



WELCOME HOME,
ANDERSON FAMILY



2022 ANNUAL REPORT

ACHIEVING MAJOR MILESTONES

Critical Financial Assistance (CFA)

Fulfilled our **53,000th** request for financial assistance and provided over **\$37M in support** to military families

Permanent Homes for Veterans (PHV)

Graduated our **679th** family from the program and surpassed **\$102M in deeded home equity** to military families

Back-To-School Brigade (BTSB)

Delivered our **500,000th** backpack with school supplies to a military child, saving families over **\$55M in back-to-school expenses**

Transitional Housing – Villages (TH-V)

Provided our **700th** military family with free housing as they transitioned out of service, saving over **\$7.6M in rent and utility costs**

SERVING AMERICA'S MILITARY FAMILIES

Mission

Our mission is to build 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.

Vision

Our vision is to be the provider of choice for short-term financial relief and recurring family support programs to ensure the long-term empowerment, self-sufficiency, and resiliency of our military families.

Core Belief

Our core belief is to help our military families in their times of need for all they have done for us in our nation's times 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 success.

Headquartered in San Antonio, Texas, and McLean, Virginia, Operation Homefront currently provides supportive programs and services to military families across the nation.



“We have stability with this home. We don’t have to worry about where we’re going to live.”

–Petty Officer 2nd Class
Nicole Henderson, Navy Veteran



SUSTAINING GROWTH TO MEET THE NEED

In 2022, with the pandemic receding, but economic uncertainty on the rise, Operation Homefront continued to grow to meet a sustained surge in requests for help from our military families in need.

In response, we launched our three-year, \$100 million *United We Stand* campaign to sustain our ability to help this very special and deserving group of our fellow citizens for decades to come.

In this report, you will meet families such as:

- Sgt. 1st Class Tony Lancaster and his wife, Spc. Ada Lancaster, both Army veterans, who found stability for their family of seven through our Transitional Homes for Veterans program. They moved into their San Antonio home in 2022 after Tony’s medical retirement.
- Army veterans James Ford and Kisha Dorsey, who are now neighbors since both were given keys to their new homes as part of our Permanent Homes for Veterans program.
- Army spouse Sandy Muñoz, who used our Holiday Meals for Military program to provide Thanksgiving dinners to service members who could not go home.

As we look back on 2022, we are ever grateful to our partners, donors, and volunteers for their support in helping us sustain our growth and be ready to serve military families now, and well into the future.

Above: Over 400 military families from Maryland, Virginia, and Washington, D.C. attended a Holiday Meals for Military event at the DC Armory.

BOARD AND LEADERSHIP

From the President & CEO

It was a year that was, by most standards, exceedingly difficult for many American families, and I am sad to say that 2022 hit our military families particularly hard. Against a troubling backdrop of rising inflation, continued economic uncertainty, and increasing tensions among major powers, we expected and then saw a significant surge in requests for financial assistance.

The good news is, due to a remarkable \$20 million gift from MacKenzie Scott and continued support from our amazing corporate, foundation, and individual donor communities, we had both the resources and capacity to respond quickly. Our primary goal, as an outcomes-based organization, is to prevent these short-term struggles from devolving into long-term problems that derail any hope of a stronger, more stable, and more secure future. With this important end-state in mind, I am especially proud to report nearly 100 percent of the military families who responded to our surveys agree or strongly agree we have accomplished this lofty goal.

I am proud of our entire team, as we have now fulfilled more than 53,000 requests, totaling over \$37 million to help our military families overcome their financial hardships; provided transitional housing to over 700 families, saving them over \$7 million in rent/utility costs; graduated nearly 700 military families from our permanent housing program, providing over \$102 million in home equity; and delivered well over 500,000 backpacks, saving military families over \$56 million in back-to-school expenses. All of these are major milestones given the challenging economic environment that has characterized the past few years.



I am also proud to report we celebrated our 20th anniversary and launched our three-year, \$100 million *United We Stand* comprehensive campaign to set the course for the next 20-plus years as we continue to make real progress on our vision to be the provider of choice for short-term and critical financial assistance, long-term stability, and recurring support programs to military families in need.

Clearly, we are able to serve America's military families because of our team of dedicated staff, board/council members, and volunteers who put our core values into practice each day and our amazing corporate, foundation, and individual donors that bring our mission to life. The compelling combination made a record-setting 2022 possible and will surely allow us to sustain our stellar growth in 2023 and beyond!

With gratitude,

A handwritten signature in black ink, appearing to read "John I. Pray, Jr.", written in a cursive style.

Brig Gen John I. Pray, Jr., USAF, Retired
President & Chief Executive Officer



“The need is great and growing so we must continue to press forward as we rally around the concept that strong military families make their communities stronger and these strong communities, in turn, make our nation stronger.”

—Uli Correa
Incoming Chair, Board of Directors
Regional Vice President,
Region 8 - South Central
Division, Texas, Walmart



While I have had the privilege of participating in a variety of extraordinary events during my tenure as a board member, none was more impactful than the home award ceremony I attended in Nashville last October where I watched a military family tearfully enter their new mortgage-free home for the first time. An exceptionally emotional moment full of real joy, but one that underscored how the benefits of living

in a free nation are not always readily available to many of our military families once they return to their civilian communities. It was, and remains, both a humbling realization and an important call to action ... for all of us.

Operation Homefront's team of more than 120 staff and 3,000-plus volunteers work together to accomplish 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. With families being strained by an unstable economy, the team never lets up in their commitment to help this special and deserving group of our fellow citizens in their time of need for all they have done for all of us in our nation's time of need.

As I relinquish my role as chair, I am filled with immense pride for having been part of it all for the past seven years and with the knowledge that the best is yet to come.

Many thanks,

Angelo Lombardi
Outgoing Chair, Board of Directors
President, Solutions 42



In 2022, we stepped forward to serve America's military families with strengthened resolve as they faced increasing economic uncertainty. And our donors noticed, joining us with increasingly generous levels of support, including a record \$20 million gift from noted philanthropist MacKenzie Scott.

Our donors have good reason to be confident as we have continued to deliver on our promise, with 85 percent of expenditures going toward programs that serve military families and top scores from charity rating agencies, including our 12th four-star rating from Charity Navigator.

While I am exceedingly proud of what we have done, the need is great and growing so we must continue to press forward as we rally around the concept that strong military families make their communities stronger and these strong communities, in turn, make our nation stronger. Our military families deserve our absolute best efforts, and as the incoming board chair, I look forward to all we will accomplish on their behalf in the years ahead.

Sincerely,

Uli Correa
Incoming Chair, Board of Directors
Regional Vice President, Region 8 -
South Central Division, Texas, Walmart



2022 Board Members

Angelo Lombardi
(Chair 2022)
President, Solutions 42

Ulises Correa
(Vice Chair 2022,
Chair 2023)
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

Robert Giannetta
CIO, Peraton

Greg Ham
Partner, The MWS
Group and 24
Entertainment

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Marty Hauser,
retired**
President, Otero

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

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

**Brig Gen John I. Pray,
Jr., USAF, Retired**
President & CEO,
Operation Homefront

Faith Schwartz
CEO, Housing Finance
Strategies, LLC

Terry Smith
CEO, Rushmore Loan
Management

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

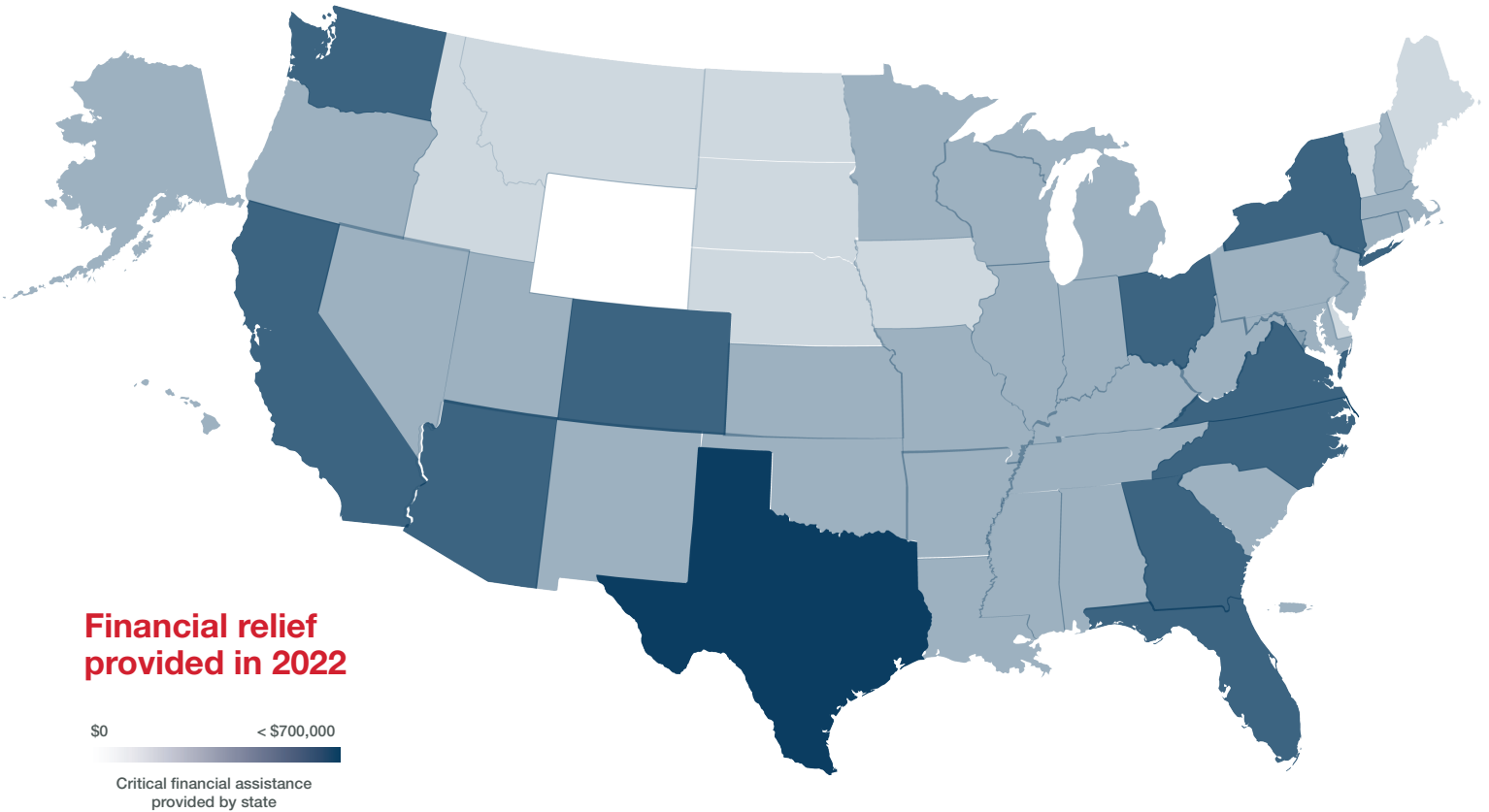
**U.S. Air Force Col.
Tyrone "Woody"
Woodyard, retired**
Vice President,
Communications,
Rotary and Mission
Systems, Sikorsky,
a Lockheed Martin
Company

PROVIDING RELIEF...

In 2022, we grew our Critical Financial Assistance (CFA) program to address an almost twofold surge in requests from our military families facing ever-tightening budgets, largely because of burgeoning housing and food costs. As the need for financial assistance expanded, we responded with an additional \$1.95M infusion in the CFA program.

In 2022, we were able to fulfill nearly **4,100 requests** from military families, providing over **\$4.3M in financial assistance**.

Since program inception, we have fulfilled more than **53,000 requests**, providing over **\$37M in critical financial assistance**.

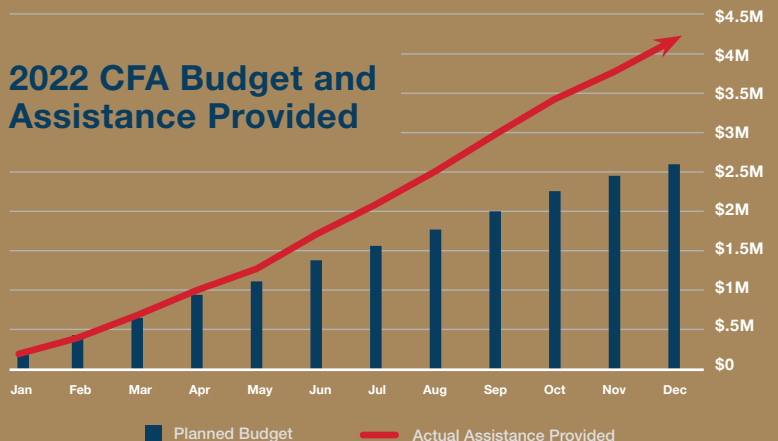


Sustaining Growth



Due primarily to inflation and economic uncertainty, we saw an increased demand for support and financial assistance from military families in 2022, but a **\$20M investment from MacKenzie Scott** allowed us to immediately respond in their time of need.

2022 CFA Budget and Assistance Provided



...THROUGH CRITICAL FINANCIAL ASSISTANCE



Volunteers from Team Depot, The Home Depot's associate volunteer force, clean up and make improvements to a veteran's outdoor living space.

“My family had nowhere to turn. We were prepared to become homeless. Operation Homefront and its donors saved us. I got to keep my home thanks to them.”

–Pfc. Alejandro Quesada, Army Veteran

Army veteran Alejandro Quesada feels safe at his home in the Bronx, New York, something he believed impossible after hurricane floodwaters inundated the basement and compromised the home's foundation. A methodical internet search led him to our Critical Financial Assistance (CFA) program and he received the assistance he needed to make his home livable again.

“My family had nowhere to turn. We were prepared to become homeless,” he said. “Operation Homefront and its donors saved us. I got to keep my home thanks to them.”

Alejandro committed to serving his country when, at age 6, he watched the collapse of the World Trade Center towers from the roof of his family's apartment building. Memories of the 9/11 attacks lingered when he enlisted in the military at 18. Alejandro served three years as a paratrooper and radio operator in the Army before a training injury led to his medical retirement.

Restoration work concluded in winter 2022, surprising Alejandro, who expected the process to take years. “I thought I would be recovering from it slowly for the next 20 years,” he said. “I never imagined I would have this level of safety.”

In late 2022, The Home Depot Foundation selected the Quesada family for its Operation Surprise campaign, a program in which Team Depot, The Home Depot's associate volunteer force, improves veterans' homes. Volunteers refurbished Alejandro's outdoor living space, doing heavy chores he is unable to perform because of service-related injuries. The team also provided holiday decorations and began renovating the finished basement. The basement work is scheduled to be completed in 2023.

PROVIDING RELIEF...

Our four distinct housing programs support veterans transitioning to civilian life in communities across the United States. Families not only live rent free – allowing them to build savings and reduce debt – they also receive financial counseling and guidance for employment and other resources as they navigate their path to successfully reintegrate into their civilian communities.

Permanent Homes For Veterans

In 2022, we accepted **6 families** into our program and graduated **31 families** into mortgage-free homes, awarding them with nearly **\$5.7 million in deeded home equity**.

Since the program began, **679 families** have graduated and been awarded mortgage-free homes, providing over **\$102M in home equity**.

Transitional Homes for Veterans

In 2022, we graduated **9 families** from our Transitional Homes for Veterans program and helped **33 military families** save over **\$392,000 in housing costs**.

Since the program's inception, **33 military families** have saved over **\$800,000 in mortgage costs**. Of those, **16 families** have graduated.

Transitional Housing – Villages

In 2022, our Transitional Housing – Villages program provided **351 months of residency** to **191 family members**, helping them save over **\$480,000** in 2022.

Since its beginning, the program has provided over **6,400 months of rent-free housing** and defrayed over **\$7.6M in rent and utility costs**.

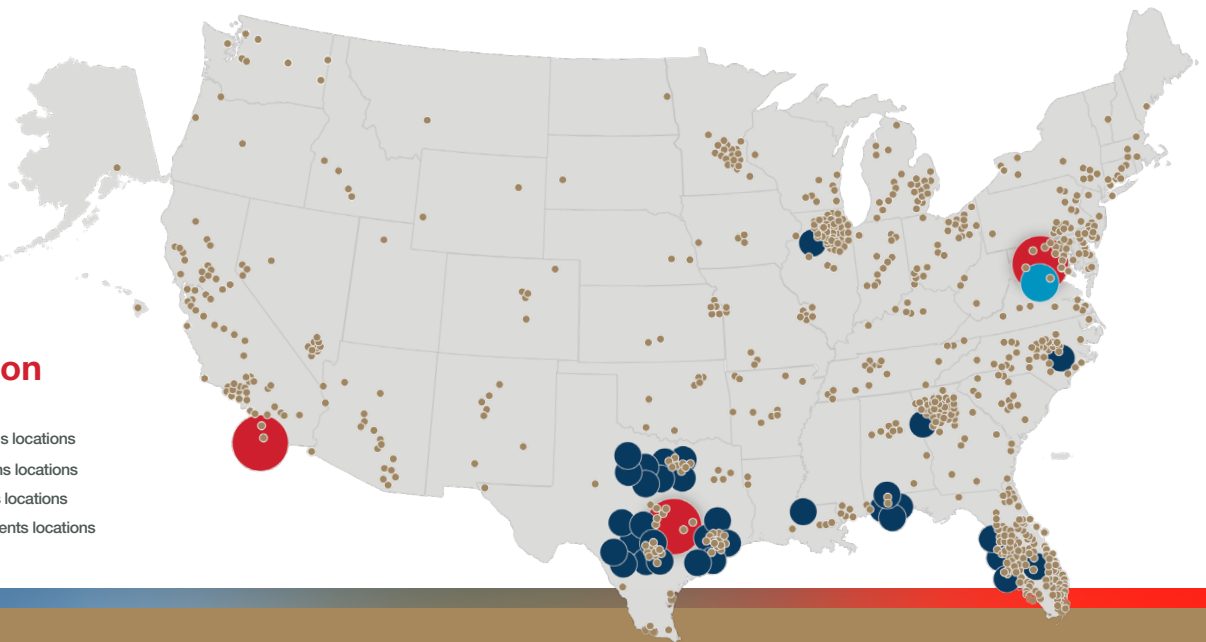
Transitional Housing – Apartments

Our newest housing program has provided **46 months of residency**, saving **6 military families** over **\$60,000 in rental costs** since launching.

This new program currently has **5 apartments** in Maryland. We will add more apartments to the program in 2023.

Housing programs since inception

- Permanent Homes for Veterans locations
- Transitional Homes for Veterans locations
- Transitional Housing – Villages locations
- Transitional Housing – Apartments locations

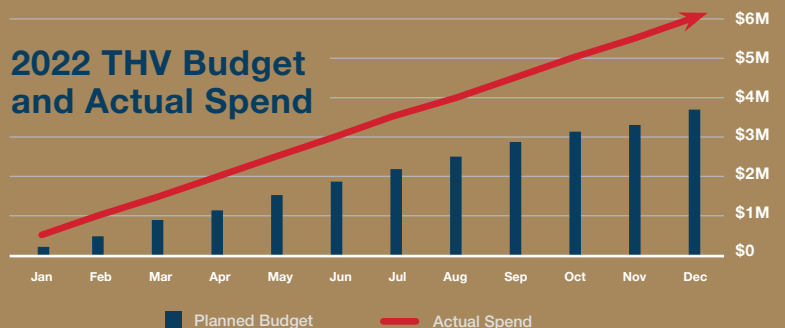


Sustaining Growth



In 2022, we expanded the THV program by adding **12 homes, totaling 33**, thanks to our dedicated investment partners and donors. Now on track to achieve **our 50-home target two years early**, we celebrate this remarkable progress.

2022 THV Budget and Actual Spend



...THROUGH TRANSITIONAL AND PERMANENT HOUSING



Army Sgt. James Ford with his family in Houston, Texas, receives the keys to his mortgage-free home through Operation Homefront and PulteGroup, Inc.

“The house is a huge blessing, and I am incredibly grateful ... I couldn’t ask for anything more than a place for my kiddos and me to be a family.”

—Sgt. James Ford,
Army Veteran

Army veteran James Ford finds life easier in his new home. The newly built house outside of Houston also won approval from his son and daughter and his two service dogs when they moved in last summer. The Ford family was one of six families to join our PHV program in 2022.

James, a former combat engineer, served two deployments to Iraq and one to Afghanistan during his six years in the Army. He received the first of two Purple Heart awards after shrapnel from a car bomb in Iraq injured his arm. He re-enlisted after that and planned to serve until retirement. However, in 2007 an IED explosion in Afghanistan left him with a leg injury that required amputation and led to his medical retirement.

Now, James is focused on paying off debt and becoming a homeowner after he completes the PHV program. “It’s a realistic goal,” he said. He is working toward a second master’s degree and a career in environmental biology.

He credits the open floor plan for easing mobility challenges, especially when he’s using a wheelchair. “The house is a huge blessing, and I am incredibly grateful,” he said. “I couldn’t ask for anything more than a place for my kiddos and me to be a family.”

The Ford family and neighbor Army Spc. Kisha Dorsey, another PHV recipient, were awarded keys to their homes in a ceremony in July. Having a fellow veteran next door is a bonus for James. His extended family lives in California, and he and Kisha can rely on one another. “That is how soldiers support each other in the military,” he said.

James’s and Kisha’s homes were made possible through our partnership with PulteGroup, Inc., and their *Built to Honor* program. Thanks to their longstanding commitment to Operation Homefront, together we have welcomed five military families to their newly built homes since 2018.

PROVIDING FAMILY SUPPORT...

Our Family Support programs deliver essential items throughout the year. Whether it's a supply-filled backpack or a diaper bag, a holiday meal, toys for children, or a fun night out for military spouses, our highly regarded program events provide timely support when budgets often leave no room for special occasions.

Back-to-School Brigade®

In 2022, our Back-to-School Brigade provided nearly **45,000 backpacks** filled with school supplies to military children.

Since the program began, we have distributed over **500,000 backpacks** to military children, saving families over **\$55M in expenses**.

Holiday Meals for Military®

In 2022, our Holiday Meals for Military program served over **17,000 families** — nearly **70,000 individual family members**.

Since inception, we have served over **160,000 families** — nearly **675,000 family members**.

Star-Spangled Babies®

In 2022, our Star-Spangled Babies® program showered **1,900 military parents** with support and essential baby items they needed to welcome their newest family members.

Since inception, we have celebrated and supported over **20,000 new and expectant military parents**.

Homefront Celebrations

In 2022, Homefront Celebrations recognized **400 military spouses** for their incredible service. At virtual and in-person events, we treated military spouses to guest speakers, gift boxes, and the ability to grow their communities.

Since the program's inception, we have honored over **9,000 military spouses**, awarding **38 attendees with academic scholarships**.

Military Child of the Year®

Our 14th annual Military Child of the Year® Awards honored **eight recipients** for their exceptional leadership, volunteerism, civic engagement, and more.

Innovation: **David Lee**

Air Force: **Anna Cummins**

Army: **Elena Ashburn**

Coast Guard: **Kathryn Alonso**

Marines: **Sophia Jordan**

National Guard: **Andrew Stone**

Navy: **Mitchell Matella**

Space Force: **Grant Benson**

In recent years, we have seen a continual decline in participation in our **Veteran Caregiver Support (VCS) program**. Given this, at the end of 2022, we decided to sunset our VCS program and transition our caregivers to the highly-respected Elizabeth Dole Foundation caregiver program.

Sustaining Growth

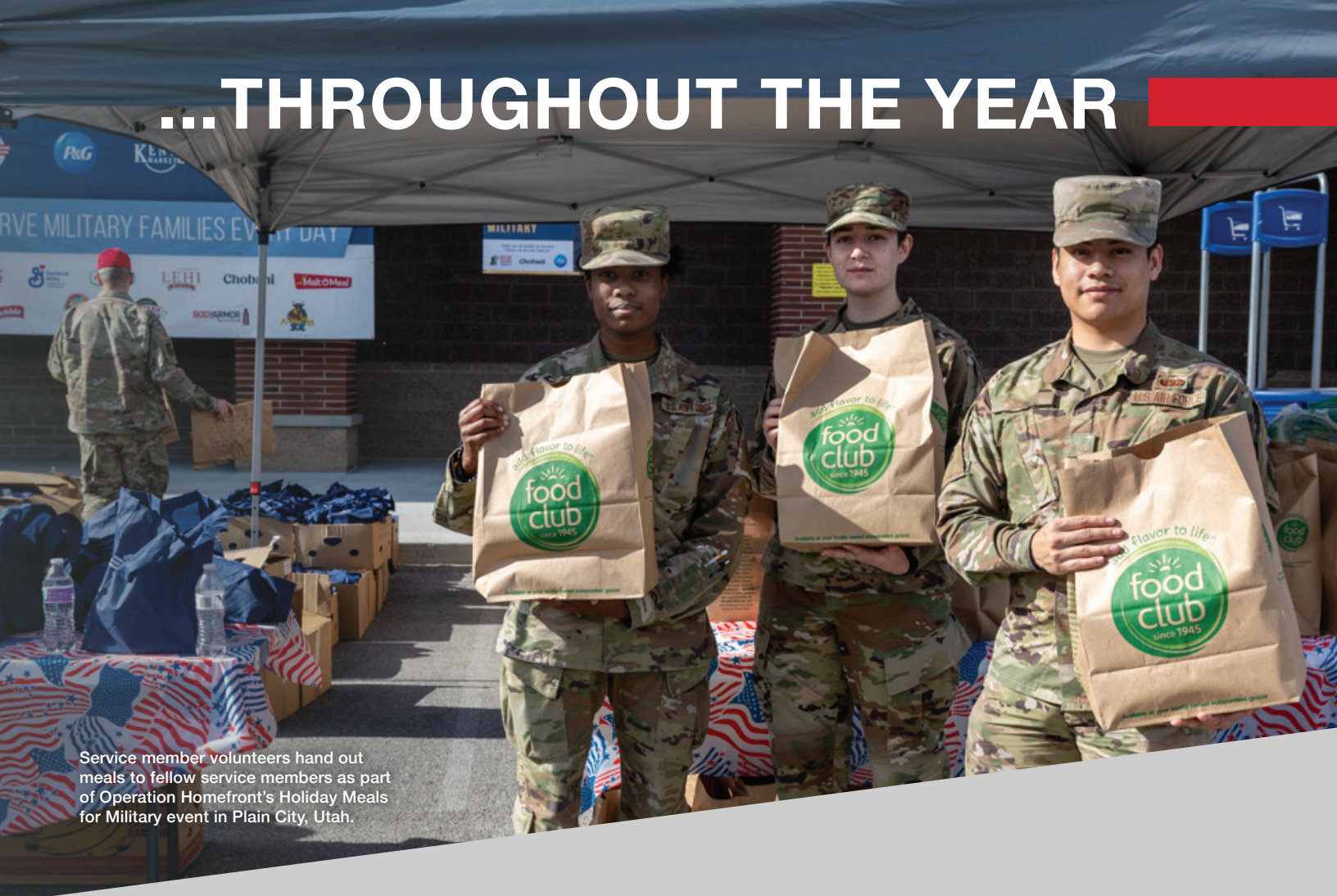


In 2022, our **Back-to-School Brigade** program distributed **44,744 backpacks** full of school supplies to military children — a new record!



In 2022, our **Holiday Meals for Military** program distributed **17,446 meals** primarily to our financially stressed junior enlisted military families — another new record!

...THROUGHOUT THE YEAR



Service member volunteers hand out meals to fellow service members as part of Operation Homefront's Holiday Meals for Military event in Plain City, Utah.

“The extra turkey [from Holiday Meals for Military] helps me a lot with feeding soldiers who can’t go home.”

–Sandy Muñoz,
Army Spouse

Signing up for Holiday Meals for Military (HMFM) is part of Sandy Muñoz’s advance planning before Thanksgiving. During the holidays, she and her husband, Army veteran Luis Muñoz, open their home in El Paso, Texas, to friends, family, and an extended family of soldiers from nearby Fort Bliss.

“I have a big family, and I cook a lot,” said Sandy, who hosted about 30 people for Christmas, including 10 soldiers who couldn’t make it home to be with their families. “They love my cooking, so they always come.”

Sandy and Luis learned about the HMFM program from Luis’s unit commander when they moved to El Paso for his assignment to Fort Bliss. The items received at the HMFM event help the Muñoz family make sure the soldiers have a place that feels like home during the holidays. “The extra turkey helps me a lot with feeding soldiers who can’t go home,” Sandy said.

Operation Homefront understands how added expenses during the holiday season can be challenging for military families. Because of inflation, more families saw budgets strained in 2022.

Sandy, whose husband was medically retired in 2022 after serving 13 years, has followed Operation Homefront since 2014 and has participated in other Family Support programs over the years.

In 2022, 135 HMFM events were held across the country, providing over 17,000 meals. In May, P&G, Kent’s Market, and Associated Food Stores hosted a drive-through event for 300 military families in Plain City, Utah. Each family received a gift card to shop for their next meal, along with bags filled with food and household essentials. Thanks to partners Chobani, Hormel Foods, General Mills, ABC Pepsi, and many others for making the event possible.

We believe strong military families contribute to strong communities, and strong communities, in return, make a stronger America.

Why Us?

Operation Homefront is one of the largest charities dedicated to serving military families in the United States. We have a proven track record of helping active-duty and veteran families overcome financial challenges. After two decades of innovation, rigorous evaluation, and thoughtful adaptation, our programs are meeting the changing needs of our military families better than ever. **Simply put, we know what works.**

We understand that temporary financial setbacks can shatter dreams and derail futures – and we are experienced in helping military families get on a path toward becoming stronger, more stable, and more secure. To do so, we offer a wide range of highly valued programs and services for 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 to civilian life. Too often, financial hardships prevent military families from gaining and/or maintaining the standard of living they – and their loved ones – 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 avoid future financial crises and gain long-term financial health.

The need continues... and is growing:



Food insecurity

23%

of veterans and military families report being food insecure



Unaffordable housing

1.5 MILLION

veterans are considered housing cost burdened



Financial instability

2.4 MILLION

veterans live paycheck to paycheck, while 1.5 million live below the poverty line

Why Now?

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

While Operation Homefront is able to help tens of thousands of military families each year, we miss opportunities to help even more because our resources are limited. Growing our financial resources is critical to our ability to deliver the support our military families need now and in the years ahead.

Why Me?

You bring our mission to life.

Blackbaud Institute's 2020 Charitable Giving Report on American Donors found that the top 20 percent of donors contribute 80 percent of all donations. We believe every person who shares our values and beliefs can play a vital part in helping us ensure that our military families can thrive in their communities. You are uniquely positioned to make a significant impact. Your gift will ensure more military families receive the help they need.

WE STAND CAMPAIGN



Scan the QR code to donate today!

Help us continue the momentum and double your impact with the
UNITED WE STAND MILLION DOLLAR MATCH



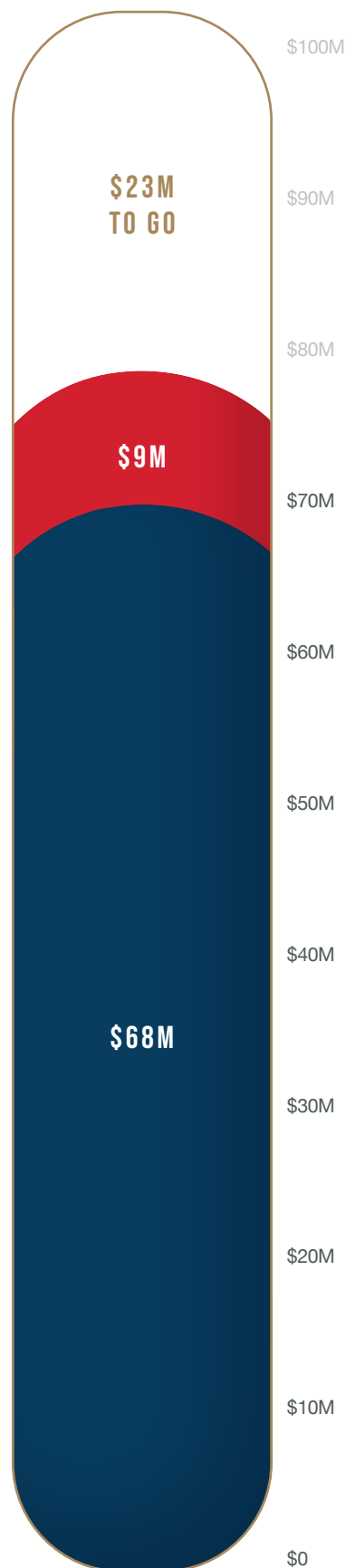
UNITED WE STAND

MILLION DOLLAR MATCH

sponsored by

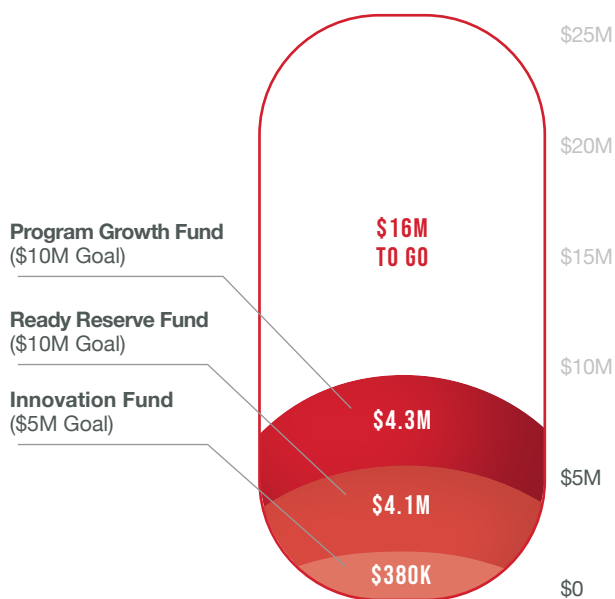


\$100M GOAL (Campaign Total)

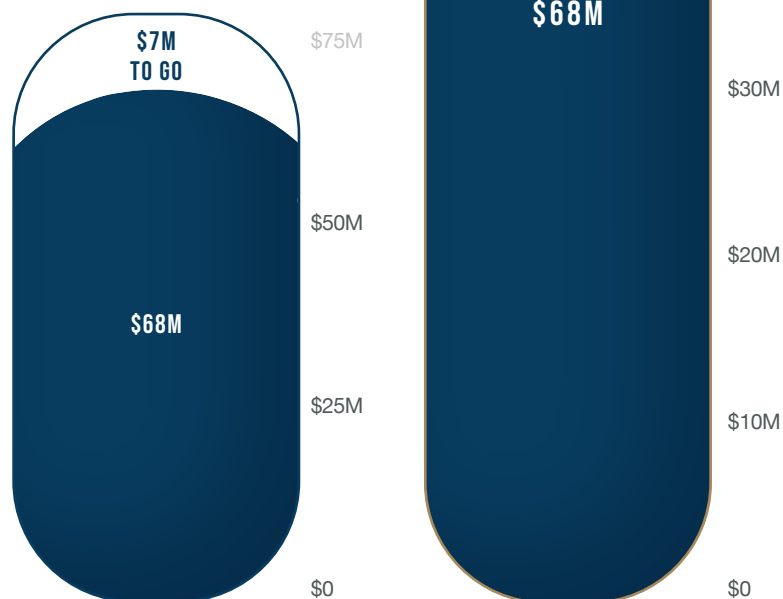


Join us in our \$100 million 3-year comprehensive campaign so we can generate the resources that will allow us to secure the futures of our military families for decades to come.

\$25M GOAL (Capital Component)



\$75M GOAL (Operating Component)



“This house is helping with one of the biggest struggles we had in leaving the military.”

–Sgt. 1st Class Tony Lancaster, Army Veteran

Top: Navy veteran Nicole Henderson and daughter MaLiyah are building a future in the Houston area.

Bottom: Army veterans Tony and Ada Lancaster welcomed a baby girl into their family of four boys.



STORIES FROM THE HOMEFRONT



Navy veteran Nicole Henderson felt a flood of gratitude and emotion as she welcomed more than 20 family members and friends for a Thanksgiving potluck at her newly built home in Iowa Colony, Texas.

For Nicole, who was medically retired after almost 14 years of military service, having a forever home once seemed like a dream. She and her six siblings moved frequently and faced housing and food insecurity when they were growing up. She enlisted in the military to escape poverty but feared the cycle would repeat when injuries ended her dream of serving 20 years.

The Henderson Family

As Nicole prepared food for the Thanksgiving celebration, she envisioned everyone gathering in the kitchen. Tears flowed as guests arrived, and many did gather in the kitchen while children ran in the backyard and others played dominoes on the deck. “I cried so much just being in the home and having my family here,” said Nicole, who moved into the house with her 4-year-old daughter, MaLiyah, in mid-November. “I still feel like I’m dreaming.”

Nicole is taking classes to become a physician assistant, and she is focusing her attention on her daughter. “We have stability with this home,” she said. “We don’t have to worry about where we’re going to live.”

Nicole initially found her footing as a civilian through Operation Homefront’s Transitional Housing – Villages in San Diego, California. Through that program, she reduced debt and learned budgeting strategies she

continues to use in the Permanent Homes for Veterans (PHV) program. She shares resources with other veterans and tells them about her gratitude for Operation Homefront and its donors. “They are passionate about helping, and they are supportive and understanding,” Nicole said.

Nicole’s house near Houston was one of three PHV houses Operation Homefront awarded to military families in 2022 through its partnership with Meritage Homes. Since 2013, Operation Homefront and Meritage Homes have awarded 17 homes through our PHV program.



The Lancaster Family

Army veterans Ada and Tony Lancaster established roots quickly after moving into their Transitional Homes for Veterans (THV) home in San Antonio, Texas, in the summer. Moving into the home – made possible through the generous investment of MacKenzie Scott – brought relief for the family after Tony’s medical retirement. The parents of five children under age 7 faced a tight housing market as they relied solely on Tony’s retirement income. They lived temporarily with Ada’s mom, two sisters, and brother. The crowded conditions added stress for all of them. “This house is helping with one of the biggest struggles we had in leaving the military,” said Tony, who served 13 years, including a deployment to Iraq in 2008. He lives with PTSD and anxiety. Ada served three years.

The Lancasters enjoy their new neighborhood, which is near their children’s schools and medical facilities for Tony and therapy appointments for their two sons who live with autism. Having extended family in the same city has provided support and relief during their transition out of the military. Ada especially appreciated having her mom close by when their daughter was born. “This is the first time we had someone here to help” when a baby came, she said.

The family is focusing on reducing debt and increasing credit scores so they can buy a home. Ada said financial counseling sessions have given them budgeting tools to cope with rising grocery prices. “Everything is falling into place, and we’re getting excited to see our savings go up so we can buy a house,” she said.

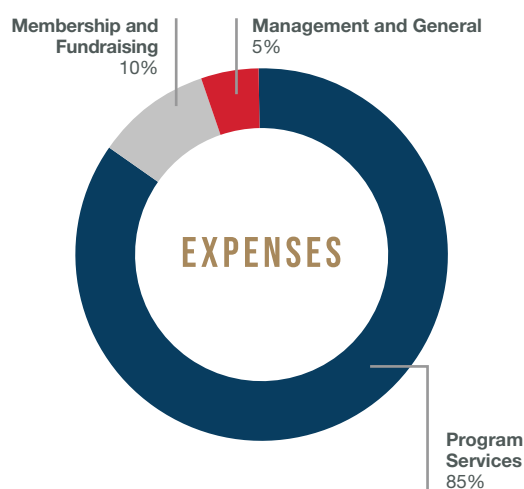
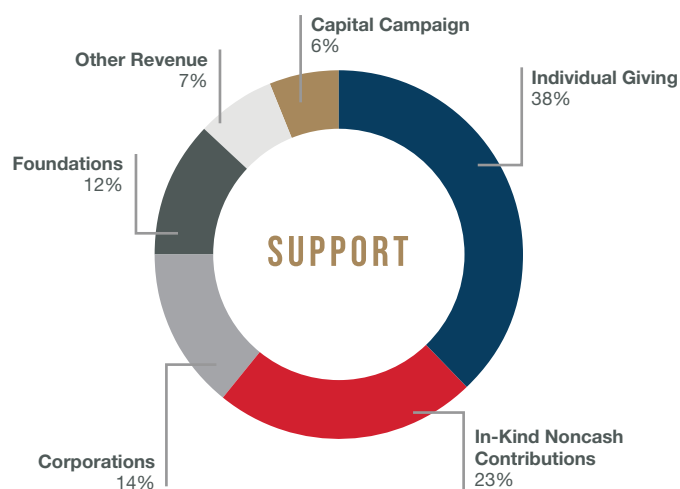
The Lancaster family’s home was the first Operation Homefront was able to purchase with a transformational \$20M investment from MacKenzie Scott. Thanks to her generous support, we plan to purchase an additional 6 THV houses in 2023 and 2024. In all, the funding will spearhead the purchase and maintenance of 10 houses within the THV program, which will support over 300 families over the next 20 years.

FINANCIAL REPORT 2022

Operation Homefront, Inc. Statement of Activities for the Year Ended Dec. 31, 2022

(with summarized financial information for the year ended on Dec. 31, 2021)

	Without Donor Restriction	With Donor Restriction	2022 Totals	2021 Totals
Revenue, Support, and Other:				
Contributed houses	—	\$2,226,535	\$2,226,535	\$1,627,141
Contributed goods, services, and facilities	\$12,622,165	\$177,458	\$12,799,623	\$16,924,428
Contributions	\$36,422,698	\$13,126,745	\$49,549,443	\$26,387,868
Special events, net expenses of \$506,254	\$145,553	—	\$145,553	\$160,144
Investment earnings, net	\$(101,837)	—	\$(101,837)	\$4,211
Other revenues	\$446,619	—	\$446,619	\$897,882
Total Revenue, Support, and Other	\$49,535,198	\$15,530,738	\$65,065,936	\$46,001,674
Expenses:				
Program services	\$39,452,077	—	\$39,452,077	\$38,995,457
Management and general	\$2,362,375	—	\$2,362,375	\$2,071,210
Fundraising	\$4,689,843	—	\$4,689,843	\$3,349,969
Total Expenses	\$46,504,295	—	\$46,504,295	\$44,416,636
Change in net assets	\$3,030,903	\$15,530,738	\$18,561,641	\$1,585,038
Net assets released from restriction	\$22,293,042	\$(22,293,042)	—	—
Net assets at beginning of year	\$7,847,919	\$20,825,053	\$28,672,972	\$27,087,934
Net Assets at End of Year	\$33,171,864	\$14,062,749	\$47,234,613	\$28,672,972

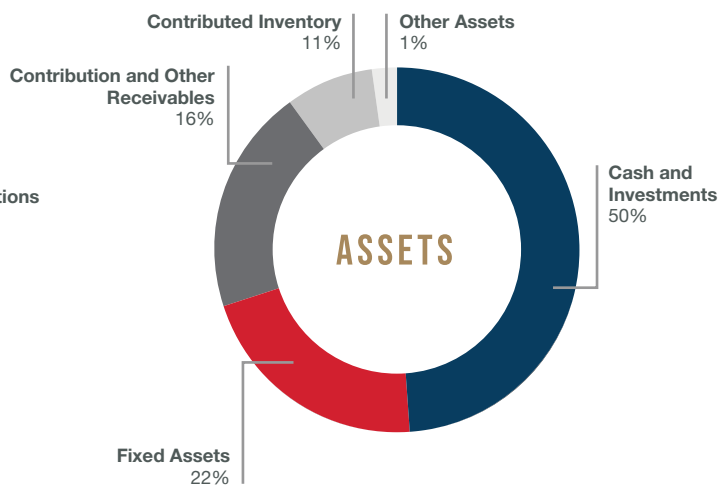
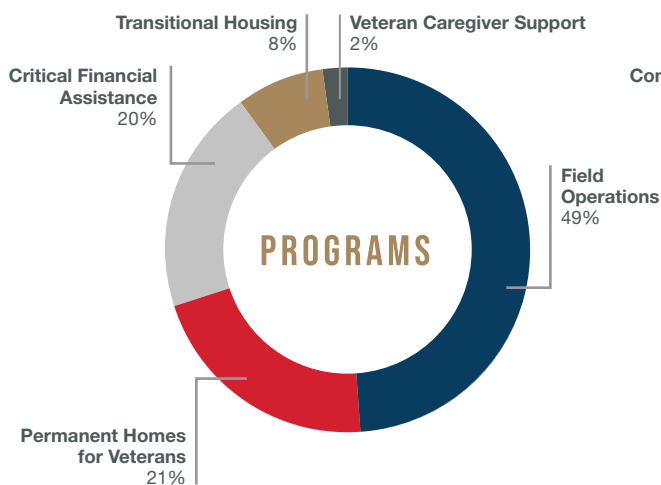


85% of expenditures go directly to programs

Operation Homefront, Inc. Statements of Financial Position Dec. 31, 2022, and 2021

Assets	2022	2021*	Liabilities and Net Assets	2022	2021*
Current Assets:			Current Liabilities:		
Cash, operating	\$8,868,313	\$4,625,484	Accounts payable	\$932,268	\$706,516
Cash, escrow funds	\$140,858	\$297,939	Accrued expenses	\$1,124,868	\$823,185
Cash, security deposits	\$12,000	\$26,500	Accrued escrow accounts	\$152,858	\$441,439
Total Cash	\$9,021,171	\$4,949,923	Operating lease liabilities	\$547,893	—
Investments, at fair value	\$16,721,923	\$2,005,520	Finance lease liabilities	\$1,025,503	\$160,832
Pledges receivable	\$7,413,339	\$7,563,181	Total Liabilities	\$3,783,390	\$2,131,972
Employee Retention Credits Receivable	\$881,110	\$816,742	Net Assets:		
Contributed houses inventory	\$5,100,303	\$7,973,279	Without donor restrictions	\$33,171,864	\$7,847,919
Contributed goods inventory	\$625,962	\$1,077,935	With donor restrictions	\$14,062,749	\$20,825,053
Prepaid expenses	\$296,097	\$289,343	Total Net Assets	\$47,234,613	\$28,672,972
Other current assets	\$1,818	\$1,703	Total Liabilities and Net Assets	\$51,018,003	\$30,804,944
Property and equipment, net	\$10,956,280	\$6,127,318			
Total Assets	\$51,018,003	\$30,804,944			

*Statements of Financial Position was restated for 2021



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

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

OUR INVESTOR COMMUNITY



Chevrolet donated the first 2023 Chevrolet Corvette Z06 for auction, netting \$3.6M at the 50th annual Scottsdale Barrett-Jackson Auction. Chevrolet also made a \$100,000 donation at the Army-Navy Game in Philadelphia. Since 2019, Chevrolet has donated a fleet of seven co-branded Silverado trucks to support our regional offices and our headquarters in San Antonio. Collectively, the fleet has accumulated over 90,000 miles, saving Operation Homefront thousands of dollars in rental car expenses. **Since our partnership began in 2017, Chevrolet has contributed more than \$4.8 million in support of our mission.**



In 2022, The Kahlert Foundation joined Operation Homefront as a lead investor in our Transitional Housing – Apartments (TH-A) program with a \$250,000 gift. This generous investment allowed us to establish our new program and fund five apartments near Frederick, Maryland. By September, we matched five veterans to their new apartment homes. Thanks to The Kahlert Foundation, our TH-A program participants have saved over \$50,000 in rent and utilities, allowing them to direct the funds toward reducing their debt and building their savings. **The Kahlert Foundation has donated \$915,000 to Operation Homefront since 2014.**



The Kellogg Company, joined in partnership with Operation Homefront as part of its Better Days ESG strategy, which aims to create Better Days for 3 billion people by 2030 through food and other well-being programs. The Kellogg Company hosted three events supporting military families throughout the year at Operation Homefront's Transitional Housing – Villages in San Diego, California; Gaithersburg, Maryland; and San Antonio, Texas. The Kellogg Company events provided military families the opportunity to connect and relax and enjoy a special meal and visit with Tony the Tiger. **The Kellogg Company provided over \$71,000 in cash and in-kind support during the year.**



Pillsbury has been instrumental in helping Operation Homefront build brand awareness by including our logo on packaging for a variety of its products. In 2022, Operation Homefront was featured on ready-to-bake packs of Pillsbury's Salute to Service Flag Sugar Cookies. Additionally, Pillsbury secured two additional homes to welcome two additional families to our THV program in 2022. These homes are in the same community in the Dallas-Fort Worth, Texas, area as three other Pillsbury-sponsored THV houses, further strengthening support and community for these families during their transition to civilian life. **Since 2020, Pillsbury has generously invested over \$5.6 million in cash and in-kind to Operation Homefront.**



Serving the military community is core to the culture at U.S. Bank. In 2022, as part of its Driven to Serve initiative, U.S. Bank donated nine vehicles to military families in need through Operation Homefront. The company has donated 21 vehicles to Operation Homefront overall through this program. Additionally, the company's Repair Assistance for Military Personnel (RAMP) program provided critical home repairs for six veteran homeowners during the year and U.S. Bank generously donated the funds to purchase a newly-built home for Operation Homefront's PHV program. The home will be awarded in the spring of 2023. **U.S. Bank has donated over \$1.5 million in cash and in-kind since our partnership began in 2019.**



Operation Homefront and United Rentals launched a new partnership to support military families during the 2022 NASCAR racing season. Through its *Turns for Troops* program, United Rentals donated \$50 for each lap completed by NASCAR drivers Austin Hill and Ryan Preece in select races. **The partnership also included a commitment of \$100,000 in support of Operation Homefront's United We Stand 3-year comprehensive campaign.** The Operation Homefront logo was also featured on race vehicles, and military families enjoyed trackside experiences at the races.



Campaign Investors

- The Slater Family Foundation
- A. James & Alice B. Clark Foundation
- Anonymous
- Bob & Dolores Hope Foundation
- CarMax
- CSX
- The Home Depot Foundation
- The Kahlert Foundation
- Michelle Mauzy
- Michael and Susan McKay
- Oak Foundation
- Operation Homefront Board of Directors
- Pillsbury
- Procter & Gamble
- PulteGroup, Inc.
- Joe Riley
- United Rentals
- Walmart Foundation
- Don and Maggie West
- Glenn and Nancy Wilson



When military families need us most, we are able to meet the challenge, thanks to our growing community of partners, donors, and volunteers who bring our mission to life.



OUR TOP DONORS

Donors are listed by recognition category based on cash and in-kind donations received in 2022, not inclusive of pledges or cumulative gifts. A complete list of donors is available at [OperationHomefront.org](https://www.operationhomefront.org).

Chairman's Circle

\$1,000,000+



ESTATE OF
MARILEE A. PRICE

MACKENZIE SCOTT



President's Circle

\$500,000-\$999,999

Chobani.

JPMORGAN CHASE & CO.



National 4-Star Partners

\$250,000-\$499,999

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REVOCABLE TRUST



ESTATE OF
CORNELIA KYLE



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National 3-Star Partners

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Back 2 School Illinois
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Choice Hotels International, Inc.
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Wings for Things Foundation, Inc.

National 2-Star Partners

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Bob's Discount Furniture, LLC
BODYARMOR Sports Drink
Booz Allen Hamilton
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Clarke-Hook
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H-E-B Headquarters
Jim Kennedy/Trailsend Foundation
The Kellogg Company
Lewis Myers, Jr. Caregivers Fund
Navy Federal Credit Union
The Outdoors Recreation Group
Pennymac
PulteGroup, Inc. Charitable Foundation
Rushmore Cares
Safeway
SAS (San Antonio Shoemakers)
Spinbrush
The Estée Lauder Companies
The Kroger Co. Foundation
Texas Veterans Commission

National 1-Star Partners

\$25,000-\$49,999

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Steven Adkinson
Albertsons Companies Foundation
America's Best Local Charities
BAE Systems
Chevrolet (General Motors)
Ulises M. Correa
Costco Wholesale

DDG Virginia Engineering
Delta Children
Drive For Water
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Hildenbrand Family Foundation
Hunt Heroes Foundation
Infinity Systems Engineering, LLC
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The Outdoors Recreation Group
Toni Townes-Whitley
Dr. Vinton and Linda Vint
Visions Federal Credit Union
Michael and Jamie Whitwell

ADDITIONAL HIGHLIGHTS

11 Days of Impact

In November, in recognition of Veterans Day, Operation Homefront launched the third annual *11 Days of Impact* campaign and issued a challenge to raise \$250,000. This initiative has gained momentum since it began in 2020, when Operation Homefront, through corporate and individual donors, raised \$111,000 in 11 days. In 2021, support doubled, and we raised \$248,000. We would like to thank all our donors and partners for their generosity in accepting the challenge. With the support of partners such as Love's Travel Stops, Kohl's, CarMax, P&G, SpartanNash, Paramount, Carnival Cruise Line, BODYARMOR Sports Drink, Impossible Foods, The Kellogg Company, Kwik Fill, The Home Depot Foundation, and others, *11 Days of Impact* raised over \$540,000 in 2022.

Matching Gifts

Matching gifts and workplace giving programs are just two ways individuals increased the impact of their donations to Operation Homefront. Throughout 2022, Operation Homefront collaborated with P&G, Choice Hotels, and BODYARMOR Sports Drink on unique, co-branded match campaigns. Collectively, these efforts generated nearly \$950,000 in revenue from nearly 12,000 matched gifts.



Marc Knowles, Director, Military Channel, Procter & Gamble

“When I assumed this role, one of the first actions I took was to seek out a nonprofit partner supporting the military community who would help us be a force for growth as well as a force for good. I found that partner in Operation Homefront.”

—Marc Knowles, Director, Military Channel, Procter & Gamble

Johnstone Supply

Since 2012, Johnstone Supply's support for Operation Homefront has made a significant impact. From hosting golf tournaments to barbecues and from holding raffles to collecting donations, Johnstone Supply and their employees have helped us to reach more military families. In 2022, not only did Johnstone mark 10 years of partnering with Operation Homefront, but they also reached a milestone of contributing over \$1 million in donations.

MFA Oil

MFA Oil's eighth annual Charity Golf Scramble and Concert held in June 2022, in Columbia, Missouri, raised \$160,000 for Operation Homefront. More than 230 golfers participated and helped collect donations as part of this annual event. MFA Oil first partnered with Operation Homefront in 2015 to support military families. Since their inaugural event, they have raised over \$1.16 million for our military families.

VFSAC

The Veterans Financial Services Advisory Council (VFSAC), which is comprised of a number of companies in the banking and mortgage industries, has been committed to supporting Operation Homefront since 2019. In 2022, VFSAC held their third Annual Golf Classic, raising over \$300,000. Since our partnership began, VFSAC has contributed nearly \$600,000 to our mission.



OUR TOP DONORS

Regional 4-Star Partners

\$15,000–\$24,999

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Altisource
Bad Robot Production Company
Derek Blake
Blue Beacon International, Inc.
Boston Beer Corporation
Christel DeHaan Family Foundation, Inc.
Deluxe Corporation Foundation
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Mattel Children's Foundation
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PGA TOUR Charities, Inc.
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The Rose Family Charitable Fund
The William J. Martin Foundation, Inc.
TisBest Philanthropy
UBS-VN
United Through Reading
University of Cincinnati Online
US Private Wealth Management
USAA
VRM Mortgage Services
Margaret and Donald West
Bill and Linda White
Beth Wight

Regional 3-Star Partners

\$5,000–\$14,999

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ADP Foundation (Benevity)
Advance Auto Parts Foundation
Ahmadiyya Muslim Youth Association (AMYA)
Amazon Smile
American Legion Milton - Post 124
America's Charities
Amrock
Armada Hoffer
APL
Aspen Grove Solutions
AT&T (Benevity)
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Bank of America Charitable Foundation
Bank of America- Matching Gifts Program
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Andrea Blodgett
Blue Water Movements
Boeing Employee's Credit Union
Jamie and Matthew Boggs
Boise Cascade

Frank Bollinger
Betty Bostian
Robert Bradshaw
Briggs Equipment
Bright Funds Foundation
Harry C. Brown
Scott Brown
Bubbas 33
Cadence Bank Foundation
Caliber Home Loans
John Camp
Capitol Federal Foundation
CDW - Tampa, FL
CDW Direct, LLC
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Andrew and Sharon Cichocki
Circle of Hope Foundation (Heller Capitol Group)
Anheuser Busch
Community Foundation of Greater Huntsville
Community Foundation of South Georgia
CoreLogic
John Corrado
Shanequia Cummings
Linda Sue Dauphin
Don and Sallie Davis
Donna Deeley
Andrew and Betsy DeLong
Carl and Michelle DiNicola
DOG TAGS - Mars Petcare
Duke Cannon Supply Co.
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Southern California
ELKAY Manufacturing Company
Seth and Roxanna Ellison
Employees Community Fund
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 The Gary W. Rollins Foundation
 The Hershey Company
 The High Pointe Foundation
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 The Sundt Foundation
 The Tom & Frances Leach Foundation, Inc.
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Kiwanis Dawn Busters
Linda Klee
Randall Klingler
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AWARDS AND RECOGNITION



2022 Cornerstone Awards

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 introduce our newest recipients:

- **Ali Haralson**, President of Auction.com
- **Jenny Jonker**, Brand Experience Manager, General Mills
- **Jamie Little**, Senior Director, Talent Acquisition, Employer Brand and Corporate Social Responsibility, Choice Hotels
- **Len McMorrow**, Senior Vice President, Default Recovery & Litigation, U.S. Bank
- **Emily Weaver**, Brand Partnerships, Chevrolet Customer Influence
- **Jim Zeumer**, Vice President, Investor Relations and Corporate Communications, PulteGroup, Inc.



Employee of the Year

Linda Dietz, Senior Director, Financial Controller has been a reliable and stellar employee since joining our organization in 2018. Under her leadership, the finance team has made continuous improvements in operational priorities and refined data-driven performance measures. This Holiday Meals for Military season, Linda and her team counted, inventoried, and shipped over 13,000 gift cards, valued at over \$550,000, across the country. Thanks to Linda's candor and sense of humor, all staff feel comfortable with the sometimes-intimidating task of budgeting and forecasting.

Previous Cornerstone Award Recipients

- **Ed Delgado**, former CEO, The Five Star Group
- **Kathy Cox**, former Senior Manager, Walmart Foundation
- **Ken Ruff**, former VP, National Accounts, Beam Suntory
- **Heather Prill**, Senior Manager, Strategic Partnerships & Programs, The Home Depot Foundation
- **Chelle Davis**, former 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, P&G
- **Camille Jenkins**, former Vice President National Customer Relations, Meritage Homes Corporation
- **Mike Monroe**, Director, Veterans Initiatives, A. James & Alice B. Clark Foundation
- **Loren Dorchow**, Executive Director, Car Donation Foundation
- **John Kitchens**, Director of Corporate Citizenship, CSX Corporation
- **Tony Montalto**, President and COO, Bob & Dolores Hope Foundation



Volunteer of the Year

As a military spouse herself, **Kati L. Calhoun**, from Utah, has experienced the hardships that face our military community, and she has made it her personal mission to help military families. In 2022, Kati hosted two large-scale Holiday Meals events and collected substantial in-kind donations. Kati is a strong advocate for our mission and helped to educate a local radio station, K-Bull 93 and Cumulus Media Radio, about our mission, which then led to them selecting Operation Homefront as the recipient of an \$18,000 donation.

WHERE WE'RE HEADED

As we look ahead to serving our military families in 2023, we are deeply committed to furthering our mission.

We are grateful to those who are committed to helping us continue our important work in the decades to come. We are humbled by your support of our three-year *United We Stand* comprehensive campaign, which has raised 77 percent to our \$100M goal in its first year.

That strong support positioned us to fulfill a record surge in requests for critical financial assistance in 2022, a year that saw rising costs – particularly food and housing expenses – put increasing strain on the already tight budgets of military families. The American Enterprise Institute reported in 2022 that almost one-fourth of active-duty military families

experience food insecurity. At Operation Homefront, requests for food assistance rose more than 150 percent in 2022, and twice as many families sought assistance with rent and utility costs.

Our military families have earned our support as their strength is vital to our nation's future. In economic times that weigh disproportionately on our military families, our commitment to maintaining their strength, stability, and security is more important than ever. We want to be here to help our military families thrive – not just struggle to get by – in the decades to come.

Thank you for standing with us in support of America's military families.



“The need for our programs will continue and will likely increase in the years ahead. We need to endure. We need to continue to be there for military families for the next 20-plus years.”

–Brig Gen John I. Pray, Jr., USAF, Retired, President & Chief Executive Officer



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