2019 Annual Report
Retirement Housing Foundation

RHF Committed to Building Brighter 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.
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RHF Committed to Building Brighter Tomorrows

Whether you are a: Board Member, Team Member, Financial Supporter, Visitor, Volunteer, Family Member or Resident, there are always opportunities to make a difference in the lives of others. Thank you for what you do for making brighter tomorrows! And know that as you give you also receive!

At RHF being “Committed to Building Brighter Tomorrows” is something that is worked on every day.

We have communities in 125 local jurisdictions (cities/towns) in 29 states, the District of Columbia, the Virgin Islands and Puerto Rico. Of our 22,500 residents, in 2019, we had 94 Centenarians living in our communities, with our oldest resident living independently at the age of 108 in Fajardo, Puerto Rico.

Since our last annual report:

- We celebrated our 58th anniversary celebration in February 2019 with a national management training conference for market-rate and healthcare Executive Directors, Directors of Nursing and Assisted Living Managers, as well as Affordable Housing Managers from our West Coast regions. The management training conferences, the meeting of corporate members and the anniversary banquet were held at the Hilton Hotel in Long Beach, California. Managers from other regions held a management conference in Omaha, Nebraska.

- The annual meeting worship service was held at Community Congregational United Church of Christ in Los Alamitos, CA. Our preacher was the Rev. Dr. Misi Tagaloa, Pastor of Second Samoan UCC, Long Beach, and RHF Board Member. We had a combined choir of RHF team members and choir members from Community Congregational, UCC and Los Altos UCC David Joseph, Director.

- At the annual meeting, we conducted corporate and entity business (RHF has responsibility for 197 communities and 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, Donald G. Hart was elected to the Board of Directors Class of 2020, and current board members John Bauman, Norma DeSaegher, and Christina E. Potter were elected to the Class of 2022.

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In the service of others…

As I prepare to end my tenure as Board Chair, I have been reflecting on the past six years and what it has taught me. My friends have on occasion asked why I continue year after year to serve in this mission. I explain what it has meant to me to know that there are those who live in an RHF community because it may be the only place they have found a safe and secure space, which is what we all desire. As a photographer, I learn more about the residents as they allow me to take pictures and we explore their journey. The images often are used in the RHF corporate printed material.

At first, I must gain their trust that I will not make them look unfavorable in any way. I usually share the image on the back of the camera. Once I am home, I will have prints made to send to them to share with anyone they wish. This past October the RHF board visited four communities near San Diego and I asked some residents about recording their image. Once I was home, I ordered 52 color prints and sent them off to the community managers for distribution to the residents. A short time later, I received 12 thank you notes telling me how much it meant for the board to share time with them and how proud the images made them feel.

Here are a couple of examples of their heart-felt gratitude:

"Dear Mr. East,
A picture is worth a thousand words! But I have to say, you make each resident’s personality shine through, which to me is worth a million!"

-Lynne Lichtenstern, Manager, Los Arcos

"Mister Ray East,
You asked me if I liked it here, and I said it is really a blessing living here. We have such nice people to manage and take care of this place."

-Leiloha Viray, Resident, Los Arcos

Being allowed to share in their stories is a wonderful reward for me as a board member and photographer. On our board, we have many talents represented, and each member brings a special gift to this mission. Any success that I may have enjoyed as Board Chair, I owe to the RHF staff and those who served alongside of me on the board. Without their constant support it could not have happened.

This column is dedicated to my old friend and fellow tennis player, Steven Rubin, who has been my editor for many of my written columns. Steve passed away recently at age 86. He inspired me by humbly serving those who are less fortunate in the area of Civil Rights in a time of unrest in our nation.

Raymond East
RHF Board Chair
At the 58th anniversary banquet, several awards were presented:

• The Friend of the Elderly award was presented to Steve Protulis, President and CEO of Elderly Housing Development and Operations Corporation (EHDOC) organization. He was formerly Assistant to the President of the AFL-CIO, and Executive Director of the National Council of Senior Citizens, one of the nation’s strongest voices for older Americans and families.

• Our 2019 Resident of the Year was Keum Bok Choi who has lived at MacArthur Park Towers for 24 years. She and her husband, Young Choi, were active volunteers at the community until his death in 2009. Keum has continued to be actively involved in the Resident Council and currently serves as its Chairperson. She helps every Wednesday at the community’s vegetable sale; she has brought in a hairdresser to provide the resident’s with free haircuts; she is a member of the community’s Project H.A.N.D.S.® group and has knitted blankets and slippers. Keum has devoted a significant portion of her life to taking care of the residents of MacArthur Park Towers.

• Our Manager of the Year was Shana Anders-Hastings who has been the Manager of Maple City Square since 1988. Her responsibilities expanded to include overseeing Immanuel Residences for the Elderly in Evergreen Park, IL, a community RHF acquired in 2016. Shana is an example of how all managers should be fulfilling RHF’s mission to provide a range of housing options and services in an environment enhancing their quality of life. She treats her residents with care and dignity. She encourages her residents to be involved in the wider community by participating in RHF’s Project H.A.N.D.S.® This year the community participated in RHF’s Unwrap a Smile campaign, helping to ensure that every child in an RHF community received a Christmas gift. Shana retired on August 31, 2019.

• The Volunteer of the Year was Marlene Olsen who has been actively volunteering at La Mirada Vistas since 2009. Whether it is leading a group of residents in Chair Chi Class, checking in on ill residents, remembering their birthdays or acting as the liaison between the community and City Hall, Marlene’s commitment to La Mirada Vistas residents has been significant over the past decade. Every Wednesday you will find her teaching English as a Second Language (ESL) class to a diverse group of residents and twice a week she is teaching Chair Chi classes. She organized a Neighborhood Watch meeting for the residents and the City of La Mirada.

• Our Local Community Board Member of the year was Sister Patricia (Patty) Morisset who serves as President of the Marymount Association for Senior Housing Board and, as its leader, plays an active role at Marymount Manor in an advisory capacity. She is well-informed about the “happenings” at the community, from finances to resident concerns. She makes herself available to the residents and has worked with them on many projects. Sister Patty is a strong advocate for affordable senior housing. As a member of the Dominican Sisters & Associates of Tacoma, she works with a variety of charities and events to bring awareness to the underserved and underprivileged.

• The Social Service Coordinator of the Year was Tammy Shendler who started with RHF in 2001 and became a Service Coordinator in March of 2006, working at a number of different properties before being assigned to Abbey Apartments. Tammy is known for her incredibly positive attitude and her contagious happiness. During her time as a Service Coordinator, Tammy has made a point of constantly working to establish stronger relationships and additional connections with various government agencies in order to ensure that she is aware of any program or service that may benefit the residents of Abbey Apartments.

• A President’s Award was given to Alice Sexton who has served on the RHF Advisory Commission for more than 20 years. Her energy and enthusiasm for RHF’s Mission is reflected in the time and effort she puts into her position as Advisory Commission Chair. She has been the catalyst of many good ideas. Two projects that she has been extensively involved in recent years has been the “In the Kitchen with RHF” recipe book and the launching of Community Library and Resource Centers in RHF family communities. Professionally, Alice spent her life in the classroom as a teacher. She has seen the power that a book can bring to a young person’s life. When an RHF community in Wisconsin installed a community library, Alice motivated the Advisory Commission to donate books to it. That morphed into an idea of working with the Philanthropy department staff to create a library in every family community in the RHF portfolio and the Community Library and Resource Center was born.

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Steve Protulis
President & CEO
Elderly Housing Development and Operations Corporation
2019 Friend of the Elderly

Keum Bok Choi
MacArthur Park Towers
(Los Angeles, CA)
2019 Resident of the Year

Shana Anders-Hastings
Maple City Square
Immanuel Residences for the Elderly
(LaPorte, IN and Evergreen Park, IL)
2019 Manager of the Year

Marlene Olsen
La Mirada Vistas
(La Mirada, CA)
2019 Volunteer of the Year
• The Reinhold Klein Award, named after one of RHF’s founders, was given to Cheryl Howell who began her career with RHF on August 3, 1998, as an Executive Secretary and Manager of Administrative Services. On August 3, 2002, Cheryl was promoted to Executive Assistant to the President and Director of Administrative Services. On October 31, 2003, the Board named her as a member of Senior Staff. On June 1, 2012, Cheryl was promoted to Vice President of Administrative Services. This newly created award was given to Cheryl for continually promoting the cause and mission of RHF and serving in an exemplary manner that has enhanced the life of the Board of Directors and the RHF family. She has displayed a strong sense of commitment and dedication to the welfare of all the programs, events, and employment for the furtherance of the RHF mission. We are grateful for Cheryl’s 20 years of service to RHF’s mission and wish her the very best in her recent retirement.

While the financial report covers the fiscal year October 1, 2018 through September 30, 2019, my report covers the period from February 1, 2019 - January 31, 2020.

On the Move

• Promotions and transfers included Stuart Hartman to Senior VP of Operations, overseeing Affordable and Healthcare Operations and Development; Gema Flores to Southern California Regional Manager II; Claudia Guzman to Manager of Colonia Jess Lopez; Lorena Sosa to Manager of The Concord; Diane King to Corporate Compliance, Ethics & Privacy Officer; Oscar Silva to Occupancy Clerk; Ryder Majko to Resident Manager of Congregational Tower; Kimi Zazueta to Risk Management Assistant; Perry Glenn to VP of Affordable Housing; Channy Chhem to A/P Specialist; Chany Bunkhong to Occupancy Specialist; Staicy Heang to Resident Manager of Villa Nueva & New Hampshire; Leo Romero to Office Manager of the NW Regional Management Office; Mike Vukovich to Assistant Controller; Cindy Medina to A/P General Clerk; Frank Myers to Manager/Maintenance of Pioneer Manor; Patricia Martinez to Manager of Harvard Heights; Brenda Chico to Assistant Payroll Manager; Phil Mosqueira to Director of A/P; John Clow to Sr. Director of Risk Management; Princess Sawyer to Manager of Kemet House; Patsy Bass to Manager of Village Gardens/Village Pointe; Rosa Lara to Payroll Specialist; Adam Lopez to A/P Specialist; Brian Gonzalez to A/P Clerk; Thao To to Senior Accountant; Amanda Fields to Manager of Villa at Sacred Heart, and Delores Peters to Manager of Granada Gardens.

Transitions

• During the past year the following current and former community board and team members passed away: Arlene Rasters, Local Board Assistant Secretary, Escalon Heritage House; William C. Middaugh, Local Board President, Lomita Kiwanis Gardens; Paul Oliver Anderson, Local Board President, Maple Manor and Ralston Tower; Richard Allen Lieboff, Former President of Angelus Plaza Advisory Council; Luis F. Mendiola, Maintenance, Miracle Manor; Linda Listoe, Senior Vice President of Corporate Services and Corporate Secretary; Kiku Kawata, Advisory Commission; Jeannie Bryan, Southern California Regional Manager; Karen Tester, LPN, Bishop’s Glen; Andre Harmon, Jr., Cook, Gold Country; Toni Kingsbury, Dietary Department, Westminster Village Kentuckiana; Ed Dippel, Maintenance, Courtenay Springs Village; Norman Webster, Community Board Member, North Capitol at Plymouth; John Giacopuzzi, Board Member, Lomita Kiwanis Gardens and Catharine Urban, Manager of Cornerstone Gardens.

Retirements

• Retirements included Shana Anders-Hastings, Manager, Maple City Square; Deborah A. Brown, Service Coordinator, Crescent Manor; Leopolda Estrada De Castillo, Janitor, Anaheim Memorial Manor; Deborah J. Kirksey, Occupancy Clerk, The Heartland; James H. Entrekin II, Housekeeper, Auburn Ravine Terrace; Cathy L. Robinson, Prep Cook, Auburn Ravine Terrace; Daniel Shearburn, Janitor, Auburn Ravine Terrace; Yvonne Abraham, Cook, The Carolinian; Richard W. Stonerock, Maintenance Technician, The Carolinian; Migdalia Rios, Nurse Assistant, The Cloisters; Cheryl J. Howell, VP Administrative Services, Corporate Headquarters; Peter O. Peabody, VP Healthcare Operations, Corporate Headquarters; Barbara Poynter, Certified Medical Technician, DeSmet Retirement Community; Bonnie Rhoads, LVN, Gold Country Health Center; Mary E. Souza, RN, Gold Country Health Center; Judith L. Spiller, Dietary...
Sister Patricia Morisset
Marymount Manor (Tacoma, WA)
2019 Local Community Board Member of the Year

Alice Sexton
RHF Advisory Commission
2019 President’s Award

Tammy Shendler
Abbey Apartments (Indianapolis, IN)
2019 Social Service Coordinator of the Year

Cheryl Howell
VP - Administrative Services
Executive Assistant to Dr. Joseph
2019 Reinhold Klein Award

Manager, Gold Country Health Center; Lorraine Wells, Food Service Director, Gold Country Health Center; Liza Beatrice Hopson, Executive Director, Mayflower Gardens Convalescent Hospital; Phyllis Sweet, RN, Mayflower Gardens; Lonnie M. Anderson, Environmental Supervisor, Pioneer House; Christine Louise Starrick, Receptionist, Pioneer House; Leopoldo Etulle Jr., LVN, Plymouth Square; Nimfa G. Fernandez, LVN, Plymouth Square; Mariam G. Guadalupe, Service Coordinator, Sunny Isle Housing; Kimberly S. Condra, Driver, Westminster Village Kentuckiana; Floyd Shewmaker, Executive Director, Westminster Village Kentuckiana; Tammy Shendler, Service Coordinator, Abbey Apartments and Gail Gardner, Administrator, Pioneer Towers.
• RHF residents and staff in the Washington, D.C. area participated in LeadingAge’s Affordable Senior Housing NOW rally on the lawn of the nation’s capitol. More than 1,000 area seniors attended this event, letting elected officials know how important affordable housing is to American seniors.

• We completed celebrating RHF’s 55th Anniversary in our communities.

• We dedicated Crenshaw Gardens (Los Angeles, CA) a Tax Credit community for older adults with 49 one, two and three bedroom apartments.

• We celebrated the completion of a $14.5 million rehab with the Re-Dedication of St. James Park (Los Angeles, CA).

• We celebrated the completion of a $10.2 million rehab with the Re-Dedication of Culver City Rotary Plaza (Culver City, CA).

• RHF participated in the United Church of Christ (UCC) General Synod that was held in Milwaukee, Wisconsin. The UCC General Synod is held every other year and is the national decision-making body for the denomination, responsible for giving general direction to the evangelistic, missionary, and justice programs of the UCC. We joined fellow members of the Council of Health and Human Service Ministries (CHHSM) in a large display of the social service agencies that are affiliated with the UCC.

• Bob Amberg served on Caring Communities Claims Committee, ABA Nonprofit Organizations Committee and Leading Age Legal Committee.

• Brian Magnone continues to serve on the UCC Cornerstone Fund Board of Directors, as well as Treasurer and Audit Committee Chairperson.

• Stuart Hartman serves on the Board and Public Policy Committee of LeadingAge California and the Board of Peppermint Ridge.

• Nada Battaglia was asked to participate as a Public Policy Committee member on behalf of Aetna (RHF’s medical provider). She will be a committee member for two years.

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

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

• Judy Shaw continues to serve as Treasurer on the Board of the Southern California Chapter of the American Association of Service Coordinators.

• Stephanie Titus was elected to the board of SCAHD, Southern California Association of Healthcare Development.

• RHF’s wellness program provides an incentive for all RHF’s employees to get their annual physical. Last year, we had over 500 employees that took advantage of this benefit and each one received a $100 Target gift card.

• We completed our annual health insurance open enrollment process for all RHF communities. Unfortunately, this year the employee contributions for the medical insurance plans have increased for some plans and we have also had to make plan design changes as well to lower the premiums costs. Employee payroll contributions for the dental and vision plans will remain unchanged. We feel very fortunate that RHF has been able to absorb 100% of premium increased for the past three (3) years. But, this year we have seen sharp increases in premiums so it was not possible for RHF to absorb the entire increase. We also reminded our employees that our various medical plans provide 100% coverage for preventive screenings such as annual wellness exams, flu vaccines, mammograms and colonoscopies.
We dedicated Crenshaw Gardens (Los Angeles, CA) a Tax Credit community for older adults with 49 one, two and three bedroom apartments.

We celebrated the completion of a $14.5 million rehab with the Re-Dedication of St. James Park (Los Angeles, CA).

We celebrated the completion of a $10.2 million rehab with the Re-Dedication of Culver City Rotary Plaza (Culver City, CA).
• We completed the rehabilitation of two affordable RHF communities, financed with tax credits and bonds: King James Court (120 senior units in Orange, MA), and Pine Crest (114 family units in Orange, MA) in October 2019.

• We completed the rehabilitation of three additional RHF communities, financed through the 223 (f) program: Pioneer Manor, Lakeview Manor and Camelot Village.

• We submitted the refinancing package for Pecan Place in October 2019, received the Firm Commitment in December 2019 and locked rate on the project early January 2020 bringing the interest rate down from 8.38% to 3.26%.

• We started a $4 million renovation of Pilgrim Tower East in Pasadena, CA in October 2019.

• We finalized the Disposition, Development and Loan Agreement (DDLA) for the acquisition of The Concord (150 senior units) from the City of Pasadena in April 2019.

• We closed the financing, utilizing the HUD 223 (f) program, on Diakonia Housing I (48 senior units in Sacramento/Rancho Cordova, CA) in October 2019 reducing the interest rate from 9.25% to 3.40%.

• We executed the Master Development Agreement for 800 proposed affordable senior units in Honolulu, HI, in November 2019, and began the entitlement process.

• We applied for a 202 Capital Grant for a new 55 unit senior community in Baldwin Park, CA, in August 2019.

• National Board Chair Ray East and Dr. Laverne Joseph represented RHF at the Global Aging Conference that was held in Toronto, Canada. Individuals and organizations from throughout the world convene every other year to discuss and promote best practices regarding challenges facing the aging population that every country on earth is facing.

• Fitch re-affirmed the “A-” rating for the RHF Obligated Group in June 2019.

• We continue to invest in Electronic Medical Records (EMR) in our skilled nursing communities.

We completed the rehabilitation of King James Court (120 senior units in Orange, MA) in October 2019.

The Gateway – Recognized as one of the Top 3 Senior Living Facilities of the North Inland in the 2019 Pomerado News Reader’s Poll for their outstanding service and commitment to the local community.

St. Catherine (Florissant, MO) was voted 2019 “Best of Senior Living Award” from SeniorAdvisor.com.
• RHF Charitable Foundation, founded in 2015, had a good year and its endowment funds for Resident Benevolence and Affordable Housing grew to $2.58 million and $1.75 million, respectively. The funds are invested at United Church Funds.

• The 58th Anniversary Celebration and Awards Dinner raised $305,850 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 over 1,600 children living in our 25 family communities.

• Planned gifts, totaling more than $4,900, were received to benefit RHF Charitable Foundation programs and RHF Communities.

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

• A $26,000 grant from Windows of Hope Foundation supported capital improvements at Marymount Manor (Tacoma, WA).

• A $40,000 grant from U.S. Bank supported affordable housing and programs in Southern California.

• Philanthropy opened five more community library and resource centers with children’s books and educational games in our family communities throughout Los Angeles as part of RHF Charitable Foundation’s Youth Education Fund initiatives. Now there are libraries in nine of our family communities.

• In partnership with U.S. Bank, RHF Charitable Foundation conducted two additional Senior Financial Fraud Prevention programs for our seniors in affordable communities.

• RHF Charitable Foundation received financial gifts totaling $792,362. Grants to RHF communities and financial gifts received by RHF communities totaled $114,474, for a fundraising total of $906,836 in fiscal year 2018-2019. These figures do not include in-kind gifts received. Like many nonprofits, we feel the impact of more organizations competing for fewer philanthropic dollars while the number of those with needs for housing and services steadily increases. Unlike many nonprofits, we do not purchase mailing lists or provide the names and addresses of our donors to other organizations. We continue to be registered in all states where we solicit funds.

• The Philanthropy department consulted with 28 RHF communities on grant opportunities throughout the year.

• RHF renewed bank Letters of Credit (LOC) totaling $5,890,600 that support RHF’s workers’ compensation insurance program. The renewal was done with a 2.5% premium rate reduction and no increase to the LOC amount. This reflects good risk management safety practices.

• RHF procured a new phone system for the corporate office. Some of our community locations will also be able to take advantage of this new system.

• We renamed the law library the Linda Listoe Law Library in honor of RHF’s first corporate secretary who recently passed away.

• RHF installed solar panels for hot water heaters for both Sun City Gardens and Auburn Ravine Terrace campuses.
A $26,000 grant from Windows of Hope Foundation supported capital improvements at Marymount Manor (Tacoma, WA).

In partnership with U.S. Bank, RHF Charitable Foundation conducted two additional Senior Financial Fraud Prevention programs for our seniors in affordable communities.

Philanthropy opened five more community library and resource centers with children’s books and educational games in our family communities throughout Los Angeles as part of RHF Charitable Foundation’s Youth Education Fund initiatives.
• Leadership has improved the compliance program in accordance with the work plan in conformance with Office of the Inspector General (OIG) and Centers for Medicare and Medicaid Services (CMS) requirements.

• We addressed challenges to Business Improvement Districts where nonprofits should be exempt.

• In 2019, 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 $9,322,998. That is down $902,855 from the previous year. Also, $1,359,450 in fees for rent and services were determined to be uncollectible and $3,958,768 in rental concessions were made.

• During the year, three of our communities received 5-star ratings from Centers for Medicare and Medicaid Services (CMS). They are Auburn Ravine Terrace, Auburn, CA; Courtenay Springs Village, Merritt Island, FL and Pioneer House, Sacramento, CA.

• Fifty of our communities received Real Estate Assessment Center (REAC) inspections in 2019. The average score was 84. The following communities received scores of 90+: 300 Main, Estacada, OR; Charles Major Manor, Shelbyville, IN; College Villas, Henderson, NV; Darson Marie Terrace, San Antonio, TX; Deaconess Zane Center, Cleveland, OH; Desert Haven, Odessa, TX; Grace Place, Norfolk, VA; Lowell Place, Bakersfield, CA; Marple Manor, Modesto, CA; Marymount Manor, Tacoma, WA; Miracle Manor, Edna, TX; Olson Rotary Village, Delano, CA; Perryville Senior Apartments, Perryville, MO; Plymouth Place, Stockton, CA; Sagetree Terrace, Houston, TX; St. James Park, Los Angeles, CA; Towers of Jacksonville, Jacksonville, FL; Towne Creek Apartments, McKinney, TX; University Center, Indianapolis, IN; Village Gardens, Norfolk, VA and Village Pointe, Norfolk, VA.

• Management and occupancy reviews were performed in 2019 for 42 of our communities. Four properties received a “Superior” rating. They are Grace Place, Norfolk, VA; Seabury Heights, Worcester, MA; Verde View, Camp Verde, AZ and Winslow Manor, Winslow, AZ. Twenty received “Above Average,” 18 received “Satisfactory,” zero received “Below Average,” and zero received “Unsatisfactory.”

• Our market-rate communities received a total of $14,679 in cash donations from individuals and organizations to be used for residents and for facility improvements.

• The market-rate communities invested $17,013,143 to replace equipment, upgrade, and improve existing properties. This includes the ADA upgrades as needed.

• 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 nearly tripled, and now totals 57 members. RHF benefits from professional liability insurance protection and effective risk management resources provided by Caring Communities. Caring Communities continues to expand its range of insurance coverages and related services offered.

Since Caring Communities inception, Dr. Joseph has served and continues to serve on Caring Communities Board of Directors, Executive and Underwriting Committees and Bob Amberg serves on the Claims Committee.
College Villas (Henderson, NV) was one of 21 communities to receive a score of 90+ on their Real Estate Assessment Center (REAC) inspections in 2019.

Pioneer House (Sacramento, CA) was one of three of our communities to receive a 5-star rating from Centers for Medicare and Medicaid Services (CMS) in 2019.

Seabury Heights (Worchester, MA) was one of four communities to receive a "Superior" rating on their Management and Occupancy review.
• We continue to focus on increased philanthropic activity to support the mission of RHF and enhanced engagement and retention of our donors and volunteers nationwide.

• We will have the honor of witnessing the consecration of Christina Bagley and Traci Maxwell at the upcoming CHHSM Annual Meeting in March 2020.

• We plan to close on the financing, utilizing bonds and 4% tax credits, and start rehabilitation on eight affordable RHF communities: The Concord, Marple Manor, Ralston Towers, Plymouth Place, Pauahi Kapuna Hale, The Stearns, Madison Apartments and Bennett Place.

• We plan to close on the financing and start rehabilitation on six additional RHF communities, utilizing the HUD 223 (f) program: Pecan Place, Pilgrim Place, Escalon Heritage, Carbon Creek Shores, Olson Rotary Village and Redding Pilgrim House.

• We will negotiate the exit of the limited partner for two additional RHF communities; Amistad Plaza and Los Arcos, in preparation of refinancing/re-syndicating with tax credits and bonds.

• We will apply for tax credits and bonds for 800 affordable senior units in Honolulu, HI, in January 2021.

• We will apply for tax credits and HUD 202 financing for the new construction of Lane Manor, Phase II (70 senior units) in Stone Mountain, GA.

• We will pursue new opportunities throughout the United States.

Many of you have already heard that in January, 2020 I announced that I plan to retire on March 1, 2021. I have served as President and CEO of RHF since July 1, 1987 after having served on the Board for 17 months prior to that. I am well beyond what is considered a usual retirement age, but I have continued to serve because I find the mission to be very meaningful and I hope you do as well. Together we help to build brighter tomorrows!
We plan to close on the financing and start rehabilitation on Pecan Place (Bonham, TX), utilizing the HUD 223 (f) program.

We will negotiate the exit of the limited partner for Los Arcos (Poway, CA), in preparation of refinancing/re-syndicating with tax credits and bonds.

We will apply for tax credits and bonds for 800 affordable senior units in Honolulu, HI, in January 2021.
The RHF Difference

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 is our tax credit properties; the managing general partner in those communities 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 distinguish 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 more than 22,500 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 16th year we have included a social accountability report with our annual report.

Within RHF Communities

• Team Givers donated $48,714 to RHF Charitable Foundation through monetary and in-kind gifts throughout the year.

• 2,300 persons volunteered 120,785 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.
Residents at four RHF communities wrapped Christmas gifts for the 1600 children that live in RHF communities throughout the country. Here, residents of Bixby Knolls Towers, get in the spirit.

We encourage our residents to advocate, at all levels of government, for important legislation that will impact them and others. Here residents from North Capitol at Plymouth (Washington, D.C.) and The Carlin (Arlington, VA) attended the LeadingAge rally at the nation’s capitol for affordable senior housing.

There were 5 larger projects under construction at some stage during the last year. This created about 1,175 jobs and created $16.5 million in wages.
Voluntary and Involuntary Charity

• Through donors’ contributions to the Resident Benevolence Fund, residents received grants totaling $243,000 to cover a portion of their rent in 2019. Support through the Resident Benevolence Fund and concessions enable residents to continue to live in our communities even though their resources have diminished through no fault of their own.

Investing in our Future

• Through donors’ contributions to the Youth Education Scholarship Fund, 12 young residents in our family communities received scholarships totaling $9,750 in 2019. Support through the Youth Education Scholarship Fund invests in the education of youth residing 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.

• RHF enrolled Christina Bagley, National Marketing Director and Traci Maxwell, Sr. FHA Loan Processor into the CHHSM Nollau Spiritual Leadership program in April 2019. CHHSM’s unshakeable belief is to develop, inspire and support leaders at all levels that are called to serve others and their mission is advancing the work of all health and human service ministries of the United Church of Christ in creating a just, caring and compassionate world.

We are a Good Neighbor

• Project H.A.N.D.S.® continues to be the largest organization of volunteers at RHF with 1,384 residents from 98 communities volunteering 79,146 hours; 643 outside agencies and businesses involved; and 32,988 handmade items donated to homeless shelters, battered women’s shelters, hospitals, and people in need.

• 7,904 persons attended meetings held in RHF community rooms, representing 1,105 different community groups.

• 1,183 persons donated $19,432 and 118,880 hours to 824 nonprofit and community organizations.

We Contribute to the Economy

• There were 5 larger projects under construction at some stage during the last year. This created about 1,175 jobs and created $16.5 million in wages.

• We thank our 2,695 team members, including Schochet Companies employees who serve our New England properties, our 173 national and local board members and 22 advisory board members who help to make the mission a reality in the lives of more than 22,500 people, 24 hours a day, seven days a week. 106 of our team members work in our national headquarters in Long Beach, California, and 13 in our regional offices. Two of our team members have more than 40 years of service; 37 between 30 and 39 years; 124 between 20 and 29 years; 437 between 10 and 19 years, 352 between 5 and 9 years; and 1743 less than 5 years.

• Total gross wages for the 2019 calendar year were $90,249,718.

• Six of our communities served as polling places during the year.

Laverne R. Joseph
The H.A.N.D.S.® group at Towne Creek (McKinney, TX) recently donated hygiene kits to Streetside Showers, a local non-profit that provides showers to the homeless in three counties.

Residents at Ingleside Manor (Macon, GA) partnered with their Neighborhood Watch Group and Peach State Health Plan to donate 100 book bags with school supplies to Southfield Elementary School.

Mt. Beulah resident, Sharon Williams, not an avid seamstress (her words not ours) wanted to motivate the residents at her community to start a H.A.N.D.S.® group. She researched on the internet to see what could be done, without sewing, and came up with this beautiful baby blanket and pillow.
The RHF Leadership Team

(L to R) Rev. Dr. Laverne R. Joseph, David Ethington, Ray East, (Chairperson), Rev. Dr. Misi Tagaloa, Christina E. Potter (Vice Chairperson), Jeff Pollock, Dr. John Bauman, Don Hart, Rev. Dr. Norma Nomura DeSaegher, Rev. Dr. David Moyer, Frank Jahrling (Treasurer). (Absent) Catherine Collinson and Dr. Darryl M. Sexton, (Vice Chairperson).

RHF Advisory Commission

(L-R - Standing) Barbara Bauman, Rev. Dr. Robert Potter, Mareta Tagaloa, Ann Moyer, Edna Ethington, Col. John DeSaegher (USA ret.), and Ginger Joseph. (L-R – Sitting) Roberta Jahrling, Alice Sexton (Commission Chair) and Caroline East. (Absent - Martha Brandt Pollock)

RHF Principal Staff

(Top L - R) Stuart Hartman, Sr. Vice President of Operations; Chris Ragon, VP of Communications; Brian Magnone, VP Treasury; Perry Glenn, VP of Affordable Operations; Nada Battaglia, VP of Human Resources; Frank Rossello, VP of Finance and CFO; Arlene Lacayo, Manager, Administrative Services/Executive Secretary to the President, Assistant Corporate Secretary; and Stephanie Titus, VP Philanthropy. (Seated L-R) Anders Plett, VP of Acquisitions and Project Development; Deborah Stouff, VP of Corporate Records and Corporate Secretary; and Robert Amberg, Sr. VP and General Counsel.
RHF Key Staff
(Back Row - L-R) SeeSee Young, Internal Audit Manager; Florence Webb, Senior Development Project Manager; Kevin Gilchrist, Senior Director of Development Finance; Kent Steckbeck, Director of Budgets and Analytics; Tina Robinson, Accounting Manager - Housing Department Jackie Dizon-Ng, Healthcare Accounting Manager; and Dolores Quijano, Cash Administrator (Sitting – L-R) Diane King, Corporate Compliance and Privacy Officer; Bob Fard, Sr. Director of Acquisitions; and Christina Bagley, National Marketing Director.

RHF Key Staff
(Back Row - L-R) Judy Shaw, Director of Service Coordination; Andres Diaz, Development Project Manager; Joanne Silva, Director of Occupancy and Tax Credit Compliance; and Phil Mosqueira, Director of Accounts Payable. (Sitting – L-R) Alyssa Gauss, Digital Communications Manager; and Salvatore Ingrao, Development Accounting Manager. (Absent: John Clow, Sr. Director of Risk Management; Stephanie Milano, Director of Grants; Chris Purcell, Controller; and Jennifer Staley, Director of Payroll Services.

Regional Staff
Michael Rivera
Healthcare East

Janice Delano
Healthcare West

Steve Shroka
Great Lakes

Barbra Scherer
East Coast

Doreatha Page
North Central

Cindy Turski
East Coast

Rosemary Ramirez
SoCal III

Teri Kennedy
Corporate Trainer

LaVonne Mickelson
Midwest

Thuy Hoang
Southwest

Inez Codeus
SoCal 1

Open
Northwest

Gema Flores
SoCal II

William Meert
West Coast

Nurse Consultant

Committed to Building Brighter Tomorrows | RHF
Consolidated Statements of Financial Position  
(000’s omitted)

<table>
<thead>
<tr>
<th></th>
<th>September 2019</th>
<th>September 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Assets</td>
<td>$ 81,627</td>
<td>$ 116,910</td>
</tr>
<tr>
<td>Long Term Investments</td>
<td>53,711</td>
<td>5,839</td>
</tr>
<tr>
<td>Land, Buildings, Equipment,</td>
<td>6,183</td>
<td>6,515</td>
</tr>
<tr>
<td>(Net of depreciation)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Assets</td>
<td>256,252</td>
<td>245,255</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$ 397,773</td>
<td>$ 374,519</td>
</tr>
<tr>
<td><strong>Liabilities and Net Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Liabilities</td>
<td>$ 11,239</td>
<td>$ 11,841</td>
</tr>
<tr>
<td>Long Term Liabilities</td>
<td>60,823</td>
<td>53,906</td>
</tr>
<tr>
<td>Subtotal</td>
<td>72,062</td>
<td>65,747</td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td>325,711</td>
<td>308,772</td>
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<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td>$ 397,773</td>
<td>$ 374,519</td>
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</table>

Consolidated Statements of Activities  
(000’s omitted)

<table>
<thead>
<tr>
<th></th>
<th>Year Ending 9-30-19</th>
<th>Year Ending 9-30-18</th>
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</thead>
<tbody>
<tr>
<td><strong>Revenues - Unrestricted</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management Fees</td>
<td>$ 18,623</td>
<td>$ 16,998</td>
</tr>
<tr>
<td>Development Fees</td>
<td>4,343</td>
<td>8,225</td>
</tr>
<tr>
<td>Distributions from Affiliates and Other</td>
<td>14,226</td>
<td>14,565</td>
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<tr>
<td><strong>Total Operating Revenues</strong></td>
<td>$ 37,192</td>
<td>$ 39,788</td>
</tr>
<tr>
<td><strong>Operating Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General and Administrative</td>
<td>$ 17,099</td>
<td>$ 16,170</td>
</tr>
<tr>
<td>Depreciation and Amortization &amp; Other</td>
<td>5,950</td>
<td>5,290</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td>$ 23,049</td>
<td>$ 21,460</td>
</tr>
<tr>
<td>Operating Income</td>
<td>14,143</td>
<td>18,328</td>
</tr>
<tr>
<td>Net Non-operating Revenue &amp; Other</td>
<td>1,302</td>
<td>82,705</td>
</tr>
<tr>
<td><strong>Change in Net Assets, w/out Donor Restrictions</strong></td>
<td>15,445</td>
<td>101,033</td>
</tr>
<tr>
<td><strong>Change in Net Assets, with Donor Restrictions</strong></td>
<td>1,494</td>
<td>1,813</td>
</tr>
<tr>
<td><strong>Change in Total Net Assets</strong></td>
<td>$ 16,939</td>
<td>$ 102,846</td>
</tr>
</tbody>
</table>

**Total Assets and Net Assets include with Donor Restrictions balances of $75,134 and $73,640 in 2019 and 2018, 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>123</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>13</td>
</tr>
<tr>
<td>Not-for-profit partnerships in operation</td>
<td>38</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>1</td>
</tr>
<tr>
<td><strong>Total Entities Not Consolidated</strong></td>
<td><strong>196</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
The Towers at Southdale
Anderson, 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
+ Co-sponsor
**Third Party Management
**Syndicated Project

+Co-sponsor
+ Kokomo OIC, Inc.

Committed to Building Brighter Tomorrows
<table>
<thead>
<tr>
<th>Year</th>
<th>Location</th>
<th>Project Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1989 (cont.)</td>
<td>Lakeview Manor</td>
<td>Storm Lake, IA</td>
</tr>
<tr>
<td>1990</td>
<td>Bennett Place</td>
<td>Pittsburgh, PA</td>
</tr>
<tr>
<td>1991 (cont.)</td>
<td>Verde View</td>
<td>Camp Verde, AZ</td>
</tr>
<tr>
<td>1991</td>
<td>Cardosa Village</td>
<td>Sacramento, CA</td>
</tr>
<tr>
<td>1992</td>
<td>Adam and Bruce Apartments</td>
<td>Fort Wayne, IN</td>
</tr>
<tr>
<td>1993</td>
<td>Virginia Park Apartments</td>
<td>Des Moines, IA</td>
</tr>
<tr>
<td>1994</td>
<td>Cocalico Place</td>
<td>Ephrata, PA</td>
</tr>
<tr>
<td>1995</td>
<td>The Carlin</td>
<td>Arlington, VA</td>
</tr>
<tr>
<td>1996 (cont.)</td>
<td>Haven 501 Apartments</td>
<td>Los Angeles, CA</td>
</tr>
<tr>
<td>1997</td>
<td>Haven 501 Apartments</td>
<td>Los Angeles, CA</td>
</tr>
<tr>
<td>1998</td>
<td>Creekbend Gardens</td>
<td>Houston, TX</td>
</tr>
<tr>
<td>2000</td>
<td>Abbey Apartments</td>
<td>Indianapolis, IN</td>
</tr>
<tr>
<td>2001</td>
<td>Colonia Jess Lopez</td>
<td>Los Angeles, CA</td>
</tr>
<tr>
<td>2002</td>
<td>Amistad Plaza</td>
<td>Los Angeles, CA</td>
</tr>
<tr>
<td>2003 (cont.)</td>
<td>Pine Crest</td>
<td>Orange, MA</td>
</tr>
<tr>
<td>2004</td>
<td>Lowell Place</td>
<td>Bakersfield, CA</td>
</tr>
<tr>
<td>2005</td>
<td>North Capitol at Plymouth</td>
<td>Washington, D.C.</td>
</tr>
<tr>
<td>2006</td>
<td>Douglas House</td>
<td>Brockton, MA</td>
</tr>
<tr>
<td>2007</td>
<td>Farrfield Manor</td>
<td>Columbus, GA</td>
</tr>
<tr>
<td>2008</td>
<td>Bexton Place</td>
<td>San Antonio, TX</td>
</tr>
<tr>
<td>2009</td>
<td>Mount Beulah Terrace</td>
<td>Pagedale, MO</td>
</tr>
<tr>
<td>2010</td>
<td>Desert Sage</td>
<td>Hermiston, OR</td>
</tr>
</tbody>
</table>

For more information, visit www.rhf.org.
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
Witmer Apartments**
Los Angeles, CA

2018
Wm J. Barnwell Apartments
Perryville, MO
Crenshaw Gardens**
Los Angeles, CA
Crenshaw Villas**
Los Angeles, CA
Paseo at California**
Los Angeles, CA

Pre - Construction
Hawaii Public Housing Authority
Honolulu, HI
Central Metro Place
Baldwin Park, 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.
Philanthropy

Every gift makes a difference.

RHF Charitable Foundation is so thankful for its friends, residents, business partners, 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.

Below are just a few ways your support of RHF Charitable Foundation helped seniors and families this past year:

- Provided $243,000 in emergency rental assistance to seniors
- Provided holiday gifts to over 1,600 kids living in RHF communities
- Awarded Youth Education Scholarships totaling $9,750 to RHF resident children and young adults, including our Aging Services Scholarship
- Completed Community Library and Resource Centers, featuring books and games for children of all ages, at five affordable family communities
- Offered a Financial Fraud Prevention program in two of our affordable senior communities

On behalf of the 22,500 residents and 197 communities we serve, thank you for your support to help make our work possible.

In the year ahead, RHF Charitable Foundation remains 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
Vice President of Philanthropy, RHF
President, RHF Charitable Foundation

Making A Difference in our Communities

In partnership with Mattel and through the generous donations of RHF residents, staff and friends, holiday gifts were given to the children living in our 25 affordable family communities. During the 2019 holiday season, RHF Charitable Foundation provided toys and gift cards to over 1,600 children living in our communities. Angelus Plaza, La Mirada Vistas, Las Alturas, Harbor Tower, and Bixby Knolls Towers volunteers (we call them the RHF Wrappers), lovingly wrapped the toys with RHF team members and Advisory Commission members.
RHF Charitable Foundation awarded another Aging Services Scholarship. This special award is part of RHFCF’s Youth Education Fund and is designed for young adults living in RHF’s family communities who are pursuing a career in aging services.

Dahae Hwang was recently accepted at Samuel Merritt University to pursue her master’s degree in nursing. A resident at Harvard Heights (Los Angeles, CA), Dahae is a caring young woman who enjoys learning and helping others. When she is not studying, she enjoys running marathons, reading, yoga, volunteering in her church, and working with underserved populations. Dahae is the first in her family to graduate from high school and attain a college degree. She completed her undergraduate studies at UCLA Extension, Mount St. Mary’s College, and CSU Los Angeles; and she is looking forward to this next chapter in her education.

While she’s a bit nervous about moving away from home for the first time to pursue her academic dreams, Dahae has already explored several opportunities to volunteer at medical clinics and homeless outreach near her new campus in the San Francisco bay area. When she graduates, Dahae hopes to work with seniors and assist them with gaining access to health care to improve their quality of life. She also hopes to apply her previous thesis research to benefit seniors with chronic illnesses.

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.

Jack Bauman
Rev. Dr. Norma & Col. John De Saegher (USA Ret.)
Bernice E. Elkin, M.D.
Dolores Foga*
Richard Gondolf*
Rev. Dr. Laverne R. Joseph
Catherine Mackeris*
Jean Moore Warrick*
Virginia Paddocks*
Marian Rhamen
Rev. Charles G. Schepel
Joan Sullivan*
Miriam P. Vandenbush*
William L. Warrick*
Vera Wolpert*
Karolla Brice*
Jean G. Dremstedt
Dr. and Mrs.* Charles Fain
Burton L. French
Alice R. Good*
Rev. Dr. Teruo & Kiku Kawata
Eveleth “Evie” Miller*
Major Fitzhugh L. O’Neill*
Eddythe Patterson
Barbara Gray Richley
Shirley Shawler
Helga Tixel*
Anna Mae Wakefield*
Eleanor J. West
Lydia Cervany*
Raymond E. East
Robert Fliehmann*
Toshiko Okazaki Fukuda*
Wanda Haudek*
Dr. Richard Lieboff*
Bonita (Bonnie) Mola
Jean H.P. Oppenheimer*
Eric H. Pierson*
Elisabeth A. Ruff*
Jane Shenbarger*
Elsie Valek*
Richard Walinch*
Norman A. Whaley*
(*indicates members who have passed away)

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 2018, 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.
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Making A Difference in our Communities

Several RHF affordable and market rate communities – Angelus Plaza, Auburn Ravine Terrace, Bishop’s Glen, Bixby Knolls Towers, The Cloisters, College Villas, Colonial Heights and Gardens, The Concord, Congregational Towers, Culver City Rotary Plaza, Donald Jordan Sr. Manor, Gold Country, Harbor Tower, Klein Manor, La Mirada Vistas, Las Alturas, Los Arcos, MacArthur Park Towers, Southpointe Villa, St. Catherine – as well as our national headquarters office, participated in RHF Charitable Foundation’s “Unwrap a Smile with RHF” program for the annual toy drive. Over $27,000 for our Toys For RHF Kids fund was raised through this special holiday program.

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The following donors made monetary or in-kind donations to RHF Charitable Foundation’s funds through the national headquarters office from January 1, 2019 to December 31, 2019.

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Marymount Manor (Tacoma, WA) received a generous $26,000 grant from Windows of Hope Foundation to upgrade their outdoor patio area. Like many community spaces in RHF communities, this outdoor area provides a space for residents to relax, socialize, entertain and host community groups. The grant provided an extended patio area, pergola covering, new furnishings, and raised garden beds and outdoor games for residents to enjoy.

The project was completed in time for an end of summer picnic generously provided by Windows of Hope Foundation. The Gary E. Milgard Family of Foundations focuses on honoring the legacy of Gary and Carol Milgard. Gary Milgard was the founder of the successful window company, Milgard Manufacturing, Inc., in Tacoma, Washington.

Windows of Hope focuses on supporting organizations that provide services to the elderly population of Pierce County, Washington.

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RHF Charitable Foundation distributed Bombas socks to the residents at Crenshaw Villas in spring and Las Alturas (Los Angeles, CA) and La Mirada Vistas (La Mirada, CA) as part of their community’s holiday festivities. Thanks to an in-kind grant from Bombas over 400 pairs of socks were given.
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Jeffrey Pollock
& Martha Brandt
Helen Poon
Kurt Prongske
Making A Difference in our Communities

With in-kind support from First Book and a grant from RHFCF’s Youth Education Fund, our pilot program of Community Library and Resource Centers for RHF’s affordable family communities was completed. A total of nine Community Library and Resource Centers were completed at: The Whittier, Ardmore Apartments, Rio Vista Village, Normandie Terrace, the Paseo at Californian, Bonnie Brae, Witmer Heights, Sonata at Riverpark, and Crenshaw Gardens.

Each center offers a collection of children’s books and educational games. A special thanks to the Advisory Commission for their assistance and guidance in launching this pilot program.
Our FUNDS:

Donors may designate their contribution to any of these RHF Charitable Foundation established funds:

**2019 Designation of Gifts to RHF Charitable Foundation**

- **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** - Provides 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 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 gift cards 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 RHF by raising, managing and dispersing 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, 2019 to December 31, 2019.

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Estacada, OR
300 Main
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Adam & Bruce Apts.
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Suzanne Bryant
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Beth Coleman
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Honolulu, HI
Rev. Dr. Norma & Col. John DeSaegher (USA Retired)

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Set Decoration Department

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Ling-Hwa Ho
Pilgrim Tower East Residents & Staff

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John Kim
Lorena Martinez
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Wisconsin Conference of the UCC
Making A Difference in our Communities

With funding from and in coordination with U.S. Bank, RHF Charitable Foundation grew its Senior Financial Fraud Prevention program.

Two programs were offered during this reporting period, Culver City Rotary Club (Culver City, CA) and Las Alturas (Los Angeles, CA).

San Jacinto Manor
San Jacinto, CA
Catherine Cooley
Sangnok Villa
Los Angeles, CA
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Jacqueline M. Strini
Sara M. Williams
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Towne Creek Apts McKinney, TX
Toni Andrukaitis
Genoveva Aramil
Towne Creek Apts McKinney, TX
Sunity Banerjee
Debra Bell
Kathleen Bray
Jodi Campbell
Eneida Candelario
Agustina Carrion
Connie Carter
Christian Care Hospice
Patsy Cloe
Deyanira Contreras
Valerie Coventon
Dallas Lighthouse for the Blind
India Day
Natividad Dela Cruz
Denton County Transit Authority
Virginia Dingler
Karen Donaldson
Priscilla Donohue
Dover Health Services
Christy Elkins
Pat Erickson
Encompass Home Health & Hospice
Pat Erickson
Dottie Farley
Cheralynne Forcella
Minerva Gallardo
Girl Scouts Troops 7893 & 9321 Grace Home Health
Clair Grantland
Guardian Hospice
Haiman Hogue, PLLC
Halene Hallucuk
Linda Hampton
Ronald Harper
Sue Hill
Hillcrest Christian Church
Nelma Hyde & Family
Towne Creek Apts McKinney, TX
Sherry Joplin
LegacyTexas Bank
Carolyn M. Martin
McKinney Healthcare & Rehabilitation Center
McKinney Senior Recreation Center
Meals on Wheels - North Texas Food Bank
Rebecca Murphy
Debbie Nieman
Betty O’Mary
Tracy O’Mary
Outman Insurance
Outreach Home Care
Brenda Pack
Katy Peltz
Mary Peterson
Fariba Rafiee
Tracy Rath
Bonnie Resick-Destruel
Kathy Robbins
Gladys Rodriguez
Judy Root
Roberta Rumsey
Janie Sadler
Salvation Army
Caroline Sarah
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Bill Snyder
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Julie Watkins

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Cape May, NJ
Mouloud Choubane
Harking Contracting
Cynthia Lawler
Christina Ryan
Ryan’s Cleaning Service
Scott’s on Shunpike
WaWa Markets
Westside Market

With funding from and in coordination with U.S. Bank, RHF Charitable Foundation grew its Senior Financial Fraud Prevention program.

Two programs were offered during this reporting period, Culver City Rotary Club (Culver City, CA) and Las Alturas (Los Angeles, CA).
2019 RHF Team Givers

Our staff members perform important daily duties to make shelter and services available to the 22,500 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 2019.

Carlos Adame
Collen Adams
Deborah Agbayani
Regenald Agbayani
Mario R. Alaniz
Lisa M. Alessi
Roger Allaire
Celia Alvarado
Robert Amberg
Shannon Ancira
Roel Armaya
Shana Anders-Hastings
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Helen Limon
Kim Linstead
"I give to RHF to provide hope, balance, and strength to others. To be able to make a difference in someone’s life is more rewarding than anything I could ever imagine."

Antoinette Brooks, Manager
St. James Park, Los Angeles, CA

2019 RHF Team Givers (cont.)

Maria Lira
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Sun Liwanag
Brigida Llanora
David Lobmaster
Aurora Loew
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Jonathan Lopez
Rafael Lopez
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Monica Maciel
Brian Magnone
Dena Maiolo
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Dariann McGirt
Ora McGrew
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Dena McNicols
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Bill Meert
Rosa Mendez
Jamila Merchant
Norma Merkin
Emma Miano

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Moranda Mills
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Ana Morales
Marcelina Morales
Rosaura Morales
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Kim Morrison
Phil Mosqueira
Donna Mraz
Beth Murphy
Rokydah Mustafa
Kristen Grace Naoe
Brian Natividad
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Vanessa Nguyen
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Amanda M. Nino
Andrea Oceguera
Barbara Olivas
Marlene R. Olsen
Zakaria A. Omar
Rosario Ortega
Enrique Ortiz
Donna Pacheco
Martha Palafax
Johnie Pams
Helen Park
Christine Parker
Noemi Pe Benito
Gloria Pedregon
Patricia Perez
Loren Perrigo
Terri Pesante
Merlin Pestanas
Delores Jean Peters
Lori Phelps
Elizabeth Picou
Ofelia Pielago
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Elena Pitts
Anders Plett
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Leo Romero
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Kathy Thomas
Mary L. Thomas
Rayonna Thomas
Sharon Thomas
Sheila Thomas
Mary Thomure
Stephanie Titus
Thao To
Mia N. Tomei

In Burgundy = Sterling Club members-donation via payroll deductions

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Crystal Torres
Valerie Torres
Lance
Transfiguracion
George Trotter
Trucvi Truong
Carol Turpin
Gloria Urizar
Lorna Valencia
Adria Valentine
Daniel Vargas
Alexis Vasilchak
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Maura Vince Cruz
Ofelia Viola
Svitlana Voronyuk
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Sharon L. Young
Jeffery Yunk
Kimi Zazueta
Carlos Zelaya
Teresita Hingada
Zurbano

Committed to Building Brighter Tomorrows

RHF 51
Retirement Housing Foundation Corporate Information

Officers:
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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
Arlene Lacayo, Assistant Corporate Secretary

National Headquarters
911 N. Studebaker Road
Long Beach, California 90815-4900
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