RHF Leading the Way for Better Tomorrows
The **Vision** of RHF (Retirement Housing Foundation) is a society in which all persons have quality, affordable housing thus reducing the difficult choices which would otherwise need to be made between the basic necessities of life.

The **Mission** of RHF, a national nonprofit organization, is to provide various housing options and services for older adults, low-income families, and persons with disabilities, in an environment which enhances their quality of life - physically, mentally, and spiritually.

RHF is committed to serving its residents and their local communities.
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>President’s Message</td>
<td>4</td>
</tr>
<tr>
<td>Chair’s Message</td>
<td>5</td>
</tr>
<tr>
<td>2016 in Review</td>
<td>6</td>
</tr>
<tr>
<td>On A National Scale</td>
<td>10</td>
</tr>
<tr>
<td>Good Stewardship</td>
<td>14</td>
</tr>
<tr>
<td>Looking Forward</td>
<td>18</td>
</tr>
<tr>
<td>Social Accountability</td>
<td>20</td>
</tr>
<tr>
<td>RHF’s Leadership Team</td>
<td>24</td>
</tr>
<tr>
<td>Financial Highlights</td>
<td>26</td>
</tr>
<tr>
<td>Chronological Listing of Communities</td>
<td>28</td>
</tr>
<tr>
<td>Housing and Services Information</td>
<td>32</td>
</tr>
<tr>
<td>When Disaster Hits</td>
<td>33</td>
</tr>
<tr>
<td>Philanthropy</td>
<td>37</td>
</tr>
<tr>
<td>Our Donors</td>
<td>40</td>
</tr>
</tbody>
</table>
The theme for our 58th year of service is, “Leading the Way for Better Tomorrows.” Unless people have a decent and affordable place to live, there cannot be a better tomorrow for them and not for society as a whole either.

As a leading nonprofit with 194 communities in 29 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, we try to assist in leading the way for better tomorrows. The majority of our communities are affordable housing for low-income older adults, but we also have 28 communities for limited-income families. In addition, we operate 19 market-rate communities, which include apartments, assisted living, skilled nursing care, and in some cases memory care.

Since our previous annual report, we have added 13 communities to our portfolio, including the following: In Los Angeles (CA) Ardmore Apartments, Bonnie Brae Apartments, Carondelet Court Apartments, The Gordon, Harvard Heights, Hobart Heights Apartment, Normandy Terrace, The Serrano and Witmer Heights Apartments. In other parts of the country: RHF Pacific Beach Shores - formerly Lutherview Apartments (San Diego, CA), Sagetree Terrace (Houston, TX), Darson Marie Terrace (San Antonio, TX), and Wm. J. Barnwell Apartments (Perryville, MO).

As we celebrate 57 years of service, this annual report provides a summary of 2017 and what we anticipate for 2018. While the financial reports cover the period from October 1, 2016 through September 30, 2017 (our fiscal year) and philanthropy covers the period January 1, 2017 through December 31, 2017, my report covers the period February 1, 2017 through January 31, 2018 in order to include the latest news.

- We celebrated our 56th anniversary in February 2017 with a national management training conference for market-rate and healthcare executive directors, directors of nursing and assisted living, as well as affordable housing managers from our West Coast regions. The management training conference and meeting of corporate members and anniversary banquet were held at the Hilton Hotel in Long Beach.

- We dedicated Sagetree Terrace (Houston, TX) and Darson Marie Terrace (San Antonio, TX). Both are HUD 202/Tax Credit senior communities. They are the last HUD 202 new construction grants in RHF’s portfolio.

- We celebrated our 56th anniversary in February 2017 with a national management training conference for market-rate and healthcare executive directors, directors of nursing and assisted living, as well as affordable housing managers from our West Coast regions. The management training conference and meeting of corporate members and anniversary banquet were held at the Hilton Hotel in Long Beach.

The annual meeting worship service was held at Community Congregational UCC in Los Alamitos. Our preacher was the Rev. Dr. Art Cribbs, Executive Director of Interfaith Movement for Human Integrity and Administrative Pastor at Los Angeles Filipino American United Church of Christ. We had a combined choir of RHF team members and choir members from Los Altos UCC, David Joseph Director.
The Morning Coffee
That You Make In Your Pot…

After being away from home for a while that first cup of coffee made in your coffee maker is like no other. This, along with your very own bed and pillow, make up many of the things that defines home as your place. It is your home, and it offers you comfort and security. After I have been gone on a long trip, it is wonderful coming back to the things that define my own safe and secure place. Retirement Housing Foundation Board members travel a great deal while serving the RHF mission; returning home after a long trip just to be back among my things in my home and space is so satisfying.

As servants in the RHF mission, we strive to offer those we serve with a place of solitude where one can read a book or view a favorite morning talk show, and of course enjoy smelling the aroma of that brewing pot of coffee. Reading the morning newspaper while you have your coffee can be relaxing. As board members, we often travel and visit the communities that we serve. Those visits offer us an opportunity to hear the stories of the residents as to what their homes mean to them. “If it were not for this place, I don’t know where I would live,” a lady resident once shared with me. “My husband passed away and I lost his retirement.” This can be a typical response from a resident when asked how life is in their community. Some will complain; we listen to those who are unhappy in the place we provide. We work to resolve those issues, hopefully to their satisfaction.

Most of the residents with whom I speak seem to love where they reside and enjoy talking about it. They tell of making new friends and their life being more social than when they were in their previous home. I feel that the quote below says much about what we all desire to have. It is up to those of us involved in the RHF mission to ensure that we provide it for our residents.

“… the home is one place where we can be ourselves and shut out negativity from the world outside. It’s so important to have a place where we can go and feel protected from it all; it’s something we all deserve.”

--Pia Edberg, “The Cozy Life”

Raymond East,  
RHF National Board Chair

At the annual meeting we conducted corporate and entity business (RHF has responsibility for more than 360 entities) and we welcomed delegates from RHF community boards as well as six United Church of Christ Conference Ministers and representatives.

At the business meeting, Catherine Collinson, Jeffrey Pollock, and Rev. Misi Tagaloa were elected to the Board of Directors Class of 2018, and Raymond East, David Ethington, and Darryl Sexton were elected to the Class of 2020.

(Continue on page 6)
At the 56th anniversary banquet, several awards were presented:

• The Friend of the Elderly award was presented to Jim Bowman, President/CEO of National Affordable Housing Trust (NAHT). Jim has over 30 years of experience in investment banking, capital markets, and community building projects. As a known leader in the development and preservation of affordable homes, he has secured investments for the construction and rehabilitation of over 18,000 affordable apartments with an emphasis on housing for seniors.

• The Rex Chapman award was presented to the Rev. Dr. John E. Trnka. The award is not given every year, but when it is given, it is to someone who has provided outstanding leadership to the mission of RHF who oversaw the growth of RHF, and who has had a major impact on the success of the mission. John Trnka has served the RHF mission for 33 years. He joined the advisory boards of Westminster Village Kentuckiana and Yellowwood Terrace in Clarksville, Indiana, in 1983. Indiana was the first state outside of California to welcome the RHF mission in 1981. In 1985, when RHF consisted of 23 communities, John was asked to join the RHF Board of Directors, which he served until his retirement in September, 2016. John served as Vice Chair from 1989 to 1999, and as Chair from 1999 to 2005. He served again as Chair from 2011 to 2014.

• Our 2017 Resident of the Year was Shirley “Bunny” Weston from Bishop’s Glen Retirement Community, Holly Hill, Florida. Bunny manages the community’s in-house TV channel, collecting information for the slides and uploading it for the broadcast. Seven days a week she is in the recreation office twice a day making sure the system reflects the appropriate information and music. As the Bishop’s Glen Choir Director, she ensures the chairs are ready for the 60+ performances a year; each performance takes practice which Bunny holds on Saturday mornings. She also holds stretch and flex classes twice a week; she chooses movies for the Sunday matinee, and Saturday nights she helps with Bingo. Sundays find her gathering residents for the Presbyterian Church bus.

• Our Manager of the Year was Nicole Beverly from The Towers at Crooked Creek, Indianapolis, Indiana. Nicole is a very intelligent, caring, compassionate, and professional woman who is energetic and passionate about her job, her building, her residents, and the mission of RHF. She has changed the personality of Crooked Creek since she joined the staff. She leads by example, and is an inspiration to many. She represents RHF and Crooked Creek well on site and in the surrounding community. She has excellent leadership skills, motivates her team by her actions, and fosters high morale. She has the respect of her residents, peers, supervisors, and subordinates alike.

• The Volunteer of the Year award was presented to Patricia (Patti) Peterson, Pinewood Manor, Bremerton, Washington. She has been a volunteer at Pinewood Manor since 2013. Patti has been an advocate for the residents of Pinewood Manor by making sure they get the food they need and supplying food for the residents’ suppers they have each month. She worked diligently to get supplies and building materials for raised garden beds so that the residents could grow their own fresh produce during the summer. Patti conducts art and craft classes twice a month for the residents free of charge.

• Our Local Community Board Member of the Year was Rosemary Hansen, Vacaville Autumn Leaves, Vacaville, California. She has served on the board since 1988 when the community was originally opened. Rosemary has modeled that an active, involved board can make all the difference to a nonprofit organization. She uses her experience, skills, knowledge and education to move Vacaville Autumn Leaves forward. She truly exemplifies the spirit of teamwork and commitment to achieving quality results.
Shirley "Bunny" Weston
Bishop's Glen Retirement Community
(Holly Hill, FL)
2017 Resident of the Year

Nicole Beverly
The Towers at Crooked Creek
(Indianapolis, IN)
2017 Manager of the Year

Patricia Peterson
Pinewood Manor
(Bemerton, WA)
2017 Volunteer of the Year

Jim Bowman
President & CEO
National Affordable Housing Trust
Friend of the Elderly
• The Social Service Coordinator of the Year award was presented to DeLisa Harrington from The Towers at Crooked Creek, Indianapolis, Indiana. DeLisa has been the Service Coordinator there since 2005. She is a graduate of Indiana University with a BS in Social Work. She assists, inspires, and encourages residents by assuring their needs are met through identifying needs and coordinating and providing services. Services include assessments, benefit/entitlements, education, crisis intervention, supportive listening, advocacy, programs, resources, outreach, general information/referral, healthcare services, transportation, home management, family support, and navigating the complex healthcare system. DeLisa created the Resident Ambassador program in her building, and it has changed the residents and the building as a whole for the better. She is well-respected not only at Crooked Creek, but within the community and RHF. She maintains a positive attitude, works well with management, and tirelessly advocates for her residents.

• During the year I received two honors. In April I received the Ursinus College Alumni Award for Service to Humanity and also was inducted into the Continuing Care Hall of Fame sponsored by A.V. Powell. This ceremony was held just before the LeadingAge National Meeting in New Orleans.

• On February 1st, I addressed 48 persons who are in the national EMERGE program from 24 states. EMERGE is a leadership training program sponsored by LeadingAge National.

Transitions

• Former Board member Tom Masuda and former Advisory Commission member Bill Warrick passed away.

• During this past year the following Community Board and Team Members passed away: Douglas Chadwick, Marple Manor and Ralston Tower; Bernadette Wickersham, Madison Heritage Apartments; Reba West, Lowell Place. Team members included Jeri Deleeuw, Sun City Gardens; Marvin “Buddy” Fannin, Ingleside Manor; Marva “Teri” Hunter, Lane Manor; Bradley Jones, Westover Manor; and Donald Vande, Westover Manor.

• Promotions and transfers included Tina Robinson to Director Housing Accounting; Salvatore Ingrao to Director of Development Accounting, Alyssa Gauss to Digital Communications Manager, Elvira Garcia to Sr. Accountant – Healthcare, Lupe Rendon to Manager at Carbon Creek Shores, and Antoinette Brooks to Manager at St. James Park.

• Retirements included Geraldine Bundy, Housekeeper, Gold Country; Jeffrey Carriveau, Maintenance Technician, Round House Manor; Margarito Duran, Janitor, Immanuel Residences; Luis Mendiola, Maintenance Technician, Miracle Manor; Paula O’Connor, Assistant Manager, Vacaville Autumn Leaves; Juanita Reyna, Manager, Mission Palms; Lillette Rosano, Service Coordinator, The Concord; Norberta Tolico, Janitor, Angelus Plaza; Grace Voyles, Assistant Administrator, Towers of Jacksonville; Rose Owens, Certified Nursing Aide, Pioneer House; Jacqui Chew, Accounts Payable Specialist, Corporate; Wanda Kell, Dietary Aide, Bishop’s Glen; Juana Acosta, Laundry Worker, Bixby Knolls Healthcare; Rosalinda Holmes, Certified Nursing Aide, Westminster Village; Sharon Bottoff, Housekeeper, Westminster Village; Robert David Stotts, Maintenance Technician, Westminster Village; Cora Edwards, Beautician, The Cloisters; Leah Belle Pierce, Licensed Practical Nurse, Cloisters; Maria Teresa Franada, Caregiver, Park Place; Marvalyn Zix, Marketing Director, Colonial Heights; Steve Capotosti, Driver, The Carolinian; James Harris, Maintenance Technician, Immanuel Residences; and Thomas Thierman, Security, Westminster Village.
Rosemary Hansen
Vacaville Autumn Leaves
(Vacaville, CA)
2017 Local Community Board Member of the Year

DeLisa Harrington
The Towers at Crooked Creek
(Indianapolis, IN)
2017 Social Service Coordinator of the Year

Rev. Dr. John E. Trnka
2017 Rex Chapman Award
• We welcomed Immanuel Residences into the RHF family with a worship service at Immanuel Church, Evergreen Park, Illinois.

• Stuart Hartman received the Advocate of the Year award from LeadingAge California for his work with the California Bureau of Real Estate.

• In September, Chairman Ray and Caroline East, Ginger Joseph and I attended the Global Aging meeting in Montreux, Switzerland. Global Aging is the new name for the International Association of Homes and Services for the Ageing (IAHSA). The next Global Aging meeting will be in Toronto in 2019.

• In August, Affordable Housing Magazine published a story about our two Crenshaw properties under construction in Los Angeles.

• We hosted a one-day CHHSM Nollau session at our national headquarters on December 7th with 23 persons participating.

• Stephanie Titus completed her term on the LeadingAge Education Committee and continues to chair LeadingAge California’s Scholarship Committee.

• Frank Rossello serves as an advisor to the Audit Committee of the National Affordable Housing Trust (NAHT) and the Stewards of Affordable Housing for the Future (SAHF). He is also the HIPAA Information Security Officer.

• Stuart Hartman serves on the Board of LeadingAge California.

• Brian Magnone serves on the UCC Cornerstone Fund Board of Directors, and was appointed the Board Secretary and Chairperson of the Audit Committee for 2018.

• Christina Bagley serves as Vice Chair of the Membership Committee for LeadingAge Florida.

• Robert Amberg was asked to rejoin the LeadingAge Legal Committee.

• Judy Shaw serves on the American Association of Service Coordinators Southern California Chapter.

• I serve on the Public Policy Committee for LeadingAge California and also on the Boards of CHHSM, NAHT and SAHF.

• There are currently 48 residents living in RHF communities who are 100 years or older. Fifteen more will celebrate their 100th birthday in 2018.

• We had a display and participated in the 31st UCC General Synod in Baltimore, Maryland.

• On September 1st, we completed a $93 million bond offering for our Obligated Group, comprised of eleven RHF market-rate properties. This was also the first time we had asked for a financial rating, and Fitch Ratings gave us an A- Stable rating for the RHF Obligated Group. This high rating helped RHF to secure a low interest rate, and Ziegler Securities, who led with the refinancing, said that only 5% of nonprofit providers receive this kind of high rating.

• In May, we paid off the $1.1 million remainder on the mortgage on our corporate office building at 911 N Studebaker Rd. in Long Beach. We also repaid a $900,000 technology equipment installment loan in 2017.

• In 2017, Westminster and Colonial Heights and Gardens installed campus-wide Wi-Fi capabilities to accommodate electronic medical records.

• We acquired Pacific Beach Shores from Christ Evangelical Lutheran Church. This 48-unit affordable property is in San Diego, California.

(Continue on page 12)
CHHSM staff conducted a one-day training workshop for national office staff on servant leadership.

RHF’s A- rating from Fitch Ratings puts RHF in the top 5% of nonprofit providers in the country. Bixby Knolls Towers is part of RHF’s Obligated Group which benefitted from this rating with advantageous re-financing.

Pacific Beach Shores is RHF’s newest affordable senior community in California. This 48-unit community is located in San Diego.
• In May, 2017, RHF acquired nine affordable family communities from American Communities in and around Los Angeles. This increased our number of affordable family apartments by 410 units, and we now have a total of 1,570 persons living in our 28 family communities. The listing of communities is found in the chronology report.

• We were selected by the Knights of Columbus in Perryville, Missouri, to acquire Barnwell Apartments, a 33-unit affordable housing community.

• Symphony Plazas East and West in Boston and Binnall House in Gardner, Massachusetts, and Culver City Rotary Plaza I Culver City, CA were refinanced in part with the low-income housing tax credit program. Capital improvements were commenced for each. We also acquired the land on which Symphonies East and West are located from the First Church of Christ, Scientist.

• RHF continues to roll out check scanners to improve efficiencies in our communities’ business offices.

• RHF began a software conversion of its accounting system in September 2017 to keep current with changing technologies.

• In 2017, RHF Foundation committed to invest up to $250,000 in the Ziegler Link-Age Longevity Fund II, LP in an effort to advance technology in the senior living industry to benefit seniors and improve health initiatives.

• Several affordable housing communities were refinanced in 2017 via the HUD 223(f) mortgage insurance program to lower each property’s mortgage interest and enhance funding for capital improvements. These include Anciano Tower (Montrose, CO), Pioneer Manor (Geneva, NE), Camelot Village (Council Bluffs, IA), Guadalupe Senior Apts. (Denver, CO), Loess Hills Estates (Glenwood, IA), Cimarron Court (Kearney, NE), Malone Manor (Lincoln, NE), Lakeview Manor (Storm Lake, IA), Westover Manor (Cedar Rapids, IA), and Maple City Square (La Porte, IN).

• We finalized our Request for Proposal for a new payroll software system. Currently we are in discussion with several vendors.

• We completed our health insurance renewal process for the benefit of our team members, resulting in a change of carriers, which will result in significant savings for RHF over the next year. These savings are shared with team members who are covered by our insurance program.

• We dedicated Sagetree Terrace in Houston, Texas, and Darson Marie Terrace in San Antonio, Texas. These two properties utilized the HUD 202 program and tax credits. They are the last HUD 202’s in our construction pipeline.

• In June, RHF participated in the Save HUD 202 rally in Washington, D.C. Residents from North Capitol at Plymouth (Washington, D. C.) and The Carlin (Arlington, VA), along with staff and more than 1,100 persons were at the grounds of the nation’s capital to let representatives of Congress know how important the HUD 202 program is to low-income older adults throughout the country. In 2012, HUD announced it was taking a one-year hiatus in new construction grants, and that hiatus continues currently.

• RHF took another step in the realm of social media and began advertising on Facebook.

• Nearly 50 more communities celebrated RHF’s 55th anniversary with local events. These festivities are held primarily to make residents aware of RHF as an organization, bolster awareness of RHF in the cities and regions where we have the communities, and give us an opportunity to discuss with local, state, and federal officials the importance of affordable housing in the districts they represent.

• Advocacy took on an even bigger role this year for RHF. With tax reform came the danger of losing the primary funding source that is currently available to build affordable housing; the low-income housing tax credit program (LIHTC). We joined other organizations as advocates to communicate to Congress that the LIHTC program was too important to be eliminated in the tax reform legislation.
Carondelet Court is a 33-unit affordable family community in Los Angeles, California that was part of a nine community acquisition from for-profit developer American Communities.

Sagetree Terrace (Houston, TX) is a 65-unit, HUD 202/Tax Credit community for older adults.

Residents from The Carlin (Arlington, VA) and North Capitol at Plymouth (Washington, D.C.) participated in a SAVE HUD 202 rally that was held on the steps of Congress in June.
• We broke ground on two tax credit communities in Los Angeles; Crenshaw Gardens (49 unit family community) and Crenshaw Villas (50 unit older adult building). Both are scheduled to be completed in 2018.

• As part of our wellness program, we have provided $50 Target gift cards to our employees who have completed their annual physical examination. Approximately 450 employees took advantage of this benefit in 2017.

• RHF Charitable Foundation, founded in 2015, had a good year and its endowment funds for Resident Benevolence and Affordable Housing grew to $1.2 million and $1.4 million, respectively. The funds are invested at United Church Funds in socially responsive funds.

• The 56th Anniversary Celebration and Awards Dinner raised $297,300 to provide affordable housing and benevolence programs to older adults, low-income families and people with disabilities.

• The Toys for RHF Kids campaign provided toys and gift cards to almost 1,600 children living in our 28 family communities.

• In response to the 2017 Hurricanes, a Disaster Relief matching gift campaign was launched on September 1st and ran through September 30th. A total of $56,652.93 was donated by individuals, communities and UCC congregations and conferences. A $106,652.93 check was sent to United Church of Christ’s Disaster Ministries. No funds were kept for administration; 100% of the donated funds went to assist those in need.

• In addition to our Disaster Relief matching gift campaign, RHF Charitable Foundation granted almost $39,000 in support to provide direct assistance to RHF staff and residents in Texas, Georgia, Florida and Puerto Rico. We also distributed $25,000 received from LeadingAge to assist communities, residents, and team members in Puerto Rico and the Virgin Islands.

• Planned gifts totaling more than $156,000 were received to benefit RHF Communities.

• A $23,000 grant from Windows of Hope Foundation supported capital improvements at Marymount Manor (Tacoma, WA).

• A $15,000 grant from MUFG Union Bank supported affordable housing in Southern California.

• We received in-kind grants of new children’s books from First Book and Kids Guide Magazine. With our recent awards of hundreds of children’s books, Philanthropy is developing a community library program for our low-income family communities to be implemented in the year ahead.

• To accommodate our growing number of donors, a new donor recognition wall was installed at the National Office.

• Management and Occupancy reviews were performed on 50 of our affordable housing communities in 2017. Three properties received a “Superior” rating: Casa de Pinos, Prescott, AZ; North Capitol at Plymouth, Washington, D.C.; and Verde View Apartments, Camp Verde, AZ.

• A number of our communities received “Best” recognition. Bishop’s Glen, Holly Hill, FL, Independent Living was voted “Best in the Area” for the 27th consecutive year. The Cloisters, Deland, FL was named by Senior Advisor.com “Best Assisted Living in Deland” and by the Daytona Beach News Journal “Best of the West for Elder Care, Independent Living, Assisted Living, and Retirement Community,” and received the Home Town News Reader’s Choice Award for “Best Independent Living, Assisted Living, Best Retirement Community and Best Apartment Community.” Colonial Heights and Gardens, Florence, KY, was voted “Best Retirement Community in Northern Kentucky.” Courtenay Springs Village, Cocoa Beach, FL, was voted “Best Skilled Nursing Facility” in Cocoa Beach and Cape Canaveral, voted “Best Assisted Living” in Cocoa Beach, Cape Canaveral, Merritt Island, and Melbourne, and for the fourth consecutive year was voted “Best Independent Living” in Merritt Island, Cocoa Beach, and Cape Canaveral Area.” Gold Country, Placerville, CA, received the Readers Choice Award for “Best Retirement Community” and “Best Skilled Nursing,” Mayflower I, Lancaster, CA, was voted “Best Senior Community” in Antelope Valley for 15 years, and “Best Senior Menu: Mayflower Café” for the first time.
RHF broke ground on Crenshaw Gardens and Crenshaw Villas (Los Angeles, CA).

Casa de Pinos (Prescott, AZ) was one of three affordable communities to receive a "Superior" rating on their Management and Occupancy reviews.

Colonial Heights and Gardens (Florence, KY) was voted "Best Retirement Community in Northern Kentucky."
• Six of our communities received 5-star ratings from Centers for Medicare and Medicaid Services (CMS). They are Bixby Knolls Towers, Long Beach, CA; Courtenay Springs Village, Merritt Island, FL; Gold Country, Placerville, CA; Mayflower Gardens Convalescent, Lancaster, CA; Pioneer House, Sacramento, CA; and Plymouth Square, Sacramento, CA.

• Thirty-eight of our affordable housing communities received Real Estate Assessment Center (REAC) inspections in 2017. The following communities received scores of 90+: Abbey Apartments, Indianapolis, IN; Adam & Bruce Apartments, Fort Wayne, IN; Crescent Manor, Mesquite, TX; Diakonia Housing I, Rancho Cordova, CA; Fajardo Housing for the Elderly, Fajardo, PR; Harshfield Terrace, Quartz Hill, CA; King James Court, Orange, MA; Lane Manor, Stone Mountain, GA; Madison Heritage Apartments, Madison, IN; Mesquite Gardens, Mesquite, TX; Monona Meadows, Monona, WI; Symphony Plaza East, Boston, MA; Vacaville Autumn Leaves, Vacaville, CA; Valley View Apartments, Manitowoc, WI; and Yorkshire Place, Cape May, NJ.

• The market-rate communities invested $5,678,086 to replace equipment, and to upgrade and improve existing properties. This included any required ADA upgrades.

• The National Affordable Housing Trust (NAHT) was formed in 1986 by RHF and National Church Residences as the nation’s first nonprofit equity syndication firm with the mission of providing affordable housing through development as well as preservation. During 2013 Stewards of Affordable Housing for the Future (SAHF) became the sole member of NAHT.

RHF is also a founding member of SAHF. NAHT now contributes funds to support the policy efforts of SAHF while continuing to provide equity to national nonprofit affordable housing developers including RHF. In 2017, NAHT completed 31 years of service to nonprofit developers, and over this 31 year period, has assisted in raising over $1.2 billion of equity for affordable housing.

In late 2017 Jim Bowman retired after serving as President and CEO of NAHT since 1998. Lori Little, who had served as Senior Vice President of Capital Marketing and Investor Relations since 2002, assumed the responsibilities of President and CEO. Eileen Fitzgerald continues to serve as President of SAHF.

• RHF continues to realize great benefits as an original member of Caring Communities Insurance Company, which was founded in 2001. Caring Communities continues to grow by appealing to the highest quality not-for-profit senior housing and care organizations across the country. Caring Communities membership has more than doubled, and now totals 46 members. RHF benefits from professional liability insurance protection and effective risk management resources provided by Caring Communities. Caring Communities expanded its range of insurance coverages and related services offered.

Caring Communities and its subsidiary are rated “A” Excellent by A.M. Best. A.M. Best is the leading rating agency for the insurance industry. I continue to serve on the Caring Communities Board and the Executive and Underwriting Committees. Robert Amberg completed his service on the Board, but continues to serve on the Claims Committee. We regard our relationship with Caring Communities as one of our best decisions.

• RHF partnered with LeadingAge California to modify real estate license requirements through legislation.

• We provided videos and training for workplace violence to our communities.
Leading The Way For Better Tomorrows

Gold Country Healthcare Center (Placerville, CA) received a 5-star rating from the Centers for Medicare and Medicaid Services.

Pioneer House (Sacramento, CA) received a 5-star rating from the Centers for Medicare and Medicaid Services.

Yorkshire Place (Cape May, NJ) was one of 38 RHF communities that received 90+ on their REAC (Real Estate Assessment Center) inspection.
• Workers’ Compensation and liability claims are being reduced due to our safety initiatives.
• We will continue RHF 55th Anniversary celebrations, which began in 2015.
• We will employ a Senior Vice President of Operations.
• We will build out the remaining space in the Long Beach headquarters office to accommodate additional staff.
• We will open and dedicate Crenshaw Gardens and Crenshaw Villas in Los Angeles.
• We hope to acquire additional communities.
• We will respond to opportunities to expand and improve our nation’s housing and healthcare services.
• We will select a new payroll software system.
• We will continue to be diligent in defending tax exemption for our communities.
• We will continue to pursue energy efficiency in our buildings.
• We will close on financings using bonds and 4% tax credits on several affordable communities: The Concord (149 senior units in Pasadena, CA), The Carlin (162 senior units in Arlington, VA), King James Court (120 senior units in Orange, MA), Pine Crest (114 family units in Orange, MA), Madison Avenue Apts. (60 family units in Loveland, CO), The Stearns (140 senior units in Boston, MA) and Pauahi Kupuna Hale (48 senior units in Honolulu, HI).
• We will continue the installation of community-wide Wi-Fi in our multi-level communities to accommodate electronic medical records.
• We will complete the rehabilitation of 14 affordable communities and will start the upgrades on 12 others.
• We will finalize the Environmental Impact Statement and the Master Development Agreement with the Hawaii Public Housing Authority for the future development of 800 affordable units in Honolulu, HI.
• We will continue to focus on increased philanthropic activity to support the mission of RHF and enhanced engagement and retention of our volunteers and donors nationwide.
• Philanthropy anticipates launching a pilot program of community libraries with children’s books and educational games in 10 of our family communities throughout Los Angeles.

As you know, we are in the midst of holding 55th anniversary celebrations around the country. From time to time, residents provide RHF with a gift, although that is certainly not an expectation. When we celebrated at Pilgrim Tower East, we were presented with two trees. Attached to the branches were pictures of residents with notes inside about what it means to live in that community. Here are just a few: “I’m so glad to live in Pilgrim Tower. God bless you. – Mary Huey”; “Dr. Joseph and staff, thank you for all you do like giving us a great place to live on a low income. I know I could not make it without your help. After 26 years here, you have enriched my life in every way. – Sandy Godman.” Similarly, Pilgrim Tower North presented a book of pictures of residents with stories, including this statement, “Pilgrim Tower North, my blessing. A gift from God! – Love, Janis Zavala.” These kinds of statements are verbalized and are sometimes presented in writing all across our mission. We really do make lives better, and we hope to continue to do so.

Looking Forward

Laverne R. Joseph
President & CEO
Stephanie Titus with Advisory Commission Chair Alice Sexton with their first donation of books for a program that would create small childrens' libraries in the community rooms of RHF family buildings.

Madison Avenue Apartments (Loveland, CO) will complete the re-financing process and begin renovations.

Residents at Pilgrim Tower East (Pasadena, CA) presented Dr. Joseph with decorative trees adorned with pictures and notes from the residents.
RHF is a faith-based, national, nonprofit provider of housing and services for older adults, limited income families, and persons with disabilities; and most of our communities are incorporated as 501(c)3 nonprofit corporations. (The exception would be our tax credit properties, but in those communities the managing general partner is a nonprofit.)

What is the difference between a for-profit and a nonprofit? The basic answer is to follow the money. In addition to growing the business in a for-profit, a positive bottom line generally is distributed to owners or stockholders. In a nonprofit, the proceeds of a positive bottom line must remain in the corporation to be used to further the mission. A nonprofit needs a positive bottom line because, “No Margin, No Mission.”

Alexis de Tocqueville spoke about what distinguishes America from other nations being our three-legged stool made up of government, for-profits, and nonprofits. For example, in this current economy, if persons and organizations were ever to lose or have their charitable tax deductions reduced for contributions to nonprofits, that three-legged stool would be seriously diminished. Even though many people would give generously because they believe so strongly in the mission, it is likely that some for-profit companies, as well as individuals, would be inclined to give less. Our nation must be very diligent in protecting our nonprofit organizations because it is one of the things that distinguishes us from the rest of the world.

“Social Profits”

Nonprofits are sometimes called social profits because we are organizations offering services that benefit society. In almost every case, nonprofits are exempt from federal and state income taxes and, in most cases, from real estate taxes, as well. Consequently, we believe that we must go beyond our core mission of providing housing and services for 22,000 persons, 24 hours a day, 7 days a week.

And RHF, indeed, does much more. We, as nonprofits need to tell our story, because if we don’t tell it, the general public may not know it. As part of our story, here is our annual social accountability report listing some of the things we do for the public good, both as an organization and individually. This is the 14th year we have included a social accountability report with our annual report.

Voluntary and Involuntary Charity

RHF does not evict anyone due to inability to pay. It should, however, be noted that inability to pay and unwillingness to pay are not the same thing.

Benevolent care and rental concessions are voluntary. Write-offs, contractual adjustments, and uncollectible fees are not voluntary, and we must rely upon private pay residents and charitable contributions to make up the difference. Obviously, no organization can remain in existence with a negative bottom line year after year.

- In 2017, we had “involuntary” charity in the form of contractual adjustments (the difference between our cost and what Medicare and Medicaid actually pay) in the amount of $6,983,872. That is down about $159,000 from the previous year. Also, $1,949,108 in fees for rent and services were determined to be uncollectible and $4,068,734 in rental concessions were made.
- Through donors’ contributions to the Resident Benevolence Fund, residents received grants totaling $81,900 to cover a portion of their rent in 2017. Support through the Resident Benevolence Fund and concessions enables residents to continue to live in our communities even though their resources have diminished through no fault of their own.

The grand total of all these categories is $13,069,064 compared to $12,420.16 last year.

(Continue on page 22)
The members of Park Place’s (Seattle, WA) resident council and staff just recently advocated at the Washington state capital for an increase in assisted living Medicaid rates.

The Cimarron Court (Kearney, NE) Project H.A.N.D.S.® group made Valentine’s day cards for a local nursing home.

The Neal family from Madison Avenue Apartments (Loveland, CO) received RHF Charitable Foundation’s Youth Education Scholarships to cover the costs of summer programs their two boys.
Investing in our Future

• Five of our skilled nursing homes provided practicum sites for the training of certified nursing assistants, licensed vocational nurses, and administrators in training from local schools.

• Over the course of the year, our communities employed 71 high school students, hopefully introducing them to what it means to be a responsible person in society, a practical education which should help them in their future careers.

Within our RHF Communities

• Team Givers donated $44,072 to RHF Charitable Foundation through monetary and in-kind gifts throughout the fiscal year.

• 2,239 persons volunteered 104,482 hours to RHF communities and the national headquarters office, helping in a variety of ways. This does not include the numerous governance hours that our national, local and advisory board members contribute each year.

• Through donors’ contributions to the Youth Education Scholarship Fund, young residents residing in our family communities received scholarships totaling $3,360 in 2017. Support through the Youth Education Scholarship Fund invests in the education of youth residing full-time in RHF family communities and helps cover the cost of tuition, tutoring programs, school uniforms and supplies, as well as after-school and summer educational programs.

We Contribute to the Economy

• We thank our 2,897 team members including Schochet Companies employees who serve our New England properties, our 203 national and local board members and 41 advisory board members who help to make the mission a reality in the lives of more than 22,000 people, 24 hours a day, seven days a week. 101 of our team members work in our national headquarters in Long Beach, California and 13 in our regional offices. Three of our team members have more than 40 years of service; 29 between 30 and 39 years; 124 between 20 and 29 years; 474 between 10 and 19 years; 459 between 5 and 9 years; and 1,742 less than 5 years.

• Total gross wages for the 2017 calendar year were $84,257,213.

• We are now doing business in 125 jurisdictions (cities/towns) in 29 states plus Washington, D.C., the Virgin Islands and Puerto Rico, and also including the communities managed by Schochet).

• We had eight projects under construction or rehabilitation, all financed with a combination of tax credits and bonds. This created an estimated 1,880 construction jobs, resulting in $28 million in wages being paid.

We are a Good Neighbor

• 104,893 persons attended meetings held in RHF community rooms, representing 685 different community groups.

• 1,574 persons donated $28,654 and 90,629 hours to 675 nonprofit and community organizations.

• Twenty-one of our communities and our national headquarters office served as polling places during the year.

• Project H.A.N.D.S.® continues to be the largest organization of volunteers at RHF with 1,367 residents volunteering 42,856 hours; 349 outside agencies and businesses involved; and 20,523 items donated to homeless shelters, battered women’s shelters, hospitals, and people in need.

• On a confidential basis, team members are invited, but not required, to report their annual cash contributions and volunteer hours and organizations supported. Based on those who reported, it is easy to project that our team members gave several million dollars and at least 750,000 volunteer hours to several thousand nonprofit entities.

Laverne R. Joseph
Residents at Mesquite Gardens (Mesquite, TX) enjoy a free concert in their community, compliments of the Texas Winds Musical Outreach Program.

Binnall House (Gardner, MA) residents gather toys to donate to Toys for Tots.

Construction workers laying foundation for Crenshaw Gardens (Los Angeles, CA) - RHF had eight construction projects going on, paying an estimated $28 million in wages.
RHF Key Staff

(Back Row - L-R) Judy Shaw, Director of Service Coordination; Andres Diaz, Development Project Manager; Chris Purcell, Controller; Perry Glenn, Director of Affordable Housing; and Jackie Dizon-Ng, Healthcare Accounting Manager. (Sitting – L-R) Tina Robinson, Accounting Manager – Housing Department; Bob Fard, Sr. Director of Acquisitions; and Florence Webb, Senior Development Project Manager. Absent: Christina Bagley, National Marketing Director and Kevin Gilchrist, Senior Director of Development Finance.)

RHF Key Staff

(Back Row - L-R) Dolores Quijano, Cash Administrator; Kent Steckbeck, Director of Budgets and Analytics; Salvatore Ingrao, Development Accounting Manager; and Joanne Silva, Director of Occupancy and Tax Credit Compliance. (Sitting – L-R) Alyssa Gauss, Digital Communications Manager and Stephanie Milano, Director of Grants. (Absent: Jennifer Staley, Director of Payroll Services; Phil Mosqueira, Accounts Payable Manager; and John Clow, Director of Risk Management.)

Regional Staff

Diane King
Healthcare East

Janice Delano
Healthcare West

Steve Shroka
Great Lakes

LaVonne
Mickelson
Midwest

Barbra Scherer
East Coast

Emily Hidalgo
North Central

Ronda Jones
East Coast
Nurse Consultant

Teri Kennedy
Corporate Trainer

Jason Matsuki
SoCal Region III

Inez Codeus
SoCal I

Thuy Hoang
Southwest

Jeannie Bryan
SoCal II

Wilma Wilson
Northwest

Diane King
Healthcare East

Janice Delano
Healthcare West

Steve Shroka
Great Lakes

LaVonne
Mickelson
Midwest

Barbra Scherer
East Coast

Emily Hidalgo
North Central

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Nurse Consultant

Teri Kennedy
Corporate Trainer

Jason Matsuki
SoCal Region III

Inez Codeus
SoCal I

Thuy Hoang
Southwest

Jeannie Bryan
SoCal II

Wilma Wilson
Northwest
### Consolidated Statements of Financial Position
(000’s omitted)

<table>
<thead>
<tr>
<th>Assets</th>
<th>September 2016</th>
<th>September 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td>$ 79,163</td>
<td>$ 66,356</td>
</tr>
<tr>
<td>Long Term Investments</td>
<td>67,005</td>
<td>84,535</td>
</tr>
<tr>
<td>Land, Buildings, Equipment (Net of depreciation)</td>
<td>6,578</td>
<td>6,264</td>
</tr>
<tr>
<td>Other Assets</td>
<td>91,792</td>
<td>103,563</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$ 244,538</td>
<td>$ 260,718</td>
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</table>

<table>
<thead>
<tr>
<th>Liabilities and Net Assets</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td>$ 11,391</td>
<td>$ 8,589</td>
</tr>
<tr>
<td>Long Term Liabilities</td>
<td>44,881</td>
<td>46,203</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>56,272</td>
<td>54,792</td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td>188,266</td>
<td>205,926</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td>$ 244,538</td>
<td>$ 260,718</td>
</tr>
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</table>

### Consolidated Statements of Activities
(000’s omitted)

<table>
<thead>
<tr>
<th>Year Ending 9-30-16</th>
<th>Year Ending 9-30-17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues - Unrestricted</td>
<td></td>
</tr>
<tr>
<td>Management Fees</td>
<td>$ 17,028</td>
</tr>
<tr>
<td>Development Fees</td>
<td>6,957</td>
</tr>
<tr>
<td>Distributions from Affiliates and Other</td>
<td>8,322</td>
</tr>
<tr>
<td><strong>Total Operating Revenues</strong></td>
<td>$ 32,307</td>
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</table>

<table>
<thead>
<tr>
<th>Operating Expenses</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>General and Administrative</td>
<td>$ 17,613</td>
<td>$ 16,113</td>
</tr>
<tr>
<td>Depreciation and Amortization &amp; Other</td>
<td>4,059</td>
<td>4,858</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td>$ 21,672</td>
<td>$ 20,971</td>
</tr>
</tbody>
</table>

| Operating Income | 10,635 | 16,327 |
| Net Non-operating Revenue & Other | 222 | 103 |
| **Change in Net Assets, Unrestricted** | $ 10,857 | $ 16,430 |
| Change in Net Assets, Restricted | 616 | 1,230 |
| **Change in Total Net Assets** | $ 11,473 | $ 17,660 |

**Total Assets and Net Assets includes temporarily restricted balances of $72,059 and $70,771 in 2017 and 2016, respectively.**

RHF financial statements are presented for convenience and information purposes only, and while reasonable efforts have been made to ensure the integrity of such information they should not be relied upon. A copy of the audited financial statements will be provided upon request.
The financial information presented is for the parent organization only. As such, the entities included are the following:

- Retirement Housing Foundation
- Foundation Property Management, Inc.
- RHF Foundation, Inc.
- RHF Charitable Foundation

United Congregate Care, Inc.
- Retirement Enterprises, Inc., Delaware
- Retirement Enterprises, Inc., California
- RHF Management, Inc.

**Highlights**

The following is a summary of affiliated entities, which are not consolidated in these financial statements:

<table>
<thead>
<tr>
<th>Entity Classification</th>
<th>Number of Entities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not-for-profit single-purpose entities owned and receiving government subsidy, currently in operation</td>
<td>121</td>
</tr>
<tr>
<td>Not-for-profit healthcare facilities owned, currently in operation</td>
<td>20</td>
</tr>
<tr>
<td>Not-for-profit properties owned, managed by others</td>
<td>14</td>
</tr>
<tr>
<td>Not-for-profit partnerships in operation</td>
<td>34</td>
</tr>
<tr>
<td>(ownership interest ranging from .01 percent to 16.9 percent)</td>
<td></td>
</tr>
<tr>
<td>Properties managed for third party owners</td>
<td>1</td>
</tr>
<tr>
<td>Not-for-profit properties owned, currently in development</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total Entities Not Consolidated</strong></td>
<td><strong>195</strong></td>
</tr>
</tbody>
</table>
1965
Mayflower Gardens
Lancaster, CA

1966
Bixby Knolls Towers
Long Beach, CA
Pioneer House
Sacramento, CA

1970
Plymouth Square
Stockton, CA

1971
Bixby Knolls
Health Care and Rehabilitation Center
Long Beach, CA
Mayflower Gardens Convalescent Hospital
Lancaster, CA

1974
Pilgrim Tower North**
Pasadena, CA
Ralston Tower
Modesto, CA
+ Trinity United Presbyterian Church
+ St. Paul’s Episcopal Church
(MACHCO)

1975
Sun City Gardens
Sun City, CA

1976
Harbor Tower**
San Pedro, CA
+ Warren Chapel Christian Methodist Episcopal Church
MacArthur Park Towers**
Los Angeles, CA

1978
Pioneer Towers**
Sacramento, CA

1979
Auburn Ravine Terrace
Auburn, CA
+ First Congregational Church of Auburn
Pilgrim Tower East
Pasadena, CA

1980
Mayflower Gardens II
Lancaster, CA
Southpointe Villa
Rialto, CA

1981
Angelus Plaza**
Angelus Plaza North**
Los Angeles, CA
The Towers at Crooked Creek
Indianapolis, IN

1982
The Heartland
Peoria, IL
Plymouth Place
Stockton, CA
Yellowwood Terrace
Clarksville, IN

1983
Diakonia Housing I
Rancho Cordova, CA
Diakonia Housing I
Sacramento, CA
Marple Manor
Modesto, CA
+ MACHCO
West Valley Towers**
Van Nuys, CA

1984
Gold Country Health Care Center
Placerville, CA
Longfellow Plaza
Anderson, IN
Monona Meadows
Monona, WI
Westminster Health Care Center
Westminster Village Kentuckiana
Clarksville, IN

1985
Charles Major Manor
Shelbyville, IN
Culver City Rotary Plaza
Culver City, CA
Donald Jordan, Sr. Manor
Garden Grove, CA
+ Acacia Adult Day Services
Lake Ella Manor
Tallahassee, FL
Pioneer Manor
Geneva, NE
+ First Congregational UCC
Redding RHF Housing
- Butte Home
- Cottonwood Home
Redding, CA
Round House Manor
Kaukauna, WI

1986
300 Main
Estacada, OR
Anciano Tower
Montrose, CO
Bishop’s Glen
Holly Hill, FL
Carbon Creek Shores
Anaheim, CA
+ Dayle McIntosh Center for Disabled
The Carolinian
Florence, SC
Gold Country Retirement Center
Placerville, CA
Great Plains Housing
North Platte, NE
+ Great Plains Mental Health Center
LaFontaine Center
Huntington, IN
+ Historic Landmarks Foundation of Indiana
Lomita Kiwanis Gardens
Lomita, CA
+ Lomita Kiwanis Club
1986 (cont.)
Malone Manor
Lincoln, NE

Pauahi Kupuna Hale
Honolulu, HI

Pinehurst Apartments
Palestine, TX

Pinewood Manor
Bremerton, WA
+Mt. Zion Baptist Church

San Jacinto Manor
San Jacinto, CA

University Center
Indianapolis, IN
+University Methodist Church

Villa at Sacred Heart*
Indianapolis, IN
Hispanic Housing Services, Inc.

Vistas**
Van Nuys, CA

1987
Centennial Manor
Boise, ID
+University Christian Church

Courtenay Springs Village
Merritt Island, FL

Escalon Heritage House
Escalon, CA
+Saron Lutheran Church
+Escalon Christian
Reformed Church
+Escalon Presbyterian Church

Fajardo Elderly Apartments
Fajardo, Puerto Rico

Madison Heritage Apartments
Madison, IN

Mission Palms
Mission, TX

Pilgrim Place
Mason City, IA
+First Congregational Church

Prairie Grove Apartments
East Prairie, MO
+East Prairie Chamber
of Commerce

Redding Pilgrim House
Redding, CA

1987 (cont.)
River City
Residence Club
Sacramento, CA
+Transitional Living
and Community
Support, Inc.

1988
Dogwood Apartments
Milledgeville, GA

The Gateway
Poway, CA

Guadalupe Senior
Apartments
Denver, CO

Maple City Square
La Porte, IN

Olson Rotary Village
Delano, CA
+Delano Rotary Club

Richardson Manor
Milwaukee, WI

Vacaville Autumn Leaves
Vacaville, CA
+California Grange

1989
Anaheim Memorial Manor
Anaheim, CA

Camelot Village
Council Bluffs, IA

Casa de Pinos
Prescott, AZ

Cimarron Court
Kearney, NE

Colonial Heights
Florence, KY

The Concord
Pasadena, CA

Gaslight Apartments
Converse, IN
+Kokomo OIC, Inc.

Lakeview Manor
Storm Lake, IA

Loess Hills Estates
Glenwood, IA

Miracle Manor
Edna, TX
+Co-sponsor
*Third Party Management
**Syndicated Project
1989 (cont.)
Westover Manor
Cedar Rapids, IA

1990
Bennett Place
Pittsburgh, PA
+ Action Housing
+ Operation Better Block

Capital Court
Corydon, IN

Grace Place
Norfolk, VA

La Mirada Vistas
La Mirada, CA

Lindsay Place
Lindsay, OK

Mill Pond Manor
Saline, MI
+ Evangelical Homes of Michigan

Pecan Place
Bonham, TX

Sangnok Villa
Los Angeles, CA
+ Korean American Christian Evergreen Assn.

Villa Nueva
Los Angeles, CA

Winslow Manor
Winslow, AZ

Yorkshire Place
Cape May, NJ

1991
Crescent Manor
Mesquite, TX

Kemet House
Chesapeake, VA

Klein Manor
Los Alamitos, CA

Mesquite Gardens
Mesquite, TX

Towne Creek Apartments
McKinney, TX

Verde View
Camp Verde, AZ

1992
Adam and Bruce Apartments
Fort Wayne, IN
+ True Love Missionary Baptist Church

New Hampshire Apartments
Los Angeles, CA

Stone Creek Village
Phoenix, AZ

Sunny Isle Housing for the Elderly
Christiansted, St. Croix,
The U. S. Virgin Islands

Valley View Apartments
Manitowoc, WI

Wilshire House
Santa Monica, CA

1993
Virginia Park Apartments
Des Moines, IA

1994
Cocalico Place
Ephrata, PA
+ Bethany UCC

Harry and Jeanette Weinberg Philip Street Apartments
Honolulu, HI

1996
The Carlin**
Arlington, VA

1997
Cardosa Village
Sacramento, CA
+ Transitional Living and Community Support, Inc.

Granada Gardens
Granada Hills, CA

Haven 501 Apartments
(Madison Avenue)
Los Angeles, CA

Haven 501 Apartments
(Burlington Street)
Los Angeles, CA

St. James Apartments**
Los Angeles, CA

Rio Vista Village**
Los Angeles, CA

1998
Creekbend Gardens
Houston, TX

2000
Abbey Apartments
Indianapolis, IN
DeSmet Retirement Community
Florissant, MO
St. Catherine Retirement Community
Florissant, MO
The Cloisters
Deland, FL

2001
Colonia Jess Lopez
Los Angeles, CA
Colonial Gardens
Florence, KY
Cornerstone Gardens
Houston, TX
Esperanza Apartments**
Seattle, WA
Park Place
Seattle, WA
Symphony Plaza East**
Symphony Plaza West**
Boston, MA
The Stearns**
Boston, MA

2002
Amistad Plaza**
Los Angeles, CA
Benson Manor
Smyrna, GA
Seabury Heights**
Worcester, MA

2003
Binnall House**
Gardner, MA
Gateway Gardens
Poway, CA

Hollyview**
Los Angeles, CA
Independence Square
Evansville, IN
King James Court
Orange, MA

2004
Los Arcos**
Poway, CA
Lowell Place
Bakersfield, CA
+ Bakersfield Senior Center

2005
Mason Place**
Boston, MA
North Capitol at Plymouth
Washington, D.C.
+ Plymouth Congregational UCC

2006
Douglas House**
Brockton, MA
Hamilton Wade**
Brockton, MA
Ingleside Manor
Macon, GA
Northvale Village
Houston, TX
Oak Knoll Villa
San Antonio, TX

2007
Farrfield Manor
Columbus, GA
Providence Place
Salem, OR

2008
Bexton Place
San Antonio, TX
Harvest Pointe
Loveland, CO

2009
Mount Beulah Terrace
Pagedale, MO

2010
Desert Sage
Hermiston, OR
Harshfield Terrace
Quartz Hill, CA
Riverside Village**
Leominster, MA
2010 (cont.)
Shepherd Park**
Hartford, CT
Village Gardens
Norfolk, VA

2012
Capitol Towers**
Hartford, CT
College Villas**
Henderson, NV
Congregational Tower**
Chula Vista, CA

2013
Essex Village**
North Kingstown, RI
Kings Grant**
North Kingstown, RI
Lane Manor
Stone Mountain, GA
RHF The Whittier**
Los Angeles, CA

2014
Broadwood Terrace**
Los Angeles, CA
Las Alturas**
Los Angeles, CA
Mabel Meshack White Manor
Dallas, TX
Madison Avenue Apartments
Loveland, CO

2015
Barringer Gardens
Charlotte, NC
Deaconess Krafft Center
Cleveland, OH
Deaconess Perry Center
North Royalton, OH
Deaconess Zane Center
Cleveland, OH
Desert Haven
Odessa, TX
The Towers of Jacksonville**
Jacksonville, FL

2016
Immanuel Residences
Evergreen Park, IL
Paloma Terrace**
Los Angeles, CA
Sonata at Riverpark**
Oxnard, CA

2017
Ardmore Apartments**
Los Angeles, CA
Bonnie Brae Apartments**
Los Angeles, CA
Carondelet Court**
Los Angeles, CA
Darson Marie Terrace**
San Antonio, TX
The Gordon**
Los Angeles, CA
Harvard Heights**
Los Angeles, CA
Hobart Heights**
Los Angeles, CA
Normandie Terrace**
Los Angeles, CA
RHF Pacific Beach Shores
Pacific Beach, CA
Sagetree Terrace**
Houston, TX
The Serrano**
Los Angeles, CA

Construction
Crenshaw Gardens**
Los Angeles, CA
Crenshaw Villas**
Los Angeles, CA
Anticipated Acquisitions
Paseo at California**
Los Angeles, CA

Pre - Construction
Hawaii Public Housing Authority
Honolulu, HI

2018
Wm J. Barnwell Apartments
Los Angeles, CA

+Co-sponsor
*Third Party Management
**Syndicated Project
Our communities may use a mix of sources (HUD, tax-credits, bonds, etc.) for funding. For the purpose of this graph, we categorize them by primary funding source.
When Disaster Hits

In 2017, Retirement Housing Foundation was pleased to partner with United Church of Christ’s Disaster Ministries, as we have for past disasters, with a pledge to match donor contributions dollar for dollar up to $50,000 for gifts received during the month of September to assist the victims of the 2017 Hurricanes.

A total of $56,652.93 was donated through RHF Charitable Foundation by individuals, RHF communities and our partner UCC conferences and congregations.

A check for $106,652.93 was presented to United Church of Christ’s Disaster Ministries earlier this month and will provide ongoing assistance to the many people impacted by this summer’s storms.

"I’m going to be a little late for work today . . .”

On September 6th William Joseph, a CNA (Certified Nursing Assistant) at the Skilled Nursing unit of Courtenay Springs Village (Merritt Island, FL), called into work to tell them that he would be a little late getting into work that day.

His wife had just had their first child and he had to drop them off at home but he would be in to help in the evacuation of residents to Bishop’s Glen (Holly Hill, FL).

It was only after being told by his supervisor that his place was with his new family, that Joseph agreed to stay home.

Three days later, after determining that his family would be fine, Joseph drove to where residents had been evacuated and stayed with them until they were allowed to return to Courtenay Springs Village.

This campaign is a wonderful illustration of what can happen when we come together as a community to help our neighbors. 100% of the funds donated will directly impact the ongoing efforts supporting essential on-the-ground relief efforts. No funds were kept for RHF’s administration costs associated with this effort.

Three devastating hurricanes within a month’s time impacted the Caribbean and the southern part of the United States. Fourteen RHF communities and their residents were impacted as well.

Hurricane Harvey

The small town of Edna is located in the mid-coastal region of Texas and was hit hard by the unrelenting winds, rains and flooding that was Hurricane Harvey. Miracle Manor, RHF’s 23-unit community suffered minimal damage but residents were forced to evacuate because the entire town lost electricity for more than a week.

Viola Mendiola, manager of Miracle Manor, reported to Thuy Hoang (Southwest Regional Manager) that residents returned home to find all their food had spoiled. The first day the roads were travelable, Hoang loaded up his car with food staples and drove more than two hours to bring food to those who didn’t have anything. Viola turned the community room into a pantry where residents could pick up what they needed.

“I was so proud to be a part of an organization that responded to the hurricane with a matching gift program,” Hoang went on to say, “I had phone calls from team members throughout the country asking me what could they do to help. My faith in humanity was restored.”

Dr. Joseph presents UCC President John Dorhauer and staff of the UCC Disaster Ministries with a check for $106,652.93.
Hurricane Irma

Courtenay Springs Village (CSV), along with millions of others living along Florida’s Atlantic coast, was given the order to evacuate on September 6th in anticipation of Hurricane Irma. As with all multi-level retirement communities, they had an evacuation plan and they immediately began the tasks of safely evacuating more than 65 skilled nursing residents (and the equipment needed to ensure their safety) and any residents living in their assisted living community who did not have family to evacuate to.

When the bus company CSV contracted with to help in all evacuation efforts informed them that they would be unable to supply buses for the evacuation, they went to “Plan B” and contacted their two sister communities in Florida to see about using their buses. They were quick to supply the buses and staff to operate them. The smaller buses would mean more trips to Bishop’s Glen (were Courtenay Springs residents were being evacuated to) but it would get the job done.

"A lesson we learn from that experience? It is not enough to have a Plan A, B, or C,” said Rosemarie Perri, Director of Nursing at CSV, "you have to be able to improvise as you go along.”

On his way back from dropping off his first load of evacuees to Bishop’s Glen, Frank Hetzler, one of two fulltime bus drivers at CSV, received word that his home had been hit by lightening and was burning down to the ground. It was only after CSV’s staff insisted that he go and deal with the fire department that Frank decided to temporarily leave his job. He was back on the job within a day, continuing to help residents.

Thanks to those who contributed and made this campaign so successful.

(Continue on page 35)
More than 40 staff members (and their families) stayed with the evacuated residents throughout the entire week before residents were allowed to return to CSV.

RHF’s The Towers of Jacksonville (TOJ) sits along the St. John River and found its first floor under 2 feet of water from the storm surge of Hurricane Irma.

Approximately half of the residents had decided not to heed mandatory evacuation warnings and remained in their apartments. The assistant manager (who lived on site) and the maintenance staff elected to stay on site to ensure resident safety.

For a number of days the community was only accessible by boat. The emergency generator was modified to power minimal lighting in common areas and operate a refrigerator (for residents to store medication) and microwave oven (for cooking) on two floors.

The street in front of RHF’s The Towers of Jacksonville (Jacksonville, FL) was flooded for days after Hurricane Irma.
RHF is tremendously grateful to the Army Corp of Engineers for providing diesel fuel to keep the generator running for more than a week and the Jacksonville Fire Department for bringing food and water to residents and helping in pumping out the water that remained after the river had receded.

**Hurricane Maria**

Sunny Isle Housing is located in Christiansted in the U.S. Virgin Islands. Hurricane Maria was at its strongest when it landed on the tiny island of St. Croix and RHF's community suffered some damage but the island did not receive the attention its neighbor, Puerto Rico did. Within a month, residents had their running water working. One and a half months after the hurricane, power was finally restored, and landlines were up and running two and a half months after the storm. Internet access is still intermittent.

RHF's Fajardo Elderly Apartments sit on the hillside of the eastern tip of Puerto Rico. It was the first part of the island to experience Hurricane Maria when it hit.

It took staff two days before they were able to get to the community to check on residents' welfare and to assess the damage the property sustained (which was minimal). Staff arranged for local non-profits to provide food for the residents for the first month after the hurricane. The emergency generator on site was able to supply all of the residents with electricity for a couple hours a day. Electricity was restored to the area within six weeks but remains intermittent to this day.

"I am so thankful and proud of the staff we have," said Barbra Scherer, East Coast Regional Manager. "Our staff suffered personal loss but showed up every day to make sure the residents had what they needed."

RHF is proud of all of our staff, and their efforts on behalf of their residents, in the areas impacted by these devastating disasters.

In addition to our Disaster Relief matching gift campaign, RHF Charitable Foundation granted almost $39,000 in support to provide direct assistance to RHF staff and residents in Texas, Georgia, Florida and Puerto Rico.

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RHF Charitable Foundation has many friends, residents, business partners, and team and board members, who regularly and generously contribute to furthering the work of Retirement Housing Foundation. It is with deep gratitude that we thank these donors for their continued generosity and belief in RHF’s mission. Charitable gifts allow Retirement Housing Foundation to accomplish more than it could with operating revenues alone.

RHF Charitable Foundation is committed to:

Providing philanthropic resources to support RHF’s work
Stewarding our assets in ways consistent with RHF’s mission, vision, and values
Communicating program and project impact
Being a positive presence in the communities we serve

Stephanie Titus, M.B.A., CFRE
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Staff and residents at 10 Southern California communities – Anaheim Memorial, Angelus Plaza, Bixby Knolls Towers, The Concord, Klein Manor, Lomita Kiwanis Gardens, Pilgrim Tower East, Pilgrim Tower North, Vistas, and West Valley Towers – as well as our RHF Headquarters, piloted the “Unwrap a Smile with RHF” program for our annual toy drive. Funds generated from this new program raised over $15,000 for our Toys For RHF Kids fund.

RHF Circle of Friends

The RHF Circle of Friends is our legacy society. There are many ways to qualify for membership, such as RHF gift annuities that provide lifetime income to the donor, life insurance, real estate gifts, charitable remainder trusts, and gifts from pension fund assets and/or simply including RHF in your Will or Trust.

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If you have named Retirement Housing Foundation as a beneficiary of a planned gift, please allow us to honor you as a member of the RHF Circle of Friends. If you would like more information about how to include RHF or an RHF community in your will, or structure a life income gift that benefits you and your family, please call 562-257-5141.

We are a member of the Combined Federal Campaign (CFC)

In the summer of 2017, RHF Charitable Foundation was again notified that our CFC application was approved. This makes it easier for federal employees to make a donation to us via payroll deduction and/or check. We received assistance from Health and Human Services Charities of America, a non-profit organization and a federation that reviews applications and distributes donated funds. There are currently more than 30 federations within the CFC, most of them organized around a specific theme. Approximately 1,900 national organizations and 40,000 local organizations qualify for the CFC annually.
Thank you Major Donors

We are grateful to the following businesses that contributed a major gift to the RHF mission. They were recognized during our 56th Annual Meeting in February 2017.

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Kwang Cha Pak
Kyong Ye Pak
Myong Pak
Sung Pak
Elizabeth Palomares
Consuelo Palomino
Cheng Pan
James Pan
Michael Pan
Yin Di Pan
Yu Ain Pan
Yu Ping Pan
Jennifer Pang
Suk Soo Pang
Wen Le Pao
Carmen Parenzuela
Choon & Yang Park
Shin Park
Chun San Park
David Park
Do Won Park
Eum Jun Park
Gemmer Park
Jane Park
Kay Park
Kilwon Park
Kum Park
Kyui Som Park
Kyung Park
Kyung Won Park
Myung Ja Park
Noh Park
Ok Ja Park
Richard Park
Seung Park
Son & Jung Park
Soon Park
Soon Bok Oh Park
Soon Kyu Park
Soon Yi Park
Sun Park
T Chan Romi Park
Ung Hun Park
Won Yi Park
Young Park
Young Shin Park
Yun Sun Park
Dell Parker
Partners For A Better World
Willie Pascale
Patcraft
Mary Lu Pauig
Chi-Yun Pei
Chao Tsai Peng-Tting
Robin Perencevic
Rafael Perez
Teresa Pernisco
Thong Pham
Allen Phanong
Ryan Phewklieni
Loi Phoung
Loi Phuong
Pilgrim Tower East
Residents & Staff
Pilgrim Tower North
Residents & Staff
Derek Pimental

“I support the RHF Charitable Foundation not only because it helps residents in need all over the country, but it has helped my residents who are like family to me.”

~ Stacey Montero
Executive Director
St. Catherine Retirement Community
Making A Difference In Our Communities . . .

In partnership with Mattel and JAKK’s Pacific, and through the generous donations of RHF residents, staff and friends, holiday gifts were given to the children living in our 28 affordable family communities.

Since its 1986 launch, the number of children served each year has grown significantly. During the 2017 holiday season, RHF Charitable Foundation provided toys and gift cards to almost 1,600 children living in our communities. Klein Manor and Bixby Knolls Towers volunteers (we call them the RHF Wrappers), wrapped these toys along with RHF team members and Advisory Commission Chair, Alice Sexton.

Our Donors (cont.)

Douglas Wickstrom
Aurora Wiero
Bonnie Wilke-Butler
Joan Wilkins
Carl Williams
Eddie Williams
Louise Williams
Mary Williams
Frances Willms
Shirley Wilmhoff
Christina Wilson
Shirley Wilson
Windows of Hope Fdn - Choon Won
Gao Wong
Haly Wong
Kam Wong
Pui Ying Wong
Wing-Fei Wong
Chong & Hwan Woo
Hae Yun & Jae Ho Woo
Julia Woo
Jung Woo
Jung Hee Woo
Macy Wood
Ella Woodfork
Theresa Woods
Marlene Wooton
Hai Shan Wu
Jiang Wu
John Wu
Kung Wu
Michael Wu
Sairley & Shuqi WuTien
Chih Wu
Xiulan Wu
Jia Zheng Xi
Wang Lin Xiang
Pearl Xie
Shu Qiong Xie
Fiona Xin
Muilien Xin
Li-Fei Xu
Si Fang Xu
Xiaobo Xu
Ying Xu
Navere Yacoubian
David Yan
Alice Yang
Amy Yang
Dai-Fen Yang
Gail Yang
Hae Yang
Hua Yang
Jing Yang
Mary Yang
Ok Soon Yang
San Mei Yang
Shun Tsun Yang
Yong Ping Yang
Peng Yanxi
Ping Yao
Yu Heng Yao
Francis Yee
Pan Mei Yee
Shuan Yeh
Wen Yeh
Li Mei Yen
Pao Yen
Jung Sook Yeom
Bok Yi
Cho Cha Yi
Clara Lee Yi
Lam Sui Yi
Sun Cha Yi
Tae Yeul Yi
Un Yi
Yeon Yi
Yong Yi
Yong Pun Yi
Donald Yim
Sun Ying
David Yip
Ae Oak Yoo
Hye Sook Yoo
Jung Nyo Yoo
Kwang & Hye Yoo
Sang Kun Yoo
Sook Ja Yoo
Sun Ok Yoo
Byung Yoon
Candy Chun Yoon
Charles Ho & Young Yoon
Eunice & John Yoon
Hye Yoon
In B. Yoon
Jun Yoon
Kyung Boon Yoon
Pyong & Sook Yoon
Soon Yoon
Yong Yoon
Sara You
Susan You
Ki Youn
Suk Youn
Chi Young Hwa
Bi Gong Yu
Christina Yu
Karin & Johnson Yu
Li Yu
Sui Ling Yu
Wan Yu
Wei Yu
Yong Sin Yu
Huizhen Yuan
Lung Yuen
Choon Yuk
Chu Cha Yun
Young Sun Yun
Mansoureh Zanjani
Sylvia Zapata
Janis Zavala
Ai Yan Zhang
Bao Zhang
Chunlian Zhang
Gui Fen Zhang
Ju Zhang
Lihua Zhang
Qiao Zhang
Yi Xiong Zhang
Ghui Zhao
Li Zhong Zhao
Sumei Zhao
Xing Liang Zhao
Zang Zhao
Zhulan Zhao
Hui Zheng
Ding Zhong
Xiang Zhou
Bao Lan Zhu
Ann Marie Ziegler
Ling Di Zou
Quanfong Zuo
RHF FUNDS

Donors wishing to help our mission may designate their contribution for any of these RHF established funds:

- **Affordable Housing** - Helps preserve, maintain and create affordable housing across the country. Currently, two special named funds also provide resources for affordable housing:
  - The Laverne R. Joseph Affordable Housing Fund, established by our Board of Directors when Dr. Joseph received LeadingAge’s 2008 Award of Honor in recognition of his national leadership and commitment to aging services.
  - The Clark Harshfield Affordable Housing Fund, established in honor of one of RHF’s founders.

- **Resident Benevolence** - Offers financial assistance to RHF residents who have outlived their resources. Currently, one special named fund also provides resources for resident benevolence:
  - Jean Moore Warrick Endowment Fund for Resident Benevolence, established in memory of an RHF national board member who dedicated 25 years of volunteer service to making a difference in residents’ lives.

- **Youth Education Scholarships** - Invests in the education of youth residing full-time in RHF’s affordable family communities. Scholarships assist with the costs of tuition, approved tutoring, school uniforms, schoolbooks, supplies, fees, and after-school educational programs.

- **Toys for RHF Kids** - Provides holiday toys and gifts to almost 1,600 children and young adults living in RHF family communities.

- **Project H.A.N.D.S.®** - Provides crafting materials and supplies for RHF residents to create items to donate back to their local communities and non-profit organizations.

RHF Charitable Foundation supports the work and mission of Retirement Housing Foundation by raising, managing and disbursing charitable funds. Funds are used for the creation, preservation and maintenance of affordable housing and resident benevolence programs.
Our Donors

DONATIONS TO RHF COMMUNITIES
The following donors made monetary or in-kind donations to the corresponding RHF community from January 1, 2017 to December 31, 2017.

Abbey Apartments
Indianapolis, IN
Deborah Allen

Anciano Tower
Montrose, CO
Montrose Community Recreation Center

Angelus Plaza
Los Angeles, CA
Applied General Agency, Inc.
Good Samaritan Hospital
Tiena Johnson Hall
Katz Childrens Trust
Zilla Kenna
Kyo Won & Chu Ja Kim
L.A. Homeless Services Authority
Tedoro A. Lineses
Los Angeles Housing Authority
Noon Downtown Group
Chunsk & Haengja Pak
Polly’s Pies
Margaret M. Wang

Auburn Ravine Terrace
Auburn, CA
Ginna Akers
Jackie Amas
Pattijane Bennett
Jeri Brown
Betty Coale
Faith Lutheran Church
Becky Hager
Chery Kranich
Linda Montero
Sue Schindler
St. Joseph’s Catholic Church
Starbucks
Wendy Theisner
UCC - First Congregational Church
Christine Walley

Bishop’s Glen (cont.)
Holly Hill, FL
Darla Ducon
Hetal Engineer
Faithful Caregivers
Flower Market
Halifax Hospice
Hope Lutheran Church
Sue Smith
Joe Tucker

Bixby Knolls Towers
Long Beach, CA
Joan P. Mattei

Broadwood Terrace
Los Angeles, CA
Curacao
Los Angeles City Council
Northgate Market
Berhane Tesfaye

The Carolinian
Florence, SC
Cheryl Campbell
Cathy Cantey
Kenneth Heinz
Joyce Hyman
Sandra Istree
Joy McDaniel
Dottie Watkins
Helen Winburn

Casa de Pinos
Prescott, AZ
Salvatore & Julie Longo

Cimarron Court
Kearney, NE
Sue Divan

Colonia Jess Lopez
Los Angeles, CA
Alzheimer’s Greater Los Angeles
Brapga Security Systems Inc.
Care1st
CareMore
Deco Familia
HealthCare Partners
Mexican American Opportunity Foundation
USAgain

Congregational Tower
Chula Vista, CA
Benrich Service Company
Tonya Nobbs

Courtenay Springs Village
Merritt Island, FL
Anonymous Donor
Cheryl Boyer
David Clay
Courtenay Springs Village Residents & Staff
Anne Curington
Alexis Deese
Destiny Christian Church
Lawrence & Arline Dewitt
Angel Duckett
First Baptist Church
Barbara Giel
Hospice of St. Francis
Curt & Becky Hughes
Janeann Lyons Family
Kelly Orlowski
Betsy Page
Rosemarie Perri
Carol Phelps
Rockledge Church of Christ
Samantha Stilwell
Therapy Management Corp.
Joan Throm
Dawn Tucker
Donna Ward
Kathy Werbicki
Jean Whitfield
Estella Williams

Darson Marie Terrace
San Antonio, TX
MGroup Architects, Inc.

DeSmet
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AW Health Care
Florissant Dental
Independent News
Debbie O’Brien
RPI Therapy
Patty Schuermeyer
Bert Teeples
Robin Watson

Donald Jordan Manor
Garden Grove, CA
Arms Construction

Esperanza Apartments
Seattle, WA
Rainier Chamber of Commerce
Howard F. Salisbury

Fajardo Housing
Fajardo, PR
Dina Di Mambro
Deanna Garac

Farrfield Manor
Columbus, GA
Mirta Althouse
Home Depot
Pauline Senior
The Socialites

Gold Country
Placerville, CA
Donna Schmidt

Guadalupe Sr. Apts.
Denver, CO
Albertsons/Safeway
Dr. Laura Anttonen Dungan
Colorado Rockies
Food Bank of the Rockies
Guadalupe Senior Apartments
Residents & Staff
King Soopers

Harbor Tower
San Pedro, CA
Peter & Sung Chay
Chong Cho
Citadel Security, Inc.
Duthie Electric Service Corp.
Fantastic Flooring Company
Lomitas Health Management Inc.
Paul & Yeun Park
Olivia Stram
T & G Vending
Torres Evergreen, Corp.

Harvest Pointe
Loveland, CO
Sprouts

The Heartland
Peoria, IL
Helping Hands
Ingleside Manor
Macon, GA
Area Agency on Aging
Beulah Land Bible Church
Chick-fil-a
G-Ryderz
Ingleside Baptist Church
Ingleside Manor
Residents, Visitors & Staff
Mr. & Mrs. John Kennedy
Marcos Pizza
Navicent Health
Pine Timber Trucking, Inc.
The Salvation Army
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La Mirada, CA
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Celina M. Flores
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Storm Lake, IA
James Lawson
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Lindsay, OK
John & Beverly Collins
Lomita Kiwanis Gardens
Lomita, CA
Advance Fire & Sound Inc.
Los Arcos
Poway, CA
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Community Church of Poway
Susan Haggerty
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Dorothy Jackson
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MacArthur Park Towers
Los Angeles, CA
HCI Systems Inc.
Refuse Specialist
Madison Heritage House
Madison, IN
Gilbert & Paula Black
Martha Ann Brown
Kenneth & Claudia Schneider
Mill Pond Manor
Saline, MI
Belinda Booker
Mill Pond Manor Residents & Staff
Miracle Manor
Edna, TX
Pauline & Loren Disney
Chris Ragon
Stephanie Titus
North Capitol at Plymouth
Washington, DC
National Federation of the Blind DC
Plymouth Congregation UCC
Olson Rotary Village
Delano, CA
Delano Rotary Club
Park Place
Seattle, WA
Iatros Therapy
Janet M. Simonovich
Soundview Medical Supply
The Benevity Community Impact Fund
Philip Street
Honolulu, HI
Anonymous Donor
Pilgrim Tower East
Pasadena, CA
Pilgrim Tower East Residents & Staff
Pilgrim Tower North
Pasadena, CA
Glacier Water
Diep May
Pioneer House
Sacramento, CA
Cathedral Pioneer Church Homes
Mr. & Mrs. Donald W. King
Steven Ramirez
Peter & Barbera Tutschka
Pioneer Towers
Sacramento, CA
Lee B. Fitzgerald
Helen Miyagishima
Arlene Nakapalau & Sons
Walbinder Sohal
T. Aidan Toombs
Kathleen Utley
Providence Place
Salem, OR
Allstate
HD Supply
La Margarita Restaurant
LifeSource Natural Food
Oregon Cabaret Theatre, Inc.
Nancy Sargent
Rio Vista Village
Los Angeles, CA
Maximum Impact Fdn
Round House Manor
Kaukauna, WI
Round House Manor Advisory Board
St. John’s UCC Mission Fund
Southpointe Villa
Rialto, CA
Amtech Elevator
InnovAge
Molina Healthcare
St. Catherine
Florissant, MO
William Beaman
eScrip
St. Catherine (cont.)
Florissant, MO
Alice Rodgers
St. Catherine RHF Housing Inc.
Stone Creek Village
Phoenix, AZ
Costco
Fry’s Market
Lucky Vending
Eugene Malito
Sparkletts
Sunny Isle
St. Croix, USVI
Dina Di Mambro
Deanna Garac
Towers of Jacksonville
Jacksonville, FL
Towers of Jacksonville, Inc.
Valley View
Manitowoc, WI
Appleton Capetland USA Inc.
Home Care Health Services & Hospice
Maritime Plumbing
Pro-Tec Services Inc.
Valley View Residents & Staff
Westover Manor
Cedar Rapids, IA
DFI
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Dr. Bryan Hendricks
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Krispy Kreme
KV Flooring
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Longhorn Steakhouse
Mathes Pharmacy
McAlister’s Restuarant
MD2U
Norton & Associates Plumbing
Red Lobster
S7J Lighting
Subway
VNA Health at Home
Wellstone Regional Hospital
Our staff members perform important daily duties to make shelter and service a reality for the 22,000 people we serve. Staff members who additionally choose to voluntarily support RHF Charitable Foundation through monetary and in-kind donations are contributing to the fiscal health of our mission. We are extremely grateful for their optional financial commitment as well as the investment they already have made with their hearts, lives and careers.

The following staff members personally contributed to our mission in 2017.
In Memory Of . . .

. . . Kris Amberg
Cheryl J. Howell
. . . George Angel
Elizabeth Jean Angel
. . . Dr. Douglas Ward Chadwick
Retirement Housing Foundation
. . . Luisa E. Dillon
Paula Suchy
. . . Winslow G. Fox
Laurie Fox
. . . Billie J. Inman
Claudia Juarez
. . . Elizabeth King
Mr. & Mrs. Donald W. King
. . . Richard Koch, M.D.
Jean Koch
. . . Tom & Yuri Masuda
Rev. Dr. Norma & Col. John DeSaegher (USA Retired)
Jean G. Dremstedt
Mr. & Mrs. Raymond E. East
Cheryl Howell
Rev. Dr. & Mrs. Laverne R. Joseph
Mr. & Mrs. Donald W. King
Dr. & Mrs. Dailey A. McPeak
Rev. Dr. Robert A. & Mrs. Christina E. Potter
Melody Schultz
Stewart Simington
Kimi Tanji
Rev. Dr. & Mrs. John E. Trnka
Tom & Sumko Yanagihara
. . . Doris McKee
Mr. & Mrs. Raymond E. East
. . . Antonio Moreno-Dillon
Paula Suchy
. . . Pedro A. Moreno
Paula Suchy
Melody Schultz
. . . Richard Slade
Mr. & Mrs. Raymond E. East
. . . William Suchy
Paula Suchy
. . . Jean Moore Warrick
Rev. Dr. Robert A. & Mrs. Christina E. Potter
Linda Heid & William G. Warrick
. . . Bernadette Wickersham
Retirement Housing Foundation
. . . Tom Yanagihara
Rev. Dr. Norma & Col. John DeSaegher (USA Retired)

Making A Difference In Our Communities . . .

In December, RHF Charitable Foundation handed out Bombas socks to the residents of Angelus Plaza (Los Angeles, CA) as part of the Senior Activity Center’s holiday events. Thanks to an in-kind grant from Bombas over 500 pairs of socks were distributed.

2017 RHF Team Givers (cont.)

Jacqueline Salmon-Munn
Amelia Torres
Salvador Ruth Satterfield
Barbra Scherer
Leah Schultz
Wendy Scott
Angie Scott Kapiloff
Judy Shaw
Luella Shelton
Floyd Shewmaker
Steven Shroka
Scott Siehr
Amador Sierra
Jeannie Smith
Talia Smith
Sandy Sobredo
Lisa Sok
Josue Sonido
Margaret Spiller
Sue Stacey
Jennifer Staley
Lisa Stark
Edward Steadmon
Kent Steckbeck
Chuck Stevens
Joy Stone
John Stonecipher
Deborah Stouff
Leah Strid
Elise Tec Jimenez
Sandra Tercero
Mary Thomas
Stephanie Titus
Thao To
Pawnee Tolentino
Mia Tomei
Wendy Tomlinson
Crystal Torres
Hector Torres
Lance Transfiguracion
Carol Turpin
Marcos Uribe
Lorna Valencia
Alexis Vasilchak
Fidel Ventocilla
Eugenia Vera
Svitlana Voronyuk
Michael Vukovich
Bailey Walker
Florence Webb
Deborah Whitehead
Joella Willey
Deborah Williams
Lati Wilson
Leslie Wilson
Taylor Wilson
Wilma Wilson
Diane Wink
Jeffrey Winston
Jill Charlotte Yamuta
Fiona Yin
Judith Yost
Randall Yost
See See Young
Sharon Young
Kimmi Zazueta
Chelsea Zepeda
Teresita Zurbano

In Purple = Sterling Club members-donation via payroll deductions
Retirement Housing Foundation Corporate Information

Officers:
Raymond E. East, Chairperson
Christina E. Potter, Vice Chairperson
Dr. Darryl M. Sexton, Vice Chairperson
Laverne R. Joseph, D.D., President & CEO
Frank Jahrling, Treasurer
Deborah Stouff, VP of Corporate Records and Corporate Secretary
Cheryl J. Howell, Assistant Corporate Secretary

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