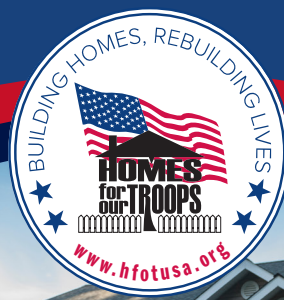


Building Homes

Rebuilding Lives



About Homes for Our Troops

Homes for Our Troops (HFOT) is a national 501(c)(3) non-profit organization founded in 2004 committed to building specially adapted homes for Service Members nationwide who have returned home with life-altering injuries post 9/11. These Veterans are among the nation's most severely injured with missing limbs, varying levels of paralysis, blindness and traumatic brain injury (TBI). These homes are provided mortgage-free to each Veterans we serve, and built where the Veteran chooses to live.

About Our Specially Adapted Homes

Our homes have over 40 major special adaptations to provide full access to the home for the Veteran. These adaptations include wider halls and doorways; automatic door openers; roll under sinks, stove tops, and counters; pull down shelving, all designed to help the Veteran live independently.

Building Homes and Rebuilding Lives

Despite their life-altering injuries, many of our Veterans have embarked on new careers, completed their college degrees, and started families. Empowered by the freedom a mortgage-free and specially adapted home brings, our Veterans can now focus on their recovery and returning to their life's work of serving others. Many have embraced their roles as motivational speakers, sharing their messages of persevering through adversity with groups and classrooms around the country; others take to a national platform to promote awareness of Veteran suicide, homelessness and PTSD. Their incredible stories are the driving force for the work we do at HFOT.

Building on Success

As of February 25, 2015 HFOT has built 182 specially adapted homes nationwide. There are currently 46 Veterans on our active project list. Our goal is to build a home for every Veteran who qualifies for one of our specially adapted homes. (Last estimate: 1,500.)

Top Rated Charity

HFOT has received Charity Navigator's highest rating of 4 Stars every year since 2008. Charity Watch has awarded HFOT an A rating and included us on its list of Top-Rated Military & Veterans Charities.

Our Funding

Homes for Our Troops is a privately funded organization, and receives no assistance from the Department of Veterans Affairs or any other government organization. Nearly 70 percent of our operational budget is generated by individual donors and community fundraisers nationwide who step up to help our American heroes by coordinating everything from lemonade stands to golf tournaments. The remaining financial support we receive is from corporations, foundations and our corporate sponsors.



We are a Top-Rated Veterans & Military Charity.



www.hfotusa.org



Frequently Asked Questions

What is your mission? To build specially adapted homes for severely injured Veterans across the nation to enable them to rebuild their lives.

Are you a 501(c) 3 non-profit organization? Yes, we are a 501(c) 3 non-profit organization, and your contributions are tax-deductible. Our Federal ID # is 54-2143612.

Do you build only brand new homes, or do you adapt existing homes? We build new specially adapted homes.

Who do you provide assistance to? We provide assistance to the most severely injured service members who have been injured in theater of combat since September 11, 2001.

Do you help severely wounded service members from all branches of the military? Yes, we provide assistance to members of all branches of the military who qualify.

How do you select your Veterans? The Veteran must be approved for the Specially Adapted Housing (SAH) Grant by the Veterans Administration. The grant is awarded to severely injured Veterans based on the level of injury. Most are multiple amputees, paraplegic, quadriplegic, or severe traumatic brain injury (TBI). The Veteran applies to Homes for Our Troops (HFOT), and must meet the following requirements:

- The Veteran was injured in combat or in support of combat operations “in theater,” meaning while deployed overseas in the theater of war.
- The injuries must have been sustained after Sept 11, 2001.
- The Veteran must be retired or in the retirement process.
- The home is to be used as the primary residence of the Veteran.
- The Veteran passes a crime and credit check.

What makes HFOT different? We focus on Rebuilding Lives. Our tag line is “Building Homes, Rebuilding Lives”. Rebuilding Lives is the most important aspect. We believe that a home is the center of helping to rebuild the lives of our severely injured Veterans. To that end, Homes for Our Troops provides pre and post-home delivery financial planning and household budgeting, home ownership education and a full year of warranty coverage to ensure that the Veteran is set up for long-term success as a homeowner. We also follow up with our Veterans, and are developing a network to provide assistance with employment, education, training, health, and other issues. We want to provide the linkage between the Veteran and the assistance he or she needs.

We also build where the Veteran wants to live, and since inception, over 90 cents on the dollar has gone to support the Veterans.

In addition, it is our goal to build a home of the highest quality, using top quality products that endure the test of time (Kohler, Armstrong, Whirlpool, CertainTeed, Mastic, etc). We build the entire home to receive an Energy Star rating for efficiency and the lowest possible utility expense, and we look for builders who have a track record of high quality workmanship in an effort to reduce the amount of maintenance and expense to our Veterans.

Although the home is provided to the Veteran at no cost, we place a 10 year lien on the home to protect the Veteran from losing the home due to foreclosure, to protect our donors’ investments in the program and to provide a period of time for the family to become more financially stable. Beginning in year six, the Veteran accrues 20 percent equity per year until he/she has full equity after 10 years in the home.



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FAQ's (cont.)

How are you funded? Homes for Our Troops is a 501(c)3 (non-profit), privately funded organization, and is not funded by the Department of Veterans Affairs or any other government organization. Almost 70 percent of our operational budget is generated by individual donors and community fundraisers nationwide who step up to help our American heroes by coordinating everything from lemonade stands to golf tournaments. The remaining financial support we receive is from corporations, foundations and our corporate sponsors.

Does Homes for Our Troops charge the Veteran for the home? No. The Veteran does not pay anything toward the cost of the home, and there is no mortgage to be paid in the future.

What percentage of my donation goes to overhead? Since our founding in 2004, over 90 cents out of every \$1 (dollar) donated to HFOT has gone directly to our program services for Veterans. View our financial statements on our website, www.hfotusa.org.

How do I make a donation? You may make a donation using your credit card online (www.hfotusa.org), by calling our office from 9 am to 5 pm Eastern Time at 866-7-TROOPS, or print out a form and mail in a donation to our office at:

Homes for Our Troops
6 Main St.
Taunton, MA 02780

You can also become a member of Operation Lasting Support, our monthly giving program, for as little as \$10 a month.

Do you have any Chapters across the country? We do not have chapters. Our headquarters is located in Taunton, Massachusetts.

How is land chosen for a build project? The Veteran decides in what geographic area he/she would like to live. They often consider proximity to family and medical centers, school systems, jobs, privacy preferences, and urban versus rural settings. The HFOT land team finds and provides lots to the Veteran, who makes the decision.

Will HFOT build a home anywhere the Veteran wants to be? HFOT will accommodate the Veteran's reasonable preferences as much as possible. Currently, HFOT has completed homes in 39 states – ranging from the west coast to the east coast. Cost and certain topographic requirements such as no mountain-side lots or flood zone areas may affect build viability in certain areas of the country. However, HFOT works with the Veteran to find the right lot.

What is the SAH grant and how much is it? How does HFOT obtain the grant? The SAH (Specially Adapted Housing) grant is a grant from the Veterans Administration for the most severely injured Veterans that enables them to modify or purchase a home to accommodate their disabilities. The grant amount changes annually. The current amount of the SAH Grant is \$70,465. Upon completion of the Veteran's specially adapted home, HFOT requests that Veterans release the grant funds to HFOT to build more homes for other deserving Veterans.

What does specially adapted mean? Our homes have over 40 major special adaptations to provide full access to the home for the Veteran. These adaptations include wider halls and doorways; automatic door openers; roll-under sinks, stove tops, and counters; pull-down shelving; backup house generator; sliding windows; roll in shower with digital temperature control; a master bedroom closet that is a steel reinforced concrete storm room built to FEMA standards.



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FAQ's (cont.)

Does HFOT provide a warranty on the house? Yes, HFOT provides a one year limited warranty to guard against defects. The general contractor also provides a one-year limited warranty.

How does HFOT assist the Veteran in being prepared financially for homeownership? HFOT requires the Veteran to participate in a financial planning program with a pro bono financial planner for three years. Additionally, HFOT provides the Veteran with information on property tax exemptions for which he/she may qualify.

How long do most build projects take? From acceptance into the HFOT Family to Key Ceremony, our time is roughly 15-21 months. Construction averages about four to seven months. Additional time is spent on land search and permitting.

What happens if you don't have enough funds to complete the build project? We carefully manage our build schedule with our revenue flow to ensure we continue to build a home for every Veteran brought into our program.

I am from the media. How do I interview someone at HFOT? Please contact our Marketing department at 508-823-3300 Ext 243.

How do I contact you? Email us at info@hfotusa.org; call us at 508-823-3300.

How do I start a fundraiser? Visit www.hfotusa.org/host-a-fundraiser for successful fundraising tips/ideas, or email fundraising@hfotusa.org.

Can I contact a Veteran? Due to privacy concerns, we do not provide the contact information of our Veterans. We can provide your contact information to Veterans as appropriate.

Why don't you advertise? How come we've never heard of you guys? To keep over 90 cents of each dollar going to support our Veterans, we made a deliberate decision to minimize the amount of money we spend on advertising. While we are working to develop more national exposure, we firmly believe our success in growth these past 11 years is due to our outreach at the local community level where our Veterans live. We are a grassroots organization, and our approach to advertising mirrors who we are.

Who are your Corporate Partners? Our Corporate Partners include Armstrong (flooring), Kohler (plumbing fixtures), Whirlpool (appliances), CertainTeed (roofing, drywall & insulation), Mastic (siding), BlueLine Rental (formerly Volvo Rents), CertaPro, Veterans United Home Loans, Budget Blinds, Liberty Creek Wines, Yankee Candle, and defense contractors L-3 and BAE Systems.

What kind of financial support are we talking about with those partners? Homes for Our Troops respects both our Veterans and our sponsors' privacy, and therefore does not comment on the specifics of relationships. Each sponsorship package is customized to meet the needs of the corporation. Some sponsors provide monetary donations; others provide services or building material (in-kind donations) or a combination of both.

How many homes have you completed? We have delivered 182 homes as of February 25, 2015, providing those Veterans a significant advantage as they rebuild their lives. During the year, we can have upwards of 55 build projects for Veterans nationwide in various stages of construction or in the land search and preparation phase.

Do you rehab homes? Not at this time. We build new specially adapted homes.

Have you ever rehabbed a home? We participated in the Home Award Program for a limited time, assisting 24 Veterans and families to receive foreclosed homes that were rehabilitated by financial institutions. These homes were also provided mortgage-free to the Veterans to assist them in rebuilding their lives.

How much do your homes cost? The average cost of acquiring and preparing land (engineering, septic etc.) as well as the cost of labor and materials to build each home is \$430,000. Homes built in California average \$700,000.



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FAQ's (cont.)

How large are your homes? We build four-bedroom, two bath, specially adapted energy efficient homes of approximately 2650 square feet. This provides the right size home for a Veteran to comfortably raise a family while limiting expenses for utilities.

How do you ensure quality control during construction? To build one of our specially adapted homes, HFOT selects a local licensed General Contractor (GC) to oversee daily site activities and coordinate local trades. GCs are screened for quality and a background check is performed to ensure only the most ethical and conscientious are chosen. Each home is built using one of HFOT's proprietary home plans with GCs strictly following our detailed installation and quality control steps. HFOT developed these plans based on years of experience building specially adapted homes, including Veteran feedback. During construction each home is physically inspected by our team of construction managers a minimum of three times, and all stages of construction are verified through digital photo documentation in advance of payment to the general contractor. This ensures homes are built to the Homes for Our Troops' standard, meet the requirements of Energy Star, and pass the Veteran Administration's guidelines for accessibility.

Why would Veterans who have prosthetic legs require a specially adapted home? Aren't they able to stand and walk around just fine in a regular (non-adapted) home? What many people don't know about the amputee population is that when these individuals are at home, many actually prefer to be in their wheelchairs resting and recovering their residual limbs. Prosthetic use and wear, especially after a long day, can become quite cumbersome and uncomfortable, often irritating sensitive and exposed skin areas. Prosthetics are not ideal for climbing stairs or walking on surface areas such as rugs, bathroom tiles, and stepping over thresholds; nor are they practical to put on at nighttime when getting out of bed for the bathroom or tending to a child. Living in an HFOT specially adapted home alleviates those issues for our injured Veterans and aids in their recovery, allowing them to have complete wheelchair accessibility and avoid falls and further injuries.



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