



## Frequently Asked Questions

- 1 ) What is your mission?** To build and donate specially adapted custom homes nationwide for severely injured post-9/11 Veterans, to enable them to rebuild their lives.
- 2 ) How was HFOT founded?** Homes For Our Troops was started in 2004 by a Massachusetts general contractor who offered to build a Massachusetts Army National Guard Soldier a specially adapted custom home. The Soldier, who had been injured in Iraq, agreed to have him build the home on the condition he do the same for other injured Veterans.
- 3 ) 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 to the extent permitted by IRS regulations. Our Federal ID # is 54-2143612.
- 4 ) Do you build only brand new homes, or do you adapt existing homes?** We build new specially adapted custom homes.
- 5 ) Who do you provide assistance to?** We provide assistance to the most severely injured Service Members who have been injured in the Iraq and Afghanistan theaters of war since September 11, 2001.
- 6 ) 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.
- 7 ) 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.
- 8 ) 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 provided 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>.

As part of the Veteran’s review, HFOT conducts a criminal background check and a financial review to include the last three years of taxes, as well as banking, income, and outstanding debt information. Additionally, we conduct our final interview and assessment during the Veterans Conference that we host in Massachusetts.

### 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 retiring 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, including ongoing maintenance and upkeep, property taxes, home insurance, and utilities etc.

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## FAQ's (continued)

**9 ) Why does HFOT require that a Veteran be eligible for VA SAH benefits?** The home that HFOT provides is a specially adapted custom 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 most 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.

**10 ) Is HFOT federally funded?** No. 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 \$81,082. 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.

**11 ) How are you funded?** As a highly 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 Veterans by coordinating everything from lemonade stands to golf tournaments. The remaining financial support we receive is from our corporate sponsors.

**12 ) What percentage of my donation goes to overhead?** Since our founding in 2004, nearly 90 cents of every dollar has gone directly to our program services supporting Veterans. View our financial statements on our website, <https://www.hfotusa.org/>.

### 13 ) 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/inquiry>
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 provide the HFOT New Home Application to the Veteran.
4. The Veteran submits a complete HFOT New Home Application along with all requested attachments.
5. The Application is reviewed by the Veterans Selection Committee (VSC). The VSC approves or disapproves applications, and HFOT invites approved Veterans to the final step in 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.

**14 ) 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.

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## FAQ's (continued)

**15) Are Veterans required to pay gift tax on the homes they receive?** No. Homes For Our Troops, Inc. is a 501(c)(3) tax-exempt public charity. As such, IRS regulations allow it to provide the home to Veterans in accordance with its mission and charter without any gift tax implications for the Veteran.

**16) 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.

**17) What is the amount of the grant?** The current (FY2018) amount of the SAH grant is \$85,645.00. Upon completion of the Veteran's specially adapted custom home, many HFOT Veterans release the grant funds to HFOT to build more homes for other deserving Veterans.

**18) What makes HFOT different?** Our tag line is "Building Homes, Rebuilding Lives". Rebuilding Lives is the most important aspect of our mission, therefore, we stay with our Veterans after home delivery. Homes For Our Troops provides a pro-bono financial planner for three years to assist in financial planning and household budgeting, in addition to homeownership education and warranty coverage to ensure that the Veteran is set up for long-term success as a homeowner. One staff section's sole focus is following up with our Veterans, and we also have a peer mentoring program consisting of Veterans in the HFOT program. To improve our post home delivery support, we continue to expand our network of non-profits, corporations, and government entities to provide assistance with employment, education, training, health, and other issues. We strive to provide the linkage between the Veteran and the assistance he or she needs. Other differences include a comprehensive selection process, building where the Veteran wants to live, and spending nearly 90 cents on the dollar to support the Veterans since our inception in 2004.

**19) Why is your organization just for post-9/11 Veterans?** The charter that established Homes For Our Troops and determines what we can and cannot do was filed in 2004 with the Commonwealth of Massachusetts. That charter, the guidance and oversight from our National Board of Directors, and our mission statement specify that Homes For Our Troops exists to build specially adapted custom homes for the most severely injured Veterans from the Iraq and Afghanistan theaters of war. As such, we are authorized and recognized by the IRS as a 501(c)(3) organization chartered to raise money for that purpose. When we have accomplished the mission for which we are chartered, our National Board will review our charter and mission for adjustment. Approximately 90% of the inquiries about assistance that we receive are from Veterans who do not meet our profile. We are proud of the fact that we never say "no"; we provide resource and contact information for reputable organizations that may be able to address the challenges that Veterans are experiencing.

**20) How do you help ensure the Veteran remains a successful homeowner for life?** Although the Veteran pays no mortgage, 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. Of the over 265 Veterans for whom we have built homes, only three have moved out before the end of their lien period. This is reflective of our thorough selection process, and follow up once the Veterans are in their home.

**21) How do you select builders and products for your homes?** 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). We build all our homes to Energy Star standards, providing maximum efficiency and lower utility expense. 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.

**22) How do I make a donation?** You may make a donation using your credit card online ([www.hfotusa.org/donate](http://www.hfotusa.org/donate)), by calling our office from 8:30 a.m. to 5:00 p.m. Eastern Time at 866-787-6677, or print out a form and mail in a donation to our office at:

Homes For Our Troops, 6 Main Street, Taunton, MA 02780

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

Learn more at [www.hfotusa.org/ols](http://www.hfotusa.org/ols).

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## FAQ's (continued)

- 23 ) Do you have any Chapters across the country?** We do not have chapters. Our headquarters is located in Taunton, Massachusetts.
- 24 ) How is land chosen for a 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.
- 25 ) Does HFOT provide a warranty on the house?** Yes, HFOT provides a one-year 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.
- 26 ) 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.
- 27 ) Who is responsible for securing homeowner's insurance on the home?** All HFOT Veterans are required to secure and maintain homeowner's insurance on their homes to guard against damage caused by fire, theft and certain natural disasters. Should a Veteran's HFOT home suffer a catastrophic loss, HFOT is available to assist and guide the Veteran while the homeowners insurance helps the Veteran cope with the financial consequences.
- 28 ) How long do most build projects take?** From acceptance into the HFOT Family to Key Ceremony, our time is roughly 24-36 months. Construction averages about six to seven months. Additional timeline is spent on land search and permitting.
- 29 ) 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.
- 30 ) I am from the media. How do I interview someone at HFOT?** Please contact our Marketing Department at 508-823-3300 Ext 243 or e-mail [media@hfotusa.org](mailto:media@hfotusa.org).
- 31 ) How do I contact you?** Email us at [info@hfotusa.org](mailto:info@hfotusa.org); call us at 508-823-3300.
- 32 ) How do I start a fundraiser?** Visit [www.hfotusa.org/fundraise](http://www.hfotusa.org/fundraise) for fundraising tips/ideas, or email the team at [fundraising@hfotusa.org](mailto:fundraising@hfotusa.org).
- 33 ) 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.
- 34 ) Why don't I see your advertisements? How come I've never heard of your organization?** 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 14 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.
- 35 ) Who are your Corporate Partners?** Our Corporate Partners include Armstrong Flooring, Budget Blinds, Whirlpool, CertainTeed, L-3 Technologies, C.H.I. Overhead Doors, Ferguson, Kohler, Liberty Creek Wines, MI Windows and Doors, OakCraft Elegant Cabinetry, Progress Lighting, Rev-A-Shelf, Sherwin-Williams, Texas Roadhouse, Veterans United Foundation, Harvey Building Products, H-E-B, HARDI, Silestone, Virginia Association of Realtors, Thompson Creek Window Company, 1-800-PACK-RAT, WB Liquors & Wine, Channellock, American Fire Sprinkler Association, Rinnai, J.G. Wentworth, Boeing, and Santander. Learn more about becoming a partner at [www.hfotusa.org/partner](http://www.hfotusa.org/partner).

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## FAQ's (continued)

**36 ) 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.

**37 ) Will HFOT build a home anywhere the Veteran wants to be?** HFOT will accommodate the Veteran's geographical preferences as much as possible. Currently, HFOT has completed home projects in 42 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.

**38 ) Do you rehab homes?** No, not at this time. We rehabbed a small number of homes prior to 2008, but have built only new homes since then.

**39 ) Do you provide non-adapted, previously bank-owned homes?** No. We participated in the Home Award Program for a limited time, assisting 24 Veterans and families to receive previously foreclosed homes donated by financial institutions. These homes were provided mortgage-free to the Veterans to assist them in rebuilding their lives.

**40 ) How large are your homes?** We build four-bedroom, two bath, specially adapted energy efficient homes of approximately 2,650 square feet. We think this provides the right size home for a Veteran to comfortably raise a family while limiting expenses for utilities. The home design allows a Veteran to do a complete 360 in a wheelchair anywhere in the home. This is key to restoring some of the freedom and independence our Veterans sacrificed defending our country.

**41 ) 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 proficient 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 custom homes, including Veteran feedback. During construction, each home is physically inspected by a Construction Manager a minimum of four times. 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.

**42 ) 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 to stand on for long periods of time while performing household tasks, such as washing dishes or preparing meals; 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.

**43 ) What impact is HFOT making in the lives of injured Veterans and their families?** The newfound freedom of a specially adapted custom home allows these Veterans to focus on their recovery and return to rebuilding their lives. Many of our home recipients embark on new careers, complete college degrees, start or expand families, become entrepreneurs, and return to doing the activities they love. Learn more at [www.hfotusa.org/impact](http://www.hfotusa.org/impact).

**44 ) Does HFOT make calls to solicit donations?** Homes For Our Troops DOES NOT solicit donations over the phone.

**45 ) Does HFOT sell its contact lists?** Homes For Our Troops keeps donor information confidential and DOES NOT sell its contact lists.

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