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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The theme for RHF’s 2011 50th Anniversary year was RHF 50 Years Of Caring About People. United Church of Christ Wisconsin Conference Minister David Moyer says that when he preaches at church anniversaries, he reminds people of what we tell children when they are learning to cross the street, “Look both ways.” Look back and say, “Thank you God for a wonderful heritage and all those who contributed to it.” And then look forward and say, “God, what’s next?” Rev. Geoffrey Black, General Minister and President of the UCC says that ministry (mission) takes place between sacred memory and holy imagination. As we enter our 51st Anniversary year, we give thanks for God’s blessings for over five decades and for the persons who have served and the persons who have been served by the RHF mission. I think remembering the past and asking what’s next is implicit in our 51st Anniversary theme Serving Today Embracing Tomorrow. We build on our foundations; we serve today, and we plan to serve God’s people for many tomorrows.

Before worship on January 8th, I read the back of our church bulletin which stated that the UCC Global Ministries define their top priority with two words: critical presence – that is meeting people at the point of their deepest need in a timely and appropriate way. They mean spiritual as well as material. I thought, that’s what RHF does! There is nothing more basic than having safe, secure, affordable places to live where care and services can be provided as needed. Without shelter and care, health and spiritual life are severely diminished. I know that with almost 18,000 residents in our 166 communities and our 2,784 team members, we cannot please everyone all the time, but frequently I get letters from residents and their families like the following:

“A big thank you to the staff and manager at Casa de Piños in Prescott, Arizona. I moved here October 1, 2011, and I am very impressed with how clean and orderly everything is. I enjoy the activities (if I don’t forget!). Again, my hat’s off to everyone.”

Sincerely,
Wilhelmine Olmsted*

* Letters printed with writers’ permission
I had not thought about the following words for years but suddenly as I was thinking about the 51st Anniversary of RHF I could hear Kate Smith singing:

“Bless this house, O Lord we pray, make it safe by night and day;
Bless these walls, so firm and stout, keeping want and trouble out.
Bless the folk who live within.........”

What a beautiful way of talking about the 166 homes which are part of RHF. Wonderful people call RHF their home. In fact those residents are the keys to the homes that are a part of RHF.

Building homes is what we have been celebrating throughout the 50th Anniversary celebrations. It has been a great celebration beginning with about 500 of us gathering a year ago to celebrate what has resulted because of our home building. Over and over residents have expressed their love of their homes and how they are working to make their home in the future ever better, more caring, more responsive to the needs of their neighbors. They remind me of our theme for the 51st Anniversary - “RHF Serving Today Embracing Tomorrow.”

I look forward to 2012 and the opportunities we will have to be home builders this coming year.

A huge note of appreciation to the more than 2700 members of the RHF Staff who make possible the lovely homes in which nearly 18,000 wonderful people live.

John E. Trnka
RHF Board Chair

“Please accept this letter of sincere gratitude for the outstanding care provided by all of the staff at the Auburn Ravine Terrace Skilled Nursing Facility for my father, Clifford Tresidder. He recently passed after a long, and difficult battle with Parkinson’s, dementia, congestive heart failure, and other related maladies.

Throughout his stay of nearly seven months, and despite his decreasing abilities and increasing needs, each of the nurses, CNAs, housekeeping, kitchen, maintenance, and office staff treated my father with the utmost dignity, gentleness, and professional medical care. We could not have asked for more.

To just say “thank you” for all that the great folks at Auburn Ravine Terrace did for my Dad would not even come close to what we feel. I know their jobs aren’t easy, but they make it seem that way. They help each other without hesitation, do their jobs with an energy that reflects the true love they have in their hearts, and treat their co-workers and residents with consideration and compassion.

It was truly a blessing to know that we did not have to ever worry about Dad, and that he was in such capable and caring hands. Thank you for your time, hard work, and being there when we needed you.”

Sincerely,
Bret Tresidder (and the entire Tresidder Family)*

When I receive letters like these, I’m reminded of why we are serving today and embracing tomorrow. We are attempting to meet people at their greatest need.

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, 2010 to September 31, 2011, my report covers the period from February 1, 2011 to January 31, 2012.

(Continue on page 6)
2011 In Review

• We celebrated our 50th Anniversary in February 2011 with national management conferences for our market-rate/healthcare administrators, directors of nursing, assisted living directors and affordable housing managers. The annual meeting is a time when we conduct corporate business, and we welcomed delegates from RHF community boards as well as 26 United Church of Christ (UCC) Conference Ministers.

The annual meeting worship service was hosted by First Congregational UCC, Long Beach. Preaching was the Rev. Dr. James A. Forbes, Jr., Senior Minister Emeritus of Riverside Church in New York City. A combined choir of almost 100 comprised of RHF team members and choir members from First Congregational and Los Altos UCCs Long Beach and Community Congregational UCC in Los Alamitos provided music under the direction of Curtis Heard and David Joseph. Approximately 450 people were in attendance.

At the annual business meeting, the Rev. Harold Schultz was elected to the National Board of Directors Class of 2012, and Jean Dremstedt, Raymond East, and Dr. Darryl M. Sexton were re-elected to three-year terms, Class of 2014. The anniversary banquet was held at the Long Beach Hilton and several awards were presented.

Larry Minnix, who has served as President and CEO of LeadingAge since 2001, formerly the American Association of Homes and Services for the Aging (AAHSA), received the Friend of the Elderly award. LeadingAge is the national advocate for 5,600 nonprofit providers. 2011 also marked the 50th Anniversary of LeadingAge. For more than 35 years Larry has been a passionate advocate for leadership and innovation in not-for-profit aging services.

RHF 2011 Resident of the Year was Boneata Kautz from Westover Manor, Cedar Rapids, Iowa. She was the first person to move into Westover Manor when the community opened in November 1989. She has organized potlucks, including set up and clean up, and has served on the resident association and put together fundraisers for the association. She is in charge of the exercise class, helps with Bingo and monthly birthday parties, arranges for the bus to the grocery store every week, and sets up appointments with the visiting nurses.

Volunteers of the Year were Anita and Forest Wasson who work tirelessly to provide residents of Mayflower Gardens Retirement Community and others in need in Quartz Hill, California with food items. They have expanded their 12-year mission from feeding three families a week to more than 1,200 people each month.

RHF 2011 Local Board Member of the Year was Rev. Fritz Mellberg also from Westover Manor in Cedar Rapids. Fritz has served as a member of the board since 1993 when he became Pastor of Hope United Church of Christ. He is a graduate of Chicago Theological Seminary, and while in school he worked as a speech writer and reporter at the UCC Office of Communication in New York City. In addition to his governance work at Westover Manor, he has led Bible studies for residents and staff and encouraged his congregation to assist with financial contributions to community events.

The Manager of the Year award was presented to Pamela Jennings from Independence Square, Evansville, Indiana. In 2003, the Deaconess Hospital transferred this 123-apartment HUD 202 community to Retirement Housing Foundation. In addition to serving Independence Square, Pamela is one of the leading managers of the Midwest region and is very willing and eager to help train new managers and offer assistance to others when needed.

A surprise award was given to me when the Rex Chapman Award was presented by Rex and Gertrude’s grandchildren, Catherine and John Collinson. They also quoted from a letter that Rex had written in 1997, which I had not heard about before, in which he said, “I believe that the most important thing I’ve done during the time I’ve been on the Board of RHF was the recruiting and employment of the Rev. Dr. Laverne Joseph for the position of President and CEO.” I was quite moved and humbled by that statement. I thank the RHF Board for this honor.

Transitions

During this period the following board and team members passed away: Board members Richard Dean, Pilgrim Place, Mason City, Iowa; Gilbert D. Gwaltney, West Valley Towers, Van Nuys, California; Priscilla Savage, Crooked Creek Tower, Indianapolis, Indiana; and team member Carl M. Cook who served as on-call security at Guadalupe Senior Apartments in Denver, Colorado. Also, Dr. William Rader who served on the RHF Board of Directors from 1972 to 2005 and chaired the Board from 1989 to 1994. Bill was also responsible for organizing the
Modesto Affiliated Church Housing Corporation, which worked with RHF to develop Ralston Tower and Marple Manor; and most recently Kathy Almers who served at The Carolinian, Florence, SC, as office manager from 1994 to 2000, and since that time as administrator.

Christina Bagley joined us as National Marketing Director for our market-rate communities.

Irene Armstrong, Corporate Bookkeeper, retired after 21 years of service as a member of the headquarters team, and Ramona Ponce retired as Director of Dietary Services at Angelus Plaza where she was employed since 1981 when the community opened.

Promotions included Joanne Silva from Occupancy Manager to Director of Occupancy and Tax Credit Compliance, Deborah Stouff from Director to Vice President of Corporate Records and Corporate Secretary, Conrad Dungca from Internal Audit Manager to Director, and Jennifer Staley from Payroll Manager to Director of Payroll Services.

We welcomed John F. Bauman, Ph.D. and the Rev. Dr. Norma Nomura DeSaegher to the RHF Board of Directors and Barbara Bauman and Col. John DeSaegher to the RHF Advisory Commission.

The Rev. Dr. Teruo Kawata is retiring from the RHF Board of Directors with this annual meeting after 15 years of service, and Kiku Kawata is retiring from the Advisory Commission.

We thank our 2,784 team members (1,644 full time and 1,140 part time) as well as our 253 national and local board members and our 50 advisory board members for helping to make the mission a reality in the lives of nearly 18,000 people, 24 hours a day, seven days a week. One hundred of our team members work in the headquarters office and ten in our regional offices.

- 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.
- Brian Magnone continues to serve as Treasurer on the Board of CHHSM.
On A National Scale

• Bob Amberg serves on the Aging Services of California (ASC) Legal Committee, the Nonprofit Organizations Committee of the Association of Corporate Counsel, and the LeadingAge Legal Committee. Deborah Stouff serves on the Advisory Committee of the Los Angeles Chapter of the Society of Corporate Secretaries and Governance Professionals. Stephanie Titus serves as President of the Inland Empire Chapter of the Association of Fundraising Professionals. I serve on the Housing with Services Steering Committee for LeadingAge and on the Affordable Housing Sub-Committee for ASC.

• 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 the nation. Since then Volunteers of America, Mercy Housing, and the Evangelical Good Samaritan Society have become members. Frank Rossello, VP of Finance, also serves on the board. Since its beginning, NAHT has preserved or developed close to 18,000 units of affordable housing in 174 properties, and has assisted in raising $780 million of tax credit equities. NAHT is one of the leading syndicators specializing in the preservation of HUD subsidized housing, and in 2011 enjoyed its most successful year ever.

• RHF received $214,420 in financial gifts and our communities received $353,601 as well as in-kind gifts for a total of over $568,021. 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, making it easier for federal employees to make donations to us through payroll deductions and/or check.

• We have 65 persons residing in our communities who have celebrated their 100th or more birthdays, with the oldest being Annie Ladd at 107 who lives at The Cloisters in DeLand, Florida. The title was previously held by Avice Clarke who came to Gold Country Health Center, Placerville, CA, at the age of 110 and passed away in January at the age of 111. She would have been 112 in May 2012.

• In May we completed the $43 million renovation of Angelus Plaza, our 1,093-apartment affordable senior community in Los Angeles.

• We completed the financial closing and began rehabilitation of Pioneer Towers, our 198-apartment mixed income senior tower located in downtown Sacramento.

• In June we completed the rehabilitation work at Yellowwood Terrace, Clarksville, Indiana, with funds from a $3.2 million green retrofit grant from the U.S. Department of Housing and Urban Development.

• In October we welcomed Pilgrim Manor, Grand Rapids, Michigan, into the RHF family. Pilgrim Manor was founded in 1963 as a retirement home by 22 United Church of Christ congregations. It is the only UCC affiliated long-term care community in Western Michigan. Pilgrim Manor is licensed for 111 assisted-living beds and 55 skilled-nursing beds. 27 assisted-living beds are designated for dementia care services. We are proud that they chose to affiliate with RHF. Pilgrim Manor’s CEO is Rev. George Heartwell, who also serves as Mayor of Grand Rapids.

• In November we completed the rehabilitation of Shepherd Park, a 372-apartment senior community in Hartford, Connecticut. This community was the former Good Shepherd Convent and was converted to affordable housing by State Street Properties.

• In December we completed the rehabilitation of Riverside Village, a 312-unit affordable family property in Leominster, Massachusetts. This property was also acquired from State Street Properties.

• We received a $5.5 million grant from the Los Angeles Housing Department (LAHD) in May and a $12 million nine percent tax credit award in September for The Whittier in Los Angeles, a proposed 60-unit affordable family community, which should start construction during the first half of 2012.

• In November we received four HUD 202 capital grant awards for the following proposed senior properties: Broadwood Terrace, 89 apartments in Los Angeles, California; Las Alturas, 79 apartments in Los Angeles; Darson Marie Terrace, 57 units in San Antonio, Texas; and Sagetree Apartments, 65 apartments in Houston, Texas.

• We closed on the refinancing of University Center, Charles Major Manor, and Adam and Bruce Apartments, all located in Indiana.

• We entered into a purchase contract and started due diligence for the acquisition of Capitol Towers, a 144-apartment affordable senior tower, sponsored by Emanuel Lutheran Church in Hartford, Connecticut.

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Pilgrim Manor joined the RHF family in 2011.

Annie Ladd represents the growing number of residents who have reached their 100th birthday milestone. Annie was 107 in 2012.

Community leaders came out to celebrate Angelus Plaza's completion of their $43 million rehab and RHF's 50th Anniversary.

Dr. William Rader and his wife, Buni, served on the RHF Board of Directors and Advisory Commission (respectively) from 1972 to 2005.

Rev. Dr. Teruo Kawata and his wife, Kiku, are retiring from the RHF Board of Directors and Advisory Commission (respectively).

Pilgrim Manor joined the RHF family in 2011.
On A National Scale

• We entered into a contract with the Community Congregational Development Corporation for the rehabilitation, joint ownership, and long-term management of their 186-apartment affordable senior tower in Chula Vista, California.

• We dedicated Harshfield Terrace, a 75-apartment affordable senior community adjacent to the campus of Mayflower Gardens and Mayflower Gardens II in Quartz Hill, California, named after one of our founders, the Rev. Clark Harshfield. We also celebrated the opening of the assisted living unit on the Mayflower Gardens campus.

• We dedicated Village Gardens, a 40-apartment HUD 202 senior building adjacent to Village Pointe in Norfolk, Virginia. Together these two communities total 100 apartments.

• In 2004 RHF’s former outside counsel, Bill Kelly and 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, Homes for America, Mercy Housing, National Church Residences, National Affordable Housing Trust, NHP Foundation, NHT/Enterprise Preservation Corporation, Preservation of Affordable Housing, The Community Builders, 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 nearly 100,000 low-income households. SAHF is called upon by members of Congress and HUD to comment on our nation’s housing policy, and we have met with HUD Secretary Shaun Donovan and Assistant Secretary Carol Galante on several occasions to discuss possible changes to the nation’s affordable subsidy programs. At SAHF’s initiative, we have also had the privilege of meeting with senior White House staff and on a regular basis with a select group of State Housing Finance Directors.

• 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 focuses more on resident directed care.

• We complied with the new IRS Form 990, which has very much expanded disclosures for nonprofits.

• 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 ten years and, as a result, we have benefitted by receiving cumulative dividend distributions amounting to $5.1 million. We continue to credit these dividends to our properties based upon their respective share of premiums paid and their loss experience. 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 32 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 on the board of directors. Bob serves on the Claims Committee and I serve on the Underwriting Committee.

• We continue discussions with several UCC organizations who are interested in joining the RHF family.

• We participated in CHHSM’s 73rd Annual Meeting in Kansas City, Missouri, LeadingAge’s 50th Anniversary Meeting in Washington, DC together with the International Association of Homes and Services for the Aging and the 50th Annual Meeting of Aging Services of California in Monterey.

• We attended and had a display at the UCC General Synod 28 in Tampa, Florida.

• We completed the RHF Five-Year Strategic Plan with the assistance of consultant Sutherland-Edwards and funding from the MacArthur Foundation.

• We renewed the Obligated Group Letters of Credit.

• We refinanced The Cloisters in DeLand, Florida.

• We closed on Lane Manor in Stone Mountain, Georgia - a 54-unit HUD 202 community.

• We held a groundbreaking ceremony and began construction of College Villas, a 226 apartment, tax credit community for older adults in Henderson, Nevada.

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National Board members and executive staff participate in strategic planning meetings.

Residents and guests enjoy The Cloisters’ Atrium during the 50th Anniversary celebration at that community.

Harshfield Terrace was named after one of RHF’s founders - Rev. Clark Harshfield.

Dr. Joseph with HUD’s Richmond Acting Field Office Director, Charles Famuliner at the Dedication of Village Gardens (Norfolk, VA).

Nevada State Senator Mike Schneider speaks at the groundbreaking of RHF’s first community in Nevada, College Villas.
While nationwide healthcare costs were projected to rise by 10% or more, we were able to achieve only a small increase in our premiums. As a result, RHF was able to absorb 100% of the increase and no changes were made to the employees’ payroll contributions, co-pays or deductibles. In addition, we were able to add a new benefit effective July 1st called Health Advocate. Health Advocate is a new resource to help employees get answers on a variety of healthcare issues.

In terms of information technology, we’ve rolled out the time and attendance NOVAtime program at our national headquarters and Bixby Knolls Towers. We expanded the use of electronic medical records. We continued virtualization technology to reduce costs and energy consumption.

RHF’s workers’ compensation loss experience reduction in claim activity during the past few years has positioned us for favorable renewal premium rates. There was no increase in the renewal premium due to our loss history. On the property side we had more damage than usual due to storms, plus a higher incidence of resident “forgetfulness.”

25 HUD communities received Real Estate Assessment Corporation (REAC) inspections in 2011. The average score was 89 – up from the previous year’s score of 81. Desert Sage Manor, Hermiston, Oregon, received 100 out of 100.

A number of communities were recognized as the best in the area: Auburn Ravine Terrace in Auburn, California, was voted Best of the Best for the second time. Bishop’s Glen Retirement Center, Holly Hill, Florida, was voted Best for the 21st consecutive year in independent living and fourth consecutive year in assisted living and skilled nursing. Mayflower Gardens, Quartz Hill, California, Best Retirement Center for the 10th time out of the past 11 years. Westminster Healthcare Center, Clarksville, Indiana, was voted the Best Assisted Living in the area for the third time, and Westminster Village Kentuckiana was voted Best Retirement Community in the area for the fourth time. Gold Country, Placerville, California, was voted Best in the area for the fifth time. We try very hard for superior facilities and services, and it’s great when the surrounding communities recognize our efforts.

Bishop’s Glen Retirement Center in Holly Hill, Florida, received a five-star rating from CMS and Plymouth Square in Stockton, California, had its five-star rating renewed.

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

Management and occupancy (MOR) reviews were performed on 65 HUD communities. Eleven properties received a “Superior” rating: Benson Manor (Smyrna, GA); Casa de Pinos (Prescott, AZ); Crescent Manor (Mesquite, TX); Crooked Creek Tower (Indianapolis, IN); Gaslight Apts. (Converse, IN); Independence Square (Evansville, IN); LaFontaine Center (Huntington, IN); Maple City Square (La Porte, IN); Mesquite Gardens (Mesquite, TX); Monona Meadows (Monona, WI); and Village Pointe (Norfolk, VA). 27% fewer communities received MORs in 2011 due to HUD’s canceling of MORs from October 1, 2011 through March 31, 2012. 23 received “Above Average,” 30 “Satisfactory,” one “Below Average,” and none received an “Unsatisfactory” rating.

In addition to new construction and major rehab, financed in part with low-income housing tax credit equity and bonds, in 2011 our communities invested more than $13,860,000 to maintain, upgrade, and improve existing properties.

We began RHF 50th Anniversary celebrations in our communities in the second half of 2010 and during 2011 held celebrations in 89 more of our communities, bringing the total held to 93.

Our Corporate Compliance and Privacy Officer, Risk Management Department, and Nurse Consultants continued to work with all of our market-rate administrators in customizing and implementing several risk management tools.

Our Compliance and Privacy Officer continues to monitor 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.

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Ms. Helen Monroe, the longest residing resident at Shepherd Park (Hartford, CT) cuts the ribbon at that community’s rededication ceremony.

Residents of Park Place and Esperanza (Seattle, WA) enjoy 50th Anniversary festivities.

Residents and the community of Escalon turned out for RHF’s 50th Anniversary celebration at Escalon Heritage House (Escalon, CA).

Bishop’s Glen (Holly Hill, FL) has been voted Best Retirement Community for 21 consecutive years.

Maple City Square (La Porte, IN) was one of 11 communities to receive a “Superior” rating from HUD.
Looking Forward

Some of the things on the horizon for this year include:

• Completion of construction and dedication of College Villas Senior Apts., Henderson, NV
• Breaking ground and starting construction of Lane Manor in Stone Mountain, Georgia.
• Completion of the rehab of Pioneer Towers, Sacramento, CA
• Starting construction of The Whittier Apartments, Los Angeles, CA, and Barringer Gardens, Charlotte, NC
• Beginning rehab construction of Congregational Towers, Chula Vista, CA
• Completing the acquisition and beginning rehab of Capitol Towers, Hartford, CT
• Completing affiliation with Immanuel Residences, Evergreen Park, IL
• Selecting consultants and completing a charitable giving strategic plan
• Working on plans for UCC General Synod 29, which will be held in Long Beach, CA in 2013.
• Continuing advocacy on behalf of our residents and our mission nationwide, including hopefully restoration of the HUD 202 new construction program
• Exploring substitution in California for the affordable housing funds lost when the redevelopment agencies were discontinued
• Continuing to refinance affordable housing properties
• Completing RHF 50th Anniversary celebrations in our communities
• Continuing upgrades to market-rate communities
• Continue evaluation of new opportunities and communities who would like to join the RHF family

Thank you for your past and current support. The late Victor Hugo said, “There is nothing like a dream to create the future.” RHF was started with a dream and $7,000. We ask that you continue to help us expand that dream.

We continue to serve today and embrace tomorrow. With your continuing and increased support, we will address the ever-growing need for housing and services.

Laverne R. Joseph
President & CEO
Retirement Housing Foundation
Pioneer Tower’s resident Erma “Jimmy” Herman, checks out the community’s lobby - part of the $10.3 million renovations being made to the community.

Lane Manor’s (Stone Mountain, GA) groundbreaking will mark the fifth RHF community in the state of Georgia.

Congregational Tower (Chula Vista, CA) will begin an $8.9 million rehab project in 2012.

Barringer Gardens (Charlotte, NC) will be RHF’s first community in North Carolina.

The Whittier will be RHF’s 13th affordable community in Los Angeles, CA.
The RHF Difference

2011 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. (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 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. 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 their charitable deductions 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, others would give less.

“Social Profits”

Nonprofits are sometimes called social profits because 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 almost 18,000 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 eighth 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 2011, we had “involuntary” charity in the form of contractual adjustments from Medicare and Medicaid in the amount of $4,913,136. Also $886,910 in fees for rent and services were determined to be uncollectible.

• During 2011, rental concessions were made by our communities in the amount of $1,890,683. Through donors’ contributions to the Resident Benevolence Fund, residents received grants of $49,461 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.

Investing in Our Future

• Five 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.

• 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 nearly 2,800 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 69 high-school students, hopefully introducing them to what it means to be a responsible citizen in society, an education which should help them in their future careers.

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The Fanin County 4H Club, Lifetime Designs of Shermin and Fanin County Master Gardeners partnered to build and plant raised gardens for the residents of Pecan Place (Bonham, TX.)

Within our RHF Communities

• 3,158 persons volunteered 175,578 hours to RHF communities and the national headquarters office, helping in a variety of ways. This does not include the numerous hours that our national and local and advisory board members contribute each year.

• RHF Team Givers (staff members) donated $26,992 to the RHF mission through payroll deductions and gifts throughout the year.

• Through the donations of residents, staff, and Mattel, Inc., 774 toys and gifts were given to the RHF children in our affordable family communities. This year, with the acquisition of Riverside Village in Leominster, MA, the number of children we served during the holiday season increased by 133 for a total of over 750 children. 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, Cindy Medina, Maria Rodriguez, and Advisory Commission Chair Alice Sexton.

• The Bixby Knolls Towers Residents’ Association Scholarship Committee presented 18 scholarships of $900 each at the college level to five students who are employed at the Towers and 13 students who are members of employees’ families. Ten scholarships went to students who have previously received awards and continue their education.

Park Place residents and staff hosted a dinner to raise funds for Earthquake Relief in Japan.

80 RHF communities participated in the UCC’s Mission 1 event in November.
We Are a Good Neighbor

• RHF conducted a fund drive to assist the victims of the terrible earthquake and tsunami that devastated Japan on March 11, 2011. A memo was sent to all RHF communities and staff on Tuesday, March 15 with a match deadline of May 1st. This was the fastest response for disaster relief RHF has experienced, and participation from our communities and staff was heartening in this economic climate. For this effort we also partnered with many UCC congregations, which was a first. RHF offered to match donor contributions dollar for dollar up to $50,000 to assist the victims of the devastating tsunami. $14,387 was donated by individuals and RHF communities, and an additional $18,551 was donated by our partner UCC congregations, and a grand total of $32,938 was donated for Japan disaster relief. No funds were kept for administration. On June 4, 2011, Dr. Joseph presented a check for $65,010.50 to the United Church of Christ Disaster Relief Ministry as part of the Southern California Nevada UCC Conference Annual Meeting in La Jolla, CA.

• Approximately 3,717 residents participated in RHF 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 2011, 23,036 items were made from donated yarn and sewing materials. Seventy-four of our communities participate in the Project H.A.N.D.S.® program. Donations of materials come from individuals, churches, residents, families, and business partners. Over 1,165 agencies, businesses, and organizations have partnered with us and we appreciate their involvement and support. Every year we hear wonderful stories from the agencies who receive these hand-crafted items and the difference that it makes in the lives of their clients. Residents also get real satisfaction in doing this good work.

We Contribute to the Economy

• 761 persons donated $311,584 and 70,285 hours to more than 650 nonprofit and community organizations. 7,953 persons attended meetings held in RHF community rooms, representing more than 670 different organizations.

• Twenty-two of our communities served as polling places for elections.

• Mission 1 was a program initiated by the United Church of Christ where for the first 11 days of November (11.1.11) United Church of Christ congregations, colleges, seminaries, and health and human service agencies joined together in a collective mission campaign to collect more than a million food items for local food banks, raise $111,111 in on-line donations for Neighbors in Need, and $111,111 for East Africa Famine Relief, and write 11,111 letters to Congress in support of Bread for the World 2011 Offering of Letters Campaign asking that U.S. foreign assistance be reformed to more effectively serve the world’s poorest people. RHF and 80 of our communities participated in this program and contributed 14,345 pounds of food.

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!

Laverne R. Joseph
St. Mary Tower residents volunteer every year to wrap donations from the Annual Toy Drive. This year they wrapped more than 750 gifts.

Residents all over the country participated in RHF’s Project H.A.N.D.S. (Helping Angels National Donated Support).

RHF’s rehab projects throughout the country resulted in more than 1400 temporary construction jobs.
RHF Leadership Team

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

RHF Key Staff
(L-R) Joanne Silva, Director of Occupancy and Tax Credit Compliance; Phil Mosqueira, Accounts Payable Manager; Conrad Dungca, Internal Audit Director; Dolores Quijano, Cash Administrator; Kent Steckbeck, Director of Budgets, Reimbursements and Analysis; Jackie Dizon-Ng, Healthcare Accounting Manager; Chris Purcell, Controller; Maggie Guzman, Director of Information Technology Services & Information Security Officer; Yolanda Pena, Risk Manager; Salvatore Ingrao, Accounting Manager - Housing Department; and Tina Robinson, Accounting Manager - Housing Department.

RHF Advisory Commission

Col. John DeSaegher (ret.)
Ginger Joseph
Melody Schultz
Roberta Jahrling
Barbara Bauman
Mary King

Bill Warrick
Caroline East
Yuri Masuda
Rev. Dr. Robert Potter
Shirley Trnka
Alice Sexton Chair
Kiku Kawata
Rev. Dr. Robert Potter
Mary King

20
RHF Principal Staff

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

RHF Key Staff

(L-R) Chris Ragon, Director of Communications; John Clow, Director of Risk Management; Adrianne Eng, Network Services Supervisor; Christopher Mullen, Business Applications Manager; Stephanie Titus, Director of Charitable Giving; Jennifer Staley, Director of Payroll Services; and Kevin Gilchrist, Director of Development Finance. (Absent - Florence Webb, Senior Development Project Manager; Yolanda Pena, Risk Manager; Tony Nguyen, Development Project Manager; Andres Diaz, Development Project Manager; and Rose Mary Kwock, Housing Accounting Manager.)

Regional Managers & Nurse Consultants

Teri Kennedy
Nurse Consultant
East Coast

Jeffrey Ferguson
East Coast

LaVonne Mickelson
Midwest

Thuy Huong
Southwest

William Meert
Nurse Consultant
West Coast

Perry Glenn
SoCal I

Janice Delano
Healthcare West

Wilma Wilson
Northwest

Inez Codeus
SoCal II
### Consolidated Statements of Financial Position
(000's omitted)

<table>
<thead>
<tr>
<th>Assets</th>
<th>September 2011</th>
<th>September 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current Assets</strong></td>
<td>$ 72,169</td>
<td>$ 33,190</td>
</tr>
<tr>
<td><strong>Long Term Investments</strong></td>
<td>41,760</td>
<td>44,425</td>
</tr>
<tr>
<td>**Land, Buildings, Equipment</td>
<td>8,710</td>
<td>8,927</td>
</tr>
<tr>
<td><em>(Net of depreciation)</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other Assets</strong></td>
<td>63,699</td>
<td>64,294</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$ 186,338</strong></td>
<td><strong>$ 150,836</strong></td>
</tr>
</tbody>
</table>

| Liabilities and Net Assets     |                |                |
| **Current Liabilities**        | $ 7,831        | $ 10,228       |
| **Long Term Liabilities**      | 40,000         | 31,982         |
| **Subtotal**                   | 47,831         | 42,210         |
| **Net Assets**                 | 138,507        | 108,626        |
| **Total Liabilities and Net Assets** | **$ 186,338** | **$ 150,836** |

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

<table>
<thead>
<tr>
<th>Revenues</th>
<th>Year Ending 9-30-11</th>
<th>Year Ending 9-30-10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management Fees</td>
<td>$ 14,220</td>
<td>$ 13,639</td>
</tr>
<tr>
<td>Interest Income</td>
<td>488</td>
<td>636</td>
</tr>
<tr>
<td>Other</td>
<td>6,315</td>
<td>5,349</td>
</tr>
<tr>
<td><strong>Total Revenues - Unrestricted</strong></td>
<td><strong>$ 21,023</strong></td>
<td><strong>$ 19,624</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Year Ending 9-30-11</th>
<th>Year Ending 9-30-10</th>
</tr>
</thead>
<tbody>
<tr>
<td>General and Administrative</td>
<td>$ 14,209</td>
<td>$ 12,946</td>
</tr>
<tr>
<td>Fundraising</td>
<td>41</td>
<td>20</td>
</tr>
<tr>
<td>Depreciation and Amortization</td>
<td>726</td>
<td>860</td>
</tr>
<tr>
<td>Other</td>
<td>2,319</td>
<td>2,303</td>
</tr>
<tr>
<td><strong>Total Expenses - Unrestricted</strong></td>
<td><strong>$ 17,295</strong></td>
<td><strong>$ 16,129</strong></td>
</tr>
</tbody>
</table>

| Change in Net Assets, Unrestricted | 3,728 | 3,495 |
| Change in Net Assets, Restricted  | 26,153| 7,807 |
| **Change in Total Net Assets**    | $29,881| $11,302 |

**Total Assets and Net Assets includes temporarily restricted balances of $63,211 and $37,508, in 2011 and 2010, 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.
- Retirement Enterprises, Inc., Delaware
- Retirement Enterprises, Inc., California
- RHF Management, Inc.

### Highlights

![Graphs showing financial data](image)

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>115</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>12</td>
</tr>
<tr>
<td>Not-for-profit partnerships in operation</td>
<td>13</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>2</td>
</tr>
<tr>
<td>Not-for-profit properties owned, currently in development</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total Entities Not Consolidated</strong></td>
<td><strong>172</strong></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

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

1982 (cont.)
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
Clarksdale, 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
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
+ 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
Villa at Sacred Heart*
Indianapolis, IN
Hispanic Housing Services, Inc.
1986 (cont.)
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.
Maple City Square
La Porte, IN  
+St. Paul UCC

University Center 
Indianapolis, IN
Mayflower Gardens  
Convalescent Hospital
Lancaster, CA
Bixby Knolls Towers  
Long Beach, CA
Angelus Plaza
Los Angeles, CA
Malone Manor
Lincoln, NE

*Third Party Management
**Syndicated Project
1992 (cont.)
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
Valley View Apartments
Manitowoc, WI
1992 (cont.)
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
Lovell 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
Harshfield Terrace
Quartz Hill, CA
Riverside Village
Leominster, MA
Shepherd Park
Hartford, CT
Village Gardens
Norfolk, VA

2011
Congregational Tower
Chula Vista, CA
Pilgrim Manor
Grand Rapids, MI
Under Construction
College Villas
Henderson, NV
Pre-Construction
Broadwood Terrace
Paloma Terrace - Family
The Whittier - Family
Las Alturas
Los Angeles, CA
Lane Manor
Stone Mountain, GA

Barringer Gardens Apts.
Charlotte, NC
Sagetree Terrace
Houston, TX
Darson Marie Terrace
San Antonio, TX

Verde View
Camp Verde, AZ
Oak Knoll Villa
San Antonio, TX
The Carlin
Arlington, VA
The Stearns
Boston, MA
Las Alturas
Los Angeles, CA
Lane Manor
Stone Mountain, GA
Total RHF Housing Units/Beds Equals 15,958
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.
Charitable Giving

Hard to believe it was a year ago that I began my service to the Retirement Housing Foundation. Since joining this dynamic team of professionals, I have had the privilege of meeting many of our residents, staff and donors. You may recall In Their Own Words, a compilation of resident stories detailing what our organization and communities mean to them, in celebration of our 50th anniversary. It is in that same spirit that I asked donors to share why they support the Retirement Housing Foundation and its communities.

It is through the commitment and support of our donors - individual, foundation and corporate - that RHF continues to provide housing and services, enhancing the quality of life for thousands of people. It is with deep gratitude that we thank all of our donors for their generosity and belief in our mission.

Stephanie Titus, CFRE
Director of Charitable Giving

“SCM is proud to support RHF’s incredible commitment to improving the lives of seniors and their communities. So many lives have been favorably touched during the past 50 years, and so many more will be in the decades to come. RHF provides an invaluable service to our nation’s seniors.”

- SullivanCurtisMonroe

THANK YOU 2011 MAJOR DONORS
We are grateful to the following businesses that contributed a major gift to the RHF mission.
They were recognized during our 50th Annual Meeting in February 2011:

$ 10,000
California Bank & Trust

PLATINUM $7,500
Schochet Associates, Inc.
Sullivan Curtis Monroe $ HD Supply $ US Bank

GOLD $3,500
Dauby O’Connor & Zaleski
National Affordable Housing Trust $ Reuben, Raucher & Blum

SILVER $1,500
Alpha Construction $ Ice Miller LLP $ Quest Construction Services, Inc.
Harvey & Beth Oringher - Theodora, Oringher, Miller & Richman PC
HPSI Purchasing Services $ Bank of America Merrill Lynch $ KTGY Group

SILVER / BRONZE $1,000
Holland & Knight $ Palmer Kazanjian Wohl Perkins

BRONZE $750
Direct Supply $ Michael A. Orber & Associates $ ICON Builders $ Ziegler $ Merrill Lynch
Hill Ward Henderson $ Compo Construction Company $ Designer Sound Security

FRIENDS ($749 and under)
AFLAC $ Odor Eliminator $ Westec

Thank you Major Donors
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. 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 E. Elkin, MD  
Robert S. Fliehmann*  
Burton L. French  
Alice R. Good*  
Rev. Dr. Teruo & Kiku Kawata  
Eveleth “Evie” Miller*  
Major Fitzhugh L. O’Neill*  
Virginia Paddock  
Eric H. Pierson*  
Marian Rhane  
Elsie Valek  
Anna Mae Wakefield*  
William L. Warrick  
Norman A. Whaley*

Lydia Cerveny  
Raymond E. East  
Dr. and Mrs.* Charles Fain  
Dolores P. Foga  
Toshiko Okazaki Fukuda*  
Wanda Haudek*  
Laverne R. Joseph  
Jean Moore Warrick*  
Jean H. P. Oppenheimer  
Edythe Patterson  
Barbara J. Ricker-In Memory of Emma (Sam) Ricker  
Jane Shenbarger  
Miriam P. Vandenbush*  
Richard Walinch*  
Eleanor J. West  
Vera Wolpert*

(*indicates members who have passed away)

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

In the summer of 2011, 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 30 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 Donors

2011 National Headquarter’s Donors

The following donors gave a monetary gift to the designated funds through the national headquarters office from 1/1/11 through 12/31/11:

300 Main Residents
Cleofe Abad
Hermean Abernathy
Melody Ackerman
Sara George Adeh
Aging Disabilities
Charities America
Manuel Aguilar
Sara Ahn
Elsie Alt
Fidencia Altamirano
Maria Alvarenga
Sang Ho An
Young An
Rev. Douglas Anders
Marta Andrade
Buena Angel
Anonymous
Constance Armistead
Jessie Azali
Robert Bachtel
Christina Bae
Ok Cha Baek
Christine Baker
Yong S. Bang,
Cheng K. Bao
Maria Barajas
Joann Baum
Almabella Bautista
Bay Shore Church
Sally Behan
Carmelita Bell
Celestine Benner
Leana Bentley
Shizuka Beppu

Eugene Berkman
Evangel Bettridge
Robert Bishop
Bloom in the Desert Church
Christopher Bobo
Narcisa Bocalbos
Beatrice Bolton
Debra Bond
Angelina Bondoc
Celestine Bonner
Rev. W.J. Boris
Betty Boyer
Kathleen Breen
Capt. Karolla Brice
Mitchell Brinker
Mike & Toni Brooks
Lawrence Brown
Richard Buchanan
Jane Burns
Akemi Burton
Milag Caféles
Jean Calucagno
Sandra Canerara
Carmen Casillas
Adelida Centeno
Gonzalo Cervantes
Chong Soo Cha
Venkat Chalan
Joan Chang
Pamela Yeh Chang
Marc Chavez
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Shao Jun Chen

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Our Donors

“...I donate to RHF and volunteer within the community because helping others is the most effective way I've found to cope with my own limitations.”

– Barbara Richley
Resident at Bixby Knolls Towers, an RHF Community
Our Donors

“We are touched by the many stories of blessings from the people in RHF housing. It is a privilege to give, to be a part of God’s Master Plan.”

– Rev. Dr. Norma and Col. John DeSaegher (U.S. Army, Retired Chaplain)
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Ma Chia-Wan Pai
Ik Pak
Suk Ran Pak
Carmen Parezuela
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Young Shin Park
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Partners For
A Better World
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Hyo Soon Yoon
Anne Young
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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 Affordable 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 750 toys to RHF kids in 2011!
- **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

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<th>Los Angeles, CA</th>
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<td>Wilshire Vending</td>
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<td>Joan Chang</td>
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<td>David Chellman</td>
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<td>Chinese Resident's Club</td>
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<td>Hill International Hunsaker &amp; Associates Los Angeles, Inc. Sook Hui Hyun Imperial Shade &amp; Venetian Blind ISOTECH Pest Management, Inc.</td>
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<td>Kyu Sun Jong</td>
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<td>Suzy Jung</td>
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<th>Bixby Knolls Towers</th>
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<td>Wesley &amp; Patricia Horton</td>
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<th>Casa de Pinos</th>
<th>Prescott, AZ</th>
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<td>Suzanne Barnes</td>
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<th>Harvest Pointe</th>
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<td>Group Publishing Halcyon Hospice &amp; Palliative Care, LLC Walmart</td>
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<th>Walmart</th>
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Our Donors

“KTGY Group, Inc. has been honored to support Retirement Housing Foundation and its communities for the last several years. We are continually inspired by the personnel involved in the creation of new projects, their operations, and the funding of needed services within the developments. In the end, it is these relationships, along with seeing the residents so happy in their surroundings, that excites and encourages our teams to continue to learn and improve each day.”

- KTGY Group

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Doris Flora
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A Special Thank You

U. S. Bank
For Their
Generous 2011
Gift of $50,000

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Collen Adams
Robert Amberg
Lynn & Cheryl Binnie
Caring Communities
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In Honor Of...

... Culver City Rotary 25th Anniversary
Carmelita Bell
Helia Prsha

... RHF 50th Anniversary
Tom & Yuri Masuda

... Collen Adams
Mark Kadzielski, Esq.

... Wanda Campbell
Ruth Erickson

... Rev. Ernest Fowler
Robert Ramsey

... Paula Jameson
Dr. Bernice Elkin

... Terry Johnson
Joyce Lovelace

... Laverne Joseph
Dr. Dailey & Nancy McPeak
Our staff members perform important daily duties to make shelter and service a reality for the 17,000 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 2011:

Colleen Adams  
Kathy Almers  
Lyliana Alvarez De-Renteria  
Robert Amberg  
Shana Anders-Hastings  
Jonas Angeles  
Ken Ayala  
Mitch Bachtel  
Nada Battaglia  
David Bell  
Duncan Bradbury  
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Sharon Young  
Daniel Zix

In blue = Sterling Club members-donation via payroll deductions

“It is my pleasure to give (by payroll contribution) to our seniors. If my mother was still living I would want her to be treated well, cared for, and not struggling to pay rent. As I manage Harvest Pointe, I try to do my part to care for the residents, as I would my own mom. That’s why I give - with joy!”

– Wendy Scott, Manager at Harvest Pointe, an RHF Community
Retirement Housing Foundation Corporate Information

Officers:
- Dr. John E. Trnka, 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, VP of Corporate Records and Corporate Secretary
- Cheryl J. Howell, Assistant Corporate Secretary

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E-mail: info@rhf.org

Independent Auditors – CliftonLarsonAllen – Certified Public Accountants
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