Directed Services

At the heart of Fello's mission is the belief that people with disabilities know their needs best. Self-Directed Services put this principle into action. Instead of providers deciding what support looks like, people with disabilities hire their own employees and direct their own services—choosing who supports them, when that support happens, and what services they need.

As Maryland's largest Financial Management & Counseling Services (FMCS) provider, Fello supports over 3,500 people statewide to exercise their budget authority and choice as the employers of record for the employees they hire to support them.

Each Participant acts as an individual small business with their own EIN, budgets, and pools of employees. The Participants in Self-Directed Services are not only managing their own lives, but are also integral parts of Maryland's small business landscape. They are creating jobs, generating income, and contributing to their local economies in ways that ripple throughout the community as a whole.

Behind the scenes, Fello handles the paperwork related to onboarding, human resources functions, taxes, and payroll so Participant Employers can focus on hiring their own employees, setting their own schedules, and training their employees on their needs and expectations.

On any given payroll day, there are over 8,000 people across the state who receive a paycheck with Fello's name on it related to Self-Directed Services. In addition to payroll for the employees of Participants in Self-Directed Services, Fello also issues payments to the vendors and Support Brokers that Participants contract with individually, the vast majority of which are Maryland-based businesses.

Self-Directed Services strengthens Maryland's direct service infrastructure by making it possible for people to hire those they trust: family members, neighbors, community members, or trained support professionals. This system reduces turnover, enhances continuity of care, and improves quality of life for the people receiving services. Families experience greater stability, and DSPs gain economic security. These social benefits reinforce the economic impacts, creating a cycle of empowerment that strengthens people and communities.

Fello's role as a Financial Management & Counseling Services provider contributes **\$303.6 million** in economic output and **1,487** jobs for Maryland.

About Self-Directed Services

In 2007, Fello partnered with the Maryland Developmental Disabilities Administration (DDA) to bring self-direction to Maryland. With 20 years of experience, Fello is both the longest-standing and largest Financial Management & Counseling Services (FMCS) provider in the state.

Today, we support over 3,500 self-directing Participants and the 9,500+ employees they've hired across Maryland.

When a participant enrolls in Self-Directed Services, the Maryland DDA approves each participant for an individualized budget that can be used to pay employees and purchase approved goods and services from vendors. Self-Directed Services Participants can then work with a counselor who helps them understand their budget, plan their services, and navigate benefits.

Participants remain in control of how their budget is spent, while Fello administers the financial and administrative functions that make those purchases possible. Specifically, Fello processes payroll and tax documentation for participant-employed workers, manages required paperwork and human resources functions, and issues payments to vendors for items and services included in the participant's plan.

Fello also provides monthly budget reports and offers an online platform that helps Participants track spending, manage invoices, and monitor available budget balances.

3,500+
Self-Directing
Participants

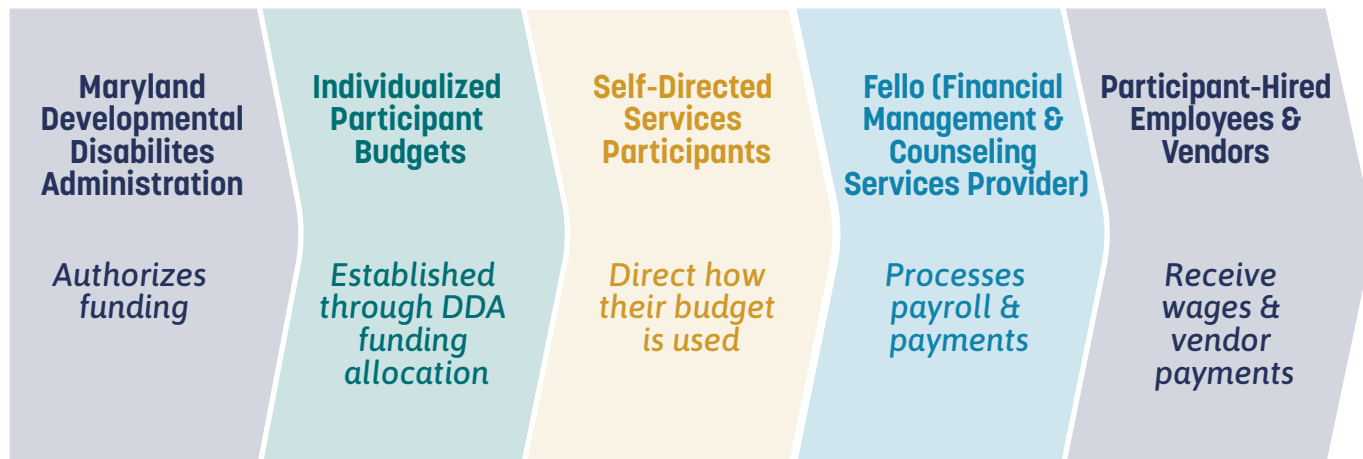
9,500+
employees
across Maryland.



“Self-direction means you’re the expert in your own life. At Fello, we’re here to support you, but you’re the one in charge. We handle the details so you can focus on your goals and build the life you want.”

- Matt Morgan, Chief Program Officer at Fello

How Self-Directed Services Operates



Self-direction places decision-making authority directly in the hands of Participants. Individualized budgets approved by the Maryland DDA and administered by Fello enable Participants to hire employees and engage vendors — generating jobs and economic activity across the state.

Through this model, public investment translates into Participant-led employment and purchasing power. Participants exercise choice and leadership in their communities, strengthening both personal independence and local economies.

Meet Kavita.

She's been self-directing her services for over 14 years.

Kavita chooses who works with her. She manages their schedules, sets wages, and approves payroll. Just like any other employer, she handles the responsibilities and the rewards of leading her team.

Her long-time employee, Yolanda, has worked with her from the very beginning. Their strong relationship is a perfect example of the consistency and trust that self-direction makes possible.

Kavita leads with confidence, makes her own choices, and sets goals for her future. She is in charge, and that's exactly what self-direction is about.



Fello's Self-Directed Services Footprint

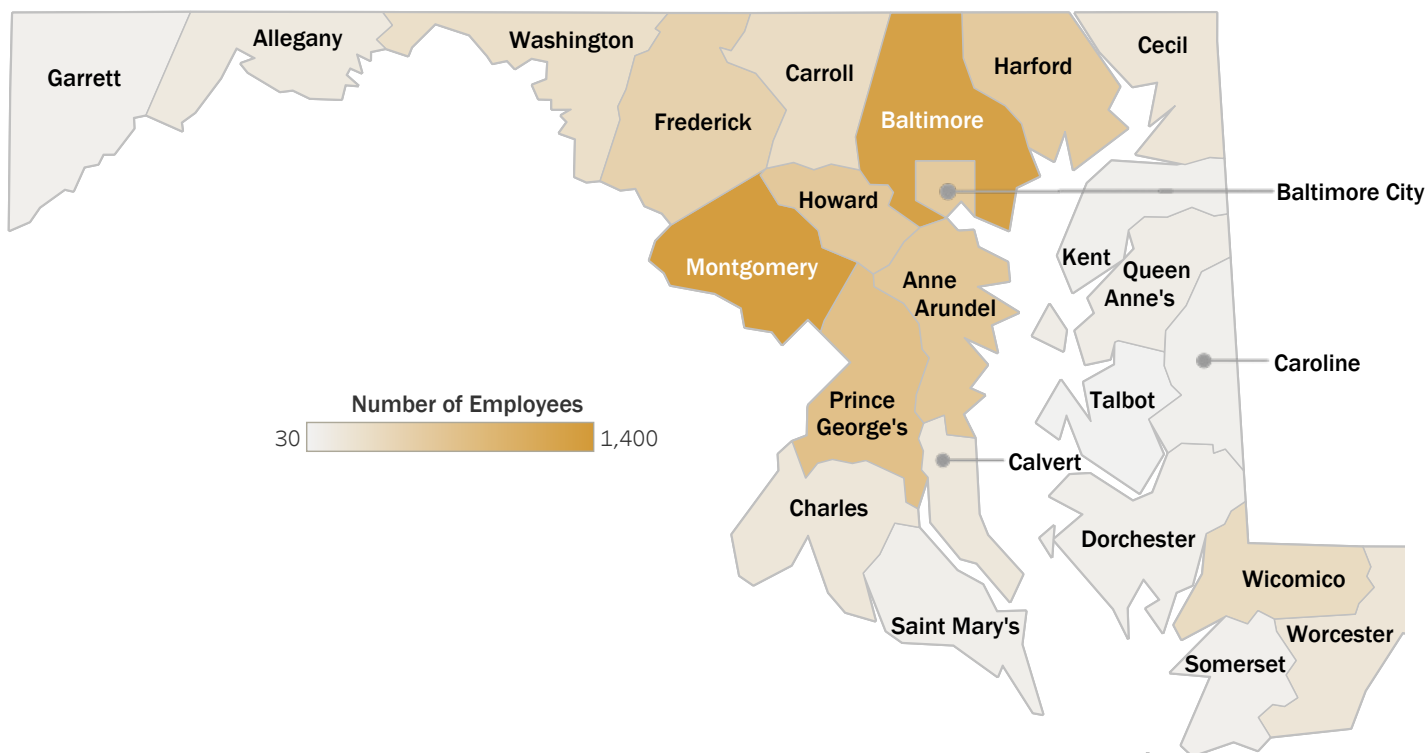
In FY2025, Fello's Self-Directed Services distributed over \$309 million in wages directly to Maryland households and \$65 million in vendor payments for goods and services. These earnings flow into local communities as employees pay rent and mortgages, purchase groceries, cover transportation costs, support childcare needs, visit healthcare providers, and shop at neighborhood businesses.

Total FY25 Self-Directed Services Allocations

Payroll to Self-Directed Services employees in Maryland	\$309,754,345
Payments to Self-Directed Services vendors	\$65,946,842
Net Expenses Modeled	\$375,701,187
Tax refund (not modeled)	\$612,292
Total	\$375,088,895

* Self-Directed Services payroll amount was adjusted for in-state residence during modeling.

Self-Directed Services employees are located in **every county across Maryland state.**



Economic Contribution of Fello's Self-Directed Services

\$303.6m

in Economic Output for Maryland

1,487

Jobs supported

\$96.9m

in Labor Income across the indirect, and induced jobs supported

\$19.3m

in Tax Revenue generated across state, county, and local taxes

The indirect output is supply chain activity needed to support Self-Directed Services payments, and the induced output is from spending of household income in employees' communities.

	Total Output
Indirect	\$86.3 million
Induced	\$217.3 million
Total	\$303.6 million

The indirect jobs are at the businesses supported by Self-Directed Services activity, and the induced jobs are in the local stores, housing, transportation, and services where those workers spend their income.

	Jobs	Labor Income
Indirect	374	\$26.1 million
Induced	1,113	\$70.8 million
Total	1,487	\$96.9 million

State, county, and local tax revenues are generated through Self-Directed Services payments and the broader economic activity that occurs as workers spend their earnings on goods and services in Maryland.

	State, County, & Local Taxes
Indirect	\$3.4 million
Induced	\$15.9 million
Total	\$19.3 million



Impact of Capital Investments

In FY2025, Fello invested **over \$25 million** in capital projects, with a substantial share directed toward property acquisition and construction through Fello Communities. These investments support local construction activity, create jobs, and expand the state's stock of accessible and inclusive housing.

Fello Communities' development approach prioritizes equity, accessibility, and inclusion. We believe that building housing is about more than construction—it's how we create communities where everyone can belong. By developing housing that meets a wide range of needs, we're creating spaces where connection grows.



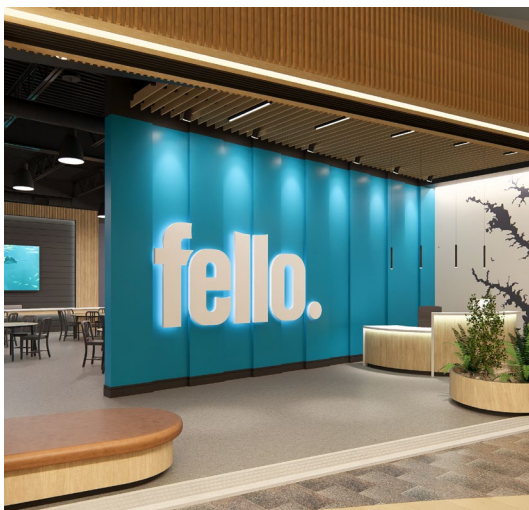
Fello's capital investments contributed

\$21.3m

in economic output and

89 jobs

for Maryland

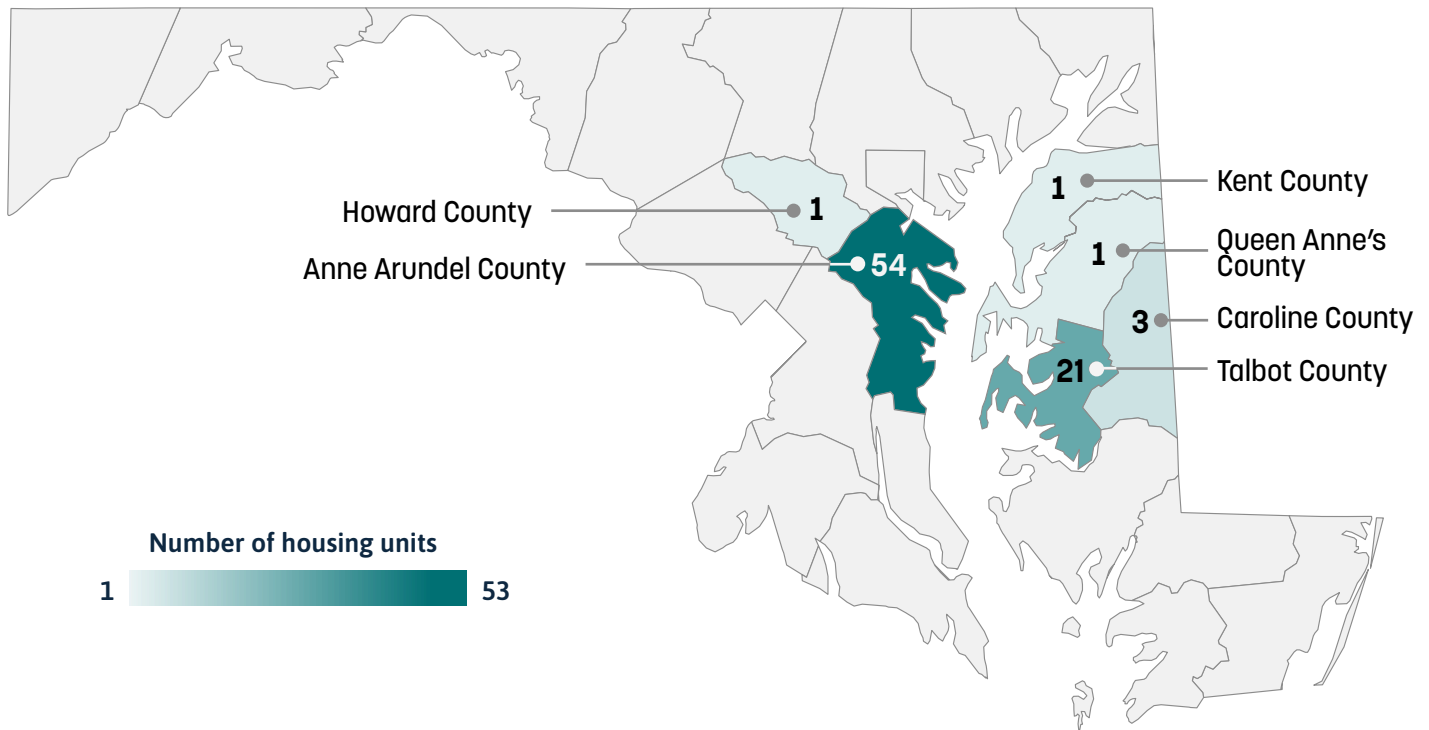


Fello Communities

Fello Communities generates economic impact by investing in high-quality housing that stimulates local construction, supports job creation, and strengthens neighborhood vitality. By delivering high-quality inclusive, and mixed-income housing, Fello improves residential stability, enabling families to participate more fully in the workforce and local economy.

These communities reduce barriers to employment by situating residents near transit, schools, and essential services. Onsite maintenance and supportive tenant

services help prevent housing disruption that can undermine economic mobility. Fello’s developments further catalyze broader revitalization: projects like Port Street Commons and Easton Crossing activate distressed areas, attract business activity through new commercial space, and increase consumer spending as neighborhoods grow. Together, these investments strengthen the local tax base, enhance long-term economic resilience, and help create inclusive communities where people of all abilities can thrive.



81

Total Housing Units across Anne Arundel, Talbot, Caroline, Queen Anne's, Kent, and Howard County

**72 units
(89%)**

leased to low-income households

143

Housing Units in Development, for a total housing pipeline of **224 units**

Communities Spotlights

407 Brookletts Ave opened in September 2025 as the first completed building of the highly anticipated Easton Crossing community.

Shaped through extensive community input, Easton Crossing will deliver 116 new residential units, including 27% affordable and 73% market-rate, expanding housing options and supporting a mixed-income neighborhood. The project will also introduce 23,309 square feet of commercial space along the Rail-to-Trails corridor to stimulate local business growth, generate employment, and strengthen Easton's economic vitality. With planned green space, a recreational pond, a pedestrian trail, and walkable trail access, Easton Crossing is designed to enhance quality of life while serving as a new community anchor and catalyst for continued revitalization.



“Easton Crossing will bring new homes, new opportunities, and new energy to Easton. This is the first step in that journey—and there’s much more to come.”

– Ross Benincasa, Senior Vice President
of Community Development for Fello
Communities

The Primrose House sits in Easton's Historic District, where Phase 1 (completed in Spring 2025) transformed two aging outbuildings into three new rental homes through careful demolition and reconstruction. This small infill development is part of Fello Communities' scattered-site model, bringing inclusive housing into existing neighborhoods so character is preserved even as opportunity grows.

By reinvesting in historically significant properties and adapting them for today's needs, Fello protects what matters while creating what is needed—safe, stable, dignified homes for all. Primrose House embodies the belief that communities are strongest when they are rooted in inclusion, history, and shared belonging.



A Communities Success Story – Port Street Commons

Launched in November 2024, Port Street Commons has made a meaningful impact in its first year by providing high-quality, dignified affordable housing in an area experiencing substantial housing scarcity.

The 24,000-square-foot new construction cost roughly \$10 million and required partnering with more than 30 different businesses such as contractors, landscapers, cleaners, furniture warehouses, local print shops, office suppliers, and more. Fello was committed to sourcing as many vendors as possible from the Mid-Shore, and in total, 45% of the contractors for Port Street Commons were locally owned small businesses on the Eastern Shore, and 100% of the contractors were Maryland-based.

Today, The Residence at Port Street offers nine affordable housing units for people earning up to 65% of the Area Median Income, including two fully accessible units. Each apartment features a thoughtful design inspired by the region, plus in-unit laundry, energy-efficient appliances, and free Wi-Fi.

The unprecedented demand—over 200 applications within the first 72 hours—highlights both the scale of unmet need and the value of this development. By creating housing that is indistinguishable from market-rate units, Port Street Commons has elevated neighborhood standards, reduced stigma, and improved perceptions of affordable housing within Easton. The project has also strengthened social and economic cohesion by providing shared community space used regularly by nonprofits and civic groups, fostering resident interaction, and supporting stability for families, including those transitioning out of homelessness.

For tenants like Jamie, a single mother seeking stability and independence, Fello Communities has improved their quality of life and economic outlook. “Having a safe, beautiful home close to my job and family is a dream come true,” Jamie shared. “Now my daughter and I have our own space and our own future.”

Moreover, the success of Port Street Commons has accelerated further development in Easton, encouraging new mixed-use and residential projects that contribute to local investment, workforce stability, and community revitalization.

“Projects like this lift our whole community. We’re proud to see leaders taking smart, bold action that benefits everyone.”

– Megan Cook,
Mayor of Easton



Fello's Capital Expenditure Footprint

Fello's spent \$25.4 million on capital expenses, including construction and renovation costs, equipment and vehicles, and real estate purchases. This spending supports local economic activity by generating work for Maryland contractors and suppliers, sustaining jobs for the workers involved, and circulating through nearby communities as businesses and households spend those earnings on goods and services.

Total FY25 Capital Expenses

Construction & Renovations	\$11,678,848
Equipment & Technology	\$253,888
Vehicles and Transportation	\$1,777,216
Net Expenses Modeled	\$13,709,952
Other expenses not modeled: Real Estate & Property Purchases	\$11,678,848
Total	\$25,388,800

*Equipment and vehicle spend were adjusted for in-state vendor status during modeling.



“Connecting people with disabilities to the services they need is critical to helping them achieve their full potential. These federal funds will help [Fello] meet that mission and empower people with disabilities as we build a more inclusive community.”

– Senator Van Hollen, a member of the Appropriations Committee that granted funding to support the construction of Port Street Commons and scale the Behavioral Health Program.

\$21.3m

Economic Output for Maryland

89

Jobs supported

\$7.1m

in Labor Income across the direct, indirect, and induced jobs supported.

\$963k

in Tax Revenue generated across state, county, and local taxes.

Economic Contribution of Fello's Capital Investments

The direct output is Fello's spending on capital projects, the indirect output is from activity deeper within the supply chain, and the induced output is from workers spending their earnings in their communities.

The direct jobs are at businesses doing the capital project work, the indirect jobs are at the businesses providing inputs to construction activity, and the induced jobs are jobs supported when workers spend their earnings locally.

State, county, and local tax revenues are generated through Fello's capital investments, its supply chain, and the broader economic activity that occurs as workers spend their earnings on goods and services in Maryland.

	Output
Direct	\$11.7 million
Indirect	\$5.7 million
Induced	\$4.0 million
Total	\$21.3 million

	Jobs	Labor Income
Direct	48	\$4.1 million
Indirect	20	\$1.7 million
Induced	21	\$1.3 million
Total	89	\$7.1 million

	State, County, & Local Taxes
Direct	\$298,413
Indirect	\$372,413
Induced	\$292,292
Total	\$963,118



\$113k

in Family Fund grants distributed for FY25 – our largest distribution ever

96

families assisted, including

62

fully-funded grants and

34

partially funded grants

Community Giving

At Fello, showing up for families is part of who we are. Programs like the Family Fund work alongside initiatives like Project Learn and Holiday Giving, creating a flexible safety net when traditional funding isn't enough. Together, these philanthropic efforts translate community generosity into tangible change: children gain access to therapies, technology, camps, and resources that make everyday life more accessible and joyful, while families experience relief knowing they are not carrying these costs alone.



“What may feel like a simple donation to you has been life-changing for our family. It lifted the financial burden of care, eased our stress, and more importantly, opened new doors for Rowan to connect with the world around her.”

▲ Rowan’s family was able to access specialized speech therapy specifically tailored to her needs.

The Family Fund

The Family Fund is more than a grant program—it’s a lifeline. Created by Fello in 2017, it helps families of children with disabilities access the therapies, equipment, and experiences that can make the biggest difference in their child’s life.

The Family Fund supports what matters most for each child—whether that’s specialized therapies, assistive technology, adaptive equipment, inclusive summer camps, or other opportunities that foster growth, learning, and independence. Many of these essential supports and resources are not covered by insurance, leaving families with significant out-

of-pocket costs and creating financial barriers to the care and experiences their children need.

Annual donations flow directly into grants distributed each year, and the program is now supported by a dedicated endowment through the Community Foundation of Anne Arundel County. Endowment gifts are invested to sustain and grow the Fund’s impact in the future. Once the endowment grows, a portion of its earnings will be added annually to the grant pool, expanding how many children and families can be reached.



“Your donations are not taken lightly and are the light we need when navigating such hard times with a medically complex child and an insurance who wants to deny everything.”

◀ Lucy’s family purchased an adaptive stroller with a five-point harness and an adaptive bath seat, providing the support Lucy needs while allowing her to safely explore the outdoors with her family.

“Before horseback riding, much of our time was spent managing impulses, navigating meltdowns, and trying to find extracurricular activities that “fit”. It was isolating, and at times, overwhelming... Thanks to the Family Fund, riding has become a joyful, healing experience not just for our child, but for our family.”



Sae was able to attend therapeutic horseback riding sessions ▲ that provide a calm, structured environment where she can build skills while forming a healing connection with the horses.

Project Learn

Through Project Learn, Fello offers one-on-one coaching that provides personalized Individualized Education Program (IEP) support for parents, helping them to understand and navigate a process that can otherwise feel overwhelming.

Each family can receive up to six sessions with longtime IEP advocate Beth Nolan of Education Team Allies. The program is income-based, with most families paying just \$25 per session, compared to market rates of more than \$200 per hour for similar services. In FY25, Fello provided **\$36,300 in IEP/504 consulting subsidies** to ensure families can access high-quality educational advocacy regardless of income.



“We’re truly grateful for the kindness and support your team continues to show families like ours. As a military family navigating the uncertainty of the government shutdown and potential pay delays, this blessing could not have come at a better time. Your generosity brings not only joy to our children but also a sense of relief and encouragement to us as parents. Please extend our heartfelt thanks to everyone involved in making this program possible. It means more to us than words can express.”

– Lovely Grandfield

Project LEARN

“Beth Nolan is an excellent resource. She validated my concerns, clarified my questions, and helped our family get the most out of the IEP process for our son. We made more progress with Beth’s support than we had in over 11 years working with [the school system].”

– Emily Shanley

◀ Holiday Giving

In Calendar Year 2025, Fello provided **over \$63,500 in holiday giving and in-kind support**, continuing a tradition of more than 20 years of partnering with local businesses and sponsors to bring joy and reduce financial stress for families during the holiday season.

This program provides gifts for each child in the family as well as grocery gift cards that make a shared holiday meal possible. Each family receives a \$100 grocery card, with an additional \$25 for each extra child, ensuring meaningful and equitable support. Serving more than 250 families annually, Fello invests approximately \$600 per family to promote stability, reduce seasonal hardship, and help families focus on connection and celebration.

Expanding What's Possible

Expanding What's Possible was Fello's completed capital campaign to raise the resources needed to build Port Street Commons. The campaign raised more than **\$6 million** from philanthropic support, public funding, and long-term financing to turn an innovative vision into a permanent community asset.

Through Expanding What's Possible, Fello invested in housing and community infrastructure designed to last—creating spaces that are accessible, affordable, and rooted in the surrounding neighborhood. Port Street Commons is a place that supports stability, connection, and opportunity for people across the broader community.

The development includes both The Residence at Port Street and Fello Easton in a shared, community-centered environment. The Residence at Port Street includes nine affordable housing units, with eight leased to families living in Easton and earning up to 65% of the area median income. One unit is leased to the Talbot Interfaith Shelter, the local homeless shelter, and supports people transitioning out of homelessness. Designed with accessibility and long-term sustainability in mind, the units support stable living while remaining fully integrated into the surrounding neighborhood.



Looking Ahead

Reflecting on Our Impact

Fello's economic and community impact shows that belonging is not just a social ideal—it's a measurable force that strengthens Maryland's workforce, stabilizes families, and supports long-term community prosperity. Through our integrated network of programs, Self-Directed Services, and inclusive community development, Fello generates meaningful economic activity across the state while advancing dignity, choice, and opportunity for thousands of Marylanders.

The outcomes presented in this report demonstrate that when people with disabilities have access to stable housing, strong supports, and connected communities, we build a more resilient state economy.

Why Maryland's Commitment Matters

Maryland has a unique opportunity. The disability services sector in Maryland is not just a cost, it is an investment in economic and social infrastructure that yields measurable returns: jobs, tax revenue, community stability, and meaningful opportunities for people to live full, connected lives.

The question for Maryland leadership is not whether to invest in disability services, but how much and how sustainably. This report shows that investment in Fello and organizations like it:

- **Creates jobs** at all skill levels (from frontline DSPs to construction trades to professional services)
- **Generates tax revenue** at state and local levels
- **Strengthens local businesses** through purchasing and vendor partnerships
- **Develops mixed-income communities** with mixed-use components (e.g. commercial space) that support long-term community investment
- **Stabilizes housing and family systems**, preventing costlier crises
- **Builds inclusive communities** where people with disabilities are full citizens

As Maryland continues to advance equity, accessibility, and inclusive community living, Fello's work demonstrates how mission-driven organizations can generate substantial economic contributions while also delivering transformative outcomes for people and families. Our impact is not only reflected in measurable economic indicators; it represents a future where every person has the opportunity to build a meaningful life in the communities they call home.

Sustaining Our Growth, Deepening Our Impact

We are deeply grateful for the partners, supporters, and communities whose commitment makes Fello's economic and social impact possible across Maryland. Every program delivered, home built, and family supported reflects a shared investment in strengthening the state's economic vitality and ensuring that people of all abilities can fully participate in community life.

As we move forward, Fello remains committed to expanding the economic contributions highlighted in this report. Our strategy for the coming years includes:

- ▶ **SCALING OUR SERVICES** to meet rising demand among people with disabilities, supporting stronger educational outcomes, increased workforce participation, and reduced long-term public costs.
- ▶ **EXPANDING FELLO COMMUNITIES** to increase the supply of safe, high-quality, affordable and market-rate housing with best community development practices, therefore driving construction activity, supporting local jobs, stabilizing and revitalizing neighborhoods.
- ▶ **GROWING TRADITIONAL & NON-TRADITIONAL FUNDRAISING** to fuel program innovation and leverage additional investment, amplifying the economic return generated by every dollar contributed.

Together with our partners, Fello will continue to build stronger, more resilient communities—creating lasting economic impact while ensuring that every Marylander has the opportunity to belong, contribute, and thrive.





Methodology

Measuring Fello's Economic Contribution to Maryland

About This Analysis

Fello's operations—spanning direct employment, wages administered through Self-Directed Services, vendor procurement, and capital investment—generates economic activity that extends well beyond Fello's own organizational boundaries. This methodology describes the analytical framework, data inputs, and modeling decisions used to estimate Fello's total economic contribution to Maryland in FY2025.

This analysis was conducted by Laisar Management Group using IMPLAN Professional (2024 dataset). IMPLAN is an industry-standard input-output modeling platform used by federal and state agencies, universities, regional planning organizations, and economic development practitioners nationwide. All financial inputs are drawn from Fello's FY2025 audited consolidated financial statements (Ellin & Tucker, November 2025), with supplementary operational and spend data provided directly by Fello's finance, operations, and program leadership teams.

What Is Input-Output Modeling?

Input-output (I-O) modeling is a well-established economic methodology for tracing how an initial expenditure—a paycheck, a vendor payment, a capital investment—ripples through a regional economy. When Fello pays an employee, those earnings are then spent at grocery stores, rent, and healthcare. Those businesses in turn purchase from their own suppliers. I-O modeling systematically quantifies these cascading effects by mapping the relationships between industries and households across a defined regional economy.

IMPLAN draws its underlying economic relationships from Bureau of Economic Analysis (BEA) input-output accounts, Bureau of Labor Statistics (BLS) employment data, and U.S. Census Bureau industry statistics—the same federal datasets used in peer-reviewed economic research and government planning analyses. This ensures that the multipliers and spending coefficients applied in this analysis reflect real, documented patterns in Maryland's economy.

Regional Boundary

The analysis is bounded by the State of Maryland. Expenditures that flow outside the state through out-of-state vendors, nonresident employees, or imported goods are treated as economic leakages and excluded from estimated in-state impacts. Within IMPLAN, Local Purchase Percentage (LPP) settings were calibrated to reflect the actual geography of Fello's transactions, ensuring that only spending demonstrably retained within Maryland generates multiplier effects. For Self-Directed Services caregiver payroll, for example, a 95 percent in-state resident share was applied based on address-level payroll data.

Within that statewide boundary, impacts were further distributed to the county level using the geography of actual transactions. For example, Fello's payroll and employment were distributed according to operational facility locations, while capital and operating expenditures were assigned based on project- and vendor-level location data.

Model Events and Analytical Choices

Once the regional boundary is established, the analysis requires the specification of model events that accurately reflect the mechanisms through which spending enters the economy. Fello's direct payroll was modeled as an Industry Employee Compensation event in NAICS 624120 (IMPLAN Industry 475), reflecting wages generated within a specific industry associated with Fello's operations. In contrast, payroll for the employees hired by Self-Directed Services Participants was modeled as a Labor Income event, as these funds flow directly to households participating in Self-Directed Services rather than through a single producing industry. Expenditures across Self-Directed Services vendor categories were modeled using Industry Spending Pattern events, which allocate purchases across the representative mix of intermediate inputs typically required by businesses in each category.

Consistent with input-output best practices, the analysis excludes the purchase price of existing real estate, which

represents a transfer of assets rather than new economic production. Construction and renovation activity, however, were modeled as Industry Output events in the appropriate commercial and residential construction industries, as these expenditures generate new production through local labor and materials. Similarly, capital purchases such as vehicles and equipment or technology were modeled using Industry Spending Pattern events with verified LPPs, reflecting realistic mixes of local and nonlocal sourcing and preventing overstatement of impacts.

Direct, Indirect, and Induced Effects

IMPLAN translates modeled expenditures into three standard categories of economic effect:

- **Direct effects** are the initial activity itself — Fello’s payroll, vendor payments, and capital spending as observed in financial records.
- **Indirect effects** capture supply-chain responses — the purchases made by Fello’s suppliers and contractors as they respond to Fello’s demand.
- **Induced effects** reflect household spending — the consumer activity generated when employees across all affected industries spend their wages on housing, food, healthcare, transportation, and other goods and services within Maryland.

Together, these three effect categories produce a total economic impact figure that represents Fello’s full contribution to Maryland’s economy, accounting for the way spending propagates through interindustry relationships and household consumption.

Data Sources & Approach

Throughout the analysis, a conservative and auditable approach was applied. All inputs are traceable to documented sources:

- FY2025 Audited Consolidated Financial Statements — Ellin & Tucker, November 2025
- Operational and spend data — Provided directly by Fello’s finance, operations, and program leadership teams
- IMPLAN 2024 Maryland dataset — Incorporating regional economic structure, industry relationships, and multipliers derived from BEA, BLS, and U.S. Census data

Important Limitations

This analysis reflects Fello’s FY2025 activity using industry-standard methods and audited financial data. The following considerations apply to the interpretation of all findings:

This is a point-in-time analysis. Results reflect FY2025 (July 1, 2024 – June 30, 2025). Workforce levels, spending patterns, and economic conditions will vary in future years.

The model uses regional averages. IMPLAN multipliers reflect typical industry relationships across Maryland’s economy. They represent well-established patterns but may not capture every unique aspect of individual transactions.

Association, not causation. The analysis measures economic activity *associated with* Fello’s operations, not activity that would necessarily cease in Fello’s absence. Some of this activity might occur through other providers or channels. However, as Maryland’s largest Self-Directed Services fiscal intermediary, Fello enables economic flows at a scale and geographic distribution that would not otherwise be replicated in the same form.

Self-Directed Services modeling reflects Fello’s intermediary role. Self-Directed Services employment wages and vendor payments generate economic effects regardless of the fiscal intermediary. This analysis attributes those effects to Fello’s financial footprint, consistent with its administrative responsibility for Self-Directed Services funds under Maryland’s Developmental Disabilities Administration (DDA).

Construction impacts are temporary. Capital Expenditure impacts reflect jobs and income generated during the construction period, not permanent positions. Once a project is complete, construction-period jobs end, but the completed housing supports ongoing property management and service delivery employment.

Tax estimates are modeled outputs. Actual tax collections may vary based on individual taxpayer circumstances, exemptions, deductions, and payment timing.

Economic impact is not the full story. This analysis measures dollars and jobs. It does not fully capture Fello’s social impact: the independence gained by participants, hospitalizations avoided, families stabilized, and communities made more inclusive through 65 years of mission-driven work. Those outcomes are equally real and, for many of Fello’s community partners and the people it serves, equally important.

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