



HOMES ON THE HOMEFRONT

The Homes on the Homefront (HOTH) program provides veterans and their families the opportunity to move into a home and work directly with OH caseworkers and other financial counselors to learn and plan for home ownership. Families accepted into the HOTH program include male and female veterans, military families with at least one spouse serving in the guard or reserves, and former Operation Homefront Transitional Housing (Villages) residents. Since the program began in 2011, nearly 500 families have graduated from the program and have been deeded a new mortgage-free home. How it works:



The Willis Family

As a U.S. Army specialist, Tamica Willis served in transportation and management coordination, including helping service vehicles, and arranging travel for soldiers and units. She had enlisted in 2001 seeking better opportunities and education. In 2003, she was deployed to Kuwait for six months. After her tour, she was stationed at Fort McCoy, Wis., and was honorably discharged in 2009.

Tamica has three children—Tarique, 11, Majin, 8, and Mariah, 6. They were living in a small two-bedroom apartment in Chicago when she heard about Operation Homefront's Homes on the Homefront program and applied online.

Thanks to OH's partnership with JPMorgan Chase, Tamica was accepted into the HOTH permanent housing program. She plans to continue her social work studies and graduate with a bachelor's degree, hoping to open a child care facility and assist single moms. She is also working toward financial independence with the help of a caseworker and financial counseling.

- Step 1** Veterans and military families go to www.homesonthehomefront.org and complete the program application
- Step 2** Operation Homefront reviews the applications and selects a recipient
- Step 3**
 - The selected family resides in the home as an Operation Homefront tenant for 1-3 years.
 - The family is assigned a personalized caseworker and participates in a customized transition plan, including financial counseling and savings planning.
- Step 4** Home is deeded mortgage-free to families successfully completing the program

AT A GLANCE...

Operation Homefront covers the following costs	<ul style="list-style-type: none"> • Supportive services • Case management • Home repairs
Recipient covers the following costs	<ul style="list-style-type: none"> • Property taxes • Homeowner association fees • Home warranty
Average cost to Operation Homefront	\$10,640 per home each year
Operation Homefront one-on-one homeowner counseling services	<ul style="list-style-type: none"> • Debt reduction and emergency savings • Credit score improvement • Homeownership guidance • Community integration
Duration of homeowner counseling services	Typically one to three years
Value provided to military families in 2017	Nearly \$16 million of Home Equity
Number of deeded homes in 2017	104



Number of families graduated from the program in 2017



Number of families graduated from the program since program inception

WITH YOUR SUPPORT

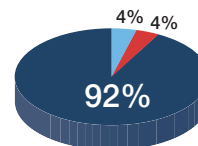
Through the support of JPMorgan Chase, Meritage Homes, Sears, Wade Journey, The Home Depot Foundation, PulteGroup, and other partners and donors, Operation Homefront has helped veteran or military families transform a house into their very own home. The need continues. Find out how you can help us serve more at www.homesonthehomefront.org.

"My children will now be raised in a safe and healthy environment. It means a lot to me and my children."

"I want to thank Operation Homefront and Chase for this opportunity, and allowing me to be a part of this program," Tamica said. "We appreciate this home and will make sure that we maintain it. My children will now be raised in a safe and healthy environment. It means a lot to me and my children."

WHO WE ARE

Operation Homefront builds strong, stable, and secure military families so they can thrive in the communities they have worked so hard to protect.



Expenses

- Program Services
- Fundraising
- Management and General