



# HOMES ON THE HOMEFRONT

**Providing mortgage-free homes and supportive services to veterans.** With the assistance of corporate partners, Operation Homefront created the Homes on the Homefront program to award mortgage-free homes to our nation's veteran and military families. Recipients of Homes on the Homefront homes include female veterans, military families with both spouses serving and former Operation Homefront Village residents. Since the program began, Operation Homefront has matched or deeded 566 homes to military families. 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 an Operation Homefront-Chase partnership, Tamica was awarded a mortgage-free home in Chicago. She planned 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 also is working toward financial independence through a caseworker and financial counseling.

- Step 1** Veterans and military families go to [www.homesonthehomefront.org](http://www.homesonthehomefront.org) and complete the program application
- Step 2** Operation Homefront reviews the applications and selects a recipient
  - The selected family resides in the home as an Operation Homefront tenant for one to three years
  - The family 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 financial contributions	<ul style="list-style-type: none"> <li>• Supportive services</li> <li>• Case management</li> <li>• Home repairs</li> </ul>
Recipient's financial contributions	<ul style="list-style-type: none"> <li>• Property taxes</li> <li>• Homeowner association fees</li> <li>• Home warranty</li> </ul>
Average cost to Operation Homefront	\$10,640 per home
Operation Homefront one-on-one homeowner counseling services	<ul style="list-style-type: none"> <li>• Debt reduction and emergency savings</li> <li>• Credit score improvement</li> <li>• Homeownership guidance</li> <li>• Community integration</li> </ul>
Duration of homeowner counseling services	One to three years
Value provided to military families in 2016	\$17 million of Home Equity
Number of deeded homes in 2016	121

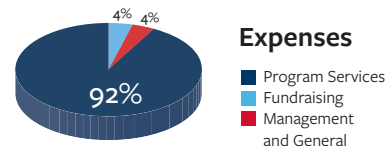


## WITH YOUR SUPPORT

Through the support of JPMorgan Chase, Wells Fargo, Meritage Homes, the Home Depot Foundation and other partners and donors, Operation Homefront has helped veteran or military families transform a house into their very own home. The need is great. Find out how you can help us serve more at [www.homesonthehomefront.org](http://www.homesonthehomefront.org).

## 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.



*"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."