



## Frequently Asked Questions

**What is your mission?** To build mortgage-free, specially adapted homes nationwide for severely injured Veterans Post 9/11, 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 the Iraq - Afghanistan theater of war 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.

**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; and a master bedroom closet that is a steel reinforced concrete storm room built to FEMA standards.

**How do you select your Veterans?** A Veteran must be approved for the Specially Adapted Housing (SAH) benefits by the Veterans Administration. These benefits are awarded to Veterans with severe physical injuries, which may include one or more amputations, full or partial paralysis, and severe traumatic brain injury (TBI). For more information about the VA Specially Adapted Housing program, please visit the VA website at the following link <http://www.benefits.va.gov/homeloans/adaptedhousing.asp>.

**Basic qualifying criteria for Veterans is as follows:**

- Injured in the theater of Iraq-Afghanistan war, post 9/11/01.
- Retired or in the process of medical retirement from military service.
- Received letter of eligibility for the [VA Specially Adapted Housing \(SAH\) program](#).
- Pass a criminal and credit background check.
- The HFOT home must be the primary residence. Veterans must accept the responsibility of home ownership and have the resources to maintain a home, ongoing maintenance and upkeep, property taxes, home insurance, and utilities etc.

**Why does HFOT require that a Veteran be eligible for VA SAH benefits?**

The home that HFOT provides is a specially adapted home designed to meet the needs of severely injured Veterans from the Iraq and Afghanistan theaters of war who may need to spend all or part of their day in a wheelchair. By meeting the injury requirements for SAH benefits, which are determined by Congress and are intended to define the mostly severely injured Veterans, the Veteran meets an objective public standard defined by Congress that fulfills HFOT's requirement to be severely injured. HFOT does not have the medical expertise to make these determinations, and relies on the VA's medical authorities to make the determination for eligibility, which is our first criterion for any Veteran's acceptance into HFOT's program.



A Top-Rated Veterans  
& Military Charity.





## FAQ's (cont.)

### **Is HFOT federally funded?**

The VA provides grants to Service Members and Veterans with certain permanent and total service-connected disabilities to help purchase or construct an adapted home, or modify an existing home to accommodate a disability. All Veterans applying to Homes for Our Troops must qualify for the VA Specially Adapted Housing (SAH) benefits as mentioned previously. The amount of the SAH grant is currently \$73,768. If a Veteran has not used his/her Specially Adapted Housing (SAH) grant from the VA, we request (but do not require) that the Veteran designate HFOT as the recipient of the grant, to help pay it forward for another HFOT Veteran.

### **How are you funded?**

A top-rated military and Veterans nonprofit organization, Homes for Our Troops is privately funded, and therefore relies on the generosity of donors nationwide. Almost 70 percent of our operational budget is generated by private and family foundations, 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 organizations and our corporate sponsors.

**What percentage of my donation goes to overhead?** Since our founding in 2004, nearly 90 cents out of every dollar donated to HFOT has gone directly to our program services supporting Veterans. View our financial statements on our website, [www.hfotusa.org](http://www.hfotusa.org).

### **What are the steps of the application process?**

1. The Veteran or a representative for the Veteran completes an online Inquiry Form that can be found at the following link: [https://www.hfotusa.org/nhp\\_form](https://www.hfotusa.org/nhp_form)
2. Veterans meeting the criteria outlined in the previous section will be contacted by a member of our Intake Department by telephone for initial screening. If the Veteran is not able to participate in this initial screening for medical reasons, a representative for the Veteran may complete the initial intake screening on the Veteran's behalf.
3. The Veteran submits a copy of his or her VA Specially Adapted Housing (SAH) grant letter of eligibility. Upon receipt of this SAH letter, the HFOT Intake Department will release the HFOT New Home Application.
4. The Veteran submits a complete HFOT New Home Application along with all requested items.
5. The Application is reviewed by the Veterans Selection Committee (VSC). The VSC will select which Veterans they are able to invite to the final step of the application process; the Veterans Informational Conference.
6. If selected, the Veteran and a guest will attend a Veterans Informational Conference in Massachusetts.
7. Within 7 business days of the Veterans Informational Conference the Veteran will be notified by the Selection Committee whether or not they are accepted into the program.

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

### **What makes HFOT different?**

Our tag line is "Building Homes, Rebuilding Lives". Rebuilding Lives is the most important aspect of our mission. We believe that a home is the center of helping our severely injured Veterans rebuild their lives. 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 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 continue to develop 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. HFOT builds where the Veteran wants to live, and since inception in 2004, nearly 90 cents on the dollar has gone to support these Veterans. In addition, it is our goal to build homes of the highest quality, using top quality products that endure the test of time (Kohler, Armstrong, Whirlpool, CertainTeed, etc.). All of our homes are built to Energy Star standards, providing maximum efficiency and lower 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.



## FAQ's (cont.)

Although the Veteran pays no mortgage for the home, HFOT places a 10 year lien on the home. This protects the Veteran from losing the home due to foreclosure, and safeguards our donors' investments in the program; it also provides 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.

**How do I make a donation?** You may make a donation using your credit card online ([www.hfotusa.org](http://www.hfotusa.org)), by calling our office from 8:30 a.m. to 5:00 p.m. 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 the geographic area where he/she would like to live, considering proximity to family and medical centers, school systems, jobs, privacy preferences, and urban versus rural settings. The HFOT land team locates and provides lots to the Veteran, who then makes the final selection.

**What is the Specially Adapted Housing (SAH) grant?** The VA Specially Adapted Housing grant is provided to Service Members and Veterans with certain permanent and total service-connected disabilities to help purchase or construct an adapted home, or modify an existing home to accommodate a disability.

**What is the amount of the grant?** The current (FY2016) amount of the SAH grant is \$73,368. 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.

**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. HFOT stands by its homes, and will fix any original construction problems that arise; there is no time limit.

**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 18-24 months. Construction averages about six 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](mailto:info@hfotusa.org); call us at 508-823-3300.

**How do I start a fundraiser?** Visit [www.hfotusa.org/host-a-fundraiser](http://www.hfotusa.org/host-a-fundraiser) for successful fundraising tips/ideas, or email the team at [fundraising@hfotusa.org](mailto: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.



## FAQ's (cont.)

**Why don't I see your advertisements? How come I've never heard of you guys?** To keep nearly 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 12 years is due to our outreach at the local community level where our Veterans live. We are a grassroots organization, and our approach to marketing mirrors who we are.

**Who are your Corporate Partners?** Our Corporate Partners include Armstrong, Kohler, Whirlpool, CertainTeed, BlueLine Rental, Ferguson, CertaPro Painters, Progress Lighting, Rev-A-Shelf, Veterans United Home Loans, Veterans United Foundation, Texas Roadhouse, Budget Blinds, Liberty Creek Wines, OakCraft, MI Windows and Doors, Sherwin-Williams, Mastic Home Exteriors by Ply Gem, Prospect Mortgage, C.H.I. Overhead Doors and L-3 Communications.

**What kind of financial support do you receive from these 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 high-end building material (in-kind donations) or a combination of both.

**Will HFOT build a home anywhere the Veteran wants to be?** HFOT will accommodate the Veteran's preferences as much as possible. Currently, HFOT has completed home projects in 41 states nationwide. 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.

**Do you rehab homes?** Not at this time. We only 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 renovated 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 system, permitting, as well as the cost of labor and materials to build each home is \$430,000. Homes built in California average \$720,000.

**How large are your homes?** We build four-bedroom, two bath, specially adapted energy efficient homes of approximately 2,650 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 two times, and all stages of construction are verified through digital photo documentation in advance of payment to the general contractor. This ensures that all homes are built to the Homes for Our Troops' standard 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 Veterans 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.