



Foundations

A Newsletter from Homes For Our Troops | www.hfotusa.org | MARCH 2017

A PLACE FOR NEW BEGINNINGS



REBUILDING LIVES | PATH TO FINANCIAL FREEDOM | LEADERSHIP SOCIETY

Dear Friends,

It is with much regret that I inform you, an important supporter, that as of January 25, 2017, I resigned from my position as President and CEO of Homes For Our Troops to assume the leadership of another non-profit that provides housing for elderly Veterans and widows of Veterans. I have been honored and privileged to lead this exceptional organization for four years, and enjoyed the opportunity to work with you as we assisted our Veterans to move forward with their lives. Your unwavering support has enabled us to serve over 230 Veterans, and set the conditions for our future success.



This was not an easy decision. As you may or may not know, although I work in Massachusetts, my family resides in Northern Virginia. The combination of continuously traveling for both HFOT Veterans events and fundraising does not provide me many opportunities to be with my family, and this new position will mitigate some of that time away. Although I will no longer be involved in the day to day operation of Homes For Our Troops, I will remain on the Board of Directors and look forward to continuing to serve this organization which has been such an important part of my life.

My replacement has been vetted and selected by the HFOT Board of Directors. His name is Brigadier General (Ret) USA, Tom Landwermeyer. Tom is a great American, and an outstanding proven leader who will lead HFOT to new levels of excellence.

I want to personally thank you for your generous support of our Veterans and their families, and ask you to continue to support these brave young Americans who have given so much. It is with deep personal feelings that I depart this wonderful patriotic organization, and move forward to my next opportunity to serve our nation's Veterans and their families in another capacity.

Sincerely,

Timothy P. McHale
Major General USA, Ret.
Former President/CEO
Homes For Our Troops

A NOTE FROM THE NEW PRESIDENT

"Joining the incredible legacy and cadre of professionals at HFOT is indeed an honor for me. I look forward to building upon the current strategic trajectory Tim McHale has set for the organization, and HFOT's financial sustainability. I am truly excited about the opportunity to assist even more Veterans in acquiring the homes they need to rebuild their lives."



- HFOT President/CEO Tom Landwermeyer

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- <https://www.facebook.com/homesforourtroops/>
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A HISTORY OF EXCELLENCE

HFOT is evaluated as one of America's Top-Rated Veterans and Military Charities



Since moving into his specially adapted home in 2010, Neil Frustaglio has completed his bachelor's degree and expanded his family.

THEN & NOW

HFOT Veteran Home Recipient Neil Frustaglio

THEN: In December 2005, Marine Corporal Neil Frustaglio was returning from a routine mounted combat patrol in Iraq with the 3rd Battalion, 7th Marines, when he lost both legs in an improvised explosive device (IED) blast.

In the years following his injury, Neil experienced many challenges within his home because it was not accessible. Everyday tasks, like giving his son a bath, were difficult because the bathroom doorways were too small for his wheelchair. "There were many things in my environment that gave me trouble, from small annoyances to frustrating problems," he says. "Not being able to bathe or take care of my son because of small bathrooms and the dangers of falling or burning myself in the kitchen were problematic."

NOW: Neil and his family received the keys to their specially adapted HFOT home in Texas on Sept. 11, 2010. Since then, Neil and his wife Pam have experienced many life changes and milestones. They have grown to a family of five, and

Neil has made strides in his career and education, recently finishing his bachelor's in communications from Arizona State University. The HFOT mission has also remained near and dear to Neil's heart, as he often speaks at corporate engagements on HFOT's behalf, and helps out where he can with local builds in the south Texas area.

Neil says living in an environment adapted to his injuries has been instrumental in his success as a father and husband. "Cooking, cleaning, laundry, and all the other things that are constants for parents, I no longer have to worry about being able to do. It's a simple thing that most people take for granted, but the ability to get into the kitchen and cook for my family is so much easier with an accessible home. Having lived with inaccessible housing for years, it makes the differences even more distinct," he says. "An accessible home makes everything easier. All the little and big things that I have had trouble with in the past, I no longer worry about. I can do what I need to do as a husband and father, and that means so much to me and my family."



FINANCIAL FREEDOM

What's the best tool for our Veterans to have as homeowners?
 HFOT believes it's **MONEY SMARTS.**



HFOT home recipients, Marine Cpl Garrett Carnes and family.

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 Rebuilding Lives process. HFOT provides 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 to avoid 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."

HFOT 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 financial planner 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 received their home in North Carolina this past summer. "Now that we're 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 benefit 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."



The Doyle family, future HFOT home recipients.

HFOT's Financial Planning Program

- ✓ Required for all Veteran home recipients
- ✓ Begins at application - continues for three years
- ✓ Consultants are certified professionals (CFP certified)
- ✓ Ensures Veteran saves for utilities, upkeep, repairs
- ✓ Teaches budgeting and preparing for emergency costs
- ✓ Helps families plan college funding options
- ✓ Brings sense of control, eases transition to civilian life

A NEW MISSION

Marine Cpl Luke McDermott continues to serve through international mission trips

During his two deployments to Afghanistan, Marine Corporal Luke McDermott thrived off the ability to help others.

He loved witnessing the positive impact he and his fellow Marines were making in a country dealing with oppression and violence. "Knowing I was making a difference keeping people safe back home in the United States was huge too, definitely the best part about serving," he says.

His military career abruptly ended during his second deployment in June 2010, when he lost both legs in an improvised explosive device (IED) blast. His role was suddenly reversed – he was no longer the one helping others, but needed it himself.

After a tough recovery process and rigorous therapy, Luke was walking on prosthetics by the end of the year.

Even with all he has endured, Luke still feels a need to continue to support communities across the world. He takes time out of his busy schedule to travel with volunteer organizations on his own dime. In April 2016, he spent two weeks teaching young children in Morocco with International Volunteer HQ. "Seeing the overall growth in learning of the kids was probably one of the best things," he says. "Every child was eager and excited to learn, and it always put a smile on my face to walk in every morning and see the kids smiling and happy."

The students in Morocco were not the only ones learning something; they also made a lasting impression on Luke. "These kinds of experiences always make you look at the world

differently. It shows that even in a short amount of time you can still have a big impact on people's lives," he says.

There's one significant drawback Luke has to deal with while going on these trips – he does not bring his wheelchair. This forces him to use his prosthetics the entire time, causing him to be sore when he returns home. Luke's current living situation is not wheelchair accessible, so he has to continue wearing his prosthetics when he returns home from a service trip, producing even more discomfort. Having a specially adapted home from Homes For Our Troops will provide Luke with a comfortable environment at all times, and he will be able rest adequately before and after traveling. "I will be able to take a break from my prosthetics, while still being able to navigate around my house to cook and clean with no problems," he says.

Because of all Luke has sacrificed for his country, Homes For Our Troops will award Luke with a fully accessible, mortgage-free home in upstate New York.

Without the financial burden of a mortgage, Luke will be able to pursue more service trips in the future. He hopes to do at least one a year.

Learn more about Luke and find out how you can get involved in the building of his specially adapted home at www.hfotusa.org/mcdermott



Luke McDermott spent two weeks teaching young children in Morocco with International Volunteer HQ in April 2016.



Lippert's annual golf tournament has raised \$70,000 in total for HFOT since 2011. HFOT home recipient Jeremy Stengel attended last year's event, which raised funds for Kevin Hanrahan's build in Wisconsin.

Putting the "FUN" in Fundraising

If Homes For Our Troops awarded superlatives to our longtime fundraisers, Wisconsin-based Lippert Flooring & Tile would definitely be in the running for "Most Unique". Every fall the company hosts a golf tournament with components unlike any other.

VP of Operations Cecelia Valentine says the company wanted to create a fun event, keeping the focus on raising funds for a great cause. The tournament, for them, is not about holding a competitive golf game, but about the Veterans that they can help.

The company first got involved with Homes For Our Troops in 2011, while they were looking for a way to support military men and women who have returned home severely injured. "The idea that HFOT provides Veterans a home where they can live safely, focus on their recovery, and move to the next phase of their lives, that inspired us," says Valentine.

Cecelia attributes the success of their fundraising to Les and Jeff Lippert's unconditional support and commitment to both the event and HFOT, as well as ensuring that the individuals on the planning committee for the event incorporate out-of-the-

box ideas like a photo booth, games, and alternate putter contests, to keep things light and fun out on the course.

In total this event held annually has raised over \$70,000 for HFOT. Throughout the year, Lippert Flooring & Tile has a few smaller initiatives at their office that they use to complement their fundraising efforts. Cecelia's favorite initiative is the piggy bank that sits at the front receptionist desk, next to a display highlighting the work of Homes For Our Troops and what it means to the employees. "It began as a once-a-year fundraising event, but has now turned into a year round initiative," she says. "It has become part of our company culture. Everyone we work with knows about HFOT and its mission."

When asked what she has learned about fundraising over the years, Valentine's answer was simple: If you ask, people will help. "The key thing is to make the commitment to get involved," she says.

The company is planning to hold a clay shoot to benefit HFOT on June 6, 2017. HFOT is confident that it will be as fun filled as their golf event.

Have a great idea for a fundraiser too? We would love to hear it! Learn about how to host one at www.hfotusa.org/fundraise



HONORING DEDICATED DONORS

HFOT creates **Leadership Society** for faithful donors

Homes For Our Troops (HFOT) is appreciative of the unyielding support from committed donors. To show our gratitude, Homes For Our Troops proudly honors our most dedicated and loyal donors with induction into The Leadership Society. These members have supported our Veterans by giving to HFOT five consecutive years or more.

Their faithful dedication to HFOT and our Veterans embodies the true meaning of "Building Homes, Rebuilding Lives". This commitment ensures that our important mission to provide specially adapted homes for our nation's most severely injured Post -9/11 Veterans continues. Seventeen hundred donors will receive a pin to proudly wear, demonstrating their personal commitment to HFOT's mission. We are truly grateful for their ongoing support and steadfast devotion to serve our Veterans.

**Consider an investment in HFOT by giving annually.
No matter the size of the gift, it will make a difference.
Learn more at www.hfotusa.org/donate.**

COMING SOON: FY16 ANNUAL REPORT

Be on the lookout for FY16's Annual Report, arriving in your mailbox/ e-mail this spring! The issue will feature FY16's financials as well as testimonials from Veterans on how you have made a positive impact in their lives.

SILESTONE®

SILESTONE JOINS HFOT MISSION, SIGNS ON AS OFFICIAL SUPPLIER OF QUARTZ COUNTERTOPS

Countertops are an important finishing touch to HFOT homes. In the kitchen, countertops serve as the backdrop of where HFOT Veterans prepare daily meals for their families and host holiday gatherings.

HFOT Veterans now have a new vendor from which to select this important detail for their homes. Silestone, a brand under the Cosentino Group, recently signed on as the Official Supplier of Quartz countertops for the Homes For Our Troops mission.

Veterans and their families have the opportunity to select from a wide variety of samples to complement their cabinetry and flooring choices in the kitchen and baths of their specially adapted home. The durable quartz offers a low-maintenance countertop for the Veterans and their family. "Cosentino is humbled to partner with HFOT in offering Veterans beautiful stone surfaces for their new homes," says Samantha Anderson, Cosentino North America Media & Communications Manager. "Doing a small part to make daily upkeep as simple as possible for these wonderful Heroes is an honor."

Is your business or organization interested in becoming a Corporate Partner? Learn more at www.hfotusa.org/partner.