HFOT home recipient Odin Ayala raises the flag outside his California home.
Dear Friends,

As we prepare to celebrate the 240th anniversary of the signing of the Declaration of Independence and the birth of our great Nation, Americans reflect on those brave patriots who, in time of war, boldly defined the strongest country on earth, eloquently articulated the unalienable rights of all men, and firmly established the foundation for what became the greatest country in the history of mankind. These patriots pledged all in their endeavor to create a government deriving its powers from the consent of the governed, and they had no assurance of the outcome of their actions.

Today, the most recent members of this long line of American patriots continue to pledge all in defense of their country. In this current war, many have been severely injured and have lost some of their freedom and independence. Your continued support enables Homes For Our Troops to assist these American heroes by building them specially adapted homes.

This edition of Foundations celebrates these Veterans, and the flag and freedoms for which they fought. You will find stories highlighting Charlie Linville carrying the American flag to the top of Mount Everest, Wayne Swier pursuing his passion for motorcycles, and Aaron Jolly toiling to make a remarkable recovery from his injuries. We will also introduce you to some of our staff members and corporate sponsors, and give you some insight as to the best practices of HFOT's most savvy donors. Because you, our supporters, are the key to our ability to assist our Veterans, we have included a link for our Donor Survey. Your feedback is vital to our progress, and we hope you take a few minutes to let us know how we are doing.

On behalf of all of us at the HFOT Family, thank you for your continued support; YOU are enabling these brave Veterans to rebuild their lives. Enjoy a safe and fun Fourth of July as you reflect on the debt we owe brave Veterans to rebuild their lives. Enjoy a safe and fun Fourth of July as you reflect on the debt we owe brave Veterans to rebuild their lives.

Sincerely,

William D. Ivey
Executive Director
Homes for Our Troops

Page 3
Army Sergeant Aaron Jolly walks proof that support from loved ones and determination go a long way.

After an improvised explosive device (IED) blast on his second deployment left him paralyzed in 2011, doctors told Jolly he had a 10 percent chance of walking again. Last year, he fought against those odds as he took his first few steps with the assistance of a walker. “It made me want to try even harder,” Jolly says. “I knew that if I could do that I could do more.”

Initially paralyzed from the waist down after his injury, Jolly has since regained feeling up through his ankles. Right now, Jolly says his main focus is to strengthen his legs enough to support his body. With the aid of his walker, he can currently make a few laps around a room. Soon, he will receive a wheelchair that will facilitate his mobility, allowing him to stand more often.

Jolly credits his success to the unending support from his family, as well as his own determination - the same grit and tenacity he employed during his career with the Army. “My family is always pushing me to keep going and I’m pretty strong willed as it is. Once I decide I’m going to do something, there’s no stopping me,” he adds.

Jolly also attributes his scope of progress to the specially adapted home he received from Homes for Our Troops in December 2013. In his previous home, there were only a few places he could access. Today, the open floor plan and wide doorways allow him enough room to practice exercises in the comfort of his own home, in addition to the three days a week he already attends physical therapy.

Jolly says his HFOT home also makes it easier to do everyday household tasks, like washing dishes and laundry.

“I can do just about anything I could do before my injury,” he says. “Being able to walk is not the only change in Jolly’s life since moving into his new specially adapted home. He has also started working for a company that assesses and refurbishes military equipment, and now coaches his church’s softball team.

As for future plans, Jolly’s main objective is to continue improving his walking. “Once I do that, I’ll have the confidence to pursue more goals,” he says.

Watch the progress Aaron has made in his video at www hfotusa org jolly.

Army Sergeant Aaron Jolly takes steps again after being paralyzed.
One of the greatest benefits that comes with a mortgage-free home from HFOT is the path to financial freedom it creates for our Veterans and their families. Without the burden of a monthly payment, opportunities arise for these home recipients to save, invest and plan for the future.

To that end, HFOT requires each Veteran to undergo financial planning, counseling and education as part of the home application process. HFOT offers the service pro bono through a partnership with the Financial Planning Association. The sessions begin upon activation of the Veteran's project, continue for a minimum of three years, and are designed to help Veterans learn from any past credit mistakes, commit to being debt free, and spend less – habits that ultimately set them up for future success as homeowners.

"Most of the Veterans who come into our program have never owned a home," explains Bill Ivey, HFOT's Executive Director. "Getting the opportunity to sit down with a professional financial planner enables them to establish a strong financial foundation as they rebuild their lives. It is also another tool that we use to safeguard our donors' investment."

Future home recipients Garrett and Courtney Carnes used the service to plan for their children's education. "I never experienced college funds or any type of investing as a kid," Garrett says. "So having our guy get Chase and Easton set up for the future from their start is something I'm proud to be able to do."

The Carnes family will move in to their HFOT home in North Carolina on July 16. "Once we get settled in the house and have time to focus on it, we plan on making some investments through our planner provided by HFOT," he says.

Although Veterans pay no mortgage on their HFOT home, they are still responsible for paying taxes, utilities, insurance, and maintenance/repair costs down the road.

Working with a financial planner to budget for life's emergencies was a huge help to Jennifer and Brian Jergens after they applied to HFOT in 2012.

"Back then, Brian was still in really bad shape and with a baby on the way, of course we were worried about our future," Jennifer says. The Jergens now have two sons, Jackson and Camden.

The couple also feared a possible government shutdown and subsequent pay freezes from the VA. Together with their planner, they established a plan to stash money away for an emergency savings fund. "It was such a relief to know that if we had any emergencies with the house or if Brian wasn't getting paid, that we could handle it, at least for a few months," Jennifer says. The Jergens still keep in touch with their planner today.

Though retired Army SGT Tony Doyle and his wife Melissa are months away from receiving their new adapted home, HFOT has already given them a new sense of freedom. Melissa says their planner helped them develop a budget in Excel that has allowed them to pay off debt and save at the same time. "Financially, we are in a much better place than we were when we submitted our HFOT application," says Melissa. "Just the help that this has given has been a blessing and has improved our way of living tremendously."
On Flag Day, June 14, 2016, Homes for Our Troops launched #FlyYourFlag - a Social Media Movement for patriotic Americans to show their loyalty to the flag and display their support for our nation’s Service Members through social media posts and donations. Here is a sample of those photos.

Visit www.flyyourflag.myhfotusa.org to join the movement and pledge your support today!
HFOT donors have impacted hundreds of lives, including the Barrera family in Texas.

Top Seven Best Practices of HFOT’s Donors

Our donors are a savvy bunch. They want to ensure their hard earned funds are helping a legitimate and fiscally responsible organization, so they do their homework, often consulting and relying on the guidance of professional evaluators such as Charity Navigator. If you recognize any of these habits in your own giving practices, congratulations – and thanks for your support.

1. They are proactive – HFOT donors have taken the time to identify and research a specific military charity with a clear and finite goal, rather than a broad, general idea. HFOT donors know the organization’s mission is laser focused on building specially adapted homes for severely injured Veterans, and assisting them in rebuilding their lives.

2. They avoid the middleman – Supporters of HFOT are not lured by for-profit telemarketing campaigns that keep a large portion of each dollar they raise. Our supporters know they can make a donation directly to HFOT either by visiting www.hfotusa.org/donate, calling in a payment by phone, or sending a donation by mail. Additionally, HFOT is fiscally conscious of all outbound marketing/mailing costs and distributes its communications using the most cost efficient manner for the task.

3. They confirm 501 C (3) status – Wise donors know to only support groups that are tax-exempt and a registered 501 C (3) with the Internal Revenue Service. HFOT meets these guidelines.

4. They value accountability and transparency – Charities that practice good transparency methods are less likely to engage in unethical behavior or misuse donations. HFOT donors can breathe easy knowing the organization clearly outlines where and how funds are distributed. Our annual reports are available on our website.

5. They review executive compensation – Keen donors know to take the salaries of an organization’s executive staff into consideration. This information about HFOT is available at www.hfotusa.org.

6. They ask about results – We take great pride in reporting how we Build Homes and Rebuild Lives. We have prepared a special Impact Report to help illustrate how your dollars have made a difference. If you have questions about our accomplishments, goals, and challenges, do not hesitate to call us at (508) 823-3300.

7. They are committed for the long term – Stakeholders of HFOT’s mission know that helping our nation’s injured Veterans is not a trend; they stand firmly with HFOT in completing its important work. Hundreds of our generous and patriotic supporters have pledged their ongoing support by becoming monthly donors (Operation Lasting Support), donating their cars, and assisting them in rebuilding their lives.

HFOT donors have made donations every year since its founding. One of the tenets of our mission is laser focused on building specially adapted homes for severely injured Veterans, and assisting them in rebuilding their lives.

Did you know that HFOT has received 5 consecutive 4-star evaluations, and outperforms most other charities in America?

HFOT donors know the organization’s mission is laser focused on building specially adapted homes for severely injured Veterans, and assisting them in rebuilding their lives.

Source: Charity Navigator

HFOT donors have impacted hundreds of lives, including the Barrera family in Texas.

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Prospect Mortgage signs on as HFOT's Corporate Partner

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Meet the Department:  
**FINANCE**  
A team of three dedicated tax and accounting professionals keeps HFOT’s finances in check

Before you decided to support HFOT, you probably did some research to make sure your investment was going to a legitimate Veterans nonprofit, and that HFOT was financially healthy.

It is not just happenstance that HFOT has repeatedly scored high marks with Charity Navigator and Charity Watch. Those scores reflect HFOT’s meticulous fiscal planning and oversight by its Finance Department in areas including: forecasting, budgeting, ensuring IRS 501(c)(3) compliance, engaging in cost reduction analysis, and reviewing operational performance.

Director Cindy Baptiste brings a wealth of experience in tax, accounting and finance to her role at HFOT, having worked at major companies including Johnson & Johnson, Textron, and most recently at Clean Harbors. Her main focus in FY16 and FY17 is exploring innovative ways to cut major costs, such as home construction, without negatively impacting HFOT’s program or its services to Veterans. “We are so lucky at HFOT to have such wonderful, quality-based corporate sponsors who help to keep the cost of the homes down, without sacrificing quality,” Cindy says.

Fiscal factors aside, Cindy knows of an equally important reason why people support HFOT. “People strongly believe in the mission of Homes for Our Troops, and the wonderful ways we are helping to rebuild the lives of our Veterans.”

Teammate Megan Lourenco is also busy finding ways for HFOT to build more homes while keeping the organization’s program spending ratio to nearly 90 cents on the dollar. She keeps a watchful eye on everything from staff travel and building contractors and related operational expenses. When she’s not chasing down employees for a trip receipt, she can be found at her desk looking up a state’s tax-exempt policy. “Finding ways to reduce our costs - even the smallest amount - always makes me proud that I am spending our donors’ money wisely,” Sharon says.

FINANCE DEPARTMENT:
- Files IRS form 990, publishes HFOT Annual Report
- Prepares HFOT budget and audit
- Ensures IRS nonprofit 501(c)(3) compliance
- Conducts strategic financial planning
- Pays vendors, staff and contractors

Megan is also looking internally to see where savings can be made. “We partnered with an employee benefits broker who will shop around for high quality benefits for our employees allowing us to capitalize on some cost savings for HFOT.”

The lights at HFOT have stayed on thanks to Accounts Payable Specialist, Sharon Sherman who pays the bills including HFOT’s building contractors and related operational expenses. When she’s not chasing down employees for a trip receipt, she can be found at her desk looking up a state’s tax-exempt policy. “Finding ways to reduce our costs - even the smallest amount - always makes me proud that I am spending our donors’ money wisely,” Sharon says.

Megan notes, “We recently renegotiated our shipping rates with FedEx increasing the discounts that we were receiving.”

Getting involved with HFOT’s patriotic cause not only shows our troops that you care, but it also can be a great way to energize your town and reinforce the importance of giving back.

Here are some fun ways to engage members of your community -big and small - and help our nation’s severely injured Veterans receive the homes they so richly deserve.
Welcome home a Veteran at any one of our build events happening nationwide this summer.

Visit www.hfotusa.org/Summer2016 for dates and details.

Same Site, New Look!

Have you seen our new website? Our new design allows us to better help our Veterans in need of our services, and makes navigating our pages easier for our visitors. Be sure to subscribe to our new blog and write to us and tell us what you think.

Visit www.hfotusa.org