



RESPONDING IN THEIR TIME OF NEED



2020 MILESTONES ACHIEVED

Critical Financial Assistance (CFA)

Fulfilled our 45,000th request for financial assistance and provided over \$30M in support to military families

1

Permanent Homes for Veterans (PHV)*

Entered our 700th military family into the Permanent Homes for Veterans program and graduated our 600th military family from the program, surpassing over \$85M in deeded home equity to military families

2

Holiday Meals for Military (HMFM)

Provided our 120,000th holiday meal to military and veteran families and served our 500,000th individual family member

3

Back-To-School Brigade (BTSB)

Provided our 400,000th backpack with school supplies to a military child, saving families nearly \$50M in back-to-school expenses

4

MISSION

Operation Homefront builds strong, stable, and secure military families so they can thrive — not simply struggle to get by — in the communities they’ve worked so hard to protect.

Headquartered in San Antonio, Texas, and Arlington, Virginia, Operation Homefront currently provides supportive programs and services to military families across the nation with 21 locations serving all 50 states.

VISION

To be the provider of choice for short-term critical assistance, long-term resiliency, and recurring support programs to military families.

CORE VALUES

Do What’s Right: Our actions must always reflect the best interests of the military families we seek to serve.

Gratitude: As a conduit by which Americans are able to show their appreciation for all that our military community does on our behalf, we must reflect this appreciation and be grateful to all who help us accomplish our mission.

Perform with Excellence: Our troops and their families work tirelessly to protect the freedoms we enjoy daily, and they deserve our very best efforts to support them. To do so, we must stay focused on our mission, be accountable, and strive to exceed their expectations.

Respect Others: Recognizing the multiplicative power inherent in a diverse workforce, we place a priority on creating a collaborative, trust-based working environment that values dignity, teamwork, and each individual’s contribution to our collective mission.

* Formerly known as Homes on the Homefront (HOTH)

“THIS HELPS US GET CLOSER TO HOME OWNERSHIP. IT’S ABSOLUTELY GOING TO MAKE A HUGE DIFFERENCE FOR US.”

—AIR FORCE VETERAN TREVOR ALLISON



2020

IN THIS REPORT: RESPONDING IN THEIR TIME OF NEED

Air Force veteran Trevor Allison planned on a military career, but a medical retirement from injuries sustained during his service ended that dream. With the help of Operation Homefront’s Transitional Homes for Veterans program, Trevor and his wife, Brittany, are working toward their new dream of home ownership. The couple and their son, Cohen, moved into a donated home in the Atlanta, Georgia area thanks to the support of a generous donor.

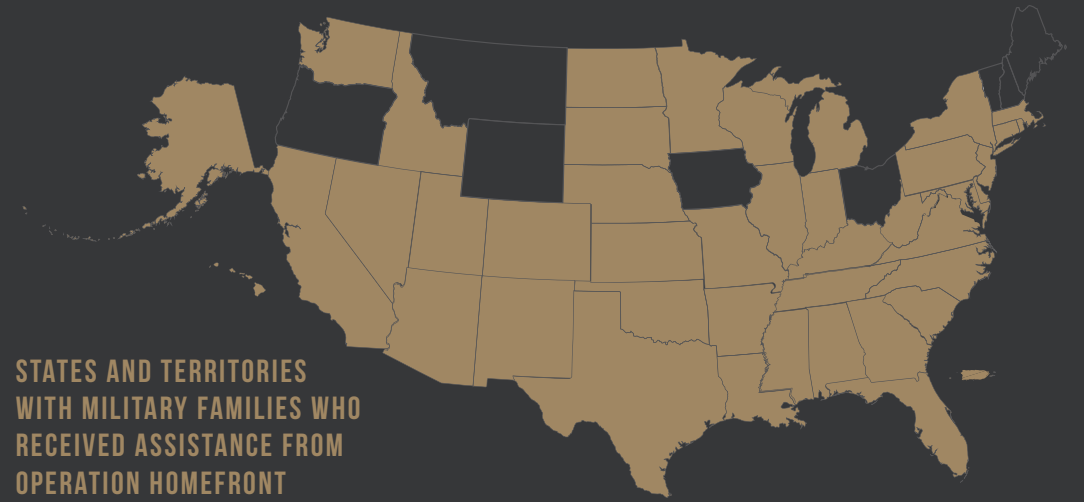
The Allisons, along with the Wrights and the Hendersons (who you will read about in

this report), and thousands more families like them relied on us to be there when severe financial hardships hit in 2020 in the wake of the COVID-19 pandemic.

This report tells the story of how the entire Operation Homefront family was ready to respond to the needs of military families when the pandemic started. We saw that our partners, donors, and volunteers were ready as well. As we enter 2021, we will continue to be ready, willing, and able to support our military families in their time of need.

SERVING OUR MILITARY FAMILIES IN A PANDEMIC

Throughout 2020, as military families experienced the additional financial strain created by the COVID-19 pandemic, they continued to turn to Operation Homefront for relief. They trusted us to be there for them when they needed us most, and thanks to you – our community of supporters, partners, and donors – we were able to help this special and deserving group overcome their financial hardships. In 2020, we fulfilled over 1,500 COVID-related requests for help, across 39 states and Puerto Rico, providing nearly \$1 million in much-needed financial assistance. Thank you to our partners who provided COVID support through our Critical Financial Assistance program including: **The Bob & Dolores Hope Foundation, Chobani, Walmart Foundation, The Home Depot Foundation, P&G, Lockheed Martin, Wounded Warrior Project, May and Stanley Smith Charitable Trust, Northrop Grumman Corporation, Stater Bros. Charities, and others.**



STATES AND TERRITORIES WITH MILITARY FAMILIES WHO RECEIVED ASSISTANCE FROM OPERATION HOMEFRONT

COVID-RELATED ASSISTANCE

\$985K

Assistance Provided

1,562

Requests Fulfilled

39

U.S. States & Territories Served

MOST REQUESTED TYPES OF COVID-RELATED ASSISTANCE

33%

Rent/Mortgage

26%

Food Assistance

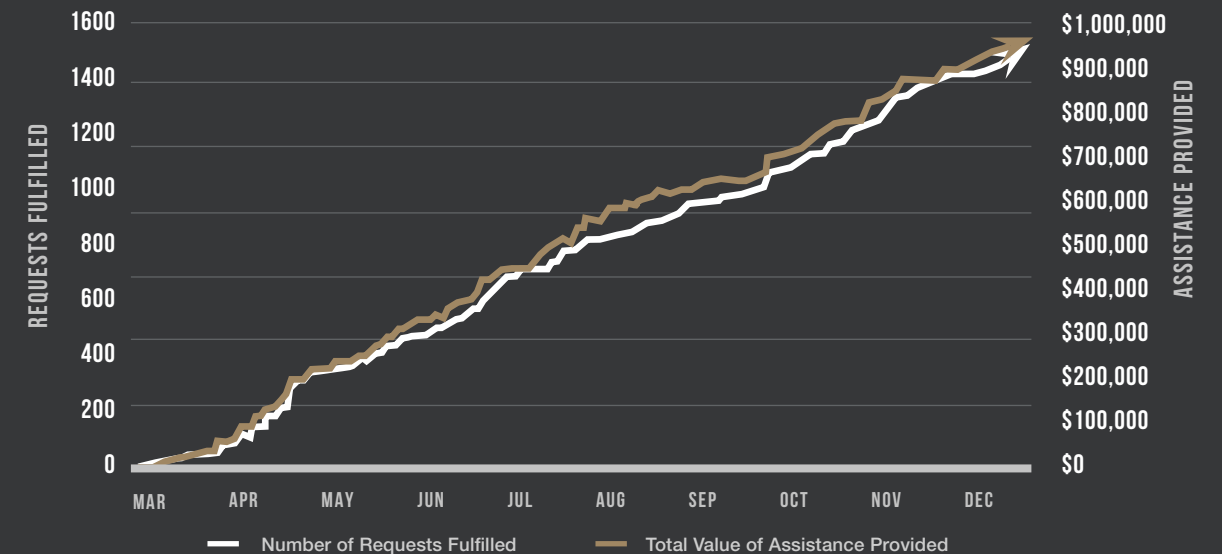
24%

Utilities



“MY HIGH RENT WAS STRESSING ME OUT THE MOST. I’VE NEVER NOT HAD THE MONEY BEFORE. WHEN I FOUND OUT OPERATION HOMEFRONT WAS GOING TO PAY MY WHOLE RENT, I WAS IN TEARS.”

—ARMY NATIONAL GUARD SGT. TAMARA NEWTON, COVID CFA RECIPIENT



OUR BOARD AND LEADERSHIP



“THE ENTIRE OPERATION HOMEFRONT FAMILY WAS READY TO RESPOND WHEN THE PANDEMIC STARTED... WE HAVE CONTINUED TO HELP OUR MILITARY FAMILIES IN THEIR TIME OF NEED.”

—JOHN I. PRAY, JR.

When the news of a new virus began to circulate more than a year ago, most of us could not have imagined the significant economic and social upheavals that would follow. The death toll, as we have witnessed, has been staggering. Sadly, the turmoil has continued into the new year, and we are keenly aware that many of our military families continue to struggle to make ends meet. During this very dark time, however, there is light: the unwavering commitment of our amazing individual, corporate and foundation donors, who did not retreat under the strains of a global pandemic but redoubled their efforts to help us help this very special and deserving group overcome their potentially debilitating financial hardships.

The good news is the entire Operation Homefront family was ready to respond when the pandemic started, and as we have since our founding 19 years ago, we have continued to help our military families in their time of need. I am proud to report our Critical Financial Assistance program has fulfilled nearly 47,000 requests, providing military families over \$30 million in financial relief; our Transitional Housing program has provided more than 5,500 months of rent-free temporary housing to over 600 families of wounded service members, saving them \$6.6 million in rent and utility expenses; our Permanent Housing for Veterans program has awarded mortgage-free homes to over 600 military families and provided

over \$90 million in deeded value; our Back-to-School Brigade has delivered over 426,000 backpacks to military kids, saving families nearly \$50 million in school supply expenses; and, our Holiday Meals for Military program has served over 500,000 individual family members.

Impressive statistics for sure, but as an outcomes-based organization, our true measure of success is not solely in the amount of money spent (inputs), the number of events (activities), or the number of people served (outputs), but rather in the candid feedback from those who participate in our programs. Customer satisfaction scores in the high 90s, and often at 100 percent, clearly show we are delivering on our promise to help our military families become stronger, more stable, and more secure.

While we remain cautiously optimistic 2021 will be better, we know many American families, to include many military families, will continue to experience financial turbulence. We know they will turn to us for help. I am completely confident we have the right team – staff, board members, volunteers, and donors (individual, corporate, and foundation) – to continue to be there for them in their time of need.

With gratitude,

John I. Pray Jr.
President and Chief Executive Officer
Brig. Gen. USAF, retired

2020 BOARD MEMBERS

U.S. Army Maj. Gen. Lee Baxter, retired (Chair 2020)
President, Signal Mountain Associates, Inc.

Angelo Lombardi (Vice Chair 2020, Chair 2021)
President & Chief Operating Officer, Sentia Wellness

JK Huey (Treasurer 2020 and 2021)
CEO, Huey Management Services

Dianna Purvis Jaffin, Ph.D. (Secretary 2020 and 2021)
Owner, Dianna Jaffin, LLC

U.S. Air Force Lt. Gen. Brian Arnold, retired

Steve Adkinson
Senior Vice President & Senior Advisor, Merrill Lynch Wealth Management

Ulises Correa (Vice Chair 2021)
Regional Vice President – Dallas / North Central TX, West Division, Walmart

Ed Delgado
Managing Director, Mortgage Policy Advisors, LLC

Rod Essig
Music Agent, Creative Artists Agency

Laura Fredricks
Founder & CEO, The Ask

Laurie Gallo

Robert Giannetta
CIO, Peraton

Greg Ham
Partner, The MWS Group and 24 Entertainment

U.S. Air Force Col. Marty Hauser, retired
President, Otero

U.S. Army Col. Steven G. Mahon, retired
Executive Vice President, General Counsel & Corporate Secretary, SAIC

Bob McGowan
Airgas, retired

U.S. Air Force Brig. Gen. Linda Medler, retired
President & CEO, L.A. Medler & Associates, LLC

Frank Paras
Divisional Director, The Home Depot

U.S. Air Force Brig. Gen. John I. Pray, Jr., retired
President & CEO, Operation Homefront

Ken Slater (Emeritus)
Principal, Tremont Partners, LLC

U.S. Army Command Sgt. Maj. Anthony J. Williams, retired
Manager, Business Development, BAE Systems (Combat Vehicles)

U.S. Air Force Col. Tyrone “Woody” Woodyard, retired
Vice President, Communications, Rotary and Mission Systems, Sikorsky, a Lockheed Martin Company



As I completed my term as Chairman this past year, I looked back with pride on another year of extraordinary accomplishments. The most significant being able to transition to a work-from-home setting and stay focused on accomplishing our mission – to build strong, stable, and secure military families so they can thrive, not simply struggle to get by, in the communities they have worked so hard to protect. At a time when many individuals and businesses were barely making ends meet, I watched how our organization worked even harder to find new ways to support those who have done so much to protect the freedoms we enjoy daily.

As expected, Operation Homefront’s talented staff and volunteers utilized our core values — Do What’s Right, Gratitude, Perform with Excellence, and Respect Others — to guide them during these difficult times. They found innovative ways and utilized new processes to deliver the full array of life-changing programs – safely – with an unwavering commitment to the military families we seek to serve. And they never missed a beat.

Even now, as I end my incredibly rewarding eight-year term as a board member and reluctantly relinquish my role as Chair of this amazing organization into the very capable hands of our next Chair, I look back on my tenure with great satisfaction. I have seen Operation Homefront evolve from a fledgling nonprofit with a limited local reach into a major nonprofit with a national impact and a clear vision on how best to serve America’s military families. I am excited for what lies ahead. The best is yet to come.

Sincerely,

Lee Baxter
Retired Chairman, Board of Directors
Maj. Gen. U.S. Army, retired



2020, by all standards, was a difficult year. Yet, despite the immense and pervasive challenges, a generous nation rallied and sought to help their fellow citizens who had been adversely impacted by a global pandemic. And when donors looked for an organization to help those, like our military families, who had been particularly hard hit, many chose to support Operation Homefront.

All who contributed to our important work can, and more importantly, should feel good about what they did to make lives better for tens of thousands of military families this past year. Highlights include: fulfilling nearly 3,000 requests providing over \$2.4 million in much-needed financial assistance; graduating 32 families from our two-year permanent housing program providing them with mortgage-free homes with a deeded value of nearly \$5 million; helping 195 individual family members through our Transitional Housing program, saving them over \$460,000 in rent and utility costs; distributing nearly 36,000 backpacks to military children; and providing nearly 16,000 holiday meals serving over 60,000 military family members. I am especially proud that, even with a variety of major economic and social disruptions, Operation Homefront continues to be able to have 90 percent of expenditures go toward programs and as a result, be top-rated by leading charity rating agencies.

I, along with my fellow board members, believe our country has a duty to be there for our military families in their time of need for all they have done for all of us in our nation’s time of need. I am proud of what we have done, but I know there is much more to do. I look forward to doing even more in the years ahead.

Many thanks,

Angelo Lombardi
Chairman, Board of Directors
President and Chief Operating Officer, Sentia Wellness

2020 RELIEF PROGRAMS

CRITICAL FINANCIAL ASSISTANCE (CFA)

Operation Homefront was able to fulfill nearly **3,000 requests** from military families, providing over **\$2.4 million** in financial assistance.

Outcome: 100% of CFA survey respondents agreed the financial assistance they received helped them feel stronger, more stable, and more secure.

Over
\$2.4M

IN FINANCIAL RELIEF

TRANSITIONAL HOMES FOR VETERANS (THV)*

The Transitional Homes for Veterans program helped **14 families** save more than **\$145,000** in housing costs.

Outcome: 100% of THV survey respondents agreed that their stay helped them feel stronger, more stable, and more secure.

Over
\$145K

IN HOUSING COSTS SAVED RENT & UTILITY EXPENSES SAVED

TRANSITIONAL HOUSING (VILLAGES) (TH-V)

Our Transitional Housing (Villages) provided **335 months** of residency to **195 family members**, helping them save over **\$460,000**.

Outcome: 100% of TH-V survey respondents agreed that their stay helped them feel stronger, more stable, and more secure.

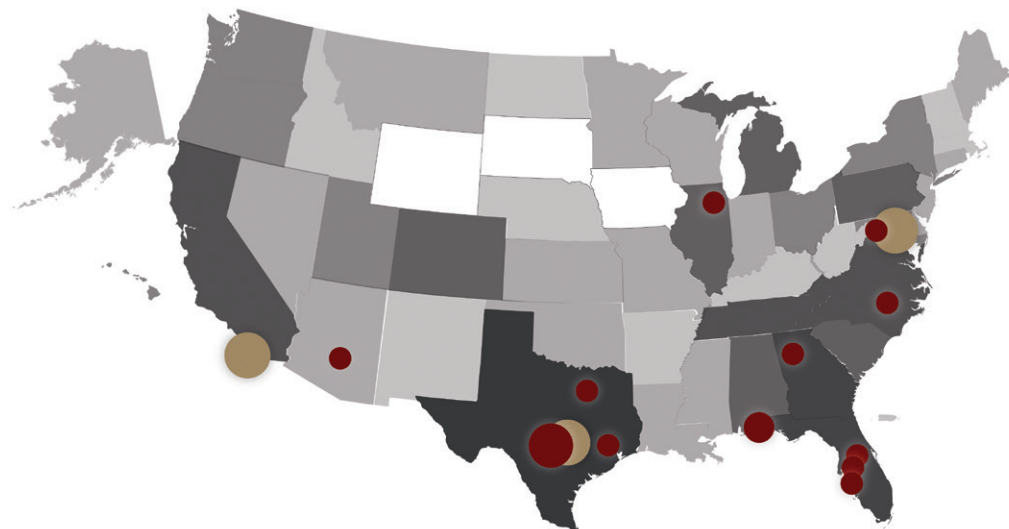
Over
\$460K

RELIEF PROVIDED IN 2020

Critical Financial Assistance Provided

\$1,000 \$360,000

- Transitional Housing (Villages) Locations
- Transitional Homes for Veterans Locations



* Formerly known as Transitional Homes for Community Reintegration (THCR)



Chobani.

A. JAMES & ALICE B. CLARK FOUNDATION



OAK FOUNDATION



SpartanNash FOUNDATION



RESPONDING IN THEIR TIME OF NEED



"I JUST WANT TO SAY THANK YOU FROM THE BOTTOM OF MY HEART. THIS IS CHANGING THE COURSE OF NOT ONLY MY LIFE, BUT MY WIFE'S AND MY SON'S LIVES AS WELL."
—AIR FORCE VETERAN TREVOR ALLISON

After eight years in the military, and being stationed away from family, veteran Air Force Staff Sgt. Trevor Allison, wife Brittany, and their son, Cohen, 6, are finally home.

Veteran Air Force Staff Sgt. Trevor Allison, wife Brittany, and son Cohen look forward to getting settled in their transitional home in Georgia.

Both Brittany and Trevor grew up in the Atlanta, Georgia, area. The family was stationed in Idaho for the duration of Trevor's enlistment, which included deployments to South Korea and Southwest Asia. A back injury and PTSD resulted in a medical retirement, ending his planned career.

With the support of generous donors, such as Pillsbury, the Allison family has moved into a home in Canton, Georgia. Through their partnership with Operation Homefront, Pillsbury donated the funds to purchase a newly built Meritage Homes property for the THV program. Over the next 15 to 20 years, this home will enable Operation Homefront to serve multiple families transitioning out of military service and offer them a path to success.

Reintegrating into civilian life has been challenging for Trevor, but being back in Georgia will provide more support. Cohen can get to know his grandparents, whom he had only seen a couple of times.

Overall in 2020, donations from the A. James & Alice B. Clark Foundation, The Home Depot Foundation, Pillsbury, Cheerios, and parent company General Mills and others helped strengthen the safety net for our service members and their families through our housing and Critical Financial Assistance programs.

"It's a big deal just to have our family around us to support us," Trevor said.

The support will not just come from family. Trevor applied and was accepted into Operation Homefront's Transitional Homes for Veterans (THV) program.

2020 RESILIENCY PROGRAMS

PERMANENT HOMES FOR VETERANS (PHV)*

Our Permanent Homes for Veterans program accepted **23 veteran families** into the program and graduated **32 families** into mortgage-free homes, providing them with nearly **\$5 million** in home equity.

Outcome: 100% of survey respondents agreed PHV helped them feel stronger, more stable, and more secure.

Nearly
\$5M

IN HOME EQUITY

32

HOMES DEEDED TO MILITARY FAMILIES

23

MILITARY FAMILIES ACCEPTED INTO PHV

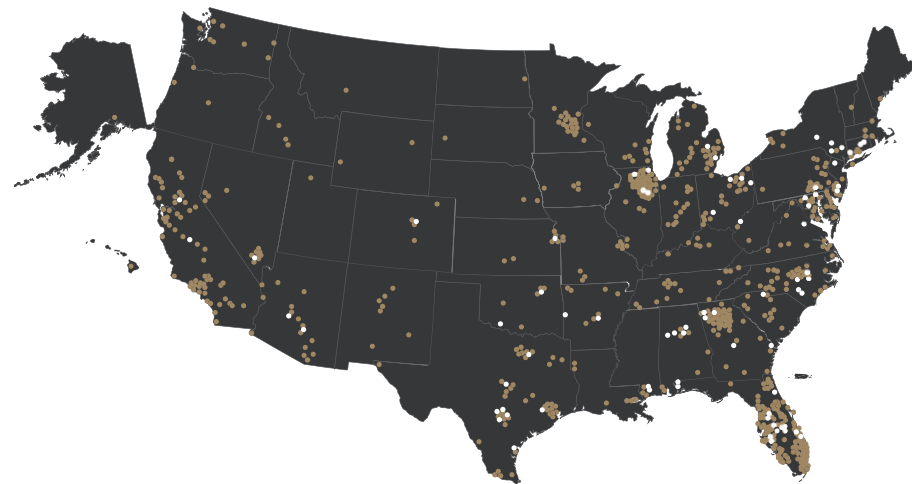
VETERAN CAREGIVER SUPPORT (VCS)**

Our Veteran Caregiver Support program assisted nearly **4,000 caregivers** nationwide through its network of **75 support groups** and online forums. Open to all caregivers of post-9/11 wounded, injured, or ill service members, VCS also hosted over **25 people** at retreats that provided respite education and self-care.

Outcome: 87% of survey respondents agreed VCS helped them feel stronger, more stable, and more secure.

Nearly
4,000

CAREGIVERS ASSISTED



PERMANENT HOMES FOR VETERANS (PHV) PROPERTIES SINCE 2012

○ Home Occupied by Military Family ● Home Deeded to Military Family

*Formerly known as Homes on the Homefront (HOTH)

** Formerly known as Hearts of Valor (HoV)

RESPONDING IN THEIR TIME OF NEED

Veteran Shanique Wright was 18 and still in high school when she joined the Army National Guard in 2008. During her service she deployed to two different locations in Iraq. She medically retired in 2014 with a diagnosis of PTSD related to her deployments.

She and her husband, Eugene, had dreamed of being homeowners, but were living mostly paycheck to paycheck. They could only afford a small duplex in Tampa, Florida, and it was not in a good part of town. Shanique would hear gunfire, which aggravated her PTSD. After learning about Operation Homefront through friends, she applied and was accepted into the Permanent Homes for Veterans program.

The Wrights have since moved into a three-bedroom, two-bathroom house in Dade City, Florida, donated by Wells Fargo. The house is in a quiet, family-friendly neighborhood.

In 2020, Wells Fargo renewed its partnership with Operation Homefront, continuing its commitment to military families and helping those like the Wrights realize their dream of homeownership. Since 2012, Wells Fargo has donated more than 140 homes to Operation Homefront's Permanent Homes for Veterans program.

As part of the program, veterans receive customized financial counseling to build savings, reduce debt, and learn homeownership skills. When the family graduates from the program, Operation Homefront will deed the Wright family the home mortgage-free.

"Being a homeowner is something I've always talked about with my husband," Shanique said. "It was something we wanted to do together."

Army National Guard veteran Shanique Wright, husband Eugene Hicks III, and their son, Eugene IV, at their donated home on move-in day.



"I WANT TO THANK THE DONORS FOR SUPPORTING US. THIS IS A BIG BLESSING FOR ME AND MY FAMILY."

-ARMY NATIONAL GUARD VETERAN SHANIQUE WRIGHT

2020 RECURRING FAMILY SUPPORT PROGRAMS

BACK-TO-SCHOOL BRIGADE (BTSB)

Our Back-to-School Brigade provided nearly **36,000 military children** with backpacks and the supplies needed to succeed in school.

Outcome: 92% of survey respondents agreed BTSB helped them feel stronger, more stable, and more secure.

Nearly
36,000

BACKPACKS PROVIDED

HOLIDAY PROGRAMS

Our Holiday Meals for Military program served nearly **16,000 families** — over **60,000 individual family members**. Holiday Toy Drives distributed toys to over **1,000 military children**.

Outcome: 94% of Holiday Meals for Military and Holiday Toy Drive survey respondents agreed these programs helped them feel stronger, more stable, and more secure.

Nearly
16,000

FAMILIES SERVED MEALS

HOMEFRONT CELEBRATIONS (HFC)

Homefront Celebrations treated **125 military spouses** to a special evening to recognize and celebrate their service. In-person and virtual events offered spouses guest speakers, raffle prizes, gifts, and the ability to grow their community.

Outcome: 91% of survey respondents agreed HFC helped them feel stronger, more stable, and more secure.

125

MILITARY SPOUSES CELEBRATED

MILITARY CHILD OF THE YEAR®

Our 12th annual Military Child of the Year® Awards presented awards to **seven recipients** for their exceptional leadership, volunteerism, civic engagement, and more.

Innovation Award: **Kainath Kamil**
Army: **Fionnuala Mahoney**
Marine Corps: **Niklas Cooper**
Navy: **Miryam Smith**
Air Force: **Samantha Grab**
Coast Guard: **Pierce Corson**
National Guard: **Kristina Lee**

7

MILITARY CHILDREN HONORED

STAR-SPANGLED BABIES® (SSB)

Our Star-Spangled Babies® program showered over **500 military parents** with support and essential baby items they needed to welcome their newest family members.

Outcome: 96% of survey respondents agreed SSB helped them feel stronger, more stable, and more secure.

Over
500

NEW PARENTS CELEBRATED

RESPONDING IN THEIR TIME OF NEED



“I WOULD LIKE FOR (DONORS) TO KNOW THAT (WHAT) THEY DO TO HELP US OUT IS VERY MUCH APPRECIATED, ESPECIALLY FOR THE FAMILIES WHO ARE STATIONED AWAY FROM HOME.”
— JOSHUA, AIR FORCE TECH SERGEANT

Driving through a winter wonderland with his wife and two kids, Joshua, an Air Force tech sergeant, was grateful not just for the free meal his family received and the toys for the kids, but for the ability to give his children something fun and happy.

Stationed in Las Vegas, Joshua and his wife had planned to go back to Michigan to visit their families for Thanksgiving. Because of the pandemic, that was not possible. Instead, the family attended an Operation Homefront drive-thru Holiday Meals for Military Families and Holiday Toy Drive event. The event was one of 105 scheduled nationwide in 2020. The family also attended the Back-to-School Brigade.

“I would like for (donors) to know that (what) they do to help us out is very much appreciated, especially for the families who are stationed away from home,” he said. “It brings morale up, helps mental health because it’s one less thing to worry about.”

A military child receives a backpack donated by Nike and filled with school supplies donated by Dollar Tree at one of our Back-to-School Brigade drive-thru events.

The COVID-19 pandemic brought food insecurity into the headlines as families lined up at food banks, many for the first time. Operation Homefront’s commitment to providing recurring family support continued throughout 2020.

Working with partners such as Nike, P&G and Mattel, who donated to Back-to-School Brigade, Holiday Meals for Military, and Holiday Toy Drive respectively, ensured even more families got the support they needed.

“During the coronavirus, people have lost jobs and Operation Homefront benefits a lot of people,” Joshua said. “You guys have definitely blessed, and benefited my family, and a bunch of other families, as well.”

STORY FROM THE HOMEFRONT

FROM OUR FAMILY TO YOURS

Marine veteran Marshall Henderson served during two of the most volatile events during the Iraq War — the country’s first democratic parliamentary election in 2005 and the Second Battle of Fallujah. “It was the hardest and longest battle I ever fought,” Marshall said. He told Operation Homefront he was sure he was not going to come home to his mom. Marshall’s wife, Jamie, is now his caregiver. They have a 6-year-old son with special needs.

IN THEIR TIME OF NEED

Marshall served for eight years and was honorably discharged in 2011. PTSD and a traumatic brain injury have left him unable to work and made his transition to civilian life incredibly difficult. Jamie has been a part of Operation Homefront’s Veteran Caregiver Support program since 2016.

“In my mind, I relive the (Second Battle of Fallujah) every day, and due to all that I went through, my PTSD is so severe that my pain is physical and I’ve had to be hospitalized countless times,” Marshall said.

Getting to his VA appointments and trying to make sure they could pay the bills was stressful. Owning a home seemed unattainable. They heard about Operation Homefront’s Permanent Homes for Veterans program from another veteran. When a house became available in Kathleen, Georgia, they applied and were accepted.

“A lot of veterans come home after fighting for the American dream and never get the opportunity to experience that dream for themselves,” Marshall said. “Through this program, I feel that we have been given that gift. We would like the donors to know that it is so important for a veteran to have hope, and that is what you give to all veterans by supporting Operation Homefront.”

OUR CONNECTION

Operation Homefront’s Tabitha John, Senior Manager of our Permanent Homes for Veterans program, has been shepherding military families into homes since the program began. In March, the Henderson family became her clients when they moved into a four-bedroom, three-bathroom house, donated to Operation Homefront by JPMorgan Chase.

For the family, the move was a homecoming. Both Marshall and Jamie can trace family lineage in Georgia for more than 100 years. Being close to friends and family, plus the fact that Marshall’s VA hospital is closer, allows them to be near a support system.

“What I love most about the program is the long-term, generational impact it has,” Tabitha said. “Being an Army brat myself, I know how difficult it is to have to move every couple of years: new homes, new schools, and new friends. The PHV program enables my fellow military brats to have a stable ‘forever’ home, where they can establish roots in a community and not have to worry about moving anymore.”

“We have seen the children in the homes flourish in sports, academics, and extracurriculars. Becoming a homeowner is about much more than the physical structure, it’s about providing stability, from which the family can grow.”

OUR PARTNER

JPMorgan Chase has partnered with Operation Homefront since 2011 to provide homes to military families as a part of their 1,000 “Homes for Veterans” initiative.

For the Hendersons, JPMorgan Chase is making what was once just a dream become a reality. The Henderson family was one of 22 families who moved into homes donated by JPMorgan Chase in 2020. Since the partnership began, JPMorgan Chase has provided 519 homes to the program.

“JPMorgan Chase has been honored to work alongside Operation Homefront for a decade. Our employees have helped hand keys to hundreds of military families in their communities, and it continues to be one of the most inspiring parts of our jobs. During a year that was challenging for all of us, we commend Operation Homefront for their steadfast commitment to empowering military families to overcome challenges and build secure futures. We look forward to continuing to be a part of this mission.”
—Mark Elliott, Global Head of Military and Veterans Affairs, JPMorgan Chase & Co.

“A LOT OF VETERANS COME HOME AFTER FIGHTING FOR THE AMERICAN DREAM AND NEVER GET THE OPPORTUNITY TO EXPERIENCE THAT DREAM FOR THEMSELVES. THROUGH THIS PROGRAM, I FEEL THAT WE HAVE BEEN GIVEN THAT GIFT.”

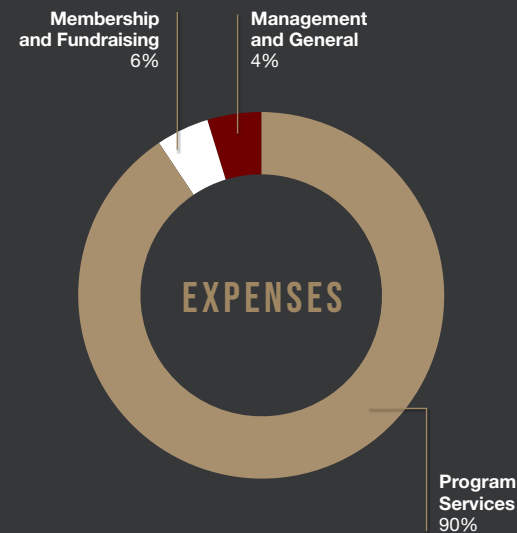
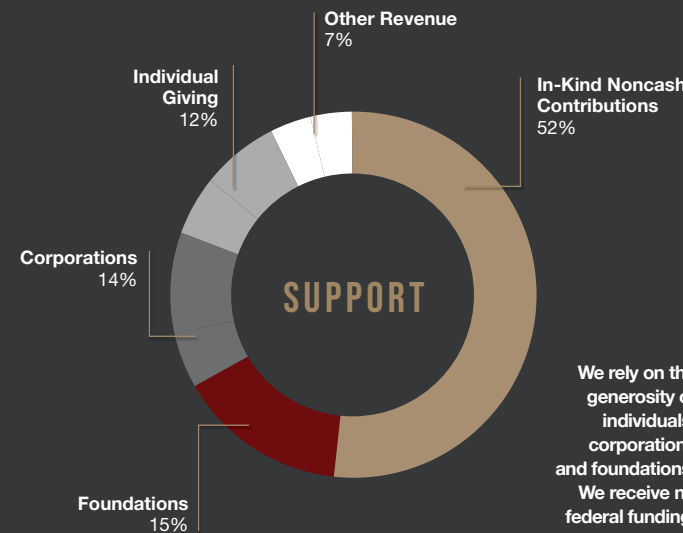
—MARINE LANCE CPL. MARSHALL HENDERSON



FINANCIAL REPORT 2020

Operation Homefront, Inc. Statement of Activities for the Year Ended Dec. 31, 2020 (with summarized financial information for the year ended on Dec. 31, 2019)

	Without Donor Restriction	With Donor Restriction	2020 Totals	2019 Totals
Revenue, Support, and Other:				
Contributed houses	\$4,137,297	—	\$4,137,297	\$5,793,126
Contributed goods, services, and facilities	\$18,581,455	—	\$18,581,455	\$21,698,588
Contributions	\$16,129,135	\$3,043,524	\$19,172,659	\$21,081,528
Special events, net expenses of \$168,839	\$200,257	—	\$200,257	\$226,652
Investment earnings, net	\$19,192	—	\$19,192	\$41,187
Other revenues	\$1,471,301	—	\$1,471,301	\$86,988
Total Revenue, Support, and Other	\$40,538,637	\$3,043,524	\$43,582,161	\$48,928,069
Expenses:				
Program services	\$39,298,458	—	\$39,298,458	\$46,125,576
Management and general	\$1,690,124	—	\$1,690,124	\$1,939,232
Fundraising	\$2,683,183	—	\$2,683,183	\$2,626,961
Total Expenses	\$43,671,765	—	\$43,671,765	\$50,691,769
Change in net assets	(\$3,133,128)	\$3,043,524	(\$89,604)	(\$1,763,700)
Net assets released from restriction	\$3,661,287	(\$3,661,287)	—	—
Net assets at beginning of year	\$21,006,251	\$6,171,287	\$27,177,538	\$28,941,238
Net Assets at End of Year	\$21,534,410	\$5,553,524	\$27,087,934	\$27,177,538



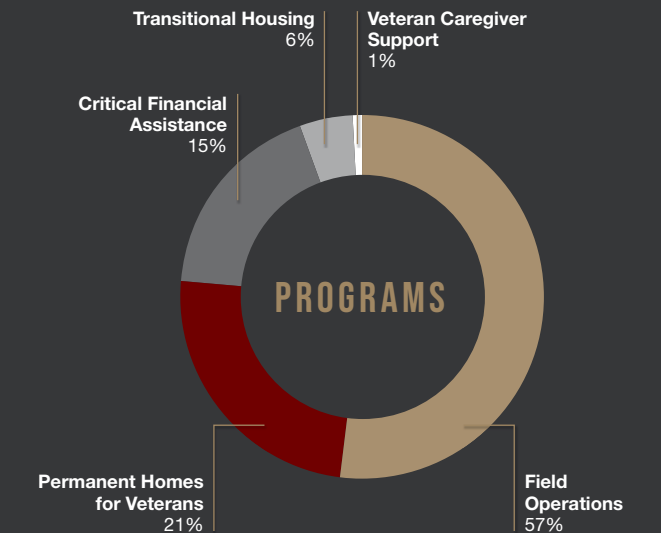
Operation Homefront, Inc. Statements of Financial Position Dec. 31, 2020, and 2019

Financial information, including audited financial statements and the most recent IRS Form 990, is available at OperationHomefront.org

Assets	2020	2019	Liabilities and Net Assets	2020	2019
Current Assets:					
Cash, operating	\$4,797,344	\$721,669	Accounts payable	\$360,567	\$732,289
Cash, escrow funds	\$309,407	\$201,289	Accrued expenses	\$912,162	\$744,802
Cash, security deposits	\$41,500	\$45,500	Accrued escrow accounts	\$467,907	\$363,789
Total Cash	\$5,148,251	\$968,458	Debt	—	\$197,004
Investments, at fair value	\$2,005,317	\$1,987,932	Total Liabilities	\$1,740,636	\$2,037,884
Pledges receivable	\$3,334,142	\$8,020,982	Net Assets:		
Contributed houses inventory	\$12,632,116	\$14,425,860	<i>Without donor restrictions</i>		
Contributed goods inventory	\$971,229	\$826,447	Undesignated	\$4,149,664	\$2,320,972
Prepaid expenses	\$313,718	\$327,358	Designated for THCR and transitional housing	\$893,554	\$362,243
Other current assets	\$1,701	\$1,696	Designated for permanent housing	\$12,384,791	\$13,842,855
Property and equipment, net	\$4,422,096	\$2,656,689	Designated for Critical Financial Assistance	\$4,106,401	\$4,372,395
Total Assets	\$28,828,570	\$29,215,422	Designated for field operations	—	\$107,786
			Total without donor restrictions	\$21,534,410	\$21,006,251
			<i>With donor restrictions</i>		
			Time restrictions	\$5,553,524	\$6,171,287
			Total Net Assets	\$27,087,934	\$27,177,538
			Total Liabilities and Net Assets	\$28,828,570	\$29,215,422

PROGRAM EFFICIENCY METRIC

90%
of our expenditures go directly to
programs totaling **\$39,298,458**



OUR IMPACT SINCE PROGRAM INCEPTION

RELIEF

CRITICAL FINANCIAL ASSISTANCE: SINCE 2011

Fulfilled nearly
47,000 REQUESTS
 from military families for financial assistance

Provided over
\$30M
 in relief to military families

**MOST
 REQUESTED
 TYPES OF
 ASSISTANCE**

32%

Utilities

26%

Rent/
 Mortgage

15%

Food/
 Groceries

TRANSITIONAL HOUSING (VILLAGES): SINCE 2008

Defrayed over
\$6.6M in rent and utility costs



Over **600 FAMILIES**
 housed in our Transitional Villages

Over **5,500 MONTHS**
 of rent-free housing for military families

TRANSITIONAL HOMES FOR VETERANS*: SINCE 2018

2 FAMILIES
 successfully completed program and
 purchased a home of their own

14 MILITARY FAMILIES
 housed in transitional homes

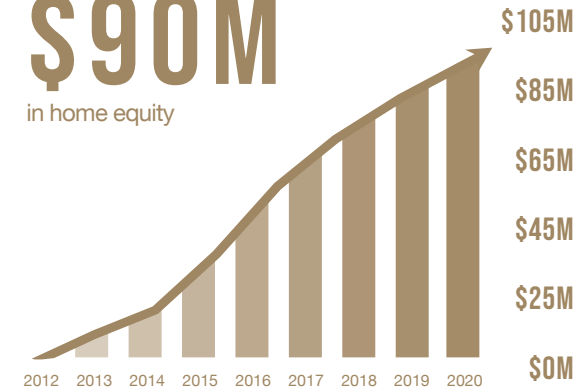
Defrayed over
\$236,650
 in mortgage costs

RESILIENCY

PERMANENT HOMES FOR VETERANS*: SINCE 2012

Over
600 HOMES
 deeded mortgage-free to military families

Deeded over
\$90M
 in home equity



701 MILITARY FAMILIES
 accepted into our permanent-housing program

VETERAN CAREGIVER SUPPORT**

Helped nearly **4,000 caregivers** through **75 support groups** across the country

RECURRING FAMILY SUPPORT

BACK-TO-SCHOOL BRIGADE

Distributed over **426,000 backpacks** filled with supplies to military children through our Back-to-School Brigade, saving families nearly **\$50M** in expenses

HOLIDAY PROGRAMS

Served over **127,000 military families** through our Holiday Meals For Military and Holiday Toy Drive programs, impacting over **500,000 military family members**

HOMEFRONT CELEBRATIONS

Honored more than **8,700 military spouses** at Homefront Celebrations, and awarded **125 attendees** with academic scholarships

MILITARY CHILD OF THE YEAR®

Since 2009, we have provided **63 awards** to incredible military children

STAR-SPANGLED BABIES®

Celebrated and supported nearly **19,000 new and expectant parents** through the Star-Spangled Babies® program

* Formerly known as Transitional Homes for Community Reintegration (THCR)

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David Rovin
Roy E. Crummer Foundation
Rubin Lublin, LLC
Run for Health Corp
Lisa Russell
Geraldine Ryan
Philip Ryan
Lura Ryden
Safeguard Properties
Diane Sakai-Furuta
Ronald Saletzki
SAME Scholarship Fund
San Antonio Area Foundation
John and Nancy Sanders
Joseph Sarappo
LaVerne Sargent
Elizabeth Sayman
Frank Scappaticci
Eric Schaevitz
Carol Schneider
Robert and Catherine Schneider
Schoellerman Foundation
Mark Schreiber
Todd Schwantes
Dewight Scott
Scudder Family Foundation
Elizabeth Shambeau
Jay and Karen Shapiro
Sharks Foundation

Jerry Shatzer
Owen Shaw
Timothy Sheahan
Shell Oil Company Foundation
Adam Shorr
Suzanne and Robert Shull
Brett Siebenaler
Daniel Sigler
Signature Advisors Group, LTD
Suzanne Simpson
Lance Siraton
John Slater
Scott Sloat
Hilary Smallwood
David and Gail Smith
Donna Smith
Marcus and Celena Smith
Michael Smith
Sharon Smith
Steven Smith
Jonathan and Jaia Sojka
Francis Sommer
Harry Soo
Todd and Pam Sorensen
Southern Company Gas
Nancy Spina
St. Francis Equity
St. Joan of Arc Catholic Church
Frank St. John
John Stalter
Bart Stanley
Gregory and Linda Stanley
Brian and Carolan Stansky
Todd and Patricia Steggerda
Robert Stephen
Tim and Holly Stephens
Sterling Claims Management, Inc.
Cynthia Stewart
Brian and Mary Storjohann
Jeff Stroud
Stephen and Tonja Stuart
Walter Stuart
Marie Sullivan
Superlite Oldcastle APG
Sussex Area Service Club
Susan Sutton
Julie Suzuki
Joseph Sweeney
Ronald Tackett
David Tallant

2020

TOP DONORS

Agnes Tam
 Philipp Taussky
 Margaretta Taylor
 TCC Gives
 TCC Wireless
 TD Ameritrade Clearing
 Kent TeKrony
 Mark Templeton
 Nathan Tennyson
 Tesc Charitable Fund
 The Arthur H. Merry and Ernest B. Merry Foundation, Inc.
 The Baupost Group, LLC
 The Blackbaud Giving Fund
 The Boeing Company
 The Carrying on Project
 The Chai Fund
 The Community Service Foundation of Broward
 The Dolores & Donald Burnett Foundation
 The Greater Cincinnati Foundation
 The Hayden Foundation
 The High Pointe Foundation
 The Kelter/Blair Family
 The Marak Family Foundation
 The Rogers Foundation
 The Tom & Frances Leach Foundation, Inc.
 Peter Thistleton
 Stephen and Barbara Thomas
 Sheryl Thompson
 Thompson Machinery Escrow Services
 Thomson Reuters
 Kimberly Thom
 Tidewater Officers Spouses Association
 Tan Tik-Han
 Barbara Timone
 Peter Tomasek
 Lee Toolson
 TowerCares Foundation
 Travis Credit Union
 Travis Spouses Club
 Dennis and Joan Trifletti
 Trinitarian Congregational Church
 William Troy
 TRUiST
 Lorenzo and Lori Tubaya
 Tulalip Tribes Charitable Contributions Fund
 Guy Turgeon
 Twentynine Palms Officers Spouses Club
 Unbridled Charitable Foundation

United Way of Central Louisiana
 United Way of the Black Hills
 Ravi and Sheryl Vallabhan
 Marie Vallecorsa
 Van Gilder Family Foundation
 Henri Van Helden
 Thomas Van Leeuwen
 Mark Vandegrift
 Vandenberg Thrift Shop
 Deborah VanDyk
 Vanguard
 Jim Vanhorn
 Patrick and Donna Varriano
 Keith Veneziano
 Karen Vesely
 VFW Post 6018
 Michele Viviano
 Viviano Flower Shop
 Thomas Vokes
 Kyle Volker
 Ann and Daniel Von Hoff
 Voya-Frontstream
 W.J. & Kathy Chamblin Family Foundation, Inc.
 Jerry Wagner
 Paul Wagner
 Michael Wallace
 Walmart #24
 Walmart #2092
 Walmart #2828
 Bradford and Carol Walters
 Walters & Mason Retail, Inc.
 Shih-Chen and Pei-Yin Wang
 Reino Wantin
 Jeffrey Watermolen
 Carylton Watson
 Michael Weatherly
 James and Judith Weedon
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 Tish Wescott
 Jim Whisenhunt
 Wendy White
 Anthony Whitney
 Alicia Whittington
 William Wilder
 Joseph Wilkens

Theodore Williams
 James Williford
 John Willis
 Michele Lillie and Douglas Wilson
 Women's Overseas Service League - San Antonio League
 Edward Wong
 Robert Wood
 Scott and Almarie Wood
 Paul and Claudia Woods
 Jeffrey Woodward
 William Woodworth
 Joseph Wootten
 Cindy Worley
 Milan and Marianne Wukadinovich
 Joyce Yamane
 Yawkey Baseball League, Inc.
 Ethan Youderian
 William Young
 Z & Z Supply Co., Inc.
 Nicole Zamora
 Joe Zazzi
 Helena Zodrow
 Marion Zola
 Stephen Zukotynski and Chi K. Tran

2020

PROGRAM DELIVERY IN A PANDEMIC



RESPONDING

As the devastating global spread of COVID-19 became a reality in the United States in March, lockdowns followed. This forced us to quickly pivot to a virtual celebration of the Military Child of the Year® (MCOY) Awards gala.

The celebration of our MCOY winners and their families is a time-honored tradition that takes months to plan. With less than a month's notice, staff, partners, and volunteers quickly shifted to respond to the changing landscape. Leveraging social media channels, the gala became a virtual celebration, with messages of thanks and congratulations sent to the winners. Staff later created a book of those messages and sent a copy to each winner.

We also created virtual Homefront Celebration events, awarding two military spouses with full-tuition scholarships to Southern New Hampshire University. The Veteran Caregiver Support program hosted virtual retreats, support groups and created three new fully virtual support groups.



INNOVATING

We did not stop there. By combining virtual with in-person, drive-thru events that adhered to safety protocols, Operation Homefront was able to serve our families in new ways.

Staff, partners, and volunteers stepped up to find innovative ways to continue Star-Spangled Babies, Back-to-School Brigade, and Holiday Meals for Military that were fun and safe for families.

Meanwhile, donors and partners helped fill gaps. Our Critical Financial Assistance program broadened to include COVID-19 related requests, funding over \$985,000 in assistance to help families pay essential bills such as mortgage, utilities, car payments, emergency home repairs, and food items.

We prerecorded video messages from Operation Homefront leadership and partners so when new homeowners in our Permanent Homes for Veterans program walked through the door of their donated home for the first time, they received a personal welcome.

WE DELIVERED

No one could have known how 2020 would become the year of a global pandemic. But by coming together, our staff and volunteers, board and advisory council members, corporate and foundation partners, and our individual donors ensured Operation Homefront was able to respond and deliver programs when our military families needed us most. We know that the unwavering commitment experienced in our darkest times in 2020 will continue into the next year. And for that, we thank you.



GROWING

None of this would have been possible without our volunteers. In a time of uncertainty, our volunteers rose to the challenge. At events throughout the nation, volunteers ensured their safety and the safety of our military families by adhering to all CDC, state, and local protocols.

To help make drive-thru events more celebratory they crafted homemade signs filled with warm, welcoming, and encouraging messages. They stuffed backpacks and food boxes. They stacked teetering diaper towers and wrapped festive Christmas gifts. They dressed up as Santa and Mrs. Claus, donned elf costumes, and bundled up to stand outside in 32-degree weather.

COVID-19 kept us socially distant, but Operation Homefront volunteers demonstrated that they would go above and beyond to keep us together to deliver our programs to military families nationwide. Without our volunteers, Operation Homefront would not have been able to meet the demand of military families seeking food, baby necessities, and school supplies.

PARTNER HIGHLIGHTS

Throughout 2020, as military families experienced the financial strain created by the COVID-19 pandemic, they turned to Operation Homefront. They trusted us to be there for them when they needed us most, and thanks to you – our community of partners, donors, and volunteers – we were able to support them during these unprecedented times.



11 DAYS OF IMPACT

In November, in recognition of Veterans Day, Operation Homefront launched our 11 Days of Impact campaign and issued a challenge to raise \$111,000 to support our mission. We would like to thank all of our donors and partners for their generosity in accepting the challenge. With the support of partners such as American Furniture Warehouse, Brown & Brown Insurance, Carnival Cruise Line, Interstate Battery, Knockaround, Maaco, Navy Federal Credit Union, Sempra Energy, and others, we raised over \$170,000.



CVS PHARMACY

In May, in honor of Military Appreciation Month, CVS Pharmacy donated \$100,000 to Operation Homefront, in support of our mission to build strong, stable, and secure military families. Throughout the campaign, Operation Homefront was listed alongside P&G in various marketing touch points, including a weekly circular, the CVS Pharmacy website, and in-store. We are excited to welcome CVS Pharmacy back to the Operation Homefront family. CVS Pharmacy also supported our Star-Spangled Babies shower in North Carolina with diapers and gift cards for guests.



DOLLAR TREE

For 15 years, Operation Homefront has been Dollar Tree's national charity of choice. During this time, Dollar Tree's corporate and employee giving, as well as in-store customer purchases, have contributed millions in cash and in-kind donations for our Back-to-School Brigade, Holiday Meals for Military, and Holiday Toy Drive programs. In 2020, Dollar Tree launched Choose to Give, an employee giving campaign, raising nearly \$520,000 for Operation Homefront in the inaugural year.

THE HOME DEPOT FOUNDATION

The Home Depot Foundation shares a strong commitment with Operation Homefront to serve veterans in need. In December, The Home Depot Foundation partnered with Operation Homefront for their second annual Operation Surprise campaign. Together, The Home Depot Foundation and Operation Homefront surprised 50 military families with the incredible news that they would be receiving up to two months of rent or mortgage payments. This donation brought joy to military families during the holiday season and provided the relief they needed to start the new year one step ahead.



LOVE'S TRAVEL STOPS

In July, Love's Travel Stops donated \$125,000 to Operation Homefront. Customers helped increase the donation amount by purchasing a special-edition Operation Homefront/Love's 24-ounce mug. For each mug purchased, Love's donated an additional \$2, totaling \$25,000, bringing their total donation to \$150,000. In December, Love's employees from their corporate office and surrounding retail locations volunteered to help distribute meals at a drive-thru Holiday Meals for Military event.



U.S. BANK

In 2020, as a part of their Driven to Serve initiative, U.S. Bank partnered with Operation Homefront to donate vehicles to six military families. Those who received donated vehicles included an Army veteran and single mom whose previous car was destroyed in a fire, a dual-military couple with five children, and a veteran with special-needs children. Operation Homefront is grateful to the U.S. Bank Dealer Services team and all of the local car dealerships who made the donations possible.



WALMART FOUNDATION

The Walmart Foundation supported Operation Homefront several ways in 2020. A \$225,000 Bridge grant helped strengthen Operation Homefront's brand and enhance mission delivery through a new website, improved internal data collection and reporting, and amplified digital marketing. In addition, regional grants and in-kind gifts totaling \$182,946 funded Recurring Family Support and Critical Financial Assistance programs.



AWARDS AND RECOGNITION

CORNERSTONE AWARD

Instituted in 2015, Operation Homefront's Cornerstone Award recognizes individuals who have helped us transform how we deliver on our promise to military families. We are excited to profile our latest recipients:

Camille Jenkins, Vice President National Customer Relations, Meritage Homes Corporation, has been a champion for our Permanent Homes for Veterans program, responsible for the donation of 13 newly built, mortgage-free homes from Meritage. She has said that the most rewarding part of her 20-year career is the hands-on work she does with Operation Homefront.

Mike Monroe, Director, Veterans Initiatives, A. James & Alice B. Clark Foundation, has been instrumental in the creation and development of Operation Homefront's Transitional Homes for Veterans program and in expanding the capacity and goals of our Transitional Housing (Villages) program. A Marine Corps veteran, Mike understands the challenges military families face in transition.



Previous Cornerstone Award Recipients:

Gina Collins, former Chief Marketing Officer, Outback Steakhouse

Kathy Cox, former Senior Manager, Walmart Foundation

Chelle Davis, Manager, Investor Relations, Dollar Tree

Ed Delgado, former CEO, The Five Star Group

Marc Knowles, Global Military Team Leader, P&G

Heather Prill, Senior Manager, Strategic Partnerships & Programs, The Home Depot Foundation

Ken Ruff, VP, National Accounts, Beam Suntory

Rusty Smallwood, former AVP REO-Manager, JPMorgan Chase



EMPLOYEE OF THE YEAR

Joe O'Hara, an Area Director based in Quincy, Massachusetts, shows unwavering commitment to Operation Homefront's core values. He stepped up as interim Region 3 Senior Regional Director, planning and executing a full calendar of events using COVID-19 protocols. Joe's tireless efforts resulted in several big development successes this year to include substantial donations from Bob's Discount Furniture, Visions Federal Credit Union, Carrabba's Italian Grill on Long Island, and the continued expansion of Operation Homefront programming throughout New England.



VOLUNTEER OF THE YEAR

Tonia Russell, from New York, was an Operation Homefront employee from 2013-2015 and has volunteered since 2015. She is a caregiver herself and always thinks of families first. She chairs the Advisory Council and has encouraged the council members to become more involved. For the Santa Boots program, Tonia located three deserving families in record time. With COVID-19 changing how we had to do our events, she quickly developed a successful plan with the local American Legion post that can be used for future events.

WHERE WE'RE HEADED

"THANK YOU FOR BELIEVING IN US, AND THANK YOU FOR BEING OUR STEPPING-STONE AND ROCK IN HARD TIMES WHEN WE TRULY NEED IT."

-TRANSITIONAL HOUSING (VILLAGE) GRADUATE
GERALDINE FERRAREN, NAVY VETERAN

2020 was a year of disruption and change... a year of challenges for America. As we look to the future, we want to be a key part of the efforts to build a stronger America. America's strength depends, at its core, on strong, vibrant communities building economic bridges and social ties. Military families have been and continue to be key contributors in their communities, bringing the assets of service, teamwork and duty to the civilian communities to which they return. It is a tragedy that too many military families struggle to make ends meet, particularly as they transition, and it is why we work tirelessly to provide our highly-regarded relief, resiliency and recurring support programs to tens of thousands of military families each year.

But, we find more need our help each year. That is why we are looking ahead to raise the funds needed

to ensure our programs and services will be there to support thousands more military families through their financial hardships. In 2021, we are preparing to embark on our first ever major fundraising campaign. We fully expect our "United We Stand" campaign will give even more Americans an opportunity to help us help this very special and deserving group of our fellow citizens... for decades to come.



As this Annual Report presents, we were extremely proud to be there for America's military families and respond in even greater numbers during this most challenging of years. You can join us and ensure we keep America's military families – a cornerstone of their communities – stronger, more stable, and more secure.

2021 MAJOR MILESTONES

Critical Financial Assistance (CFA)

Fulfill our **50,000th** request for help, providing over **\$35M** in assistance to military families (by the end of 2022)

Permanent Homes for Veterans (PHV)

Graduate our **650th** military family from this housing program, providing over **\$95M** in dedeed home equity to military families

Transitional Housing-Villages (TH-V)

Provide our **6,000th** month of rent-free housing, saving military families over **\$7M** in rent/utilities costs

Back-to-School Brigade (BTSB)

Deliver our **450,000th** backpack with school supplies to a military child, saving families over **\$50M** in back-to-school expenses

1

2

3

4



NOTICE

Please stay in
your car.

Please have your
military ID ready.

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[OPERATIONHOMEFRONT.ORG](https://www.operationhomefront.org)