



Annual Report 2014



2014 Summary

THE WOMEN'S HOUSING COALITION
IS DEDICATED TO BREAKING THE CYCLE OF
HOMELESSNESS FOR WOMEN AND CHILDREN
BY PROVIDING AFFORDABLE HOUSING AND
SUPPORTIVE SERVICES TO ENABLE THEM TO
SUSTAIN SOCIAL AND FINANCIAL INDEPENDENCE.



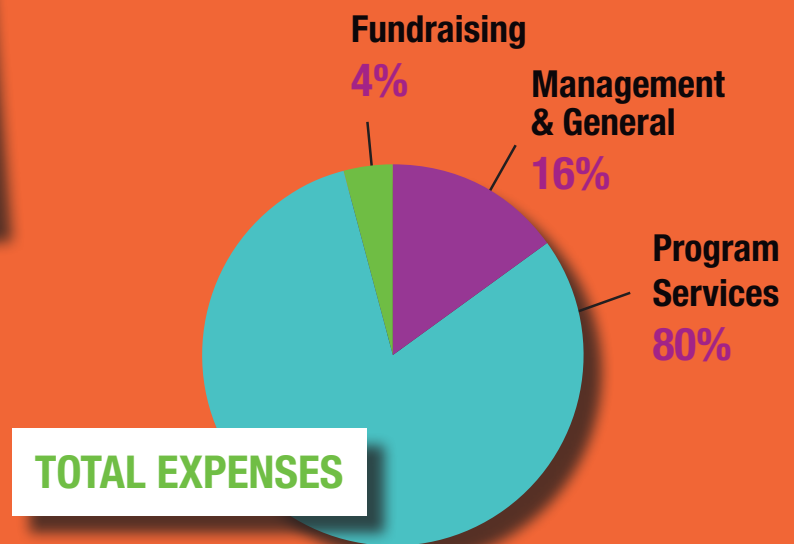
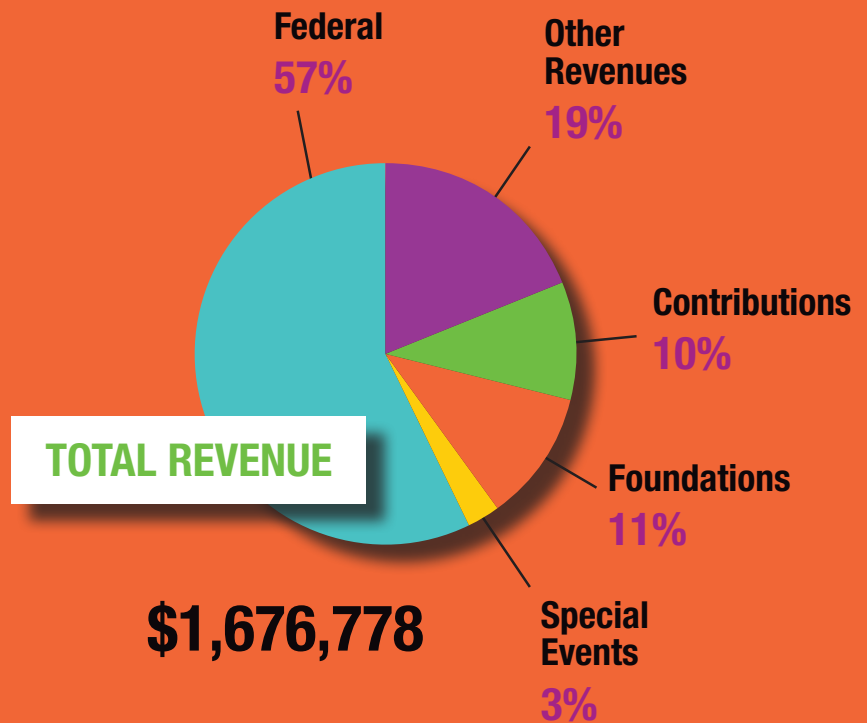
The WHC provides
affordable housing
units. Residents pay

30%
of their income.



95%

of residents maintained
or increased their income



thank you

Letter from Leadership

Dear Friends,

It is my pleasure to present [The Women's Housing Coalition's 2014 Annual Report](#). Based in Baltimore, our mission at Women's Housing Coalition is to work with homeless women who want to take control of their lives and need help, so they can lead stable lives for the rest of their lives. We offer 98 units of housing and serve approximately 120 women and 40 children annually, as every year some women are able to move on to independent housing as a result of our program.

Our work, however, is only possible through the support of you, our donors. Your dedication to Women's Housing Coalition enables us to keep the promise of providing permanent, affordable, good quality housing and services designed to support women in remaining stably housed and moving towards independence.

I was welcomed as the new Executive Director in January of this year. As a financial and real estate executive, who brings budgeting, management, supervisory and design/construction supervision to the team, I am very excited to have joined the Women's Housing Coalition. I bring my unique combination of strong real estate, management, financial, and strategic planning skills to an established team of case managers, fundraisers, and other dedicated professionals.

The Women's Housing Coalition has a strong base for us to grow, so that the homeless women and children we serve are able to gain stability and independence in their lives. With your support, it is my commitment to expand the strong reputation and excellent service delivery that Women's Housing Coalition is known for in our community. Thank you.

Sincerely,

Beth Benner

Beth Benner
Executive Director



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APARTMENTS
THROUGHOUT
THE COMMUNITY



2014

Contributions & Support

\$20,000-\$75,000

DeVito Family Trust
 Friendly Inn Association of
 Baltimore City
 The Harry and Jeanette
 Weinberg Foundation
 The Estate of Robert N. Riley
 The Zanvyl & Isabelle Krieger
 Fund

\$10,000-\$19,999

Bank of America Charitable
 Foundation, Inc.
 The Campbell Foundation
 The David and Barbara B.
 Hirschhorn Foundation, Inc.
 Henry and Ruth Blaustein
 Rosenberg Foundation
 Homes For America
 Wheeler Foundation

\$5,000-\$9,999

Berkshire Associates Inc.
 The Estate of Jeannette Cabe
 Enterprise Community
 Partners, Inc.
 The Jim and Patty Rouse
 Charitable Foundation, Inc.
 The John J. Leidy Foundation

The Judy Family Foundation
 Margaret J. Bennett House
 Board of Directors
 Mary Jo Putney Inc.
 Renewal Foundation
 Mr. and Mrs. Paul and Jane
 Robinson
 T. Rowe Price Foundation, Inc.
 William F. and Caroline
 Hilgenberg Foundation

\$1,000-\$4,999

The Abell Foundation
 Alban Tractor Co., Inc.
 Ms. Linda Barclay
 Ms. Beth Benner
 Bocarsly Emden Cowan Esmail
 & Arndt LLP
 Mary Catherine Bunting
 Charles Street Film
 Chesapeake Community
 Advisors
 Eastern Savings Bank
 Ms. Constance and Ben
 Etheridge
 Gallagher, Evelius & Jones LLP
 Ms. Heidi Hansan
 Ms. Anita Healy O'Neill
 Kramon & Graham, P.A.

Malvin, Riggins & Company,
 P.C.
 Ms. Joanne L. Martin
 Dr. and Mrs. John O. Meyerhoff
 Miles & Stockbridge, P.C.
 Miles and Stockbridge
 Foundation, Inc.
 Morgan Stanley Smith Barney
 Mr. and Mrs. Jeff Stern and
 Joyce Moskovitz
 Notre Dame of Maryland
 University
 Producers
 Mr. David S. Prout
 PSA Insurance and Financial
 Services
 Ms. Susan Ringler
 Mr. and Mrs. Bruce and Ellen
 Rothschild
 Mr. and Mrs. John and Nancy
 D. Sacci
 Safeway, Inc.
 Ms. Carol J. Samuels
 Ms. Nita L. Schultz
 Shelter Properties, LLC
 St. Andrews Christian
 Community Church
 Summit Business Technologies,
 LLC
 V2, Inc.

\$1-\$999

Advance Business Systems
 Ms. Emily Agueda
 Mr. and Mrs. Robert and Norma
 Allman
 Ms. Katie Allston
 Anonymous
 Anonymous
 Anonymous
 Anonymous
 Anonymous
 Mr. and Mrs. Allan and Donna
 Arbogast
 Ms. Jennifer Archer
 Arris, A Design Studio, Inc.
 Arundel Federal Savings and
 Loan
 Mrs. Catherine Ballantyne-
 Heaps and Bill Heaps
 Mr. Rahn Barnes
 Ms. Gail Bartlett
 Ms. Mary Benedict
 Mr. Paul Benner
 Ms. Barbara Benner
 Ms. Susan Bennett
 Mr. and Mrs. David Huber and
 Susannah Bergmann
 Mr. and Mrs. Bernard and
 Judith Berkowitz
 Mr. and Mrs. Bill and Cathy
 Biddinger



Mr. and Mrs. Marvin and Sara Bigham
 Ms. Kathleen A. Birrane
 Ms. Genevieve Blake
 Mr. and Mrs. Mark and Michele Blazek
 Ms. Cheryl Boyer
 Ms. Lori Brady
 Ms. Katharine Brieger
 Ms. Ellie Brocato - D'Anna
 Chris and Leslie Brown
 Ms. Laura Brown
 Ms. Luann Bryant
 Ms. Jodie Buchman
 Mr. and Mrs. Victor and Jody Burdell
 Ms. Denise Butcher
 Carney, Kelehan, Bresler, Bennett & Scherr LLP
 Mr. and Mrs. Michael and Kimberly Carrigan
 Mr. and Mrs. Paul and Kathleen Casey
 Ms. Sonia Chapin
 Mr. John B. Chemidlin
 Ms. Nancy Chemidlin
 Ms. Alice Cherbonnier
 Mr. and Mrs. Herbert and Nancy Clark
 Claude A. and Blanche McCubbin Abbott Charitable Trust
 Ms. Tara Clifford
 Mr. Robert Coburn
 Mr. and Mrs. Julien Colvin and JoAnn Copes
 Ms. Dianne Connelly
 Ms. Jacqueline E. Connor
 Constellation Energy Group
 Mr. Micheal Cordes
 Ms. Ellen Cosby
 Ms. Janelle Cousino
 Ms. Sandra Covahey
 Mr. and Mrs. David and Joanna Cox
 Mr. and Mrs. Robert and Bonnie Crispino
 Ms. Jorunn Danielsen Newth
 Delta Sigma Theta Sorority-Baltimore Alumnae Chapter
 Mr. and Mrs. David and Julie Dembert
 Mr. and Mrs. Paul Daniel and Linda DePalma
 Mr. and Mrs. David and Patty Dickson
 DLA Piper LLC
 Mr. and Mrs. Steven Montgomery and Harriet Dopkin
 Mr. and Mrs. Thomas K. Seiler and Eleanor P. Duke



**WE ARE TRULY GRATEFUL
 FOR YOU AND YOUR
 GENEROSITY.
 THANK YOU SO MUCH
 FOR SUPPORTING
 THE WOMEN'S
 HOUSING COALITION.**

Lesley G. Dunlap
 Mr. Kevin Duppins
 Ms. Janel Dutton
 Ms. Elizabeth DuVerlie
 Ms. Rachel Edds
 Mr. and Mrs. Richard and Diane Edwards
 Mr. Paul Edwards
 Enterprise Homes, Inc.
 Episcopal Cathedral of the Incarnation
 Ms. Nancy L. Eustace
 Mr. and Mrs. Todd and Theresa Evans
 Mr. Bill Evans
 Mr. and Mrs. Steven Himmelrich and Eileen Fader
 Mr. and Mrs. Sergey and Lyubov Falko
 Mr. and Mrs. Richard and Clare Fisher
 Mr. and Mrs. Michael and Christina Fleming
 Ms. Lisa Johnson-Ellis and Mr. Charles Fleming
 Ms. Ann L. France
 Mr. and Mrs. Patrick and Barbara Francis
 Ms. Kyle Frantz
 Mr. and Mrs. Richard and Donna Lee Frisch
 Mr. and Mrs. Francis and Tara Gallagher
 Ms. Linda C. Galvin
 Dr. and Mrs. Donald S. Gann, M.D.
 Ms. Hazel Garland
 Mr. and Mrs. Jonathan and Pamela Genn
 Ms. Darlene Gentile
 Ms. Victoria Gentile
 Ms. Alizadeh K. Ghant
 Mr. Saul and Pat Gilstein
 Mr. Matthew Glenn
 Ms. Sandra P. Gohn

Ms. Sally B. Gold, Esq. and Mr. Elliot Zulver
 Mr. Paul Graziano
 Rev. and Dr. David and Barbara Halpern
 Hamel Builders, Inc.
 Mr. and Mrs. Scott and Patricia Hargest
 Ms. Jane Harrison
 Dr. Laura Hartman and Mr. Michael Hartman
 Ms. Susan Haun
 Ms. Carlette A. Hawthorne
 Mr. Rick Hebert
 Mr. and Mrs. Robert and Jo Hendershot
 Mr. Ryan Henigan
 Mr. and Mrs. Robert and Rosemary Herbert
 Ms. Darcy L. Herman
 Mr. and Mrs. Robert and Sandra Hillman
 Homewood Friends Meeting
 Ms. Bethany Hooper

Hord Coplan Macht, LLC
 Mr. and Mrs. James Houser and Paige Mahaney
 Mr. and Mrs. Kenneth and Denise Huber
 Mr. Patrick Hughes and Mrs. Charlton Campbell-Hughes
 Mr. and Mrs. Jim and Linda Humphrey
 Mr. and Mrs. David and Kay Hunter
 Ms. Betty Hyduke
 Ms. Carol Hylton
 Mr. Richard Israel
 Mr. Joseph Jansen
 Dr. Elizabeth F. Johnson
 Ms. Pamela Randi Johnson
 K. Lechleiter Architect, LLC
 Ms. Barbara A. Kajdi
 Mr. and Mrs. Andrew Bulgin and Jennifer Keyser
 Mr. and Mrs. Stanley and Estelle Keyser
 Ms. Mary Jo Kirschman
 Mr. Gordon Knox



Ms. Danielle Koch	Ms. Pearl Moulton	Mr. and Mrs. Richard and Patricia Ruggieri	Mr. and Mrs. Daniel McCarthy and Therese Staudenmaier
Mr. and Mrs. John and Kenza Krasauskis	Mr. and Mrs. Michael and Christine Neas	Mr. and Mrs. Frederick and E. Susanne Runge	Hugh and Katharine Stierhoff Charitable Fund
Ms. Sharon A. Kroupa	Mr. and Mrs. Edwin and Rebecca Neill	Ms. Emily Russell	Mr. and Mrs. Donald and Linda Stone
Mr. James Kyle and Mr. Mark Leggett	Mrs. Danielle Nekimken and Mrs. Gayle Mahn	Mr. and Mrs. William Russell, Jr.	Sugar Associates, LLC
Mr. John Kyle and Mr. Peter Satten	Mr. John O'Hara and Mrs. Carol Baumerich	Mr. and Mrs. Robert and Audrey Samuels	Ms. Jessica Suriano
Ms. Renee Lane-Kunz	Ms. JoAnn Orlinsky	Mr. John Sasser	Mr. and Mrs. Alan and Judith Tapper
Mr. Michael Lapsley	Ms. Joan Page	Ms. Elaine Sauer	Mr. and Mrs. Robert and Michelle Tate
Ms. Elisa Lawson	Ms. Sheri Page	Ms. Eva Schiefer	Terra Nova Ventures, LLC
Mr. and Mrs. Harry and Beth Lebow	Stanley and Linda Panitz Fund	Schochor, Federico & Staton, P.A.	Ms. Sandy Thomson
Mr. and Mrs. Jerome and Bettye Leibowitz	Ms. Cherie Pardue	Dr. Beth Schwartz	Mr. and Mrs. Jerry and Carrie Thornbery
Mr. Chris Leidecker	Ms. Anne M. Parsons	Ms. Amy Sedmont	Mr. and Mrs. Gordon and Charlene Tomaselli
Ms. Joyce Leviton	Ms. Karen Pasko	Mr. Charles Shafer	Ms. Susan Torroella
Ms. Caren Lichter	Mr. and Mrs. Robert and Susan Pemberton	Ms. Constance L. Shapiro	Tower Federal Credit Union
Mr. Scott Loughrey	Mr. Philip J. Perkins and Ms. Margaret Allen	Mr. and Mrs. Theodore Gensicki and Bonny Sheeks	Ms. Elizabeth Trimble
Mr. Jon Manekin	Ms. Anne Perkins	Mr. and Mrs. Lee and Tina Sheller	Ms. Dorothea Trubow
Mr. and Mrs. Bruce and Suzanne Manger	Mr. and Mrs. David and Judy Powers	Shelter Foundation, Inc	Unit Construction LLC
Dr. Frank C. Marino Foundation	Ms. Christia Pritts	Mr. and Mrs. Daniel and Kathleen Shemer	Ms. Michelle Wahba
Mr. John Marsh	Ms. Ann Rasenberger	Shemer Bar Review	Ms. Jeanne Walker
Mr. and Mrs. Robert and Susan Mathias	Ms. Karen Reddel	Mr. and Mrs. Christopher and Jane Shipley	Ms. Michele Walsh
Ms. Susan McBride Murphy	Mr. and Mrs. Jeffrey P. Reilly and Molly W. Coffay	Mr. and Mrs. Andrew Skopp and Nancy Whiteman Greene	Ms. Lynn Walter
Ms. Jennifer McLaughlin	Mr. and Mrs. William and Theodora Reynolds	Mr. and Mrs. Robert and Sharon Smith	Mr. Donald K. Wehry Jr.
MECU of Baltimore, Inc.	Ms. Leah Rhodes	Mr. Martin Smulison	Mr. and Mrs. Joseph and Brenda Weikel
Mr. and Mrs. Gary and Cathy Montesana	Mr. and Mrs. James Ridenour	Southway Builders, Inc.	Mr. Michael Weinfeld
Mr. and Mrs. David L. Meyers and Roberta Strickler	Mr. and Mrs. Joseph and Carol Roeder	Ms. Francie Spahn	Morris Weinman Memorial Foundation, Inc.
Ms. Camille Mihalic	Mr. and Mrs. Thomas and Beth Ronnenburg	Mr. and Mrs. Kevin Sparenberg and Dana Centineo	Ms. Christine Wells
Dr. Mary Jo and Mr. Thomas Minton	Mr. Alan Schwartz and Mrs. Carla Rosenthal	Mr. and Mrs. Matthew and Lauri Ann Spencer	Mr. Charles Wheatley, IV
Mr. and Mrs. Robert Goren and Nancy Moore	Ms. Felicity Ross	Ms. Renaye Stafford	Mr. and Mrs. David and Susan Wollner
Ms. Donya Morgan	Ms. Ann I. Rothschild	Mr. and Mrs. Roderick Ryon and Joan Stanne	Dr. Eugene Wu and Mrs. Janet Machamer
Ms. Victoria Morris			Mr. Edward Wykowski III
Mrs. Elizabeth K. Moser			Mr. Edward Wykowski, Jr.
			Ms. Denise Young
			Ms. Amy Zimmerman



2014

Financial Position

THE WOMEN'S HOUSING COALITION, INC.
AND RELATED ENTITIES CONSOLIDATED
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2014 AND 2013

	2014	2013
Assets		
Cash and Cash Equivalents	\$ 223,649	\$ 514,356
Accounts Receivable	1,242	1,797
Other Receivables	152,430	31,987
Restricted Cash	693,898	636,363
Investments, at Fair Value	882,300	727,718
Due from Affiliate	23,337	-
Prepaid Expenses	56,203	61,692
Investment in Limited Partnership	74,865	74,872
Property and Equipment, Net	3,890,076	4,057,354
Financing Fees and Mortgage Costs, Net	50,615	52,770
Total Assets	\$ 6,048,615	\$ 6,158,909
Liabilities and Net Assets		
Accounts Payable	\$ 120,343	\$ 94,508
Security Deposit Payable	62,494	70,001
Accrued Interest Payable	875,199	813,027
Deferred Grant Revenue	48,246	51,614
Mortgages and Notes Payable	3,541,618	3,541,618
Miscellaneous Long-Term Liabilities	6,000	6,000
Grant Advance	200,000	200,000
Total Liabilities	\$ 4,853,900	\$ 4,776,768
Net Assets		
Unrestricted		
Controlling Interests	\$ 1,456,811	\$ 1,517,859
Non-Controlling Interest	(283,951)	(148,718)
Temporarily Restricted	21,855	13,000
Total Stockholders' Equity	1,194,715	1,382,141
Total Liabilities and Net Assets	\$ 6,048,615	\$ 6,158,909

Board of Directors

PRESIDENT

Jane Robinson,
DLA Piper LLP

VICE PRESIDENT

Jennifer Keyser,
Alban Tractor Co.

TREASURER

Bethany Hooper,
Humphrey Companies

SECRETARY

Linda Stone,
Stevenson University

PAST PRESIDENT

Heidi Hansan,
Miles & Stockbridge

Diane Edwards
Shelter Properties

Kenneth Huber
PSA Financial Services

David Hunter
Hord/Coplan/Macht

Danielle Koch
GKV

Dr. Anne Y. F. Lin
Notre Dame of Maryland
University

Dr. Mary Jo Minton
Pediatric Partners

Joyce Moskowitz
Bank of America

Beth Ronnenburg
Berkshire Associates

Nita Schultz
Gallagher, Evelius &
Jones, LLP

Staff

Beth Benner
Executive Director

Alexandra Hendershot
Program Director

Cathy Biddinger
Accountant

Kristin Danielson
Philanthropy Manager

Clarice Page Jackson
Office Manager

Christina Allen
Calverton Case
Manager/Jobs Coach

Ernestine Brown
Jenkins Case Manager

Lisa Daniello
Bennett Case Manager

Marquita Huddleston
Family Case Manager

Crystal Wiggins
Scattered Site Case
Manager

Services

IN-HOUSE SERVICES INCLUDE:

Long-term affordable
housing

Intensive case management
and one-on-one counseling

Individualized service plans
that guide women through
steps to reach their goals

Medical/Mental health
services co-payments

Summer camp tuition and
transportation

Matched savings program

Employment readiness
training

Budgeting and financial
workshops, as well as
entitlement assistance

Emergency needs funding

Parenting classes

Support group and
community living

Nutrition workshops

THROUGH EXTERNAL PARTNERSHIPS, WOMEN'S HOUSING COALITION PROVIDES:

Employment and educational
programs

Medical and mental health
services

Substance abuse counseling
and relapse prevention
programs and support
groups

Legal services

Clothing for employment and
everyday

Individual and family
counseling

Visiting nurses and
therapists

119 East 25th Street
Baltimore, MD 21218
phone 410.235.5782
fax 410.235.9460

www.womenshousing.org
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