



# Foundations

A Newsletter from Homes for Our Troops

| [www.hfotusa.org](http://www.hfotusa.org)

| SUMMER 2016

## FOR WHICH IT STANDS



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 defied 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 in 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 these amazing patriots, past and present.

Sincerely,

*William D. Ivey*

William D. Ivey  
Executive Director  
Homes for Our Troops

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**A HISTORY OF EXCELLENCE**  
HFOT is evaluated as one of America's Top-Rated Veterans and Military Charities

## RIDING ON ALL CYLINDERS

### Future HFOT home recipient launches adaptive motorcycle business



Future HFOT home recipient Wayne Swier rides on one of his adapted motorcycles.

For Wayne Swier, there is no better feeling than riding on his motorcycle and letting his worries drift away on the road that stretches out behind him.

"It's the one time I don't feel limited by mobility issues," he says.

The former Army Sergeant, who served as a forward observer with the 506th Parachute Infantry Regiment, lost his left leg in an improvised explosive device (IED) explosion during his 2010 deployment to Afghanistan.

Following his recovery back at home, getting back to riding was not easy. Wayne found many shops had the ability to make an adapted bike, but lacked the knowledge.

After two years of trial and error riding motorcycles built by other shops, Wayne decided to design his own bike to get around the issues of not having a left leg to kick his bike into gear, and the nerve damage in his arm that made a throttle pull clutch nearly impossible. "In a matter of a few months of working out the issues, I had my bike ready to reliably rip down any city street or carve any canyon road," he says.

Wayne discovered the solution by devising a special auto clutch setup and peg shifter. He does not need a special prosthesis when riding; a boot with a heel suffices to keep his prosthetic secure on the peg. The modification has been so successful that he and pal Matt Humbree want to share

it with other wounded Veterans to help them get back on the bike too. The two are soon launching their own adaptive motorcycle business called Leg Up Customz.

"My goal with the company is to be able to provide a service to disabled individuals who share a passion for riding," Wayne says. He notes it will be rewarding to know that others will experience the freedom of riding, "allowing them to put all worry aside and rumble down the road, confidently and safely with my modifications." Eventually, he would like to be at the point where his business is stable enough to give away one adaptive bike to an injured Veteran each year.

**"My goal with the company is to be able to provide a service to disabled individuals who share a passion for riding."**

**-Wayne Swier**

Soon, Wayne will enjoy another sense of freedom in the form of a new mortgage-free, fully accessible home from HFOT. The project kicks off in Rapid City, S.D. on August 13. Living in an HFOT home will be vital to expanding his business, he says, as he will no longer have the stress of paying a mortgage, or worrying about mobility issues. "To have a home I can truly grow old in is still a very

surreal thought for me," he says. He wishes to thank HFOT's supporters for enabling him with this foundation to focus on his recovery and his new business. "As a Veteran and Servicemember, I personally would like to make an attempt at showing my gratitude and thank you from the depths of my heart for doing what you all do."

**A prototype of Wayne's adapted bike will be featured at this year's Sturgis Motorcycle Rally. For more on Wayne, [www.hfotusa.org/swier](http://www.hfotusa.org/swier).**





Aaron Jolly in his home at his Key Ceremony in December 2013.

Army Sergeant Aaron Jolly is walking 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.

## MAKING STRIDES TOWARD INDEPENDENCE

**Army Sergeant Aaron Jolly takes steps again after being paralyzed**

"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](http://www.hfotusa.org/jolly).**



Aaron Jolly is now able to walk again with the assistance of a walker.



Future HFOT home recipient Charlie Linville made history in May 2016, when he became the first combat injured Veteran to reach the top of Mount Everest.

## CLIMBING ABOVE ADVERSITY

**HFOT Veteran Charlie Linville reaches Mount Everest's peak**

Five years ago, walking across the room was a feat for Charlie Linville.

On Jan. 20, 2011, the former Marine Staff Sergeant lost his right leg and sustained an injury to his spinal cord while serving as an explosive ordnance disposal technician in Afghanistan.

After three years of vigorous training, the 30-year-old father of two has achieved much more than the ability to walk again. In May 2016, Charlie became the first combat injured Veteran to reach Mount Everest's summit.

"It was so rewarding to show the adaptive community that anything is attainable," he says. "You just have to leave the house and take that first step toward ambitions."

Charlie had made two previous attempts to take on the world's tallest mountain. The first climb was halted in April 2014 after 16 sherpas died in an avalanche, and the second in April 2015 ended after the earthquake in Nepal.

Shortly after his summit, images of Charlie on top of the world made national headlines. At home, Charlie appeared on a host of TV news segments, sharing his inspirational journey with audiences across the globe.

Charlie credits his supportive network of friends and family along with the mental determination he gained while serving in the Marines with being influential in his accomplishment. He also says he could not have completed the climb without the support from The Heroes Project, ClimbAlaya, and his guide Passang Sherpa.

What's next for the explorer? Possibly climbing Mount Kilimanjaro with his wife Mandi and their two daughters. Then, he will consider maybe taking on the rest of the seven tallest mountains in the world. "I've already done half of them, so why not?" he says.

In the future, Charlie will also have a place where he can rest comfortably in between future expeditions. Homes for Our Troops will be building Charlie a specially adapted home in Oregon. He says he is grateful to have a home that will serve as his respite while allowing him to continue exploring the world.

"I know no matter how broken down my body gets, I will always have a fully adapted home designed to my needs, to come home and recover," he says. "I will be able to challenge myself and live my life to the fullest because my adapted home will provide me with safety and security."

**Read more about Charlie's story and find out how to support the construction of his home by visiting [www.hfotusa.org/linville](http://www.hfotusa.org/linville).**



## On the Path to



## FINANCIAL FREEDOM

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



Future home recipients, 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 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."



The Jergens family, HFOT home recipients, December 2013.

### 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**





# #FlyYourFlag

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](http://www.flyyourflag.myhfotusa.org) to join the movement and pledge your support today!





# 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](http://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](http://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, including HFOT in their will, or by making a year-end contribution. For more info, visit **Ways to Support Our Mission** on our website.



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



Source: Charity Navigator



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

*Reprinted in part with the permission of Charity Navigator, America's leading independent charity evaluator.*

## Prospect Mortgage signs on as HFOT's Corporate Partner



Homes for Our Troops is proud to announce a new partnership with Prospect Mortgage, one of the largest independent residential retail mortgage lenders in the United States. Through the new partnership, Prospect Mortgage has committed to donate \$50 for every VA loan the company funds. "It is an honor for Prospect Mortgage to partner with Homes for Our Troops, and this partnership represents Prospect's ongoing commitment to supporting U.S. Veterans," said Doug Long, President, National Lending, Prospect Mortgage. "Our company is dedicated to honoring the men and women who have served in our nation's military, by supporting their homeownership dreams and contributing to the Veteran community in general."

Headquartered in Sherman Oaks, California, Prospect Mortgage is a leading lender offering a full range of quality home loans, including FHA and VA, conventional, jumbo and super jumbo, renovation and more.

In addition to helping our nation's Veterans, partnering with HFOT has also enabled Prospect Mortgage to enhance its visibility in the community by allowing employees to volunteer at HFOT build projects. **For more info on partnering with HFOT, visit [www.hfotusa.org/partner](http://www.hfotusa.org/partner).**



*Volunteers from Prospect Mortgage laid 10,000 square feet of sod and planted shrubs at the future home of Marine Sergeant Dustin Johns at his Volunteer Day on June 11, 2016.*

*Did you know that corporate volunteer programs actually drive employee engagement? Companies that promote active corporate volunteer programs enjoy greater employee satisfaction, higher morale, and – as a result – greater productivity and profitability.*

**ADD YOUR COMPANY TO HFOT'S GROWING LIST OF PATRIOTIC PARTNERS!**







HFOT's Finance Department: Sharon Sherman, Cindy Baptiste and Megan Lourenco.

## 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.

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 to tent rentals at build events. Megan notes, "We recently renegotiated our shipping rates with FedEx increasing the discounts that we were receiving."

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.

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."

### 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

# WANTED: HOME GROWN HEROES!

HOW TO HELP HFOT IN YOUR OWN COMMUNITY

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.



## AT SCHOOL

- Hold a bake sale. Have a contest for the most patriotic dessert!
- Work with your school officials to incorporate a day where students will be allowed to wear crazy hats, PJ's or silly costumes at school for a small donation.
- Organize a redemption center where families can drop off used electronics, ink cartridges, empty bottles and cans. Redeem the items and donate the proceeds to HFOT.



## AROUND THE NEIGHBORHOOD

- Help your neighbors stay cool for the summer with a lemonade stand!
- Break out the hoses and buckets and host a community car wash. Pass out HFOT flyers to raise awareness.



## ON THE FIELD

- Invite volleyball, basketball, hockey or bowling teams to participate in a tournament. The West Mobile County Girls Softball Association has raised a total of \$22,000 for HFOT since 2015 at their Battle of the Bay Charity Tournament. The league also helped at the Volunteer Day held for SGT Wetzel's home in Auburn, Ala.



## IN THE WATER

- Organize a swim day at your local YMCA or recreation center where you can collect pledges for each lap. Greater Lowell Technical High School's swim team held a swim/dive-a-thon and raised \$1,000 for HFOT.



## UNDER THE STARS

- Plan a movie night out on a large lawn in town and enjoy a patriotic movie under the stars.

**NEARLY 70 PERCENT**  
OF HFOT'S FUNDS COME  
FROM INDIVIDUAL DONORS &  
**COMMUNITY FUNDRAISING!**

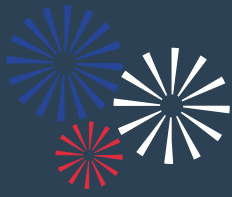


West Mobile County Girls Softball Association at SGT Josh Wetzel's Volunteer Day.

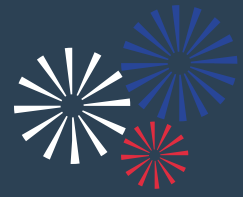


Greater Lowell Tech Swim Team presents HFOT with a check for \$1,000.

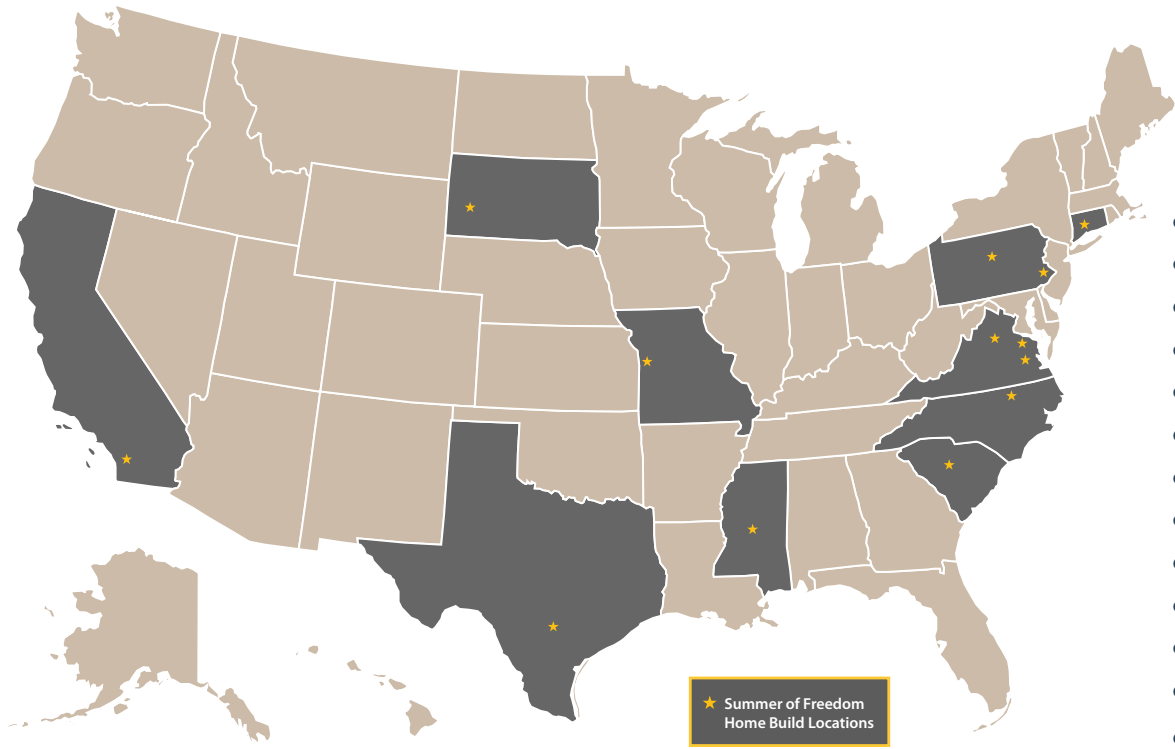




# Celebrate with HFOT during our **SUMMER OF FREEDOM!**



Welcome home a Veteran at any one of our build events happening nationwide this summer.



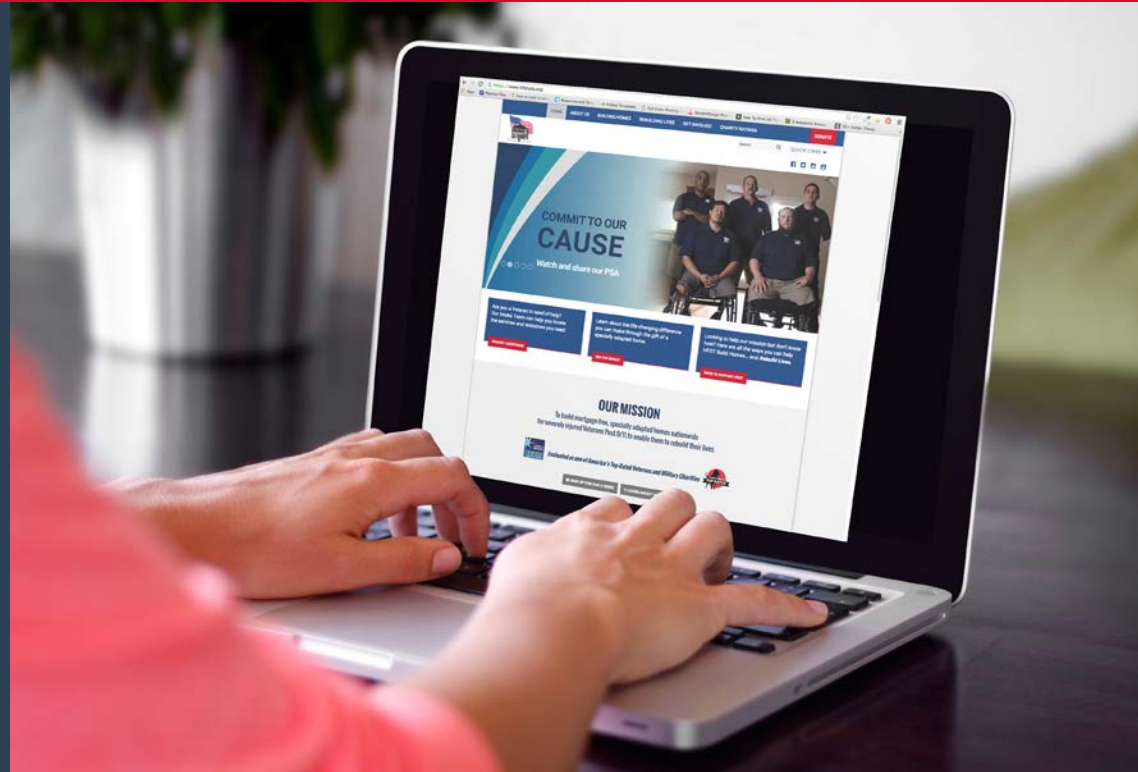
★ Summer of Freedom Home Build Locations

- Valley Center, CA
- Bethany, CT
- Lee's Summit, MO
- Madison, MS
- Burlington, NC
- Bald Eagle Township, PA
- Upper Southampton, PA
- Chapin, SC
- Rapid City, SD
- San Antonio, TX
- Crozet, VA
- Haymarket, VA
- Mechanicsville, VA

Visit [www.hfotusa.org/Summer2016](http://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](http://www.hfotusa.org)