

 UNITED  
WE  
STAND



# 2021 ANNUAL REPORT



# CELEBRATING 20 YEARS OF SERVING AMERICA'S MILITARY FAMILIES ... AND WORKING TO SECURE THE NEXT 20

## IN THIS REPORT: UNITED WE STAND

When expectations for a better 2021 gave way to a persistent global pandemic, continued lockdowns, and COVID-19 variants, struggling military families cast their hopes on Operation Homefront, and we found ways to continue to innovate, grow, and give them the best-in-class programs they have earned and so richly deserve.

For Purple Heart recipient Bryan Edwards and his wife, Annabel, beginning Operation Homefront's Permanent Homes for Veterans program was the opportunity of a lifetime. Likewise, when Navy veteran Dandee Ajayi's dream of a military career was cut short due to medical retirement, Operation Homefront's Transitional Homes for Veterans program gave her new hope for a brighter future.

This report tells the story of how Operation Homefront has grown to serve tens of thousands of military families each year, thanks to our partners, donors, and volunteers who also stand ready to serve. As we enter our 20<sup>th</sup> year, we continue our important work to support this very special and deserving group of our fellow citizens in their time of need.



### MISSION:

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

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

### VISION AND CORE BELIEF:

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

To help our military families in their times of need for all they have done for us in our nation's time of need.

### 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.

**2002** Operation Homefront was founded to support the families of service members deployed in the aftermath of 9/11.

**2007** **Dollar Tree's** partnership with Operation Homefront began. Dollar Tree and its customers have since donated over \$164 million.

**2008** **Back-to-School Brigade** kicked off, distributing 8,177 backpacks. In 2021, over 39,000 military children across the nation received backpacks filled with school supplies through the program.

The **Transitional Housing - Villages** program opened its first village and welcomed its first family in San Antonio, Texas.

**2009** The inaugural **Military Child of the Year® Awards** recognized the service and sacrifice of our nation's youngest heroes from each branch for their scholarship, volunteerism, leadership, extracurricular involvement, and other criteria while facing the challenges of military family life.

**2010** In its inaugural year, **Holiday Meals for Military** delivered nearly 7,000 meals to military families.

A second location for **Transitional Housing - Villages** opened in the Washington, D.C., area.

**2011** An initiative with **The Home Depot Foundation** to repair, rehab, and retrofit homes of wounded heroes started. Since the partnership began, The Home Depot Foundation has donated over \$19 million.

**2012** **JPMorgan Chase & Co.** began providing homes to our **Permanent Homes for Veterans** program. To date, JPMorgan Chase has donated over 500 homes to the program, totaling nearly \$80 million in deeded value to military families.

**2014** 50,000<sup>th</sup> meal served in our **Holiday Meals for Military** program.

In September, the **Permanent Homes for Veterans** program awarded its 100<sup>th</sup> mortgage-free home to a military family.

**2015** The first Cornerstone Award honored an individual for helping us transform how we deliver on our promise to military families.

**2018** The 500<sup>th</sup> family in the **Permanent Homes for Veterans** program received a deed to a mortgage-free home.

The first of three military families entered the **Transitional Homes for Veterans** program, made possible by a \$4.2 million grant from the **A. James & Alice B. Clark Foundation** to expand our efforts to provide housing for military families transitioning to civilian life. In 2021, the 21<sup>st</sup> family entered the program and the seventh family graduated.

**2020** The **Holiday Meals for Military** program reached a milestone of over 100,000 military families served.

The first veteran family graduated from the **Transitional Homes for Veterans** program. The family worked hard to complete the program early and bought their own home.

The **Critical Financial Assistance** program reacted swiftly to needs generated by the COVID-19 crisis, fulfilling over 1,500 pandemic-related requests for help across 39 states and Puerto Rico and totaling nearly \$1 million.

**2021** **The Slater Family Foundation** made a \$2 million commitment to Operation Homefront's mission and to secure the futures of America's military families.

Our 650<sup>th</sup> family completed the **Permanent Homes for Veterans** program and will be deeded their mortgage-free home in early 2022.

**2022** Operation Homefront programs will hit notable milestones:

The **Critical Financial Assistance** program will fulfill its 50,000<sup>th</sup> request. Since 2011, the program will have provided over \$35 million in assistance to military families.

The **Transitional Housing - Villages** program will provide rent- and utility-free housing to our 700<sup>th</sup> transitioning family.

**Back-to-School-Brigade** will deliver its 500,000<sup>th</sup> backpack filled with school supplies to a military child, saving families over \$55 million in back-to-school expenses.

The 675<sup>th</sup> military family will graduate from our **Permanent Homes for Veterans** program, surpassing \$100 million in deeded home equity to military families.

# OUR BOARD AND LEADERSHIP

## FROM THE PRESIDENT AND CEO



“THE TITLE OF THIS ANNUAL REPORT – *UNITED WE STAND* – REFLECTS OUR PLAN TO LAUNCH OUR \$100 MILLION, THREE-YEAR COMPREHENSIVE CAMPAIGN THAT WILL ALLOW US TO SECURE THE FUTURES OF THE MILITARY FAMILIES WE SEEK TO SERVE ...NOW AND FOR DECADES TO COME.”

–JOHN I. PRAY, JR., OPERATION HOMEFRONT PRESIDENT AND CHIEF EXECUTIVE OFFICER  
BRIG. GEN. USAF, RETIRED

“OUR CAMPAIGN IS OFF TO A FAST START DUE TO THE CONFIDENCE OUR MANY PARTNERS AND DONORS HAVE IN OUR ABILITY TO FULFILL OUR IMPORTANT MISSION.”

–ANGELO LOMBARDI, BOARD CHAIRMAN



While 2021 began with encouraging news of a COVID-19 vaccine and the hope of reopening communities across our nation, the pandemic persisted, and many Americans experienced further disruption and economic hardship ... our military families among them. I am proud to report our staff, board members, volunteers, and donors met these continued challenges with determination and resolve. Using our core values – Do What’s Right, Gratitude, Perform with Excellence, and Respect Others – to guide us, we charged forward bolstered by an unwavering commitment to our mission to helping our military families have the opportunity to thrive, not simply struggle to get by, in the communities – OUR communities – they have worked so hard to protect. As you read this report, I am confident you will agree the results and milestones we achieved as a team are not only worth celebrating, but worth using as a solid foundation for further growth in the years ahead.

I am proud to report: We exceeded the 49,000<sup>th</sup> requests mark for our Critical Financial Assistance program, totaling nearly \$33 million in relief funding; we awarded our 640<sup>th</sup> mortgage-free home, totaling over \$96 million in deeded value through our Permanent Homes for Veterans program; we welcomed our 25<sup>th</sup> military family into our fledgling Transitional Homes for

Veterans program, saving them \$350,000 in mortgage costs; and we housed our 650<sup>th</sup> military family in our Transitional Housing - Villages, saving them over \$7 million in rent and utilities. All our programs share a common purpose: to ensure the short-term financial hardships facing our families do not become long-term struggles that derail any hopes of a stronger, more stable, and more secure future.

These stellar accomplishments would not be possible without the extraordinary efforts of our talented staff and our amazing volunteers. Appreciating the need to adapt our program delivery to continue to provide the wide range of impactful programs to our military families in their communities, our headquarters and field staffs continued to work remotely while our volunteers went above and beyond to give more than 51,000 hours and to lead nearly 80% of our Back-to-School Brigade and Holiday Meals for Military distributions.

The title of this annual report – *United We Stand* – reflects our plan to launch our \$100 million, three-year comprehensive campaign that will allow us to secure the futures of the military families we seek to serve ...now and for decades to come. It represents a call to action to all those who share our commitment to this very special and deserving group of our fellow citizens. Join us as we celebrate our 20<sup>th</sup> year and prepare for the next 20 years – standing united for our military families.

With gratitude,

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

## FROM THE BOARD CHAIRMAN

By all measures, 2021 was a difficult year. The continuing pandemic and resulting national and international turbulence and uncertainties continued to place a tremendous strain on all Americans. Yet, despite the challenges that sidelined many other nonprofits, the entire Operation Homefront family has been able to stay focused on and committed to helping our military families overcome their financial hardships.

A big “thank you” goes to all our corporate, foundation, and individual donors, large and small, who have, for 20 years now, enthusiastically supported Operation Homefront’s important work and thereby sustained our ability to deliver life-changing programs to tens of thousands of military families each year. Over the past 12 months, we: delivered more than 39,000 backpacks to military kids; served more than 17,000 meals to military families; and helped nearly 1,000 new and expecting moms, often far away from their loved ones, prepare to welcome a baby to their family.

Whether a military family benefits from our transitional or permanent housing programs, our financial assistance program, or our holiday meals or backpack programs, each touchpoint with Operation Homefront reminds them that we are exceedingly grateful for all they have done to protect the freedoms we enjoy daily. I am especially proud that, in a very unsettling social and economic environment, 88 percent of our expenditures went toward our programs. Moreover, I’m proud that we continue to be trusted and respected, as demonstrated by our top ratings by major charity rating agencies.

We will not rest on our laurels as we understand there is much work still to do to secure the futures of those military families who will seek our assistance in the coming years. With this overarching purpose in mind, we continued laying the groundwork on our ambitious \$100 million *United We Stand* comprehensive campaign and plan to launch this major three-year fundraising effort in early 2022. Our campaign is off to a fast start due to the confidence our many partners and donors have in our ability to fulfill our important mission.

I, along with my fellow board members, believe it is both an honor and a duty to serve those who do so much to serve all of us ...our military families. While we can be proud of all we have accomplished, the fact remains that many military families will continue to struggle as they transition back into their civilian communities. The good news is that we are positioned to continue our important work, and, I am proud to say, we will be there to help them.

Many thanks,

Angelo Lombardi  
Chairman, Board of Directors  
President, Sentia Wellness



## 2021 BOARD MEMBERS

**Angelo Lombardi**  
(Chair)  
President, Sentia Wellness

**Ulises Correa**  
(Vice Chair)  
Regional Vice President,  
Region 8 - South Central Division,  
Texas, Walmart

**Dianna Purvis Jaffin, PhD**  
(Secretary)  
Science and Resilience Advisor

**JK Huey**  
(Treasurer)  
CEO, Huey Management Services

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

**Derek Blake**  
Head of Partnerships, TaxAct,  
Blucora

**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**  
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

# WE KNOW RELIEF

## CRITICAL FINANCIAL ASSISTANCE

Since 2011, we have provided nearly **\$33M** in critical financial assistance, fulfilling nearly **50,000** requests.



In 2021, Operation Homefront was able to fulfill nearly **2,120 REQUESTS** from military families, providing over **\$2.3 MILLION** in financial assistance.

## TRANSITIONAL HOMES FOR VETERANS

Since 2018, we have defrayed over **\$450,000** in mortgage costs while housing **21** military families. **7** families completed the program and purchased their own homes.



In 2021, the Transitional Homes for Veterans program helped **5 FAMILIES** graduate and **21 FAMILIES** save over **\$230,000** in housing costs.

## TRANSITIONAL HOUSING - VILLAGES

Since 2008, we have defrayed over **\$7M** in rent and utility costs, and provided over **6,000** months of rent-free housing to military families.



Our Transitional Housing - Villages provided **341 MONTHS** of residency to **193 FAMILY MEMBERS**, helping them save nearly **\$470,000** in 2021.

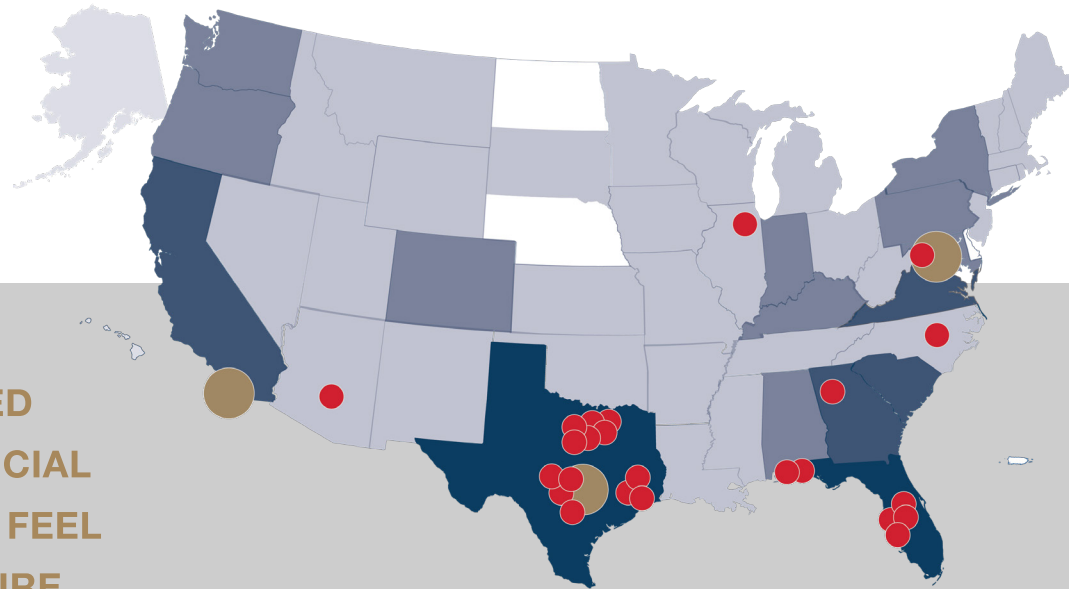
## RELIEF PROVIDED IN 2021

### KEY:

\$0 < \$363,000

Critical financial assistance provided by state

- Transitional Homes for Veterans locations
- Transitional Housing - Villages locations



**100%** OF SURVEY RESPONDENTS AGREED OR STRONGLY AGREED THE CRITICAL FINANCIAL ASSISTANCE THEY RECEIVED HELPED THEM FEEL STRONGER, MORE STABLE, AND MORE SECURE.

Air Force Staff Sgt. Christian Gerhart followed family tradition when he enlisted, and he was proud to serve our country. After six years of service in Italy, Niger, and the United States, Christian and his wife, China wanted to settle in Florida with their family and finally pursue their college degrees. Owning a home was a dream neither of them considered a possibility.

When they saw our Transitional Homes for Veterans program, Christian and China applied, scarcely hoping that they would be accepted and on a path to homeownership. The program allowed the couple to live rent-free in a home in Ruskin, Florida, for 2½ years so they could reduce their debt, enter college, settle their children in schools and activities, and work on learning the skills of buying and maintaining a home. In just two years, the Gerharts achieved financial stability, improved their credit scores, and saved enough money for a down payment on a three-bedroom, two-bath home nearby in Ruskin.

Thanks to the **A. James & Alice B. Clark Foundation's** continuing commitment to the Transitional Homes for Veterans program, families like the Gerharts are realizing their dream of home ownership. The Gerharts were one of five families to graduate from the THV program in 2021, beginning a year of celebration for their family. Christian and wife China welcomed their third child, he graduated from college ... and now they are going to be homeowners in their "forever community."

Since 2018, Transitional Homes for Veterans has defrayed over \$450,000 in housing costs while housing 21 military families. Seven families have successfully completed the program and purchased their own homes.

After 2½ years in the THV program, Christian and China Gerhart put a down payment on a home for their family.

**"THANK YOU (TO OPERATION HOMEFRONT) FOR SUPPORTING US AND MAKING OUR TRANSITION TO CIVILIAN LIFE MUCH SMOOTHER AND MORE MANAGEABLE."**

**-STAFF SGT. CHRISTIAN GERHART, U.S. AIR FORCE VETERAN**



**BY 2025, WE EXPECT TO:**



FULFILL OVER **55,000** REQUESTS FOR FINANCIAL ASSISTANCE, PROVIDING NEARLY **\$40M** IN ASSISTANCE



HOUSE **100** FAMILIES IN OUR TRANSITIONAL HOMES FOR VETERANS PROGRAM



HOUSE **780** FAMILIES IN OUR TRANSITIONAL HOUSING - VILLAGES, DEFRAYING **\$8.5M** IN HOUSING COSTS

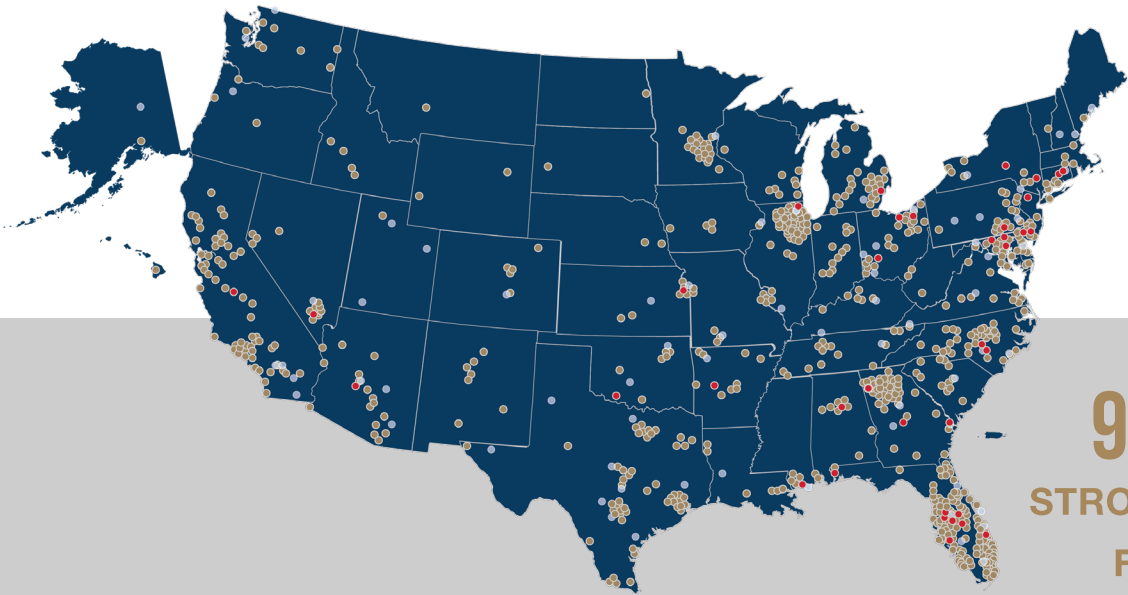
# WE KNOW RESILIENCY

## PERMANENT HOMES FOR VETERANS

Since 2012, over **700** military families have been welcomed into the Permanent Homes for Veterans (PHV) program. Of those, nearly **650** military families have received mortgage-free deeds, a value of over **\$96M** in home equity.



Our PHV program accepted **8 VETERAN FAMILIES** into the program in 2021 and graduated **33 FAMILIES** into mortgage-free homes, providing them with nearly **\$6.4 MILLION** in deeded home equity in 2021.



**96%** OF SURVEY RESPONDENTS AGREED OR STRONGLY AGREED THAT THE PERMANENT HOMES FOR VETERANS PROGRAM HELPED THEM FEEL STRONGER, MORE STABLE, AND MORE SECURE.

## VETERAN CAREGIVER SUPPORT

Since 2008, our Veteran Caregiver Support program has assisted nearly **4,000** caregivers through its network of support groups.



In 2021, the Veteran Caregiver Support program assisted **2,500 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 **12 CAREGIVERS** at **1 VIRTUAL RETREAT** that provided respite, education, and self-care.

## SINCE INCEPTION

### KEY:

- PHV home occupied by military family
- PHV home deeded to military family
- VCS support group



## BY 2025, WE EXPECT TO:



GRADUATE OUR **700<sup>TH</sup>** FAMILY, FROM OUR PERMANENT HOMES FOR VETERANS PROGRAM, PASSING OVER **\$100M** IN DEEDED HOME EQUITY



HOST OUR **700<sup>TH</sup>** CAREGIVER AT A VCS RETREAT



**“THIS PROGRAM HAS GIVEN US STRUCTURE AND FINANCIAL SECURITY. IT WILL IMPACT OUR FAMILY FOR GENERATIONS TO COME.”**

—SGT. BRYAN EDWARDS, ARMY VETERAN

Hosting a dozen family members for Thanksgiving was the gravy on top of a year filled with blessings, say Army veteran Bryan Edwards and his wife, Annabel, who moved into their Permanent Homes for Veterans house in Laurel, Maryland, this fall. Walking into the newly built townhome, provided through the generosity of **PulteGroup, Inc.’s Built to Honor** program, was surreal for the couple, who say the fully furnished home was tailored precisely to their taste.

Bryan, who began his military career in the National Guard before enlisting in the Army, was injured in a firefight in Afghanistan in 2016. He was shot while running to secure cover for his squad. He received a Purple Heart and was medically retired. He lives with PTSD, traumatic brain injury, and other combat injuries.

Before being accepted in the Permanent Homes for Veterans program, Bryan and Annabel were living with her parents so they could save money to buy a home. Now, they are embracing the financial education that is a part of the program, and Bryan is enjoying a new job that allows him to spend more time in their new home. The job – with PulteGroup, Inc. – is also a result of the program. “It’s all a godsend,” he said.

Bryan and Anabel Edwards are closer to their dream of being homeowners since moving into the Permanent Homes for Veterans house in Laurel, Maryland, in the fall.

The Laurel, Maryland, house is one of three of PulteGroup, Inc.’s *Built to Honor* homes awarded to Operation Homefront.

The Edwards family was one of eight veteran families accepted into the Permanent Homes for Veterans program in 2021, graduating 33 families into mortgage-free homes, receiving a combined \$6.4 million in deeded home equity.

Since 2012, nearly 650 families have received mortgage-free homes through Permanent Homes for Veterans, totaling more than \$96 million in home equity.

# WE KNOW RECURRING FAMILY SUPPORT

## BACK-TO-SCHOOL BRIGADE

Since the Back-to-School Brigade (BTSB) program began in 2008, over **465,000** backpacks have been distributed to military children, saving families over **\$50M** in expenses.



In 2021, our Back-to-School Brigade provided over **39,000 MILITARY CHILDREN** with backpacks and school supplies.

## MILITARY CHILD OF THE YEAR®

Our 13<sup>th</sup> annual Military Child of the Year® Awards honored eight recipients for their exceptional leadership, volunteerism, civic engagement, and more.

**INNOVATION AWARD:**  
Emma Remley

**AIR FORCE:**  
Nyah Gray

**ARMY:**  
Caleb Pipes

**COAST GUARD:**  
Liam Cooper

**MARINE CORPS:**  
Eleanor David

**NATIONAL GUARD:**  
Elise Puliafico

**NAVY:**  
Dasia Bandy

**SPACE FORCE:**  
Joshua Wouden

## HOLIDAY PROGRAMS

Since 2010, we have served over **145,000** families — over **600,000** individual family members — through our **Holiday Meals for Military (HMFM)** and **Holiday Toy Drive** programs.



In 2021, our Holiday Meals for Military program served over **17,000 FAMILIES** — nearly **70,000 INDIVIDUAL FAMILY MEMBERS**. Holiday Toy Drives distributed toys to over **1,000 MILITARY CHILDREN** in 2021.

## HOMEFRONT CELEBRATIONS

We have honored nearly **9,000** military spouses at Homefront Celebrations and awarded **34** attendees with academic scholarships since 2009.



Homefront Celebrations recognized **173 MILITARY SPOUSES** in 2021 for their remarkable service. Virtual events treated spouses to guest speakers, special surprises, and helped them grow their community.

## STAR-SPANGLED BABIES

We have celebrated and supported over **19,000** new and expectant parents through the **Star-Spangled Babies®** program since 2008.



In 2021, our Star-Spangled Babies® program showered **961 MILITARY PARENTS** with support and essential baby items they needed to welcome their newest family members.

**95% AND 93%**  
OF SURVEY RESPONDENTS  
AGREED OR STRONGLY AGREED  
THAT THE HMFM AND BTSB  
PROGRAMS (RESPECTIVELY)  
HELPED THEM FEEL STRONGER,  
MORE STABLE, AND MORE SECURE.

As a parent of three school-age children, Army veteran Orlando Andrews felt grateful for the donated backpacks stuffed with school supplies. Volunteering at a Back-to-School Brigade (BTSB) event made him feel doubly blessed.

Orlando served seven years in the Army, working as a transportation specialist. During a 14-month deployment as part of Operation Iraqi Freedom, he suffered head and back injuries when his unit was ambushed. He was medically retired and lives with symptoms relating to traumatic brain injury, PTSD, and neurological disorders. The injuries limit his ability to work as an IT technician.

He and his wife, Deborah, have five children and were excited to learn about Operation Homefront from a fellow veteran. Most recently, the family attended a BTSB drive-thru event in Montgomery, Alabama.

“It’s a big help to do a one-stop shop for school supplies. Usually, you go one place to get backpacks and others to get supplies,” he said.

In 2021, **CSX** renewed its commitment to Operation Homefront through its *Pride in Service* initiative, by announcing a two-year gift to our mission. Additionally, CSX partnered with Operation Homefront to distribute 1,400 backpacks and essential school supplies to military children in Jacksonville, Florida; Clarksville, Tennessee; and Fayetteville, North Carolina, as a part of our annual Back-to-School Brigade.

“At CSX, serving those who serve is at the core of our mission and we are proud to help deliver school supplies to military children, easing at least one potential stress for their families,” said Bryan Tucker, vice president of corporate communications at CSX.

CSX employees joined Operation Homefront staff and volunteers in Jacksonville, Florida (pictured below); Clarksville, Tennessee; and Fayetteville, North Carolina, to fill backpacks with school supplies for military children as part of our Back-to-School Brigade program.

**“IT WAS LIKE A BURDEN WAS LIFTED OFF OUR SHOULDERS.”**

—ARMY VETERAN ORLANDO ANDREWS, BTSB MONTGOMERY ATTENDEE



**BY 2025, WE EXPECT TO:**



PROVIDE OUR **550,000<sup>TH</sup>** BACKPACK, SAVING MILITARY FAMILIES **\$65M**



SERVE OUR **190,000<sup>TH</sup>** HOLIDAY MEAL, SAVING MILITARY FAMILIES **\$9M**



HONOR **9,300** MILITARY SPOUSES



CELEBRATE **21,300** NEW AND EXPECTANT PARENTS

# UNITED WE STAND

## OUR \$100 MILLION CAMPAIGN TO SECURE THEIR FUTURES

### OUR GOAL

*United We Stand* is our \$100 million comprehensive campaign to generate the resources that will allow us to secure the futures of our military families for years to come.

### WE KNOW WHAT WORKS

Operation Homefront is one of the largest national charities dedicated to serving military families. We have a proven track record of helping them overcome their financial challenges. After two decades of innovation, rigorous evaluation, and thoughtful adaptation, our programs continue to meet the changing needs of our military families. **Simply put, we know what works.**

We know even temporary financial setbacks can shatter dreams and derail futures—and we are experienced at helping military families get back on a stronger, more stable, and more secure path. To do so, we offer a wide range highly valued relief, resiliency, and recurring family support programs to military families nationwide.

We also know that military families who are financially secure have a better chance of thriving in their communities after transitioning from service. Too often, recurring financial hardships prevent military families from gaining and/or maintaining the standard of living they – and their loved ones – so richly deserve. Our Critical Financial Assistance program, which couples immediate relief in the form of payment of overdue bills with caseworker support and financial counseling, provides the foundation military families can use to avert future financial crises and gain long-term financial health.

**WE BELIEVE STRONG MILITARY FAMILIES CONTRIBUTE GREATLY TO BUILDING STRONG COMMUNITIES... AND THESE STRONG COMMUNITIES, IN TURN, BUILD A STRONGER AMERICA.**

### THE NEED CONTINUES

It is a national tragedy when a military family, who has worked tirelessly to protect the freedoms we, as Americans, enjoy daily has to experience the demoralizing realization that a short-term financial hardship will turn into a long-term struggle that derail any hope of a brighter future. While many Americans struggle, military families often have additional burdens not faced by other segments of our society.

While Operation Homefront is able to help tens of thousands of military families each year, we miss opportunities to help more due to limited resources. Therefore, growing our financial resources is critical to our ability to deliver the support they so desperately need.

### OUR MISSION IS CRITICAL

Increasing the financial self-sufficiency of families is critical to helping them becoming stronger, more stable, and more secure. Economic-related stressors are a well-documented risk factor for family instability, family dysfunction, and child abuse and neglect. Financial distress can lead to destructive effects including increased family conflict and violence, low self-esteem, anger, depression, and abuse of alcohol and drugs.

One of Operation Homefront's major investors recently conducted a third-party assessment of our work and the impact of our mission. The study found that the work we do in helping military families become financially secure is directly related to ensuring stability and growth in other areas of their lives.



## OUR CAMPAIGN IS BUILT UPON THREE PILLARS

**UNITED:** Where there is unity, there is strength. This is about Americans coming together, with the firm belief that our military families deserve, and have earned not only our utmost respect, but our active support.

**WE:** Not every American can help in a meaningful financial way, but you are part of a special group that can make this happen. This is about you and more than 19 million veterans and active-duty service members and their families who have pledged to protect and defend our Constitution and the freedoms we enjoy daily. Their courage. Their honor. Their commitment. But we are all Americans, and we are all in this together.

**STAND:** This is an active stance and means we are ready to stand up for this very deserving group of our fellow Americans in their time of need, because they have served all of us in our nation's time of need.



## 20 YEARS OF SERVING AMERICA'S MILITARY FAMILIES

### KEY:

#### Relief Programs

Critical financial assistance provided by state  
 \$6,000 < \$4,200,000

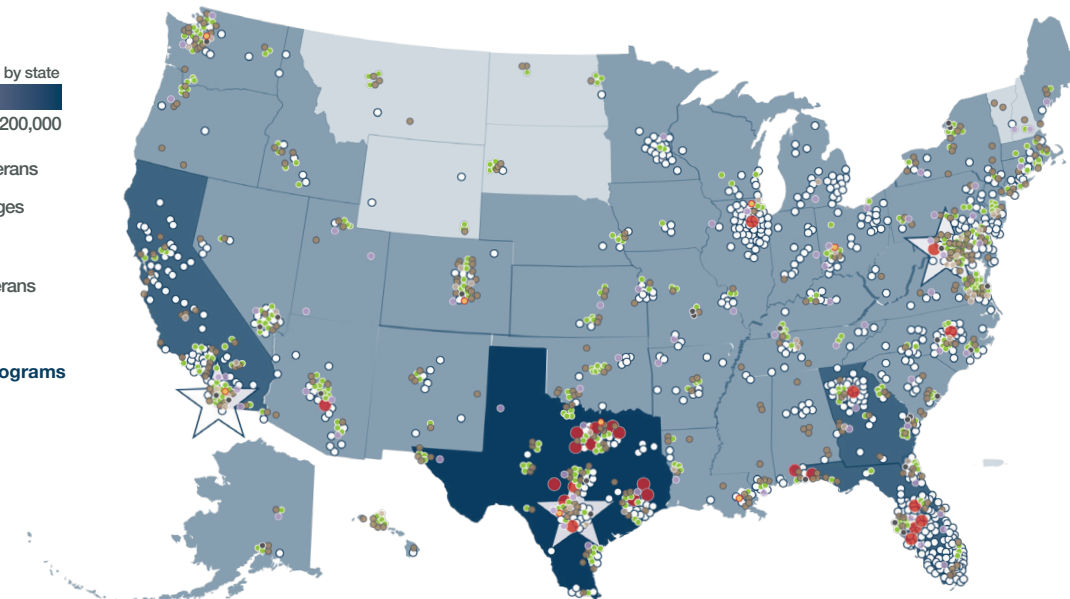
- Transitional Homes for Veterans
- ☆ Transitional Housing - Villages

#### Resiliency Programs

- Permanent Homes for Veterans
- Veteran Caregiver Support

#### Recurring Family Support Programs

- Back-to-School Brigade
- Holiday Meals for Military
- Holiday Toy Drive
- Homefront Celebration
- Star-Spangled Babies



**\$75 MILLION**  
(OPERATING COMPONENT)

**\$23M IN YEAR 2022**  
**\$25M IN YEAR 2023**  
**\$27M IN YEAR 2024**



**\$25 MILLION**  
(CAPITAL COMPONENT)

**\$10M PROGRAM GROWTH FUND**  
**\$10M READY RESERVE FUND**  
**\$ 5M INNOVATION FUND**

**\$100 MILLION**



# STRENGTHENING THEM... THEIR COMMUNITIES... OUR COUNTRY

Ten years after arriving in the United States as a refugee from war-torn Liberia, Dandee Ajayi enlisted in the U.S. Navy. It was a way she could repay the nation that gave her a future. “The Navy gave me a family,” Dandee said. She planned to serve 20 years, but medical retirement cut short her career goal. Dandee faced the difficult transition to civilian life with her husband, Olamide, and their two young children.

## THEIR STORY

Dandee enlisted in 2009 and served for 12 years before fibromyalgia, PTSD, and chronic migraine headaches ended her career. During her military service, she worked as a damage controlman and was grateful for the supportive military community. “I had never had someone to care how I was doing, and that motivated me to do better,” she said.

When Dandee enlisted, she was living out of her car while attending college and working two jobs. Joining the military, she reasoned, would provide housing and allow her to show her gratitude to the United States for taking her in as a refugee.

While Dandee began the transition to civilian life, the Ajayi family lived at the Operation Homefront Transitional Housing - Village in San Diego. There, too, she found a supportive family that helped her integrate into her new community with confidence. Olamide earned certification as an airline mechanic and landed a job in Texas. While at the Village, the Ajayis learned about the Transitional Homes for Veterans program and a house that would be available in Fort Worth, near Olamide’s job.

Dandee, Olamide, their 6-year-old son, also named Olamide, and daughter Abigail, 2, moved into the new home in October. “Every night I wake up and walk around the house. I can’t believe I’m living in this house,” said Dandee. She is grateful to be living in the rent-free home so her family can save money toward the purchase of their own home. “There’s no way this has happened because of luck,” she said. “It’s because of kindness and generosity. We don’t take any kindness for granted or misuse it. We see it as an opportunity to better ourselves.”

## OUR IMPACT

Madison Dillon, manager of the Transitional Homes for Veterans program, understands the many challenges facing military families transitioning to civilian life. For many of them, having their own home and a sense of community feels unattainable.

In 2021, Madison facilitated the purchase of eight THV homes, bringing the number of houses in Operation Homefront’s flagship housing program to 21. Among the houses was the newly built home the Ajayi family moved into, which Operation Homefront was able to purchase thanks to Pillsbury.

Dandee credits the program for helping her family along the path toward homeownership. Not only will the Ajayis be able to build savings and reduce debt while temporarily living rent-free, they also will receive financial education, training in home maintenance, and support services. “We will know how it feels to be a homeowner and what we will need and want for a home that, by the grace of God, we will purchase in Texas,” she said. “It feels like a weight has been pulled off our shoulders.”

## UNITED WE STAND

**Pillsbury** has partnered with Operation Homefront since 2020, supporting military families through the Transitional Housing for Veterans and Critical Financial Assistance programs, and supporting residents of the Transitional Housing - Villages with product donations and community dinners.

In all, Pillsbury’s investment has enabled Operation Homefront to purchase four THV homes; the Ajayi family was one of three that moved into these homes in 2021. For the Ajayis, Pillsbury is helping build stability so they can realize their dream of owning their own home. Dandee is especially grateful for the security for her children because she experienced homelessness as a child and as a young adult.

“Pillsbury believes what matters most is made at home and every family deserves a space to share moments together. To put that belief into action, we are continuing our support of Operation Homefront in local communities,” said Jenny Jonker, marketing communications assistant manager for Pillsbury. “We are thrilled to have welcomed home the Ajayi family and can’t wait to continue our efforts in the Dallas-Fort Worth area.”



**“PILLSBURY BELIEVES WHAT MATTERS MOST IS  
MADE AT HOME... EVERY FAMILY DESERVES  
A SPACE TO SHARE MOMENTS TOGETHER.”**

—JENNY JONKER, MARKETING COMMUNICATIONS ASSISTANT MANAGER, PILLSBURY



**“THANK YOU TO OPERATION HOMEFRONT AND THE DONORS FOR [THE] HEART AND MONEY  
TO BUILD THIS HOUSE. THEY DON’T EVEN KNOW ME, AND THEY DID THIS FOR ME.”**

—PETTY OFFICER 2ND CLASS DANDEE AJAYI, NAVY VETERAN



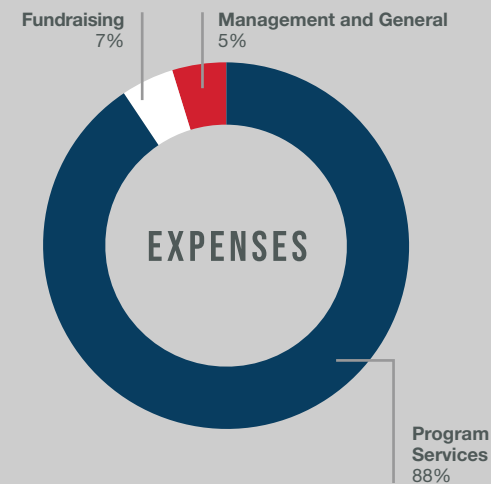
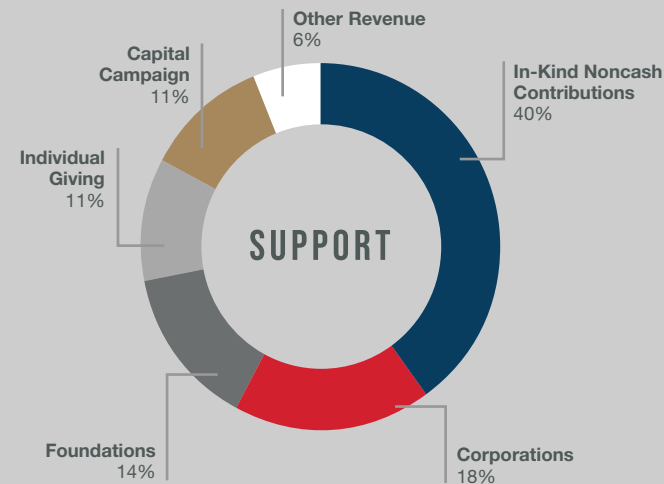
# FINANCIAL REPORT 2021

## OPERATION HOMEFRONT, INC. STATEMENT OF ACTIVITIES FOR THE YEAR ENDED DEC. 31, 2021 (with summarized financial information for the year ended on Dec. 31, 2020)

	Without Donor Restriction	With Donor Restriction	2021 Totals	2020 Totals*
<b>Revenue, Support, and Other:</b>				
Contributed houses	\$1,627,141	—	\$1,627,141	\$4,137,297
Contributed goods, services, and facilities	\$16,924,428	—	\$16,924,428	\$20,691,455
Contributions	\$19,183,673	\$7,204,195	\$26,387,868	\$19,172,659
Special events, net expenses of \$222,740	\$160,144	—	\$160,144	\$200,257
Investment earnings, net	\$4,211	—	\$4,211	\$19,192
Other revenues	\$897,882	—	\$897,882	\$1,471,301
<b>Total Revenue, Support, and Other</b>	<b>\$38,797,479</b>	<b>\$7,204,195</b>	<b>\$46,001,674</b>	<b>\$45,692,161</b>
<b>Expenses:</b>				
Program services	\$38,995,457	—	\$38,995,457	\$41,408,458
Management and general	\$2,071,210	—	\$2,071,210	\$1,690,124
Fundraising	\$3,349,969	—	\$3,349,969	\$2,683,183
<b>Total Expenses</b>	<b>\$44,416,636</b>	<b>—</b>	<b>\$44,416,636</b>	<b>\$45,781,765</b>
Change in net assets	\$(5,619,157)	\$7,204,195	\$1,585,038	(\$89,604)
Net assets released from restriction	\$4,042,295	\$(4,042,295)	—	—
Net assets at beginning of year	\$21,534,410	\$5,553,524	\$27,087,934	\$27,177,538
<b>Net Assets at End of Year</b>	<b>\$19,957,548</b>	<b>\$8,715,424</b>	<b>\$28,672,972</b>	<b>\$27,087,934</b>

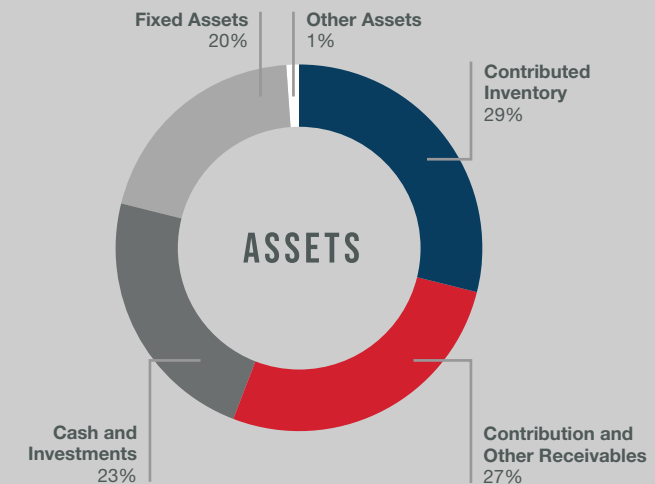
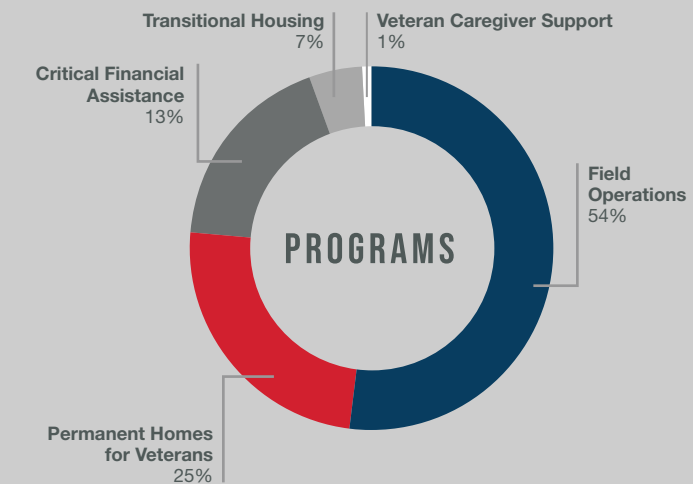
\*2020 financials have been restated

We rely on the generosity of individuals, corporations and foundations. We receive no federal funding.



## OPERATION HOMEFRONT, INC. STATEMENTS OF FINANCIAL POSITION DEC. 31, 2021, AND 2020

Assets	2021	2020*	Liabilities and Net Assets	2021	2020*
<b>Current Assets:</b>					
Cash, operating	\$4,625,484	\$4,797,344	Accounts payable	\$706,516	\$360,567
Cash, escrow funds	\$297,939	\$309,407	Accrued expenses	\$823,185	\$1,012,662
Cash, security deposits	\$26,500	\$41,500	Accrued escrow accounts	\$441,439	\$467,907
<b>Total Cash</b>	<b>\$4,949,923</b>	<b>\$5,148,251</b>	Capital Lease Payable	\$160,832	—
Investments, at fair value	\$2,005,520	\$2,005,317	<b>Total Liabilities</b>	<b>\$2,131,972</b>	<b>\$1,841,136</b>
Pledges receivable	\$7,563,181	\$3,334,142	<b>Net Assets:</b>		
Employee Retention Credits Receivable	\$816,742	—	<i>Without donor restrictions</i>		
Contributed houses inventory	\$7,973,279	\$12,732,616	Undesignated	\$7,472,960	\$4,149,664
Contributed goods inventory	\$1,077,935	\$971,229	Designated for THV and transitional housing	—	\$893,554
Prepaid expenses	\$289,343	\$313,718	Designated for permanent housing	\$7,682,502	\$12,384,791
Other current assets	\$1,703	\$1,701	Designated for critical financial assistance	\$4,802,086	\$4,106,401
Property and equipment, net	\$6,127,318	\$4,422,096	<b>Total without donor restrictions</b>	<b>\$19,957,548</b>	<b>\$21,534,410</b>
<b>Total Assets</b>	<b>\$30,804,944</b>	<b>\$28,929,070</b>	<i>With donor restrictions</i>		
			Time restrictions	\$8,715,424	\$5,553,524
			<b>Total Net Assets</b>	<b>\$28,672,972</b>	<b>\$27,087,934</b>
			<b>Total Liabilities and Net Assets</b>	<b>\$30,804,944</b>	<b>\$28,929,070</b>



# 88%

OF EXPENDITURES  
GO DIRECTLY TO  
PROGRAMS

Financial information, including audited financial statements and the most recent IRS Form 990, is available at [OperationHomefront.org](http://OperationHomefront.org)



# OUR COMMUNITY OF INVESTORS

Since 2002, Operation Homefront has served America's military families in their time of need because they have served all of us in our nation's time of need. When military families need us most, we are able to meet their needs, thanks to our community of partners, donors, and volunteers.



**BOB'S DISCOUNT FURNITURE**

For the third year, Bob's Discount Furniture selected Operation Homefront as a partner for *Café Collections for a Cause*. From October 1 to December 31, customers and employees were encouraged to donate online or in-store at one of 150 Cafés across the country. All *Café Collections for a Cause* donations collected were matched, dollar for dollar, up to \$75,000 by Bob's Discount Furniture. In November, Bob's Discount Furniture and the Green Bay Packers teamed up with Operation Homefront to deliver new mattresses to military families in Wisconsin. Former Green Bay Packers Evan Smith and Jarrett Bush were on hand to support the special deliveries and surprise military families. Since 2019, Bob's has donated over \$127,000, in cash and in-kind to Operation Homefront.



**CARMAX**

CarMax and Operation Homefront launched a new partnership in 2021 to support military and veteran families. An initial gift of \$100,000 was made in support of Operation Homefront's mission, and employees volunteered at Back-to-School Brigade events in California, Colorado, and Nevada. In November, CarMax thanked veterans through its "MaxGratitude" initiative. CarMax employees submitted over 5,600 letters of appreciation. In honor of their employees' response, CarMax gave an additional \$50,000. CarMax, along with the Portland Trail Blazers, also partnered with Operation Homefront to gift new bicycles and helmets to local military children in Oregon.



**CHOBANI**

In 2018, Chobani launched its first charitable product, Hero Batch, and set out to raise \$1 million for Operation Homefront. Since launch, the company has donated nearly \$2.5 million in cash and in-kind to Operation Homefront. In February 2021, as millions of Texans struggled because of a massive winter storm, Chobani dedicated \$100,000 toward Operation Homefront's efforts to help military families in the state through our Critical Financial Assistance program. Chobani employees also volunteered at Holiday Meals for Military events and Back-to-School Brigade events across the country and served as judges for our prestigious Military Child of the Year® Awards. We are grateful to Chobani for its steadfast commitment to "doing well by doing good."



**DRIVEN BRANDS**

In the summer of 2021, the Driven Brands Charitable Foundation continued its tradition of hosting charitable golf tournaments with two of its brands, Maaco and Meineke, and raised over \$75,000. This tournament, held virtually because of the ongoing pandemic, invited participants to play golf on their own and record scores on an app. Additionally, the Foundation raised nearly \$30,000 through its *Proud to Serve Those Who Serve* campaign with Meineke, through which franchise owners made donations for each oil change they executed. Since the partnership began in 2018, the Driven Brands Charitable Foundation has donated over \$400,000 in support of Operation Homefront's Critical Financial Assistance program.



THANKS TO THE FOLLOWING INVESTORS FOR THEIR LEAD GIFTS IN THE UNITED WE STAND CAMPAIGN:

**THE SLATER FAMILY FOUNDATION**

**THE A. JAMES & ALICE B. CLARK FOUNDATION**

**CARMAX**

**CSX**

**THE KAHLERT FOUNDATION**

**OAK FOUNDATION**

**OPERATION HOMEFRONT BOARD OF DIRECTORS**

**PILLSBURY**

**PROCTER & GAMBLE**

**WALMART.COM**



**MERITAGE HOMES**

Meritage Homes has partnered with Operation Homefront since 2013, donating new, mortgage-free homes to our Permanent Homes for Veterans program. In 2021, Meritage Homes donated its 14<sup>th</sup> home, welcoming Navy veteran Garfield Johnson and his family to the Tampa, Florida, area. Garfield served 11 years as an aircraft structural mechanic in the Navy until a near fatal accident on the flight deck resulting in medical retirement ended his military career early. As the Johnson family drove up to their new house, Meritage employees lined the street waving flags and holding "Welcome Home" signs. This donated home will allow the Johnson family to be closer to family and provide them with the opportunity to establish themselves in their new community.



**PROCTER & GAMBLE**

For more than 100 years, P&G and its brands have made military support a top priority. Since 2016, P&G, its military division, and its brands have generously invested cash and in-kind to support Operation Homefront. In 2021, P&G celebrated 308 new and expectant moms at Star-Spangled Babies showers in North Carolina, Georgia, Texas, Colorado, and Washington. During Military Appreciation Month in May, they also honored 200 military families from Hill Air Force Base, in Utah. This special drive-through event was a part of Operation Homefront's Holiday Meals for Military program and was made possible thanks to P&G, Kent's Market, and Associated Food Stores.



**WALMART.COM**

In October, Operation Homefront was selected by Walmart as its charity of choice for its online round-up campaign. In October, customers who shopped on Walmart.com could round-up their purchase to the nearest dollar to support Operation Homefront. In just four weeks, Walmart's campaign raised over \$815,000. In 2021, Operation Homefront and Hire Heroes USA were awarded a nearly \$1 million grant from the Walmart Foundation to provide much-needed career and financial assistance to veterans of color and those living in rural communities. As part of the grant, both organizations developed DEI councils and internship programs to increase the diversity of leaders in the nonprofit space. Walmart and the Walmart Foundation have proudly supported Operation Homefront's mission since 2006.

**"IF THERE IS ANY GROUP OF PEOPLE THAT DESERVES OUR HELP, IT IS OUR SERVING MEMBERS OF THE MILITARY, THEIR FAMILIES, AND VETERANS. I AM NOT AWARE OF ANY ORGANIZATION IN THE UNITED STATES THAT DOES A BETTER JOB OF FULFILLING CONSTITUENTS' NEEDS THAN OPERATION HOMEFRONT."**

**—KEN SLATER, TREMONT LLC, SLATER FAMILY FOUNDATION**

# OUR COMMUNITY OF INVESTORS

Donors are listed by recognition category based on cash and in-kind donations received in 2021, not inclusive of pledges or cumulative gifts. For a complete list of donors, visit [OperationHomefront.org](https://www.operationhomefront.org).

## CHAIRMAN'S CIRCLE

\$1,000,000 OR MORE



## PRESIDENT'S CIRCLE

\$500,000-\$999,999



## NATIONAL 4-STAR PARTNERS

\$250,000-\$499,999



## NATIONAL 3-STAR PARTNERS

\$100,000-\$249,999

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Airgas, Inc.  
Auction.com  
CarMax & CarMax Foundation  
Charlotte Pipe and Foundry Company  
Cheerios  
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Choice Hotels International  
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Navy Federal Credit Union  
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Watershed Gateway, LLC

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\$50,000-\$99,999

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ConAgra Foods  
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Driven Brands, Inc.  
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Estée Lauder Companies  
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Dr. Vinton and Linda Vint  
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## NATIONAL 1-STAR PARTNERS

\$25,000-\$49,999

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4Patriots, LLC  
Alaska USA Federal Credit Union  
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Back 2 School  
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California Community Foundation  
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\$15,000-\$24,999

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Nancy Benz  
Cathy S. Bernard  
Pete Berru  
Calvin Betz  
Michael Bianco  
Michael Bieger  
Big League Impact  
Andrew J. Bilich  
Black Walnut Café  
Blistex, Inc.  
Mark I. Block  
David Blomberg  
Blue Star Families  
BlueCross BlueShield of Alabama  
BNY Mellon Community Partnership  
Jamie Boggs  
Gary Bohn  
John E. Bonds  
James Bottorff  
George Bourassa  
Todd Bowers  
Robert Bowles  
Timothy J. Boyce  
Rebecca L. Boyd  
Cindy Boykin  
Barbara A. Braddick  
Robert Bradshaw  
George Brandt  
Robert Bratton  
Tamara Brenner  
Daniel Brestle  
William Bridge  
Briggs Equipment - Tampa  
Sherry A. Brinkman  
Eileen B. Brooks  
Katherine H. Brophy  
David Brown  
Frederick J. Brown  
Scott L. Brown  
Denny Bryant  
Bubbas  
Eugene J. Buckhouse  
Karen J. Bunce  
Edward Burchianti  
James Burke  
Renee Burleson  
Burlington VT Elks Lodge 916  
Roger Burnell  
Paul E. Bussan  
Frank Cairns  
Nathan Calcagno  
Caliber Home Loans  
California Credit Union

Kevin Callahan  
Brian Cameron  
Camp Lejeune Officers Spouses Club  
Debbie Campbell  
G. Ann Campbell  
Campbell Crossing, LLC  
Steven Caplan  
Chris M. Caratan  
Nancy Carroll  
Craig Carson  
Jonathan Casden  
Keith Casey  
John Caspersen  
CDW - Tampa, FL  
Central Alabama Community Foundation  
Centuria Corporation  
Angie Chadwick  
Challenge Financial Services  
Chapman and Cutler LLP  
Charities Aid Foundation of America  
Charles Schwab & Co.  
Charliemadison Originals  
Chase Bank-Spokane  
Kyle Chenet  
Chevron  
Chisick Family Foundation  
Jason Christiano  
Lori Chrz  
Church of The Valley Fundamental Independent Brethren Church  
Cincinnati Incorporated Charitable Foundation  
Cisco Systems, Inc.  
City National Bank  
William Clapp  
David Clark  
Michael M. Clark  
William H. Clark  
CCSD - Carroll M. Johnston Middle School  
Clarksville Regional Airport  
Kevin H. Clausen  
Lisa Clawson  
John L. Clay  
Sara L. Clay  
Robert Clendineng  
Cobb EMC  
Jennifer Collins Flaherty  
Marie J. Colonna  
Combat Veterans Motorcycle Association - Tennessee  
Comcast  
Communities Foundation of Texas  
Community Foundation for Southwest Washington  
Community Foundation of the Chattahoochee Valley  
Community Shares of Colorado  
Jeffery L. Contini  
Dan Conway

# OUR COMMUNITY OF INVESTORS

Patricia J. Conway  
Cookstown VFW  
Arlene Corliss  
Corvias Group, LLC  
Sherri Cosser  
Cracker Barrel Old Country Store  
Claire Craft  
CSC  
Cyprex  
Jacqueline Danner  
Aldyth A. Davis  
Glen Davis  
Daycos, Inc.  
Elizabeth Dell  
Dell Employee Engagement Fund  
Dianna Delmar  
Anthony A. DeMaria  
Robert Dennis  
Gerald DeNotto  
Jason Dickey  
Vivian Dietrich  
Joseph Diggins  
Dime Bank Foundation, Inc.  
Robert J. Dineen  
Richard Dion  
Disabled American Veterans of Minnesota Foundation  
Brian DiStasio  
Dixie Starnes Wenger Foundation  
Robert Doehling  
Kathryn Doherty  
Cynthia Dombeck  
Dawn Dominick  
Dominick L. Donato  
Michael L. Donovan  
Michael Douglas  
Christopher M. Drew  
John P. Dufilho  
Margaret Dunham  
Duppler Family Fund  
Eric Duren  
Gina Earle  
East Foundation  
Bryant Eaton  
Eden Charitable Foundation  
Edina Realty Foundation  
Roscoe S. Edwards  
Efurnished  
Eglin Spouses' Club  
Vicki Eichhorn  
Bruce Elder  
David Elliott  
James Ellis  
Seth M. Ellison

England Logistics, Inc.  
Entergy Louisiana, LLC  
Enterprise Holdings Foundation  
Sandra Ernst  
Jill Eskin-Smith  
Dennis Esposito  
Eupraxia  
David A. Evans  
Tracy Evans  
Duane Evink  
Exelon Matching Gifts Program  
Carlyle Fay  
William E. Fecteau  
Michael J. Feehily, Jr.  
Ellen J. Ferraro  
Barbara Ferreira  
Fidelity Charitable Fund  
Yarry Fine  
FinTrust Capitol Advisors  
First United Methodist Church of Hendersonville  
Kim Fischer  
Sherry Fisher  
William D. Fisher  
Tom Fogle  
Brian Foo  
Phillip M. Foreman  
Fort Bliss Officer and Civilian Spouses Club Association  
Fort Hood Officer's Spouses' Club Community Outreach  
Fort Lee Area Spouses Club  
Fort Polk Spouses' Club  
Fort Sam Houston Spouses Club  
Bradley Foster  
Mark R. Foster  
Donna Fox  
Tyler Frazee  
Bruce L. Frederick  
Daniel Fredericks  
Richard Friedman  
Jessica Friley  
John Fritch  
William Frodsham  
Richard E. Fulton  
The K. Fund  
Haydn W. Fusia  
Laurel Gainor  
Paul Garrett  
Joseph Gassib  
Mildred Gaston  
Linda A. Gayer  
Ronald Gentzler  
Georgia Power  
Neil Gershon  
GFS Chemicals, Inc.  
Phil Giangulio

Robert Giannetta  
Giant Food Stores, LLC  
James F. Gibbons  
Lauren Gibson  
Jan M. Gilbert  
Joetta Gimpel  
Daniel Glasband  
GlaxoSmithKline  
Gloria Dei Lutheran Church  
Annette Godfrey  
Urbano Godoy  
Andreas M. Goehring  
Goldman, Sachs & Co.  
Mark Goldstein  
Google, Inc.  
Stuart Gordon  
Sharon M. Gorick  
David Gottler  
Kenny D. Grant  
Lavall Grant  
William Graves  
Great-West Financial  
Greater Milwaukee Foundation  
Green Bay Packers Foundation  
Gordon Gregory  
Rex O. Grey  
Cathleen Griffin  
Valrie A. Griffith  
Grimaldi Foundation  
Sheila Grimm  
Frank Grobman  
John F. Guest  
William Guptill  
Robert K. Gwin  
John Gyulai  
Andrew Haak  
Joanne Hady  
Erin Hagebusch  
Dorothy Hahn  
Yvonne Haley  
Elaine Halliday  
James Hamilton  
H C Hansen  
Stephen J. Hanten  
Lee Hardeman  
Ruth E. Harlan  
Harleysville JC Corp  
Harman Investments, LLC  
Harrell & Associates  
Jon Hartman  
Andrew Haszlakiewicz  
Robert S. Hauser  
Hawaii Bowl Foundation  
Douglas Hawkins

Glenda Hawkins  
Tony E. Hawkins  
Troy T. Hawks  
Vivian Haydel  
Stephen T. Hayes  
Lois R. Hayhoe  
Marie Headley  
John J. Healy  
Thomas Hebert  
Karen Heiting  
William Hellmuth  
Diane Henderson  
Voncile Hendricks  
Garth G. Henning  
Carol Henrichs  
James V. Henrichs  
Heritage Bank  
Heritage Square Historical  
Mark Herzberg  
Jeffrey W. Hesson  
John M. Hester  
Hickam Officers' Spouses' Club  
Tate Hicks  
Hugh Hillman  
Ralph W. Hinds  
Stephen J. Hixson  
Kathy Hoehner  
Virginia Hoffman  
H. Randolph Holder  
Holiday Inn Dayton  
Florence Holland  
Holman Automotive Group, Inc.  
Brenda Holmes  
Home Depot Store #4159  
Homefront Properties Group  
Gary Hood  
Jeanette Horman  
Robert House  
Carol Howie  
Crystal Hubbard  
Horace Hudson  
Peter Huff  
Huntsmann Holdings, LLC AP  
William R. Hutaff  
Christian Hyeck  
IBM Employee Giving Campaign  
inFaith Community Foundation  
InSCO Distributing  
Intel Corporation  
Interstate Batteries  
Philip Intihar  
Bryan Ishman  
Michael D. Jack  
Frank Jaffe

JBS-Mopac  
Jenkins Family Trust  
Lisa Jermain  
John Hamachek Charitable Fund  
Johns Hopkins US Family Health Plan  
Bruce Johnson  
Erik Johnson  
Sheldon P. Johnson  
Thomas Johnson  
Johnson and Johnson  
Johnstone Supply  
Johnstone Supply - Omaha West  
Johnstone Supply #148  
Johnstone Supply #304  
Johnstone Supply - Atlanta  
Johnstone Supply- Salt Lake City  
Anne N. Jones  
Edward D. Jones  
Mary M. Jones  
Peter H. Jones  
Boyd Jordan  
JTeam, Inc.  
Stacy Juchno  
Matthew Kaczmarek  
Ronald Kadoguchi  
Elva L. Kahn  
Mary L. Kain  
Kaiser Permanente  
Kalberer Company  
Jeffrey Kalicka  
Andrew Kalt  
Jane L. Kane  
Warren Kaplan  
George Karatzis  
Patrick Keane  
W. J. Keenan  
Duane Keidel  
Keith and Polly Steiner Family Foundation  
Charles D. Keown  
Keuring Dr. Pepper  
Kiinde  
Jennifer Kim  
Michael L. Kincaid  
Andrew Kindler  
Barbara King  
Sean Kinney  
Patrick T. Kirlin  
Malcolm F. Kirsop  
Marguerite Kirst  
William Kirst  
Andrew Klemm  
Christopher Klimko  
Knights of Columbus Council 1055  
Knights Of Columbus Council 6201

Marilyn J. Knilans  
Koehler & Dramm  
Richard Korpan  
Ralph Kortlever  
Paulo Kos  
Michael Kost  
Anton Kottenbrock  
George Kouyeas  
Jeffrey J. Kovan  
Jay Kramer  
Patricia Krimmel  
Kroger  
Ronald Krol  
Susan Krzyston  
Kubes Jewelry LTD  
Arnie Kuenn  
James W. Kulbacki  
Kwik Trip  
J Lacara  
William LaChance  
Stanley Laing  
Lawrence Landis  
Kenneth, Susan, and Mildred Landon  
LANFest  
Ed Lange  
Robert Langlitz  
Las Vegas Lodge #1468  
Phillip Laugen  
Laura J. Niles Foundation, Inc.  
Joseph LaVita  
An-Loc Le  
Dan Leader  
Paul K. Lecoq  
Karen Lee  
Lee & Sakahara Architects, Inc.  
James C. Leichtung  
Barbara J. LePage  
Lester Poretsky Family Foundation, Inc.  
Christopher Lettiere  
Barbara Lewey  
Lexicon Bank  
Lexington Veterans Association  
Liberty Bank  
Liberty Mutual  
Mike Liewald  
Edward Lindsey  
Aaron Link  
Carolyn Litton  
Litwin Family Foundation  
LLR, Inc.  
Lockaway Storage  
Lockheed Martin Aeronautics Company  
Lockheed Martin Corporation/ Lawton Field Office  
Lockheed Martin Employee Rec.

# OUR COMMUNITY OF INVESTORS

Sandra Loflin  
London & Thurber, LLC  
Chris Loose  
Edward Lord  
Maria R. Lucarelli  
Bard Luippold  
David P. Lund  
Benjamin Luthi  
Shirley MacKay  
Francis A. Madsen  
Major Brands, Inc.  
George Makar  
Michael Malixi  
Ruth A. Maltz  
Stuart Mann  
Jency Marcantel  
Joseph Marhoul  
Paula Marino  
Katherine Markham  
Linda Marlowe  
Mary Marmonti  
Kezia Marques  
Donna T. Martin  
James R. Martin  
Mary M. Martin  
Siobhan Martin-Schafer  
Donna C. Mason  
Carol Massey  
MasterCard Impact Fund  
Leroy D. Maunu  
Clyde Maxwell  
Joe Maxwell  
Sylvia McIlroy  
Edeltraud McCarthy  
Adria McCool  
Douglas and Mary McDaniel  
Neal McDougal  
Judith McFall  
Steve McKinley  
McLean Quilters Unlimited  
John McManamon  
Randall McVeigh  
Lealand D. Meade  
Michael J. Meeuwesen  
Daniel Meisinger  
Ralph M. Meola  
Meritage Cares Foundation  
Merlin One, Inc.  
Merrill Lynch  
Merrill Lynch, Pierce, Fenner & Smith, Inc.  
Metallics  
Sara Metz  
Thomas Metzold

Angela C. Meyer  
Jimmy Meyer  
Jacob Meyers  
Michigan International Speedway  
Midco Foundation  
James P. Miley  
Military-Civilian Charitable Foundation  
Andrew Miller  
Gregg Miller  
Jay Miller  
John S. Miller  
Rita Miller  
Wendy Miller  
Randall Mills  
Milton American Legion Post 114 Building  
Michael S. Minces  
Stephen R. Miraglia  
Missouri Employers Mutual  
Archibald J. Mixson  
Modern Burlap  
Modern Woodman  
William S. Molloy  
Molson Coors  
Tamara Monesmith  
Sharon Monical  
Monster Jam  
Mark M. Montgomery  
Sophia Moore  
Kay Moreland  
Morgan Stanley  
Morgan Stanley Global Impact Funding Trust  
Morningstar of Greenbrier  
Mountain Post Spouses' Club  
Peter Moyer  
Robert Moyer  
Kathleen Moynihan  
Christopher Mozilo  
Kent Mueller  
Erica Mulder  
Grady Muldrow  
Multi-Bank Securities, Inc  
Darlene Munfakh  
Louis J. Mustacchio  
David Mustone  
My Success Team, LLC  
Myra Foundation  
James W. Naftel  
Lauren Nalepa  
Patricia Nance  
Richard Nathanson  
National Charity League - Coppell Chapter  
National Charity League - Fairfield, CT Chapter  
National Charity League - Gardenia Chapter  
National Charity League - The Woodlands Chapter

National Charity League - Plano Chapter  
Navy Officers Spouses Club of DC  
NCL - Allen  
Peter Neale  
Robert Negrete  
Brenda Nelson  
Justin J. Nelson  
Richard Nelson  
Jeffrey A. Neufeld  
Trudy Neufeld  
Lauri Newblom  
Michael Newborn  
Elaine Nisenoff  
Noble Energy Matching Gift Program  
Francine V. Noel  
North Carolina Community Foundation, Inc.  
North Dakota Community Foundation  
Northern Credit Union  
Casey Northrup  
Robert Nystrom  
Steven L. O'Bannon  
Joseph F. O'Hara  
George A. O'Neal  
David O'Neill  
Tim O'Connor  
Trevor Odell  
Offutt Officers Spouses Club  
Eileen Okazaki  
Donna Oleson  
Irvine Oliver  
James Oliver  
Frances A. Olsen  
Eldin Onsgard  
William Organ  
Origami Owl  
Jay Orlandi  
James Ornellas  
Joe Osborne  
Otto P. Berdach Trust  
Oxford Baptist Church  
Pacific Gas and Electric Company  
Katharine Page  
Manuel Panar  
Ralph Paparella  
Mary Alyce Pardo  
Chris Parker  
David Parker  
Diane W. Parker  
Kevin Parker  
Parkside Builders  
Lance Patterson  
Lynda Patterson  
Marvin L. Patterson  
Robert Paulger

Craig Pauly  
Paypal Giving Fund  
Brock G. Peacock  
Shelby Pearl  
Peninsular Lodge #95  
John E. Peoples  
Peoria Diamond Club  
Peraton  
Daniel E. Pettit  
Pfizer Foundation  
Pfizer, Inc.  
Heather Pham  
Hien Phan  
Joe D. Phares  
Kimberley Phillips  
Phoenix Suns  
Piasa Charitable Foundation  
Henry Picken  
Michael Pignatiello  
Pilot Travel Centers, LLC  
James M. Pitman  
John Pizza  
Phil Platt  
Anthony & Fran Pogodzinski  
Diana Pool  
Michael W. Powers  
PREIT Associates, L.P.  
David Premo  
Thomas G. Preston  
James Pritchett  
Vince Proffitt  
Prudential Financial, Inc.  
Pruitt Title LLC  
Kelli L. Pryor  
PTS Worldwide, Inc.  
Ben Purcell  
Kieran J. Purcell  
Paul D. Pursell  
Philip A. Quigley  
Donald Raitzer  
Patricia Ramirez  
James Rank  
Raymond James Charitable Endowment Fund  
Raytheon Company  
Red Hat Matching Funds  
Maureen Reddington  
James Reed  
Judith H. Reeves  
David Reiss  
Greg Remmes  
Renaissance Charitable Foundation  
Leroy Rey  
Alex Reznik  
Karen Richey

Scott Rielly  
Brian Ritter  
Sharon Rodda  
Stephen J. Rodgers  
Ellen R. Rogoff  
Mark Rolfs  
Stephen Romanowski  
Douglas Romig  
Rotary Club of Lakewood  
David Rovin  
Roy E. Crummer Foundation  
Rubin Lublin, LLC  
Run for Health Corp  
Runbeck Elections Services  
Lisa Russell  
Geraldine Ryan  
Philip Ryan  
Lura Ryden  
Safeguard Properties  
Diane R. Sakai-Furuta  
Ronald K. Saletzki  
SAME Scholarship Fund  
San Antonio Area Foundation  
John M. Sanders  
Joseph P. Sarappo  
LaVerne Sargent  
Elizabeth F. Sayman  
Frank Scappaticci  
Eric Schaevitz  
Carol Schneider  
Robert Schneider  
Schoellerman Foundation  
Mark Schreiber  
Todd Schwantes  
Dewight Scott  
Scudder Family Foundation  
Select Express & Logistics  
Elizabeth Shambeau  
Jay P. Shapiro  
Sharks Foundation  
Jerry Shatzer  
Owen Shaw  
Timothy Sheahan  
Shell Oil Company Foundation  
Adam Shorr  
Suzanne Shull  
Brett Siebenaler  
Daniel A. Sigler  
Signature Advisors Group, LTD  
Suzanne Simpson  
Lance Siraton  
John B. Slater  
Scott Sloat  
Hilary A. Smallwood

David R. Smith  
Donna M. Smith  
Marcus Smith  
Michael D. Smith  
Sharon Smith  
Steven Smith  
Snoqualmie Tribes  
Jonathan Sojka  
Francis Sommer  
Harry Soo  
Todd Sorensen  
Southern Company Gas  
Nancy A. Spina  
St. Francis Equity  
St. Joan of Arc Catholic Church  
Frank St. John  
John B. Stalter  
Bart Stanley  
Gregory Stanley  
Brian Stansky  
Todd R. Steggerda  
Robert Stephen  
Tim M. Stephens  
Sterling Claims Management, Inc.  
Cynthia Stewart  
Brian Storjohann  
Jeff Stroud  
Stephen K. Stuart  
Walter P. Stuart  
Marie Sullivan  
Superlite Oldcastle APG  
Sussex Area Service Club  
Susan Sutton  
Julie A. Suzuki  
Joseph Sweeney  
Ronald Tackett  
David R. Tallant  
Agnes Tam  
Philipp Taussky  
Margaretta Taylor  
TCC Gives  
TCC Wireless  
TD Ameritrade Clearing  
Kent TeKrony  
Mark Templeton  
Tendick Family Foundation  
Nathan Tennyson  
Tesc Charitable Fund  
The Arthur H. Merry and Ernest B. Merry Foundation, Inc  
The Baupost Group, LLC  
The Blackburn Giving Fund  
The Carrying on Project  
The Chai Fund  
The Community Service Foundation of Broward

# OUR COMMUNITY OF INVESTORS

The Dolores & Donald Burnett Foundation  
 The Hayden Foundation  
 The High Pointe Foundation  
 The Kelter/Blair Family  
 The M&T Charitable Foundation  
 The Marak Family Foundation  
 The Rogers Foundation  
 The Tom & Frances Leach Foundation, Inc  
 Peter Thistleton  
 Stephen Thomas  
 Sheryl Thompson  
 Thompson Machinery Escrow Services  
 Thomson Reuters  
 Kimberly Throm  
 Tidewater Officers' Spouses' Association  
 Tan Tik-Han  
 Barbara Timone  
 Peter A. Tomasek  
 Lee Toolson  
 TOPS Market  
 TowerCares Foundation  
 Travis Credit Union  
 Travis Spouses' Club  
 Dennis Trifletti  
 Trinitarian Congregational Church  
 William Troy  
 TRUiST  
 Lorenzo Tubaya  
 Tulalip Tribes Charitable Contributions Fund  
 Guy Turgeon  
 TVH Parts  
 Twentynine Palms Officer's Spouses Club  
 Unbridled Charitable Foundation  
 United Way of Central Louisiana  
 United Way of Grand Forks  
 United Way of the Black Hills  
 Ravi Vallabhan  
 Marie E. Vallecorsa  
 Van Gilder Family Foundation  
 Henri Van Helden  
 Thomas Van Leeuwen  
 Mark Vandegrift  
 Vandenberg Thrift Shop  
 Deborah VanDyk  
 Vanguard  
 Jim Vanhorn  
 Patrick G. Varriano  
 Keith Veneziano  
 Karen J. Vesely  
 VFW Post 6018  
 Michele M. Viviano  
 Viviano Flower Shop  
 Thomas Vokes

Kyle Volker  
 Ann L. Von Hoff  
 Voya-Frontstream  
 W.J. & Kathy Chamblin Family Foundation, Inc.  
 Jerry Wagner  
 Paul J. Wagner  
 Michael Wallace  
 Walmart Store #2092  
 Walmart Store #24  
 Walmart Store #2828  
 Walmart Store #2847  
 Walmart Store #3872  
 Bradford B. Walters  
 Walters & Mason Retail, Inc.  
 Shih-Chen Wang  
 Reino Wantin  
 Jeffrey Watermolen  
 Carylon J. Watson  
 Michael Weatherly  
 JA Wedum Foundation  
 James R. Weedon  
 John Weems  
 John G. Welisch  
 Wells Fargo  
 James Weremeychik  
 Werner Enterprises, Inc.  
 Tish A. Wescott  
 Jim Whisenhunt  
 Wendy White  
 Anthony Whitney  
 Alicia L. Whittington  
 William Wilder  
 Joseph H. Wilkens  
 Theodore Williams  
 James Williford  
 John Willis  
 Michele L. Wilson  
 Windermere Foundation  
 Women's Overseas Service League- San Antonio League  
 Edward G. Wong  
 Robert Wood  
 Scott Wood  
 Paul M. Woods  
 Jeffrey Woodward  
 William Woodworth  
 Joseph F. Wootten  
 Cindy Worley  
 Milan Wukadinovich  
 Joyce Yamane  
 Yawkey Baseball League, Inc.  
 Ethan Youderian  
 William M. Young

Z & Z Supply Co., Inc.  
 Nicole Zamora  
 Joe Zazzi  
 Helena Zodrow  
 Marion Zola  
 Stephen Zukotynski



## ADDITIONAL HIGHLIGHTS

Throughout 2021, as the effects of the global pandemic lingered, Operation Homefront's individual, corporate, and foundation donors rallied together and committed themselves to furthering our mission. Whether funding a critical need, providing military families with a meal, or using their platforms to amplify our brand, our programs and services would not be possible without their support.

### FOOD LION

In 2019, Food Lion selected Operation Homefront as a partner in its expanded hunger-relief initiative, *Food Lion Feeds*, to fight food insecurity among our nation's service members and their families. Since the partnership began, Food Lion has invested \$236,000 in Operation Homefront's Critical Financial Assistance and Holiday Meals for Military programs and has provided volunteers, fresh produce, and gift cards to serve military families in its 10-state retail footprint.

### FUNKO POP

In August, Funko announced its philanthropic initiative, *Pops! With Purpose*, tying Funko Pop! characters to causes that are important to employees, Funko fans, and the community. The Military Pop! figures representing four branches of service were on shelves in time for Veterans Day, and Funko donated \$50,000 to Operation Homefront.

### OAK FOUNDATION

Since 2011, Oak Foundation has been a committed supporter of Operation Homefront and our Critical Financial Assistance program. In 2021, the organization made a \$675,000 investment in our mission and the futures of military families. This commitment brought its lifetime giving total to over \$1.8 million.



### SOUTHERN NEW HAMPSHIRE UNIVERSITY

Amid the COVID-19 pandemic, Southern New Hampshire University (SNHU) double downed on its efforts in 2021 to support military spouses. Eight virtual events were held throughout the year, including the first all-male spouse Homefront Celebration. Four full-tuition scholarships were awarded to a spouse at select events. Since 2014, SNHU has awarded 34 full-tuition scholarships to military spouses to help them reach their education and career goals.

### U.S. BANK

Through its *Driven to Serve* initiative, U.S. Bank partnered with Operation Homefront to donate vehicles to military families in need. Since 2020, U.S. Bank and its Dealer Services Team have donated 12 vehicles to Operation Homefront, impacting the lives of military families across the country.

### 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:

**Loren Dorshow, Executive Director, Car Donation Foundation (CDF)**, has helped establish well-run, reputable car donation programs, including Vehicles For Veterans. These programs benefit a variety of charities that serve children and veterans across the country. Since 2016, Mr. Dorshow's foundation has donated over \$2.2 million to Operation Homefront.

**John Kitchens, Director of Corporate Citizenship, CSX Corporation**, launched *Pride in Service*, CSX's community investment platform. Through this signature program, the company honors and serves those who serve our country and our communities, including veterans, military, and first responders. Since 2018, CSX has invested \$4.4 million in Operation Homefront's mission and has impacted thousands of military families across the 23 states in which CSX operates.

**Tony Montalto, President and COO of the Bob & Dolores Hope Foundation**, first approached Operation Homefront in 2016 to assist military families in Cleveland, Los Angeles, and New York City – areas closely connected to the Hope family. Since then, the Foundation has provided over \$1.7 million in support including a special 2020 "challenge grant" that served to kickstart ongoing assistance for military families facing financial disruption and hardship resulting from the COVID-19 pandemic.



### EMPLOYEE OF THE YEAR

**Madison Dillon, Program Manager, Transitional Homes for Veterans**, has been devoted to Operation Homefront's mission since 2015. When the effects of the global pandemic presented challenges within the housing market because of shortages in building supplies and increased home prices, Madison and her team had to get resourceful. Madison worked with Operation Homefront leadership, donors, and builders to purchase homes in communities where military families could afford to live after completing the program. Thanks to Madison's dedication, Operation Homefront successfully closed on six new homes, graduated five families, and moved 11 new military families into Transitional Homes for Veterans properties in 2021.

As we mark our 20<sup>th</sup> anniversary year, we at Operation Homefront look toward deepening our dedication to serving military families who face temporary financial hardships. The families have earned our support through all they have done to serve our country, and their continued strength is vital to our nation's future. We know that strong families mean strong communities and, in turn, a stronger America.

Looking ahead to 2022, we will proudly graduate the 675<sup>th</sup> military family from our Permanent Homes for Veterans program and will provide over \$35 million in critical financial assistance to military families in need. With equal pride, we will deliver our 500,000<sup>th</sup> backpack with school supplies to a military child, marking over \$55 million savings in back-to-school supplies for our families. It is because of the unstinting support of donors like you that we can continue providing our relief, resiliency, and recurring family support programs to tens of thousands of military families each year.

Without your continued commitment, we cannot meet the ever-increasing demand for programs that will help keep these deserving families stronger, more stable, and more secure for the next 20 years and beyond. That is why we are excited to raise the curtain on *United We Stand*, an ambitious campaign to raise \$100 million over three years. The funds will position us to weather unexpected circumstances such as pandemic and economic uncertainty as we advance our programs to better serve more military families. Each individual and organization joining us on this journey to secure our future can be as proud as we are to stand in support of America's military families like those introduced in this Annual Report.



### PREVIOUS CORNERSTONE AWARD RECIPIENTS:

- **Ed Delgado**, former CEO, The Five Star Group
- **Kathy Cox**, former Senior Manager, Walmart Foundation
- **Ken Ruff**, VP, National Accounts, Beam Suntory
- **Heather Prill**, Senior Manager, Strategic Partnerships & Programs, The Home Depot Foundation
- **Chelle Davis**, Manager, Investor Relations, Dollar Tree
- **Rusty Smallwood**, former AVP REO-Manager, JPMorgan Chase
- **Gina Collins**, former Chief Marketing Officer, Outback Steakhouse
- **Marc Knowles**, Global Military Team Leader, Procter & Gamble
- **Camille Jenkins**, former Vice President National Customer Relations, Meritage Homes Corporation
- **Mike Monroe**, Director, Veterans Initiatives, A. James & Alice B. Clark Foundation



### VOLUNTEER OF THE YEAR

**Sharon Fenton, from Texas**, has volunteered for Operation Homefront since 2019. In 2020, wanting to take a more active volunteer role, she became a Team Captain and in 2021 became a Volunteer Coordinator to support Region 5. Sharon supports eight states between Florida and Texas recruiting volunteers for events, conducting surveys, and assisting with other administrative duties. Additionally, Sharon helps steward relationships with Dollar Tree staff by organizing the pick-up of donated items for Operation Homefront Back-to-School Brigade and Holiday Toy Drive seasons.





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