

**YWCA
IS ON A
MISSION**



YWCA CENTRAL CAROLINAS

2026 *Annual Report*

Dear YWCA Friends and Family,

For 30 years, YWCA Central Carolinas' Women in Transition program has been a place where women have found more than housing—they've found hope, opportunity and the support to build a new future. As we celebrate this milestone, we're reminded that resilience isn't about facing challenges alone. It's about having a community that believes in you every step of the way and shows up to walk this journey with you. **That same spirit of community has shaped this past year at YWCA.**

We've watched exciting progress take place at Wheatley Place, an 80-unit affordable housing community on YWCA's campus. What began as a bold, purposeful vision is becoming a lasting investment in affordable housing stability for women and families across our city.

When uncertainty surrounding SNAP benefits created new challenges for many of the women and families we serve, our community responded with generosity and compassion. Volunteers, donors and partners stepped up with grocery gift cards, warm meals and essential support, ensuring our participants had the resources they needed during a difficult time.

This year, we celebrated 80% of our students maintaining or increasing their grade-level proficiency by the mid-year benchmark of the 2025–2026 school year, reflecting the progress students can make when given the opportunity to learn and grow.

These moments continue to remind us that meaningful change happens when people come together with compassion and a shared purpose. **Whether celebrating three decades of Women in Transition, expanding access to affordable housing, or responding to immediate needs, our mission is strengthened by the unwavering support of this community.**

As you read this year's annual report, we hope you'll see more than milestones. We hope you'll see the lives transformed, the partnerships strengthened and the collective impact that's possible when we invest in one another.

Thank you for being an essential part of our community and helping create a future where every woman has the opportunity to thrive.

With grateful hearts,

Pamela G. Senegal
Chief Executive Officer



Frenchie W. Brown
Board President



A Place to Begin Again



For Cindy, life has been filled with new beginnings and a fair share of challenges. At 15, she experienced the divorce of her parents, ultimately entering adulthood far sooner than she imagined. Later in life, she worked tirelessly to provide for her family while navigating domestic violence, financial hardship, declining health and the loss of her home. **She found herself moving from place to place, searching for stability but rarely able to hold onto it for long.**

When she decided to leave an abusive relationship, Cindy expected that finding safe housing would be the next step. Instead, she was met with one closed door after another. Shelters were full. Affordable housing applications were denied. And living on a fixed income, she was repeatedly told she didn't earn enough to qualify for housing—even the housing designed to be affordable. **Then in August 2025, someone introduced her to YWCA Central Carolinas' Women in Transition housing program.**

"I was really impressed with how welcoming and positive the environment is," Cindy said. "I feel uplifted. I have the help, effort, support and a deep understanding that for true help, I need to help myself."

Since then, Cindy has embraced every opportunity to move forward. She completed MoneyWise financial education workshops, participates in Women's Circle and attends weekly therapy sessions that have helped her rebuild her confidence and begin healing relationships. **With the support of her participant advocate, previous housing barriers have been resolved, and Cindy is now at the top of the waitlist for Concord Housing Authority while steadily moving up the waitlists at INLIVIAN for several of its properties.** After years of housing instability, permanent housing is finally within reach.

As YWCA Central Carolinas celebrates 30 years of Women in Transition, Cindy's story reminds us why the program exists. For three decades, Women in Transition has been a place where women rediscover their strength and rebuild their futures.

After so many years of starting over, Cindy is writing her next chapter surrounded by a community that believes in her—and that has made all the difference.

30 YEARS OF *Women in Transition*

For 30 years, our Women in Transition housing program has provided more than housing—it has created a pathway to stability, independence and hope for women like Cindy rebuilding their lives. This milestone is a celebration of the women whose strength and resilience have shaped the program's legacy, as well as the staff, partners and supporters who have walked alongside them every step of the way.

We invite you to scan the QR code to watch a video highlighting the lasting impact the program continues to have in our community, one woman at a time.



What Happens When a Community Shows Up

When SNAP benefits were paused in November 2025, many women and families in our community faced uncertainty about how they would afford their next meal.

Many of our participants rely on SNAP benefits to help meet their families' basic needs. **This disruption affected 100% of families in our Families Together program, 40% of women in our Women in Transition program and many families enrolled in our Youth Learning Centers.**

In response to a single call for support, our community responded immediately, donating gift cards, meals and other resources to ensure our participants had what they needed. Donations from YWCA's community, including the Merancas Foundation, provided immediate relief, while our temporary on-site food pantry became a reliable source of nourishment for more than 25 participants. Together, these resources helped women and families continue to care for themselves and their children during a challenging time.

For six consecutive weeks, volunteers and community partners provided warm dinners for residents in our Families Together and Women in Transition housing programs.

The impact extended well beyond the meals themselves. Inspired by the fellowship they experienced, several Women in Transition participants organized their own game night and potluck—a reminder that when people feel supported, they often become a source of support for others. At YWCA Central Carolinas, we know that meeting the immediate needs of our community is only the beginning. **Lasting change happens when people experience belonging, build meaningful relationships and discover they are part of a community that shows up for one another.**



HEALTH AND WELL-BEING MEET *Racial Justice*

This year, YWCA Central Carolinas centered our Racial Justice and Advocacy programming on Health and Well-Being, creating space for our community to explore the deep connections between race, access, identity and health. With the support of community partners like Novant Health, we brought people together for conversations that encouraged deep reflection on how equity transcends into health and wellness, especially for Black and Brown communities.

Through our events Making Waves, Spill the Tea, Exhale and the screening of *M Factor 2*, topics came to life. We explored women's health, centering Black women's lived experiences and the disparities they face. We highlighted Charlotte's Black swimming history and the ways culture, identity, access and water safety intersect. And we recognized that well-being isn't only about physical health—it also means creating space to pause, restore and care for ourselves, particularly for those working to advance equity in our communities.

While each conversation explored different topics, together they revealed a larger truth: health equity is racial justice. Meaningful change begins when people have opportunities to listen to one another, share their experiences, challenge what has long been accepted and imagine something better.

Our Racial Justice and Advocacy programming is about more than creating events. It's about creating spaces where community members can connect, learn and leave with a deeper understanding of the issues shaping the community we live in—and a greater sense of their own power to create change.



Building a More Equitable Future

What was once the front campus and parking lot of YWCA is steadily transforming into Wheatley Place, which will soon provide 80 affordable housing units for families and individuals, expanding access to safe and stable housing.

The name Wheatley Place honors Phillis Wheatley, the first published African American poet, and pays tribute to the former YWCA branch named in her honor. The former YWCA branch served as a vital space for uplifting and empowering Charlotte's Black community.

A partnership between YWCA and DreamKey Partners, Wheatley Place will provide housing for households earning between 30% and 60% of the area's median income. As apartment homes become available, preference will be given to eligible participants transitioning from our Women in Transition and Families Together programs, creating a pathway from temporary housing at YWCA to long-term stability.

What started as a groundbreaking in early 2025 has transformed into a concrete foundation, steel beams, and walls taking shape over the past year and a half. **Now, we can't wait for the day these buildings are filled with laughter and new beginnings in 2027.**



THE EMPOWERMENT *Society*

YWCA Central Carolinas' Empowerment Society is a community of dedicated leaders and philanthropists committed to creating lasting change for women, children and families across Charlotte. Members invest in YWCA's mission of eliminating racism and empowering women through annual leadership gifts of \$2,500 or more. The following donor listing recognizes inaugural members of The Empowerment Society from July 2025-June 2026.

\$10,000+

Regan Aduddell & John Mahoney
Frenchie W. & Ryan Brown
Jarred Cochran
Jean & Gene Cochrane
Judy Seldin-Cohen & Jeff Cohen
Brittany & Kristen Conner
Debbie Davis & Ann Watkins
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\$5,000-\$9,999

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Kristy & Matt Teskey
Cindy M. Woodlief

\$2,500-\$4,999

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Anonymous Donors



YWCA'S *Impact*

Your support of YWCA Central Carolinas makes a direct impact on the community. During our 2025-2026 year, thanks to your donations...



138

INDIVIDUALS FACING HOMELESSNESS

had a safe place to live in our transitional housing programs.



80

CHILDREN

from low-income households received after-school literacy support.



245

COMMUNITY MEMBERS

were educated and mobilized through racial justice and advocacy events.



2,393

VISITORS AND MEMBERS

found opportunities to move, strengthen and prioritize their well-being at our fitness center.



2025-2026 Financials

SUPPORT & REVENUE

SUPPORT:

UNITED WAY OF GREATER CHARLOTTE	\$41,606
INDIVIDUALS	\$1,043,828
FOUNDATIONS & NONPROFITS	\$1,324,618
CORPORATIONS	\$397,880
GOVERNMENT AGENCIES	\$3,125

REVENUE:

PROGRAM FEES	\$1,094,644
OTHER INCOME	\$166,156

TOTAL SUPPORT & REVENUE	\$4,071,858
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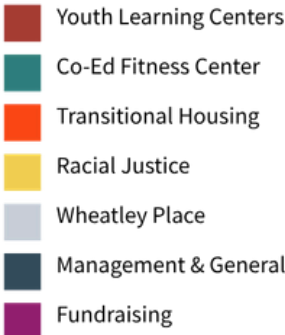


EXPENSES

PROGRAM SERVICES:

YOUTH LEARNING CENTERS	\$627,815
CO-ED FITNESS CENTER	\$785,005
TRANSITIONAL HOUSING	\$1,029,214
RACIAL JUSTICE	\$98,065
WHEATLEY PLACE	\$322,010
MANAGEMENT & GENERAL	\$548,710
FUNDRAISING	\$423,671

TOTAL EXPENSES	\$3,834,489
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**Information is from unaudited financial statements for the fiscal year ending June 30, 2026. A copy of the complete audited financial statements and IRS Form 990 will be available upon request once finalized.*



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