2018 Annual Report Retirement Housing Foundation

RHF
Serving People for a Better Life
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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As I was preparing to write this article, I learned that there are 104 residents in RHF communities who have celebrated or will celebrate their 100th birthday in 2019. That is twice the number of persons in 2018, and is a reflection of what is occurring in the USA and in many parts of the world. At RHF our goal is to serve people for a better life, and a better life often results in a much longer life. Our oldest resident is 107 and living independently.

Many times we have talked about how quality housing with services helps people stay out of hospitals and saves the government (us) money. The problem is that the HUD expenditures for 202 housing are on the discretionary side of the federal government budget, and the savings are on the Health and Human Services side of the budget, which is nondiscretionary. You have probably also heard that, in the USA, 10,000 persons a day turn 65 and many do not have sufficient savings for their retirement years. Some have had meaningful jobs but their pay did not keep pace with inflation, some have had solid retirement ideas but a health incident or other problem changed everything, and some have lived beyond their personal life expectation. Whatever the reason, reality must be addressed, and that is our mission … to provide as may persons as possible with a better life than they would have had if RHF had never existed. Those 10,000 people a day turning 65 equate to about 3.6 million people a year in the USA, and we’re told that about half of them do not have the funds to provide for adequate housing.

Since our previous annual report, we have added three communities to our mission: Crenshaw Villas, Crenshaw Gardens, and Paseo at the Californian, all in Los Angeles. You may have read in our RHF Today that when we accepted applications for Crenshaw Villas, a 50-apartment tax credit community for older adults in Los Angeles, we had more than 750 applications. And when we accepted applications for Crenshaw Gardens, a 49-apartment tax credit community for low-income families in Los Angeles, we had over 3,000 applications. We realize that not every city and state has the number of residents that Los Angeles has, but the need for more affordable housing is nationwide. We continue to work and plan for an 800-apartment community for older adults in Honolulu. This will be constructed in stages over the next decade. We regularly evaluate possibilities for new construction and acquisition.
"We make a living by what we get. We make a life by what we give"…

How true these words by Sir Winston Churchill are. I have often been asked by friends and former colleagues why I continue to serve on various non-profit boards.

I have been a servant with Retirement Housing Foundation for 23 years now, and because of that relationship I have grown much as a person. As the Board meets and spends time with the residents we serve, we’re able to hear their stories.

The RHF Board visits many of our communities, and just this past spring we visited one in Houston. I was able to speak with a Vietnamese couple who fled their country and spent four days and nights on the open ocean in a small boat before being rescued. They worked their way to America and now live in a Texas RHF community; they were extremely grateful for having a safe and secure place in which to live.

These are the sorts of stories that inspire us to keep serving. I am always impressed with the amount of volunteering our residents do. They are appreciative and are simply finding ways to reciprocate.

One of the most difficult tasks we have as Board members is to select people to be honored with awards at our annual meeting. I feel that all who are nominated are deserving of recognition. When asked why do they do so much for others, their replies generally are, “I don’t do that much.” To them it does not seem they do much because they enjoy, even cherish the relationships they create.

So I ask you, where have you volunteered lately? Are you involved in giving back? Doing so will enrich your life!

Raymond East
RHF Board Chair

In 2012, HUD announced a one-year hiatus on new 202 construction grants. This is a program which, at one time, funded 20,000 new apartments annually for older adults. That number diminished over the years, and the 2012 hiatus lasted for five years, until last year when $105 million was allocated in the federal budget. That may produce 800 apartments, but as of the writing of this annual report we have not heard about how the funds will be awarded. Also, while the reduction in income tax rates was welcomed, the unintended consequence is that businesses will not pay as much for LIHTC tax credits (a source of funding for new construction and rehabilitation of existing communities) as they have in the past. That means we must receive more credits per building or have additional sources of funding to fill the construction/development gap. RHF is committed to addressing this need, but we need help from everyone: national and state governments, businesses, private donors, all of us together have to address this problem.

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• We celebrated our 57th anniversary in February 2018 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. Managers from other regions had a management training conference in Omaha, Nebraska.

The annual meeting worship service was held at Community Congregational United Church of Christ in Los Alamitos. Our preacher was the Rev. Starsky Wilson, Pastor of St. John’s Church (St. Louis, MO) and President & CEO of the Deaconess Foundation. We had a combined choir of RHF team members and choir members from 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 seven United Church of Christ Conference Ministers and representatives.

At the business meeting, Catherine Collinson was elected to the Board of Directors Class of 2020, and Frank Jahrling, Rev. Dr. David Moyer, Jeffrey Pollock, and Rev. Dr. Misi Tagaloa were elected to the Class of 2021.

At the 57th anniversary banquet, several awards were presented:

• The Friend of the Elderly award was presented to Tom Slemmer, President/CEO (retired) National Church Residences. Tom retired from National Church Residences in December 2014 after serving the organization for 38 years. Under his guidance, the organization grew to become the nation’s largest nonprofit affordable housing provider.

• Our 2018 Resident of the Year was Pamela Mendez from Escalon Heritage House, Escalon, California. Pamela is devoted to making sure Escalon Heritage House is a welcoming and inclusive environment for those who live at the community. She visits residents who are hospitalized, and welcomes every new resident with balloons and a card. She is a tireless advocate for seniors, children, and abused women.

• Our Manager of the Year was Mario Hidalgo, Pilgrim Tower East, Pasadena, California. Mario began his career with RHF as maintenance technician at MacArthur Park Tower and was promoted to administrative assistant in August of 1996. In 2000, he accepted a position as property manager at Southpointe Villa, a 100-unit senior apartment complex in Rialto. In February, 2011 Mario became the manager of Pilgrim Tower East, a 158-unit community in Pasadena. He has contributed in making Pilgrim Tower East a true pride of ownership property.

• The Volunteer of the Year was Donna Parris, Benson Manor, Smyrna, Georgia. Donna began her relationship with the residents of Benson Manor during the 13 years her mother lived at the community. Throughout those years, Donna would bring her children and grandchildren to visit her mother, and all the residents got to know the family. She has cooked Christmas dinner for the residents and provided holiday activities at Easter and Valentine’s Day, and even an occasional Bingo night with snacks and prizes. She has recruited volunteers from her place of employment to help with the many activities she provides. Residents appreciate her generosity and fellowship.

• Our Local Community Board Member of the year was Jane Roach, Auburn Ravine Terrace, Auburn, California. Jane has served five consecutive terms on the Board of Auburn Ravine Terrace. She has taken an active part in their endeavors which has included duties as Acting Board Chair during transitions from one Board Chair to the next. She was the primary initiator of a task force formed to revise the ART Board Bylaws, making recruiting new members onto the Board easier.

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Tom Slemmer  
President & CEO (Ret.)  
National Church Residences  
Friend of the Elderly

Pamela Mendez  
Escalon Heritage House  
(Escalon, CA)  
2018 Resident of the Year

Donna Parris  
Benson Manor  
(Smyrna, GA)  
2018 Volunteer of the Year

Mario Hidalgo  
Pilgrim Tower East  
(Pasadena, CA)  
2018 Manager of the Year
• The Social Service Coordinator of the Year was Ricardo Justiniano, Fajardo Housing for the Elderly, Fajardo, Puerto Rico. Ricardo has been the service coordinator at Fajardo Elderly Housing for 14 years. He assists, inspires, and encourages residents by assuring their needs are met through identifying those needs, coordinating and providing services that allow them to age in place. Ricardo brings in community speakers and agencies to educate the residents on depression, personal finance, controlling anxiety, hurricane preparedness, crime prevention, suicide prevention, and nutrition. He is a very warm, helpful, humble, and responsible person; always willing to help the residents.

• A President’s Award was given to SullivanCurtisMonroe, a privately-owned regional insurance brokerage firm that has served Retirement Housing Foundation for over 25 years. SCM offers complete risk management services, employee benefits, loss control, healthcare management and various insurance solutions for businesses and individuals. SCM has become a trusted business partner; helping RHF expand its mission of housing and services through their dedication and commitment to client service. John Monroe, President, accepted the award.

While the financial reports cover the fiscal year October 1, 2017 through September 30, 2018, my report covers the period from February 1, 2018 through January 31, 2019.

On the Move

• Promotions and transfers included Crystal Torres to Occupancy Manager, Ryder Majko to Sr. Occupancy Specialist, Carlos Adame to Development Analyst, Doreatha Page to Regional Manager North Central Region, Stuart Hartman to Sr. VP of Operations, Gema Flores to Regional Manager Southern California, Traci Maxwell to Sr. Loan Processor/Executive Secretary, Terressa Johnson to Sr. Accounts Payable Specialist, Brian Magnone to VP of Treasury and Chief Investment Officer (CIO), Diana Pro to Service Coordinator Manager, Maria Guerrero to Manager Normandie Terrace, Araceli Valencia to Manager The Ardmore, Ginger Coleman to Manager Crenshaw Villas, Statta Stanley to Manager Las Alturas, Lori Flood Jensen to Manager Harvest Pointe, Desirea Coker to Manager Marple Manor, Rosario Cordova to Manager Broadwood Terrace, Waunda Eison to Manager Richardson Manor, Autumn Martinez to Manager Harshfield Terrace and Mayflower Gardens II, Jasmine Su to Occupancy Specialist Ralston Tower, Monica Maciel Ruiz to Manager Las Alturas, and Jo Ann Montelongo to Manager Bexton Place.

Transitions

• During the past year the following current and former community board and team members passed away: Lucile Whittier, RHF Advisory Commission; Hilton Beiro, Lomita Kiwanis Gardens; Robert Chick, Corporate Office; Harold Colebaugh, Donald Jordan, Sr. Manor; Ellie Durr, Pilgrim Tower East and Pilgrim Tower North; William Girley, Plymouth Square; Diana Headrick, Olson Rotary Village; Larry Johnson, Ralston Tower and Marple Manor; Adalberto Marquez, New Hampshire Apartments; Michael McClernon, Towers of Jacksonville; Becky Naman, Pioneer House; Robert Rheiner, Pioneer Manor; Zosimo Naron, Angelus Plaza; Barbara Spangler, Casa de Pinos; Elsie Kuester, Independence Square; Ladonna Barnes, Gold Country; Gail Potts, Gold Country, and Tom Joyce, Westminster Village.

Retirements

• Retirements included Deborah Hollabaugh, Manager, Harshfield Terrace and Mayflower Gardens II; Linda Newsome, Manager, Benson Manor; Nora Faye Fannin, Manager, Ingleside Manor; Christina Wilson, Assisted Living Aide, Gold Country; Duncan Bradbury, Janitor, Gold Country; Manuel Graciano, Resident Office Manager, Gold Country; Kenneth Madden, Maintenance Supervisor, Deaconess-Kraft Center; Linda Yoachum, Service Coordinator, Marymount Manor; Dolores Castillo, Laundry Worker, Pioneer House; Dorothy Ann Pierce, Personal Care Aide, Courtenay Springs Village; Janet Tyczkowski, Personal Care Aide, Courtenay Springs Village; Diane Wiggins, Dietary Aide, Bishop’s Glen; Esther Brennan, Receptionist, Auburn Ravine Terrace; Barbara Freeman, Maintenance Technician, Auburn Ravine Terrace; Barbara Kennedy, Registered Nurse, Auburn Ravine Terrace; Catherine Lentz, Activities Assistant, Auburn Ravine Terrace; Chester Linton, Maintenance Technician, Auburn Ravine Terrace; Janet Midkiff, Receptionist, Auburn Ravine Terrace; Lois Piscitelli, Social Services Designee, Auburn Ravine Terrace; Cheryle Walker, Director Staff Development, Auburn Ravine Terrace; Jean Banez, Director Staff Development, Plymouth Square; Beverly Robbins, Beautician, Westminster Village; and Terra Doth, Housekeeper, Colonial Heights.
Jane Roach  
Auburn Ravine Terrace  
(Auburn, CA)  
2018 Local Community Board Member of the Year

Ricardo Justiniano  
Fajardo Housing for the Elderly  
(Fajardo, Puerto Rico)  
2018 Social Service Coordinator of the Year

John Monroe  
SullivanCurtisMonroe  
2018 President's Award
• In addition to RHF’s in-house efforts to promote Props 1 and 2, RHF also hosted a Housing California Residents United Network (R.U.N.) presentation, presented by Michael Menjivar, SCANPH’s Public Policy Organizer/R.U.N. LA County Regional at Angelus Plaza in September. The event was held to support voter registration and Propositions 1 and 2. Both propositions passed in the November 2018 elections. The passage of Prop 1 authorizes $4 billion in bonds to build and provide affordable housing for veterans, working families, people with disabilities, Californians experiencing homelessness and many others who need a stable, affordable home. Prop 1 is expected to build at least 50,000 units statewide, create 137,000 jobs and more than $23.4 billion in economic activity. The passage of Prop 2, the “No Place Like Home” Program, authorizes the state to use a small percentage of funding generated by the Mental Health Services Act to leverage a $2 billion bond to build supportive housing linked to services for Californians living with a serious mental illness who are homeless or at great risk of becoming homeless. Traci Maxwell, Senior FHA Loan Processor/Executive Secretary, assisted with these events.

• In 2018 we continued to celebrate RHF’s 55th Anniversary in 56 RHF communities throughout the country.

• We dedicated Crenshaw Villas (Los Angeles, CA) a Tax Credit community for older adults with 50 one and two bedroom apartments.

• Our Communications Department started the process of converting all Facebook pages to operate out of Facebook Business Manager, a platform which ties all our page and ad accounts together for easier management and collaboration.

• Rosemary Ramirez, formerly the manager at Las Alturas Apartments, filled the position of Regional Manager for Southern California Region III.

• In 2017, we refinanced several HUD 202 communities to reduce the interest rate on their mortgages and to also free up capital for renovations. While renovation work began in 2017, the majority of the renovations were completed in 2018. These include Anciano Tower, Montrose, Colorado; Pioneer Manor, Geneva, Nebraska; Camelot Village, Council Bluffs, Iowa; Guadalupe Senior Apartments, Denver, Colorado; Loess Hills Estates, Glenwood, Iowa; Lakeview Manor, Storm Lake, Iowa; and Maple City Square, La Porte, Indiana. Work continues with the expectation of completion in 2019 on Pinehurst Apartments, Palestine, Texas; Cimarron Court, Kearney, Nebraska; Malone Manor, Lincoln, Nebraska; and Westover Manor, Cedar Rapids, Iowa.

• Nada Battaglia was asked to be a Board Member on the Public Policy Committee on behalf of Aetna, RHF’s medical insurance provider. She will serve for two years.

• RHF’s wellness program provides an incentive for all RHF employees to get their annual physical. In 2018 we had over 500 employees take advantage of this benefit and receive a $100 Target gift card.

• We completed our annual health insurance open enrollment process for all RHF communities. We were pleased to announce that RHF will not be increasing the employees’ payroll contribution amounts for medical, dental, and vision insurance. RHF will be absorbing 100% of the premium increase this year. Also, we have renewed with our current medical, dental, and vision carriers. We did need to make a few plan design changes to the medical plans. 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 conducted our annual Employee Benefits Survey and had 434 employees participate.

• 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).
Many dignitaries, including L.A. Mayor Eric Garcetti, L.A. Council President Herb Wesson and L.A. County Supervisor Mark Ridley-Thomas celebrated the dedication of RHF’s Creshaw Villas.

RHF’s Guadalupe Senior Apartments’ refinancing resulted in $1 million in upgrades and renovation for this 30 year old community located in Denver, Colorado.

Malone Manor (Lincoln, Nebraska) completed its re-financing in 2018 and is in the middle of renovations that should be completed in 2019.
• We implemented a new payroll system and went-live on January 1, 2019.

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

• Bob Amberg serves on the LeadingAge Legal Committee and commenced service on the American Bar Association Nonprofit Organizations Committee. He also joined a subcommittee of LeadingAge general counsels.

• Stephanie Titus continues to chair LeadingAge California’s Scholarship Committee.

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

• Brian Magnone serves on the UCC Cornerstone Fund Board of Directors and also serves as Board Secretary and Chairperson of the Audit Committee.

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

• We completed the rehabilitation of four affordable RHF communities, financed with tax credits and bonds: Culver City Rotary (100 senior units in Culver City, CA) in August 2018, St. James Park (105 family units in Los Angeles, CA) in December 2018, and Symphony Plaza East (186 senior units in Boston, MA) and Symphony Plaza West (216 senior units in Boston, MA) in December 2018.

• We completed the rehabilitation of seven additional RHF communities, financed through the 223 (f) program: Guadalupe Senior Apartments, Anciano Tower, Maple City Square, Grace Place, Kemet House, Towne Creek Apartments, and Westover Manor.

• We completed a $400,000 renovation of Pacific Beach Shores in Pacific Beach, CA.

• We closed on the financing, utilizing bonds and 4% tax credits, and started rehabilitation on three affordable RHF communities: The Carlin (162 senior units in Arlington, VA), King James Court (120 senior units in Orange, MA), and Pine Crest (114 family units in Orange, MA) in December 2018.

• We closed the financing, utilizing the HUD 223 (f) program, on Pinehurst Apartments (122 senior units in Palestine, TX) in June 2018.

• We purchased the Limited Partner’s interests for two RHF communities: Esperanza and Hollyview, in preparation of refinancing/re-syndicating with tax credits and bonds.

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

• We finalized the Environmental Impact Statement (EIS) and began the negotiations of the Master Development Agreement for 800 affordable senior units in Honolulu, HI.
St. James Park completed its historic renovation project in 2018 resulting in a beautiful community room for the residents to enjoy. You can see a time-lapse video of the renovation on RHF’s Youtube channel.

King James Court (Orange, MA) began its rehab in December of 2018.

Hollyview (Hollywood, CA) will begin the refinancing process in 2019. This community was originally dedicated in 2003.
• We sold our 1.7 acre parcel in Aurora, CO, for $1.25 million in December 2018.

• We closed on The Paseo at Californian, (53 affordable family units from American Communities) in January 2019.

• We completed a new children’s play area and BBQ area at Madison Avenue Apartments in October 2018, utilizing a $62,000 grant from the RHF Charitable Foundation.

• We secured a $500,000 grant commitment from the Southern California Gas Company for boiler replacements at Angelus Plaza.

• During the year, RHF Foundation, Inc. entered into a $20 million secured line of credit so RHF can expand and help meet the growing need for affordable housing.

• The 57th Anniversary Celebration and Awards Dinner raised $308,050 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 1,500 children living in our 25 family communities.

• Planned gifts totaling more than $1,167,767 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 $40,000 grant from U.S. Bank supported affordable housing and programs in Southern California.

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

• In partnership with U.S. Bank, RHF Charitable Foundation piloted a Senior Financial Fraud Prevention program for our seniors in affordable communities.

• The Philanthropy department consulted with 34 RHF communities on grant opportunities throughout the year.

• We were again approved as a member of the Combined Federal Campaign and several State Employee Charitable Campaigns, making it easier for federal and state employees to support our mission. Given our vast geography and numerous communities nationwide, we participate in these campaigns under the dba “Affordable Housing for All.”

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RHF acquired Paseo at The Californian in 2018. It is built on the site of the original Hotel California, made famous with The Eagles song, Welcome to the Hotel California.

Advisory Commission Chair Alice Sexton celebrates the opening of RHF’s first community library and resource center at RHF The Whittier (Los Angeles, CA)

Angelus Plaza is the recipient of a $500,000 grant from the Southern California Gas Company to install energy-efficient boilers at the community.
During the year, six of our communities received 5-star ratings from Centers for Medicare and Medicaid Services (CMS). They are Auburn Ravine Terrace, Auburn, CA; Bixby Knolls Towers, Long Beach, CA; Courtenay Springs Village, Merritt Island, FL; Gold Country, Placerville, CA; Pioneer House, Sacramento, CA; and Plymouth Square, Sacramento, CA.

Management and Occupancy reviews were performed on 32 of our affordable communities. Three properties received a “Superior” rating. They are Centennial Manor, Boise, ID; Dogwood Retirement Apartments, Milledgeville, GA; and Yorkshire Place, Cape May, NJ. Ten received “Above Average,” 18 received “Satisfactory,” one received “Below Average,” and none received “Unsatisfactory.”

Fifty-three of our affordable housing communities received Real Estate Assessment Center (REAC) inspections in 2018. The following communities received scores of 90+: Deaconess – Perry Center, North Royalton, OH; Gaslight Apartments, Converse, IN; Ingleside Manor, Macon, GA; King’s Grant, North Kingstown, RI; Lake Ella Manor, Tallahassee, FL; Longfellow Plaza, Anderson, IN; Mayflower Gardens II, Lancaster, CA; Mill Pond Manor, Saline, MI; Mission Palms, Mission, TX; Park Place, Seattle, WA; Pilgrim Tower North, Pasadena, CA; Pinewood Manor, Bremerton, WA; Redding Pilgrim House, Redding, CA; Redding RHF Housing, Redding, CA; Richardson Manor, Milwaukee, WI; Round House Manor, Kaukauna, WI; Southpointe Villa, Rialto, CA; Stone Creek Village, Phoenix, AZ; Towers of Jacksonville, Jacksonville, FL; Verde View, Camp Verde, AZ; and Vistas, Van Nuys, CA.

Our market-rate communities received a total of $34,407 in cash donations from individuals and organizations to be used for resident activities and for facility improvements.

The market-rate communities invested $8,582,803 to replace equipment, upgrade, and improve existing properties. This includes the Americans with Disabilities Act (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 more than doubled, and now totals 52 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. RHF’s cash dividends received from Caring Communities since joining and as a result of superior performance total $9.6 million.

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 continues to serve on the Claims Committee. We regard our relationship with Caring Communities as one of our best decisions.
Auburn Ravine Terrace was one of six RHF multi-level retirement communities who received a 5-star rating from the Centers of Medicare and Medicaid Services (CMS).

Dogwood Apartments was one of 3 RHF communities that received "Superior" ratings on their Management and Occupancy review.

53 RHF communities received Real Estate Assessment Center (REAC) inspections in 2018. The Towers of Jacksonville was one of 21 RHF communities to receive scores of 90% or higher.
• This year the Global Aging meeting will be in Toronto, Canada, September 16-19. This conference of worldwide providers is held on alternate years.

• We will have a display and participate in the 32nd UCC General Synod in Milwaukee, Wisconsin June 21-25. General Synod also meets every other year.

• We will hold the remaining 55th Anniversary celebrations in our communities and begin the 60th. In 2021 RHF will celebrate 60 years of service. We hold these celebrations in our communities so that residents are reminded that they are important members of the RHF family, and so that local, state, and national leaders realize the importance of the housing and healthcare mission.

• 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 continue the installation of community-wide Wi-Fi in our multi-level communities to accommodate electronic medical records.

• We will respond to opportunities to preserve affordable housing and to improve our nation’s housing and healthcare services.

I recently received a copy of this email from a prospective resident regarding a visit to one of our Houston, Texas, communities:

Good Morning,

I would like to thank you for your prompt response to my initial inquiry, and for the information you supplied regarding your Houston Senior Affordable Housing locations.

Your Houston area property managers immediately reached out with the valuable information I needed in order to conduct a viable housing search. I am so grateful.

The first property I visited was Creekbend Gardens – and it was the last. There I had the pleasure of meeting Mr. Jesse Contreras and some members of his staff.

Words almost fail me as I try to describe their kind welcome, their professionalism, the time they took to answer all my questions, and the level of care that is evident in the way they attend to the people and property entrusted to them.

Mr. Contreras (Jesse) personally took his valuable time to just make my day. His level of humanity is so rare today. Honestly, when I first entered, I knew I had entered a special place. It felt like a truly palpable warm, caring home. From my wonderful tour, conducted by Mr. Contreras’ assistant, to the absolutely meticulous cleanliness and order everywhere (and the lovely greeting and beautiful smile from the lady responsible for that most important and sometimes taken for granted function) to thoughtful decorative touches, to public area furnishings and furniture arrangement, to the seemingly happy people I encountered who live there, to the amenities available – it was all just perfect.

Please pardon my extensive review, but it was a truly amazing experience. I thank you and all of your team members so much for it.

I hope plans for expansion are part of your corporate forecast because you have absolutely got it right. Thank you for actually being of service to me and my underserved segment of our population.

This is the spirit and quality of service we strive for in all of RHF. We seek to serve people for a better life.

Laverne R. Joseph
President & CEO
Creekbend Gardens is one of four RHF communities in the Houston, Texas area.

Courtenay Springs Village will have community-wide wi-fi installed in 2019.

Fajardo Housing for the Elderly (Fajardo, Puerto Rico) will be celebrating RHF’s 55th anniversary with national staff and local elected officials in 2019.
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 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 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 15th 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 2018, 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 $10,225,853. That is up about $3,241,981 from the previous year. Also, $2,310,251 in fees for rent and services were determined to be uncollectible and $4,239,596 in rental concessions were made.

• Through donors’ contributions to the Resident Benevolence Fund, residents received grants totaling $95,940 to cover a portion of their rent in 2018. 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.

(Continue on page 22)
Crenshaw Gardens (Los Angeles, CA) was a beehive of activity to have it completed by the end of 2018. This 49-unit, tax credit community for families received more than 3000 applications before it opened up.

Symphony Plaza East and West (Boston, MA) underwent a $15 million rehab that created good paying jobs in the community.

RHF’s national headquarters was under renovation in 2018. The buildout was to accommodate additional staff as the organization continues to grow.
Within our Communities

• Team givers donated $44,009 to RHF Charitable Foundation through monetary and in-kind gifts throughout the fiscal year.

• 2,549 persons volunteered 98,206 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, 11 young residents residing in our family communities received scholarships totaling $8,200 in 2018. 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 Charitable Foundation awarded its first 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. Diana Parra is a third-year student at California State University, Los Angeles, studying Rehabilitation Services, and is a long-time resident at Rio Vista Village.

• Several RHF affordable and market-rate communities, 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 $18,000 for our Toys for RHF Kids fund was raised through this special holiday program.

• In December, RHF Charitable Foundation distributed Bombas socks to the residents and seniors at La Mirada Vistas, La Mirada, CA, and Angelus Plaza Senior Activity Center, Los Angeles, CA, as part of their community’s holiday festivities. Thanks to an in-kind grant from Bombas, over 300 pairs of socks were given.

• Several of our communities sent blankets and other needed items for the fire victims in Paradise, California.

We Contribute to the Economy

• We thank our 2,875 team members, including Schochet Companies employees who serve our New England properties, our 190 national and local board members and 30 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. 105 of our team members work in our national headquarters in Long Beach, California, and 12 in our regional offices. Two of our team members have more than 40 years of service; 33 between 30 and 39 years; 136 between 20 and 29 years; 470 between 10 and 19 years, 436 between 5 and 9 years; and 1,729 less than 5 years.

• Total gross wages for the 2018 calendar year were $88,184,581.70.

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

• We had six projects under construction or rehabilitation during the year, all financed with a combination of tax credits and bonds. These included St. James Park, Crenshaw Villas, Crenshaw Gardens, Culver City Rotary Plaza, Symphony Plaza East, and Symphony Plaza West. This created an estimated 1,410 construction jobs, resulting in $27 million in wages being paid.

• Nineteen 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 1,362 residents volunteering 64,262 hours; 1,882 outside agencies and businesses involved; and 31,008 knitted, sewn, and crocheted 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.
Residents at Towne Creek (McKinney, Texas) H.A.N.D.S.® group provide the manpower to assemble Collin County’s Meals on Wheels monthly newsletter for distribution.

Residents living at Harvest Pointe (Loveland, CO) worked with the local Humane Society and created dog and cat mats to use in their kennels.

Investing in our Future Team Members

- Six 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 130 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.

Laverne R. Joseph
RHF Leadership Team

The RHF Leadership Team

RHF Leadership Team

(RHF) Leadership Team

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

RHF Principal Staff

(Top L - R) Chris Ragon, VP of Communications; Cheryl Howell, Executive Assistant to the President, VP of Administrative Services and Assistant Corporate Secretary; Brian Magnone, VP Treasury; Peter Peabody, VP- Healthcare Operations; Deborah Stouff, VP of Corporate Records and Corporate Secretary; Nada Battaglia, VP of Human Resources; Stuart Hartman, Sr. VP - Operations; and Stephanie Titus, VP Philanthropy. (Seated L-R) Frank Rossello, VP of Finance and CFO; Anders Plett, VP of Acquisitions and Project Development; and Robert Amberg, Sr. VP and General Counsel.

RHF Advisory Commission

(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 Board of Directors

(RHF Board of Directors)

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

(Back Row - L-R) Joanne Silva, Director of Occupancy and Tax Credit Compliance; Perry Glenn, Director of Affordable Housing Operations; Alyssa Gauss, Digital Communications Manager; and Salvatore Ingrao, Development Accounting Manager. (Sitting – L-R) Bob Fard, Sr. Director of Acquisitions; Chris Purcell, Controller; and Tina Robinson, Accounting Manager - Housing Department. (Absent) Andres Diaz, Development Project Manager; Jackie Dizon-Ng, Healthcare Accounting Manager; Christina Bagley, National Marketing Director, and Jennifer Staley, Director of Payroll Services.

RHF Key Staff

(Back Row - L-R) SeeSee Young, Internal Audit Manager; Dolores Quijano, Cash Administrator; Judy Shaw, Director of Service Coordination; John Clow, Director of Risk Management; Phil Mosqueira, Accounts Payable Manager; Florence Webb, Senior Development Project Manager; and Deborah Kindler, Corporate Compliance and Privacy Officer. (Sitting – L-R) Kent Steckbeck, Director of Budgets and Analytics; Stephanie Milano, Director of Grants; and, Kevin Gilchrist, Senior Director of Development Finance.

Regional Staff

Diane King
Healthcare East

Janice Delano
Healthcare West

Steve Shroka
Great Lakes

LaVonne Mickelson
Midwest

Doreatha Page
North Central

Barbra Scherer
East Coast

Inez Codeus
SoCal I

Rosemary Ramirez
SoCal III

Thuy Hoang
Southwest

Wilma Wilson
Northwest

Jeannie Bryan
SoCal II

William Meert
West Coast
Nurse Consultant

Open
East Coast
Nurse Consultant

Teri Kennedy
Corporate Trainer
**Consolidated Statements of Financial Position**

(000’s omitted)

<table>
<thead>
<tr>
<th>Assets</th>
<th>September 2018</th>
<th>September 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long Term Investments</td>
<td>$ 115,496</td>
<td>$ 66,356</td>
</tr>
<tr>
<td>Land, Buildings, Equipment (Net of depreciation)</td>
<td>$ 7,901</td>
<td>$ 6,264</td>
</tr>
<tr>
<td>Other Assets</td>
<td>$ 160,601</td>
<td>$ 103,563</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$ 340,918</td>
<td>$ 260,718</td>
</tr>
<tr>
<td>Liabilities and Net Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Liabilities</td>
<td>$ 16,011</td>
<td>$ 8,589</td>
</tr>
<tr>
<td>Long Term Liabilities</td>
<td>$ 18,318</td>
<td>$ 46,203</td>
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<tr>
<td>Subtotal</td>
<td>$ 34,329</td>
<td>$ 54,792</td>
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<tr>
<td>Net Assets**</td>
<td>$ 306,589</td>
<td>$ 205,926</td>
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<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td>$ 340,918</td>
<td>$ 260,718</td>
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</table>

**Consolidated Statements of Activities**

(000’s omitted)

<table>
<thead>
<tr>
<th>Year Ending 9-30-18</th>
<th>Year Ending 9-30-17</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues - Unrestricted</strong></td>
<td></td>
</tr>
<tr>
<td>Management Fees</td>
<td>$ 16,998</td>
</tr>
<tr>
<td>Development Fees</td>
<td>8,225</td>
</tr>
<tr>
<td>Distributions from Affiliates and Other</td>
<td>26,043</td>
</tr>
<tr>
<td>Gain on Sale of Assets</td>
<td>82,200</td>
</tr>
<tr>
<td><strong>Total Operating Revenues</strong></td>
<td>$ 133,466</td>
</tr>
<tr>
<td><strong>Operating Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>General and Administrative</td>
<td>17,188</td>
</tr>
<tr>
<td>Depreciation and Amortization &amp; Other</td>
<td>4,066</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td>$ 21,254</td>
</tr>
</tbody>
</table>

Operating Income 112,212 16,327
Net Non-operating Revenue & Other (13,035) 103
Change in Net Assets, Unrestricted 99,177 16,430
Change in Net Assets, Restricted 1,491 1,230
Change in Total Net Assets $ 100,668 $ 17,660

**Total Assets and Net Assets includes temporarily restricted balances of $74,035 and $2,059 in 2018 and 2017, 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>14</td>
</tr>
<tr>
<td>Not-for-profit partnerships in operation</td>
<td>37</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>2</td>
</tr>
<tr>
<td><strong>Total Entities Not Consolidated</strong></td>
<td><strong>197</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
1989 (cont.)
Lakeview Manor
Storm Lake, IA
Loess Hills Estates
Glenwood, IA
Miracle Manor
Edna, TX
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
Sangkon Villa
Los Angeles, CA
+ Korean American Christian Evergreen Assn.
Villa Nueva
Los Angeles, CA
Winslow Manor
Winslow, AZ
Yorkshire Place
Cape May, NJ

1991 (cont.)
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
Abby 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
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**
Charlotte, NC

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
Windmill Farms
Chula Vista, CA

+Co-sponsor
*Third Party Management
**Syndicated Project
Total RHF Housing Units / Beds Equals 18,068

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.
Our Philosophy and Values

• We are faith-based and mission-driven.

• We believe each person is a child of God and is loved by God, and as such each one is to be treated with respect and dignity.

• We are proud of our roots in and relationship with the United Church of Christ. However, we honor the faith and traditions of every religion and the nonreligious, and we will not attempt to impose our faith on others.

• We will advocate for public policies which enhance the lives of those whom we seek to serve.

• We will be ethical in our business arrangements and we will strive to hold our business partners to the same high standards.

• Our concern for the whole person includes our residents, their families, and our staff, and we will strive to be fair in all our relationships.

• We believe the nonprofit community has unique responsibilities and opportunities to provide shelter and services, especially for those who are most vulnerable in society.

• We will practice sound business principles.

• We will serve and employ without regard to race, creed, color, national origin, gender, religion, ancestry, age, marital status, physical disability, medical condition (including pregnancy), familial status, or sexual orientation.

• In order to be sure that we are treating our team members fairly and being equitable and competitive in our compensation packages, we will periodically engage experts to provide guidelines for compensation and benefits.
Philanthropy

Every gift makes a difference

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. Your 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 $95,940 in emergency rental assistance to seniors
- Completed a new children’s recreation area at RHF’s Madison Avenue Apartments (Loveland, CO)
- Provided holiday gifts to over 1,500 kids living in RHF communities
- Awarded Youth Education Scholarships totaling 8,200 to RHF resident children and young adults, including our first Aging Services Scholarship
- Opened Community Library and Resource Centers, featuring books and games for children of all ages, at 5 affordable family communities
- Piloted a Financial Fraud Prevention program in our affordable senior communities

On behalf of the 22,500 residents and 196 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, Retirement Housing Foundation
President, RHF Charitable Foundation

With in-kind support from First Book and a grant from RHFCF’s Youth Education Fund, the Community Library and resource Center initiative was launched in several family communities across Los Angeles.

Each center offers a collection of children’s books and educational games for children and families to enjoy. Last year centers were opened at The Ardmore, Normandie Terrace, Rio Vista and RHF The Whittier.
“I give to RHF because I feel that in today’s society it is important to give to organizations that are well-deserving and are in need. RHF is a great foundation to donate to because you know the donation will be put into good use with several different options RHF offers such as Toy drive, Project H.A.N.D.S., Affordable Housing Fund and more.”
~ Sue Stacey, Manager
Pauahi Kupuna Hale and Harry & Jeannette Weinberg Philip Street Apts.
Honolulu, Hawaii

In Honor Of . . .

. . . Collen Adams
Diane King
. . . Jenny Adams
Diane King
. . . Robert Amberg
Diane King
. . . Rev. Norm Anderson
Barbara L. Freeman
. . . Alvin Arnold
Mr. & Mrs. Raymond E. East
. . . Jose Arroyo
Diane King
. . . Gus Azero
Diane King
. . . Christina Bagley
Diane King
. . . Nada Battaglia
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RHF - Serving People For a Better Life
Park Place’s Shining Stars

Fred Wahlgren, Executive Director of Park Place (Seattle, WA), challenged his staff to be the “Shining Stars” of RHF’s Team Givers program. In 2018, more than 60 of his team members enrolled to be Sterling Club Team Givers, donating to RHF Charitable Foundation via payroll deduction.

“Park Place’s dedicated team members are proud to play a role in helping RHF fulfill its continued mission of helping others,” says Fred. “The RHF Team Giver program is just one example of how we are able to help make a positive difference in the lives of others. It’s truly a great program that has been embraced by Park Place’s great employees!”

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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(*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.
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 57th Annual Meeting in February 2018.

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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, 2018 to December 31, 2018.

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Over $18,000 for our Toys For RHF Kids fund was raised through this special holiday program.

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With funding from and in coordination with U.S. Bank, RHF Charitable Foundation piloted a Senior Financial Fraud Prevention program for the residents at Colonia Jess Lopez Apartments (Los Angeles, CA), as part of the bank’s community outreach efforts for National Hispanic Heritage month.

Based on this program’s success, additional opportunities to bring this program to senior communities will be added in 2019.
“I give to enhance the life of others; be it a monetary donation or simply a smile that brightens someone’s day. Giving brings joy to my heart and may provide an answer to someone’s prayer.”

~ Traci Maxwell
Senior FHA Loan Processor/Executive Secretary
National Headquarters
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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 25 affordable family communities.

During the 2018 holiday season, RHF Charitable Foundation provided toys and gift cards to over 1,500 children living in our communities.

Klein Manor, 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.
“I give to RHF as a Team Giver because I want to help out those residents who have fallen on harder times, those who are in need. I became a Team Giver when I first became employed by RHF and I am very grateful for this job. Although what I give is not much, I know that RHF will add my donation to others’ donations and it will be used to help alleviate stress and worry of how to pay the rent each month as the resident has run out of options. RHF knows those who are in need, I want to help RHF help them.”

Lynn Lichtenstern, Manager
Los Arcos
Poway, California
Making A Difference in our Communities

RHF Charitable Foundation awarded its first 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.

Diana Parra is a third-year student at California State University, Los Angeles studying Rehabilitation Services. A long-time resident at Rio Vista Village, Diana is a caring young woman who enjoys helping other people. When not in classes, she can be found volunteering. Diana regularly donates her time at Rosewood Library of Commerce where she has planned the book festival for the past 2 years, helps with their children’s programs and recently started a book club. She also teaches English to several seniors at Colonia Jess Lopez Apartments, an RHF senior community adjacent to Rio Vista Village.

This past spring, she even assisted with a modern and creative family tree mural in the community room at Rio Vista Village to help beautify the space used for the community’s events. Diana is a first generation high school graduate and the first in her family to pursue a college degree. She is using her award to help cover the costs of tuition and books for her junior year and attended a mental health conference this fall to network with others in her field. Upon graduation, Diana hopes to work with children and autistic students as she pursues a master’s degree in counseling.

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The following donors made monetary or in-kind donations to the corresponding RHF community from January 1, 2018 to December 31, 2018.

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Grace Place  
Norfolk, VA
Jencare Senior  
Medical Center

Guadalupe Senior Apts  
Denver, CO
A-1 Plumbing Company  
Alarm One, Inc.
American Furniture  
Warehouse
InnovAge
Park Hill Congregational  
Church UCC

Harshfield Terrace  
Quartz Hill, CA
Mayflower Gardens  
Pioneer Club
Harvest Pointe  
Loveland, CO
InnovAge

The Heartland  
Peoria, IL
Senior Care Network

Independence Square  
Evansville, IN
American Sanitary  
Cater Video & Security
Ice Miller
Southwestern Sprinkler
Michael Wagner

Ingleside Manor  
Macon, GA
Patricia Allrid  
Sharon Hamilton
Ingleside Manor  
Residents, Visitors  
& Staff
Marie Jones  
Peggy Matthews
Richard & Dawn Paul

Lake Ella Manor  
Tallahassee, FL
A Country Rose  
Big Babies Bar-B-Que
Catering With Care
Elssasser’s Lock & Key, Inc.
Hopewell Home Health  
Agency, LLC
Jeff’s Paint & Body
Jensen’s Sign Service
Clemon Johnson
Congressman Al Lawson
Legacy Cabinets
Leon County  
Sheriff’s Office
Publix Super Markets, Inc.
R & R Fire & Safety  
Equipment, LLC
Sam’s Club
Sonny’s Barbeque
Southern Flooring
State Farm

Loess Hills Estates  
Glenwood, IA
Phil Rossi

Lomita Kiwanis Gardens  
Lomita, CA
John Kim DPM
Podiatry, Inc.
LuYun Li
Lomita Adult Day  
Health Care

Los Arcos  
Poway, CA
Kari Breitweiser
James & Jona Clark
Myra Erickson
Good Simoleons
Jacobs & Cushman
San Diego Food Bank
KRC Rock
Panera Bread, Mira Mesa
Ron Veale
Maria Vilar

Madison Avenue Apts  
Loveland, CO
NAB Construction, LLC
Rollins Landscaping  
& Maintenance

Mac Arthur Park Towers  
Los Angeles, CA
Foxburg Productions, LLC

Mayflower Gardens  
Lancaster, CA
Lancaster Flooring

Miracle Manor  
Edna, TX
First Baptist Mission

Monona Meadows  
Monona, WI
Coyle Carpet One, LLC
Poscapes, LLC
Strander Roofing
Wilcox Construction
Wisconsin Conference  
of the UCC

Mount Beulah Terrace  
St. Louis, MO
Aion Cemetery Assoc.
Bug Master Pest Control
Kneezie Auto Sales
Prince Beauty Supply
Professional Firefighters  
of Mid County
Rosie Robinson

North Capitol  
at Plymouth  
Washington, DC
Howard Bracey
Christ Vision of Hope
Plymouth Congregation
UCC
Dian Williams

Northvale Village  
Houston, TX
Anonymous Donor
Francis Henderson

Olson Rotary Village  
Delano, CA
Johnny Cabrera  
County of Kern
Delano Rotary Club

Paloma Terrace  
Los Angeles, CA
USAgain, LLC
West Coast Chief  
Repair, Inc.

Park Place  
Seattle, WA
Microsoft Worldwide  
Commercial Business

Pauahi Kupuna Hale  
Honolulu, HI
Hawaii Five O

Pilgrim Place  
Mason City, IA
Culligan  
Hy Vee East
Fareway
Pepsi
Target
Wal-Mart

Pilgrim Tower East  
Pasadena, CA
Pilgrim Tower East  
Residents & Staff

Pilgrim Tower North  
Pasadena, CA
Anonymous Donor
Attentive Care
County of Los Angeles
Zuo Guo Li
Pilgrim Tower North  
Residents & Staff
Our Donors

Pilgrim Tower North
Pasadena, CA
Primo Water Operations
Sandra L. Tercero
Janice Zavala
Shengwang Zhang
& Yueying Wang

Pilgrim House
Redding, CA
Melinda Davis
Family of Lonna Wall

Richardson Manor
Milwaukee, WI
Wisconsin Conference of the UCC

Rio Vista Village
Los Angeles, CA
Adventist Health White Memorial Medical Center
AltaMed
Alzheimer's Greater Los Angeles
AREM Photography
Sonia Bautista
Bet Tzedek Legal Services Care 1st Health Plan
L.A. County Department of Mental Health
LTSC Community Development Corp
Personal Assistance Services Council
Peter Harbage Consulting

Round House Manor
Kaukauna, WI
Pinnacle Properties
St. John’s UCC Mission Fund
Wisconsin Conference of the UCC

St. Catherine Retirement Community
Florissant, MO
All States Bridge Club
Marilynn & Joseph Bell eScrip
Karen E. McGlothlin

St. James Park
Los Angeles, CA
CBS Studios, Inc.

Stone Creek Village
Phoenix, AZ
William & Desiree Contreras
Costco
Gregory’s Fresh Market Place
Lucky Vending
Don Miner
Sparkletts
Toma S. Toma
Joella Willey

The Tower at Southdale
Anderson, IN
Network for Good

Sun City Gardens
Sun City, CA
24 Hour Express Services
A+ Home Care
Coast to Coast
Maria Lourdes Hoff
Matrix Roofing & Waterproofing
Mission Healthcare Services
Rancho Verde Landscape
Senior Care at Home, LLC
Spectrum Medical

Towers of Jacksonville
Jacksonville, FL
Household of Faith
Pamela Morris
Precious Dinkins
Laura Raccina
St. Francis Soup Kitchen

Towne Creek Apts
McKinney, TX
Parties with a Purpose, LLC

Valley View Apts
Manitowoc, WI
Bethel UCC
Wisconsin Conference of the UCC

Westminster Health Care Center & Westminster Village Kentuckiana
Clarksville, IN
Adaptive Hospice
Alan Mitchell
Premier Hospice
Westminster Village Residents & Staff

Westover Manor
Cedar Rapids, IA
First Congregational Church UCC
Hope Church UCC

Wilshire House
Santa Monica, CA
Dunkin’ Donuts
Lotfia Ibrahim
Wilshire House Residents & Staff

Winslow Manor
Winslow, AZ
Pamela K. Campbell
Captain Tony’s Pizza
Ruth James
Pizzahut of Winslow
Safeway
Walmart Supercenter #1328

Yellowwood Terrace
Clarksville, IN
Adaptive Companion
Advanced Care House Calls
Bubba’s 33
Bob Evans
Franklin Pest Solutions
Hangers Pharmacy
Heritage Insurance
Hometown Lawncare
Kaiser Home Support
Kia Motors
Murphy Elevator Company
Porter Paints
Red Lobster
Sam’s Club
Texas Roadhouse
Tub Cutters
Wellstone Regional Hospital
2018 Designation of Gifts to RHF Charitable Foundation

Our FUNDS

Donors may designate their contribution to any of these RHF Charitable Foundation 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** - 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 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 staff members perform important daily duties to make shelter and service a reality for 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 2018.
"I became a Team Giver because I believe that even small actions can make a big difference. If your act of kindness brings joy to other people, the effort was worth it."

Lance Transfiguracion
Accountant - Housing Department
National Headquarters

2018 RHF Team Givers (cont.)

Barbara Mireles
Olena Mirtil
Celestina Mohabir
Stacey Montero
Alma Morais
Marcellina Morales
Rosaura Morales
Priscilla Moreno
Pamela Morris
Kim Morrison
Phil Mosquera
Donna Mraz
Beth Murphy
Rokydah Mustafa
Brian Natividad
Venrose Nelmida
Thao Nguyen
Vanessa Nguyen
Elise Oberdorf
Terry O'Brien
Zelalem Obssie
Andrea Oceguera
Barbara Olivas
Marlene Olsen
Helén Olson
Enrique Ortiz
Martha Palafox
Johnie Pams
Helen Park
Christine Parker
Noemi Pe Benito
Peter Peabody
Gloria Pedregon
Debra Pepper
Patricia Perez
Tamarra Perkins
Loren Perrigo
Merlin Pestanas
Delores Peters
Lori Phelps
Fiona Phillips
Elizabeth Picou
Ofelia Pielago
Conchita Pierce
Leticia Pineda
Elena Pitts
Anders Plett
Pamela Power
Doreen Prasad
Larethia Prince
Diana Pro
Gloria Puentes
Chris Purcell
Barbara Purnell
Armondo Quezada
Dolores Quijano
Susan Quinland
Stringer
Marivic Quinola
Josie Quintero
Ofelia Quitevia
Mary Rachel
Chris Ragon
Aurelia Ramirez
Rogelo Ramirez
Rosemary Ramirez
Peggy Richmond
Kasey Ridenour
Scott Rifhey
Cristobal Rivera
Susanna Rivera
Samantha Robbins
Deontae Roberts
Tanya Roberts
Tina Robinson
Felicia Roderick
Cindy Rodriguez
Frank Rossello
Gloria Ruiz
Jasmin Ruvalcaba
Alejandra Sallee
Jacqueline
Salmon-Munn
Kelley Salomon Luna
Marlene Santos
Ruth Satterfield
Jaki Saunders
Barbra Scherer
Emil Schmitt
Leah Schultz
Jackie Scott
Wendy Scott
April Scroggins
Maricel Seiwert
Damaris Serrano
Judy Shaw
Dan Shearnell
Luella Shelton
Floyd Shewmaker
Steven Shroka
Bryan Shuman
Oscar Silva
Melissa Sims Jackson
Olivia Simes
Tonya Simon
Dezeion Smith
Talia Smith
Lisa Sok
Natasha Solis
Margaret Spiller
Edita Ssentongo
Sue Stacey
Jennifer Staley
Lisa Stark
Edward Steadmon
Kent Steckbeck
Labrea Stevenson
Samantha Stilwell
John Stonecipher
Deborah Stouff
Leah Strid
Eloisa Tec Jimenez
Grebemzhin Teferi
Sandara Tercero
Amy Terwilliger
Kirnshma Thomas
Mary Thomas
Mary Thomure
Stephanie Titus
Thao To
Pawnee Tolentino
Toma Toma
Mia Tomei
Wendy Tomlinson
Crystal Torres
Lance
Transfiguracion
George Trotter
Vi Truong
Carol Turpin
Manuel Valdez
Lorna Valencia
Alexis Vasilchak
Gloria Veliz de Coron
Fidel Ventocilla
Ed Vert
Roger Villarreal
Maura Vince Cruz
Ofelia Viola
Svitlana Voronyuk
Michael Vukovich
Sandra Wagner
Fred Wahlgren
Bailey Walker
Florence Webb
Deborah Whitehead
Lacey Wild
Eric Wiley
Joella Willey
Deborah Williams
Mark Williams
Diane Wilson
Wilma Wilson
Diane Wink
Jerasol Winstead
Jill Charlotte Yamuta
Judith Yost
See See Young
Sharon Young
Kim Zazueta
Teresita Zurbano

In Blue = Sterling Club members—donation via payroll deductions

RHF - Serving People For a Better Life | RHF
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

National Headquarters
- 911 N. Studebaker Road
- Long Beach, California 90815-4900
- Tel: 562-257-5100
- Fax: 562-257-5200
- Website: www.rhf.org
- E-mail: info@rhf.org

Regional Management Offices

East Coast
- 7305 Hancock Village Dr., #207
- Chesterfield, VA 23822
- Tel: 804-715-3025
- Fax: 804-318-3902
- E-mail: barbra.scherer@rhf.org

Federal Management (A Schochet Company)
- 536 Granite Street #301
- Braintree, MA 02184
- Tel: 617-482-8925
- Fax: 617-338-8505
- E-mail: david.flad@schochet.com

Great Lakes
- 3105 Devonshire Road
- Cleveland, OH 44109
- Tel: 216-459-2870
- Fax: 216-459-1415
- E-mail: steven.shroka@rhf.org

North Central
- 904 E. Milwaukee Avenue
- Storm Lake, IA 50588
- Tel: 712-732-1126
- Fax: 712-732-9332
- E-mail: doreatha.page@rhf.org

Southern California I, II & III
- 911 N. Studebaker Road
- Long Beach, California 90815-4900
- Tel: 562-257-5100
- Fax: 562-257-5200
- E-mail: inez.codeus@rhf.org
- E-mail: jeannie.bryan@rhf.org
- E-mail: rosemary.ramirez@rhf.org
- E-mail: gema.flores@rhf.org

East Coast Healthcare
- 1100 S. Courtenay Parkway
- Merritt Island, FL 32952
- Tel: 321-452-1233
- Fax: 386-253-5055
- E-mail: diane.king@rhf.org

Midwest
- 7519 Beechwood Centre, Suite 600
- Avon, Indiana 46123
- Tel: 317-272-0929
- Fax: 317-272-0999
- E-mail: lavonne.mickelson@rhf.org

Northwest
- 83 Scripps Drive, #320
- Sacramento, California 95825
- Tel: 916-649-2783
- Fax: 916-649-2847
- E-mail: wilma.wilson@rhf.org

Southwest
- 9300 South IH-35, Suite A-500
- Austin, Texas 78748
- Tel: 512-858-4803
- Fax: 512-858-4829
- E-mail: thuy.hoang@rhf.org

West Coast Healthcare
- 80-166 Catalina Dr.
- Indio, CA 92203
- Tel: 760-449-4529
- Fax: 760-469-3706
- E-mail: janice.delano@rhf.org

Independent Auditors – CliftonLarsonAllen – Certified Public Accountants
- 20 E. Thomas Road, Suite 2300, Phoenix, AZ 85012
- Tel: 602-226-2248 Fax: 602-266-2907