

# WOMEN'S HOUSING COALITION'S 2010 ANNUAL REPORT



OPENING  
DOORS  
TO CHANGE





## Dear Friends,

On behalf of the Board of Directors, I am pleased to present the 2010 Annual Report of the Women's Housing Coalition (WHC). Thanks to your continuing support, we have been extremely fortunate during the recession of the past few years. However, we continue to be diligent in our efforts to provide the highest quality affordable housing and supportive services while keeping expenses low. We are thrilled to have a committed Board and dedicated staff that is always "on mission."

Our gratitude to our supporters cannot be overstated. During the past year of difficult financial times, The Women's Housing Coalition has been able to expand programming for our residents. We completed construction of the Harry and Jeanette Weinberg Wellness Suite on the lower level of the Margaret Bennett House. This space was renovated by 23 volunteer contractors. Gap financing was provided by the Weinberg Foundation. Now, in partnership with People's Community Health Center, WHC is providing a full range of mental and physical health services, as well as educational programming to our residents. Disease prevention and management contributes to better quality of life in so many ways.

We are also excited about our new workforce development initiative, "Women Working Wonders." Through intensive assessment, case management, job coaching and placement, our residents are discovering their unique skills and talents and obtaining employment at a living wage. Many of our residents are also going back to school and finding new career paths through education.

The landscape and demographics of the homeless has only worsened since the beginning of the recession. WHC is committed to redoubling its efforts to ensure the success of the residents in our housing and programs. While we cannot "build" our way out of the issue of homelessness, we are ever mindful of our mission – to provide affordable housing and supportive services to enable our residents to reach and maintain social and financial independence.

Sincerely,

Joyce E. Moskowitz

Board President

# FY 2010 SUMMARY

## CONTINUUM OF CARE

Women and families become homeless for many different reasons. Some become addicted to drugs and lose their homes, their children and the support of their families, some are victims of abuse, many suffer from undiagnosed mental illness and others have lost jobs. Their stories, although different, all ultimately end in loss of self esteem and dignity. The Women's Housing Coalition (WHC) helps women regain their self respect through stable housing and intensive case management. We view success as meeting goals and continuing to set new goals. To the WHC, resident success is an on-going process, not a strictly defined outcome or achievement.

The WHC "continuum of care" model is comprised of five programs; an entry program for women, an intermediate program for women, an entry program for families and scattered site housing for both single women and families. Each resident's length of stay in The WHC varies depending on the goals she has set for herself. While the vast majority of women set independent living as their ultimate goal, there is no set time limit for program completion and women are free to stay in our residences for as long as they need their housing and the services provided.

## FY 2010 ACCOMPLISHMENTS

- **Three** women moved into market rate housing
- **One** woman became a homeowner
- **Two** women received Section 8 vouchers and live independently
- **Two** families moved through our "continuum of care" to other WHC housing
- **One** woman regained custody of her child
- **One** woman received her General Education Diploma
- **Four** women currently attend college
- **Ten** women obtained employment
- **One** woman was promoted on her job
- **Four** women opened bank accounts
- **One** teen was selected to go to New York and participate in the Network for Teaching Entrepreneurship hosted by Russell Simmons
- **One** teen aged out, works part time, attends college and moved into market rate housing
- **Four** women became certified phlebotomists
- **Five** women became certified nursing assistants
- **Sixteen** women became certified in medical billing

## HOUSING PROGRAMS

**The Calverton** serves as our entry program for fourteen women as well as the primary site for our administrative offices. This highly structured program is the first step in WHC's "continuum of care." With the assistance of their Case Manager, residents develop their individual service plans to identify their long and short term goals. Mandatory weekly meetings enable the Case Manager to effectively monitor residents' progress and offer assistance when obstacles arise. Those residents who continue to meet their goals and develop new goals will be offered housing at The Margaret Bennett House and The Margaret Jenkins House as openings become available.

**The Margaret Bennett House** located in historic Mt. Vernon opened its doors to provide permanent SRO housing to twenty-nine women in October 2000. This less structured environment also requires residents to develop an individual service plan with the Case Manager and meet bi-weekly to discuss goals. This four-story, elevator building is divided into five quads and four to five women share a kitchen and bathroom. Additionally, residents have access to a state-of-the-art computer lab and an exercise room. Beginning in 2011, the Harry and Jeanette Weinberg wellness suite will open in the Bennett basement. The WHC has formed a partnership with Peoples Community Health Center which will provide wrap around health services to our residents.

**The Margaret Jenkins House** opened on September 23, 2008. This building is an historic rehab; a 22 unit SRO and another step forward in our "continuum of care." These units resemble an efficiency in structure because each unit has its own bathroom and only two women share a kitchen. The women who reside at Jenkins have successfully created a community. They host an annual Thanksgiving dinner for family and friends, have a monthly newsletter, pot luck dinners and movie nights.

**The Susanna Wesley House (SWH)** is our entry program for formerly homeless families as well as WHC residents who reunify with their children. Formed as a partnership in December 2003 with building owners, The Susanna Wesley House Board, The WHC provides the clinical services. The families receive intensive case management in a very structured environment. The mothers meet with their Case Manager to develop their individual service plans which also include goals for their children. All the mothers are required to complete a series of parenting classes. The SWH also has a computer room/library/play room for the families.

## SUMMARY *continued*

In 2007, the SWH Board installed a backyard playground complete with swings, a sliding board and picnic tables. The WHC sends all eligible children to summer camp and provides school uniforms, school supplies and tutoring.

The Scattered Site Program is the last step in the WHC's "continuum of care" and is a goal for many of the Calverton, Bennett and SWH residents. The women and families in this program live in apartments and houses throughout Baltimore City and receive a rental subsidy based on their income. These participants continue to receive case management services but have demonstrated that they are financially responsible, can live independently, and are good neighbors and good tenants.

## SERVICES PROVIDED

The WHC provides wrap around case management to our women and families. Depending on the needs of our residents, The WHC will partner with various organizations to bring workshops in house or refer residents to programs for training and services. Here are some examples of the myriad of services provided by The WHC for our women and families:

**Relapse Prevention and Mental Health Services:** Through a grant from the Stulman Foundation, WHC is partnering with the People's Community Health Center to provide physical and mental health care to our residents. Our partnership will bring healthcare into the foreground of our resident's daily consciousness and will focus on preventative care for our women. This two pronged approach will include health fairs and group sessions in addition to individual care.

**Employment Readiness and Job Training:** The WHC partners with several job training programs. Maryland New Directions has assisted many of our residents with employment readiness workshops and job placement. The WHC also partners with Goodwill Industries of the Chesapeake which offers job training and certificates in human services. The Women Entrepreneurs of Baltimore assist women with starting their own businesses and present several workshops to our residents each year. Our women can receive free business attire through our partnership with Suited to Succeed. Lastly, the WHC partners with Proctor and Gamble Cosmetics which provides a yearly workshop on how to apply make-up for a job interview.

**CSBG Employment Training:** Through a federal stimulus grant, the WHC was able to partner with The Red Cross of Central Maryland to provide certified nursing assistant training to five women. This grant also enabled the WHC to partner with Doctor's Help, Inc. which provided medical billing training and certification to sixteen women and phlebotomy training to four residents.

**Financial Literacy:** WHC also continues our partnership with PNC Bank. Twice a year PNC employees present a series of workshops on money management which include, budgeting, money management for seniors and raising money smart kids.

**Home Ownership:** The WHC partners with Chesapeake Habitat for Humanity. This organization is committed to assisting 5 WHC women each year to become homeowners.

**GED/ABE Classes:** Our partnership with Greater Homewood Community Corporation is in its third year. The organization provides Adult Basic Education and General Education Diploma classes for up to 15 WHC residents in the spring and fall.

**Parenting Classes for Families:** The Family Tree and Baltimore Families First are one stop resource centers that offer parenting classes and support for parents of children with behavioral problems and disabilities.

**Legal Services:** The WHC refers residents to Homeless Persons Representation Project, Legal Aid, Maryland Disability Law Center and Maryland Volunteer Lawyers for their various legal issues such as expungment, obtaining entitlement benefits, credit card debt and consumer issues.

**Computer Classes:** Maryland New Directions and The Franciscan Center offer computer classes to our residents at their locations.

**The Arts:** For the third year, The WHC partnered with Young Audiences of Maryland and brought a series of SLAM Poetry workshops to the residents. The facilitator, international SLAM Poet, Gayle Danley, encouraged 15 women to write and share their unique poems over the course of 8 weeks with a culminating event where the women read their individual poems. The WHC also incorporated the SHINE program for an 8 week session for the women. SHINE is the acronym for Support, Honor, Inspire, Nurture and Evolve. The facilitator, Amy Bloom Connelly, uses mindfulness as a basis for developing personal and community strengths in low income, at risk communities.

# FY 2010 CONTRIBUTIONS

This list reflects gifts of contributors between January 1, 2010 and December 31, 2010. Every effort is made to recognize all gifts. We sincerely apologize if any errors or omissions have been made. Please contact the WHC office for corrections. Thank you.

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# WHC History 2010

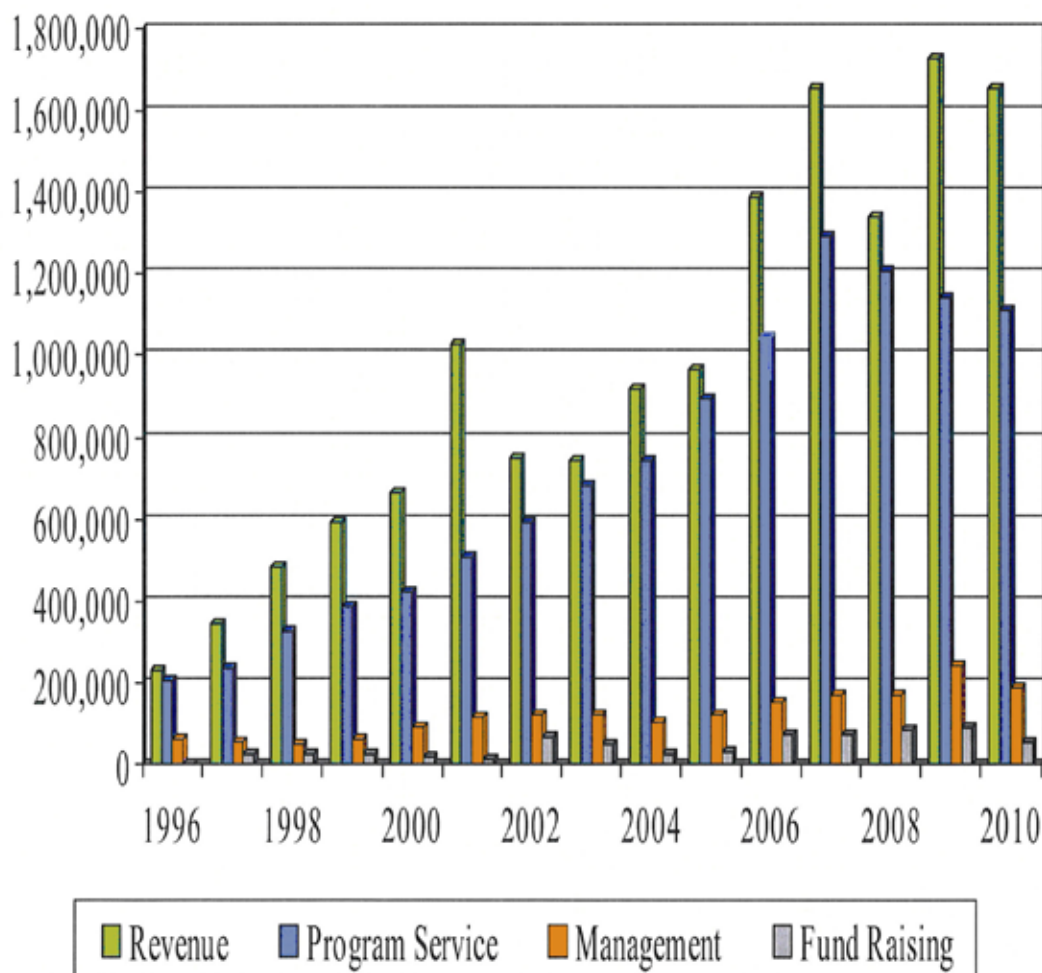
- 1979 **Women's Housing Coalition** established.
- 1980 Conducted the first comprehensive survey showing the extent and growth of homeless women and helped draft state legislation leading to the **Model Shelter Bill**.
- 1981 Established the Corner House Shelter where homeless women received emergency housing and services.
- 1982 Opened **Upton House** — Baltimore's first transitional residence for homeless women which became a model for other programs throughout the State of Maryland.
- 1984 Opened **Howell House**.
- 1985 Opened **Lombard House**. These two transitional residences incorporated cooperative living plans that allowed each resident independence and community support, while they developed job skills and sought permanent housing.
- 1990 **The Calverton** — Maryland's first single room dwelling was opened. Here, homeless and low-income women with physical and mental disabilities find security, counseling, and life skills training while building an independent life.
- 1991 Instituted the **Residents Savings Plan**.
- 1993 Launched the **Resident Internship Program**.
- 1994 Started **Project Safe Haven**, providing temporary housing for those whose houses undergo lead paint removal.
- 1996 Extended the agency's services with the **Supportive Housing Program** that provides 25 more women with apartments and supportive services.
- 1997 Implemented **Shelter Plus Care Program**, which couples a rental subsidy program with the Supportive Housing Program, to provide 15 single women and six families with subsidized housing and case management services.
- 1998 **Children welcomed** into the WHC programs. Families were placed in Baltimore City's rental stock housing, and received start-up furnishings, rental assistance and intensive case management services.
- 1999 **The Margaret J. Bennett House** celebrates its groundbreaking by receiving over 1 million dollars in state assistance and low income tax credits.
- 2000 **The Grand Opening** of the **Margaret J. Bennett House** marks the beginning of a new decade of growth for the Women's Housing Coalition.
- 2001 **Margaret J. Bennett House** wins Affordable Housing Coalition's Tax Credit Excellence Award: WHC is recognized on Capitol Hill.
- 2002 WHC initiates **Transitional Housing Evaluation**.
- 2003 WHC opens the **Family Program at the Susanna Wesley House**.
- 2004 WHC celebrates our **Twenty-Fifth Anniversary**.



## HISTORY *continued*

- 2005** WHC and Homes for America are awarded **The Francis House** which will be re-developed for 22 units for single women.
- 2006** WHC is awarded 2 million dollars in tax credits to rehabilitate **The Francis House**, and 780,000 in HOME funds.
- 2007** WHC plans to renovate **The Calverton**.
- 2008** WHC opens **The Margaret Jenkins House**, formerly The Francis House which provides permanent housing to 22 women.
- 2008** Renovations begin at **The Calverton**.
- 2008** The basement renovation to create a mental health suite at **The Margaret Bennett House** begins.
- 2009** The rehab of **The Calverton** was complete.
- 2010** WHC celebrates our 30th Anniversary.
- 2011** **The Harry and Jeanette Weinberg Wellness Suite** opens at the Bennett House, providing comprehensive physical and mental health services for our residents.

### Women's Housing Coalition HISTORY



# Auditor's Letter

*T.R. Klein & Company*

*Certified Public Accountants*

2809 Boston Street • Suite 440 • Baltimore, Maryland 21224



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Toll Free (877) 675-6766  
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## INDEPENDENT AUDITORS' REPORT

Board of Directors  
Women's Housing Coalition, Inc.  
Baltimore, Maryland

We have audited the accompanying consolidated statements of financial position of Women's Housing Coalition, Inc., as of December 31, 2010 and 2009, and the related consolidated statements of activities and change in net assets, cash flows and functional expenses for the years then ended. These consolidated financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these consolidated financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America and "Government Auditing Standards," issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Women's Housing Coalition, Inc., as of December 31, 2010 and 2009, and the change in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with "Government Auditing Standards," we have also issued a report dated June 2, 2011 on our consideration of Women's Housing Coalition, Inc.'s internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with "Government Auditing Standards," and should be considered in assessing the results of our audit.

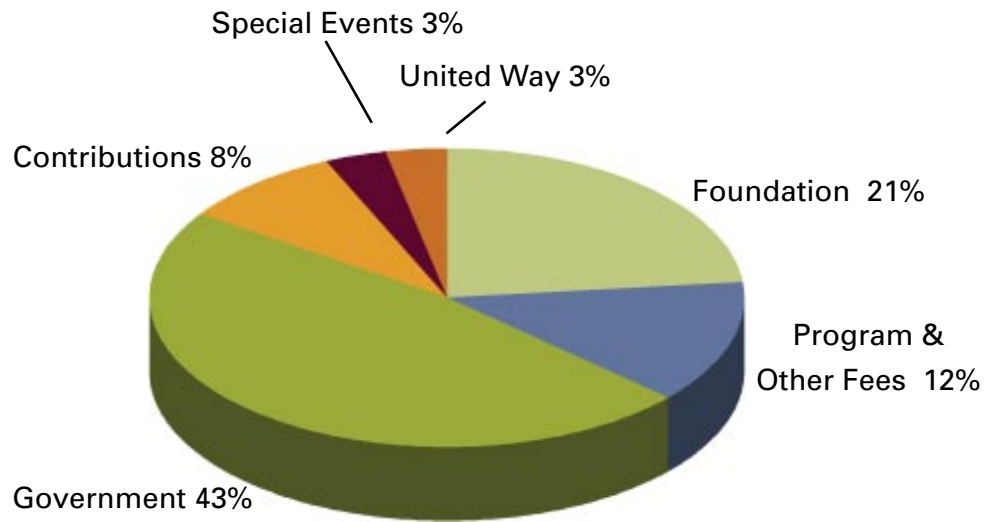
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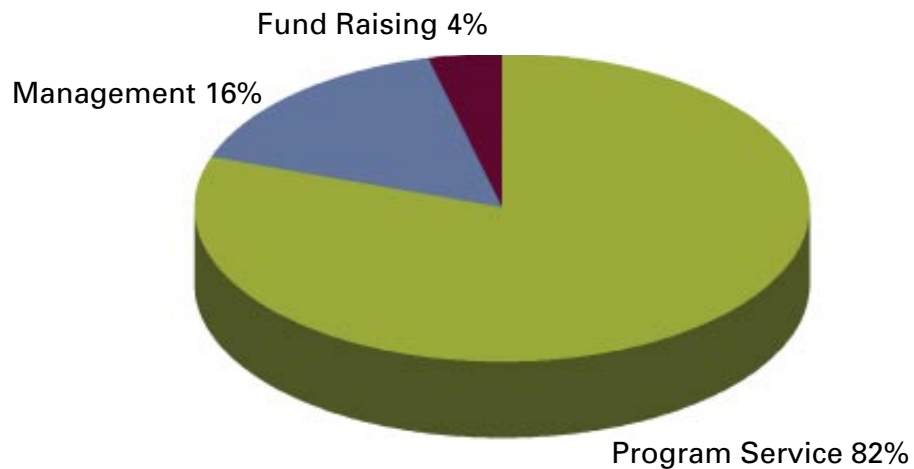
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# Year Ending December 31, 2010

## Total Revenue \$1,654,488



## Total Expenses \$1,352,734



# WHC 2011 – 2013

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Wendy Sager, *Project Manager*

**The Women's Housing Coalition is dedicated to breaking the cycle of homelessness** by increasing the quantity and quality of affordable housing and by fostering the economic and social independence of homeless and low income women and their families.

The WHC was founded in 1979 by a group of women who discovered that homeless women

were invisible in the community. Due to the lack of resources, the WHC was created to assist this overlooked population with safe affordable housing.

The WHC was instrumental in creating and helping enact the first Model Emergency Shelter Bill in Maryland in 1980.



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