

A vibrant sunset scene with the sun low on the horizon, casting long, golden rays across a sky of orange and yellow. Below the sun, the silhouettes of rolling mountains are visible. The entire image is framed by a white, angular shape that cuts across the top left and bottom right corners.

# ANNUAL 2020 REPORT



**A NEW  
DAY DAWNS**

# WHAT A YEAR WE HAD!

To say we are all survivors is an understatement. Here at WHC, we continue to support individuals and families who have experienced homelessness by providing stable, permanent, service-enriched housing to support 108 households. 2020 has been a challenging year in a lot of ways, but we are working hard to continue keeping our residents stabilized, increasing our services to residents, and improving our outcomes overall.

Residents continue to struggle with stress related to the pandemic...as many of us do. Mental health challenges continue to present themselves; we are patiently working to meet people where they currently are and we are holding space for residents as they process what is happening in the world. We are helping residents survive the pandemic both medically and mentally, and we are actively working to keep our residents hopeful about the future.

2020 has given us the opportunity to add programs to our service offerings around food insecurity and mental health/substance use supports. We believe that when we don't have the in-house expertise to serve our residents, we should partner with experts. This is why, in regards to food support, we have developed a strong in-house program by partnering with community-focused experienced professionals who understand the needs of the residents we serve. As a result, residents receive boxes of groceries twice a month.

We did not hold our annual event in April this year nor did we hold our Hops for Housing fundraising event this fall. We were able to sustain ourselves through COVID-emergency funding and a Payroll Protection Program loan that was forgiven in January 2021. Overall, it was a year of hunkering down as we focused on improving our one-on-one work with residents. We are proud that we kept our residents safe, despite having so many in shared living environments. We had very few instances of positive cases, and we have



kept everyone alive. Kudos go to our amazing staff and residents for responding, adapting, and working/living in such difficult times.

We hope you and your loved ones are safe and continue to navigate the pandemic successfully. Feel free to reach out if you have questions, concerns, or if you'd like to offer your support.

Regards,

*Beth Benner*

Beth Benner  
Executive Director







During 2020, remote work became the norm for many organizations, and the Women's Housing Coalition was no exception. Our weekly staff meeting became our virtual gathering place and played an important part in how we stayed connected as a team. Our commitment to serving our residents never wavered, not even during a worldwide pandemic. Even though we were physically apart, we continued to work together.





# NAVIGATING COVID TIMES AND LOOKING FORWARD

NEW PARTNERS:



In 2020, the first year of the worldwide COVID-19 pandemic, the Women's Housing Coalition continued to do what we have done for the past four decades: providing permanent housing to chronically homeless individuals and families in Baltimore; and delivering support services to those in our program through case managers, who work with residents to stabilize and improve their lives by identifying and meeting short- and long-term goals. Throughout 2020, keeping our residents safe, healthy, housed, and motivated to maintain their overall wellbeing during a very unstable and tumultuous time has been our ultimate focus. This meant finding new ways to address the challenges the pandemic was presenting, which included forging new partnerships.

WHC brought on three part-time residential counselors with expertise in areas our residents needed most, especially as the pandemic impacted their lives. Their specializations are substance use recovery support, life skills training, and mental health counseling support. These three roles are in addition to our full-time case managers, and, collectively, this team provides a depth and breadth of experience in human services that is absolutely invaluable to our residents.

As COVID cases increased throughout 2020, supply chain disruptions impacted food availability on supermarket shelves. Additionally, organizations that provided services to help people stretch their food



budgets were swamped by increased demand as people lost jobs and were unable to afford groceries. During the first few months of 2020, WHC kept a supply of food staples on hand to distribute to residents as needed. As the pandemic wore on, we officially partnered with **Bmore Community Foods**, a local food rescue organization, and volunteers from **The Junior League Baltimore** to package and deliver boxes of meat, produce, and food staples to all our residents twice a month.

Increases in COVID cases also meant schools shifting to online learning. This shift happened suddenly, with parents quickly having to figure out how to navigate new procedures for their children attending school. Access to high-speed internet and electronic devices appropriate for online learning has always been a challenge for the demographic we serve due to the costs involved. As a result, our case managers worked tirelessly to acquire electronic devices for all our students.

We also sought other ways to close the digital divide for our residents, as reliance on the Internet for everything, from applying for unemployment benefits and SNAP benefits to contacting various human services organizations, became the new normal. Thanks to funding partnerships with the Abell Foundation and the France-Merrick Foundation, we were able to wire our SRO buildings for internet access and purchase electronic devices for residents to use. We also helped residents living in scattered site locations get internet access through hotspots and Xfinity's low-cost internet-only service plan.

On the financial side of our organization, we were unable to have our in-person fundraising events in 2020, which impacted our budget significantly. Fortunately, we were able to secure COVID-related emergency funding throughout the year, from several sources, including the state of Maryland and other funding partners. We were also able to raise money through a fundraising campaign where Dietz and Watson matched donations during the month of December. WHC also secured a Payroll Protection Program (PPP) loan, which was fully forgiven in January 2021.

As we move into 2022, we will continue to weather the storm this pandemic has brought to all our lives. We will become more knowledgeable and compassionate as individuals and as an organization because of what we've faced. And we will continue to serve individuals and families in Baltimore who are experiencing chronic homelessness for as long as the need exists. We look forward to your continued support of our work.

#### FUNDING PARTNERS:



“Keeping our residents safe, healthy, housed, and motivated to maintain their overall well-being during a very unstable and tumultuous time has been our ultimate focus.”





# WAYS YOU CAN HELP

We keep people out of homeless shelters and off the streets, and help empower people to improve their lives through case management support, programming support, and other services based on our residents' needs. With your help, we can keep doing our important work.

## MATCHING GIFTS

Many companies will match an employee's charitable contributions to non-profit organizations. These matches may be dollar-for-dollar or sometimes greater. If your employer matches your contribution, your donation will have an even greater impact. All you need to do is obtain the appropriate form from your company, complete your section, and send it to us! If you have questions, feel free to reach out to us at [developmentdirector@womenshousing.org](mailto:developmentdirector@womenshousing.org) or call us at 410-235-5782, extension 108.

## TAX CREDITS

The Women's Housing Coalition offers Community Investment Tax Credits for purchase. Any individual or business that pays taxes to the state of Maryland can donate \$500 or more to WHC and earn tax credits equal to 50% of the value of the donation to reduce their tax liability. The tax credits must be used against Maryland state taxes owed for the year in which the contribution was made - they may not be used retroactively for taxes from a prior year. These tax credits are in addition to the deductions on state taxes as a result of the charitable contribution and do not affect your ability to claim a federal charitable deduction. If you are interested in purchasing tax credits, reach out to us at [developmentdirector@womenshousing.org](mailto:developmentdirector@womenshousing.org) or call us at 410-235-5782, extension 108.



## WISH LIST

We have a wish list on Amazon, and we update these to match the needs of the individuals and children in our program regularly. Check out our website at [www.womenshousing.org](http://www.womenshousing.org) for links to the lists.

## SPECIAL PROJECTS

Women's Housing Coalition is always looking for ways to partner with community members - individuals and businesses/organizations alike. If you have an idea for a partnership that could help the work we do, we'd love to hear from you. You can reach us at 410-235-5782, extension 108, or at [developmentdirector@womenshousing.org](mailto:developmentdirector@womenshousing.org).

## DONATE

We accept online donations through our website at [www.womenshousing.org/donate](http://www.womenshousing.org/donate). We also accept checks mailed to our offices at 119 East 25th Street, Baltimore, MD 21218, or you can call us to give us a donation over the phone via credit card at 410-235-5782, extension 108.

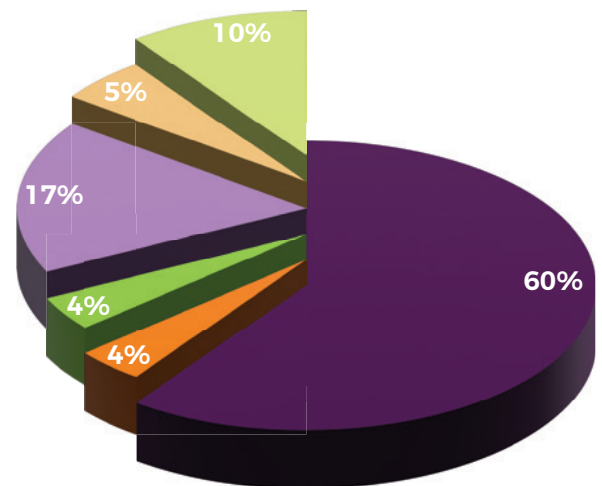
You can also donate online by scanning the QR code.



# 2020 FINANCIAL POSITION

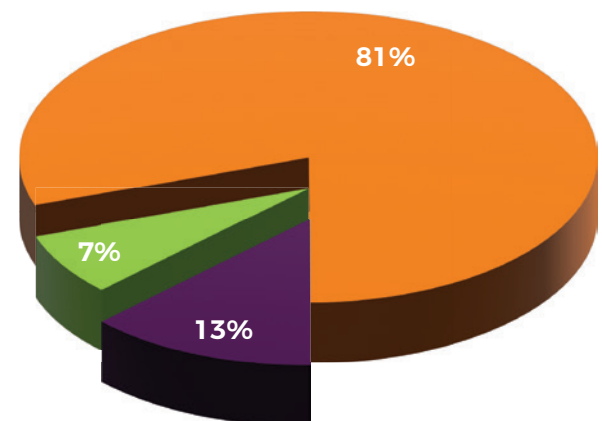
## 2020 Revenue

Special Events	4%
Real Estate Related	4%
Contributions	17%
Other Revenues	5%
Foundations	10%
Federal	60%
<b>Total Revenue</b>	<b>\$1,717,376</b>



## 2020 Expenses

Management & General	13%
Fundraising	7%
Program Services	81%
<b>Total Operating Expenses</b>	<b>\$1,783,664</b>



**Net Income** **\$(150,948)**  
as of 12/31/2020\*\*

\*\*NOTE: A Payroll Protection Program Loan WHC received in May 2020 in the amount of \$170,200 was not forgiven until January 2021 due to COVID-related processing delays.

# 2020 CONTRIBUTIONS & SUPPORT

## \$1-100

Katherine Allston  
Jesse Anderson  
29 Anonymous  
Individuals  
Judith Arnold  
Yvonne Aspengren  
Adebowale Ayeni  
Brittany Ayers  
Robert Barron  
Daniel Bermudez  
Nan Billingslea  
Paula Braswell  
Steven Brooks  
Laura Brown  
Diane Butler  
Faye Chan

Robin Chandlee  
Anne Conboy  
Cynthia Conklin  
Kelly Connelly  
Lisa Corrado  
Sophia Corrigan  
Anne Corrigan  
Sandra Covahey  
Cat Crosby  
Mary Ellen Crowley  
Marie Delaney  
David Dembert  
Farhaana Desai  
Michelle Dill  
Nancy Dixon  
Alex Dodd  
Heather Dondis

Rachel Dressel  
Marilynn Duker  
Alexandra Duncan  
Elizabeth DuVerlie  
Caitlin Dwyer  
Marcia Dysart  
Adam Eshenroder  
Fred Eustis  
Wendy Fitzhugh  
Gail Ford  
Wende Fox  
Barbara Francis  
John Frantz  
Anesha Goins  
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Robert Goren  
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Mary Plaine  
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Darrell Powell  
Rohini Rao  
Ann Rasenberger  
Danielle Rice  
McLaine Rich  
Anne Riley  
Brooke Rizzo  
Jane Robinson  
Sarah Robles  
Alexandra Rossi  
Jeffry Schropp  
Steven Schwaab  
Joseph Sikora  
Mikel Sims  
Diana Smelter  
Mairin Srygley  
Hannah Stern  
Grace Sweetser  
Maria Teeter  
Jerry Thornbery



Ikea donated kitchenware, bedding, and essentials to help our residents; including "Box of Smiles" to the children - with fill-in journal, scratch art, Kanoodle, Lego set, and a puzzle ball.



David Turban  
Clifton Urquhart  
Vicki Vaughn  
Clarence Vincent  
Karen Weber  
Cacy Williams  
Amy Wolfson  
Eugene Wu

## \$101-500

Alex Aaron  
Lauri Amy  
2 Anonymous Individuals  
Cristino Arocho  
Howell Baum  
Jennifer Berg  
Kara Beverly  
Deborah Bishop  
Lori Brady  
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Tara Clifford  
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Joshua Galloway  
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Henriques  
Nicole Guma  
Andrew Heaton  
Dylan Irving  
Elizabeth Johnson  
Sian Jones and Michael  
Colglazier

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Hannah Stern  
Pat Stout  
Sherrie Stump  
Karen Sugar  
Denise Sullivan  
Elizabeth Trimble  
Marguerite VillaSanta  
Alison Vincitore  
Fred Weiss  
Margaret Weiss  
Charles Wheatley  
Denise Wible  
Roxanne Zaghab

Exelon Corporation  
First & Franklin  
Presbyterian Church  
Fidelity Charitable  
Tom and Michele Rackey  
Charitable Fund  
Hugh and Katharine  
Stierhoff Charitable  
Fund  
SAMS Ministry of  
Manifested Glory  
Worship Center

## \$501-2000

Gregory Andrews  
Linda Barclay  
Barbara Benner  
Alexander Borman  
Sandy CRGA  
Mary Claire Davis  
Kevin Davis  
Jennifer Eni  
Melinda Holman  
Bethany Hooper  
James Houser  
Tim Leitner  
John Meyerhoff  
Anne Modarressi  
John Meyerhoff  
Eileen Golian  
Anne Modarressi  
Victoria Morris

Krista North  
 Susan Ringler  
 Janice Romanosky  
 Carla Rosenthal  
 Nancy Dodson Sacci  
 Jeffrey Stern  
 Susan Van Buren  
 Nancy Wolf  
 Eastern Savings Bank  
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 Advisory, LLP  
 MuniMae Foundation  
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 Cohn Reznick  
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 Bennett & Scherr LLP  
 Claude A. and Blanche  
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 CharitableTrust  
 K. Lechleiter  
 Architect LLC  
 St. Andrews Christian  
 Community Church  
 UrbanBuilt LLC  
 Southway Builders, Inc.  
 The Andrew S. Busch  
 Family Foundation  
 The Beth & Harry Lebow  
 Charitable Trust  
 Baltimore Community  
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 Chesapeake Community  
 Advisors  
 Virginia T. Campbell  
 Charitable Gift Fund

## \$2001-10K

Beth Benner  
 Patricia Benner  
 Calvin Bland  
 Mary Bunting  
 Kelly Cantley  
 Paul Edwards  
 Elizabeth Emerick

**“ We will become more knowledgeable and compassionate as individuals and as an organization because of what we’ve faced. And we will continue to serve individuals and families in Baltimore who are experiencing chronic homelessness for as long as the need exists.”**

Kathryn Foat  
 Saul Gilstein  
 Sanford Goodman  
 John Kyle  
 Howard Mirvis  
 Timothy Regan  
 James Riggs  
 Beth Ronnenberg  
 Joseph Snouffer  
 James Riggs  
 Merritt Properties, LLC  
 Homes For America  
 Brightview Senior Living  
 Kaiser Permanente  
 AGM Financial  
 Services, Inc.  
 PNC Foundation  
 The Duker  
 McArdleFamily  
 Charitable Fund  
 David and Barbara  
 B. Hirschhorn  
 Foundation, Inc./The  
 Homes For America  
 Paypal Charitables  
 Giving Fund  
 K. Lechleiter  
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 Morris Weinman  
 Memorial  
 Foundation, Inc.  
 Merritt Properties, LLC  
 James S. and Gail  
 P. Riepe Family  
 Foundation  
 Cashmere Interior LLC  
 Berkshire Associates Inc.

## \$10K+

1 Anonymous Individual  
 Katie Deal  
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 Judy Family Foundation  
 The T. Rowe Price  
 Foundation, Inc.  
 The Duker/McArdle  
 Family Charitable Fund  
 Dietz and Watson  
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 Christ Child Society  
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 St. Francis  
 Neighborhood Center  
 CareFirst Blue Cross  
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 Berkshire Associates Inc.

## IN KIND DONATIONS

Alexys Butler  
 Jean Cole  
 Carol Denny  
 Diane & Scott Drury  
 Chip Frye  
 John Hill





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Petula Caesar

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Howard Roberts

### Case Manager

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### Case Manager

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# THANKS

We want to offer a special thank you to the organizations who provided emergency COVID funding, which was key to keeping WHC's residents housed safely throughout this year. We also want to thank our ongoing supporters who continued to stand with us with financial support during this difficult time.

Abell Foundation

Baltimore Nonprofit

Relief Fund

Brightview

CareFirst

COVID Response

Collaborative

Eastern Savings Bank

Homes For America

NORI Grant

PSA Insurance

Riverside Advisors

Saul Ewing Arnstein

Small Business

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Whiting Turner



**WOMEN'S  
HOUSING  
COALITION**

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

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