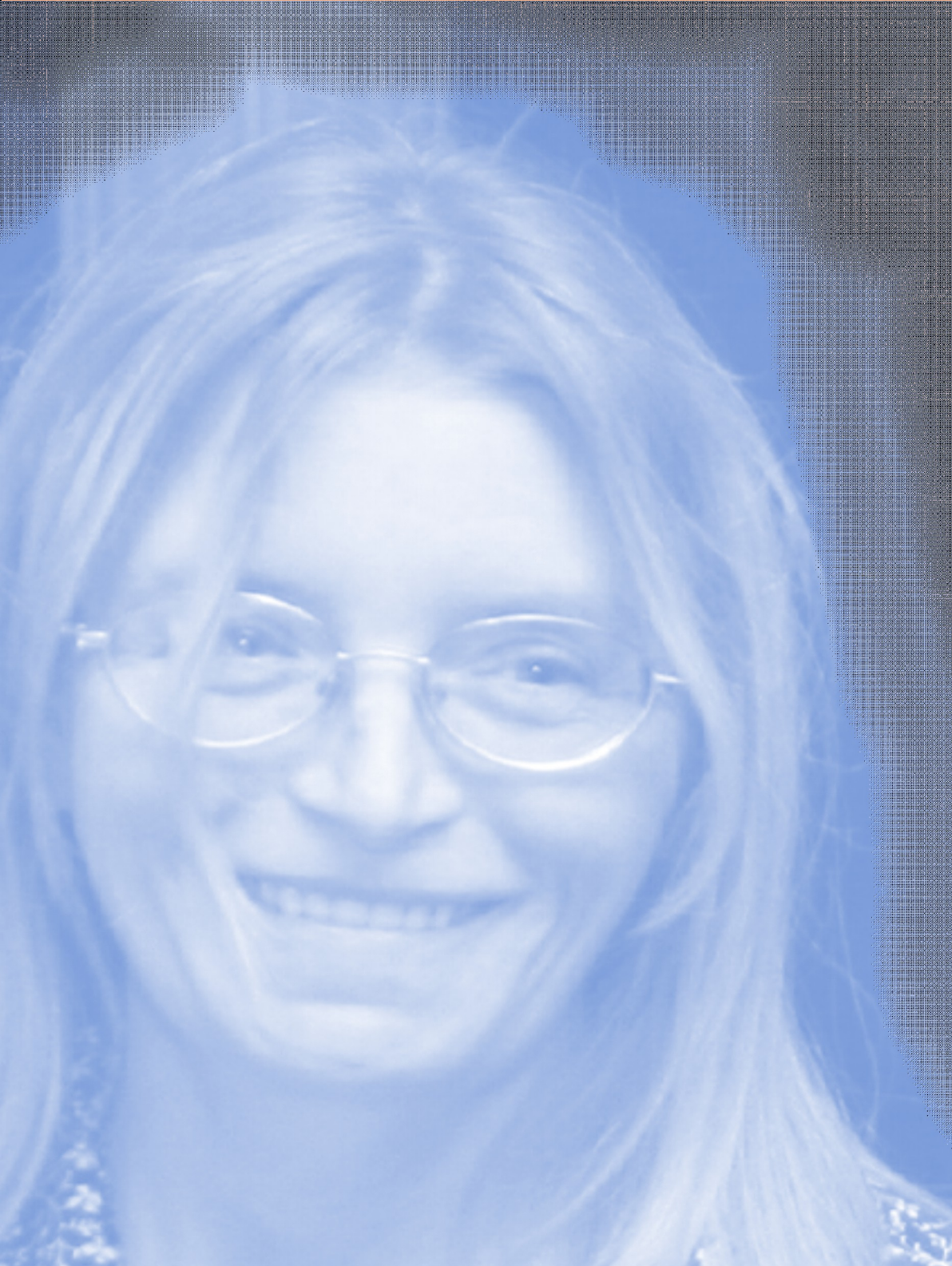


Advocates for Homeless Families



Annual Report 2007

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

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Frederick, MD 21701
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www.afhf.org

Dear Friends,

In August of 2007, Advocates for Homeless Families celebrated "From Dream to Reality" at our annual Gala.

Twenty years ago, a group of women in Frederick believed in the promise of the "American Dream." They understood that the "promise of opportunity, abundance, equality, and personal happiness"* were not just for the privileged, but for any family with the determination and motivation to overcome adversity and accept a helping hand *up*, not a hand *out*.

In the last 20 years, Advocates has served over 800 families with a broad array of services in the form of a rigorous two-year program. Each graduate's story is unique . . . and each graduate's success is an "American Dream."

To our friends and supporters and to our staff and volunteers, on behalf of Advocates for Homeless Families' Board of Directors, *thank you*. Without you we would not be celebrating the 20th Anniversary, and we wouldn't be living out our mission "to empower motivated families to overcome homelessness."

We invite you to join with us as we embark on our next 20 years.

Sincerely,
Bunny O'Dell
Board Chair

*America's Byways





*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.*

Advocates operates two signature programs: **Transitional Housing**, for families who are homeless, and **Families Forward**, for families who are at risk for losing their housing. Both programs pair each parent with a Family Advocate who helps them to set goals for themselves and achieve them. Advocates helps participants access child care, higher education, job training, counseling, substance abuse recovery services, basic needs providers and other services as they are needed. Advocates programs are a holistic and compassionate solution to a complex problem.

The Year in Review



This has been a momentous year for Advocates! In terms of the number of families served, this is one of our biggest years yet. Here are some of the highlights from 2007:

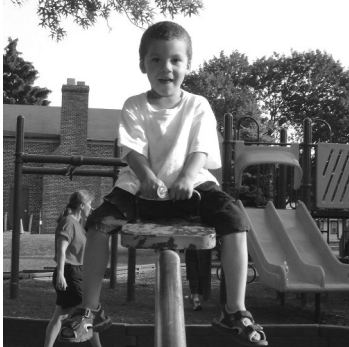
In 2007 Advocates was the first and only nonprofit to purchase an MPDU through the County. The three-bedroom townhome, located in a market-rate neighborhood but purchased for roughly half the market price, is being used to house one family in the Transitional Housing program. Advocates was able to purchase the property through a grant from the Maryland Affordable Housing Trust and a loan from the State of Maryland's Department of Housing and Community Development.

In 2007, the Christ Reformed United Church of Christ completed a renovation of a house on their property. They have leased it free of charge to Advocates for use in the Transitional Housing program. With three bedrooms, a full family room and dining room, it provides much needed space for families with three or more children.

Advocates broke new ground in other ways last year by beginning a multi-agency program to provide financial education to participants of homelessness and housing agencies in Frederick. Advocates secured startup grant funds from Citigroup Foundation to hire a Financial Educator, who provides one-on-one financial counseling, financial literacy classes, learning materials and referrals to housing and homeownership programs.

Advocates reached out to Habitat for Humanity of Frederick County to begin a partnership of homeownership opportunities and family support. Habitat has pledged to select partner families from among Advocates' program participants, and Advocates is providing life skills workshops and spaces in the Families Forward program for Habitat partner families.

Advocates was also presented with the Frederick County Vision of Character Award by Character Counts! in 2007.





Annual Gala 2007 Awardees

Award of Emeritus Board Status: Dr. Olivia White

Dr. White holds the position of Vice President for Student Life and Dean of Students at Hood College. Completing her second term as board chair in July of 2007, Olivia served two three-year terms on the Board overall. Advocates awarded Emeritus status to recognize and commend her service.



The Corporate Philanthropy Award: Avanti Marble & Granite

Serving fabricators and their clients, Avanti is the leading supplier of natural stone in the Mid-Atlantic. Avanti has been a friend to Advocates since they first made a gift through the Community Investment Tax Credits program. They have since continued to support the organization through the Gala and unsolicited contributions.



The Volunteer Appreciation Award: Beth Scott

In the spring of 2005, Christ Reformed United Church of Christ in Middletown approached Advocates with the idea of turning a vacant property they owned into transitional housing for families in need. In March 2007, that dream became reality. Essential to the process was church member Beth Scott, who spent countless hours as project manager, volunteer coordinator and liaison for the project.



The Participant Achievement Award: Brenda Dwyer

For a photo of Ms. Dwyer and a description of her accomplishments, please see page 7.

A.B. took a new full-time position in Baltimore while making steady progress through the University of Maryland's online business degree program. Construction on a new home for her family through Interfaith Housing is underway.

E.B. graduated from Families Forward after purchasing her own home and nearly completing ESL studies. She won Advocates' Participant of the Year Award in 2006.

J.B. received top grades at The Temple-A Paul Mitchell Partner School and was hired at a local salon.

J.B. enrolled at FCC for a nursing degree after recently entering the Transitional Housing program. She and her husband welcomed a new son in 2007.

T.B. enrolled in a degree program with the International School of Ministry while maintaining regular employment. He and his wife welcomed a new son in 2007.

T.B. left the Transitional Housing program after reunifying with her husband. She graduated from cosmetology school while with Advocates.

K.B. has nearly completed her associates in applied science degree, legal assistant. She was able to reunite with a son previously in a relative's care.

B.D. found permanent housing and made significant strides on her accounting degree at FCC and on her personal goals. See her photo on the opposite page.

D.D. enrolled at FCC and has increased hours working in a local attorney's office.

S.D. left the Transitional Housing program to reunite with family in Tennessee and assist with her father's business.

C.E. attended FCC steadily through the year while juggling two part-time jobs in addition to a full-time position.

C.E. made steady progress towards his GED while working regularly in the construction field and bonding with his new son.

K.E. started her own business, the Finishing Touches Massage Center, after getting her state and national massage therapy license, all while working as a contractor and office manager for another salon.

M.E. found private market housing, received a scholarship to study elementary education at Shepherd College, and is continuing on in our Families Forward program.

R. F. recently started in the transitional housing program. She has enrolled at FCC, works part-time, and is concluding the requirements of drug court.

T.F. started part-time work at Frederick Memorial Hospital while studying ESL through FCC.

C.G. completed Families Forward after securing permanent housing and finding full-time employment with the county school system as a school health attendant.

C. G-E. left the Transitional Housing program after becoming engaged. She had worked on a general studies degree at FCC and made strides with a title abstract business she owns.

S.G. continues to work full-time at an assisted living facility while studying for a degree in nursing.

R.H. finalized her divorce and immigration paperwork while taking a full course load at FCC and doing work study assignments through the school.

S.H. made significant progress in an on-line medical billing assistant certificate program while bonding with her newborn son.

J.J. graduated from the Frederick School of Cosmetology, got her state licensure and is working full-time at a local salon. She transferred to Families Forward after securing her own housing.

S.J. maintained full-time employment and made progress on a business degree through Hagerstown Business College while pregnant with her second child.

K.L. graduated from the Transitional Housing program after securing market rate housing. She was hired as a night auditor for a local hotel after the accountancy program at FCC.

R.M. graduated from the Families Forward program after finding employment with a local nonprofit and making progress at FCC towards a drug counseling certification.

J.P. regularly maintained honor roll status at FCC while taking a full course load and working through the college's work study program.

Accomplishments

S.P. found full-time employment with a Howard County biotech firm while making steady progress towards a business degree at FCC.

M.R. graduated from Families Forward after moving from our transitional housing into permanent housing with her children. She studied at both cosmetology school and at FCC while with us and works full-time at a local salon.

S.R. graduated from the Transitional Housing program after securing market rate housing. He was promoted to manager of a local automotive service shop.

A.S. enrolled in the nuclear medicine program at FCC after coming into our Transitional Housing program from Safe Harbor, a long-term drug treatment center.

J.S. graduated from the Transitional Housing program and found an apartment in Ellicott City after accepting employment at Howard County Hospital. She is a graduate of FCC's surgical technician program.

L.S. made substantial progress in finishing her high school diploma while maintaining steady employment at Hood College.

N.S. entered the Transitional Housing program from Safe Harbor, a long-term drug treatment center. She found regular employment while working on her GED.

R.S. left the transitional housing program for West Virginia after working on family reunification issues and studying at Family Partnership.

S.S. found full-time employment while continuing her studies at FCC.

G.T. recently moved into transitional housing. She is enrolled at FCC while maintaining steady part-time employment.

M.T. is completing on-line work through Everest College towards a paralegal degree. She will be transferring into FCC in the spring.

M.W. enrolled at FCC and maintained steady employment while battling health issues affecting both her and her daughter.

FCC = Frederick Community College

Brenda Dwyer

Living in emergency housing with her two daughters for over a year, Brenda was struggling to move on. She turned to Advocates for assistance in realizing her dreams. She graduated from Advocates' Transitional Housing program and is now a Families Forward program participant while in her own permanent housing. Brenda has maintained steady employment, paid off a sizeable wage garnishment, cleared her debt, completed her Accounting Certificate at Frederick Community College, and overcome severe physical and emotional challenges.

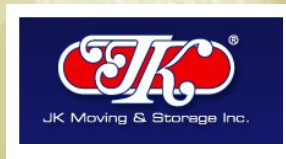
Brenda, right, received the Participant Achievement Award at the 2007 Gala. She is pictured with her Family Advocate, Stella Mayo.



Special thanks to these 2007 Donors:



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The G. Frank
Thomas Foundation

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Ruth Roney
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Membership in the Family Legacy Society is open to anyone who makes an estate or planned gift to Advocates.



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Membership in the Family Circle is open to any individual or small business who makes an annual contribution of \$1,000 or more.

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Financial Statements

| | 2007 | 2006 |
|--|------------------|------------------|
| Current Assets | | |
| Cash and cash equivalents | \$114,858 | \$165,461 |
| Accounts receivable, net of allowance | 5,070 | 4,369 |
| Contributions receivable | 9,253 | 48,941 |
| Grants receivable | 7,339 | 21,077 |
| Prepaid expenses | 1,377 | 1,687 |
| Other assets: gift certificates | 790 | 622 |
| Total Current Assets | 138,687 | 242,157 |
| Property and Equipment, at cost | | |
| Land | 55,900 | 55,900 |
| Buildings and improvements | 1,194,545 | 1,009,830 |
| Furniture and equipment | 7,740 | 7,740 |
| | 1,258,185 | 1,073,470 |
| Less: accumulated depreciation | (400,632) | (358,588) |
| Total Property and Equipment, net | 857,553 | 714,882 |
| Other Assets | | |
| Deposits | 499 | 2,499 |
| Total Assets | \$996,739 | \$959,538 |
| | 2007 | 2006 |
| Current Liabilities | | |
| Current portion of notes payable | 9,772 | 55,831 |
| Accounts payable | 8,769 | 12,633 |
| Accrued liabilities | 7,586 | 5,984 |
| Total Current Liabilities | 26,127 | 74,448 |
| Long Term Liabilities | | |
| Notes payable | 229,194 | 109,342 |
| Total Liabilities | 255,321 | 183,790 |
| Net Assets | | |
| Unrestricted | 254,605 | 275,415 |
| Temporarily restricted | 486,813 | 500,333 |
| Total Net Assets | 741,418 | 775,748 |
| Total Liabilities and Net Assets | \$996,739 | \$959,538 |

Schedule of Functional Expenses, 2007

| Expenses | Program Services | | | Support Services | | | Total |
|---|------------------|------------------|------------------|------------------|-----------------|-----------------|------------------|
| | Trans. Housing | Families Forward | Subtotal | Fund-raising | Management | Subtotal | |
| Salaries and fringes | 109,496 | 63,247 | 172,743 | 5,922 | 48,416 | 54,338 | 227,081 |
| Counseling and other medical | - | 402 | 402 | - | - | - | 402 |
| Bad debt expense | - | - | - | - | 1,795 | 1,795 | 1,795 |
| Fundraising direct expenses | - | - | - | 16,579 | - | 16,579 | 16,579 |
| Gala | - | - | - | 16,698 | - | 16,698 | 16,698 |
| Interest | 5,984 | - | 5,984 | - | - | - | 5,984 |
| Rental assistance | 24,478 | - | 24,478 | - | - | - | 24,478 |
| Support miscellaneous | 20,061 | 10,086 | 30,147 | - | - | - | 30,147 |
| Insurance | 6,810 | - | 6,810 | - | 5,514 | 5,514 | 12,324 |
| Utilities and direct operating expenses | 50,657 | - | 50,657 | - | 9,472 | 9,472 | 60,129 |
| Miscellaneous | - | 1,980 | 1,980 | - | 9,726 | 9,726 | 11,706 |
| Repairs and maintenance | - | - | - | - | 95 | 95 | 95 |
| Office expense | - | - | - | - | 19,214 | 19,214 | 19,214 |
| Lease expense | - | - | - | - | 3,810 | 3,810 | 3,810 |
| Stipends | 5,372 | 8,710 | 14,082 | - | - | - | 14,082 |
| Professional fees | - | - | - | - | 6,575 | 6,575 | 6,575 |
| Indirect operating expenses | 55,553 | 32,627 | 88,180 | 1,072 | (89,252) | (88,180) | - |
| Total Expenses Before Depreciation | 278,411 | 117,052 | 395,463 | 40,271 | 15,365 | 55,636 | 451,099 |
| Depreciation | 38,459 | - | 38,459 | - | 3,585 | 3,585 | 42,044 |
| Total Expenses | \$316,870 | \$117,052 | \$433,922 | \$40,271 | \$18,950 | \$59,221 | \$493,143 |



Courage To

Courage to dream, beyond myself, the way you see me
Leaves me so easily.

Evaporating out into the world,
Or smothered by the fearful world inside of me.

Courage to move forward, to carry myself, the way you see me
Leaves me so naturally.

Breaking my path into disjointed pieces,
Before I can see the road clearly, and where it could lead me.

Courage to believe, in what could be me
Leaves me almost intentionally,
Keeping me weighed,

down,

heavy,

with empty untruths about myself.

Courage had left me, as though I had left myself,
untrue as that is, that courage could find me,
And that courage could leave me,
As if it weren't part of me.

Then you challenged and cheered for me
until I felt for myself, what I would become.
Liberating and lifting me to who I was all the time,
The dreamer, the doer, the believer.

—Dan Schiffman, 2007

