



# WOMEN'S HOUSING COALITION'S 2008 ANNUAL REPORT

OPENING  
DOORS  
TO CHANGE





Dear Friends,

“May you live in interesting times.”

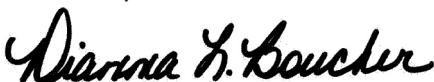
This may be a particularly apt saying for the times in which we now find ourselves. The coming year will no doubt prove to an interesting one for so many of us as individuals and for so many organizations both for-profits and nonprofits. And, indeed, our fates can be closely entwined. As the economy goes, so goes the fiscal health of businesses, individuals and our government. All of whom directly impact the bottom line of a nonprofit like the Women’s Housing Coalition. In fact, “interesting times” enable us to think more creatively and find opportunities that we may not otherwise have seen.

Operating in such interesting times can be quite a challenge as well. Over almost three decades the WHC has weathered some interesting moments. What has seen this organization through these times has been its ability to focus clearly and resolutely on our mission. In good times we have grown, adding residences and expanding our services to families. But we have grown and expanded strictly within the scope of our mission — Housing and providing supportive services to very low-income, disabled women and their children.

By focusing on a clearly defined mission, we have been able to put in place strong programs. Programs known for the quality of services they provide. Programs with strong revenue streams from varied sources able to weather downturns and cutbacks. Programs that can act as beacons of light in troubled times attracting not only those who need our services but also sources of funding seeking the greatest impact from scarce dollars.

I would like to thank our many supporters, individuals, foundations and corporations, for recognizing the Women’s Housing Coalition as worthy of your support. As this annual report can attest, your support has been put to good use and has placed the WHC in position to continue to provide the highest quality of services to our residents. For that, we thank you more than ever.

Sincerely,



Dianna Boucher  
President



# FY 08 PROGRAM SUMMARY

## CONTINUUM OF CARE

Women and families become homeless for many different reasons. Some become addicted to drugs and lose their homes, 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 WHC helps women regain their self respect through stable housing and intensive case management. We define success as individuals achieving goals they set for themselves while continuing to establish and strive towards new goals. We view success as an on-going process, not a strictly defined outcome or achievement.

The WHC “continuum of care” model is currently 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 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 2008

- Three residents moved through our continuum of care from Calverton to Bennett.
- Two residents moved through our continuum of care to Scattered Site.
- Two families moved through our continuum of care from Susanna Wesley House to Scattered Site.
- Four residents moved into market-rate housing; four moved into other subsidized housing.
- Six women obtained employment.
- Twelve women maintained employment for one year; two were promoted in their current job.
- Six women attend college.
- All eligible children attend Summer Camp.
- Three residents successfully completed job training.

## HOUSING PROGRAMS

The Margaret Jenkins House opened on September 23, 2008.

This building is a 22 unit SRO and another step forward in our “continuum of care.” These units resemble an efficiency in structure because each has its own bathroom. Ten women from Bennett House and three from The Calverton moved into this new building in order to immediately create a community. At Jenkins House, only two women share a kitchen instead of the four or five at our other buildings. The women who reside at The Jenkins House work, volunteer or attend school part time. They also are mentors to the new women who moved in during the months of September and October.

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 as openings become available.

The Margaret Bennett House located in historic Mt. Vernon opened its doors to provide permanent 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 women may age in place here. Additionally, residents have access to a state-of-the-art computer lab.

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 case management piece. 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. 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 and supplies.

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:** The invaluable partnership WHC maintains with The North Baltimore Center has entered its second year. WHC women and their children 16 years or older can receive free mental health services including psychiatric evaluations, group and individual therapy and relapse prevention counseling. A total of twenty-eight residents have received services since the start of our partnership.

**Children's' Health and Education:** WHC also continues our very important partnership with Mercy Children's Health Outreach Program (MCHOP). Since 2005, MCHOP's nursing staff visits all SWH families bi-weekly and assists with children's health issues, helps insure immunizations remain current and provides after school tutoring for the SWH school age children.

**Employment Readiness and Job Training:** In November 2007, MCHOP opened a drop-in center within walking distance of Bennett House and SWH and has assisted four participants to access job training, educational resources and employment. Maryland New Directions, located next door to SWH has assisted many of our residents with employment readiness workshops and job placement. Genesis Jobs presents two day employment readiness workshops at one of our sites several times a year. To date, twenty-five residents have participated in The Genesis Jobs Workshops. The WHC also partners with STEP which offers four month courses and residents receive Certificates in Human Services and Customer Service.

**Financial Literacy:** WHC also continues our partnership with Literacy Works. Since 2006, this organization has conducted two eight week financial planning workshops a year. These workshops are specifically geared to low income women and their children.

**GED/ABE classes:** The WHC refers all residents who want to obtain their GED to South Baltimore Learning Center, COIL or BCCC.

**Women's Health:** Sisters Together and Reaching (STAR) conducts free HIV testing at all WHC locations twice a year. Various health care professionals from Mercy Medical Center host different health related workshops several times a year for our residents. The WHC refers our women to The Maryland Society for Sight which conducts free testing for vision problems. Health Care for The Homeless treats any medical problems for our residents who do not have health insurance.

**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:** Several corporations along with Junior League of Baltimore and independent contractors offer beginning, intermediate and advanced computer classes on site for our residents twice a year. The residents have learned how to use email, the internet, Excel, Power Point and Microsoft Office Word.

**The Arts:** This year, The WHC partnered with Young Audiences of Maryland and brought a series of SLAM Poetry workshops to The Bennett. The facilitator, international SLAM Poet, Gayle Danley, encouraged eighteen women to write and share their unique poems. Two WHC residents were interviewed on WYPR's The Signal and read their poems on air. The broadcast was aired on May 23, 2008.



# FY 08 CONTRIBUTIONS

This list reflects gifts of contributors between July 1, 2007 and June 30, 2008. 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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Diane's House Ministries  
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## WHC History 2007—2008

- 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

**2005** WHC and Homes for America are awarded Francis House which will be re-developed for 22 units for single women.

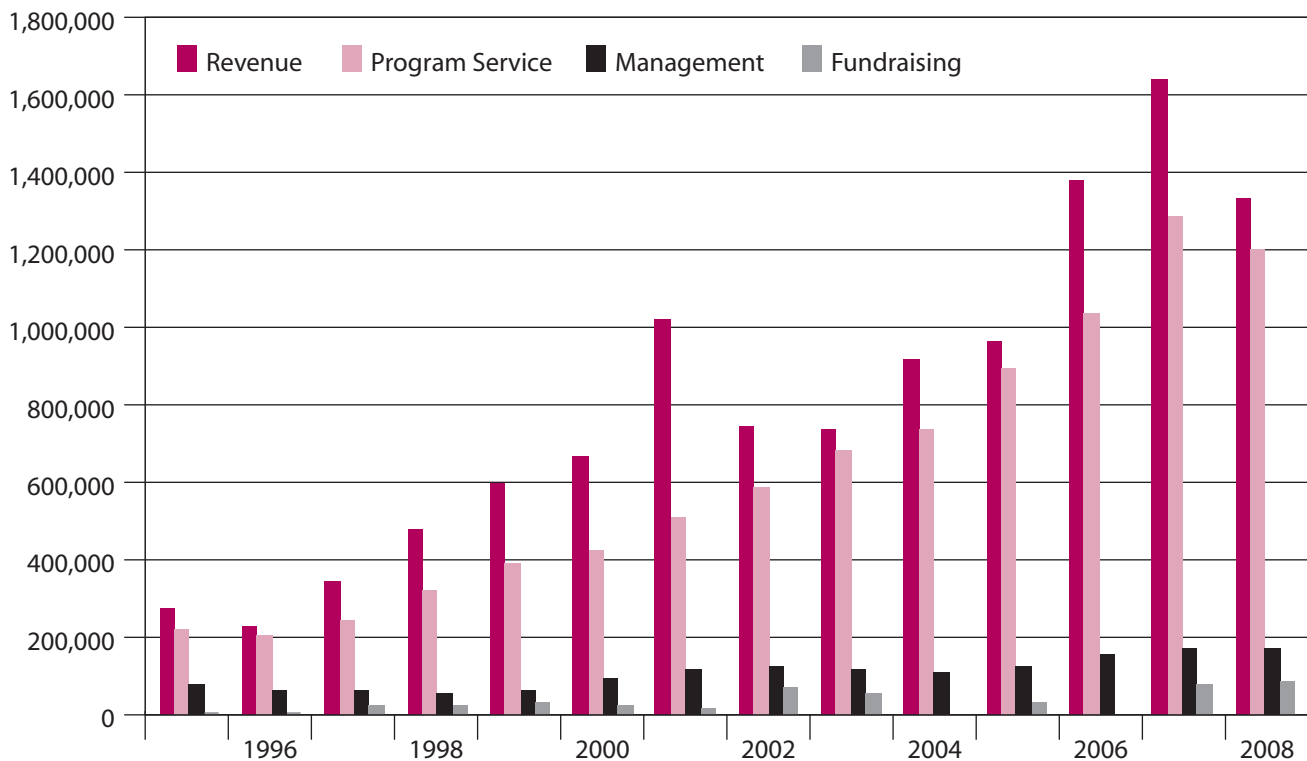
**2006** WHC is awarded 2 million dollars in tax credits to rehabilitate The Francis House, and 780,000 in HOME funds.

**2007** WHC plans to renovate The Calverton.

**2008** WHC opens The Margaret Jenkins House 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.



*T.R. Klein & Company*

**Certified Public Accountants**

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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. and related entities, as of June 30, 2008 and 2007, 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. and related entities, as of June 30, 2008 and 2007, and change in their net assets and their 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 our report dated October 15, 2008, on our consideration of Women's Housing Coalition, Inc.'s internal control over financial reporting and on our test 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.

Our audits were conducted for the purpose of forming an opinion on the consolidated financial statements taken as a whole. The accompanying information is presented for purposes of additional analysis of Women's Housing Coalition, Inc. and is not a required part of the consolidated financial statements. Such information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and, in our opinion, is fairly presented in all material respects in relation to the consolidated financial statements taken as a whole.

October 15, 2008

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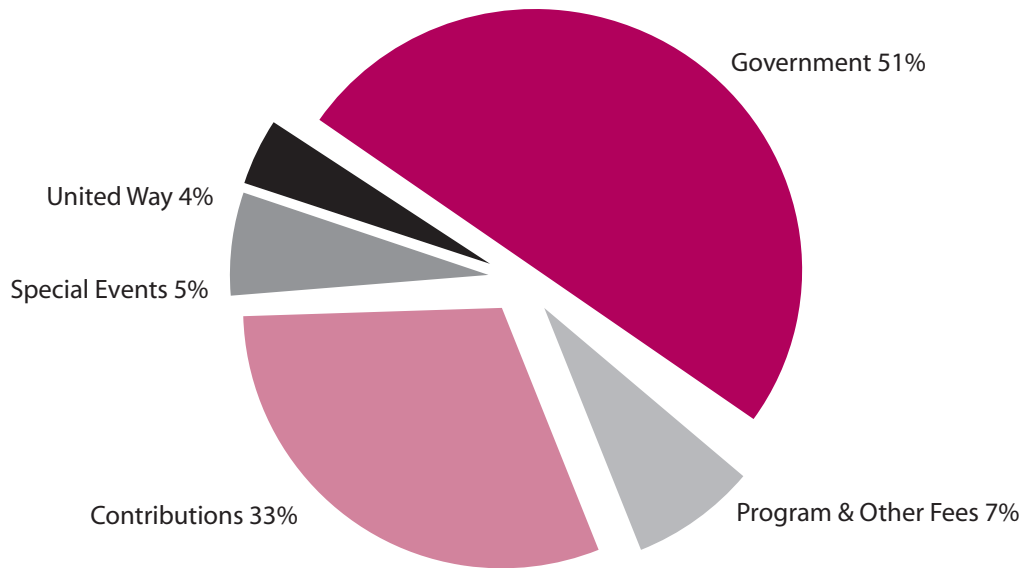
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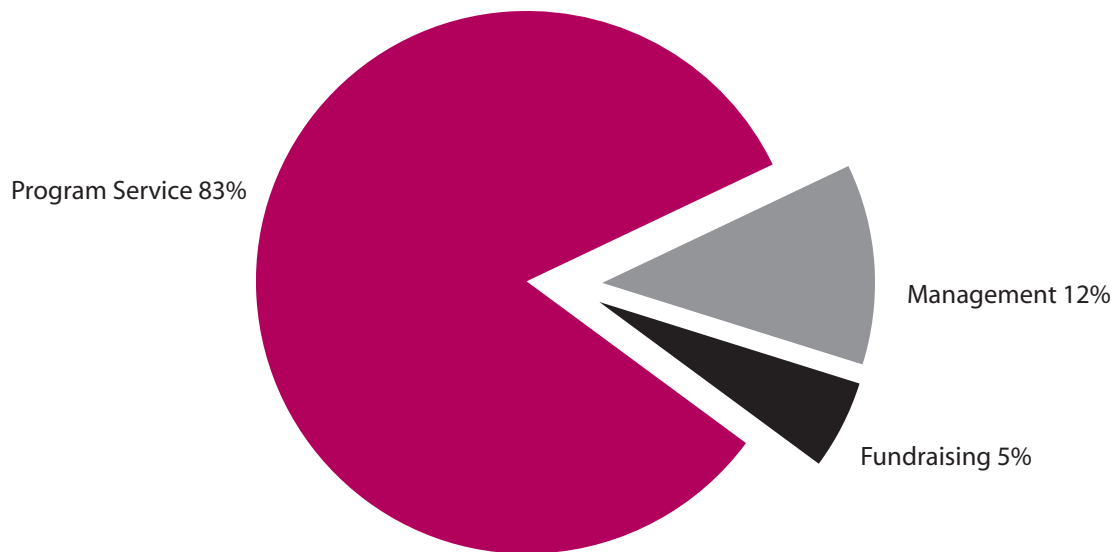


# Women's Housing Coalition Statement of Activities and Change in Net Assets Year Ended June 30, 2008

Total Revenue \$ 1,342,000



Total Expenses \$ 1,460,900



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**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 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.



119 East 25th St.  
Baltimore, MD 21218  
phone 410-235-5782  
fax 410-235-9460

[www.womenshousing.org](http://www.womenshousing.org)