

Moving Forward with Courage

Annual Report 2006



Advocates
for
Homeless Families
Inc.

Success
Stories



Annual
Gala



The
Year in Review





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Financial
Statements

Advocates' mission is to empower motivated families to overcome homelessness. Our families succeed through a two-year structured program of housing, education and support services.

Executive Director Message

The year 2006 marked our two-year anniversary as Executive Directors. We can honestly report that our experience with Advocates continues to get better and better. More knowledge, more families served, more success stories.

Every day we get to witness personal feats of dedication and courage. Reading the short participant bios in the centerfold reveals only a glimpse of the personal triumphs our families achieve on a daily basis: exams and classes they never thought they would pass, but did; abusive spouses feared, but left behind; children legally lost, but returned. These are the stories we have to share with pride. But it is the participants who make this program and fuel the courage that fill these pages.

As a contributor or supporter we hope you read these pages with the same feeling of pride we have in recounting them.



The Year in Review

In 2006, Advocates continued to grow and change to meet the needs of the homeless families in Frederick. Last year, we served over 50 homeless men, women and children in our Transitional Housing and Families Forward programs. We have enjoyed the support of Frederick businesses, foundations, community groups, churches and individuals. Thank you for your support. Take a look at some of our brightest moments of 2006 and be prepared for more exciting things to come in 2007!

Christ Reformed United Church of Christ began renovation of a large house in Middletown and offered its use to Advocates for its Transitional Housing program on a six-year, renewable rent-free lease. Many dedicated volunteers spent months on the project. Several generous businesses provided supplies for free or reduced cost. Advocates also assisted in finding funds and supplies for the project.

The house has three bedrooms and ample living space for a larger family. The house is expected to be occupied starting in April 2007.



In 2006, Advocates became the first nonprofit to participate in the Moderately Priced Dwelling Unit (MPDU) program in Frederick County. Advocates was granted Designated Housing Provider status and signed purchase agreements with Pulte Homes for a three bedroom townhouse in the new Whispering Creek development.

One of the attractive features of the MPDU program is that the homes look exactly like their market-rate counterparts in the neighborhood. Construction of the house will be completed by the summer of 2007.



Advocates received a grant of \$10,000 from the Maryland Affordable Housing Trust (MAHT) to start an Individual Development Account (IDA) program. IDA's are specialized

savings accounts for people with low incomes.

In Advocates' IDA program, deposits are matched two-for-one from a reserve fund. Account holders receive specialized financial training in budgeting, saving and banking. Withdrawals must be used for either first-time home ownership or post-secondary education.

An IDA program is a powerful tool for instilling knowledge, confidence and accomplishment for those of limited financial resources.

Other Highlights

Advocates received the BBB Wise Giving Alliance Seal of Approval for its ethical conduct of nonprofit activities.

Advocates' Back to School with a Smile campaign gathered enough funds and supplies to provide over 100 children and adults with the items they needed to start school.

Maryland businesses donated over \$40,000 to Advocates through the Community Investment Tax Credit program.

The Community Foundation of Frederick County once again awarded a grant to Advocates from the Sharon I. Hooper Fund. The funds were used for extracurricular activities for children of Advocates participants.

Advocates participated in the Fannie Mae Help the Homeless Walk and received a grant of \$26,000 from Fannie Mae employees.



Corporate Philanthropy Award

Jim and Cheryl Bass have contributed to Advocates with both their time and with financial support. They are the co-owners of Jim Bass Real Estate Group, a 10-agent joint venture cooperative of Real Estate Teams. In December 2005, Jim and Cheryl donated \$10,000 to Advocates through the Community Investment Tax Credit Program.

Volunteer Appreciation Award

Jessica Mackey has been a dedicated volunteer with Advocates since 2004. She has been a Crafts Leader for our childcare group while our adult participants attend life skills workshops. Jessica comes up with the craft ideas, brings her own supplies, and teaches the children how to make unique and special crafts. She is currently a student at Middletown High School.

The Freddie Mac Foundation Award for Outstanding Achievement

The Award was presented to Esmeralda Bonilla. For biography, see page 9, sidebar.

Annual Gala

The Gala is our time to celebrate the accomplishments of the participants in our programs. We're proud of the courageous participants who are moving forward towards a brighter future. It's also our time to show our appreciation for the businesses and individuals in the community who support us.

The event includes an art auction and reception followed by a dinner and awards ceremony. In 2006 nearly 240 participants, donors and sponsors attended.





Moving Forward with Courage

I try to remember the millions of hours
I stood in fear of what was to come
But then I forget how I stand where I am
And how much strength it took to move on.

The icy numbness rises in my veins
As I review the hardships I faced each day—
Struggling to breathe, in a magnitude of darkness
I was reaching blindly for my way.

Then a dawn of hope spreads on the horizon
Courage was found where hollowness lived
I face the day with a hopeful smile—
I've given everything I have to give.

Looking back isn't always so easy
But I've take a hold of the outstretched hand
That has encouraged me to see the sunrise
Of a hopeful tomorrow
—to live again.

I'm moving forward to face my future
A light promises to lead the way
It's Courage and I am but the keeper
A stronger being I am today.

—Rebecca Mack, 2006

Success Stories



A.B. works full-time for a company in Hanover. She is working on a Bachelor's Degree in business through the University of Maryland's on-line adult education program. She has made remarkable progress in improving her credit score.

B.D. transferred into our Families Forward program after securing city housing in September. She has made great strides in paying off creditors and a garnishment. She is continuing at FCC towards a degree in business applications. She has been steadily employed with the same retailer for over six years.

C.D. moved to market rate housing in Frederick in February. He had completed a Culinary Arts certificate at FCC, been promoted to manager of a local restaurant, and greatly improved his credit and reduced his debt load while with Advocates.

C.E. was accepted into Families Forward soon after securing income based housing in the county. She has started with FCC's culinary arts certificate program in the hope of one day opening her own catering business. She has steadily maintained two jobs.

C.G. moved to income based housing in January, but continued on in the Families Forward program. She added work study at FCC to her list of responsibilities while making steady progress on her nursing degree.

C.G. is taking business classes at FCC and working with staff on accounting and software issues as she builds her own business in title abstracting.

E.B. listed among her many 2006 accomplishments home ownership, a car purchase, and selection as Advocates 2006 Participant of the Year. See fuller profile in this report.

J.J. enrolled at the Frederick School of Cosmetology for evening classes and attends Family Partnership during the day. As a recent immigrant, she works on English, parenting skills and computers skills as part of her daily coursework there.

J.P. enrolled in the nuclear medicine program at FCC. She has worked steadily through the college's work study program and was approved as a math tutor for the school.

J.S. received her Surgical Technician certificate in May from FCC and should complete her Associate's Degree in May 2007. She gained full-time employment with a local hospital center while attending to the special critical health needs of her son.

K.B. started in Families Forward, but was forced to transfer into Transitional Housing. She has made steady progress on her paralegal degree through FCC and should graduate in fall 2007.

K.C. exited the Families Forward program in July after securing stable employment and beginning on a culinary certificate through FCC.

K.E. graduated from her Baltimore program and passed the state and national exams for licensure as a certified massage therapist. She transferred to our Families Forward program after securing income based housing through the county.

K.L. has maintained excellent grades at FCC and is two classes shy of her accounting certificate. She will remain in school to pursue her Associate's degree in Accounting. She continues to work on paying her creditors and repairing her credit.

L.F. exited the Transitional Housing Program in March. She had a healthy baby boy and enrolled at FCC during her time with Advocates.

L.W. moved into market rate housing in Hagerstown. She made strong progress towards her GED and passed the first section of the Maryland real estate licensure program while with Advocates.

M.E. is employed full-time as a retail store manager. She maintained steady employment, courses at FCC in general studies, a commitment to the U.S. Army Reserves and her role as a single mother to an infant daughter all while battling thyroid cancer.

M.R. started the year with us in Transitional Housing but transferred to Families Forward after receiving a housing voucher. She had a daughter in May but worked right up to delivery and returned to work quickly. She is enrolled at FCC in business and hopes to open her own beauty salon in the future.

P.K. finished her time in Families Forward after having gained full-time employment with a local financial institute, getting county housing, passing her driver's license exam and resolving many issues surrounding her political asylum visa.

P.K. moved into market rate housing in Frederick with her fiancée. She had continued in seminary, studying for a theology degree, while battling numerous health ailments while with Advocates.

R.H. enrolled in the journalism program at FCC after successfully completing ESL work. She found stable employment through the work study program there. She is laying the groundwork for upcoming divorce and immigration proceedings in 2007.

R.M. graduated from Families Forward in December. She resolved many of her debt issues and made strong headway on a Human Services degree at FCC while with Advocates. She was the recipient of numerous academic and need based scholarships during her time with us.

R.S. moved into market rate housing in Frederick in February. She listed her greatest accomplishment with Advocates as completely paying off her debt consolidation agreement and leaving debt free. She made steady progress on a business degree at FCC while with us.

S.D. entered the Transitional Housing program in late October. She is now enrolled full-time at FCC, major yet to be decided.

S.J. left Transitional Housing in October after securing income based housing. She secured regular employment while with Advocates and transferred to FCC to continue paralegal studies.

S.P. enrolled at FCC towards a degree in business. She has been steadily employed by a major Frederick financial firm but was reduced to part-time after job cuts. Her first vocal album was released on CD in 2006.

S.R. gained full legal custody of two children from a former marriage while continuing to raise his youngest son. He was promoted to manager of a local automotive shop while continuing at FCC. He passed his CDL in January and now takes courses in business.

Esmeralda Bonilla is a single mother of three children. She works full-time for a cleaning company and part-time at a medical facility. She is a student at Frederick County Adult Education taking classes in English as a Second Language, and she also studies with a self-guided curriculum in ESL.

In 2006, she graduated from our Transitional Housing Program to our Families Forward program after purchasing her first home in Frederick. She has already made extensive renovations to the property. She hopes in the future to pursue a career in nursing.



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For more information, call

301-662-2003

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Financial Statements

For Fiscal Year	2006	2005
Assets		
<u>Current Assets</u>		
Cash	\$165,461	\$126,059
Current portion of promises to give	-	25,000
Accounts receivable, net of allowance	4,369	1,043
Contributions receivable	48,941	33,157
Grants receivable	21,077	17,4480
Prepaid expenses	1,687	165
Other assets - gift certificates	622	1,030
<i>Total Current Assets</i>	<i>\$242,157</i>	<i>\$203,902</i>
<u>Property and Equipment</u>		
Land	55,900	55,900
Buildings and improvements	1,009,830	1,001,766
Furniture and equipment	7,740	6,329
Less: accumulated depreciation	(358,588)	(321,203)
<i>Property and equipment, net</i>	<i>\$714,882</i>	<i>\$742,792</i>
<u>Other Assets</u>		
Deposits	2,499	499
Total Assets	\$959,538	\$947,193
Liabilities and Net Assets		
<u>Current Liabilities</u>		
Current portion of notes payable	\$55,831	8,914
Accounts payable	12,633	8,875
Accrued liabilities	5,984	6,380
<i>Total Current Liabilities</i>	<i>\$74,448</i>	<i>\$24,169</i>
<u>Long-term Liabilities</u>		
Notes payable	109,342	165,354
<i>Total Liabilities</i>	<i>\$183,790</i>	<i>\$189,523</i>
<u>Net Assets</u>		
Unrestricted	275,415	231,411
Temporarily restricted	500,333	526,259
Total Net Assets	\$775,748	\$757,670
Total Liabilities and Net Assets	\$959,538	\$947,193

Functional Expenses

Program Services — \$333,908, 74%

Management — \$68,936, 15%

Fundraising — \$48,788, 11%

Advocates for Homeless Families, Inc.
is a 501(c)3 nonprofit organization.

For more information on how you can support
Advocates and its programs, please contact us!

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