Retirement Housing Foundation
2010 Annual Report
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.
2010 Table of Contents

President’s Message ........................................ Page 4
Chairperson’s Message ................................. Page 5
2010 in Review ............................................. Page 6
On A National Scale ..................................... Page 8
Good Stewardship ....................................... Page 12
Looking Forward ......................................... Page 14
Social Accountability .................................. Page 16
RHF’s Leadership Team ................................. Page 20
Financial Highlights .................................... Page 22
Chronological Listing of Communities ...... Page 24
Housing and Services Information ............... Page 28
Our Philosophy and Values .......................... Page 29
Fund Development ....................................... Page 30
Our Donors .................................................. Page 32
Messages from our Leadership

Retirement Housing Foundation (RHF) was incorporated on March 17, 1961, so this annual report is being produced as we celebrate the 50th anniversary of Caring About People.

We remember our very modest beginnings.

Two United Church of Christ (UCC) clergy, Rev. Clark Harshfield and Rev. Reinhold Klein, together with rancher/farmer/businessman Steve Pilibos were the incorporators. The Plymouth Foundation of the Southern California UCC Conference provided $5,000 and Mr. Pilibos another $2,000. The Benevolent Association of the Evangelical and Reformed Church (E&R) in Southern California provided an additional $35,000. (The UCC came into being in 1957 when the Congregational Christian Churches and the E&R Churches merged.)

The launch was modest, but the vision was big. By the time of this publication RHF has grown to 163 communities in 26 states, the District of Columbia, Puerto Rico, and the US Virgin Islands.

These communities together with our regional offices and our national headquarters in Long Beach employ 2,600 persons to serve 17,000 residents. We continue to grow as a faith-based, national nonprofit because the need and demand for our services continue to grow.

The following pages serve as a snapshot of the past, present, and future. While the financial report contained herein covers the period of October 1, 2009 to September 30, 2010, my report covers the period from February 1, 2010 to January 30, 2011.

(Continue on page 5)
This article will be my last one as RHF Board Chair. I have had the honor of this position for the past six years, and it has been an exciting and busy time for RHF. We have acquired four communities in the New England area and built ten HUD 202 communities in seven states. We have faced many challenges and have become a stronger organization because of it.

I have had the pleasure of working closely with Dr. Joseph and members of the Board of Directors as a team.

As Chair, I have traveled to annual meetings of the Caring Communities Reciprocal Risk Retention Group (CCrRRG); the annual California Chief Executives of Multi Organizations (CEMO) meetings; attended the annual Spring Conference of Aging Services of California (ASC), which entailed visits to the California Legislature in Sacramento; the annual Spring Conference of LeadingAge (formerly the American Association of Homes and Services for the Aging) in Washington, D.C. for meetings and visiting the offices of Senators and Congressmen/women; and attending semi-annual meetings of IAHSA (the International Association of Homes and Services for the Ageing).

It has been a very educational time working with all of these dedicated groups. I attended many seminars on Board Governance and Best Practices and was pleased to discover that RHF had been ahead of the curve and already had a number of these procedures in place for many years.

The new Board Chair is Dr. John Trnka. Dr. Trnka has served on the RHF National Board for 28 years, 6 of those years as Board Chair, so the responsibility this position carries is not new to him.

I will remain as a member of the Board of Directors and continue working with the RHF family. I am grateful to all of the RHF staff at the national headquarters and all of the RHF communities for their support these past years. I hope to continue to serve this important mission for many years to come.

• We celebrated our 49th Anniversary in February 2010 with a national management conference for the administrators of our market-rate/healthcare communities, directors of nursing and assisted living. The Southern California and Northwest regions’ affordable housing managers also held their management education conference as part of the annual meeting. The East Coast, Midwest, Southwest, and North Central regions held their management education conference in Omaha, Nebraska, in April.

The annual meeting is a time when we conduct corporate business, and we welcomed delegates from RHF community boards and several United Church of Christ (UCC) Conferences. The annual meeting worship service was again hosted by Community Congregational UCC, Los Alamitos. Preaching was the Rev. Lynn Litchfield Divers, former chaplain to Virginia’s maximum security women’s prison in Charlottesville, Virginia.

At the annual business meeting, the Rev. Dr. Teruo Kawata, Christina E. Potter, and Stewart M. Simington were re-elected to three-year terms to the Class of 2013 on the national Board of Directors. Roberta Jahrling was elected to the RHF Foundation, Inc. Class of 2013 as the Advisory Commission Member to the Foundation Board.

The anniversary banquet was held at the Sheraton Cerritos Hotel and several awards were presented.

(Continue on page 6)
Tom Gleason, who has served as Executive Director of the Massachusetts Housing Finance Agency (MASS Housing) since 2001, received the Friend of the Elderly Award. He is a career housing finance professional with more than 32 years of experience in affordable housing lending, community development, and bond financing. During Tom’s tenure as Executive Director, MASS Housing has nearly doubled the number of rental housing units it oversees and it has been extremely helpful to RHF’s efforts in acquiring eight affordable housing communities in Massachusetts with more than 1,300 apartments.

Bob and Esther Olson, who have resided at Monona Meadows in Monona, Wisconsin for 20 years, received the award as Residents of the Year. Bob has been ordained with the Assemblies of God for over 55 years. They have taken on many volunteer and leadership opportunities in the community.

Norman Webster, a member of the board of North Capitol at Plymouth in Washington, DC, and a very active member of Plymouth UCC received the Local Board Member of the Year Award. Norman coordinates bus transportation for the residents of North Capitol as they take various excursions and is often seen doing odd jobs around the building.

Emily Hidalgo, Manager of both Crescent Manor and Mesquite Gardens in Mesquite, Texas for the past ten years, was named Manager of the Year. She continually makes improvements in these buildings and has very high resident satisfaction surveys. She is also a “go-to person” among her peers when assistance is needed to resolve a problem.

Donna Cawthon received the Volunteer of the Year award. She was nominated by the residents and staff of Ingleside Manor in Macon, Georgia. Donna manages Fresh Air Bar-B-Que. She is a very generous and caring person, donating food any time the residents have a luncheon or dinner party in the community. Whenever Fresh Air Bar-B-Que is catering, she brings leftover chicken and ribs to the residents. Over the years, she has donated a massive amount of food. Donna also helps residents in need, even purchasing a pair of prescription glasses for a resident who couldn’t afford to buy them.

RHF also presented the Rex Chapman award, which is named in honor of Rex who served on the RHF Board from 1977 to 1998 and as Chair from 1984 to 1989. This year the award was given to the Department of Geriatrics at Florida State University College of Medicine for its service to Lake Ella Manor in Tallahassee, Florida. Receiving the award was Dr. Lisa Granville, Associate Chair of Florida State University College of Medicine, and Ceola Grant, Service Coordinator at Lake Ella Manor. In 2009 there were 80 volunteers from the College of Medicine who participated in monthly health and social activities that paired students with Lake Ella Manor residents.

Transitions

During this period the following board and team members passed away: Dick Hain, former board member of Donald Jordan, Sr. Manor; Katherine W. Sockwell, former board member of North Capitol at Plymouth; Bruce Copeland, who consulted with RHF early on; Ruth Ann Reed, Manager of Loess Hills Estates; Guadencio Lopez, Assistant Manager of Pilgrim Tower East and former Manager of Amistad Plaza.

Retirements include Judy Shaw, Social Service Coordinator Manager, who created and organized the local social service coordinator program for RHF. Today there are social service coordinators in 86 of our communities. Judy was also responsible for creating the Helping Angels National Donated Support (H.A.N.D.S.) program, which makes hand sewn, knitted, and crocheted items for children’s hospitals, shelters for the abused, and the needy. She was employed with us for 15 years. George Asato retired as Senior Accountant after 12 years, and Fran Bagdad retired as Manager of Granada Gardens after 13 years.

New members of the national headquarters office team include Chris Purcell, Controller; Jackie Dizon-Ng, Healthcare Accounting Manager; Yolanda Pena, Risk Management Associate; Sherri Coster, Employee Relations Representative; Michael Greif, Corporate Senior Accountant; Kenna O’Hara, Occupancy Specialist; William Villanueva, Staff Accountant; Crystal Torres, Occupancy Clerk; Kevin Shirata, Construction Project Manager; Bryan Underwood, Network Administrator II; David Cooper, Database Systems Administrator; David Zeiter, Staff Accountant; Donna Bunkhong, Senior Accountant; and Stephanie Titus, Director of Charitable Giving. Michael Vukovich returned as Corporate Financial Analyst.

We thank our 2,600 team members (1,543 full time and 1,057 part time) as well as our 238 national and local board members and our 70 advisory board members for helping to make the mission a reality in the lives of 17,000 persons, 24 hours a day, seven days a week. Ninety-six of our team members work in the headquarters office and nine in our regional offices.
• Peter Peabody, Vice President of Healthcare Operations, was commissioned as a Diakonal Minister at the CHHSM annual meeting in Grand Rapids, MI.

• As we have said in previous years, RHF and all of our communities have endorsed AAHSA’s Quality First program. Our healthcare communities continue to receive better ratings than the national average.

• D. Joseph Pak, a member of RHF’s Donald Jordan Sr. Manor local board, has been sworn in to serve on the National Council on Disability (NCD) after being nominated for the position by President Barack Obama and confirmed by Congress.

• Brian Magnone continues to serve on the board of CHHSM and began his service as Treasurer of that board in 2010. Bob Amberg serves as a legal advisor to the CHHSM board. Cheryl Howell serves on the CHHSM Nominating Committee. Bob Amberg also serves on the Aging Services of California (ASC) Legal Committee, and the American Corporate Council of Nonprofit Organizations Committee, and has been asked to re-join the AAHSA (now LeadingAge) Legal Committee. Deborah Stouff serves on the Advisory Committee of the Los Angeles Chapter of the Society of Corporate Secretaries and Governance Professionals. I serve on the Housing with Services Steering Committee for AAHSA and on the Public Policy Committee and Affordable Housing Sub-Committee for ASC. Stuart Hartman also serves on this ASC Housing Sub-Committee.

• I continue to chair the board of the National Affordable Housing Trust (NAHT). In 1986 RHF and National Church Residences (NCR) formed this nonprofit organization with the mission of preserving and developing affordable housing. NAHT was the first nonprofit syndicator in our nation. Since then Mercy Housing, Volunteers of America and the Evangelical Good Samaritan Society have become members. Since its beginning, NAHT has preserved or developed 17,084 units of affordable housing in 167 properties, and raised $700 million of tax credit equity.

• RHF received $156,000 in financial gifts and our communities received $237,000 as well as in-kind gifts for a total of over $393,000. We continue to be registered in all states where we solicit funds.

• The RHF Foundation continues to be approved as a Combined Federal Campaign member, which makes it easier for federal employees to make a donation to us through payroll deduction and/or check. (Continue on page 8)
On A National Scale

- We have more than 55 persons residing in our communities who have celebrated their 100th or more birthdays, with the oldest being Avis Clark who came to live with us at the age of 110 at Gold Country, Placerville, California.
- In August the RHF Board and Advisory Commission held their annual strategic planning session in Long Beach and visited several Southern California communities. Once a year the Board and Advisory Commission visit communities in various geographical areas so they can experience firsthand the delivery of our mission with our residents and our local team members.
- We completed the acquisition of Shepherd Park in Hartford, Connecticut, our first community in Connecticut. This 372-apartment complex was the former Good Shepherd convent and was converted to affordable housing by State Street Properties. We acquired Shepherd Park as part of our ongoing preservation of the State Street Properties in New England.
- We also acquired Riverside Village in Leominster, Massachusetts from State Street. This is a 312-unit affordable family property.
- We completed the financial closing and began construction for College Villas in Henderson, Nevada. This 226-apartment tax credit property is designed for limited income older adults.
- We completed construction on Village Gardens in Norfolk, Virginia, a 40-apartment HUD 202, which is next door to our 60-apartment Village Pointe community.
- We completed construction on Harshfield Terrace (Quartz Hill, California), a 75-unit HUD 202, named in honor of Rev. Clark Harshfield, adjacent to Mayflower Gardens, RHF’s first community.
- We welcomed Desert Sage in Hermiston, Oregon into the RHF family. This 24-apartment HUD 202 was built by the Evangelical Lutheran Good Samaritan Society in 1999, and when they closed their skilled nursing operations in Oregon, they decided to transfer it to RHF since we have additional properties in that state. We thank Good Samaritan for this gift.
- We started rehab work at Yellowwood Terrace, Clarksville, Indiana, with a $3.2 million Green Retrofit Grant from the Department of Housing and Urban Development (HUD).
- I received Aging Services of California’s Award of Honor, their highest award, at their annual meeting in Long Beach.
- We continue to recognize Caring Communities as a valuable provider of liability insurance protection and risk management services to RHF. As an original member, RHF has participated as an owner and policyholder for nine years and, as a result, we have benefitted by receiving our share of dividend distributions amounting to almost $4 million to date. We continue to credit these dividends to our properties based upon their respective share of premiums paid. Membership in Caring Communities continues to grow by appealing to the highest quality not-for-profit senior housing and care organizations across the country. Currently there are 33 members. Caring Communities has an “A- Excellent” rating from A.M. Best, the leading rating agency for the insurance industry.

Bob Amberg and I continue to serve the company as board members. I also serve as Vice Chair of the company’s Underwriting Committee and Bob serves on the Claims Committee. After several years of evaluation, the Department of Housing and Urban Development has given its approval of Caring Communities. Premiums have continued to decline each year, and are less than were paid in 2003.

- We complied with the new IRS Form 990, which has very much expanded disclosures for nonprofits. We updated our reporting language this year for our properties so that the 990 would be less confusing to the lay reader.
- We complied with MDS (Minimum Data Set) 3.0. CMS (Centers for Medicare and Medicaid Services) had not made any changes to its assessment in more than ten years. The changes made were dramatic and introduced the concept of resident voice, which includes the completion of four resident interviews and moved mission care toward resident directed care.
- We continued discussions with several UCC congregations and with two UCC nonprofits who would like to join the RHF family.

(Continue on page 10)
Shepherd Park, in Hartford Connecticut, is a 372-unit affordable senior community.

Village Gardens, in Norfolk Virginia, is a 40-unit affordable senior community.

Avice Clarke, a resident at Gold Country Health Center, celebrated her 110th birthday this past Spring.

Jim Graunke (2010 ASC Board Chair), Cheryl Wilson (CEO, St. Paul’s Senior Homes & Services), and Win Marshall (CFO of Christian Church Homes of Northern California and LeadingAge Board Chair) present Dr. Joseph with Aging Services of California’s Award of Honor.

Desert Sage Manor, in Hermiston Oregon, is a 24-unit affordable senior community.
We selected an automated time and attendance program which will be installed in all RHF communities and offices.

In 2004, retired attorney Bill Kelly and eight major nonprofit affordable housing members came together to form Stewards of Affordable Housing for the Future (SAHF) to promote and advocate for national housing policies which preserve and expand the supply of affordable rental housing. In addition to RHF, the members today are: Evangelical Lutheran Good Samaritan Society, Mercy Housing, National Church Residences, National Affordable Housing Trust, NHP Foundation, NHT/Enterprise Preservation Corporation, Preservation of Affordable Housing, and Volunteers of America. Together, SAHF members own and operate housing in 49 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands – providing homes to approximately 90,000 low-income households across the country. SAHF is called upon by members of Congress and HUD to comment on our nation’s housing policy, and several of us were invited to meet with HUD Secretary Shaun Donovan and Deputy Secretary Carol Galante on several occasions to discuss possible changes to the nation’s affordable subsidy programs. I also had the privilege of being one of a small group of providers to meet with representatives of the White House Administration and also with a select group of State Housing Finance Directors.

On a not-so-good note, the California legislature enacted a bed tax, i.e. quality assurance fee on skilled nursing beds in multi-level communities. Legislators reported they received more letters and telephone calls opposing this potential legislation than they had received on any other piece of legislation. Nevertheless, they enacted this legislation. At this point, it appears the impact will be between $500,000 and $600,000 on RHF communities, and we do expect the tax will go up in succeeding years. Consequently, these negative numbers will need to be made up by rate increases, which is why Aging Services of California strongly opposed the program as a tax on senior citizens’ resources.

We received a HUD 202 grant for Barringer Gardens, a 54-unit community in Charlotte, North Carolina, our first community in that state.

The American Association of Homes and Services for the Aging (AAHSA) has changed its name to LeadingAge, and a number of state associations are following, for example, LeadingAge Massachusetts, LeadingAge Colorado, etc.

AAHSA held its annual meeting in Los Angeles in 2010. Chris Ragon served on the welcoming committee, we hosted a tour of Angelus Plaza, and I participated in the opening general session program. Angelus Plaza was the recipient of plants, trees and appliances from AAHSA’s Idea House.

Board and senior staff members spent a significant amount of time on a major strategic planning process with our consultant Sutherland-Edwards. This was funded by a grant from the MacArthur Foundation.

We made significant progress on our $43 million rehab of Angelus Plaza.

Courtenay Springs Village opened the Vitas Hospice unit, and Westminster Village opened a new rehab gym.

Beginning in the third quarter, we held RHF 50th Anniversary celebrations in 14 of our communities. A number of these were in conjunction with local community anniversaries.

Several hundred University of California Los Angeles (UCLA) freshmen and transfer students volunteered their services at Angelus Plaza in September to paint benches and plant landscaping, which was part of UCLA’s Volunteer Day, a pilot program started by the university in 2009 and expanded in 2010. UCLA had a total of 6,000 students participate in over 30 projects in Southern California.

We reopened the waiting list for Angelus Plaza, and in a two-week period handed out over 4,000 applications resulting in 2,400 approved applicants. On average, we have eight vacancies a month at this community, so that is an indicator of need and demand.

We implemented Health MedX, a new electronic health record and billing system.

We continue to work with the conferences of the UCC, Council for Health and Human Service Ministries of the UCC (CHHSM), and ecumenically with other churches, as well as cities, counties, states, service clubs, and national organizations.

(Continue on page 12)
Courtenay Springs Village, in Merritt Island, Florida, opened the Vitas Hospice unit on their campus.

Students from UCLA refurbished benches on the Promenade Deck of Angeles Plaza.

National Board members Don King (Chair), Dr. Darryl Sexton (Vice-Chair) and Dr. John Trnka (Chair-Elect) participate in Strategic Planning meetings.

Mill Pond Manor (Saline, Michigan) residents, Margaret Service and Louis Hoeft were Queen and King during the day long 50th Anniversary celebrations that included a parade honoring the city’s seniors.

Seniors and their families line up for blocks to get applications for Angelus Plaza (Los Angeles, California) when its waiting list re-opened briefly.
• Plymouth Square, Gold Country and Courtenay Springs Village received five-star ratings from CMS.

• Plymouth Square redecorated their lobby using funds from a bequest by a former resident.

• Bishop’s Glen (Holly Hill, Florida) for the 20th consecutive year was named the best retirement community for independent living and assisted living, and for the third consecutive year the best nursing facility in the area. Gold Country (Placerville, California) was named the best nursing home for the sixth consecutive year. Mayflower Gardens I (Quartz Hill, California) was named the best retirement center in the Antelope Valley for the tenth consecutive year, and The Cloisters (Deland, Florida) was named the best of the west in Volusia County for the seventh consecutive year.

• CNA Insurance Companies recognized John Clow’s Risk Management Department achievements and presented a formal Leadership in Safety Award acknowledging how much CNA appreciated all of the work and investments made within the RHF organization. The Leadership in Safety Award is a very prestigious award, and has been given to only a very small percentage of CNA policyholders. RHF’s 2010 workers compensation performance initiative continues to be successful, and employee claim cost is at an all time low. This program has translated into a savings of approximately $4,250,000 for RHF in the four policy years since 2006. We also initiated a wrap-up insurance program for the Angelus Plaza rehabilitation and Harshfield Terrace projects, which eliminates the need to evaluate each insurance policy for each contractor. The wrap-up consolidates almost all contractors and sub-contractors into one insurance policy that is controlled by RHF.

In an effort to promote driver fleet safety transportation, RHF has made a strong commitment to complete a review of the Department of Transportation regulations and implemented a policy for all RHF community drivers subject to the Federal Motor Carrier Safety Administration, Controlled Substance and Alcohol Use and Testing Regulations.

• In 2010 HUD inspected 90 of our properties. Fourteen of them were rated Superior: Anaheim Memorial Manor (Anaheim, CA); Casa de Pinos (Prescott, AZ); Crooked Creek Tower (Indianapolis, IN); Dogwood Retirement Apartments (Milledgeville, GA); Gaslight Apartments (Converse, IN); Harbor Tower (San Pedro, CA); Independence Square (Evansville, IN); Ingleside Manor (Macon, GA); La Fontaine Center (Huntington, IN); North Capitol at Plymouth (Washington, DC); Mount Beulah Terrace (St. Louis, MO); Providence Place (Salem, OR); Stone Creek Village (Phoenix, AZ); and Villa at Sacred Heart (Indianapolis, IN). Thirty RHF communities received a score of above average. Forty-one were satisfactory, two were below average, and there were no communities that were unsatisfactory.

• In addition to new construction and major rehab, financed in part with Low Income Housing Tax Credit equity, in 2010 our communities invested more than $11,028,000 to maintain, upgrade, and improve existing properties, in addition to $22,458,270 spent on the Angelus Plaza Phase I rehab.

• Our Corporate Compliance and Privacy Officer, Risk Management Department, and Nurse Consultants worked with all of our market-rate administrators in customizing and implementing several risk management tool kits. Our Compliance and Privacy Officer continues to see that all staff and board members avoid conflicts of interest and any violations of law and regulation. Our Internal Auditor sees that all of our business transactions are in order.

• We completed the audit/tax Request For Proposal process and selected Larson Allen for the healthcare, Obligated Group, RHF and the RHF Foundation, Inc. audits starting with the September 30, 2011 audit cycle. This will result in a decrease in audit fees in 2011.

• While health insurance costs continue to accelerate, partially due to the new legislation, conversely we negotiated a new dental program with another carrier providing better service at a lower cost. In addition to our employees’ share of premiums, RHF spent more than $7 million on health insurance for our team members.
Gold Country Health Center, for the sixth year in a row, was named El Dorado County’s Best Nursing Facility.

Anaheim Memorial Manor (Anaheim, California) received a rating of Superior by HUD inspectors.

Bishop’s Glen (Holly Hill Florida), for the 20th year in a row, was named the Daytona Beach area’s Best Retirement Community.

Independence Square (Evansville, Indiana) received a rating of Superior by HUD inspectors.

John Clow (center), RHF’s Director of Risk Management received CNA’s Insurance Company’s Leadership in Safety Award acknowledging RHF’s efforts to promote a safe and healthy environment for residents and staff.
Looking Forward

Some things on the horizon for this year include:

• Dedication ceremonies for Harshfield Terrace, Quartz Hill, CA and Village Gardens, Norfolk, VA and a ribbon cutting ceremony for Shepherd Park in Hartford, CT.

• Completion of the $43 million rehab of Angelus Plaza.

• RHF 50th Anniversary celebrations in almost all of our communities.

• Participation in United Church of Christ General Synod XXVIII in Tampa, Florida and the CHHSM Annual Meeting in Kansas City, MO.

• Sharing in the 50th Anniversary celebrations of Aging Services of California in May in Monterey and AAHSA (LeadingAge) in Washington, DC in conjunction with the International Association of Homes and Services for the Ageing in October.

• Obligated Group Letter of Credit renewal in June.

• We will roll out our updated and redesigned website.

• Several construction starts on additional new properties and acquisition of existing properties to preserve affordable housing throughout the country.

• Continued evaluation of new opportunities and communities who would like to join the RHF family.

• We will continue advocacy on behalf of our residents nationwide. This is especially critical at this time with the federal government, states, and local communities facing severe budget crises.

• We will again participate in the annual meetings of various UCC Conferences.

• We expect to be refinancing 11 affordable housing properties in California, 6 in Indiana and Illinois, and 9 in Wisconsin and Nebraska in order to upgrade these communities.

• We will hold ground breaking ceremonies at College Villas, Henderson, NV; Lane Manor, Stone Mountain, GA; and Barringer Gardens, Charlotte, NC.

• We will complete the strategic planning process and move into planning for increased fund development and charitable giving.

• In such a time as this, we will continue to stay attuned to what is going on in our nation and world and be nimble in addressing the opportunities and problems as they arise.

• With the support of US Bank, we are distributing a book of resident and team member stories, “In Their Own Words.” When you read these stories, it underscores the importance of our mission.

Thank you for your past and current support of this extremely important mission. I encourage your continuing and increased support, because the numbers and need for what we do increase drastically each year.

Laverne R. Joseph
President & CEO
Retirement Housing Foundation
Harshfield Terrace (Quartz Hill, California), a 75-unit affordable senior community will open.

College Villas will be a 226-unit Tax Credit community in Henderson, Nevada.

Construction workers at Angelus Plaza (Los Angeles, California) work on waterproofing expansion joints during the community’s $43 million rehab.

Harvest Pointe (Loveland, Colorado) residents kicked off community celebrations of RHF’s 50th Anniversary in July. 150 communities will hold local celebrations over the next 18 months.

Congresswoman Laura Richardson, Long Beach City Councilwoman Rae Gabelich, Dr. Laverne Joseph and resident Paul Perry were on hand for Bixby Knolls (Long Beach, California) 50th Anniversary celebration.
The RHF Difference
2010 Social Accountability Report

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. What is the difference between a for-profit and a nonprofit? The basic answer is to follow the money. In a for-profit, a positive bottom line may be distributed to owners or stockholders. In a nonprofit, it is used to further the mission. A nonprofit needs a positive bottom line because “No Margin, No Mission.” If nonprofits ever lose their tax exemption, the mission will be seriously diminished.

“Social Profits”
Nonprofits are sometimes called social profits as we are organizations offering services that benefit the public. 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 the core mission of providing housing and services for 17,000 persons 24 hours a day, 7 days a week. And RHF does much more. We as nonprofits need to tell our story, because if we don’t tell it, the general public may not know. As part of our story, here is our annual social accountability report listing some of the things that we do for the public good, both as an organization and individually. This is the seventh 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. In fairness, it needs to be pointed out 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 on 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.

• During 2010, rental concessions were made by our communities in the amount of $763,930. Through donors’ contributions to the Resident Benevolence Fund, residents received grants of $38,889 to cover a portion of their rent. Support through benevolence and concessions enables our residents to continue to live in our communities even though their resources have diminished.

• In 2010, we had “involuntary” charity in the form of contractual adjustments from Medicare and Medicaid in the amount of $5,061,563. Also, $505,351 in fees for rent and services were determined to be uncollectible.

Investing in Our Future
• Six of our skilled nursing communities provide practicum sites so that certified nursing assistants, licensed vocational nurses and administrators in training from local schools can get hands-on training as part of their education process.
• RHF believes in investing in staff and board education and growth. We invested hundreds of thousands of dollars in education and improving skills for our 2,600 team members and our national, local, and advisory board members. Resources were used for attending conferences, educational seminars, participating in webinars, training sessions, continuing education and college tuition reimbursement.
• Over the course of the year, our communities employed 62 high-school-age students, primarily in dietary departments, hopefully introducing them to what it means to be a responsible citizen in society, an education which will help them in their future careers.

(Continue on page 18)
Residents from St. Mary Tower wrap more than 650 toys for children living in RHF communities throughout the country.

Volunteers setting up at Redding RHF Housing’s Emergency Preparedness Fair.

Students from Florida State University’s Medical School meet monthly with residents at RHF’s Lake Ella Manor to monitor their health and discuss issues affecting them.

Tiena Johnson-Hall, VP/Team Leader of US Bank’s California Community Lending Division volunteers and serves on Angelus Plaza’s Advisory Council.

RHF’s Cloisters’ (DeLand, Florida) residents have adopted an area Head Start program and host activities for the children throughout the year.
Within our RHF Communities

• 1,642 persons volunteered 89,000 hours to RHF communities and the national headquarters office, helping in a variety of ways. This does not include the countless hours that our 238 national and local, and 70 advisory board members contribute each year.

• RHF Team Givers (staff members) donated $16,290 to the RHF mission through the payroll deduction program.

• Through the donations of residents, staff, and Mattel, Inc., more than 650 toys and gifts were given to more than 650 RHF children in our affordable family communities. We thank our 20 volunteers (we call them The Wrappers) from St. Mary Tower who wrapped these toys along with RHF team members Maggie Engelberg, Amanda Pfeiffer, Maria Rodriguez, and Advisory Commission member Alice Sexton.

• The Bixby Knolls Towers Residents’ Association Scholarship Committee presented 16 scholarships of $1,000 each at the college level to five students who are employed at the Towers and 11 students who are members of employees’ families.

We Are a Good Neighbor

• Our national office hosted 2010 census worker training for 40 persons for a week.

• More than 120 persons donated over $327,180 and 25,440 hours to more than 399 nonprofit and community organizations.

• Our national office and 21 of our communities have served as polling places for elections.

• More than 4,200 persons attended meetings held in RHF community rooms, representing more than 360 different community organizations logging in more than 16,400 hours of meetings.

• Approximately 2,510 residents participated in RHF’s Project H.A.N.D.S. (Helping Angels National Donated Support) program where residents make clothing and other items for children and victims of abuse. The items are distributed in homeless shelters, shelters for the abused, and children’s hospitals. In 2010, 11,500 items were made from donated yarn and sewing materials. Seventy-two of our communities have an active H.A.N.D.S. Program. Donations of materials have come from individuals, churches, residents, families, and business partners. Over 430 agencies, businesses, and organizations have partnered with us, and we appreciate their involvement and support. We hear wonderful stories from the agencies who receive these handmade items and the difference it makes in the lives of their clients and our residents get real satisfaction in doing this benevolent work.

• We conducted a fund drive in response to the Haiti earthquake and presented $40,570 to the United Church of Christ One Great Hour of Sharing Program. That number included $20,126 in matching funds from RHF.

We Contribute to the Economy

• RHF and our communities made a significant impact through our staffing base. In 2010, almost $65,867,700 in salaries and wages were contributed to local economies. RHF communities are located in 105 cities and towns.

• In addition, we estimate that we have provided approximately 705 new construction jobs on a temporary basis, which infused more than $9.5 million into local economies in wages and salaries, not including the cost of construction materials. During the course of the year, we had three properties under new construction or major rehab.

This is a snapshot of what RHF does beyond the basic mission of providing housing and healthcare services for persons who live in our communities.

Our team members are not mandated to report their volunteer hours and contributions. If all of our team members were reporting the good works they do, the numbers would increase dramatically.

Thanks to all of you who have shared what you are doing to make a difference in our world.
Westover Manor’s Project H.A.N.D.S.® handiwork is modeled by child served by Cedar Rapids’ HACAP (Hawkeye Area Community Action Program, Inc.) Head Start Program.

Construction for Harshfield Terrace.

Ray East, RHF National Board member and professional photographer, donates his talents to a number of nonprofits in the Charlottesville, Virginia area where he lives.

Volunteers from Fresh Air BBQ (including RHF’s Volunteer of the Year, Donna Cawthorn on the far right) made Ingleside Manor’s celebration of RHF’s 50th Anniversary very tasty.

RHF gave a $40,570 check to Foai Tanuvasa, Board Member of the UCC’s Wider Church Ministries and Southern California - Nevada Interim Conference Minister, Jane Fisler-Hoffman with Dr. Joseph.
The RHF Leadership Team

RHF Board of Directors
(From Left to Right) Dr. John E. Trnka, Dr. Laverne R. Joseph, Christina E. Potter, Vice Chairperson; Donald W. King, Chairperson; Dr. Teruo Kawata, Stewart M. Simington, Jean Dremstedt, Ray East, Frank Jahrling, Dr. Darryl M. Sexton, Vice Chairperson; Tom Masuda, Treasurer.

RHF Key Staff
(L-R) Jennifer Staley, Payroll Manager; Jackie Dizon-Ng, Healthcare Accounting Manager; Kent Steckbeck, Director of Budgets, Reimbursements and Analysis; Dolores Quijano, Cash Administrator; Christopher Mullen, Business Applications Manager; Maggie Guzman, Director of Information Technology Services & Information Security Officer; Kevin Gilchrist, Director of Development Finance; Stephanie Titus, Director of Charitable Giving; and John Clow, Director of Risk Management.

RHF Advisory Commission
(From Left to Right) Roberta Jahrling, Caroline East, Kiku Kawata, Vice Chairperson; Bill Warrick, Yuri Masuda, Secretary, Alice Sexton, Shirley Trnka, Chairperson; (Absent: Ginger Joseph, Mary King, Rev. Dr. Robert Potter.)

Teri Kennedy
Nurse Consultant
East Coast

William Meert
Nurse Consultant
West Coast
RHF Principal Staff
(Left to Right) Brian Magnone, VP - Treasury; Richard Washington, VP - Business Development; Robert Amberg, Sr. VP and General Counsel; Cheryl Howell, Executive Assistant to the President, Director of Administrative Services and Assistant Corporate Secretary; Anders Plett, VP of Acquisitions and Project Development; Deborah Stouff, Director of Corporate Records and Corporate Secretary; Stuart Hartman, VP - Affordable Housing Operations; Peter Peabody, VP - Healthcare Operations; and Frank Rossello, CFO and VP - Finance. (Absent - Nada Battaglia, VP of Human Resources.)

RHF Key Staff
(L-R) Florence Webb, Senior Development Project Manager; Chris Ragon, Director of Public Relations; Conrad Dungca, Internal Audit Manager; Adriaenne Eng, Network Services Supervisor; and, Phil Mosqueira, Accounts Payable Manager. (Absent - Yolanda Pena, Risk Manager; Kevin Shirata, Development Project Manager; Joanne Silva, Occupancy Manager; and Rosemary Kwock, Housing Accounting Manager.)

Regional Managers
(From Left to Right) Thuy Huong, Southwest; LaVonne Mickelson, Midwest; Dee Hammer, North Central; Jeffrey Ferguson, East Coast; Inez Codeus, Southern California I; Perry Glenn, Southern California II.
## Consolidated Statements of Financial Position

(000's omitted)

<table>
<thead>
<tr>
<th>Assets</th>
<th>September 2010</th>
<th>September 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td>$ 33,190</td>
<td>$ 39,085</td>
</tr>
<tr>
<td>Long Term Investments</td>
<td>19,637</td>
<td>19,092</td>
</tr>
<tr>
<td>Land, Buildings, Equipment</td>
<td>8,927</td>
<td>9,112</td>
</tr>
<tr>
<td>(Net of depreciation)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Assets</td>
<td>89,144</td>
<td>73,535</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$ 150,898</td>
<td>$ 140,824</td>
</tr>
</tbody>
</table>

| Liabilities and Net Assets       |                |                |
| Current Liabilities              | $ 10,186       | $ 10,639       |
| Long Term Liabilities            | 32,086         | 32,861         |
| **Subtotal**                     | 42,272         | 43,500         |
| **Net Assets**                   | 108,626        | 97,324         |
| **Total Liabilities and Net Assets** | $ 150,898 | $ 140,824      |

## Consolidated Statements of Activities

(000's omitted)

<table>
<thead>
<tr>
<th>Year ending</th>
<th>9-30-10</th>
<th>Year ending</th>
<th>9-30-09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues - Unrestricted</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management Fees</td>
<td>$ 13,639</td>
<td>$ 13,234</td>
<td></td>
</tr>
<tr>
<td>Interest Income</td>
<td>636</td>
<td>432</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>7,103</td>
<td>8,865</td>
<td></td>
</tr>
<tr>
<td><strong>Total Revenues - Unrestricted</strong></td>
<td>$ 21,378</td>
<td>$ 22,531</td>
<td></td>
</tr>
<tr>
<td>Expenses - Unrestricted</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General and Administrative</td>
<td>$ 12,946</td>
<td>$ 12,430</td>
<td></td>
</tr>
<tr>
<td>Fundraising</td>
<td>20</td>
<td>55</td>
<td></td>
</tr>
<tr>
<td>Depreciation and Amortization</td>
<td>860</td>
<td>1,055</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>4,057</td>
<td>3,620</td>
<td></td>
</tr>
<tr>
<td><strong>Total Expenses - Unrestricted</strong></td>
<td>$ 17,883</td>
<td>$ 17,160</td>
<td></td>
</tr>
<tr>
<td>Change in Net Assets, Unrestricted</td>
<td>3,495</td>
<td>5,371</td>
<td></td>
</tr>
<tr>
<td>Change in Net Assets, Restricted</td>
<td>7,807</td>
<td>12,151</td>
<td></td>
</tr>
<tr>
<td>Change in Total Net Assets</td>
<td>$ 11,302</td>
<td>$ 17,522</td>
<td></td>
</tr>
</tbody>
</table>

---

**Total Assets and Net Assets includes temporarily restricted balances of $37,058 and $29,251, in 2010 and 2009, 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.

United Congregate Care, Inc.
Foundation Financial Services, 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>113</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>10</td>
</tr>
<tr>
<td>Not-for-profit partnerships in operation (ownership interest ranging from .01 percent to 16.9 percent)</td>
<td>13</td>
</tr>
<tr>
<td>Properties managed for third party owners</td>
<td>2</td>
</tr>
<tr>
<td>Not-for-profit properties owned, currently in development</td>
<td>13</td>
</tr>
<tr>
<td><strong>Total Entities Not Consolidated</strong></td>
<td>171</td>
</tr>
</tbody>
</table>
Chronological Listing of Communities

1965
Mayflower Gardens
Lancaster, CA

1966
Bixby Knolls Towers
Long Beach, CA
Pioneer House
Sacramento, CA
+ Pioneer Congregational UCC
+ Trinity Cathedral Episcopal Church

1970
Plymouth Square
Stockton, CA
+ First Congregational Church of Stockton

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
+ First Christian Church
+ 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 African Methodist Episcopal Church
MacArthur Park Towers**
Los Angeles, CA

1978
Pioneer Towers
Sacramento, CA
+ Pioneer Congregational UCC
+ Trinity Cathedral Episcopal Church

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
Crooked Creek Tower
Indianapolis, IN
Southdale Tower
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
+ St. Mark’s Episcopal Church

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
+ Culver City Rotary Club
Donald Jordan, Sr. Manor
Garden Grove, CA
+ Acacia Adult Day Services
Lake Ella Manor
Tallahassee, FL

1986
Round House Manor
Kaukauna, WI
300 Main
Estacada, OR
+ Housing Options of Clackamas County
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
Malone Manor
Lincoln, NE
+ Malone Community Center
Pauahi Kupuna Hale
Honolulu, HI
Pinehurst Apartments
Palestine, TX
Pinewood Manor
Bremerton, WA
+ Mt. Zion Baptist Church
San Jacinto Manor
San Jacinto, CA
St. Mary Tower*
Long Beach, CA
Catholic Healthcare West - Southern California
University Center
Indianapolis, IN
+ University Methodist Church
1986 (cont.)
Villa at Sacred Heart*
Indianapolis, IN
Hispanic Housing Services, Inc.

Vistas
Van Nuys, CA
+Valley Presbyterian Hospital

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
+Madison Presbyterian Church

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

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
+Del Norte Neighborhood Development Corp.

West Valley Towers
Van Nuys, CA

Dogwood Apartments
Milledgeville, GA

Mission Palms
Mission, TX

Pilgrim Place
Mason City, IA

Prairie Grove Apartments
East Prairie, MO

Redding Pilgrim House
Redding, CA

River City Residence Club
Sacramento, CA

Dogwood Apartments
Milledgeville, GA

The Gateway
Poway, CA

Guadalupe Senior Apartments
Denver, CO
+Del Norte Neighborhood Development Corp.

West Valley Towers
Van Nuys, CA

Dogwood Apartments
Milledgeville, GA

Mission Palms
Mission, TX

Pilgrim Place
Mason City, IA

Prairie Grove Apartments
East Prairie, MO

Redding Pilgrim House
Redding, CA

River City Residence Club
Sacramento, CA
+Transitional Living and Community Support, Inc.

Dogwood Apartments
Milledgeville, GA

The Gateway
Poway, CA

Guadalupe Senior Apartments
Denver, CO
+Del Norte Neighborhood Development Corp.
1988 (cont.)
Maple City Square
La Porte, IN
+ St. Paul UCC
Marymount Manor
Tacoma, WA
+ Sisters of St. Dominic
Olson Rotary Village
Delano, CA
+ Delano Rotary Club
Richardson Manor
Milwaukee, WI
+ WAICO Handicapped Housing, Phase II, Inc.
Vacaville Autumn Leaves
Vacaville, CA
+ California Grange
1989
Anaheim Memorial Manor
Anaheim, CA
Camelot Village
Council Bluffs, IA
Casa de Pinos
Prescott, AZ
Cimarron Court
Kearney, NE
Colonial Heights
Florence, KY
The Concord
Pasadena, CA
Gaslight Apartments
Converse, IN
+ Kokomo OIC, Inc.
Lakeview Manor
Storm Lake, IA
Loess Hills Estates
Glenwood, IA
Miracle Manor
Edna, TX
Westover Manor
Cedar Rapids, IA
1990
Bennett Place
Pittsburgh, PA
+ Action Housing
+ Operation Better Block
Capital Court
Corydon, IN
+ Hoosier Valley Economic Opportunity Corporation
1990 (cont.)
Grace Place
Norfolk, VA
La Mirada Vistas
La Mirada, CA
Lindsay Place
Lindsay, OK
Mill Pond Manor
Saline, MI
+ Evangelical Homes of Michigan
Pecan Place
Bonham, TX
Sangnok Villa
Los Angeles, CA
+ Korean American Christian Evergreen Assn.
Villa Nueva
Los Angeles, CA
Winslow Manor
Winslow, AZ
Yorkshire Place
Cape May, NJ
1991
Crescent Manor
Mesquite, TX
Kemet House
Chesapeake, VA
Laurel Park Manor
Los Alamitos, CA
Mesquite Gardens
Mesquite, TX
Towne Creek Apartments
McKinney, TX
Verde View
Camp Verde, AZ
1992
Adam and Bruce Apartments
Fort Wayne, IN
+ True Love Missionary Baptist Church
New Hampshire Apartments
Los Angeles, CA
Stone Creek Village
Phoenix, AZ
Sunny Isle Housing for the Elderly
Christiansted, St. Croix, The Virgin Islands
1992 (cont.)
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
Haven 502 Apartments
Los Angeles, CA
Rio Vista Village
Los Angeles, CA
1998
Creekbend Gardens
Houston, TX
2000
Abbey Apartments
Indianapolis, IN
DeSmet Retirement Community
Florissant, MO
St. Catherine Retirement Community
Florissant, MO
The Cloisters
DeLand, FL
2001
Colonia Jess Lopez
Los Angeles, CA
Colonial Gardens
Florence, KY
Cornerstone Gardens
Houston, TX
Esperanza Apartments
Seattle, WA
Park Place
Seattle, WA
Symphony Plaza East
Symphony Plaza West
Boston, MA
The Stearns
Boston, MA
2002
Amistad Plaza
Los Angeles, CA
Benson Manor
Smyrna, GA
Seabury Manor
Worcester 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
Pine Crest
Orange, MA
Village Pointe
Norfolk, VA
+ First Baptist Church of Lambert’s Point
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
Providence Place
Salem, OR
Farrfield Manor
Columbus, GA

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

2009
Mount Beulah Terrace
Pagedale, MO

2010
Desert Sage
Hermiston, OR
Riverside Village
Leominster, MA
Shepherd Park
Hartford, CT
Village Gardens
Norfolk, VA
Harshfield Terrace
Quartz Hill, CA
Under Construction
College Villas
Henderson, NV
Pre-Construction
Broadwood Terrace
Paloma Terrace
The Whittier
Las Alturias
Los Angeles, CA
Lane Manor
Stone Mountain, GA
Barringer Gardens Apts.
Charlotte, NC

+Cosponsor
*Third Party Management
**Syndicated Project
## Housing and Services Information

### State # Units/ Beds

<table>
<thead>
<tr>
<th>State</th>
<th># Units/Beds</th>
</tr>
</thead>
<tbody>
<tr>
<td>AZ</td>
<td>163</td>
</tr>
<tr>
<td>CA</td>
<td>6,994</td>
</tr>
<tr>
<td>CO</td>
<td>166</td>
</tr>
<tr>
<td>CT</td>
<td>372</td>
</tr>
<tr>
<td>DC</td>
<td>69</td>
</tr>
<tr>
<td>FL</td>
<td>943</td>
</tr>
<tr>
<td>GA</td>
<td>279</td>
</tr>
<tr>
<td>HI</td>
<td>82</td>
</tr>
<tr>
<td>IA</td>
<td>194</td>
</tr>
<tr>
<td>ID</td>
<td>40</td>
</tr>
<tr>
<td>IL</td>
<td>150</td>
</tr>
<tr>
<td>IN</td>
<td>1,538</td>
</tr>
<tr>
<td>KY</td>
<td>246</td>
</tr>
<tr>
<td>MA</td>
<td>1,894</td>
</tr>
<tr>
<td>MI</td>
<td>48</td>
</tr>
<tr>
<td>MO</td>
<td>252</td>
</tr>
<tr>
<td>NE</td>
<td>116</td>
</tr>
<tr>
<td>NJ</td>
<td>55</td>
</tr>
<tr>
<td>OK</td>
<td>30</td>
</tr>
<tr>
<td>OR</td>
<td>117</td>
</tr>
<tr>
<td>PA</td>
<td>113</td>
</tr>
<tr>
<td>PR</td>
<td>60</td>
</tr>
<tr>
<td>SC</td>
<td>144</td>
</tr>
<tr>
<td>TX</td>
<td>634</td>
</tr>
<tr>
<td>VA</td>
<td>340</td>
</tr>
<tr>
<td>VI</td>
<td>55</td>
</tr>
<tr>
<td>WA</td>
<td>317</td>
</tr>
<tr>
<td>WI</td>
<td>196</td>
</tr>
</tbody>
</table>

Total RHF Housing Units/Beds Equals **15,607**

### Financing Programs

#### Senior Housing
- Assisted Living (996)
- Skilled Nursing (595)

Total Senior Units/Beds: **14,413** (# Units/Beds)

#### Special Needs Housing
- Family (918)
- Mobility Impaired (208)
- Chronically Mentally Ill (56)
- Developmentally Disabled (12)

Total Special Needs Units/Beds: **1194** (# Units/Beds)

Legend:
- Greater than 1,500 Units
- 750 to 1,500 Units
- 100 to 750 Units
- 0 to 100 Units

# of Communities
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.
“I’ve lived in Indiana 74 of my 76 years, so I consider myself always a Hoosier,” Jean Dremstedt will tell you. Born there, attended school there (a graduate of Indiana University), married there and raised her two children there. Two years in Nebraska, while her husband was serving in the Air Force, has been the only time she has lived outside the state.

Those midwestern roots are very evident in Jean’s life - helping out where there is a need.

“I consider myself a professional volunteer,” Jean states. Her volunteer resume is quite impressive; 25 years on the Board of Deaconess Hospital (Evansville); 12 years on the Development Board of Eden Seminary (St. Louis, MO); the Good Samaritan Home (a nursing home in Evansville); and 15 years on the National Board of Retirement Housing Foundation.

“I show up on time and come prepared.”

Jean invests a significant amount of time in her role on the Board. She chairs the Nominating Committee for RHF – which means searching for potential candidates throughout the country (RHF’s Board members live from Vermont to the Hawaiian Islands) – and has previously served on the Audit Committee and chaired the Fund Development Committee.

Serving on RHF’s National Board not only means attending meetings (which happens to mean a number of days, every three months, at RHF’s headquarters in Long Beach) but also requires attending a number of conferences throughout the year to keep abreast of the latest issues facing the field of affordable housing.

Once a year, the national board devotes a week to visiting a number of RHF communities in an area of the country. Jean enjoys visiting the residents and seeing, first hand, the services being provided.
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 remainderer trusts, and gifts from pension fund assets and/or simply including RHF in your Will or Trust. For more information in confidence and without obligation, contact Stephanie Titus, Director of Charitable Giving at 562-257-5141.

We are grateful for our RHF Circle of Friends members:

Karolla Brice
Jean G. Dremstedt
Bernice B. Elkin, MD
Robert S. Fliehmann*
Burton L. French
Alice R. Good*
Rev. Dr. Teruo & Kiku Kawata
Laverne R. Joseph
Jean Moore Warrick*
Jean H. P. Oppenheimer
Edythe Patterson
Barbara J. Ricker —In Memory of Emma (Sam) Ricker
Miriam P. Vandenbush*
Richard Walinch*
Eleanor J. West
Vera Wolpert*
Lydia Cerveny
Mr. Raymond E. East
Dr. & Mrs. Charles Fain
Dolores P. Foga
Toshiko Okazaki Fukuda*
Wanda Haudek*
Paula E. Jameson
Eveleth “Evie” Miller*
Major Fitzhugh L. O’Neill*
Virginia Paddock
Eric H. Pierson*
Elsie Valek
Anna Mae Wakefield*
William L. Warrick
Norman A. Whaley*

(*indicates members who have passed away)

Always A Hoosier (cont.)

Why did she become involved with RHF?

“I’ve always been involved with my church, the United Church of Christ (UCC) and RHF’s roots are with the UCC,” Jean says. “I believe strongly in the Mission of RHF and I enjoy the people, both the residents and staff.”

Why has she made RHF part of her Estate Plan?

“I have invested in every organization that I’m involved with – not only with my time but also with my ‘treasure.’ It’s important that people have safe, decent and affordable places to live so they don’t have to fear being out on the street.”

The Retirement Housing Foundation is proud to partner with people like Jean Dremstedt, who have chosen to take a key role in shaping the face and future of our organization. The generosity of our volunteers and donors not only enhances the quality of life for our 17,000 residents, it helps ensure affordable housing and services are available for future generations. Thank you, Jean, for all you do for RHF.
Our Donors

2010 National Office Donors

The following donors gave a monetary gift to the designated funds through the national headquarters office from 1/1/10 through 12/31/10:

ADCA
Sara Adeh
Manuel Aguilar
Rosa Andrade
David & Constance Armistead
Lois Bahm
Gerald & Joann Baum
Barbara Baxter
Anneliese Bell
Ross Benn
Darryl & Kathleen Bennett
Leana Bentley
J.E. Benton
Georgia Boolootian
Betty Boyer
Capt. Karolla Brice
Kevin Bruso
Ruben Bustamante
Annie Camps
Wanda Caracciolo
Joseph & Lucia Chun
James & Madeleine Collinson
Community Congregational Church
Alfonso & Florencia Cordova
Glezille Cross
Cross Roads Community Church
Otilia Cruz
Culver City Rotary
Neo Dennis
Brigette Dewez
Hazel Dodson
Oscar Eagle

Margery Edgerton
Ronald & Susie Edwards
Dr. Bernice Elkin
C.W. & Gail Fain
Farmers & Merchants Bank of Long Beach
Marie Farrago
Andrew Fassnacht
First Congregational-Corona
Roger & Barbara Gillerstrom
Jose Gomez
Salvador Guzman
Fatemeh Haji-Moradi
Bea Hanley
Edward Harsey III
Elaine Harte
Ray Hayashigawa
Clarence & Helen Heidenreich
Evelyn Helt
Joan Henke
Elizabeth Henneberger
Antonia Hernandez
Information Specialists Group, Inc.
Isho Isho
Frank Jahrling
Laverne & Ginger Joseph
Dorothy Jones
Robert & Dorothy Jones
Mary Kammrath
Pastor Harvey & Nancy Kandler
Teruo & Kiku Kawata
Tommie Kimbrough
Sarah Klein
Cecelia Krause
Anita Kristiansson
Souren Kurkdjian
Mary Jane Lemire
Bryant Bang Lee
Charles Lee
Alberto & Maricela Lopez
Mardoqueo & Maria Lopez
Angel Macias
Clarence Mahan
Maple City Square Residents
Beverly Marks
Francine Marlenee
Carmen Martinez
Tom & Yuri Masuda
Roland Mattison
Dora McCary
Peter McIlvaine Hall
Daily & Nancy McPeak
Gloria Melgar
Mahin Meshkini
Lourdes Meza
Gertrude Miller
Norman & Francis Moore
Alfred Morgan
Patricia Morris
Carmen Naveira
Maria Nelson
J. M. Newland
Linda O’Neal
Edward & Mary O’Neill, Jr.
Myong & Yong Pak
Carol Parish
Helen Peiker
Providence Place Residents
Alberto Ramirez
Ruth Reid
Robert & Donna Rheiner
G.M. Rivas
Gerda Roche
Jose Mauricio Ruiz
Paul Ruiz
Georgina Salcedo
George & Doris Sanders
Sangnok Vila Residents
Rev. Charles & Marion Schepel
Joyce Sears
Seaside Community Church
Maria Sepulveda
Alice Sexton
Jane Simpson
James Shapiro
Judy Shaw
Chang Ye Sin
Alan Six
Donald Smerk
Bernice Smith
Clarence & Sue Solt
Geraldine Steffan
Frances Stephenson
Arthur Suppona
Bruce Tadajewski
Mattie Taylor
John & Shirley Trnka
Carol Vessels
Bonita Villalobos
Doris Wagner
Warner Bros. Television Production
Anastasia & Stephen Waryk
Merlin Weed
West Valley Towers Residents
Doug & Nancy Wickstrom
Ramona Wickstrom
Richard & Evelyn Wilson
Yilberth Zavala
THANK YOU 2010 MAJOR DONORS

We are grateful to the following businesses that contributed a major gift to the RHF mission. They were recognized during our 49th Annual Meeting in February 2010.

PLATINUM $7,500
- California Bank & Trust
- Schochet Associates, Inc.
- Sullivan Curtis Monroe
- Designer Sound Security Systems
- US Bank

GOLD $3,500
- Dauby O'Connor & Zaleski
- HD Supply
- National Affordable Housing Trust
- Reuben, Raucher & Blum
- Latham & Watkins LLP

SILVER $1,500
- Christensen's Designs
- Ice Miller LLP
- Bank of the West
- Harvey & Beth Oringher - Theodora, Oringher, Miller & Richman PC
- Novogradac & Co., LLP
- Web Service Co
- HPSI
- Bank of America Merrill Lynch
- Direct Supply Equipment
- KTGY Group
- Merrill Lynch

BRONZE $750
- Hill Ward Henderson
- Yokota & Associates
- Palmer Kazanjian Wohl Perkins
- Michael Orber & Associates
- Alpha Construction Co., Inc.

FRIENDS ($749 and under)
- AFLAC
- Compo Construction
- DaVinci Communications

Thank you
Major Donors

RHF FUNDS

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

- Affordable Housing Fund - assists RHF in preserving and creating new affordable housing.
- The Laverne R. Joseph Housing Fund - a fund established by our Board of Directors in honor of our President/CEO and his accomplishments to further the affordable housing mission.
- Clark Harshfield Affordable Housing Building Fund - in honor of one of our founders
- Resident Benevolence Fund - provides funds to RHF residents who cannot afford to live in their RHF home anymore.
- Jean Moore Warrick Endowment Fund for Resident Benevolence - an endowment fund in memory of Jean Moore Warrick, RHF’s board member who dedicated twenty-five years of volunteer service to making a difference in the lives of our residents.
- Children’s Education Fund - provides grants for RHF children and young adults to financially help with clothing, books, supplies, tuition and tutoring services. It is the intention of the fund to help break the cycle of poverty through education.
- Annual Holiday Toy Drive Fund - provides holiday toys for RHF children-in-need. We distributed over 650 toys to RHF kids in 2010!
- Project H.A.N.D.S.® - RHF residents give their handmade items which are knitted, crocheted or sewn to organizations who serve those living in shelters.

The purpose of RHF Foundation, Inc. is to provide through gifts and managed funds, financial resources which assist RHF (Retirement Housing Foundation). RHF Foundation, Inc. supports RHF’s dedication to providing quality housing, health and support services. RHF’s services are primarily for older adults, persons with disabilities and low-income families of all faiths, and enhance the physical, social and spiritual aspects of their lives. RHF Foundation, Inc. strives to assist RHF in its commitment to acting as a resource for the communities in which it operates.
Our Donors

Angelus Plaza’s (Los Angeles, California) annual fundraiser, City View, raises funds to benefit the activities and classes offered to the more than 120,000 seniors they serve throughout the year through the senior center.

DONATIONS TO RHF COMMUNITIES

The following donors contributed a monetary gift to the corresponding community from 1/1/10 to 12/31/10:

Adam & Bruce Apartments
Fort Wayne, IN

Council on Senior Services

Anciano Tower
Montrose, CO

Coolings Heating & Air Conditioning, Inc.
Snipps Heat & Air, Inc.
WalMart

Angelus Plaza
Los Angeles, CA

AARP
Iris Aguilar
Jong S. Ahn
All Temperatures Controlled, Inc.
All Care Management Group, Inc.
AP Chinese Resident Club
AP Korean Friendliness Club
Bank of America/Merrill Lynch
Thomas Baumann
Lourdes Birba
Albert Carnesale
Central City Association
Dr. Alex Chai
Joan Chang

Angelus Plaza (cont.)
Los Angeles, CA

Kimberly Hee
Jung Hae Hong
Kyeong Ae Hong
Hui Lee Hyo
Ursula Hyman
Gui Nam Jeong
Laverne Joseph
Aw Kim Kang
K. Kang
Ketchum Downtown YMCA
Chun Kim
Dong Yoon Kim
Hae Wol Kim
Hwi Ok Kim
Jin Kim
Jung Soon Kim
Ke Ok Kim
Keum Sil Kim
Kin Kim
Mong Ok Kim
Moon Kyung Kim
Young Mi Kim
Betty Kozasa
KTGY Group, Inc.
LA Council of Filipino American Seniors, Inc
LA Inc.
LA Investment Co.
LA United Investment Co.
Jae In Lee
Jung Jo Lee
Myung Ja Lee
Ok Hee Lee
Orlance Lee
Seo B. Lee
Soon Hoon Lee
Sun Rang Lee
Legion of Mary -
Los Angeles Regional Senatus
Phoebe Liebig

Angelus Plaza (cont.)
Los Angeles, CA

Richard Lieboff
In Ock Lim
LTSC Community Development Corp.
Morgan Lyons
Ken & Ruby Maya
Natsuo Kawada
NBC Universal
Maria Nelson
Angela Ngai
Noon Downtown Group
Dong J. Oh
Kyung Hee Oh
Myun Eun Oh
Soon Im Oh
Lillia Pagisihan
Chong Ja Pak
Partners in Care
Ping On Pharmacy
Eva Plasencio
Ramona Ponce
Lloyd J. Queen
Chris Ragon
RHF
Bong Shin Ro
Peter Rusch
Byung S & Joanne B. Shin
Jae Soon Sin
Jung Soon
SRO Housing Corporation
Bok Su
The California Endowment
The Chinese Resident’s Club
UCLA Dept. of Social Welfare
UCLA School of Public Policy & Dept. of Social Welfare
UPS
USC School of Gerontology
USC School of Social Work
US Bank
Our Donors

Angelus Plaza (cont.)
Los Angeles, CA
US Bank National Association
Valley Commercial Contractors LP
Hsiu L. & Margaret Wang
Wells Fargo
Monika White
Wise & Health Aging
Elizabeth Wong
King Yue Wong
Kwang Myung Wu
Song Ok Yang
Mimi Yu

Bishop’s Glen
Holly Hill, Florida
Hilda O’Keefe

Bixby Knolls Towers
Long Beach, CA
Pat & West Horton

Centennial Manor
Boise, ID

Home Depot
WalMart
Zamzows Inc.

Crescent Manor
Mesquite, TX
Wellcare

La Mirada Vistas
La Mirada, CA
Florence Cordova
Oriental Trading Company
Lucya Pak
Berta Gloria Pedregon
Chris Ragon

Harvest Pointe
Loveland, CO
Group Publishing
Padmakara Charitable Organization
Independence Square
Evansville, IN
Independence Square Residents
Lake Ella Manor
Tallahassee, FL

Comprehensive Health Mgmt
Paul Frohe

Los Arcos
Poway, CA
Sandra Skinner
Monona Meadows
Monona, WI
John Fernan
Amphanh Phommachack

Philip Street Elderly Housing
Honolulu, HI
Liz Garman

Pilgrim Tower North
Pasadena, CA
Mark & Julie Hart

Pioneer House
Sacramento, CA
Cathedral Pioneer Church
Homes, Foundation
Milo Chun
Mary Dunwoody
Randele Kanose
Sacramento Walking Sticks

Pioneer Towers
Sacramento, CA
CPCH Foundation
Robbie McMullen
Prairie Grove Apartments
East Prairie, MO
Shawn & Sarah Archie Beauteon Drug
Blumenburg Station
Edwards Transportation Co.
James McDowell
Pam & Randy Mitchell
MRM Agricultural Service LLC
Shelby Funeral Home
Taster’s Restaurant

Southdale Tower
Anderson, IN
Randy & Amy Abbott

Southpointe Villa
Rialto, CA

Quest Construction
Stater Bros.

Stone Creek Village
Phoenix, AZ
Opal Grubb
Vacaville Autumn Leaves
Vacaville, CA
Assembly of God
WalMart

Valley View Apartments
Manitowoc, WI
Bonnie & David Frechette
Christine Jirovetz
Douglas & Mary Jirovetz
Victor & Sally Lucas
Jeffrey & Lori Van Dalen
Richard & Dorothy Zinkel

Westover Manor
Cedar Rapids, IA
Hawkeye Area Community Action Program

Wilshire House
Los Angeles, CA
Club Shalom

Residents at Ingleside Manor (Macon, Georgia) show off the handmade items that their Project H.A.N.D.S.® group donates to 23 different organizations throughout the year. H.A.N.D.S.® groups throughout the country rely on donations to purchase the supplies needed for the items they donate to various agencies in their local communities.
Our Donors

A Special Thank You

Union Bank of California Foundation For Their Generous 2010 Grant Support of $18,750

In Memory Of . . .

. . . Rex Chapman
Dr. Darryl & Alice Sexton

. . . Bruce Copeland
Ray & Caroline East

. . . Alan Furuta
Tom & Yuri Masuda

. . . Aaron Herrington
Dr. Darryl & Alice Sexton

. . . Fred Manning
Cheryl Howell

. . . Joseph Marcus
Caroline East

. . . Helen Molfelt
Judith Moore

. . . Lizanne Moncrief
William Moncrief

. . . Bunni Rader
Dr. Darryl & Alice Sexton

. . . Wilbur Robertson
Edith Robertson

. . . Harold Simington
Ray & Caroline East
Laverne & Ginger Joseph
Dailey & Nancy McPeak
Robert & Christina Potter
John & Shirley Trnka

. . . Roger B. Simpson
Jane Simpson

. . . Mary Spinelli
Laverne & Ginger Joseph

. . . Katherine Taylor
Odette Coleman

. . . Jean Moore Warrick
Ronald & Phyllis Anatole
Mr. & Mrs. William Roche
Dr. Darryl & Alice Sexton
William Warrick
Anne E. Young

. . . Merrill Whittier
Tom & Yuri Masuda
Lucile Whittier

In Honor Of . . .

. . . L.R. Brown
Lois Brown

. . . Rex & Gertrude Chapman
James Collinson

. . . Culver City Rotary Plaza 25th Anniversary
Carmelita Bell
Helina Prsha

. . . Joanna Dillart
Edward & Sheila Turner

. . . Paula Jameson
Dr. Bernice Elkin

RHF Foundation Approved As a Combined Federal Campaign (CFC) Member

In the summer of 2010, RHF 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 Aging and Disabilities Charities of America (ADCA), a non-profit organization and a federation that reviews applications and distributes donated funds. There are currently more than thirty federations within the CFC, most of them, like ADCA, organized around a specific theme. Approximately 1,900 national organizations and 40,000 local organizations qualify for the CFC annually.
Our staff members perform important daily duties to make shelter and service a reality for the people we serve. Staff members who additionally choose to voluntarily support RHF through monetary 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 2010:

Colleen Adams  
Lyliana De Renteria  
Robert R Amberg  
Shana Anders  
Jonas Angeles  
Irene Armstrong  
George Asato  
Ken Ayala  
Mitch Bachtel  
Nada Battaglia  
Duncan Bradbury  
Christopher Clemons  
Heather Cline  
John Clow  
Inez Codeus  
Dave Cooley  
Billie Culverson  
Lloyd Davis  
Deaunna Deadrick  
Philamena Decker  
Jackie Dizon-Ng  
David Dobbs  
Conrad Dungca  
Vicky Ellis  
Maggie Engelberg  
Jeffrey P Ferguson  
Linda Forsberg  
Delia Gambino  
Lynn Gamble  
Perry Glenn  
Fostine Gotierrez  
Anna Graddy  
Maggie Guzman  
Dee Hammer  
Calvin Hara  
Stuart Hartman  
Linda Head  
Emily Hidalgo  
Evet Howard  
Cheryl Howell  
Melissa Jackson  
Paula Jameson  
Pamela Jennings  
Denise Michelle Jones  
Ken Kaser  
Lorri Kavich  
Judith Keithley  
Teresa Kennedy  
Arnold Kim  
Deborah Kindler  
Joseph Kintyhtt  
Dina Marie Kulzer  
Charlene Lawrence-Rice  
Julie Lemke  
Diane Lespron  
Cathy Levario  
Lynn Lichtenstern  
Cynthia Lyons  
Brian & Marlene Magnone  
Mark Malloy  
Pamela Maxfield  
Connie McInturff  
Mary Midkiff  
Erin Montegut  
Darlene Nelson  
Linda Newsome  
Steven Nicoloro  
Mikeal & Kenna O’Hara  
Peter & Linda Peabody  
Gloria Pedregon  
Delores Peters  
Mary Pressler  
Chris Ragon  
Margie Rauen  
Tina Robinson  
Frank Rossello  
Cynthia Rudon  
Gloria Ruiz  
Eduardo Nestor Salud  
Dorothy Sanders  
Wendy Scott  
Judy Shaw  
Luella Shelton  
Susan Siverling  
Pwint Soe  
Margaret Spiller  
Jennifer Staley  
Deborah Stouff  
Barbara Thorn  
Karleen Thorpe  
Olga Torres  
Michael Vukovich  
Florence Webb  
Joella Willey  
Judy Williams  
Diane Wink

In burgundy = Sterling Club members-donation via payroll deductions
How to Word Different Types of Bequests

Donors wishing to leave a bequest to RHF or to help residents at any of our communities may choose from these suggested bequests when planning their estate plans.

**Undesignated Bequest:** "I give, devise and bequeath to RHF Foundation, Inc. (RHFFI), currently with offices at 911 N. Studebaker Road, Long Beach, CA 90815, the sum of $______ (or describe gift) to be used by the Foundation as it chooses."

**Specific Percentage Bequest:** "I give, devise and bequeath an amount equal to ____% of the total value of my estate at the date of my death to RHFFI, currently with offices at 911 N. Studebaker Road, Long Beach, CA 90815, to be used by the Foundation as it chooses."

**Residual Bequest:** "I give, devise and bequeath all (or a percentage) of my estate after other specific legacies have been fulfilled to RHFFI, currently with offices at 911 N. Studebaker Road, Long Beach, CA 90815, to be used by the Foundation as it chooses."

**Contingent Bequest:** "If the above named beneficiaries should predecease me, then I hereby give, devise and bequeath all (or a percentage) of my property and estate to RHFFI, currently with offices at 911 N. Studebaker Road, Long Beach, CA 90815, to be used by the Foundation as it chooses."

**NOTE:** A donor may also leave a bequest to an RHF community of their choice. Please call 562-257-5141 for the exact wording and the legal name of the community.

You should consult with your attorney about the specific provisions or language you need to include in your estate planning documents. The information shown here is for illustrative purposes only.

For more information in confidence, without obligation, contact Stephanie Titus, Director of Charitable Giving at (562) 257-5141.

Retirement Housing Foundation's logo is a registered trademark that represents the integration of our mission with our Christian heritage. What appears to be a snowflake is actually a grouping of four houses and four apartment buildings. The buildings are joined together by a cross, representing our Christian tradition and the motivating force of RHF’s mission. The diamond shape of the logo emphasizes our sense of community, and the houses have open doors, symbolizing availability to those who need housing. The logo points in all directions - East, West, North and South - signifying our geographical diversity and inclusiveness.
Why Consider a Gift Annuity?

Our Gift Annuity Provides . . .

- Fixed Payments
  Every check is the same.
- Lifetime Payments
  They last as long as you do.
- Dependable Payments
  Guaranteed by the United Church of Christ

- Appealing Payments
  The rates are very attractive*
- Tax-Free Payments (partial)
  They continue for your life expectancy.

* Sample Gift Annuity Rates of Return
Note: Call us for all other age groups. Rates are subject to change.

<table>
<thead>
<tr>
<th>Single Person</th>
<th>Two Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Rate</td>
</tr>
<tr>
<td>65</td>
<td>5.5</td>
</tr>
<tr>
<td>70</td>
<td>5.8</td>
</tr>
<tr>
<td>75</td>
<td>6.4</td>
</tr>
<tr>
<td>80</td>
<td>7.2</td>
</tr>
<tr>
<td>85</td>
<td>8.1</td>
</tr>
<tr>
<td>90</td>
<td>9.5</td>
</tr>
</tbody>
</table>

* Sample Deferred Gift Annuity Rates
(Deferred gift annuities are available for individuals under 60 years old.)
Rates are subject to change.

<table>
<thead>
<tr>
<th>Present Age</th>
<th>Age When Payment Starts</th>
<th>Annual Payment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>60</td>
<td>7.2%</td>
</tr>
<tr>
<td>55</td>
<td>65</td>
<td>8.4%</td>
</tr>
<tr>
<td>55</td>
<td>70</td>
<td>9.7%</td>
</tr>
<tr>
<td>60</td>
<td>65</td>
<td>6.4%</td>
</tr>
<tr>
<td>60</td>
<td>70</td>
<td>8.9%</td>
</tr>
<tr>
<td>60</td>
<td>70</td>
<td>6.8%</td>
</tr>
<tr>
<td>60</td>
<td>70</td>
<td>8.0%</td>
</tr>
</tbody>
</table>

We are ready to provide additional information to you about planned giving and/or to meet with you and your advisors if you so desire. You can reach us directly at 562-257-5141 (or call toll-free at 877-937-4743, leave a message for a return call), or you can contact us through our web site at www.rhf.org.
Retirement Housing Foundation Corporate Information

Officers:
Donald W. King, Chairperson
Christina E. Potter, Vice Chairperson
Dr. Darryl M. Sexton, Vice Chairperson
Laverne R. Joseph, D.D., President & CEO
Tom S. Masuda, Treasurer
Deborah Stouff, 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
4300 N. Carlin Springs Road
Arlington, Virginia 22203-2006
Tel: 703-243-0318
Fax: 703-243-0718
E-mail: jeffrey.ferguson@rhf.org

East Coast Healthcare
911 N. Studebaker Road
Long Beach, California 90815-4900
Tel: 562-257-5100
Fax: 562-257-5200
E-mail: peter.peabody@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

North Central
2200 Hillside Avenue
West Des Moines, Iowa 50265
Tel: 515-440-2266
Fax: 515-440-2269
E-mail: denise.hammer@rhf.org

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

Southern California I & II
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: perry.glenn@rhf.org

Southwest
2110 Slaughter Lane, Suite 110
Austin, Texas 78748
Tel: 512-292-3921
Fax: 512-292-3996
E-mail: thuy.hoang@rhf.org

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

Independent Auditors – Novogradac & Company LLP – Certified Public Accountants
246 First Street, 5th Floor, San Francisco, CA 94105
Tel: 415-356-8000 Fax: 415-356-8001