



## Homes on the Homefront Frequently Asked Questions

### **WHO CAN APPLY?**

Honorably discharged veterans or retirees; Reservists and National Guard that are currently serving can apply for a home through the Homes on the Homefront program. Priority will be given to veterans who are within 7 years of discharge. However, all veterans that served honorably are eligible to apply, no matter what era they served (Vietnam, Korea, Desert Storm, Desert Shield, OEF, OIF). Veterans do not have to be injured or have a deployment to apply. Surviving spouses of service members killed in combat action or while deployed in the combat theater of operations and are not remarried (or engaged to be married) may also apply. Current home owners or mortgage holders, and anyone with felony criminal convictions are ineligible to apply.

### **WHAT DO WE LOOK FOR?**

The selection committee does consider income and expenses, applicants must be able to demonstrate financial sustainability. Though these are mortgage free, they are not cost-free homes. While in the program, the recipient will be responsible for paying the property taxes, renters insurance, warranty, HOA fees (if applicable) and \$100 per month toward closing costs. Savings is required. The applicant will need to pay a \$500 deposit, moving expenses, deposits on utilities, etc.

The recipient should have community ties to the area where the home is located. *For example:* Is there family nearby? Friends? Stationed there before? From that area? Is there a school or VA with programs for the veteran and/or family? Are there potential job opportunities? Whatever the reason behind wanting to live in that area, please describe it when applying.

### **HOW LONG DOES THE PROCESS TAKE?**

The Application Process: Please allow 10-12 weeks for applications to be processed. During that time, applicants may be contacted via email or phone if documents or additional information is needed to complete the application. Viable applicants will be presented to the selection committee. Once presented, please allow one to four weeks for a decision. After a decision has been made, only the veteran selected will be contacted. Please check the website for updates at [my.operationhomefront.org/HOTH](http://my.operationhomefront.org/HOTH).

### **THE HOME OWNERSHIP PROGRAM:**

Once a veteran is selected for a home, they begin a 1-2-year long home ownership program. Every three months, the veteran will meet with an Operation Homefront caseworker to ensure that they are building up their savings, learning how to budget for home repairs and routine maintenance, integrating into the community and school system, and other important home ownership criteria.

**WHERE ARE THE HOMES?**

The homes are donated to our program. Operation Homefront does not have any say of when, where or how often we receive the homes. However, we do get homes all over the United States. Check your e-mail and Website at [my.operationhomefront.org/HOTH](http://my.operationhomefront.org/HOTH) for any new homes open for application. Operation Homefront researches the crime rates and evaluates the school districts in the area before accepting homes into our program. The veteran should do his/her own research on the location of the home(s) they are applying for to check crime rates, schools in the area, employment opportunities, etc.

**ARE THE HOMES NEW?**

Most of the mortgage-free homes that are donated to Operation Homefront are bank owned properties. Our home donors' complete basic renovations done on the homes to address any functional or safety concerns. The home recipients will be responsible for basic home repairs that may arise while living in the home. Housing caseworkers will help guide home recipients during their time in the program on maintaining and addressing home repair issues. It is the responsibility of the home recipients to take the initiative and to ensure the home is well maintained and to demonstrate they are prepared for home ownership. Occasionally, home builders donate newly built homes to the Homes on the Homefront program.