



RHIF

Your Future is Our Mission

2013 Annual Report
Retirement Housing Foundation

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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Messages

from our

Leadership

RHF Fast Facts:

- Employs more than 2,900 people throughout the United States, Puerto Rico and the U.S. Virgin Islands.
- More than 19,000 people call an RHF community “home”.
- We began construction on Broadwood Terrace and Las Alturas, both HUD 202 senior communities.
- We opened RHF The Whittier (Los Angeles, CA), an tax credit community for families. We received more than 1,500 applications for this 60-unit community.
- 64 RHF residents are over the age of 100, more than 40 of them are living independently.
- We opened Lane Manor (Stone Mountain, GA), a HUD 202, 54-unit community for seniors.

RHF Your Future is Our Mission

In the December 2013 RHF TODAY issue, I wrote about a chance meeting that I had with Rev. Billy Graham in Puerto Rico many years ago. He asked me why I was in Puerto Rico, and I told him about visiting our property in Fajardo, and about being a minister in the United Church of Christ and CEO of Retirement Housing Foundation and our national housing and services mission. As we were parting, we shook hands again and he said, “God bless you. That’s really important work that you do.” Many of our residents and team members read RHF TODAY, as evidenced by the comments I receive.

I received a Christmas card from the residents of Lowell Place in Bakersfield, California which read, “Dear RHF, It is indeed really important work that you do in helping people find a good home and a better quality of life. Thank you so much.”

The residents of the Towers at Crooked Creek in Indianapolis, Indiana wrote, “Just wanted to say thank God for people like you doing his work. Until I moved into Crooked Creek Tower Apartments, my life was a living hell. You are one of a kind. I call you God’s angels. The whole staff here is awesome. God bless and keep you all. Much love and thankfulness.”

A resident of The Cloisters in DeLand, Florida wrote, “Merry Christmas and Happy New Year to you and your staff. God bless you and what you are doing for each of your communities. I live in The Cloisters of DeLand, Florida, and am grateful every single day for the beautiful and safe home I am privileged to live in.”

Over the years, I have often said that the things I enjoy most about serving RHF are to hear from residents and the difference that we make in their lives, to open or acquire new communities to expand our mission, to advocate for policies that make life better for people, and to work with the wonderful team that we have at RHF and throughout the country. Indeed, your future is our mission.

The following pages serve as a snapshot of the past, the present, and the future. While the financial report contained herein covers the period from October 1, 2012 through September 30, 2013, my report covers the period from February 1, 2013 to January 31, 2014.

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The Wizard of Oz is a number one movie for many people. In it, Dorothy sings a favorite song of mine, Somewhere Over the Rainbow. It is a neat story about leaving home and eventually, thankfully, returning home. It emphasizes the timeless message, There's No Place Like Home.

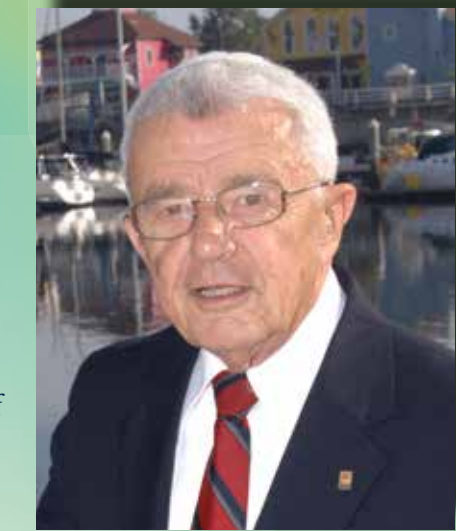
Retirement Housing Foundation includes more than 170 homes where more than 19,000 people live. I suspect many of them would agree there is no place like home. Some of these people have lived in tough circumstances, maybe primarily on the street. They had dreamed that somewhere over the rainbow life would get better. Then they learned of RHF and, as some have stated, "I have never lived in a nicer place than my RHF home."

More than fifty years ago, two California pastors and a layman dreamed, hoped, they could meet a growing need for housing for senior folk and affordable housing for many with minimum resources. Fifty-three years ago, these three gave birth to RHF with only about a \$7,000 nest egg. Today their dream has resulted in homes in 27 states, including Hawaii and the Virgin Islands and Puerto Rico.

As I have reviewed the work of RHF this past year, it is so impressive that our hard working staff continues to give birth to new homes, including The Whittier and Broadwood Terrace in Los Angeles, plus rehabbing Congregational Towers in Chula Vista, The Towers of Jacksonville in Florida, Essex Village and King's Grant in Kingstown, Rhode Island. Plans are already being made for new starts in San Antonio and Houston, Texas and Charlotte, North Carolina.

But it doesn't stop there. Together, staff and residents have collected funds this past year to help people with special needs like the tornado victims in Oklahoma and hurricane victims in the Philippine Islands.

There continues to be people who are wondering if hope is somewhere over the rainbow for them. We continue to work to make that hope a reality with new homes for them in 2014.



Rev. Dr. John E. Trnka
Board Chair

- We celebrated our 52nd Anniversary in February 2013 with national management conferences for our market-rate/healthcare administrators, directors of nursing and assisted living directors, as well as affordable housing managers from the Northwest and Southern California regions. The management conferences, annual meeting of corporate members, and anniversary banquet were held at the Sheraton Cerritos Hotel Towne Center.

The annual meeting worship service was again hosted by Community Congregational UCC, Los Alamitos. Our annual meeting planning committee invited me to preach the sermon this year. A synopsis of my sermon, "Who is my family? Who is my neighbor?" was included in the spring issue of RHF TODAY. A combined choir comprised of RHF team members and choir members from Community Congregational and Los Altos UCCs provided music under the direction of David Joseph.

The annual meeting is a time when we conduct corporate business, and we welcomed delegates from RHF community boards as well as nine United Church of Christ (UCC) Conference Ministers and representatives.

At the business meeting, Dr. John Bauman, the Rev. Dr. Norma DeSaegher, Christina E. Potter, and Stewart M. Simington were re-elected to the RHF Board, Class of 2016.

At the anniversary banquet several awards were presented. The Friend of the Elderly award was given to Henry Cisneros, former Secretary of the U.S. Department of Housing and Urban Development, now Executive Director of CityView Companies. CityView works with urban homebuilders to create excellent housing options priced within the range of average families. CityView is a partner in building more than 60 communities in 13 states, incorporating more than 7,000 homes with a home value of over \$2 billion. In 1981, Mr. Cisneros became the first Hispanic-American mayor of a major U.S. city, San Antonio, Texas. He served as mayor for four terms. Then in 1992, he was appointed Secretary of the U.S. Department of Housing and Urban Development where he served with distinction.

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2013 In Review

- The 2013 Resident of the Year award was presented to Tina Pallitto from Marymount Manor in Tacoma, Washington. Tina has been a resident of Marymount Manor since 1999. She goes above and beyond to make sure her neighbors' needs are met. Sometimes this includes rides to medical appointments, hairdresser appointments, and the food bank for grocery shopping.
- The 2013 Manager of the Year award was given to Cathy Levario, Manager of West Valley Towers in Van Nuys, California. Cathy began her career with RHF in 1999 when she was a receptionist at Granada Gardens. Then she became an assistant manager at Vistas in 2004 and became manager of West Valley Towers in 2006. Cathy is a manager who treats each person, whether they are staff or resident, with deep dignity and respect. During West Valley Towers' last resident survey, she and her staff received a 100% approval rating.
- The RHF Volunteer of the Year award was given to Cathy Canteley from The Carolinian in Florence, South Carolina. Cathy serves the residents in this community holistically. Along with facilitating recreational activities, she also provides emotional and spiritual support to residents and their families. She embodies RHF's mission to provide an environment for residents that enhances their quality of life in all facets, including physical, mental, and spiritual well-being. Cathy does a lot of other volunteer work, including teaching arts and crafts classes for Lake City Senior Center, teaching Sunday school at church and singing in the choir, volunteering for Light House Ministry where she collects and distributes blankets for those in need, and volunteering at House of Hope where she advocates for homeless children and their parents.
- The Local Board Member of the Year award was presented to Lavern Allen from North Capitol at Plymouth in Washington, D.C. Lavern has served this community since 2003. She was instrumental in the development of the property and a moving force in getting her congregation and local community to help bring about this ministry. She spent a significant amount of time going over architectural plans, speaking at meetings on developments, and sharing the vision of RHF with her community. She uses her background as a D.C. public school speech teacher to advocate for seniors on issues related to low-income housing.

- Don King was the recipient of the Rex Chapman award. Rex was active with RHF and Cathedral Pioneer Church Homes in Sacramento for 30 years and also served on and chaired the national Board of RHF. Don's involvement in the Board of Cathedral Pioneer Church Homes and RHF dates back to 1987. He served in many capacities including the RHF Board from 1994 to 2005 and Board Chair from 2005 to 2011. With this annual meeting, he retired from the RHF Board but continues to serve on the Cathedral Pioneer Church Homes Board. He has also had a successful career in court reporting and founded the Sacramento Deposition Reporters and later Don King Reporters.

Transitions

During this period the following board and team members passed away: Board members Doug Nelson and Rita Miller, Lomita Kiwanis Gardens, Lomita, California; Alvin McClellan, Lowell Place, Bakersfield, California; Alfred K. Theobald, West Valley Towers, Van Nuys, California; and Harvey Kandler, Round House Manor, Kaukauna, Wisconsin. Team members included Julius Howard, Maintenance Supervisor, Pilgrim Tower North, Pasadena, California; Michael Greif, Senior Accountant; Nancy Hardy, Social Services Coordinator, Pioneer House, Sacramento, California; Christian Batac Alfonso, Maintenance, The Gateway, Poway, California; Verner Warr, Jr., Security, The Heartland, Peoria, Illinois; Robert E. Olson, On Call Manager, Monona Meadows, Monona, Wisconsin; Gordon Gibson, On Call Manager, Esperanza Apartments, Seattle, Washington; Tarick A. Citizen, Maintenance, Amistad Plaza, Los Angeles, California; and Debbie L. Rhodes, Certified Nursing Asst., Gold Country Health Center, Placerville, California.

Promotions and Transfers included Whitney England to Manager, Monona Meadows, George Wong to Network Administrator I; Cathy Levario to Resident Manager, Vistas and West Valley Towers, Lorena Sosa to Manager, Pilgrim Tower North, Dua (Mai) Xiong to Manager, Diakonia Housing, Rosaura Morales to Manager, Fajardo Housing, William Villanueva to Senior Accountant, Cindy Medina to Disbursement Clerk, Lori Phelps to Business Applications Manager, Kate Whitehouse to Administrator, Pioneer House, Sandra Tercero to Assistant Manager, Pilgrim Tower North, Stephanie Titus to V.P. of Philanthropy, and Gladys Standafer to Manager, Yellowwood Terrace.



Cathy Cantey
The Carolinian (Florence, SC)
2013 Volunteer of the Year

Henry Cisneros
2013 Friend of the Elderly



Tina Pallitto
Marymount Manor (Tacoma, WA)
2013 Resident of the Year



Don King
RHF National Board
2013 Rex Chapman Awardee



Levern Allen
North Capitol at Plymouth (Washington, D.C.)
2013 Local Board Member of the Year

Retirements included Pamela Maxfield, Manager, Pinewood Manor; Sister Pauline Igoe, Manager, Marymount Manor; Robert Rheiner, Manager, Pioneer Manor; Anthony Plantier, Administrator, Sun City Gardens; Scott Spahr, Manager, Charles Major Manor; and Robert Mauer, Administrator, Auburn Ravine Terrace.

- We thank our 2,800 team members as well as our 234 national and local board members and our 49 advisory board members for helping to make the mission a reality in the lives of nearly 19,000 people, 24 hours a day, seven days a week. 104 of our team members work in the national headquarters office and 12 in our regional offices. More than 1,100 of our team members have been employed with RHF for 5 to 39 years, with 494 having ten or more years of service.

- We continue to work with the conferences of the United Church of Christ (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.



Cathy Levario
West Valley Towers (Van Nuys, CA)
2013 Manager of the Year

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Broadwood Terrace's (Los Angeles, CA) groundbreaking.



On A National Scale

- Brian Magnone continues to serve on the Board of CHHSM and Cheryl Howell on the Nominating Committee.
- Robert Amberg served on the LeadingAge Legal Committee. Deborah Stouff serves on the Advisory Committee of the Southern California Chapter of the Society of Corporate Secretaries and Governance Professionals. Stephanie Titus completed her term as President of the Inland Empire Chapter of the Association of Fundraising Professionals, and continues to serve on the Board, as well as on the California Leading Age (CLA) Scholarship Committee and the LeadingAge National Steering Committee for Philanthropy. I serve on the CLA Public Policy Committee and on the Boards of the National Affordable Housing Trust (NAHT) and the Stewards of Affordable Housing for the Future (SAHF). Frank Rossello serves as an advisor to the Audit Committee for NAHT and SAHF. Christina Cerrato serves on the boards of LeadingAge National and California.
- We were again approved as a member of the Combined Federal Campaign making it easier for federal employees to make a donation through payroll deductions. RHF is also approved by several state employee charitable campaigns.
- RHF received \$263,018 in financial gifts and communities received \$203,317 as well as in-kind gifts for a total of over \$466,000. Like many nonprofits, RHF and its communities have felt the economic impact of more organizations competing for fewer philanthropic dollars. Unlike many nonprofits, we do not buy mailing lists and we do not sell or provide the names and addresses of our donors to other organizations. We continue to be registered in all states where we solicit funds.
- The financial closings occurred on Las Alturas and Broadwood, two Los Angeles HUD 202 and tax credit properties, and construction began.



Kathie Logemann (Plymouth Square, Stockton, CA) and Geraldine Bailey (Pioneer Towers, Sacramento, CA) are RHF's oldest residents at 106.



Las Alturas in the Boyle Heights neighborhood of Los Angeles (CA) will be completed sometime during the summer of 2014.



- The National Affordable Housing Trust (NAHT), was formed in 1986 by RHF and National Church Residences as a nonprofit equity syndication firm with the mission of providing affordable housing through development as well as preservation. During 2013 Stewards of Affordable Housing for the Future (SAHF) became the sole member of NAHT replacing RHF and the four other nonprofit NAHT members. RHF is a member of SAHF, NAHT now contributes funds to support the policy efforts of SAHF while continuing to provide equity to 11 nonprofit affordable housing developers including RHF. Since its formation, NAHT has assisted nonprofit developers in raising over \$800 million equity for affordable housing across 38 states and Puerto Rico. In addition to RHF, NAHT's development partners include National Church Residences, Volunteers of America, Evangelical Lutheran Good Samaritan Society, Mercy Housing, BRIDGE Housing, National Housing Trust, the NHP Foundation, Homes for America, The Community Builders, and Preservation of Affordable Housing. RHF will play an important role in the growth of NAHT in the coming years.

- Caring Communities continues to prove to be a valuable provider of liability insurance protection and risk management services for RHF. Membership in Caring Communities continues to grow by appealing to the highest quality not-for-profit senior housing, community and care organizations across the country. Over the past 12 years, Caring Communities has nearly doubled its membership. RHF is proud to be among the original members. We benefit from comprehensive liability insurance protection and effective risk management resources provided by Caring Communities. We also benefit as an owner. To date RHF has received \$7.2 million in dividends as a result of Caring Communities historical profitable performance. These dividends are in turn credited to our properties based upon their respective premiums paid and loss experience. Caring Communities is rated 'A-' Excellent, outlook 'positive' by A.M. Best, the leading rating agency for the insurance industry. I continue to serve on the Caring Communities Board, Executive and Underwriting Committees. Bob Amberg also serves on the Board and Claims Committee. We continue to look upon our relationship with Caring Communities as one of our best decisions.

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RHF The Whittier
(Los Angeles, CA)



On A National Scale

- We have 64 residents in our communities who have celebrated 100 or more birthdays. About $\frac{3}{4}$ of them live in residential (independent) apartments.

Our oldest residents are Kathe Logemann, Plymouth Square, Stockton, California, and Geraldine Bailey, Pioneer Towers, Sacramento, California, both age 106, and Sadie Gorman, Bishop's Glen, Holly Hill, Florida, is 105.

It has been clear to me for more than two decades that people live longer, happier, and healthier lives in congregate communities. This has now been verified by independent studies, and they attribute it to a sense of security, interesting activities, better diet, and most of all, not being lonely.

- Construction was completed on Lane Manor, 54 affordable apartments for older adults in DeKalb County, Georgia and the dedication occurred on May 22nd.

- The rededication of Pioneer Towers, 198 apartments in Sacramento, California took place in April, and Capitol Towers, 144 apartments in Hartford, Connecticut took place in May. Both communities had been improved with substantial rehabilitation.
- The rehabilitation of Adam and Bruce Apartments, Ft. Wayne, Indiana was completed in March, and construction on The Towers of Crooked Creek, Indianapolis, Indiana was completed in May.
- Construction was completed in December, and full lease-up was achieved for The Whittier, a 60-apartment, affordable family, tax credit community in Los Angeles. We received more than 1,500 applications for these 60 apartments, which demonstrates the need for affordable family housing.
- New web pages were created for RHF's multi-level retirement communities on RHF's website.



Pioneer Towers' (Sacramento, CA)
lobby after completing a
\$8.9 million rehab in 2013.

Join us on Facebook at www.facebook.com/RetirementHousingFoundation !



- The refinancing of Vistas, 84 apartments, and West Valley Towers, 97 apartments, both in Van Nuys, California closed in September and rehab work began in November.
- RHF joined the social media world by creating Facebook pages for eight of our communities and RHF.
- We celebrated thirteen 50th Anniversary events in California and Hawaii.
- We participated in a major way in the United Church of Christ's 29th General Synod, which was held in Long Beach, by providing volunteers, spearheading a resolution on Affordable Housing, holding workshops on affordable housing and providing the presentation bag for Synod materials.
- We participated in CHHSM's 75th Annual Meeting in Oak Brook, Illinois, Leading Age's 52nd Annual Meeting in Dallas, and the 52nd Annual Meeting of LeadingAge California in Monterey.
- HUD approved the site change for Sagetree Apartments in Houston, Texas so RHF can move forward towards final closing and construction of this community.
- Our Paloma Terrace project in Los Angeles received an invitation into the managed pipeline for the 9% credits in October.
- Dr. Darryl and Alice Sexton, Ginger Joseph and I attended the International Association of Homes and Services for the Ageing meeting in November in Shanghai, China.
- We successfully challenged the annual Business Improvement District (BID) fees imposed upon two Los Angeles communities, and reached settlement with the City that included a prohibition from future BID payments. The L.A. County Assessor retroactively applied property tax exemption to Harbor Tower and the County Tax Collector refunded approximately \$561,000 in over-paid taxes from 2010 to 2013.

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The Towers of Jacksonville (Jacksonville, FL)



Good Stewardship

- A \$10 million rehabilitation project began on Congregational Tower, an apartment community sponsored by Community Congregational Church of Chula Vista, California.
- Rehab construction was completed in December on Essex Village, 109 apartments for older adults, and King's Grant, 156 affordable family apartments, in North Kingstown, Rhode Island.
- We completed a thorough analysis of our existing Information Technologies data center and received Board approval to proceed with plans for construction of a new data center to accommodate our expanding technology services and future growth of the RHF network.
- We completed a major system conversion to the new RealPage OneSite property management system.
- The City of Jacksonville, Florida approved the property tax exemption for the Towers of Jacksonville.
- The Gateway, Poway, California was refinanced resulting in a lower interest rate and annual debt service.
- We received our annual health insurance renewal with less than 1% overall increase, which resulted in no payroll contribution increases for our team members.
- Our Corporate Compliance Officer provided ongoing regulation and corporate compliance oversight. We collected RHF's annual conflict of interest statements.
- We developed and rolled out a mandatory risk watch activity reporting matrix policy to provide ongoing, consistent quality assurance reviews held by the SNF/AL administrators, directors of nursing, assisted living managers, nursing supervisors, and social service directors.
- Risk Management developed and rolled out an electronic Excel facility audit spreadsheet form so that it self-scored each facility department, rolled up into facility score, and tabulated a composite score for RHF.
- Our Internal Auditor completed audits on a number of our communities and corporate activities to ensure that we are doing everything correctly.



Staff at Village Pointe (Norfolk, VA) received a “Superior” rating on their Management and Occupancy Review (MOR).

Colonial Heights and Gardens installed energy efficient outdoor lighting that provided better visibility for residents while reducing costs for the community.



- 14 HUD communities received Real Estate Assessment Corporation (REAC) inspections in 2013. The average score was 89. The following communities received a score of 90+: Cornerstone Gardens (96), Fajardo Housing (98), Granada Gardens (93), Harshfield Terrace (95), Marple Manor (97), St. Mary Tower (92), University Center (97), Vacaville Autumn Leaves (95).
- Management and Occupancy Reviews (MORs) were performed on 12 communities (fewer than previous years due to HUD’s canceling of MORs from October 1, 2011 through January 2014 because of the Contract Administrator bid process). One property (Village Pointe) received a “Superior” rating, two received “Above Average”, and nine received “Satisfactory.”
- We reduced total workers’ comp claims in 2013 from 2012.
- RHF signed the Department of Energy’s Better Building Challenge and as a member of SAHF we are participating in their Big Reach project, committing to reducing energy and water consumption in its communities by 20% by the year 2020.

- A number of our communities have been recognized as the best in their area: Bishop’s Glen was voted Best in Holly Hill, Florida for the 23rd consecutive year. Colonial Heights & Gardens received the Best of Florence, Kentucky award. Courtenay Springs Village was voted Best Assisted Living and Skilled Nursing Facility in Cocoa Beach and Cape Canaveral, Florida area. The Cloisters in DeLand, Florida was voted Best of the West. Westminster Village, Clarksville, Indiana was voted Best Retirement Community in the area. Bishop’s Glen and Gold Country received five-star ratings for their skilled nursing units.
- In addition to new construction and major rehab, financed in part with low-income housing tax credit equity and bonds, in 2013 our communities invested more than \$11 million to maintain, upgrade, and improve existing properties.

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Looking Forward

Some of the things on the horizon for 2014 include:

- Completion of the data center and migration of the existing data to the new center.
- Designing and remodeling corporate office space to accommodate additional team members.
- Completion of construction of Broadwood Terrace and Las Alturas in Los Angeles and conducting dedication ceremonies.
- Completion of rehab construction of Vistas and West Valley Towers and conducting an appropriate rededication.
- Receiving firm commitments for Darson Marie Terrace in San Antonio and Sagetree in Houston, as well as Barringer Gardens in Charlotte and beginning construction.
- Applying for the bond for Culver City Rotary Plaza and begin re-construction. We will also apply for bonds for Diakonia and hopefully start rehab before next year's annual meeting.
- Completion of construction on Congregational Tower and beginning construction on the Towers of Jacksonville.
- Begin \$3 million rehabilitation of Angelus Plaza Senior Center.
- Re-dedication of King's Grant and Essex Village in North Kingstown, Rhode Island.
- Completing the remaining three 50th Anniversary celebrations in Pennsylvania and New Jersey.
- Dedication of The Whittier in Los Angeles and College Villas in Henderson, Nevada.
- Continue to evaluate the impact of National Healthcare on our health insurance program.
- Take on the management and complete the transfer of physical assets from a community in the Dallas area, which is being transferred to RHF by another sponsor.
- Continuing evaluation of new opportunities and communities that would like to join the RHF family.
- Continuing upgrades to our communities.
- We anticipate the refinancing and rehab of several HUD 202s.
- Expand our philanthropy department and work.
- Complete the search for a Senior Vice President of Operations.
- Continuing to be vigilant in defending tax exemption for our communities.
- Continuing to advocate for new construction programs to address the critical need for affordable housing in our nation.

As I was writing this report I received a letter from a family, whose father had lived at Pioneer House in Sacramento, thanking me for the care that had been provided to him, "specifically the fifth floor nurse supervisor Trisa N. Cysewski for her outstanding work. Trisa's professionalism, dedication, and caring attitude made us feel at ease. She always kept the lines of communication open and not one of our questions or concerns ever went unanswered. Every successful business or organization knows that their true assets are their employees. Every family should be blessed with such wonderful caregivers for their loved ones." As I told the family in my response to them, "This is what we try to do. Indeed, your future is our mission. That's why we're here."

Thank you for your past and current support.



Laverne R. Joseph
President & CEO



West Valley Towers (Van Nuys, CA)
\$4.7 million rehab will be completed in 2014.

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



Essex Village and King's Grant
(North Kingstown, RI) have completed a \$2.1 million rehab in 2013.

Agape Senior Center (Angelus Plaza in Los Angeles, CA) will begin a \$3 million rehabilitation project in 2014.



The RHF Difference

2013 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 addition to growing the business 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.” 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, and it is being discussed today, if persons and organizations were ever to lose or have their charitable tax deductions reduced for contributions to nonprofits, that three-legged stool would be seriously diminished. Even though many people would give generously because they believe so strongly in the mission, it is likely that some for-profit companies, as well as individuals, would be inclined to give less. Our nation must be very diligent in protecting our nonprofit organizations because it is one of the things that distinguishes us from the rest of the world.

“Social Profits”

Nonprofits are sometimes called social profits because we are organizations offering services that benefit society. In almost every case, nonprofits are exempt from federal and state income taxes and, in most cases, from real estate taxes, as well. Consequently, we believe that we must go beyond the core mission of providing housing and services for 19,000 persons 24 hours a day, 7 days a week. And RHF, indeed, does much more. We, as nonprofits, need to tell our story, because if we don't tell it, the general public may not know it. As part of our story, here is our annual social accountability report listing some of the things we do for the public good, both as an organization and individually. This is the tenth 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 2013, we had “involuntary” charity in the form of contractual adjustments from Medicare and Medicaid in the amount of \$7,703,754. That is up about \$900,000 from the previous year. Also, \$1,205,068 in fees for rent and services were determined to be uncollectible.
- In 2013, rental concessions of \$2,487,510 were made. Through donors' contributions to the Resident Benevolence Fund, residents received grants of \$99,374 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. The grand total of all these categories is \$11,495,706 compared to \$9,437,679 last year.

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.
- Twenty-two of our locations served as polling places.
- 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 2,800 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 317 high school students, hopefully introducing them to what it means to be a responsible citizen in society, a practical education which should help them in their future careers.

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RHF hosts an annual management conference in Long Beach, CA for Managers, Administrators, Directors of Nursing and Assisted Living Directors.

Residents at Pinehurst Apartments (McKinney, TX) help the local Meals on Wheels program, on a monthly basis, with clerical support and special projects.



RHF residents and staff, their friends and UCC churches donated more than \$16,000 for victims of Oklahoma tornadoes.

Through donations, RHF provided gifts for 910 children living in their communities and St. Mary Towers' residents wrapped each one before it was shipped out for Santa to deliver.



Within Our RHF Communities

- 1,513 persons volunteered 86,892 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, local, and advisory board members contribute each year
- RHF Team Givers donated \$28,963 to the RHF mission through payroll deduction and gifts throughout the year. In the spring, RHF mouse pads were given to this special group of donors in appreciation for their support.
- Through the generous donations of RHF residents, staff, and friends, holiday gifts were given to the children living in our 14 affordable family communities. Since its 1996 launch, the number of children we serve during the holiday season has grown significantly. During the 2013 holiday season, RHF provided gifts to 910 children and partnered with PetSmart to provide 200 stuffed animals to the infants and toddlers in our communities. We thank our 20 volunteers (we call them the RHF Wrappers) from St. Mary Tower, who wrapped these toys along with RHF team member, Maggie Engelberg and Advisory Commission Chair, Alice Sexton.
- The Bixby Knolls Towers Residents' Association Scholarship Committee presented ten scholarships of \$1,000 each to students who are family members of Bixby employees.

We Are a Good Neighbor

- RHF conducted a fundraising campaign to assist the victims of the devastation from the Oklahoma Tornado that hit in May. RHF matched donor contributions dollar for dollar from individuals, RHF communities, and UCC congregations. Contributions received totaled \$8,212.76. In July a check for \$16,425.52 was sent to the United Church of Christ's World Service Disaster Relief.

This is a quick picture 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 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!

Then Typhoon Haiyan hit the Philippines in November, and RHF conducted another fundraising campaign to assist the victims of that disaster. Again, RHF matched donor contributions dollar for dollar. \$33,919.34 was contributed from individuals, RHF communities, and UCC congregations, and in January a check for \$67,838.68 was sent to the United Church of Christ's World Service Disaster Relief.

No funds were kept for administration. 100% of the funds went to assist those in need.

- Approximately 4,000 residents in 87 communities participated in the 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. Residents and neighbors contributed 68,557 volunteer hours, and the program was supported by 1,045 organizations, businesses, and agencies. The items are distributed in homeless shelters, shelters for the abused, and children's hospitals. Last year 24,129 items were made from donated yarn and sewing materials.
- Team members also reported contributing approximately \$200,000 and over 16,000 hours of service to several hundred charitable organizations.
- 5,550 persons attended meetings held in RHF community rooms, representing 326 different community groups.

We Contribute to the Economy

- RHF and our communities made a significant impact on local economies through our local staff. In 2013 gross wages of \$71,174,811 were paid in 114 local cities and towns in which we have a presence.
- We also provided over 2,100 temporary construction jobs which infused over \$44 million in wages and salaries in addition to the purchase of materials. During 2013 we had nine projects under new construction or major rehabilitation.



Laverne R. Joseph



Residents in the Project H.A.N.D.S.[®] program at Symphony Plaza West (Boston, MA) donate their handmade items to Homes For Little Wanderers.

Residents at Desert Sage (Hermiston, OR) participate in Project H.A.N.D.S.[®] and donate handmade items to Agape House (a local homeless shelter for families) and provide items for the Hermiston Police Department Christmas Express program.



LaFontaine Center (Huntington, IN) hosts the "Lunch Bunch Cafe" nutrition site that is operated by Aging and In-Home Services, a free lunch program for area seniors.

RHF projects created more than 2,100 temporary construction jobs throughout the United States in 2013.



The RHF Leadership Team



RHF Board of Directors

(From Left to Right) Frank Jahrling, Dr. Laverne R. Joseph, Tom Masuda (Treasurer), Rev. Harold Schultz, Rev. Dr. Norma Nomura DeSaegher, Stewart Simington, Christina E. Potter, (Vice Chairperson); Dr. John Bauman, Dr. Darryl M. Sexton, (Vice Chairperson); and Ray East. (Absent; Rev. Dr. John Trnka, Chairperson and Jean Dremstedt)

RHF Principal Staff

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



RHF Advisory Commission



Ginger Joseph



Roberta Jahrling
Secretary



Caroline East
Vice Chair



Alice Sexton
Chair



Melody Schultz



Col. John
DeSaegher (ret.)



Yuri Masuda



Rev. Dr. Robert
Potter



Shirley Trnka



Barbara Bauman

RHF Key Staff

(Back Row - L-R) John Clow, Director of Risk Management ; Chris Purcell, Controller; Kent Steckbeck, Director of Budgets, Reimbursements and Analysis; Tina Robinson, Accounting Manager - Housing Department; (Front Row – L-R) Yolanda Pena, Risk Manager; Dolores Quijano, Cash Administrator; Judy Shaw, Service Coordinator Manager; and Salvatore Ingraio, Accounting Manager - Housing Department. (Absent – Jennifer Staley, Director of Payroll Services; Adrienne Eng, Network Services Supervisor; and Angie Chappell, Healthcare Reimbursement Services Manager.)



RHF Key Staff

(Top to Bottom) Joanne Silva, Director of Occupancy and Tax Credit Compliance; Phil Mosqueira, Accounts Payable Manager; Greg Hook, Construction Project Manager; Chris Ragon, Director of Communications; Christopher Mullen, Director of Information Technology Services & Information Security Officer; Florence Webb, Senior Development Project Manager; Kevin Gilchrist, Senior Director of Development Finance; Andres Diaz, Development Project Manager; and Jackie Dizon-Ng, Healthcare Accounting Manager. (Absent - Conrad Dungca, Internal Audit Director).

Regional Staff



Teri Kennedy
Nurse Consultant
East Coast



Janice Delano
Healthcare West



Emily Hidalgo
North Central



Thuy Huong
Southwest



Christina Bagley
National
Marketing
Director



Jeffrey Ferguson
East Coast



LaVonne
Mickelson
Midwest



William Meert
Nurse Consultant
West Coast



Perry Glenn
SoCal II



Wilma Wilson
Northwest



Inez Codeus
SoCal I

RHF Financial Highlights

Consolidated Statements of Financial Position (000's omitted)

	<u>September 2013</u>	<u>September 2012</u>
<u>Assets</u>		
<u>Current Assets</u>	\$ 68,815	\$ 66,657
Long Term Investments	57,452	50,833
Land, Buildings, Equipment (Net of depreciation)	8,095	8,316
Other Assets	<u>67,981</u>	<u>69,961</u>
<u>Total Assets**</u>	<u>\$ 202,343</u>	<u>\$ 195,767</u>
<u>Liabilities and Net Assets</u>		
<u>Current Liabilities</u>	\$ 9,880	\$ 8,807
Long Term Liabilities	<u>38,756</u>	<u>40,534</u>
Subtotal	48,636	49,341
<u>Net Assets**</u>	<u>153,707</u>	<u>146,426</u>
Total Liabilities and Net Assets	<u>\$ 202,343</u>	<u>\$ 195,767</u>

Consolidated Statements of Activities (000's omitted)

	<u>Year Ending 9-30-13</u>	<u>Year Ending 9-30-12</u>
<u>Revenues - Unrestricted</u>		
Management Fees	\$ 15,212	\$ 14,816
Interest Income	668	593
Other	<u>11,924</u>	<u>9,372</u>
Total Revenues - Unrestricted	\$ 27,804	\$ 24,781
<u>Expenses - Unrestricted</u>		
General and Administrative	\$ 17,052	\$ 14,441
Fundraising	156	153
Depreciation and Amortization	766	779
Other	<u>2,840</u>	<u>2,148</u>
Total Expenses - Unrestricted	\$ 20,814	\$ 17,521
Change in Net Assets, Unrestricted	<u>6,990</u>	<u>7,260</u>
Change in Net Assets, Restricted	<u>291</u>	<u>659</u>
Change in Total Net Assets	<u>\$ 7,281</u>	<u>\$ 7,919</u>

**Total Assets and Net Assets includes temporarily restricted balances of \$63,875 and \$63,541 in 2013 and 2012, respectively.

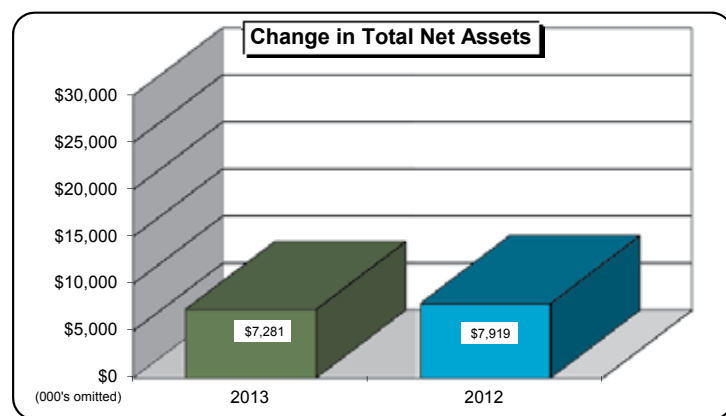
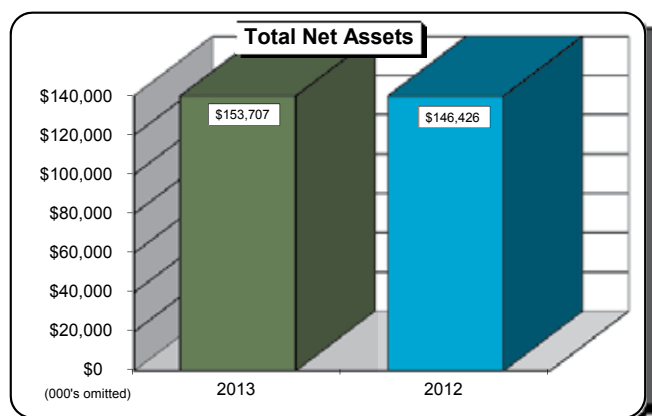
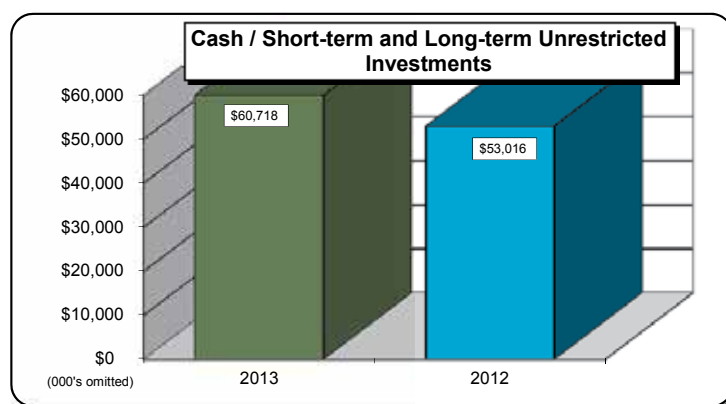
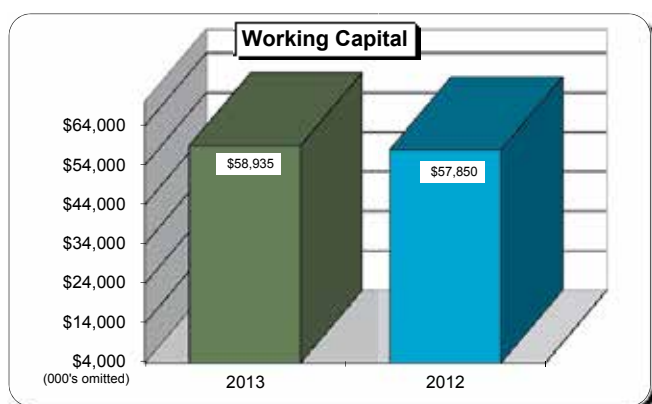
RHF financial statements are presented for convenience and information purposes only, and while reasonable efforts have been made to ensure the integrity of such information they should not be relied upon. A copy of the audited financial statements will be provided upon request.

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



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

Entity Classification	Number of Entities
Not-for-profit single-purpose entities owned and receiving government subsidy, currently in operation	114
Not-for-profit healthcare facilities owned, currently in operation	20
Not-for-profit properties owned, managed by others	15
Not-for-profit partnerships in operation (ownership interest ranging from .01 percent to 16.9 percent)	17
Properties managed for third party owners	3
Not-for-profit properties owned, currently in development	11
Total Entities Not Consolidated	180

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
+ 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

The Towers at Crooked Creek
Indianapolis, IN

The Towers at Southdale
Anderson, IN

1982

The Heartland
Peoria, IL

Plymouth Place
Stockton, CA

1982 (cont.)

Yellowwood Terrace
Clarksville, IN

1983

Diakonia Housing I
Rancho Cordova, CA

Diakonia Housing I
Sacramento, CA

Marple Manor
Modesto, CA
+ MACHCO

West Valley Towers
Van Nuys, CA

1984

Gold Country
Health Care Center
Placerville, CA

Longfellow Plaza
Anderson, IN

Monona Meadows
Monona, WI

Westminster Health
Care Center
Westminster Village
Kentuckiana
Clarksville, IN

1985

Charles Major Manor
Shelbyville, IN

Culver City Rotary Plaza
Culver City, CA
+ 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
Dignity Health

University Center
Indianapolis, IN
+ University Methodist Church

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

1986 (cont.)

Vistas
Van Nuys, CA

1987

Centennial Manor
Boise, ID
+University Christian Church

Courtenay Springs Village
Merritt Island, FL

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

Fajardo Elderly Apartments
Fajardo, Puerto Rico

Madison Heritage Apartments
Madison, IN
+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

+Co-sponsor
*Third Party Management
**Syndicated Project



Pioneer House
Sacramento, CA



Pauahi Kupuna Hale
Honolulu, HI



300 Main
Estacada, OR



River City Residence Club
Sacramento, CA



Centennial Manor
Boise, ID

1988 (cont.)

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

Grace Place
Norfolk, VA

1990 (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 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

Farfield Manor
Columbus, GA

Providence Place
Salem, OR

2008

Bexton Place
San Antonio, TX

Harvest Pointe
Loveland, CO

2009

Mount Beulah Terrace
Pagedale, MO

2010

Desert Sage
Hermiston, OR

Harshfield Terrace
Quartz Hill, CA

Riverside Village**
Leominster, MA

Shepherd Park**
Hartford, CT

Village Gardens
Norfolk, VA

2012

Capitol Towers**
Hartford, CT

College Villas**
Henderson, NV

Congregational Tower
Chula Vista, CA

Peace Village*
Palos Park, IL

2013

Essex Village
North Kingstown, RI

Kings Grant
North Kingstown, RI

Binnall House
Gardner, MA



Pecan Place
Bonham, TX

Independence Square
Evansville, IN



2013 (cont.)

Lane Manor
Stone Mountain, GA

The Whittier
Los Angeles, CA

Construction

Broadwood Terrace
Las Alturas
Los Angeles, CA

Pre Construction

Barringer Gardens Apts.
Charlotte, NC

Sagetree Terrace
Houston, TX

Darson Marie Terrace
San Antonio, TX

Paloma Terrace
Los Angeles, CA

The Towers of Jacksonville
Jacksonville, FL

+Co-sponsor
*Third Party Management
**Syndicated Project

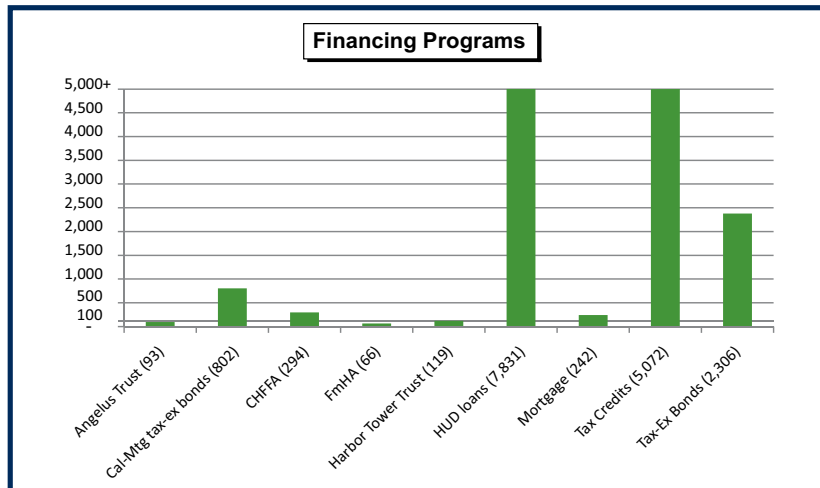
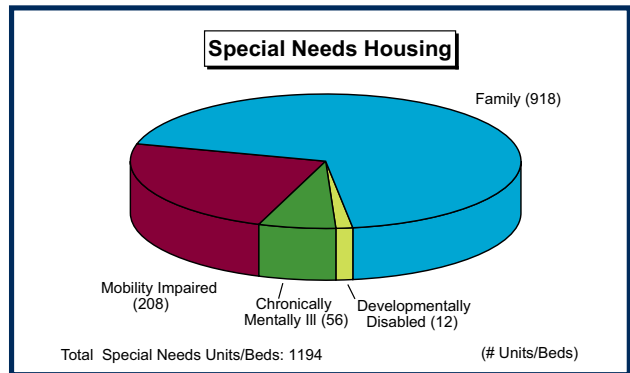
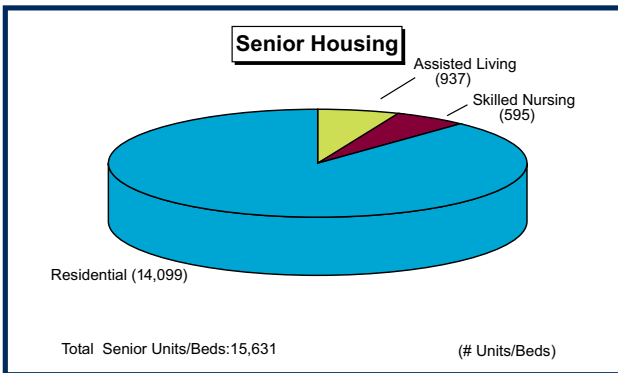
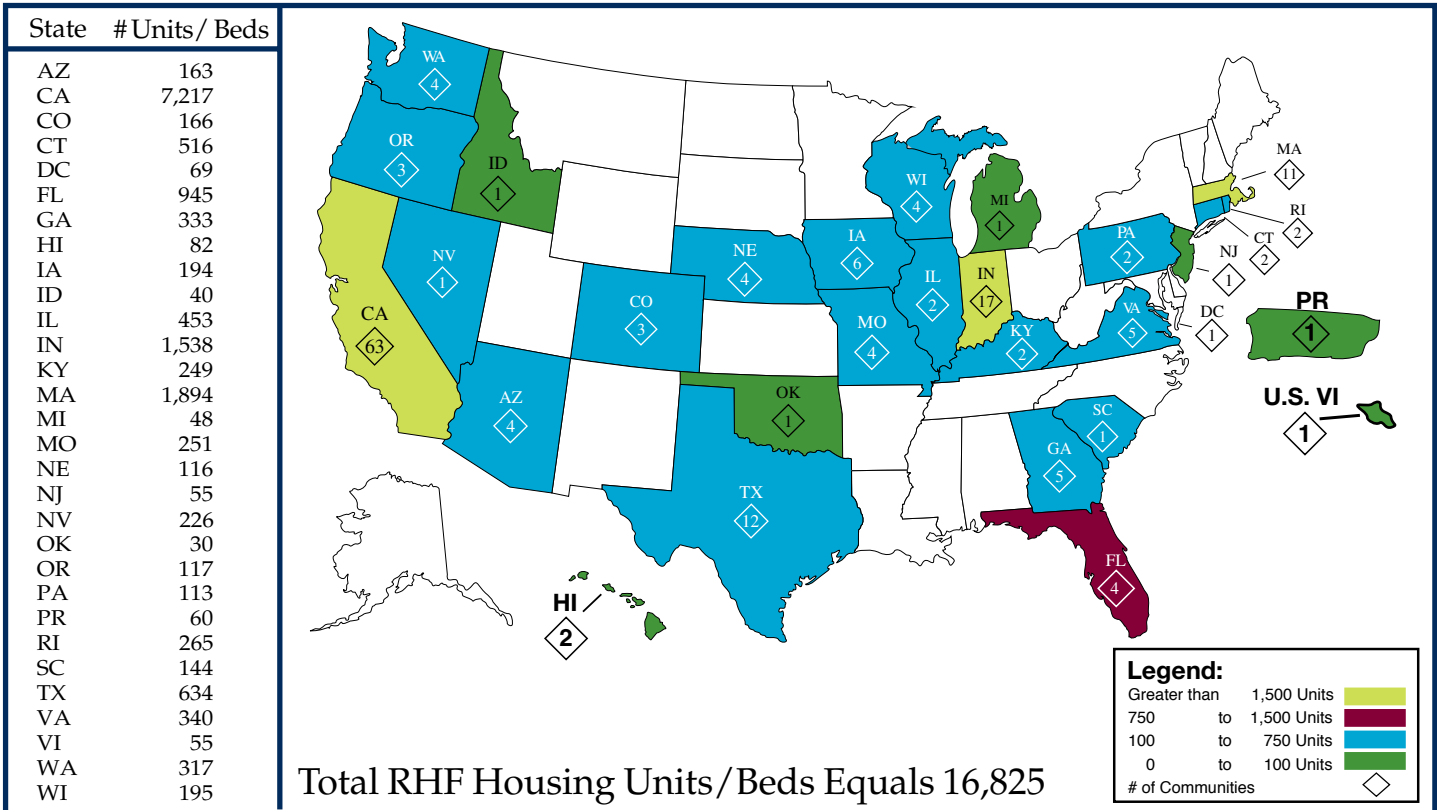


Village Pointe
Norfolk, VA



King James Court
Orange, MA

Housing and Services Information



Our communities may use a mix of sources (HUD, tax-credits, bonds, etc.) for funding. For the purpose of this graph, we categorize them by primary funding source.

Our Philosophy and Values

- We are faith-based and mission-driven.
- We believe each person is a child of God and is loved by God, and as such each one is to be treated with respect and dignity.
- We are proud of our roots in and relationship with the United Church of Christ. However, we honor the faith and traditions of every religion and the nonreligious, and we will not attempt to impose our faith on others.
- We will advocate for public policies which enhance the lives of those whom we seek to serve.
- We will be ethical in our business arrangements and we will strive to hold our business partners to the same high standards.
- Our concern for the whole person includes our residents, their families, and our staff, and we will strive to be fair in all our relationships.
- We believe the nonprofit community has unique responsibilities and opportunities to provide shelter and services, especially for those who are most vulnerable in society.
- We will practice sound business principles.
- We will serve and employ without regard to race, creed, color, national origin, gender, religion, ancestry, age, marital status, physical disability, medical condition (including pregnancy), familial status, or sexual orientation.
- In order to be sure that we are treating our team members fairly and being equitable and competitive in our compensation packages, we will periodically engage experts to provide guidelines for compensation and benefits.

Charitable Giving

Every gift to Retirement Housing Foundation makes a difference, as you can see from the growth and good work reported in this year's annual report.

Throughout the year, I have the privilege of meeting with individuals, and foundation and corporate partners, sharing the impact their charitable gifts to RHF make in the lives of our residents and our mission. During these visits, I also have the opportunity to hear why many of these donors support Retirement Housing Foundation. In some cases, it is because we have helped a family member find an affordable place to live and they have seen firsthand how affordable housing can change someone's life. In others, it is because they have interacted with RHF staff and experienced our commitment to provide housing and services to people in need with a focus on enhancing quality of life.

RHF has accomplished a great deal since its founding in 1961 and 2013 was no exception. This year, I have again asked a few donors to share why they support the Retirement Housing Foundation and its communities. Through the commitment and support of all of our donors - individuals, foundations and corporations – Retirement Housing Foundation enhances the quality of life for thousands of people. It is with deep gratitude that we thank all of our donors for their continued generosity and belief in our mission.

Stephanie Titus, CFRE
Vice President of Philanthropy

RHF Circle of Friends

The RHF Circle of Friends is our legacy society. There are many ways to qualify for membership, such as RHF gift annuities that provide lifetime income to the donor, life insurance, real estate gifts, charitable remainder trusts, and gifts from pension fund assets and/or simply including RHF in your Will or Trust. For more information in confidence and without obligation, contact Stephanie Titus, Vice President of Philanthropy at 562- 257-5141.

We are grateful for our RHF Circle of Friends members:

Karolla Brice	Lydia Cervany*	Rev. Norma DeSaegher
Jean G. Dremstedt	Raymond E. East	Bernice E. Elkin, M.D.
Dr. & Mrs.* Charles Fain	Robert Fliehmman*	Dolores Foga*
Burton L. French	Toshiko Okazaki Fukuda*	Alice R. Good*
Wanda Haudek*	Rev. Dr. Teruo & Kiku Kawata	Laverne R. Joseph
Eveleth "Evie" Miller*	Jean Moore Warrick*	Major Fitzhugh L. O'Neill*
Jean H.P. Oppenheimer	Virginia Paddock	Edythe Patterson
Eric H. Pierson*	Marian Rhame	Barbara Gray Richley
Elisabeth A. Ruff*	Jane Shenbarger	Helga Trixel
Elsie Valek	Miriam P. Vandebush*	Anna Mae Wakefield*
Richard Walinch*	William L. Warrick	Eleanor J. West
Norman A. Whaley*	Vera Wolpert*	

(*indicates members who have passed away)

If you have named Retirement Housing Foundation as a beneficiary of a planned gift, please allow us to honor you as a member of the RHF Circle of Friends. If you have not yet done so, but would like more information, or you would like to receive specific details about how to include RHF in your will or structure a life income gift to RHF that benefits you and your family, please call 562-257-5141.

We support RHF because we believe in their mission, the dedicated employees who serve RHF, and underserved people that without RHF wouldn't have quality housing, and care. We are proud to support such a fine organization.

Tiffany Karlin,
Director of Health Care



Thank you Major Donors

We are grateful to the following businesses that contributed a major gift to the RHF mission. They were recognized during our 52nd Annual Meeting in February 2013.

\$30,000

U. S. Bank

\$10,000

Reuben, Raucher & Blum

\$7,500

Schochet Companies ♦ SullivanCurtisMonroe
Kramer Holcomb Sheik, LLP ♦ Kaul Foundation ♦ Cook Construction

\$5,000

Bank of the West ♦ California Bank & Trust

\$3,500

Latham & Watkins, LLP ♦ Dauby O'Connor & Zaleski ♦ Wells Fargo
R4 Capital, Inc. ♦ National Affordable Housing Trust ♦ Westport Construction
HD Supply ♦ Union Bank of California ♦ Morrissey Construction California

\$2,500

Novogradac & Co., LLP

\$1,500

Accurate Business Results ♦ Direct Supply ♦ Bank of America ♦ Merrill Lynch
Clifton Larson Allen, LLP ♦ Michael Orber & Associates ♦ Citi Community Capital
Bellwether Enterprise ♦ Stratford Capital Group ♦ Criterion Brock Flooring ♦ HPSI
WASH Multifamily Laundry Systems ♦ Bonne, Bridges, Mueller, O'Keefe & Nichols
KTGY Group ♦ Klein Hornig, LLP ♦ Valley Crest ♦ Ice Miller LLP

\$750

Harvey & Beth Oringher - Theodora, Oringher, Miller & Richmond PC
Hill Ward Henderson ♦ DaVinci Communications ♦ Palmer Kazanjian Wohl Hodson, LLP
Alpha Construction ♦ CPM Construction ♦ Hunsaker & Associates

Up to \$500

Odor Eliminator ♦ VSP ♦ Evans Harvey & Associates, Inc.

Our Donors

2013 National Headquarter's Donors

The following donors gave a monetary gift to the designated funds (including the Oklahoma tornadoes and Typhoon Haiyan Funds) through the national headquarters office from 1/1/13 through 12/31/13:

Cleofe Abad
Collen Adams
Mizan Afelegn
Aging Disabilities
Charities America
Manuel Aguilar
Buena Angel
Elizabeth Angel
Jung Soon Ahn
Altadena Community
Church, UCC
Blanca Amaya
Angelus Plaza Korean
Resident Association
Angelus Plaza Sewing Club
Anonymous
Siranouch Aposhian
Reba L. Athens
Arlyth Atkinson
Eduard Avakian
Christine Cordero Baca
Merlina Baethe
Christina Bagley
Lois M. Bahm
Maria Barajas
Leroy Barlow
Demetria Barrientos
Shari Greene Barrese
Nada Battaglia
Dr. & Mrs. John Bauman
Almabella C. Bautista
Sally Behan
Carmelita M. Bell
Gail A. Benson
Leana Bentley
Evangel Bettridge
Armenouhi Bezdjian
Bishop's Glen Residents

Carolina Blancaflor
Angelina Bondoc
Celestine Bonner
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We support RHF because of their work and commitment to bring resources and people together to provide affordable housing to our senior population.

Jeff Mion,
Senior Lender

The logo for Bellwether Enterprise features the company name in a bold, black, sans-serif font. To the left of the text is a square icon composed of two smaller squares: a green one on top and a blue one on the bottom. A small 'SM' trademark symbol is located at the top right of the word 'Enterprise'.

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We support RHF because of their mission to provide housing to the elderly, low-income families and persons with disabilities. "Bear one another's burdens, and so fulfill the law of Christ" Galatians 6:2

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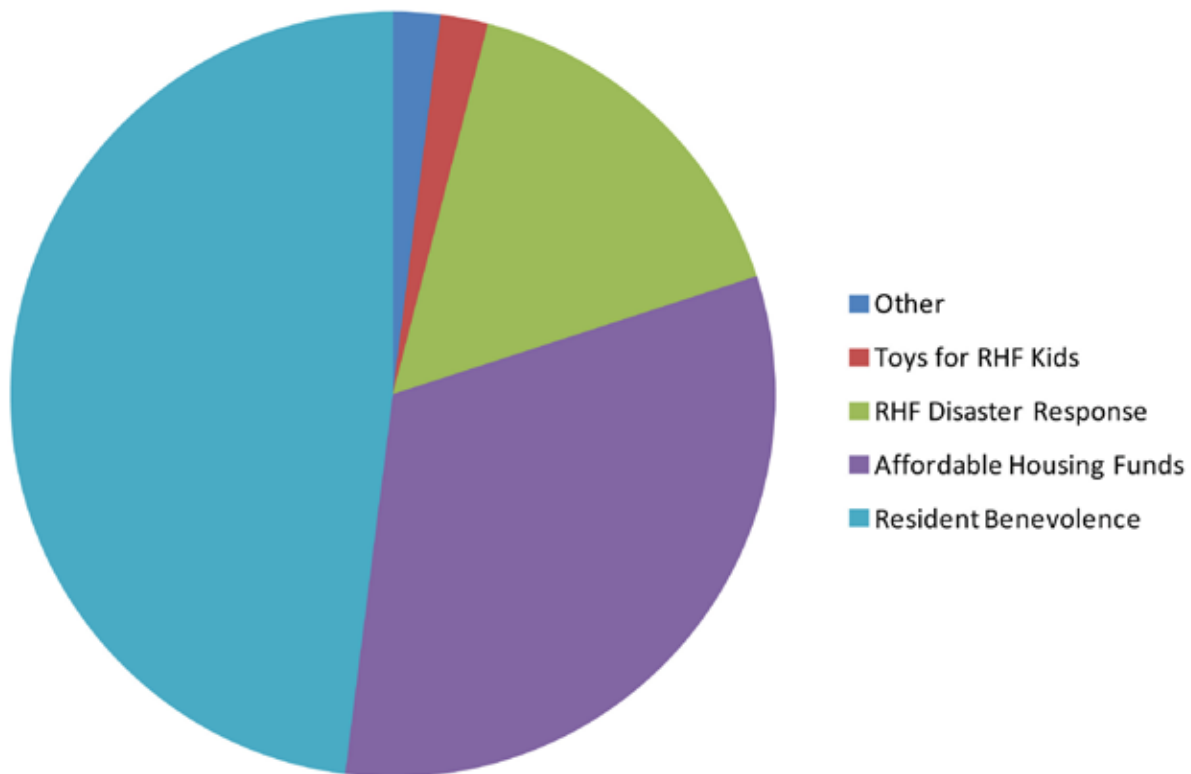
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RHF Foundation Approved As a Combined Federal Campaign (CFC) Member



In the summer of 2013, 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.

2013 Designation of Gifts to the RHF Foundation



RHF FUNDS

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

- Affordable Housing Funds - assist RHF in preserving and creating new affordable housing. In addition to the RHF Affordable Housing Fund, we currently have two special named funds providing resources for affordable housing:
 - The Laverne R. Joseph Affordable Housing Fund - established by our Board of Directors in honor of our President/CEO and his accomplishments to further the affordable housing mission.
 - The Clark Harshfield Affordable Housing Fund - established 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 910 toys to RHF kids in 2013!
- 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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Microsoft staff participated in Seattle's United Way Day of Caring by visiting residents at Park Place (an RHF Assisted Living Community in Seattle, WA).

Microsoft donated an Xbox Kinect system with 15 games and trained residents on how to enjoy it.



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We are honored to continue our support of RHF and its communities. Our teams are continually inspired by the RHF personnel involved in the creation of new projects, their operations, and the funding of needed services within RHF developments.

Laurel Gillette,
Studio Director



2013 RHF Team Givers

Our staff members perform important daily duties to make shelter and service a reality for the 19,000 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 2013:

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